

# Summary Report

## Three Lakes Design Team

February 5, 2021

Three Lakes Design Team  
Community Design Charrette

In collaboration with:

Forward Three Lakes  
The Town of Three Lakes  
Three Lakes Historical Society  
UW-Extension Oneida County  
UW-Extension Community Vitality + Placemaking Team  
UW-Extension Center for Community & Economic Development  
UW-Madison Applied Population Laboratory

Summary Report prepared by:



Extension  
UNIVERSITY OF WISCONSIN-MADISON

Community Vitality + Placemaking Team



Design Wisconsin Team

A research-based approach to community placemaking

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Image Source: Three Lakes Historical Society

## Introduction

In 2019, Three Lakes lost two of its downtown landmarks when fire destroyed the Three Lakes Diner and the Oneida Village Inn. Dedicated and passionate community members organized to move the community forward. They took the name, Forward Three Lakes. The group contacted Myles Alexander, University of Wisconsin-Extension Communities Senior Outreach Specialist for Oneida County, to help develop a positive community change process that would meet the needs of the community after the fires and into the future. The group decided to enlist the services of the University of Wisconsin's Community Vitality + Placemaking Team to facilitate a holistic and intense public participatory community design process called "Design Wisconsin."

### Design Wisconsin

Design Wisconsin is a community vitality and placemaking program offered by the University of Wisconsin-Extension and managed by Todd Johnson, University of Wisconsin-River Falls (UW-Extension) Land Use + Community Development Specialist. The program connects communities with planning and design professionals to draw out a shared vision of the community's future and to provide planning and design alternatives to help realize that vision.

Typically the Design Wisconsin process takes 6-9 months of preparation. Central to the process is a 3-day "visit" involving approximately 20 volunteer planning and design professionals who stay on-site with host families. During this time, there are many opportunities for local residents to interact face-to-face with the volunteers and with one another to create a shared vision.

### Adapting for COVID-19

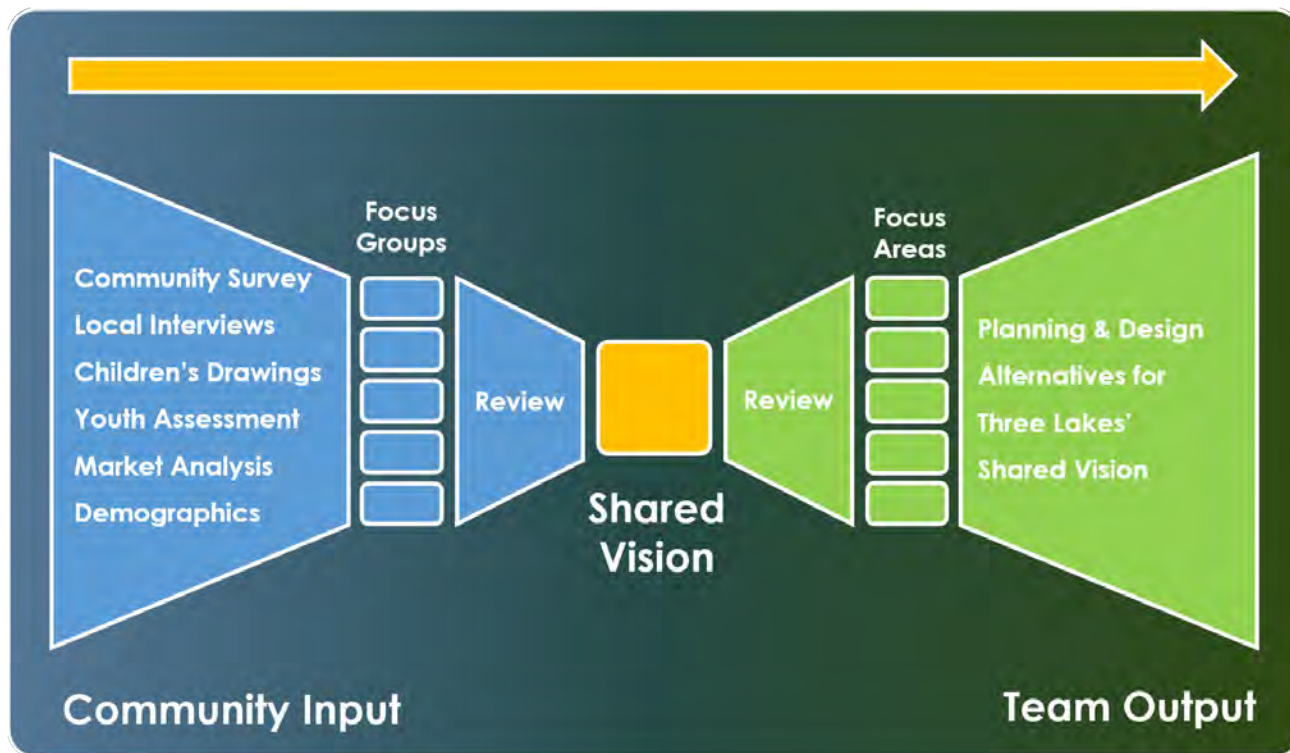
The COVID-19 pandemic created challenges to the Design Wisconsin process. To produce similar outputs without compromising public safety, Alexander and Johnson worked with local residents and planning and design professionals to develop a "virtual" process. Although this limited the ability of residents and team members to interact, it enabled the University of Wisconsin-Extension expand their search of professional volunteers-resulting in a multidisciplinary team of 21 planners, landscape architects, architects, and researchers from Wisconsin, Minnesota, Indiana, South Dakota, and North Dakota. Because the public participation was online, activities were compartmentalized and stretched over a longer period of time to allow more people to be involved. Community members participated in multiple activities over the course of 2 months while team members donated their time and talents over the course of 2 ½ weeks instead of 3 days.



Image Source: Three Lakes Historical Society

## Process

The Design Wisconsin process is like holding a mirror up to the community. The Three Lakes Team started by gathering as much information as possible through surveys, interviews, a youth assessment project, children's drawings, and a market and demographic analyses. Results of the community survey suggested focus group topics for which community members could add more detail. That information was reviewed by the local planning team and used to draft a shared vision statement. All of the information collected was then shared with the team of volunteers who extracted ideas and projects that became planning and design alternatives which the community can use to move forward.



The diagram above illustrates the overall shape and key aspects of the process. Starting from the left, community input is gathered and used to develop the share vision. The Three Lakes Design Team then works with that vision to develop planning and design alternatives as outputs.



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## Demographic Analysis

The University of Wisconsin-Madison's Applied Population Laboratory conducted a demographic analysis to help the community have a better understanding of its population. A complete analysis can be found at the end of this report. Key findings include:

**Overall Population Change:** Three Lakes grew steadily between 1970 and 2000. The largest increases were in the 1970s and the 1990s. The town lost population in the 2000s, likely due to out-migration, mortality, and lower birth rates related to its age structure. During the 2010s Three Lakes matched the small population growth of Oneida County. The population is projected to increase very slowly through 2030.

**Age Groups and Median Age:** The population of the town is relatively old.

- Over the last decade there were large increases in the groups 65 and over and Baby Boomers (age 55 to 74 in 2020).
- Three Lakes is somewhat older than the county as a whole, and its median age (59.8) is substantially older than Wisconsin (39.3).

**Workforce:** Moderately well-educated

- 33% have a bachelor's degree or higher.
- 31% have some college or two-year degree.
- 31% have a high school diploma or GED.

**Income:** Levels of median household income in Three Lakes track somewhat lower than those for the county, the state and the nation. Median household income for the town (\$51,944) is in the lower third compared to other communities in Oneida County.

**Employment:** Three Lakes has a moderate rate of unemployment (5.0%) and maintains a labor force participation rate (50%) much lower than the state and also lower than the county. That reflects its older age structure and the presence of retirees and others choosing not to be in the labor force. The largest shares of jobs held by Three Lakes residents are in education or health services, retail trades, and manufacturing. About a third of working Three Lakes residents commute to other nearby communities. About 20% work in Rhinelander or Eagle River.



Image Source: Three Lakes Historical Society

## Trade Area Analysis

The University of Wisconsin-Madison Division of Extension Center for Community and Economic Development analyzed the types of businesses and customers that are found in the Three Lakes Trade Area (TA). A complete analysis can be found at the end of this report. Key findings include:

**There are approximately 2,021 year-round residents.**

- Summer residents add between 10,000 and 15,000 to the population.
- There is little racial and ethnic diversity.

**This is a popular area for retirees.**

- The median age is 54 and over 30% of residents are over the age of 65.
- The trade area is aging more quickly than the state or nation.
- There are proportionally fewer year round households with children in the trade area.

**This area is popular for, and reliant on tourists and seasonal residents.**

- The US Census categorizes over 70% of housing units in the trade area as "Vacant or Seasonal" compared to 13% in Wisconsin and 11% in the U.S. Only 27% of housing units are owner occupied and fewer than 3% are renter occupied.
- Tourism added \$241 million to Oneida County in 2019. That is 17th of Wisconsin's 72 counties. The data is at the county level. It is difficult to pull out the economic impact of tourism in the Three Lakes trade area.

**Residents' top five areas of spending, in order, are:**

- Shelter
- Health care
- Food at home
- Food away from home
- Entertainment and recreation

**Commuting patterns.**

Since many people leave Three Lakes for work each day the trade area may have some bedroom community characteristics.



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## Children's Drawings

We asked Three Lakes children to imagine what they would like to see in Three Lakes and draw a picture of it. Some of the drawings featured businesses and activities in the downtown. Those drawings depicted shops and restaurants nestled close together with street trees and signage.



Other drawings focused more on outdoor activities and sports. One featured an outdoor BMX race track complete with whoopie-de-doo's and another depicting an outdoor sports complex that accommodated a variety of outdoor sports.



## Dugouts & Field Updates



## \*Update Beach

- New Sand
- Community
  - Brings people together
  - Take care of it



## Youth Assessment

Local high school students worked with UW-Extension Positive Youth Development Educators Neil Klemme, Sharon Krause, and Christa Van Treeck to identify opportunities for community investments. They began with a list of community pros and cons and then explored some ideas that would improve quality of life in Three Lakes.

The following places help bring the community together:

- Lick-A-Dee Splitz ice cream shop and candy store
- Baseball fields and the high school baseball team
- Beach

The following are ideas for improving quality of life in Three Lakes:

- 3 Lakes Theater: Offer more up-to-date movies, better snack options, and more young-adult friendly movies.
- Don Burnside Park:
  - The softball concession stand/sound booth and dugouts need repair.
  - Lights for night games.
  - Sand volleyball courts.
- Drive-In/Outdoor Movie Screen: This could be a non-permanent screen that could be used to bring the community together. It could also serve as a community fundraising activity.
- New Motel: Replace the Oneida Village Inn to help better serve tourists and the community.
- Beach Enhancements: The beach is an attraction, but it needs to be updated, cleaned up, and maintained.
- Community Center: A safe place for teens to gather and hang out. It might feature arcade games and snacks.
- Mini Park: An outdoor picnic area, perhaps at the Three Lakes Diner site, that would be a central gathering space in the downtown.



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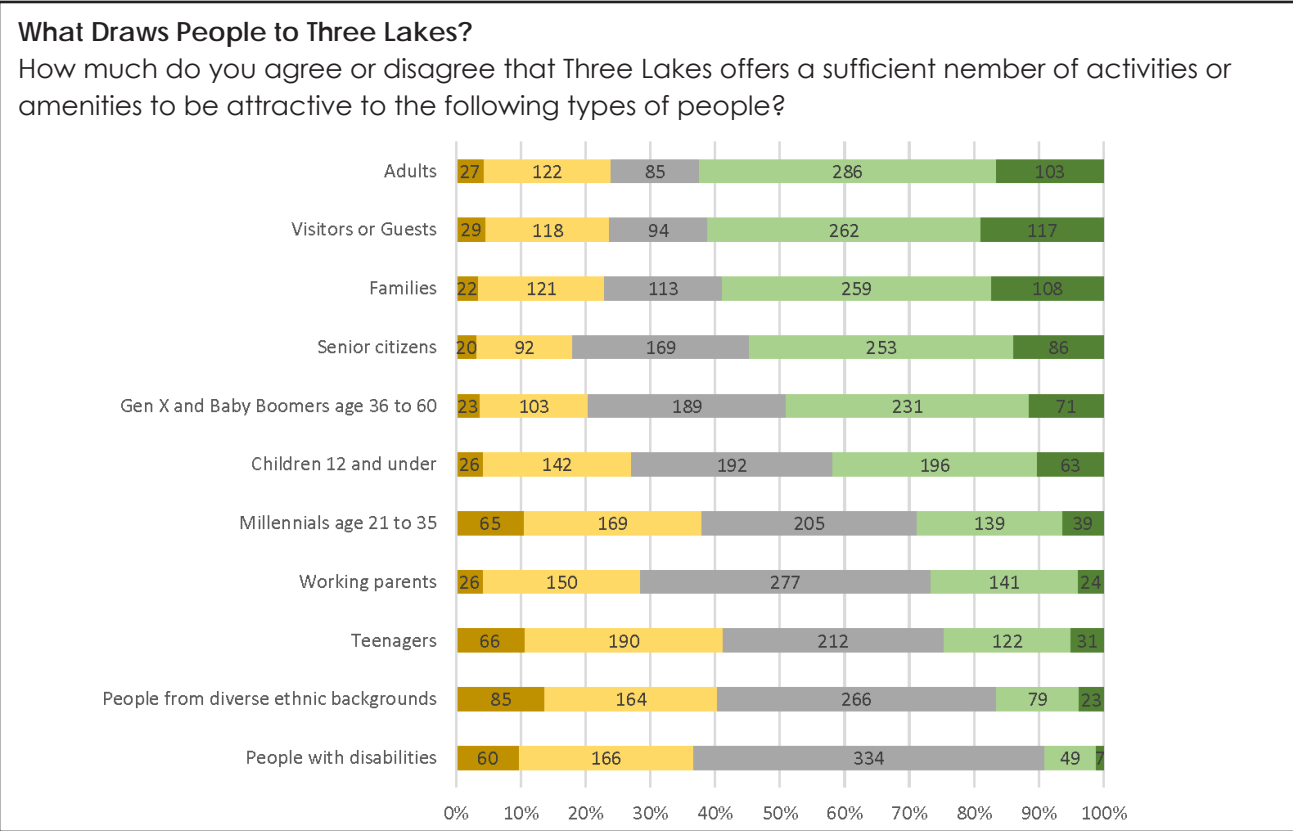


Image Source: Three Lakes Historical Society

# Community Survey

A community survey prepared by the University of Wisconsin-Madison Division of Extension Center for Community and Economic Development was the first wide reaching public engagement. The open online survey was promoted to year round and seasonal residents and friends of Three Lakes. Paper copies were also available but little used. The survey was promoted by Forward Three Lakes on their website and Facebook page, and through e-mail lists such as the Three Lakes Area Chamber of Commerce and the Three Lakes Waterfront Association. The survey was open from August 15th through September 2nd. It was viewed by 677 people, with 638 completed responses.

The survey had three purposes. One, to understand people's values. Two, to understand community lifestyles and preferences. Finally, to identify topics to explore further in focus group conversations. The following Tables and Figures highlight some of the responses from the survey.



**Table 1: Respondent demographics by resident status in relation to Three Lakes**

	Year-round resident	Seasonal resident	Commuter	Visitor
<b>Gender</b>				
Female	53%	50%	79%	63%
Male	42%	49%	21%	38%
Other / no answer	5%	2%	0%	0%
<b>Age</b>				
Under 18	NA	NA	NA	NA
18 - 24	2%	0%	0%	0%
35 - 44	9%	8%	18%	14%
45 - 54	15%	17%	27%	21%
55 - 64	30%	31%	36%	29%
65 - 74	33%	31%	9%	36%
75 - 84	10%	11%	9%	0%
85 or Older	2%	1%	0%	0%
<b>Ethnicity*</b>				
White	93%	97%	100%	94%
Black or African American	1%	0%	0%	0%
American Indian or Alaska Native	2%	0%	0%	0%
Asian	1%	1%	0%	0%
Native Hawaiian or Pacific Islander	0%	0%	0%	0%
Hispanic/Latino	1%	1%	0%	0%
Other	2%	1%	0%	6%
<b>Employment status</b>				
Employed full time	40%	39%	64%	53%
Employed part time	9%	8%	21%	27%
Unemployed looking for work	1%	1%	0%	0%
Unemployed not looking for work	2%	2%	0%	0%
Retired	47%	49%	14%	20%
Student	0%	1%	0%	0%
<b>Children in household</b>				
Yes	20%	18%	46%	13%
No	80%	82%	54%	87%
<b>Housing tenure</b>				
Home owner	95%	98%	93%	100%
Renter	2%	1%	0%	0%
Other	2%	1%	7%	0%
<b>Total number of respondents</b>	283	317	14	16

\*Respondents asked to check all that apply



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### When Deciding to Live in Three Lakes...

- More than half (56%) of year-round residents indicated that quality of local schools was very important or extremely important (compared to 21% among seasonal residents).
- More than half (57%) of seasonal residents indicated that "Amount of annual property tax" was very important or extremely important (compared to 44% of year-round residents).

### Social, Recreational & Cultural Participation

- More than half the respondents generally report that they "spend social time with friends" and "spend social time with family" as often as several times a month or at least weekly.
- On the other hand, roughly 3 in 10 report that they rarely (never, or not very often) spend social time with neighbors" or spend a "night on the town" with friends, a partner or spouse.
- The survey also asked a similar set of questions about how often people do such activities somewhere other than in Three Lakes. Perhaps the most noteworthy difference was that respondents spend less time on the water somewhere other than Three Lakes.
- Overall, more than half of the respondents report that they would use "Shops & retail" and "Additional restaurants" several times a month or at least weekly (57% and 61%); and about a third report that they would use "Bike trails", and "Walking/running trails" (34% and 36%).
- Approximately 38% of year-round residents generally report that they would use an "Indoor pool/aquatic center" several times a month or at least weekly (compared to 17% of seasonal residents).

**Table 8: How satisfied are you with Three Lakes downtown?**

#### Both Year Round and Seasonal Residents

*0 = not at all satisfied, 5 = very satisfied*

	Year-round resident	Seasonal resident
Attractiveness	2.7	3.0
Pedestrian Friendliness	3.8	4.0
Safety	4.1	4.4
Variety of Shopping	2.2	2.4
Variety of Recreation	3.0	3.1
Area Upkeep and Investment	2.9	3.0
Bike Friendliness	3.4	3.4



Image Source: Three Lakes Historical Society



Image Source: Three Lakes Historical Society

## Themes

Responses to four “short answer” questions identified preferences for community development in Three Lakes.

- Think of Three Lakes 20 years from now, in 2040. What do you want the community to look like in 2040?
- What concerns do you have about the future of your community?
- What hopes do you have for the future of your community?
- Is there anything else you would like to share about Three Lakes?

UW-Extension Educators Jessica Jane Spayde (Crawford County), Nathan Sandwick (Portage County), and Kari Weiss (St. Croix & Polk Counties) analyzed the short answer responses. They concluded there are five major themes:

- Natural Resources
- Growth and Development
- Downtown
- Housing
- Leadership

The five themes were then used as focus group topics for community members to discuss. The following section provides an overview of the Focus Group sessions.

## Focus Groups

The second wide reaching public engagement activity were a series of 20 online focus groups held the week of October 5-10. Forward Three Lakes promoted the focus groups as they promoted the community survey to year round, seasonal residents, and friends of Three Lakes. Each topic was offered on a weekday morning, afternoon, and evening. All topics were offered Saturday morning. The conversations were one hour. People chose as many topics, days and times as they wished. A total of thirty people participated.

15 UW-Extension and UW-River Falls colleagues volunteered to facilitate and take notes of each session. The results were summarized and used to develop a “Draft Shared Vision”. The draft was then reviewed by Forward Three Lakes and judged to be an accurate representation of what Three Lakes hopes to be in the future. The document was shared with the community as well as the Design Three Lakes Team of volunteers.



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Image Source: Three Lakes Historical Society

### Draft Shared Vision

*"Three Lakes is the gateway to the chain of lakes, a vibrant small town downtown, and a place where our hearts feel at home. It is known as a good place for families with children. When our children grow up they like to bring out-of-town friends to Three Lakes and show off their hometown."*

*We are lake, forest and downtown people. Some of us live in Three Lakes year-round. Some of us live here part of the year. Some are commuters. Visitors, many of whom are regulars, help to fuel our local economy. We all want Three Lakes to thrive for the next generations.*

*We have different perspectives and needs yet we do share a vision. We know what is important and make plans to accomplish those goals. We work together to find the money, time and talent needed to succeed.*

*We understand how seasonal residents, year-round residents and visitors support each other. For example, year-round residents provide the businesses and services seasonal residents and tourists want. They need a good school. Property taxes paid by seasonal and full-time homeowners and businesses support the school and town roads.*

*Three Lakes is what happens when you have a nice small town with strong schools among healthy lakes within the beautiful Northwoods. It is cherished and sustained by a variety of friendly people enjoying our unique natural environment and working together to build community. "*

### Planning & Design Concepts

The draft shared vision as well as all previous documentation (community survey, interviews, youth assessment project, children's drawings, and the market and demographic analyses) was presented to the Design Three Lakes Team. The Team then reviewed all the information. In two and one half weeks team members worked on the five topics groups. They worked individually and met several times in small and large groups to develop planning and design alternatives that they believed best represented the shared values and interests of Three Lakes. The following text and illustrations are meant to bring those ideas from the community to life. They are organized by the same themes identified by the community survey and focus group sessions: Natural Environment, Growth & Development, Downtown, Housing, and Leadership.



Image Source: Three Lakes Historical Society

## Natural Environment

When we asked, “What are [the] biggest opportunities for the natural environment in Three Lakes?” people told us that they felt there were options available to increase public access to the lakes and shorelines, to encourage use of the area’s forested areas, to educate residents and visitors about the community’s natural features, and to guide growth and development that protected the environment and fit the community’s character.

To the question, “What are your big concerns about the natural environment in Three Lakes?” people responded with concerns about the potential for over-development on the shoreline, the visual impact of general development as well as broadband towers; over-use of the lakes themselves and the overall health and ecology of the lakes and adjacent habitats. They also cited a lack of public trails along and access to the lakes.

### Natural Environment: Big Ideas

The following “Big Ideas” came out of the process:

- A Balanced Approach
- Stewardship & Showmanship
- Tiered Lake Experience
- Cy Williams Park and City Beach
- Trail Systems
- Birding Sites



Image Source: Three Lakes Historical Society







Image Source: Three Lakes Historical Society

## A Balanced Approach

In the Northwoods everything is influenced by water. Water draws visitors, permanent and summer residents to Three Lakes. The unique advantage of the Town of Three Lakes is the chain of over 20 lakes. Threats to the health of the lakes, and the local economy continue to emerge. Change is not new. Northwoods communities have had to reinvent themselves through the clear-cut logging and agricultural eras, the prosperity of resorts and lake cottages, and now the dominance of private lake access. The winter economy is based largely around snowmobile trails, skiing, and other outdoor sports. There is evidence that the season is getting shorter and the predictability of snow and ice conditions will diminish.

Geography plays a distinct role in the story of water quality in Three Lakes. It is part of the northernmost headwaters of the Mississippi River system. Few sources of pollution exist upstream to interfere with lake health. However, lake health is a precarious balance and many factors affect the characteristics that both residents and visitors find appealing such as weed- and algae-free, deep clarity, productive fishery. Nothing guarantees this will continue indefinitely. Localized changes in land uses, including the residential development of shorelines, have placed pressure on lake systems that now require active management. The following text outlines ways in which Three Lakes can balance short- and long-term demands in ways that protect and enhance the natural environment and its experience for everyone.



Image Source: Three Lakes Historical Society





Image Source: Three Lakes Historical Society

## Stewardship & Showmanship

Stewardship and showmanship have long been part of the cultural interaction in lake country. A long familiar challenge is the need for economic activity to maintain community services and the need to protect the clean water and solitude of lake country that visitors and residents want. The local economy depends on successfully attracting visitors and new residents to the lakes and woods. The use pattern change from resorts to more single-family structures surrounding has had a profound impact on the health of the lakes, playing a part in balancing competing demands on these natural systems. By balancing these necessary and competing demands on the area Three Lakes can grow a more resilient relationship with its surroundings.



Image Source: Three Lakes Historical Society

## Tiered Lake Experience

The Three Lakes Design Team recommends a tiered set of priority lake experiences. An example of each tier shows how to enhance the connection between the community and its lakes. The foundation of these experiences is lake stewardship. The following Tiers will use provide examples of how to include both stewardship and showmanship features into the lake experience for residents and visitors alike. Individual interventions will be highlighting using the following:



**Stewardship:** Interventions designed to repair, protect, and enhance lake health.



**Showmanship:** Interventions designed to promote lake experience.





## Tier 0: Protect

Stewardship is all the efforts to ensure clean, healthy, and productive waters that the community depends on for desired resident and visitor experiences. Significant portions of lake shorelines on the Chain of Lakes have been developed into small residential lots. It is critical that management activities are viewed as a responsibility of everyone in Three Lakes. The Waterfront and Fish and Wildlife associations alone can't keep the water clean, but they can serve as a resource to help others understand both the importance and potential benefits of healthy shorelines and landscaping actions by private property owners. For more information we encourage community members to learn more through the UW-Extension Lakes Program available at: <https://www.uwsp.edu/cnr-ap/UWEXLakes/Pages/default.aspx>

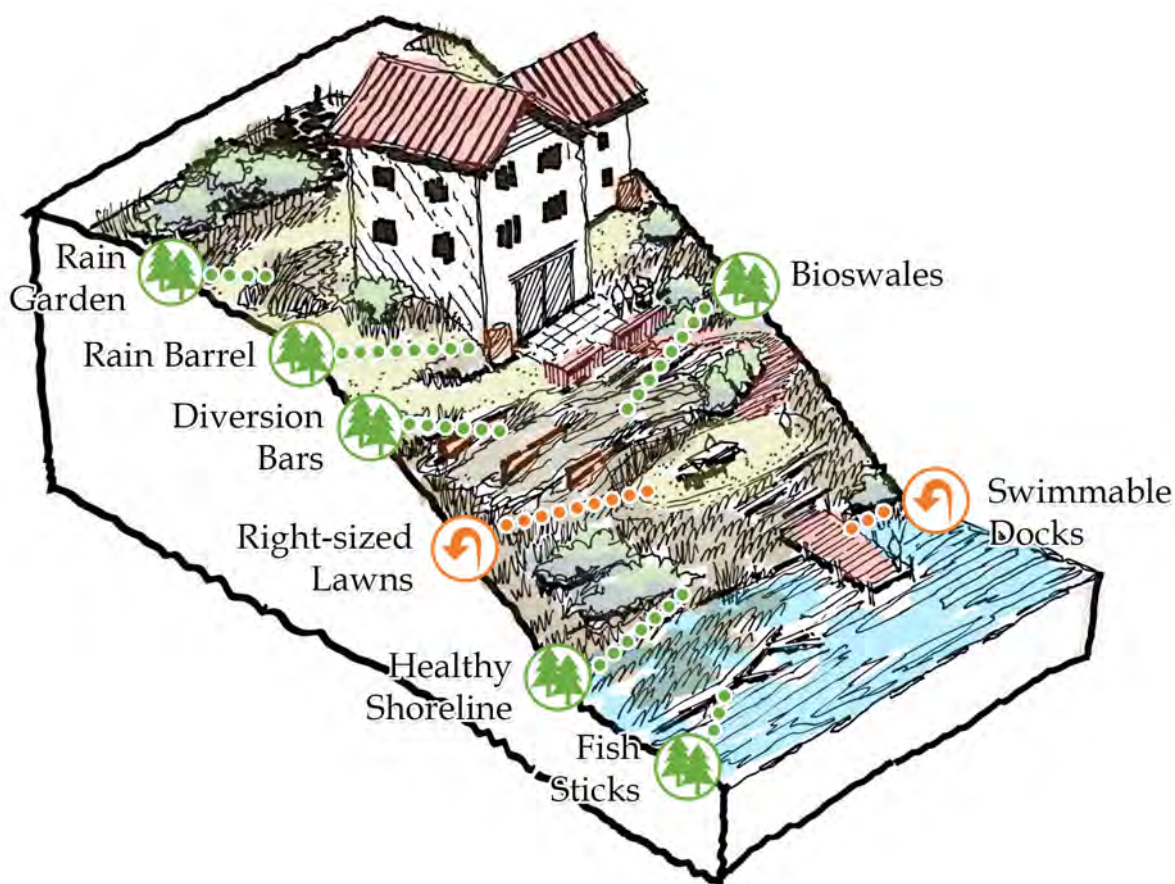






Image Source: Three Lakes Historical Society

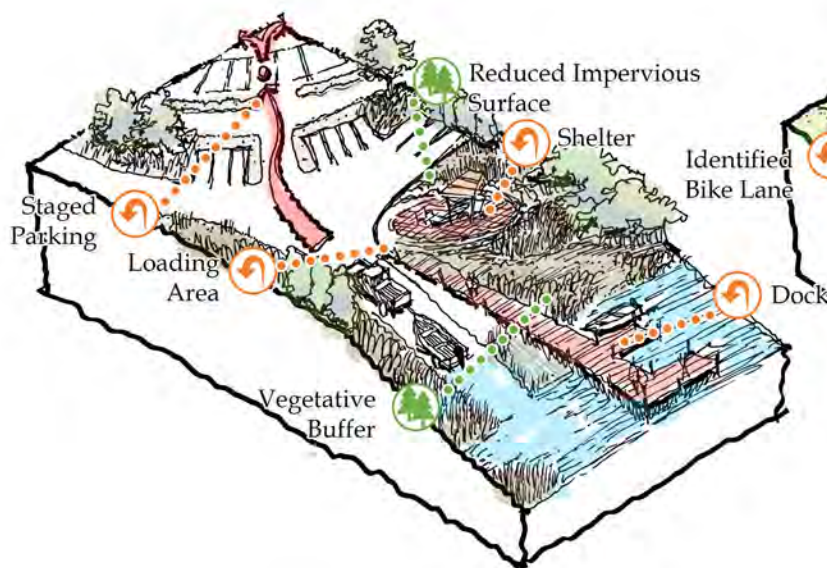
## Tier 1: Access & Tier 2: Welcome

We recommend the Three Lakes community provide examples of appropriate lakeshore restoration in two ways. First, make best practice demonstration sites. Second, whenever possible expand placemaking opportunities that connect visitor experience to the lakes. It is important to offer lakefront access at key points to develop a series of related experiences to provide people without direct water access or a boat an experience the lakes. Access to the lakes is always a challenge. More visitors bring out opposition. No one in lake country wants the number of users to crowd their favorite lake destinations. However, as a key to the local economy, the community needs access that promotes safe water recreation for everyone.

How can the community create the next generation of boat launches, encourage clean boats and clean waters, and treat these spaces as the gateways to the water for the community and visitors?

T1

## ACCESS



T2

## WELCOME





As you pause here, look up and take notice of the different trees at this spot. Take a moment to pry into the "nooks and corners of nature," and examine each of the different pines. Notice the differences in shape, the different bark, needles and cones. One, red pine, has already been encountered along the trail and the other one is...white pine.

Image Source: Three Lakes Historical Society

### Tier 3: Gather & Tier 4: Learn

Showmanship needs meaningful public lakefront destinations. Consider 70 percent of the members of the Three Lakes Waterfront Association are seasonal residents. Most are also older and own their lake home. From where does the next generation of owners and stewards of the lakes come? Public access creates positive bonds between visitors and the lakes. To educate new lake home owners, residents and visitors about the greater lake ecosystem is also essential. They are the future stewards of critical wetlands, beautiful upland habitats, and other non-lake areas that are the natural beauty of Three Lakes.

T3

## GATHER



T4

## LEARN







Image Source: Three Lakes Historical Society

## Cy Williams Park & City Beach

Cy Williams Park and City Beach are critical to build the stronger community connections we believe are critical to the future of Three Lakes. Many of the tiered lake experiences described above can be realized there. Focus group participants told us Cy Williams Park is tired. It needs new programs such as active sports and kayak rental. More education features and programs can focus on the role of clean water within the community. Programs for children, teenagers, and adults can happen at the park and beach. The design images focus on priorities to realize a complete park that will lead as the first, and best, example of what Three Lakes has to offer both residents and visitors.



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## Cy William Park Concept Sketch

The illustration at left depicts a comprehensive collection of amenities that could both enhance the “showmanship” as well as the “stewardship” of the current site. This design emphasizes flexible spaces that serve a variety of users and provide learning opportunities. Key features include:

1. Enclosed swimming area reminiscent of Camp White Deer
2. Fishing pier
3. Stewardship interpretive signs (all red rectangles in park area)
4. Terrace with small structure (concessions stand, shelter, and/or fire pit, etc.)
5. Roadway cut off to allow park to connect to beach
6. Flower gardens meander down the slope
7. Beach and landing
8. Playground structure resembling Marty's 'showboat' Lounge
9. Accessible parking area for beach and playground
10. Public Restrooms near play areas
11. Stormwater passes under bridges as terrain drops
12. Possible steps on path to lakeshore
13. Natural play areas
14. Multi-functional green space with moveable furniture
15. Rain gardens next to all paved streets
16. Multi-functional parking area with pervious pavers
17. Main path flanked by trees and stormwater system
18. Existing gazebo
19. Curved walk that doubles as accessible seating
20. Berm for seating
21. “Celebrate the Chain of Lakes” stormwater feature and educational experience
22. Existing building repurposed for public restrooms
23. Accessible parking near “Chain of Lakes”
24. Existing Chamber of Commerce





**Chain of Lakes Stormwater Feature:** The illustration above depicts the Cy Williams Park concept at the park entrance along Superior Street. Note the “Chain of Lakes” stormwater feature in which visitors can learn and play with a scale model of the Chain.



**Waterfront:** View of Cy Williams Park from Maple Lake. Here we can see the enclosed swimming area reminiscent of the one once located at Camp White Deer, a fishing pier, beach and landing, as well as a terrace featuring a picnic shelter.



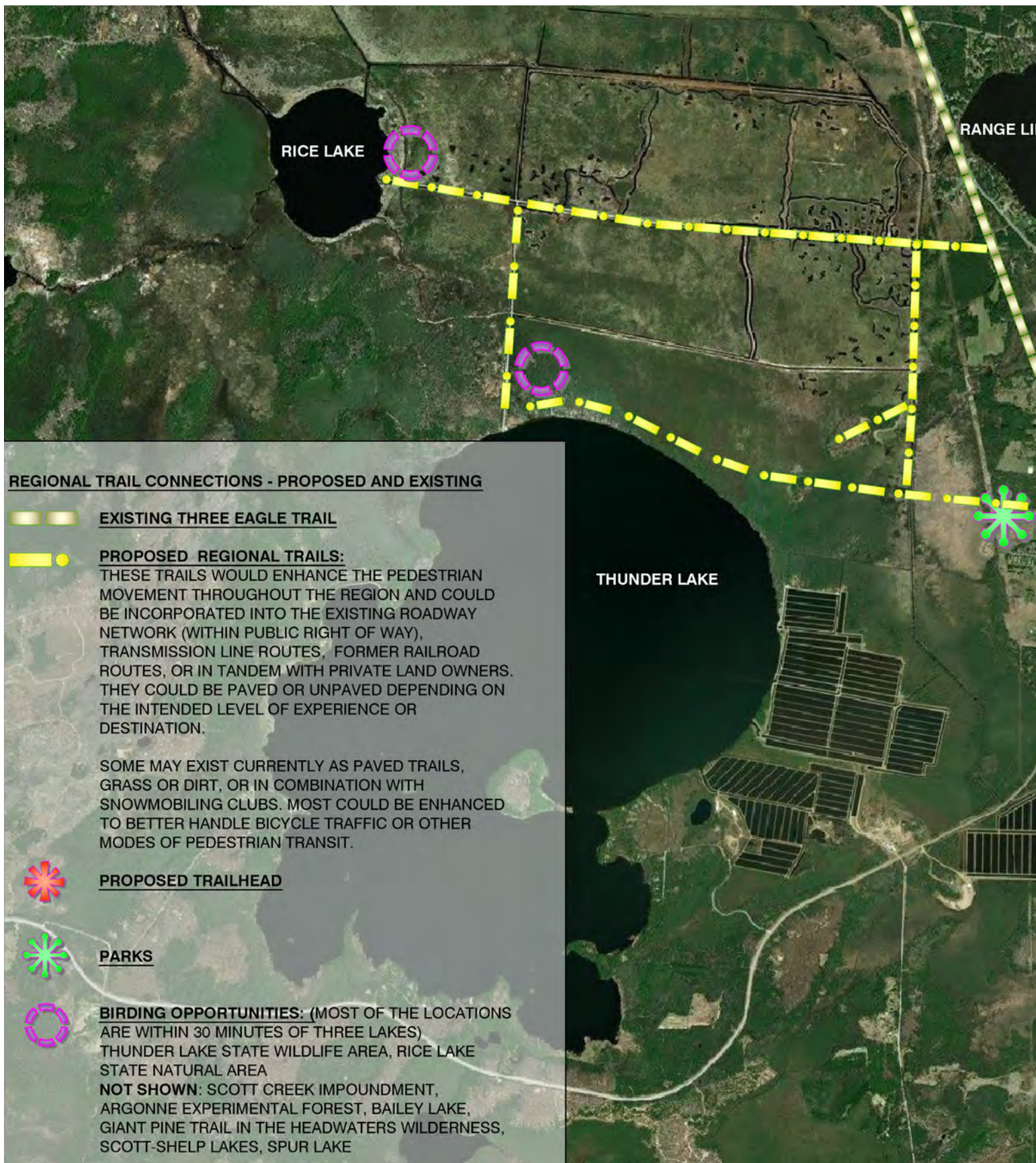


**Flexible Spaces:** View of Cy Park looking south towards the existing gazebo. The path on the right runs north-south to connect the entrance near the Chamber of Commerce to the waterfront. The Chain of Lakes Stormwater Feature contributes to a series of stormwater channels that remind visitors of their connection and responsibility to nature. In the center of the image is the pervious surfaced parking area that can serve as a location of pop-up events and markets.



**“Showboat” Playground:** The illustration above is looking north towards Maple Lake. The “Showboat” playset is located near restrooms and an accessible parking area. Park furniture is movable to allow for a variety of users and activities.





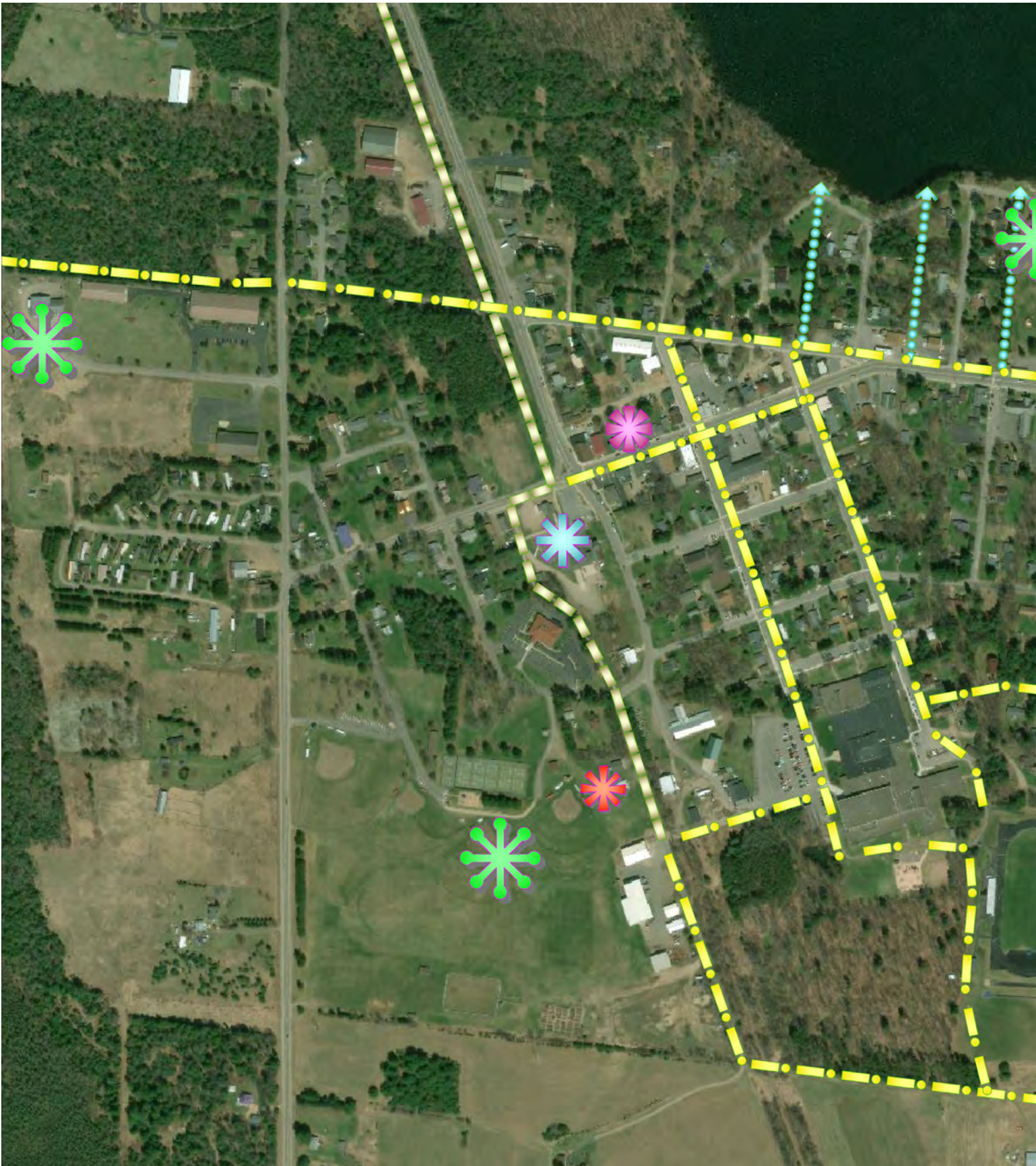




## Regional Trails

The Thunder Lake State Wildlife Area, located within one mile to the west of downtown, is one of many amenities that have not been leveraged by the town. To take full advantage of these amenities the Town should work to extend a network of regional trails connecting key lake and natural area destinations.







## LOCAL TRAIL CONNECTIONS - PROPOSED AND EXISTING



EXISTING THREE EAGLE TRAIL



NEW BEACH CONNECTIONS:

THESE PATHS/TRAIL WOULD BE THROUGH EXISTING UNBUILT ALLEY RIGHT OF WAYS TO ENHANCE CONNECTIONS TO MAPLE LAKE AND THE PUBLIC BEACH



PROPOSED TRAILS:

THESE TRAILS WOULD ENHANCE THE PEDESTRIAN MOVEMENT THROUGH THE CITY AND COULD BE ON-STREET, OFF-STREET (WITH IN PUBLIC RIGHT OF WAY), OR IN TANDEM WITH PRIVATE PRIVATE OWNERS.

SOME MAY EXIST CURRENTLY AS SIDEWALKS, BUT COULD BE ENHANCED TO BETTER HANDLE BICYCLE TRAFFIC OR OTHER MODES OF PEDESTRIAN TRANSIT.



PROPOSED TRAILHEAD



CITY PARKS



PROPOSED POCKET PARK



BIKE RENTAL

### Downtown Trails

Access to Maple Lake is critical for the long-term vision for the town to succeed. There are public rights-of-way that can be extremely beneficial in the future. All lake communities want more control over lake frontage and nearby public right-of-way corridors. Work with adjacent landowners to create several pedestrian corridors that connect Superior Street to Maple Lake. A network of safe, downtown pedestrian trails is essential to orient visitors to key landmarks and connect them to the regional trail network.

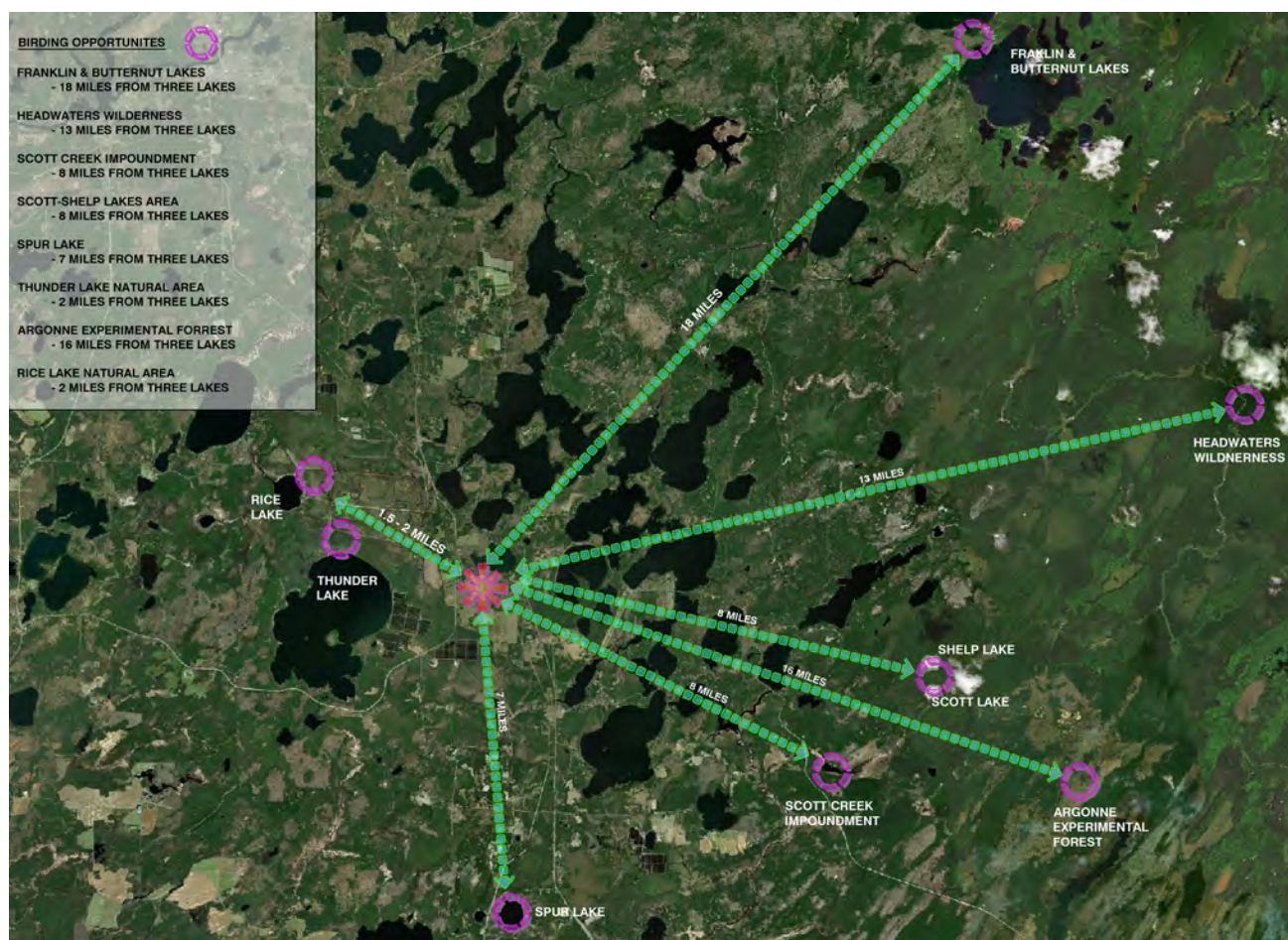






## Birding Sites

Three Lakes has the potential to become a regionally significant birding center. Downtown is a short distance from many great locations for birdwatchers such as Thunder Lake and Rice Lake. There are many other important birding destinations located within 20 miles of downtown that can help support and grow opportunities for learning about the lake country landscape and all that it has to offer. Host seasonal festivals and outdoor education events. Promote this resource within the community as a form of active outdoor recreation and promote the broader economic development opportunity.







**Thunder Lake Observation Point:** Artist depiction of an opportunity to develop an observation tower at the Thunder Lake Wildlife Area.

**Thunder Lake Interpretive Trail:** A network of 2 and 3 mile trails that provide a variety of opportunities to explore natural beauty of Thunder Lake State Wildlife Area.







**Rice Lake Boardwalk & Observation Platform:** Artist depiction of an opportunity to develop an environmentally sensitive boardwalk and observation platform at Rice Lake. Visitors would park at the end of Rice Lake Road and then venture off onto the 8 foot wide boardwalk. The observation platform could be equipped with educational materials and telescopes.







## Growth & Development

In the Focus Group sessions, we asked, "What ways would you like to see your community grow and develop?" They told us they wanted a lively downtown, a year-round economy, increased access to the water, well planned and maintained civic spaces and infrastructure, improved internet service, and more cooperation.

### Growth & Development: Big Ideas

The big ideas that came out of the process were:

- Community Stewardship
- Year-round Economy
- Economic Gardening and Business Retention & Expansion
- Flexible Business Concept
- Broadband

### Large Community-Driven Projects Currently Underway

At the time of this report two significant community projects were underway. The aquatic center effort started some years ago. Careful progress is part of the commitment to provide the community a recreational and therapeutic facility without cost to the taxpayers. A big motivation for the Forward Three Lakes project and work with the Extension Design Wisconsin program is recovery from the loss of the diner and the Oneida Village Inn. Local investors and Jackie Walker are working on a new hotel with many of the community benefits of the Oneida Village Inn. The Town paid for a hotel feasibility study, which indicated a small hotel is feasible. The Design Wisconsin team expected both these projects will be built in the proposed locations.

#### Image of Proposed Aquatics Center







Image Source: Three Lakes Historical Society

## Community Stewardship

Many community members told the Team fond stories of growing up on the Chain of Lakes. We all have a responsibility to create new memories for friends, family, and visitors by taking pride in those places that represent the character and heritage of Three Lakes.

As covered above, stewardship and showmanship of the land and water are critical to preserving and enhancing the natural environment. Those same principles can be applied to Three Lakes' built, economic, and social environments. The following provides an overview of some concepts that support community stewardship.



Image Source: Three Lakes Historical Society



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### Stewardship: “Downtown is Our Front Yard”

Downtown is more than a collection of businesses in one location. It is the place that represents a community's character, history, and values. The variety and quality of businesses and services reflects the vibrancy of the community and provides a source of identity and pride. As with the lakes, everyone has a responsibility to take care of downtown.

Consider downtown as Three Lakes' Front Yard—a place that the community shares with its neighbors and visitors. It is a place that all Three Lakers want to be proud of and remembered by. Like a front yard, the downtown should be attractive and welcoming. It should serve its residents and visitors alike, and create positive and unique experiences by which people will remember Three Lakes.

Continued investment, reinvestment, cooperation, and leadership creates a place of positive images and memories. Improvements may include streetscape improvements, lighting, wayfinding, public art, and street furniture. Strategies to finance those projects include tax increment financing, business improvement districts, downtown facade improvement programs, Community Development Block Grants, and a community fund.

Specific planning and design alternatives will be provided in the “Downtown” section of this report.



Image Source: Three Lakes Historical Society





Image Source: Three Lakes Historical Society

## Stewardship: “Maple Lake is Our Backyard”

The Chain of Lakes is an amazing natural, cultural, and economic resource. Maple Lake is separated from the Chain and adjacent to downtown. It has the honor of being the “Lake of the Downtown.” Maple Lake can be the backyard which all Three Lakers share as community gathering space on the water and the place where people come together to celebrate being a Three Laker. This is the place for community celebrations on the water. The Design Team suggests considering community-wide activities, educational programs, and entrepreneurship at, near, and on Maple Lake year-round.

## Ice is Nice

Maple Lake takes on a different character in winter. Depending on the quality of lake ice, Maple Lake can expand activities of the downtown and Cy Williams Park onto the ice. In return lake activity can encourage people to go from the ice into downtown.

Consider events and activities that showcase this natural feature that will increase social and economic activity. In addition to snowmobiling and ice fishing, provide opportunities for ice skating, cross country skiing, hockey, broomball, warming huts, fire rings, ice and snow sculptures, and food and beverages.

Another idea is locating winter art studios on Maple Lake to provide commercial opportunities for local artists (similar to the Art Shanty Project in Minneapolis). This fun and creative expression builds off the ice fishing heritage of the region while creating a celebration of arts and culture.

**Art Shanties:** Bringing the arts to the ice by placing temporary art studios on Maple Lake.



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Image Source: Pixabay.com

### Three Lakes Winterfest

A Three Lakes winter festival is an idea to bring tourism and community to Three Lakes during the cold winter months. The concept uses the existing resources of Cy Williams Park and Maple Lake as a base for low-impact, low investment, high activity outdoor fun.

Maple Lake is accessible by snowmobile and cross country skis from the Chain of Lakes. Cy Williams park is ideal for staging events and as a base for family activities. The improvements suggested by other design team members adds to and elevates this event.

In this concept, Maple Lake has a natural ice skating loop cleared and maintained for a period of time, such as the month of January. This ice loop includes skating, ice scooters, and foot traffic around a path illuminated by ice-bucket luminaries.

Ice luminaries become the main attraction to this festival, being lit after dark on weekends and possibly additional nights during the week. Such luminaries:



Image Source: Wikimedia Commons (CC)

- Are inexpensive to make.
- Can be made by kids, so are a fun project for groups and families.
- Encourage creativity and the arts (e.g., colored or carved ice).
- Encourage the community to contribute to the greater whole by placing their luminaries around the ice path.
- Can be left to dissolve into the lake, leaving no trace.
- Could allow for friendly competitions and a celebration of the first lighting, giving Three Lakes new winter fun and pride.

A weekend festival could kick it all off. The festival could include a broomball or pond hockey tournament or pick-up games, ice carving or snow sculptures, food trucks serving warm beverages and hot eats, skating races, warming houses, fire pits in the park, and other daytime and night-time activities for all age groups. The festival could be visually linked to the downtown, and to the chain of lakes, with ice sculptures and/or ice bucket luminaries along access routes.

#### Additional ideas:

Illuminate the ice with underwater colored lights which could be dropped into ice-holes.

Work with Northern Lights Snowmobile Club to organize, contribute, and coordinate with their existing winter trail routes.





Work with the Fish and Wildlife Improvement Association for help with ice fishing. If the event takes off, the skating loop, ice luminaries, art shanties, and other creative activities could be extended to other lakes on the chain.

Maintenance of the skating surface(s) may be the largest cost and require time commitment varying on the weather. Other cost considerations include electrical power for events, event organization efforts, advertising, supervisory personnel as required, candles for the luminaries and volunteers to light them and remove the spent candles.

#### **Additional resources:**

Fish Creek, Door County, WI Winter Games

<https://www.narcity.com/en-ca/things-to-do/ice-skating-trail-in-bc-on-lake-windermere-is-the-worlds-longest-at-nearly-30-km>

<https://artshantyprompts.org/>



**Winter Hot Air Ballooning:** An artist's depiction of what that winter festival might look like on Maple Lake. In this scene, we have night skating, snowmobiling, and hot air ballooning.





Year-Round Economy

Both year-round and seasonal residents recognize that Three Lakes needs a year-round economy to provide for a quality of life that everyone expects. A sustainable local economy includes extending the tourist season as well as reinforcing the existing year-round businesses.



**Year-Round Tourism:** A comprehensive tourism strategy that considers multiple seasons can capture additional revenue and spark new growth. (Graphic: Travel Wisconsin)

One approach to building a more sustainable local economy is by looking inward using “Economic Gardening” or “Grow Your Own” strategies. These ground up, community-based approaches place a premium on existing local businesses and resources. Instead of investing in economic development strategies that reach outside of the community, they focus resources on existing community strengths, small businesses, and developing job-creating entrepreneurs. Communities using these strategies develop policies and activities to spur innovation, entrepreneurship, and local business growth.

In addition, it is important to communicate with local business owners and local decision makers to understand the economic health of the community, but see opportunities for innovation and support. Consider a local business retention and expansion program that connects business owners and decision makers to data and resources.





Image Source: Three Lakes Historical Society

## Serving Locals & Attracting Others

Tourism has been a mainstay of the Three Lakes economy for decades. Visitors will boost local spending as they seek to experience the Chain of Lakes and ever-more-elusive snow and ice of the Northwoods. However, as 2020 proves, traveler habits and patterns can change drastically without notice.

To build a sustainable and resilient community for the future, consider focusing on connecting with and attracting permanent and seasonal residents from the immediate region to visit local destinations and businesses. Those visitors are more consistent and loyal. As they become a year-round clientele and grow in numbers, businesses need to market less to an ever-changing transient population. More energy can be turned toward their own businesses development.

A downtown and area economy that works for residents will attract visitors. The unique and hidden attractions that are already destinations for locals can be what leveraged as attractions for visitors. Three Lakes needs to fill some business gaps, make better connections among businesses, support local businesses and market local businesses to successfully transition to an economy that serves local residents. A strong downtown also needs more residential options, more lodging options, low-effort high-impact year-round activities. Housing is explored in detail in its own section.

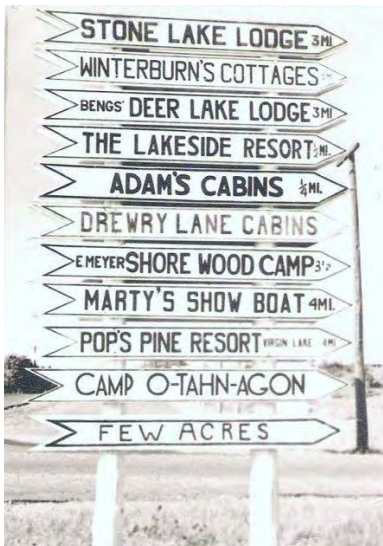


Image Source: Three Lakes Historical Society

Research studies indicate that residents often select communities based on previous fond experiences, including vacation visits. Diverse tourism lodging options are important to add customers to the market today while also growing the market of tomorrow. In the past, families often first came to seasonal resort rentals. Vacation habits have changed and many resorts closed.

New generations of vacationers want new lodging opportunities to access local amenities and develop fond memories. That will help create a pipeline of future residents. In addition to a hotel to replace the Oneida Village Inn, strategies to expand lodging options with entry level lake cottages, short-term rentals, glamping/camping facilities, tiny homes, tree houses, and houseboats.







Image Source: Three Lakes Historical Society



Image Source: Three Lakes Historical Society

Market seasonal activities and itineraries year-round to help grow the year-round economy. For example, consider visitor activities during periods when fewer businesses may be open, or when prime amenities may be less accessible like after an ice event. Introduce a series of permanent or rotating activities that can be implemented with little cost and time outlay, possibly using vacant downtown properties.

Other examples might include digital or self-guided tours of historic places, public art, or trailheads that connect with downtown. In addition to these smaller initiatives, continue to host one regional attraction event each season. Build the existing events calendar and make the most of opportunities for visitors and businesses to connect.

Business search databases show Three Lakes is already home to a large number of small businesses. Many of them are located outside of downtown, are connected to another business, or are conducted on-line or remotely. They include fishing guides, photographers, and artists. If we locate them downtown, the added activity will make the downtown more vibrant. Strategies that help grow small businesses and invite new businesses include:

- Short-term storefront occupancy
- Smaller spaces useful and affordable to small businesses
- Pop-up shops
- Cooperative retail space
- Business incubators

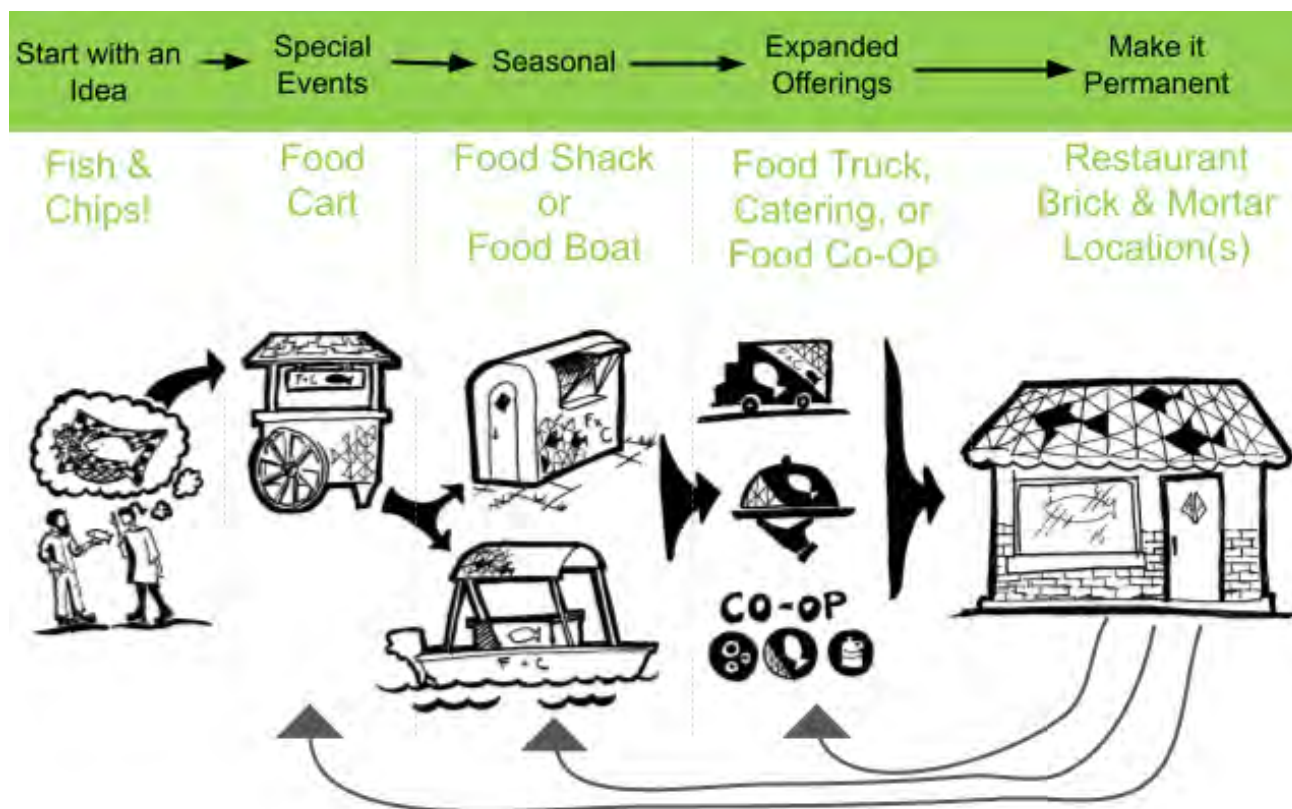




Image Source: Three Lakes Historical Society

## Flexible Businesses

Businesses must evolve over time. As economic conditions fluctuate, it is necessary to be agile. Encourage existing and future business owners to consider a flexible business strategy that enables them to sustain and grow over time. The graphic below illustrates the 'flexible ecosystem' of entrepreneurial opportunities.



In destination communities businesses are more likely to relocate from other communities if their owners relocate. Therefore, Three Lakes Design Team suggests the thriving downtown that residents and visitors seek will come mostly from a long-term focus on existing businesses and entrepreneurs. Encourage home-based businesses and entrepreneurs to create a networking group to meet, collaborate, and increase business-to-business sales. Often these collaborations can result in complimentary new businesses that will continue to boost the local economy.





Image Source: Wikimedia Commons (CC)

## Celebrate the Chain of Lakes

The Chain of Lakes is unique. Consider programs, activities, and business ventures that promote and enhance this valuable asset. Work with businesses, organizations, and individuals to create services, events, and products that feature:

- Seasonal changes of each lake.
- Unique character and traditions of each lake.
- Types of access and activities of each lake.

Some ideas to help create new memories might include:

- Lake-themed photo contest.
- Badges and stickers from those photos to record visits to all the lakes.
- Calendars with those photos.
- Photo opportunities - giant snowmobile, replica of a 1950s wooden boat, and mailboxes at the marina.

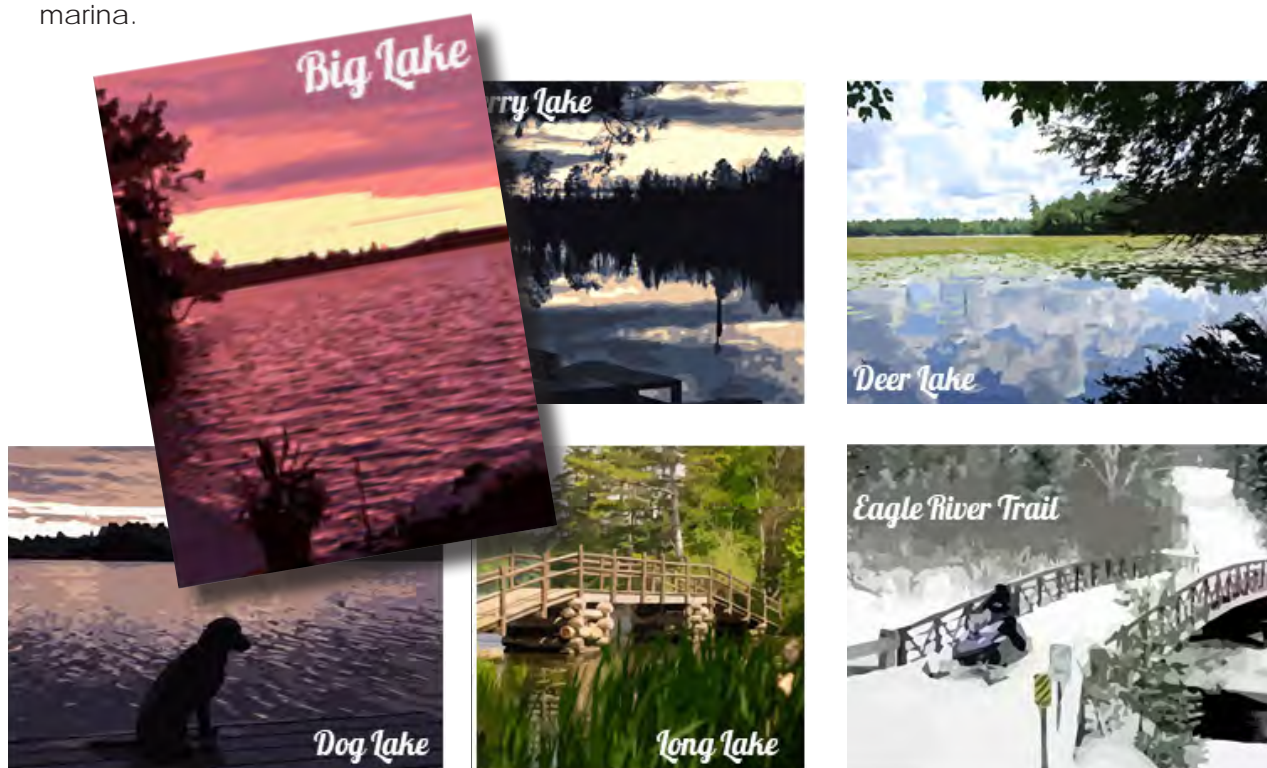






Image Source: Wikimedia Commons (CC)

## Public Broadband

Three Lakes lacks internet service needed for a 2020 economy. At present high speed broadband service is not available to many people. It may be expensive and still unreliable. Many people use their cell phone data for internet access. Students and business owners cannot work from home. Much better will be needed to achieve the 2030 shared vision.

Visitors will spend more time downtown if they can use free WIFI to open an app on their phones and get a real-time look at what is available. To be successful, this means that local businesses must have a web presence such as a website or Facebook page. Some communities have a community web page that opens immediately after visitors connect to the free WiFi.

Individual businesses can also provide free WiFi. Coffee shops and cafes that are gathering places for work and play see an increase in per visitor spending. Locations such as Deja Brew have the coffee. Add good broadband internet and the rest of the building can be a Three Lakes version of the Create Portage County Idea Center (<https://www.createportagecounty.org/ideacenter>). A shared work space there is a perfect complement to the FabLab only four blocks away.



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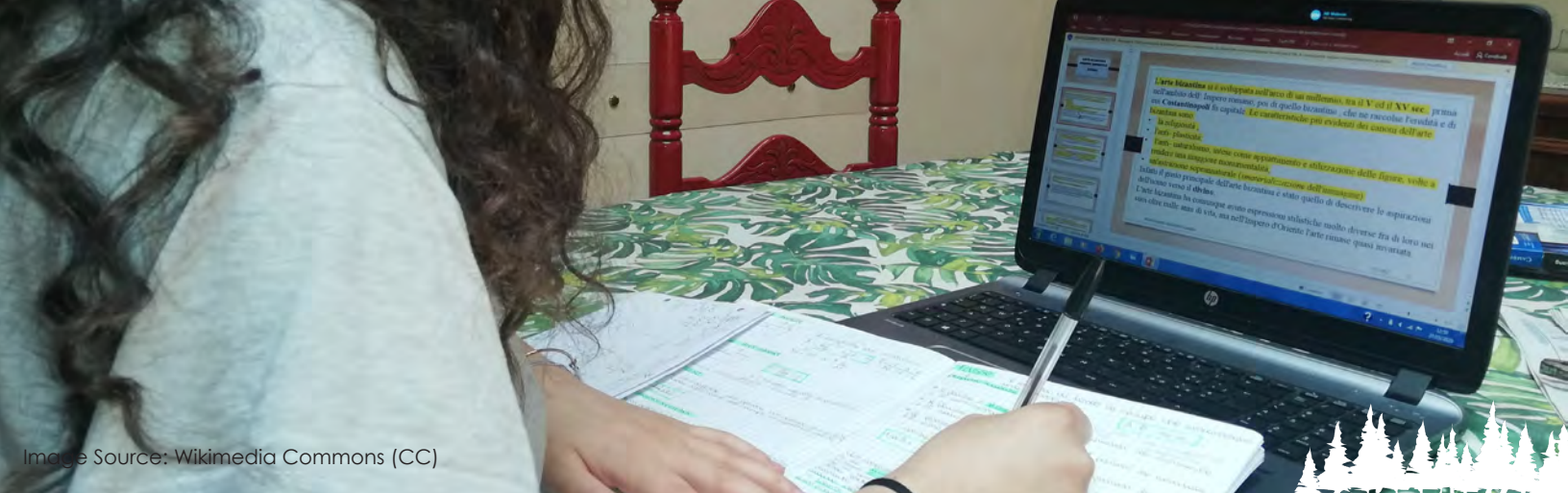


Image Source: Wikimedia Commons (CC)

The best internet pipeline is optical fiber. It has the longest physical life and technology life. The ideal set-up is fiber to every business and home. Unfortunately, fiber is the most expensive option, at \$18,000 to \$22,000 per mile (<https://www.otelco.com/fiber-infrastructure/>). To bring fiber to all 2,000 lake homes on 106 miles of shoreline and 129 miles of Town road would cost roughly 2 million dollars. That is \$1,000 to lay fiber past a lake home. To connect the home would cost about another \$1,000. The data subscription is an extra monthly charge. Since not every home will subscribe, the total cost is usually considered too expensive to achieve the goal of fiber to every rural user. Second-best is to install as much fiber as possible, and use other technologies to reach remote users.

The Oneida County Economic Development Corporation broadband strategy has been to build a fixed wireless network. A combination of state grants, cash from the county and other towns, plus in-kind contributions by Northwoods Connect added two towers in Three Lakes. A third tower will come soon. The Town of Three Lakes could build fiber optic internet infrastructure just as it builds roads. That is a good use of very affordable and simple Board of Commissioners of Public Lands (BCPL) loans. The Town would lease bandwidth to internet service providers (ISPs) to bring fiber to many more homes and businesses and add dependable bandwidth to new local fixed wireless towers.

It is important to have strategies in place that leverage the power of the internet. Encourage local businesses, especially those that are tourism-focused, to have a presence on the Internet so that potential visitors can find Three Lakes. There are only so many tourists, if they are not attracted to Three Lakes, they will go elsewhere. Having the best, most interesting Internet presence is key. There are many resources to help with digital marketing.



Image Source: Pixabay.com





## Downtown

When we asked, “What do you love about downtown Three Lakes?” people told us that they felt it was an attractive, full-service downtown that had retained its unique character and engendered a sense of community.

When we asked what they hoped to see in downtown Three Lakes in 2030, their general wishes were that it be vibrant, pedestrian-friendly, interspersed with public gathering and green spaces, and connected to Maple Lake and surrounding natural areas. Without the look of the town changing too dramatically, people specifically want to see a new hotel, additional unique stores, and more restaurants.

### Downtown: Big Ideas

The big ideas that came out of the process were:

- Activate storefront spaces
- Activate underused spaces
- Artisan developments
- Create stronger, safer connections



Image Source: Three Lakes Historical Society



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## Activate Storefront Spaces

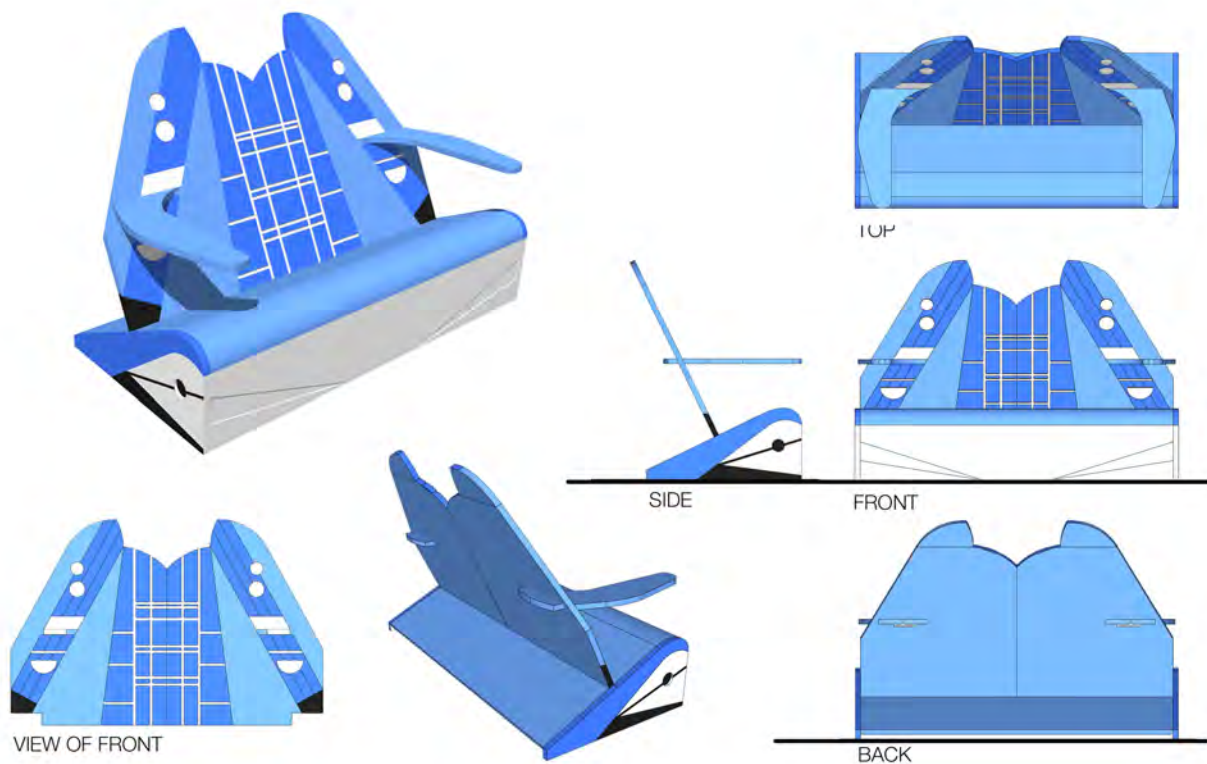
Downtown buildings are one way that we welcome people into our community. If downtown is our front yard, storefronts are the welcome mat. They are the first thing people see, and can create a lasting impression of Three Lakes. Many of the downtown buildings sit back from the road, providing a place for chairs and benches, trees and other plantings, pet-friendly areas, lawn games, and outdoor seating for restaurants. Activating these “front yards” creates a sense of vitality and helps draw visitors from one end of downtown to the other.







**Blue Jay Benches.** An ionic bench placed every few blocks will provide visual interest while marking a path through downtown. The example design is based on the Blue Jay mascot and colors. These benches could be created at the Fab Lab. Benches could be available for sale. Benches could also be used as part of the wayfinding in Three Lakes. Different benches could be painted in different schemes to identify specific areas of the community and feature QR codes linked to online information.







### Activate Underused Spaces: Pop-Ups

The image above illustrates potential uses for vacant lots or underused parking areas. They range from permanent to extremely temporary. Temporary uses that are popular or effective can become permanent. They can move into unoccupied storefronts. Permanent uses that grow with more investment can be relocated to provide space for new uses.

Pop-up businesses and events introduce something new and exciting into the downtown, while also attracting new and diverse audiences. They might last for a few hours or a few days. They require little investment. In some cases there may be a private vendor that already has a mobile concept that can be engaged to fill the space. In other cases a local service organization might own and manage the activity, perhaps even with a suggestion to charge participants to offset costs or raise funds for an organization.

Pop-up events also activate people's Fear of Missing Out. By happening for a limited time, they require people to visit during the day, week, or season when they may not otherwise visit downtown.

Activities might range from really simple things (an existing community recreation or privately run yoga class outside on a Saturday morning, an outdoor movie on the Center for the Arts side wall) to a rotating art or farm stand or food truck stationed in a vacant lot with some permanent tables and umbrellas. Demonstration events or classes such as mural painting, ice carving, carpentry, chalk art, or any other skill can also take place in these spaces. Experiment with traveling or rotating events or temporary installations such as portable saunas, art installations, yard games, snow slides, ice rinks, and similar low-cost activities.

Permanent or semi-permanent installations can be useful in areas where people already congregate or where they can complement adjacent businesses, or bring an already established group of people together downtown to create a critical mass. Examples might include a common outdoor dining area with tables and shade where visitors can enjoy takeout meals or treats from





Image source: Wikimedia Commons (CC)

downtown businesses, a central location for a community garden benefiting the food pantry, a natural playground, mini golf course (free or honor system payment), exercise area, or any other use that currently is lacking a home or would benefit from a central location.

Many of these uses require small installation costs. Several could be used as entrepreneurial opportunities for a school or civic group. They may become established complements to other businesses (i.e., mini golf to play while waiting for a restaurant table).

When thinking about how to implement uses for vacant sites, keep in mind the 'lighter, quicker, cheaper' philosophy introduced by the Project for Public Spaces (<https://www.pps.org/category/lighter-quicker-cheaper>). Most concepts for a space can be tested using temporary materials and a \$100 budget. Learning from a first test applied to a second test. It will attract supporters, be more effectively designed within a suitable space and incorporate the most liked elements. One example of this strategy was employed in Port Washington. They identified a need for additional wayfinding to connect a regional bike path with downtown. Volunteers used sidewalk chalk to write various messages at different points on the trail directing cyclists to downtown amenities and then observed how bikers responded. The locations and messages that were most effective were printed on vinyl stickers placed on the trail, and refined further in a permanent wayfinding signage plan. The end result served the intended audience more effectively than a signage plan by a sign company or even a committee of locals would have.

Successful pop-ups may become permanent in the same or a different location. As downtown evolves, some permanent uses will emerge. Possibilities include infill construction of new buildings, parking options that meet the need of business change and growth, dedicated patio space for adjacent restaurant seating, etc. The temporary nature of these experimental installations means that they happen with less planning, fewer permissions, and less money. If something doesn't work, the loss is minimal and a new experiment can take its place. What the community does support is worth more time and money to make it bigger, better, and more permanent.

Civic locations can include community gardens and/or natural playgrounds. Businesses can add activities in their side yards or parking lots. Activities that cater to the same demographic increase the draw to both businesses. To start, identify activities that already exist in the community that can happen outdoors. Any businesses can easily add crafting events, and photography classes, mini golf, artisan spaces, fitness classes such as yoga, and crafting events. Wood fired pizza ovens work at breweries. A wreath shop or wreath-making class can pop-up at a garden center. The occasional





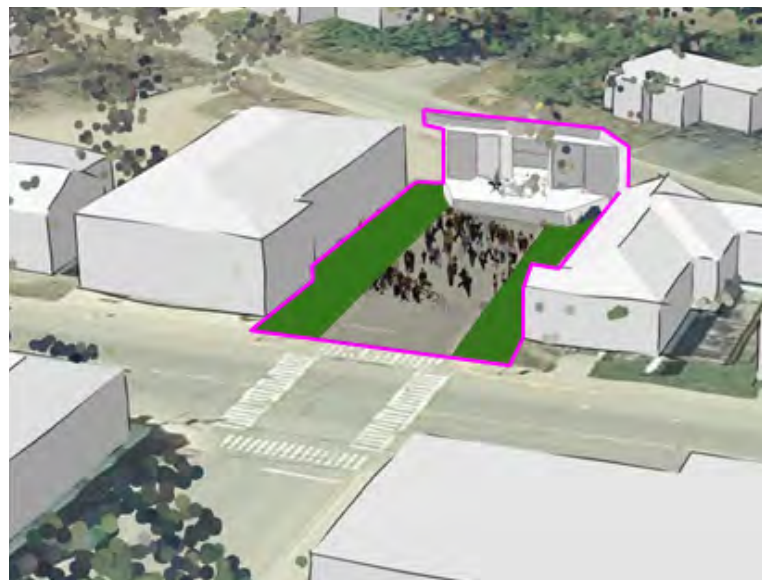


outdoor option gives patrons a new reason to visit. Market the outdoor events for the programs and businesses.

Stage the meeting place for bike rides or running and walking groups in a vacant lot. Add coffee and snacks. People will discover a new, attractive place filled with activity.

Many other locations provide opportunities for individuals to set up a simple food cart to test their idea before investing in a larger food truck. A lemonade cart or sandwich truck at the beach, taco and churro truck downtown, or a cluster of food trucks at the bank parking lot or a park are great ways to test additional dining concepts in Three Lakes. Three Lakes Winery could create a food truck plaza behind the winery to host a variety of food trucks each weekend or for special events. One or two may eventually open as full-scale restaurants in the downtown.

The image on the right is an example of activating an existing space in the downtown by temporarily closing off E. School St. where it intersects with Anderson St. to provide an outdoor event space.

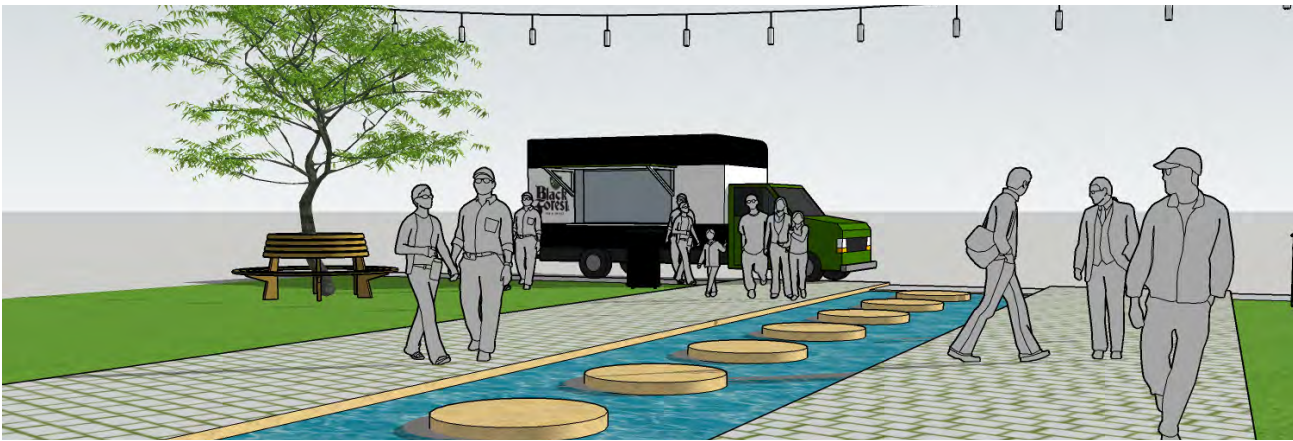






### Activate Underused Spaces: Pocket Park or Plaza

Pocket Park or Plaza at Superior St. Public green space downtown connects downtown with its natural environment. A green space also provides more places for people to gather. The site of the former diner is an ideal location for a public plaza that includes trees, picnic tables, lighting for evening events, and space for an inflatable movie screen. It is also a great spot for a food truck to set up during events.







## Activate Underused Spaces: The Depot

This is an example of adapting and reusing an existing building to complement The Three Lakes Winery and Three Eagle Trail. Locating a tasting room near the Three Eagle Trail can capture visitors who have an interest in craft beverages and enhance their Three Lakes experience. Outdoor seating plus bicycle and ski rental and sales becomes a destination and community gateway for silent sports enthusiasts from around the region.





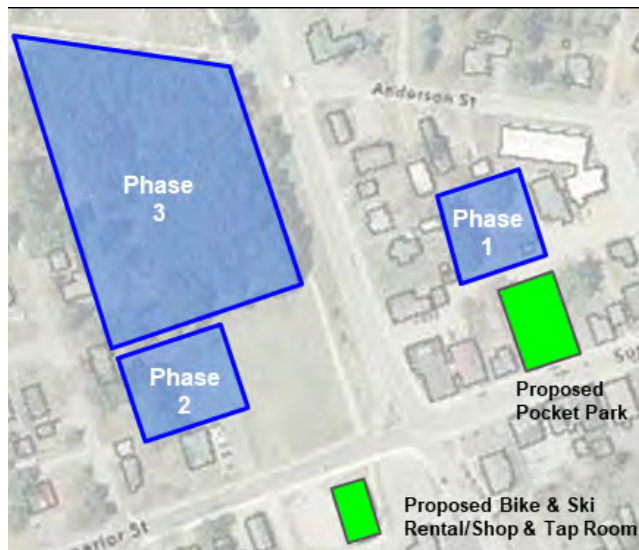


## Activate Spaces: Artisan Developments

Three Lakes is home to many artists and artisans. Most of them work out of their homes. As pop-ups, short term occupants, and shared space users, they could connect existing downtown businesses and grow into an artisan market. The activity generated would be a boost to downtown. Start with market days to set the stage for a more permanent artisan cluster. Space for an artisan market could be created in phases to expand at a pace consistent with local supply and demand.

Phase 1 could be located in the downtown behind the proposed pocket park and plaza (see adjacent map). The energy pumped into an underutilized space would draw people and attention to the new pocket park/plaza. The place becomes a “front door” into Three Lakes. Artisans could set-up temporary sheds or trailers. If the building at 6982 Gogebic Street needs to come down, that lot provides direct access to Hwy 32/45. Activities from the artisans could spill out into the park or vice-versa, creating a vibrancy that would benefit the entire downtown (see images above).

As the temporary artisan collective thrives and attracts significant interest, add Phase 2 by building permanent structures behind the dentist's office by the Three Eagle Trail and proposed Depot. An expanded driveway and parking lot provides access. Large community activities could be supported by the open green space along the trail. If this phase proves to be successful, consider moving on to Phase 3.



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Phase 3 could take the shape of an artisan mixed-use development that incorporates a variety of uses with emphasis on the arts. The site located just north of the Winery and dentist currently features a wooded area with access to the north along Anderson Street. The proposed development features multi-family housing along Anderson Street with parking behind. The wooded area largely remains intact and features a trail network decorated by outdoor sculptures. At the center of the trail network is a zip line connecting users to an open air plaza. The plaza is flanked by rental artist studios to the west and retail spaces to the east.





## Create Stronger Safer Connections

Three Lakes offers many amenities to residents and visitors. Strong connections enhance the quality of amenities by helping people find what they are looking for. The connections can be visual, physical, and digital. The best connections are useful, enjoyable and safe.

### Wayfinding

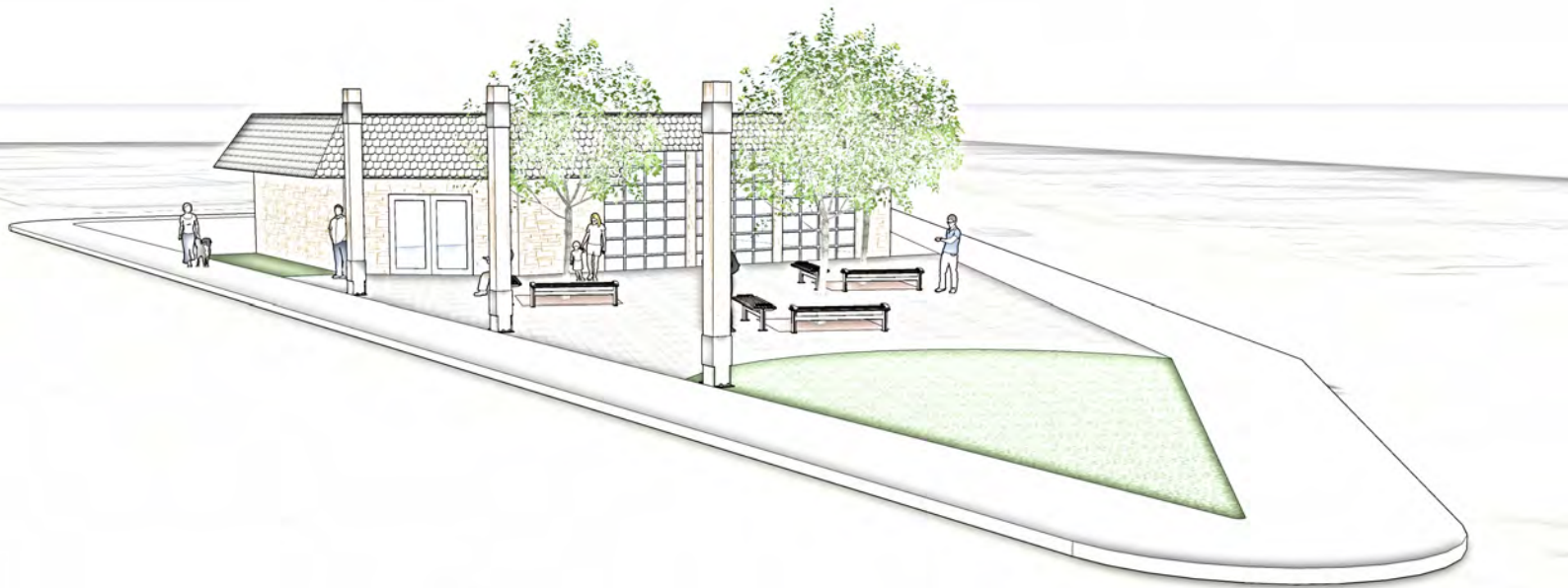
Wayfinding markers of similar design can help people find their way around downtown and the other 97 square miles of Three Lakes. Make games and contests for local residents and businesses to identify landmarks and significant locations that help people navigate the community. A competition among local artist collaborations can develop the consistent design that will reinforce Three Lakes' identity. Produce the markers locally.



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### Gateways

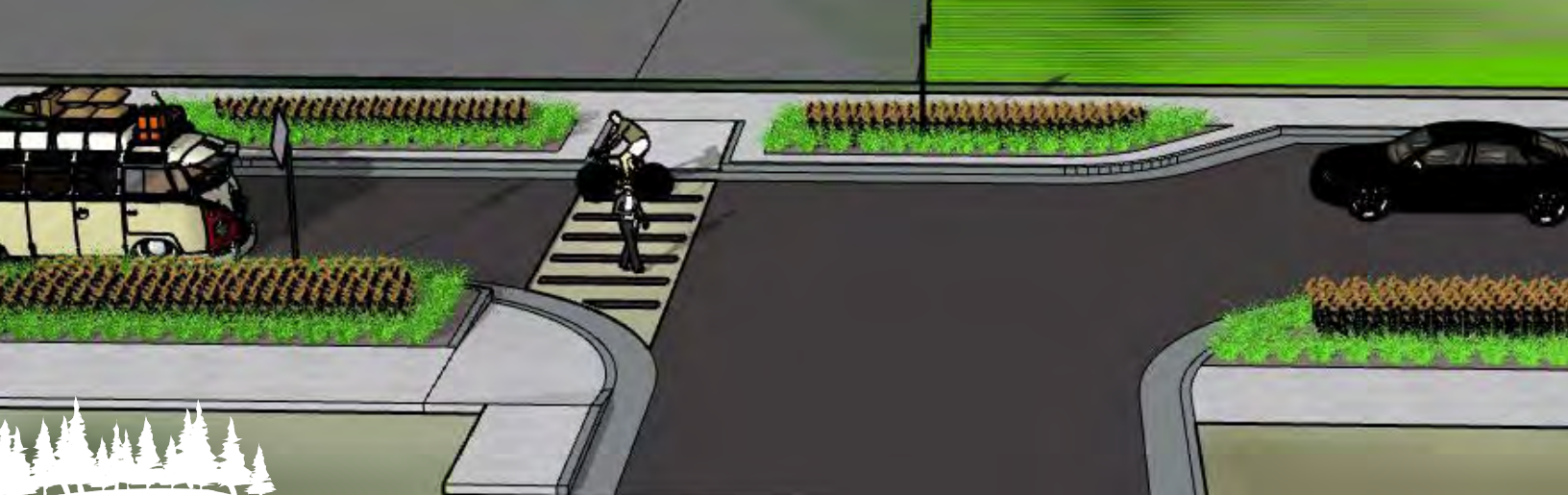
Gateway buildings, plazas, and sculptures are opportunities to welcome people to Three Lakes and celebrate community identity. Have fun with public engagement activities for the community to determine what represents Three Lakes and where these features are placed. The image above is an artist's representation of the triangular site at the intersection of Superior St. and Anderson St.. Simple improvements such as lighting and landscaping transforms the existing parking lot into a green space that welcomes people downtown.

### Pedestrian Crossings

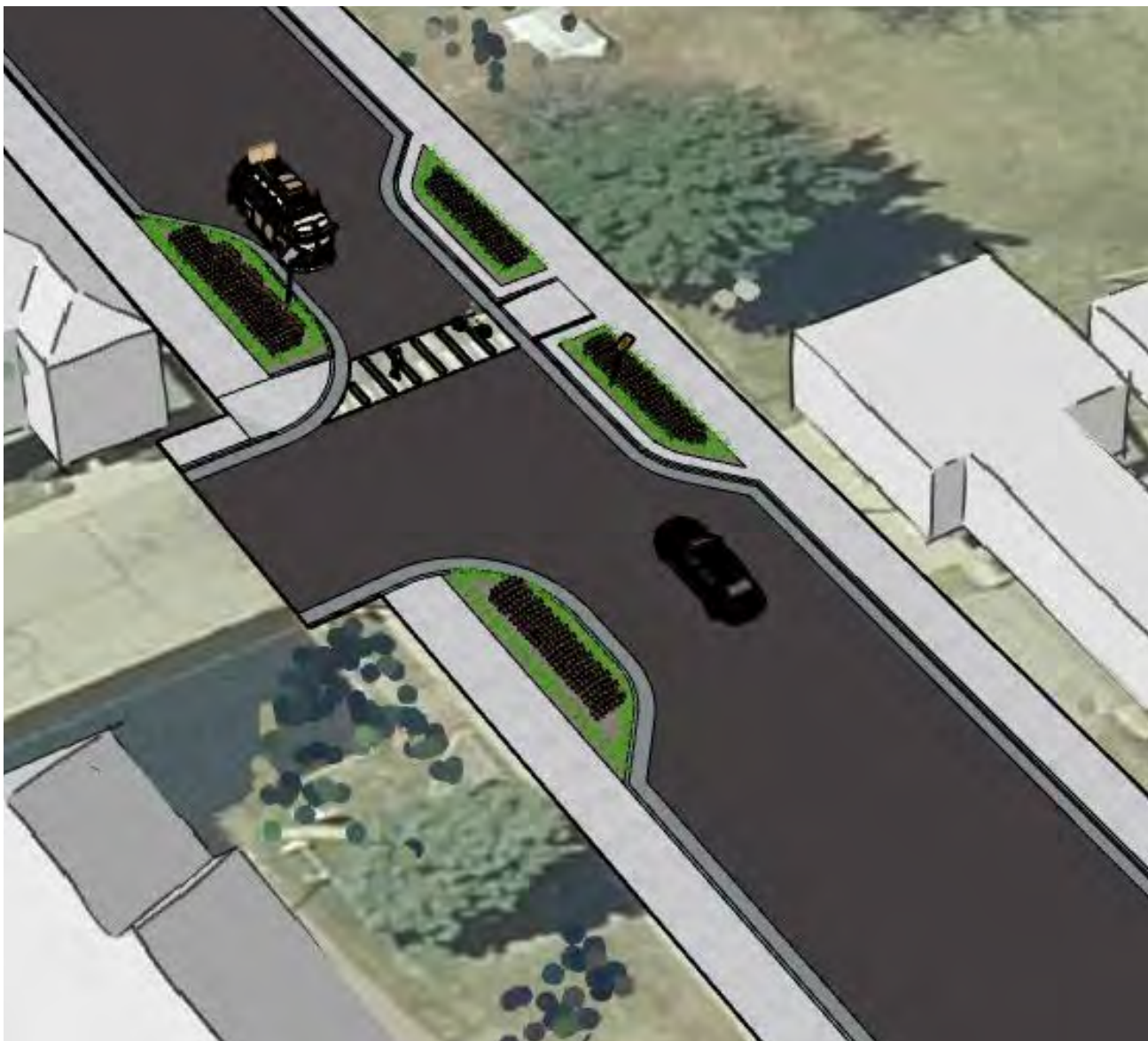
In order to provide safe connections in the downtown, consider pedestrian "bump outs" at major crossings. Bump outs encourage traffic to slow down. They also shorten the distance pedestrians must walk across the street. This example shows the four-way intersection at Superior St. and E. School Street with pedestrian bump outs, street vegetation, and enhanced crosswalk striping.







Improvements made to the crosswalk connecting the downtown to Cy Williams Park would help people safely walk between downtown and the park. This design also features bump outs, planters, and striping as well as pedestrian crossing signage.







## Housing

We asked people, “What does the housing in Three Lakes say about who we are, as well as about who we want to be?” People responded that they want the housing in Three Lakes to reflect that residents care about each other. That care is shown with appropriate and affordable housing options for people regardless of their age or income. They want housing design, construction and materials to show they care about the environment.

People identified the need for rental housing, “starter homes” for young people, and the rehabilitation of many existing homes. One focus group participant simply said, “More.”

### Housing: Big Ideas

The big ideas that came out of the process were:

- Diagnose the Situation
- Strategic Partnerships
- Resources
- Infill Development within the Sanitary District
- Life-Cycle of Housing Choice
- Design Alternatives

### Diagnose the Local Housing Situation

The demand for high-end lake homes drives up surrounding property values and encourages new construction of more high-end single family homes. There is less construction of middle to lower cost homes. There may be several reasons. One is builders do not see a market for mid-range homes. Another is property owners may not be willing to sell undeveloped or underdeveloped parcels.

Without more housing options employers are unable to recruit new workers, younger households are less able to stay in the community, families cannot grow and remain in the school district, and seniors are less able to age in place while still accessing needed goods and services. Given the small size of Three Lakes, it is unlikely that a large developer will construct many homes. Construction mobilization and project management costs would require 40 or more units to be built in the area.



**Housing Strengths:**

- Many vacant or underutilized lots within the Sanitary District
- Flexible zoning
- Active housing task force that has working relationships with developers
- Several property management companies
- Desirable quality of life for residents
- Robust tourism

**Housing Challenges:**

- Lack of affordable long-term rentals
- Few available homes in the Sanitary District
- Make buildable lots available
- High cost of development outside the Sanitary District
- Lack of housing for seniors ready to downsize
- Little interest in small projects from regional developers
- Housing task force needs stakeholder participation
- Limited capacity of local builders

Local decision-makers, concerned citizens, developers, realtors, and business owners may have a lot to learn about housing issues, new house building types, and new ways to own a home that address the issues. New homes can happen with locally-initiated development, many small projects, home renovation grant/loan funds or fix-up assistance, by encouraging existing property owners to add ancillary units to existing properties, small-scale multi-family duplex or townhome units on appropriate infill lots, and marketing.

Innovation will provide the range of options that encourages people to move into homes best suited to their current stage in life. That makes homes available more often. Suitable new options minimizes the potential for people to be stuck in a home and defer maintenance.

**Strategic Partnerships**

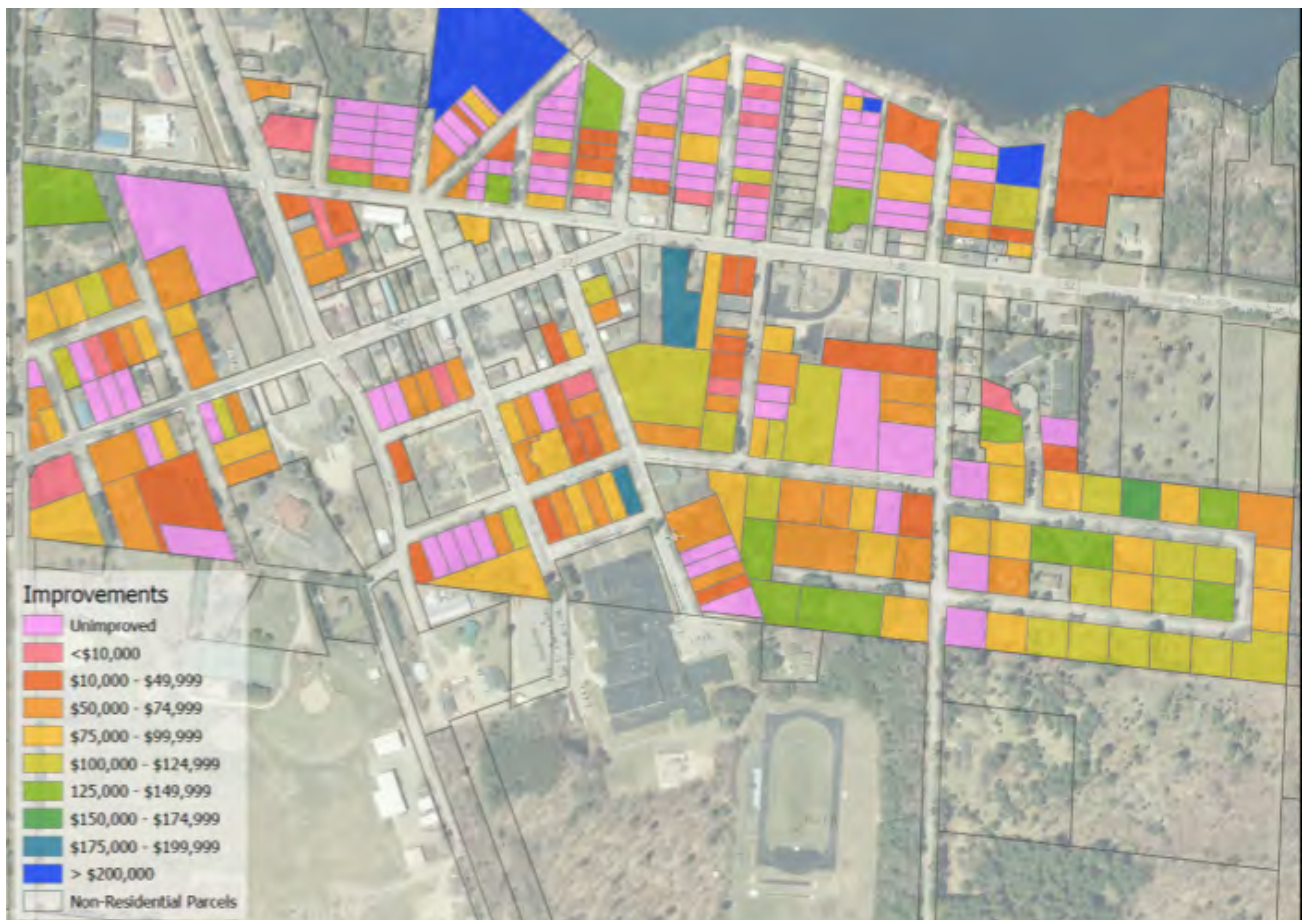
Host a developer roundtable that includes local and regional development and construction industry stakeholders to identify incentives, policies, and strategies that encourage strategic development in Three Lakes.

Consider a Development Authority. A Development Authority can support the recapturing of land in the Sanitary District for redevelopment as land becomes available. This could be done via a strategic partnership with the Oneida County Economic Development Corporation.

Work with the University of Wisconsin-Extension to conduct a Housing Community Economic Assessment (CEA) to better understand the mix of issues and opportunities Three Lakes faces. The Housing CEA is a data-driven facilitated discussion designed to identify specific housing issues and resources to address those issues.







### “In-Fill” Development within the Sanitary District

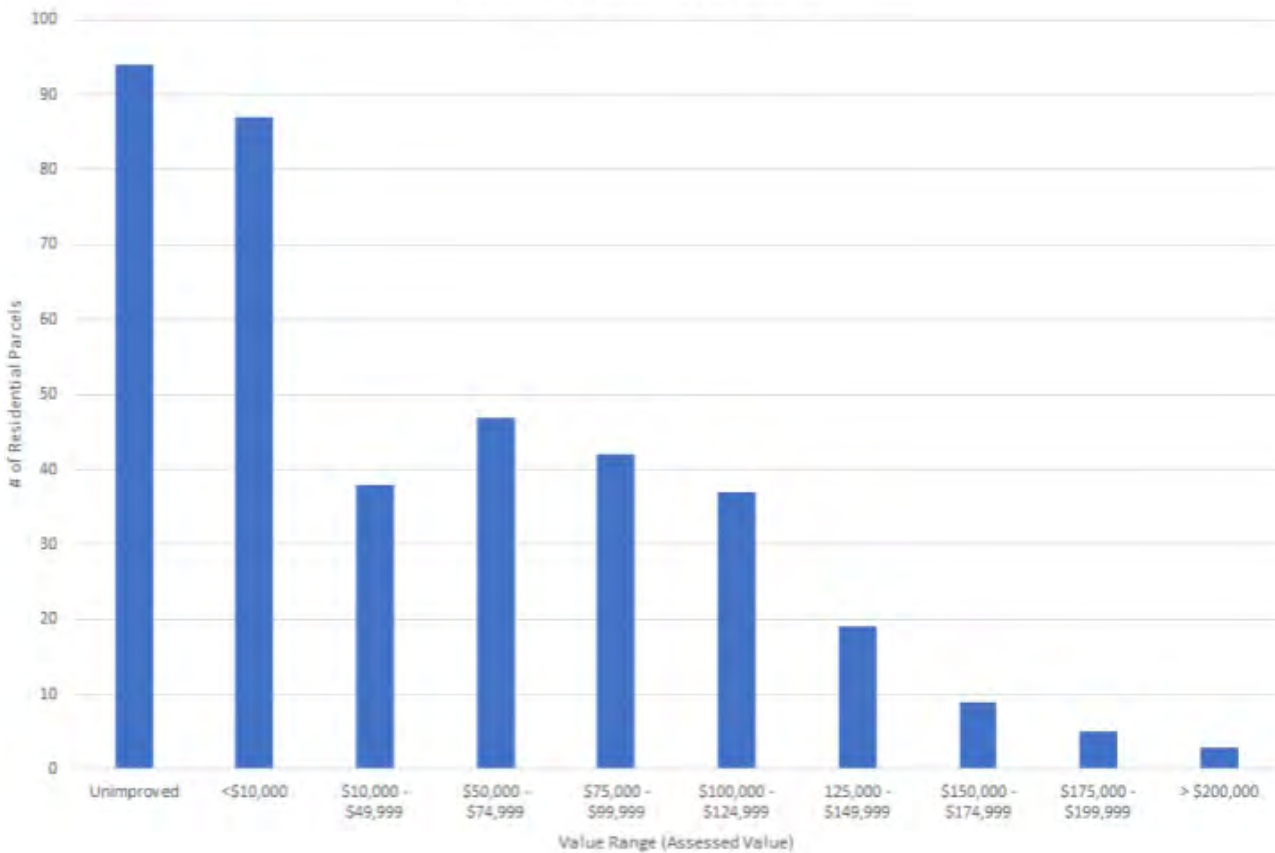
New roads, sewer, electrical, gas, and fiber optic are expensive. New development is more affordable in the existing sanitary district. The Sanitary District currently has 287 residential parcels of which 181 (or 63%) either have no buildings, or buildings under \$10,000 in value. This is most likely due to several properties used as one large lot. Although this benefits the individual land owner, it comes at a high cost in regards to locating new affordable housing.



Image Source: Pixabay.com



Three Lakes Sanitary District  
Residential Assessed Value Range



### Housing Values in the Sanitary District

This graph illustrates the high volume of unimproved, and low value improvements, for residential parcels: 63% of Three Lakes residential lots fall within the categories of unimproved and improvement values under \$10,000. Very few residences (6%) in Three Lakes Sanitary District are assessed above \$150k.

### Challenges

- To fix up existing houses makes sense only to a point. Some need to be replaced.
- There aren't enough houses to improve to meet the demand for housing.
- Many lots are owned by an adjacent homeowner who enjoys the large lot.
- Many downtown homes are rental.

As parcels in the sanitary district become available, the community should consider acquiring them in order to address its housing needs. It is important to make the most of these opportunities, particularly on lots that can support multi-family housing. In conjunction with a Development Authority, funds can be raised to acquire these parcels. Funding from a variety of sources should be considered. Leverage funds from local or regional non-profits (Habitat for Humanity, Community Foundation, NeighborWorks Green Bay), State and Federal programs (WEDC- Idle Sites Redevelopment Fund), and private donations of both land and capital. For more information go to <https://wedc.org/programs-and-resources/idle-sites-redevelopment-program/>.







## Life-Cycle Housing Choice

All communities should provide a variety of housing choices in order to meet the existing and future housing needs of current and future residents. "Life-Cycle Housing" assures that everyone who wants a place to live in Three Lakes can live in Three Lakes. Many housing types and ownership options will serve people at different stages of their lives.

### Single-Family Housing

The single family home is the most common and typically the most expensive housing type. One way to make single-family homes more affordable is to rethink the design and layout of the home. The house and lot can be smaller. Amenities such as driveways, yards, and garages can be shared.

Another way to reduce the cost of single family homes is to separate the cost of the land from the cost of the home itself. The land trust model has been used in other communities to develop affordable housing. The trust owns the land and manages land leases. The site is leased for many decades to the building owner. The housing land trust is usually a non-profit organization, in which homeownership entry costs are reduced in exchange for modest equity gains when the house is sold to another owner. This enables first-time home owners to live in a single family home that will be affordable in the future.

### Multi-Family Housing

Multi-family housing is the most efficient way to provide affordable homes in a community. Locate higher concentrations of housing units near schools, parks, and other services. Thus people can live near where they work, learn, and play. Less reliance on the automobile reduces their impact on the existing roads.

Different ownership models and price points for multi-family housing help address the wide range of incomes and lifestyles in Three Lakes. Because Three Lakes has a strong tourist economy, think of ways in which seasonal and visitor housing might be included or help finance other housing needs in the community.



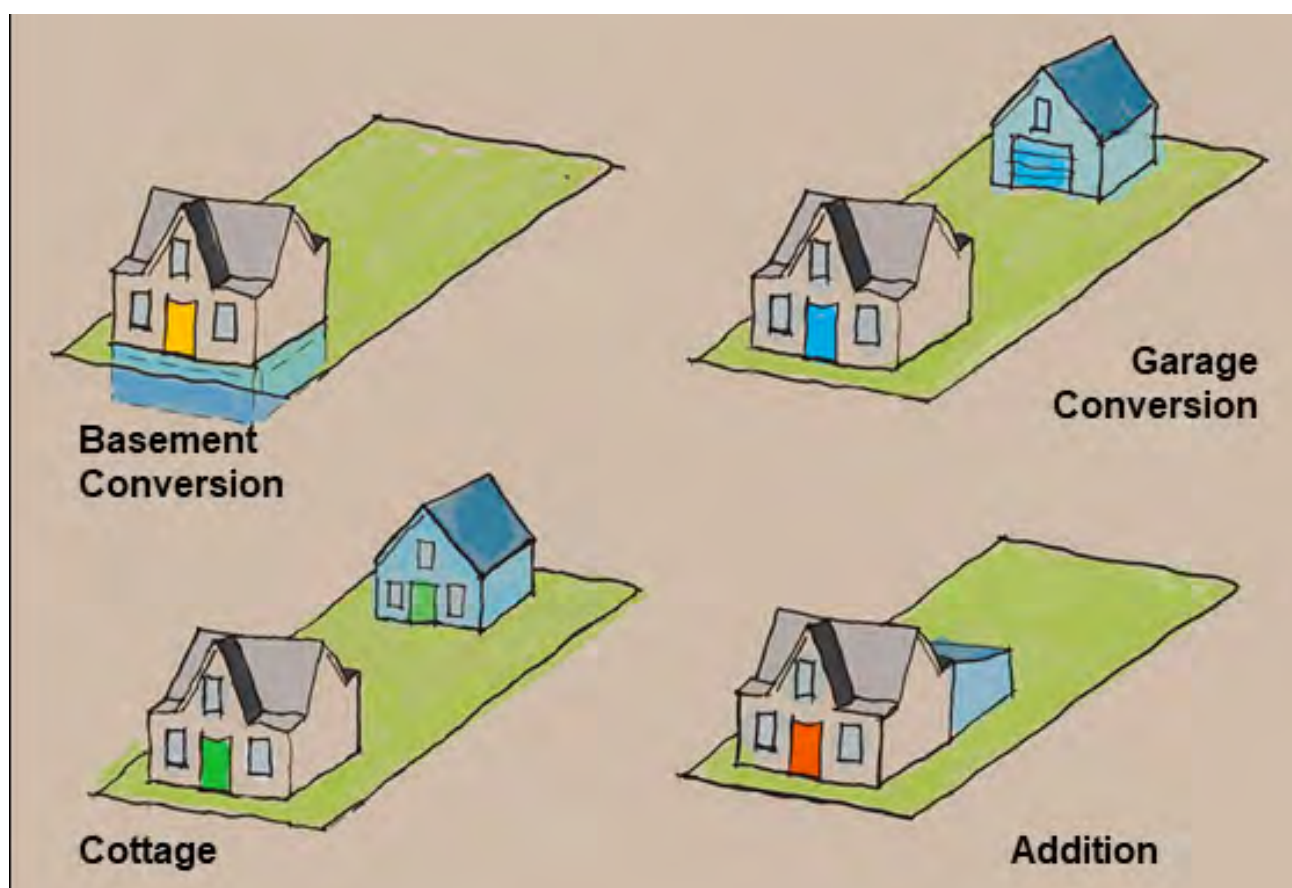


## Design Alternatives

The following design alternatives provide a quick sketch of some of the potential housing ideas that could be part of a Three Lakes housing strategy.

### Granny Flats

Oneida County zoning code allows for accessory dwelling units also known as “Granny Flats,” to be built in many zones. Granny Flats provide additional housing at low cost. They can be located as separate units at the back of property, be built as part of a garage, or as part of a home’s addition (basement, attic, or expansion). Property owners and developers need to be familiar with this option.





### Cottage Clusters

Cluster developments increase the number of units per acre. That makes most use of the lots and minimizes the cost of services by sharing driveways, walks, yards, utilities and parking. This example compares two homes on the right with five homes on the left. The two units with detached garages are on 50'x140' residential lots. The five cottage units with a smaller footprint. The cottages have one bedroom on the main floor and an open multi-purpose or sleeping loft. These cottages have a footprint similar to one bedroom apartments. The 1 1/2 story roof would accommodate a loft with living and dining area high ceilings. The flexible arrangement and lower cost of cottages makes them attractive for addressing the housing needs of everyone from first-home buyer to retiree.





### Incorporate Seasonal & Year-Round Rental Units in Clusters

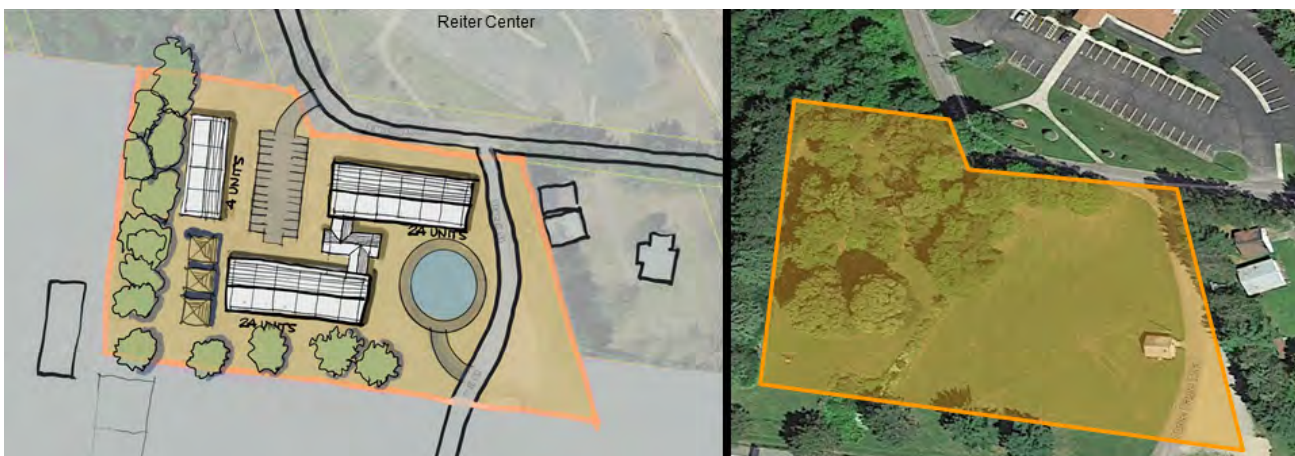
Like many communities, Three Lakes needs additional seasonal and year-round rental units. By arranging them in resort-like cottage clusters, Three Lakes can expand its rental housing market while remaining true to its heritage. This illustration above shows an alternative to the Phase 3 artisan colony. A series of vintage-style resort cottages are arranged around open common spaces. There are a total of 16 units with detached garages and small yards. One design is two-bedroom (900 square feet), and the second is a single bedroom with a sleeping loft (700 square feet). Both designs have a small entry deck and screen porch.



Depending on the ownership and management of the units, the project could be used to help fund affordable housing on site or elsewhere. One approach is to reserve some of the units as affordable seasonal or year-round housing. The remaining units could be offered as seasonal market rate rentals. Another option is to rent all of the units for seasonal housing. Apply a portion of the rent to affordable housing projects off-site.

### Develop Rentals for Year-Round Residents

This is an example of a rental apartment and townhouse at South Michigan St. and Stanzil St./Three Eagle Trail. These two 24-unit 2 1/2 story buildings feature a shared entrance with an elevator and central stairs. Each building has an enclosed stair at both ends. The 12 units on the main floor are 775 square feet each. The 12 second-floor units are 775 square feet footprints, with an additional 420 square feet of loft space.



### Strategic Layout Provides Opportunities for Mixed-Incomes

When assembling a community housing strategy beware of creating too much separation between different housing types and price points. This can stigmatize affordable housing and designate desirable and less desirable areas of a town. One strategy is to mix the housing sizes and amenities within a larger project.

This example just north of Anderson Street at W. School Street features 12 townhouse units. There is a mix of 2-story and 3-story units with garages on the main level. Vehicular access is through a center motor court serving eight (8) double garages. The 3-story units would have approximately 2,400 square feet, above parking and grade-level entrances, with elevated decks offering distanced lake views.



### Encourage Mixed-Use Infill Development Downtown

Housing in and around the downtown brings vibrancy to local businesses. This mixed-use example is adjacent to the Visitor Center and Park at Nelson & Superior. It features retail on the main level along Superior St. with two-story residential units above. Each unit would have balconies with park and lake views to the rear. The buildings step back to create a small plaza that opens to an improved promenade leading to Maple Lake and Park.







## Housing Resources

### Federal

USDA Rural Development helps very low- to moderate-income customers purchase homes through guaranteed or direct home loans. Through the Guaranteed Rural Housing Program buyers do not need a down payment or private mortgage insurance. Rural Development also provides fixed rate mortgages with payment subsidies based on income level; home repair loans to very low-income customers to improve, modernize, or make their homes safer; and grants for elderly households who are unable to repay a loan to remove health hazards.

Don't be thrown by the county of "Langlade" being in the Community Development Block Grant (CDBG) website link. The CDBG Northwoods Housing Region program includes Oneida County. CDBG funds are available as zero percent interest mortgage loans to income-eligible homeowners for repairs such as new septic systems, wells, siding, roofs, windows, furnaces, plumbing, and electrical work. No monthly payment is due for as long as the loan recipient owns and resides in the home. Annual income limits to qualify in Oneida County are around \$39,000 for one-person households and around \$56,000 for a family of four.

Incremental Development Alliance is a nonprofit that works with local groups, municipalities, and foundations across the country to create custom housing projects. They also offer training for developers of small-scale housing projects and others involved in housing development.

### State Resources

Wisconsin Partnership for Housing Development supports the growth of affordable housing in Wisconsin by helping community leaders plan effective affordable housing projects based on a community's specific needs. They also develop homes to sell and rent at prices families can afford.

The Wisconsin Housing and Economic Development Authority, or WHEDA, provides creative financing resources and information to home buyers, home owners, and developers. Qualifying individuals can get grants or low-interest loans for home purchase, down payment or closing costs, home repairs and improvements, and more.

The Wisconsin Towns Association is a great resource for town officials. They provide general information about town authority, have sample ordinances, conduct educational programming, and can help connect you with towns dealing with similar issues.



## Summary Report

Three Lakes Design Team 2020

## Regional Resources

Oneida County is a member of North Central Wisconsin Regional Planning Commission. Regional planning commissions have a wealth of data and plans at their fingertips. They also provide a variety of programs and services such as economic development, comprehensive/land use planning, transportation, etc.

Habitat for Humanity Northwoods Wisconsin's service area includes Oneida County. Habitat provides home ownership opportunities for income-qualifying households who are unable to obtain traditional mortgages. Partner households are required to put some sweat equity toward the construction of their homes.

Nonprofit NeighborWorks Green Bay primarily serves the greater Green Bay area, but provides some services in the rest of the state. They offer counseling and education services, homeownership lending, and can serve as a model for creative housing renovation and construction projects and partnerships.

## County Resources

The need for affordable, workforce housing is obviously intertwined with economic development. The Oneida County Economic Development Corporation has the potential to be a partner in housing development efforts.

Besides having a wealth of land-related information and maps available, Oneida County Planning and Zoning seems like a true partner for development in your town. Planning and zoning values and relies on town input for county zoning decisions on conditional use permits, variances, and zoning map amendments. Projects the town supports are likely to be approved by the county, and that they would happily work with the town to coordinate permitting and review processes.

The county zoning ordinance also has provisions that strongly support a variety of housing developments such as no minimum dwelling unit size requirements and the allowance of accessory dwelling units in conjunction with single-family residences. Both of the town's business districts allow residential development with no maximum density restrictions and very small setbacks from roads and lot lines. That all allows for flexible housing development.

## Town Resources

Three Lakes has a community foundation. That is exceptional and highly impressive. It speaks to how much people care about the town. The community has an array of other organizations, businesses, nonprofits, and people who can help achieve the shared vision.





## Leadership

When we asked people, "What do you want the reputation of Three Lakes to be?" they indicated they want to be seen as a community:

- Where people take care of and support each other
- That cultivates ideas and leadership, particularly among youth
- A physically well cared for town
- A place that "gets things done"
- Where people are willing and happy to lend a hand

### Leadership: Big Ideas

Three big leadership ideas came out of the process:

- We Have an Abundance of Leaders
- We All Live On the Water
- Collaborate to Achieve Common Goals

Think of how Three Lakes has started events and accomplished things: Shoot-Out and Fly In, fish sticks in the lakes, Center for the Arts, Three Eagle Trail, club snowmobile trails, Demmer library renovation and addition, Best Little Town in America competition, community garden, Aqua Devils, Community Foundation, dog park, Reiter Center, cemetery improvements, Three Eagle Half Marathon, and more. What lesson from how people implemented their ideas can be used to implement new ideas?

Three Lakers are collaborating on the big projects underway - a new downtown hotel, the aquatic center. What light do those examples shed on the other collaborations needed? Three Lakes has the beginning of a shared vision. How can community leaders see a little more work is done to make it the community's guiding star and rallying cry?



## Summary Report

Three Lakes Design Team 2020



Image Source: Three Lakes Historical Society

## Three Lakes Has an Abundance of Leaders

There are plenty of leaders in Three Lakes. Year-round and seasonal residents alike value the quality of life found on the Chain of Lakes and created many formal and informal community groups to tend to it. The Three Lakes Design Team listed organizations we learned of. Each has many leaders. It includes:

American Legion Post 431  
 American Legion Auxiliary  
 Aqua Devils  
 Camp Luther  
 Demmer Memorial Library  
 Experimental Aircraft Association Chapter  
 Faith Lutheran Church  
 Fire Department  
 Fire Department Auxiliary  
 Friends of the Demmer Library  
 Grace Lutheran Church  
 HoneyRock Outdoor Center for Leadership Development  
 Housing Task Force (ad hoc group)  
 Lions Club  
 Nicollet Bird Club  
 Nicolet ATV Club  
 Northern Lights Snowmobile Club  
 Northwoods Business Forum  
 Oneida County Economic Development Corporation  
 Reiter Foundation  
 Rod and Gun Club  
 St. Theresa Catholic Church  
 Teaching Drum Outdoor School

Three Eagle Trail Foundation  
 Three Lakes Aquatic Center  
 Three Lakes Center for the Arts  
 Three Lakes Christian Food Pantry  
 Three Lakes Chamber of Commerce  
 Three Lakes Community Foundation  
 Three Lakes Evangelical Free Church  
 Three Lakes Fish and Wildlife Improvement Association  
 Three Lakes Garden Club  
 Three Lakes Historical Society  
 Three Lakes Lions Club  
 Three Lakes Parent Teacher Organization  
 Three Lakes Pickleball  
 Three Lakes Public Library Foundation  
 Three Lakes Red Suspenders Society  
 Three Lakes School District  
 Three Lakes Tavern League  
 Three Lakes Trails  
 Three Lakes Waterfront Association  
 Three Lakes Women's Club  
 Town of Three Lakes (clerk, board, committees, commissions, parks, public works, EMS and police)  
 Union Congregational Church (UCC)

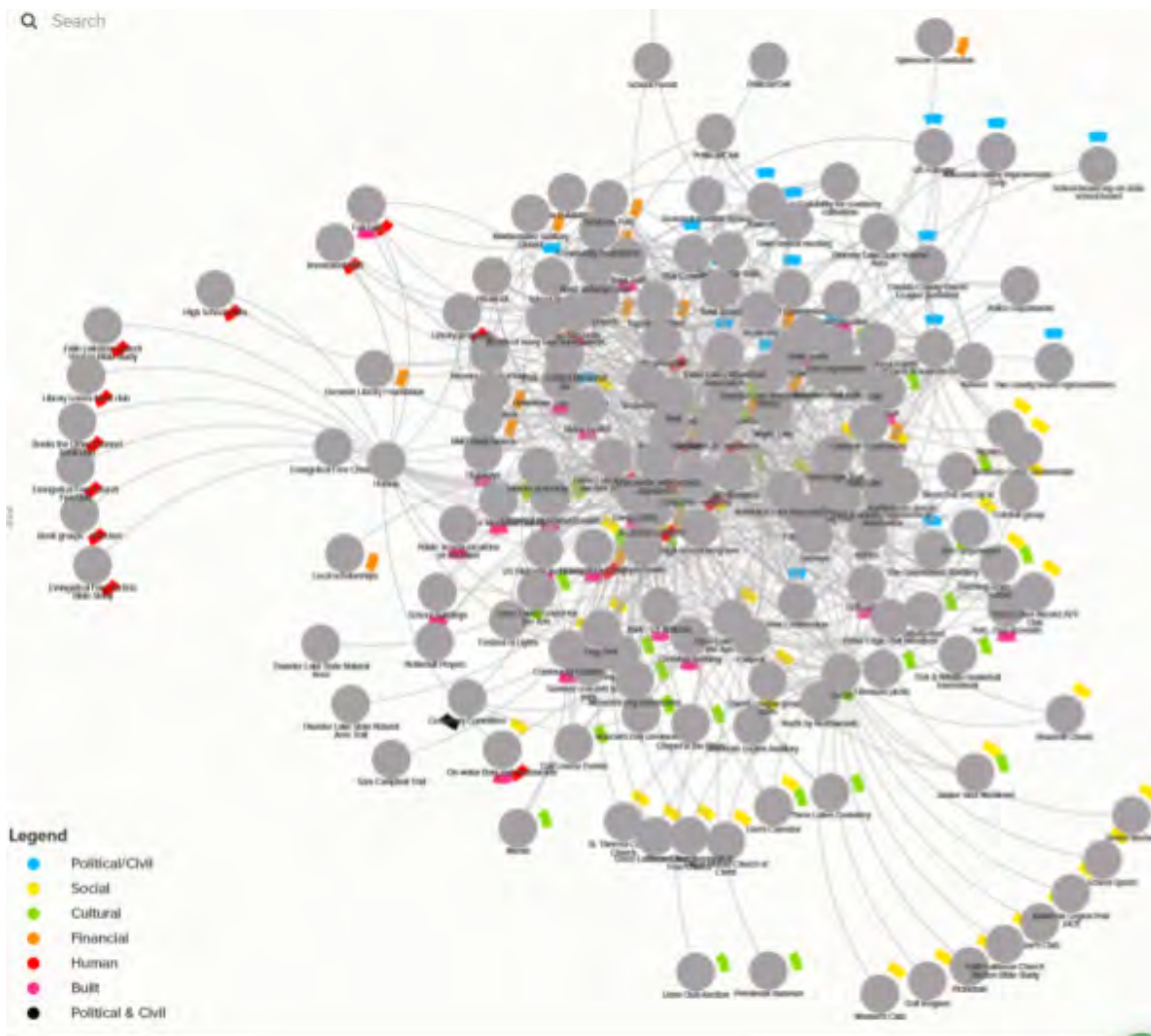


## We All Live On the Water

Many communities lack a shared interest, something that everyone can agree on, something to rally around. That's not Three Lakes. The Chain of Lakes is an amazing asset that provides year-round and seasonal residents a unique natural resource, economy, and identity. The Chain of Lakes is why Three Lakers are Three Lakers. When all else fails, look to the Chain of Lakes for inspiration and purpose.

Consider adopting a "Chain of Lakes" leadership model that reflects this common asset. Just as the lakes are connected, the area leaders and other assets are connected in many ways as well. In November 2019 Three Lakers started to list all the assets in the community. Next, those assets were arranged into a map to illustrate the different connections to one another.

The illustration shows a snapshot of the interactive online map. As more people access the map and amend it, it becomes more detailed. As of the time of this document, there are 107 assets mapped. The map can help Three Lakers identify shared interests that can be mobilized to make change happen. Continue to work with UW Extension for asset mapping and other tools to identify common interests and to mobilize resources needed to achieve your goals.



## Summary

In a short amount of time, the Three Lakes Design Team drew planning and design alternatives they hope reflect Three Lakes' common interests and values. The following list represents some of the most important ideas the Team believes came out of the process.

- **Front Yard & Backyard:** Plan and design Three Lakes' downtown as a front yard and Maple Lake as a backyard to be enjoyed by the community and its visitors alike. Inspire community stewardship as a shared responsibility to make and to keep Three Lakes a unique place to live, work, and play.
- **Life-Cycle Housing Choices:** Develop and implement a housing strategy that meets different housing needs at different stages of life. A healthy community is one that can provide housing options for all people. This includes a variety of housing types, ownership models, and price points.
- **Build for a Year-Round Economy:** All Three Lakers, year-rounders and seasonal, understand the need for Three Lakes to develop a healthy year-round economy. That requires a multi-pronged approach which includes affordable housing, broadband, economic development, and leadership.
- **Cy Williams Park is the “Diamond in the Rough”:** Cy Williams Park strategically connects the downtown to Maple Lake. It has great potential to be the crown jewel of Three Lakes.
- **The Chain of Lakes:** The Chain of Lakes is what makes the Town of Three Lakes unique. The people of Three Lakes have a common interest to protect, enhance, and leverage all lakes for their own quality of life and for future generations. The Chain of Lakes can be the starting point for discussions related to the natural environment, growth and development, downtown, housing, and leadership. At a minimum, all Three Lakers should be known as model stewards of the natural environment.





## Moving the Vision Forward

Implementation is work, but it doesn't have to be difficult. It does require some planning. Ideas are realized when a group of people come together to get something done, take deliberate steps to bring folks into the process, provide clear and consistent communication, and celebrate success.

The ideas generated during the Design Wisconsin Team Visit provide opportunities for community members to come together to create something that benefits the entire community. Use these ideas to identify common interests and energy. Convene a series of planning meetings to identify why people are interested in the idea, what they can offer, and what's left to figure out. Start with a focus on simple "quick wins." Build the capacity and confidence to take on larger more complex projects.

Dr. John Kotter's describes the steps for making change happen in a community in two books, "Leading Change" and "The Heart of Change." He recommends the following steps:

### Step 1: Establish Sense of Urgency

- Examine market and competitive realities
- Identify and discuss crises, potential crises or major opportunities

### Step 2: Form a Powerful Coalition

- Assemble a group with enough power to lead the change effort
- Encourage the group to work as a team

### Step 3: Create a Shared Vision

- Create a vision to help direct the change effort
- Develop strategies for achieving that vision

### Step 4: Communicate the Vision

- Use every vehicle possible to communicate the new vision and strategies
- Teach new behaviors by the example of the Guiding Coalition

### Step 5: Empower Others to Act

- Remove obstacles to change
- Change systems or structures that seriously undermine the vision
- Encourage the risk-taking and nontraditional ideas, activities, and actions

### Step 6: Plan for and Create Wins

- Plan for visible performance improvements
- Create those improvements
- Recognize and reward people involved in the improvements

### Step 7: Change Improvement Checkpoints

- Use increased credibility to change systems, structures and policies that don't fit the vision
- Hire, promote, and develop people who can implement the vision
- Reinvigorate the process with new projects, themes, and change agents

### Step 8: Institutionalize New Approaches

- Articulate the connections between the new behaviors and organizational success
- Develop the means to ensure leadership development and succession

Kotter, J. P. (1996). Leading change. Boston, Mass., Harvard Business School Press. Kotter, J. P. and D. S. Cohen (2002). The heart of change : real-life stories of how people change their organizations. Boston, Mass., Harvard Business School Press.



## Summary Report

Three Lakes Design Team 2020

To move Three Lakes forward will take additional effort and new leadership. Implementation is planning. All planning processes are built on four activities:

- Collect Ideas & Information
- Organize the Ideas & Information
- Develop Alternatives
- Evaluate & Select an Alternative

Dedicated and caring people will bring Three Lakes' vision to life. They will share and distribute power in order to achieve goals that they would not be able to achieve on their own. These people will likely find they have dreams in common that can be realized with the support of the broader community for the benefit of the broader community. Different people may take on leadership roles that fit the time and purpose of the effort.

Positive community change is a continuous process that requires and creates energy. Moving forward, consider working with UW-Extension and other trained professionals to assist the pursuit of your shared vision of the future.

## Final Comments

The Design Wisconsin Team process provides a glimpse of a community's shared vision for the future. The drawings represent ideas the Design Three Lakes Team believe could help the community realize their vision. Because of the fast-paced nature of the process, only the strongest and most important ideas are expressed. In the end, the community is responsible for developing ideas and moving them forward. This is an opportunity to invite people to share their time, talent, and passion to create positive change for Three Lakes.





## Acknowledgments

Members of the Three Lakes Design Team and the University of Wisconsin-Extension's Community Vitality + Placemaking Team thank Oneida County, the Town of Three Lakes, the Three Lakes Chamber of Commerce, the Three Lakes Community Foundation, and the following people who dedicated their time, talents, and passion to bring Design Wisconsin to Three Lakes.

### Three Lakes Volunteers

This group of dedicated Three Lakers spent months working in advance of the Design Wisconsin Team work. They collected stories, created videos and a website, and coordinated the University of Wisconsin-Extension's first virtual community design charrette. Their commitment to this project and to their community can inspire others who wish to be a part of moving Forward Three Lakes! The final organizing was led by:

Pat Brainerd	Jill Roth
Janele Dupuis	Jacqui Sharpe
Jim Morley	John Stauner

Community Profile presentations were prepared by or with:

Aquatic center	Three Lakes Chamber of Commerce
Camp Luther and HoneyRock	Three Lakes Historical Society
Demmer Memorial Library	Three Lakes School District
Golden Pear	Three Lakes Waterfront Association, Fred Knoch
Bill Scheurer	Town of Three Lakes
Tara Stephens	Larry Zibell
Three Eagle Trail	

Several people worked to complete the asset map data:

Paul Anderson	Richard Verch
Pat Brainerd	Jack Werner
Bruce Renquist	

Many people answered the call for specific tasks:

- Melissa Anderson proofread press releases.
- Kira Bender organized the children's drawings.
- Heather Biro set up the e-newsletter.
- David Ditzler recruited high school students to do a placemaking assessment. The students recorded a community profile presentation of their work.
- Diane Geis co-hosted the kick-off presentation live streamed at Forward Three Lakes' Facebook page.
- Dan McKissack continued to maintain the website after setting it up.
- Seth Moe displayed the children's drawings at the pharmacy.
- Lee and Jan Suidzinski painted the comment boards.
- Darryl Wragge built the traveling comment boards.



- Rosie Obukowicz recruited the virtual hosts:

Gary and Amy Baumentz  
 Roger Blocks  
 Nancy Brewster  
 Steve and Alma Conway  
 Shane and Janele Dupuis  
 Anne Lindeke  
 Jason and Laura Lowry  
 Lori Manion  
 Vicki Morley  
 Vicky Oldham

Bruce and Judy Renquist  
 Mary Sowinski  
 Chuck and Jenny Statz  
 Marc Steffens  
 Tara Stephens  
 Ginger Verch  
 Jackie Walker  
 Bob and Melissa Werner  
 Gary and LuAnn Williams

Community members contributed to care packages sent to the Design Wisconsin Team members:

Clearwater Coffee Company  
 Fika Bakery & Coffee  
 James Lake Farms  
 Vicki Morley

Three Lakes Community Foundation  
 Three Lakes Women's Club, Betty Roth  
 Three Lakes Winery

In 2019 Three Lakes began to prepare for future success. Several of them worked on the asset map and interviewed leaders of previous successes.

Erica Brewster  
 Rachel Goshey  
 Sue Harris  
 Anita Kendall

Jim Nykolayko  
 Mary Sowinski  
 Tara Stephens

## UW-Extension Community Vitality + Placemaking Signature Effort

The UW-Extension Community Vitality + Placemaking Signature Effort is a group of UW-Extension county educators and state specialists who research, create, and test community placemaking curriculum in response to the challenge set forth by the Wisconsin Idea. Team members include:

Myles Alexander, Community Development Educator, UW-Extension Oneida County  
 Angela Allen, Community Development Educator, UW-Extension Milwaukee County  
 Steve Grabow, Professor Emeritus, UW-Extension, Jefferson County  
 Barry Hottmann, Community Development Educator, UW-Extension Iowa County  
 Gail Huycke, Community Development Specialist, UW-Extension  
 Todd Johnson, Land Use + Community Development Specialist, UW-River Falls (UW-Extension)  
 Neil Klemme, 4-H Youth Development Educator, UW-Extension, Iron County  
 Sharon Krause, Positive Youth Development Educator, UW-Extension, Oneida & Lac du Flambeau  
 Kellie Pederson, Community Development Educator, UW-Extension Bayfield County  
 Kristin Runge, Community Development Specialist, UW-Extension  
 Nathan Sandwick, Community Development Educator, UW-Extension Portage County  
 Jessica Jane Spayde, Community Development Educator, UW-Extension Crawford County  
 Christa Van Treek, 4-H Youth Development Educator, UW-Extension, Marquette County  
 Karina Ward, Community Development Educator, UW-Extension Ozaukee County



## UW-Madison, Division of Extension

In addition, the Community Vitality + Placemaking Signature Effort relied on the wisdom and skills of Dan Veroff, Distinguished Outreach Specialist, University of Wisconsin Applied Population Laboratory, "Downtown" Bill Ryan, Community Business Development Specialist, University of Wisconsin-Extension, and Rachel Ramthun, UW-Extension Center for Community & Economic Development.

## Three Lakes Positive Youth Development Team

A special thanks to our Community Vitality + Placemaking team members who worked with the local youth to draw out their hopes for Three Lakes.

Neil Klemme, 4-H Youth Development Educator, UW-Extension, Iron County

Christa Van Treek, 4-H Youth Development Educator, UW-Extension, Marquette County

Sharon Krause, Positive Youth Development Educator, UW-Extension, Oneida & Lac du Flambeau

## Focus Group Facilitators

The University of Wisconsin-Extension's Community Vitality + Placemaking Team extends heart-felt gratitude to its friends who during the week of October 5-10 volunteered their time to facilitate 15 focus group sessions to help uncover Three Lakes' shared vision.

Chris Holtkamp, Assistant Professor, University of Wisconsin-River Falls

Jessica Jane Spayde, Community Development Educator, UW-Extension Crawford County

Kari Weiss, Community Development Educator for UW-Extension St. Croix & Polk Counties

Karina Ward, Community Development Educator, UW-Extension Ozaukee County

Kevin Thaisen, Assistant Professor, University of Wisconsin-River Falls

Madeline Roberts, Natural Resources Educator, UW-Extension Washburn County

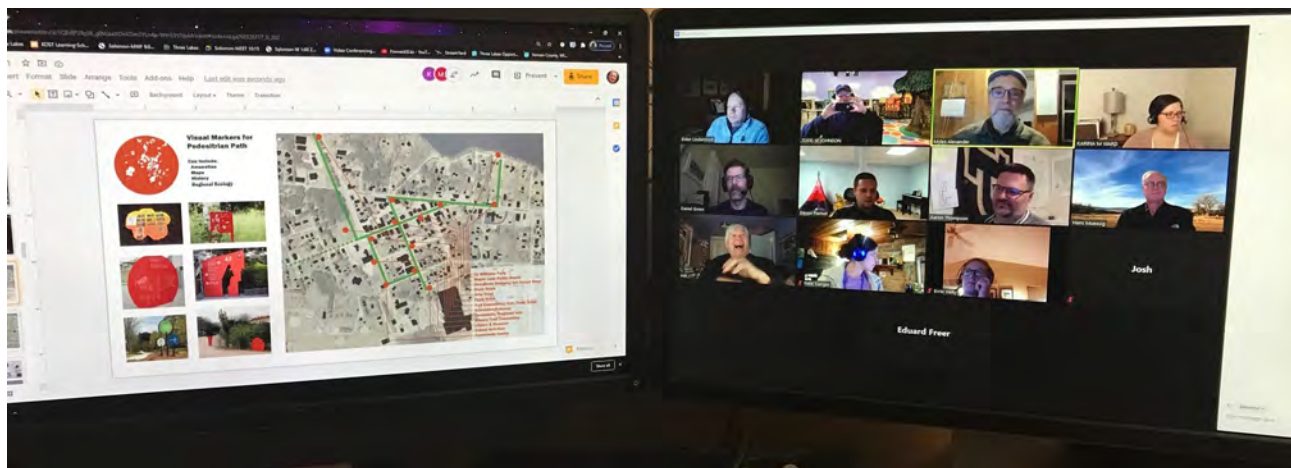
Melinda Osterberg, Community Development Educator, UW-Extension Marathon & Lincoln Counties

Michelle Gobert, Youth and Family Development Educator, UW-Extension Forest County

Myles Alexander, Community Development Educator, UW-Extension Oneida County

Patrick Nehring, Community Development Educator, UW-Extension Waushara County

Todd Johnson, Land Use + Community Development Specialist, UW-River Falls (UW-Extension)



## Three Lakes Design Team

Last but not least, a special thanks to our planning and design professionals who from October 27 to November 15 volunteered their time and talents to help Three Lakes visualize their shared vision.



**Aaron Thompson**

*Landscape Planner, Assistant Professor of Landscape Architecture, Department of Horticulture & Landscape Architecture, Purdue University.*

Aaron's teaching and research is about better decision making at the interface of land use planning and natural resource management. Prior to Purdue he was an Associate Professor at the University of Wisconsin-Stevens point and a land use specialist with UW-Extension where he worked with community, government, and non-profit partners to support collaborative planning. He holds three degrees from Purdue University, including: Ph.D. in Natural Resource Social Science (2010), M.S. in Natural Resource Planning (2007), and B.Sc. in Landscape Architecture (2002).



**Alex Thill**

*Urban/Landscape Designer, Madison, WI*

Alex Thill is a landscape architect focused on urban development projects and waterfront planning and design. He has a passion for the environment and really enjoys restoration and native ecology-based sites and projects.



**Dan Green**

*Architect, Principal at Miller Dunwiddie, Minneapolis, MN*

Daniel earned a Bachelor of Architecture in 1996 at NDSU). He grew up drawing in a small town in Minnesota. His watercolor painting has received several awards. A member of AIA Minnesota, Dan was an AIA Minnesota's "Young Architect Award" winner in 2012.



**Devon Piernot**

*Geographic Information Systems Consultant, Hudson, WI*

Devon Piernot has a background in cartography, planning, and higher education, and currently works as a Geographic Information Systems consultant.



**Ed Freer**

*Landscape Architect/Urban Designer, GRAEF-USA, Madison, WI*

Ed is a registered Landscape Architect in Wisconsin and Maine with 48 years experience. He attained a BS/BLA - SUNY Environmental Design at Syracuse, N.Y and a BS/BLA - Syracuse University, Syracuse, NY. Ed served on the boards of the National Waterfront Center, Washington DC, Lakeshore State Park, and the American Society of Landscape Architects - WI, Chapter. Previously Ed worked for JJR/Smith Group, Madison, HNTB, Milwaukee, WI, The Architects Collaborative, Cambridge, MA, Seracuse Lawler + Partners, Denver, CO, Harmon O'Donnell + Henninger, Denver, CO, and Shepley Bulfinch + Abbott, Boston.

**Elden Lindamood**

*Architect, Wrenshall, MN*

Elden is a registered architect and an unregistered artist.

**Errin Welty**

*Wisconsin Economic Development Corporation, Verona, WI*

Errin Welty is the downtown development account manager at WEDC. She works with Main Street and Connect Communities. She loves working with businesses, property owners and community groups around the state to make projects a reality. Errin has an undergraduate degree in community development from St. Cloud State and Masters in Planning and Real Estate from the University of Colorado in Denver. Previous experience includes work in downtown organizations in St. Cloud, and Wheat Ridge and Denver Colorado. She also worked in commercial real estate, market analysis and economic development.

**Hans Muessig**

*Historian, Community Organizer, Facilitator/Mediator, Northfield, MN*

Hans Muessig is an American social historian by training with a keen interest in social and community history. He completed undergraduate and graduate work and began a PhD at the University of Iowa. He consulted to the National Park Service on many projects. He co-authored a History of Central Nevada for the Bureau of Land Management. His second career was in telecommunications and IT (Carleton College and AT&T). Before retiring, Hans directed a University of Minnesota Extension project on outstate Minnesota community development focus on broadband use. In retirement, Hans is a member of AIA Minnesota's Minnesota Design Team.



**Jennifer Brandel**

*Architect, Artist, & Educator, Assistant Professor of Architecture at North Dakota State University, Fargo, ND*

Jennifer splits her time between Fargo and Rural Minnesota. She previously practiced in the healthcare design field at HGA Architects and Engineers, Minneapolis. She has participated on the Minnesota Design Team and Mayor's Design Team of Minneapolis.



**Josh Johnson**

*Landscape Architect, Sioux Falls, SD*

Josh Johnson started his career in Rochester, MN and spent 5 years in Huntsville, Alabama before settling in Sioux Falls.



**Karina Ward**

*Community Development Educator, UW-Extension Ozaukee County*

Karina Ward is the Community Development educator for Ozaukee County where she focuses on empowering local organizations and building vibrant communities. Prior to Extension Karina was a planner for local and regional government organizations and led non-profit organizations focused on community and economic development. She earned a Master of Community and Regional Planning (Iowa State University), Bachelor of Arts, Geography, Political Science, and Economics (Carthage College).



**Karl Green**

*Community Resource Educator, UW-Extension La Crosse County*

Karl has a Master's of Business Administration from the University of Wisconsin La Crosse, and a Bachelor's of Science in Geology. He is a Professor with the University of Wisconsin Extension's Community Development Institute, La Crosse County. Much of his applied research focuses on local government issues such as tax base development, housing and neighborhood redevelopment, and municipal data for local government policy making. He facilitates a variety of local projects for non-profits and municipalities, and La Crosse County's stormwater public education. As a private sector geologist Karl focused on municipal well supply and groundwater contamination remediation projects.





**Katie Kangas**

*Architect, Shoreview, MN*

Katie grew up in a small town. She is an AIA member. She founded Pasque Architecture in March of 2020 to provide story centered architecture and design. Katie is building a process centered practice to provide simple functional design that is beautiful and inspires. As the 2019-2020 Young Architect's Regional Director for the North Central States Region, she works to connect emerging architects with the resources they need to thrive in the architectural profession and beyond. She gives her time and talents to her church, Young Architects Forum Connection, and AIA Committees to catalyze meaningful conversations and strong relationships.



**Kellie Pederson**

*Community Development Educator, UW-Extension Bayfield County*

Kellie holds a B.S. in Outdoor Education from Northland College and an M.S. in Sustainable Management from UW-Superior. She is the UW-Madison Division of Extension Community Development Educator in Bayfield County. Kellie focuses on increasing community vitality and building capacity through organizational development, housing and food system development.



**Mariah Goode**

*Director of Land Use Services, Door County, Wisconsin*

Mariah has a B.A. from Grinnell College in American Studies with a minor in Gender & Women's Studies, and a Master's Degree in Planning from the Humphrey Institute at the University of MN. She has done community and organizational planning in Door County since 1996, and has been director of the Door County Land Use Services Department since 2006. Mariah recently started nonprofit organizations to provide affordable workforce housing.



**Mike Lamb**

*Urban Design+Planning Consultant, Minneapolis, MN*

Mike studied architecture and urban planning at Auburn University and holds a Master of Architecture in Urban Design degree from the University of Colorado/Denver. He was a Chair of the Minnesota Design Team Committee and participated on many team visits over the past 25 years. He is a veteran team co-leader and mentor. His current focus is assisting communities through post-disaster visits. He is an urban designer and planner with over 25 years of consulting to a variety of public and private clients in Minnesota, Wisconsin and Iowa.



### **Milton Yergens**

*Architect and Educator, North Dakota State University, Fargo, ND*

Milt Yergens was born in Fosston, Minnesota and raised on a farm. He attended Northland Community College, North Dakota State University (Bachelor of Architecture), University of Arizona (Masters of Architecture). He practiced Architecture in Fargo, Seattle, Bemidji and Colorado since 1973. Milt has taught architecture at North Dakota State University since 1987. He researches design communication that fuses traditional and digital means, bringing design ideas to reality, and architectural course development.



### **Paul Mandell**

*Planner, Inver Grove Heights, MN*

Paul has a Masters in Planning from the University of Virginia School of Architecture. He was Principal Planner on the Minnesota Capitol Area Architectural and Planning Board for 33 years. A Minnesota Design Team member for 28 years, Paul has been on 13 visits. He also participated on the first Design Wisconsin team in Grantsburg. He served on the Inver Grove Heights Housing Committee 9 years, the Planning Commission 9 years and ISD 199 School Board for 12 years.



### **Steve H. Grabow**

*Planner, Professor Emeritus, UW-Extension Jefferson County*

Steve earned his B.S. in Applied Geography/Land Use Planning (Carroll College) and M.A. in Urban/Economic Geography and Community Planning (University of Cincinnati). In 23 years with UW Extension Steve did community development at State, County and local levels. Seventeen years of prior planning and management experience in Milwaukee County including Associate Director of Parks Planning and Facilities as well as Capital Facilities Supervisor in the Department of Administration. Steve wrote "Comprehensive Planning and Citizen Participation" (Grabow, Hilliker Moskal, 2006) and "Principles and Practice of Community Placemaking" (Grabow, 2016).



## Three Lakes Design Team Co-Leaders

Each Design Wisconsin program is co-lead by two members- a local University of Wisconsin-Extension County Educator and a member of the University of Wisconsin-Extension's Community Vitality + Placemaking Team. The team co-leaders worked with community members, Design Team members, and others months in advance to design and facilitate the Three Lakes Design Team process.



**Myles Alexander**

*Community Development Gadabout, UW-Extension Oneida County*

Myles has graduate degrees in Architecture (Minnesota) and Urban and Regional Planning (U of Ill. at Urbana-Champaign). Over 17 years Myles was a Minnesota Design Team volunteer, team leader and served a term as steering committee chair. He supports community development by local governments, nonprofits and community groups with strategic planning and public participation. He serves on the UW-Extension Community Vitality and Placemaking Team. Myles worked at the Center for Engagement and Community Development at Kansas State University. Myles is a member of the International Association for Public Participation, Community Development Society and National Coalition for Dialogue and Deliberation.



**Todd Johnson**

*Land Use + Community Development Specialist, UW-River Falls*

Todd has Bachelor of Architecture and a Bachelor of Science in Environmental Design with a Minor in Art from North Dakota State University (Fargo, ND) and a Masters in Urban & Regional Planning from Portland State University (Portland, OR). He has a diverse background that includes architecture, technical theatre, public art, education, urban design, and planning. Prior to his work with the University of Wisconsin-River Falls, he served as a county educator with the University of Wisconsin-Grant County he worked as a regional planner. Todd also has experience as an urban designer; a theatrical technical director, designer and lecturer; and an architectural designer and construction manager. For over 20 years, Todd has coordinated and participated in community design charrettes in Minnesota and Wisconsin. His current role as Land Use + Community Development Specialist enables him to co-lead the University of Wisconsin-Extension's Community Vitality + Placemaking research team in which he has been able to continue his work with community design charrettes and placemaking research.

## Resources

**The Attributes to Look for and Nurture in Collaborative Leaders** (David Archer and Alex Cameron (2009). Collaborative leadership in times of change. RSA Journal, January 2009)

- Patience - a clear direction and a flexible approach
- Commitment to leads group decision making informed by data from the people and reliable, unbiased sources
- Insightful and proactive thinkers
- Tenacity - the ability to take the long view and keep pursue the results that achieve the common purpose in spite of changing circumstances
- Builds relationships with new partners, sponsors and allies ahead of need and often from unexpected places
- Resolves conflicts - conflict is a part of the work, difficult conversations reach new possibilities

**Planning in Uncertainty** (Karen S. Christensen (1985) Coping with Uncertainty in Planning, Journal of the American Planning Association, 51:1, 63-73, DOI: 10.1080/01944368508976801)

- If people agree on what they want and how to achieve it, then certainty prevails and planning is a rational application of knowledge.
- If they agree on what they want but do not know how to achieve it, then planning becomes a learning process.
- If they do not agree on what they want but do know how to achieve alternatives, then planning becomes a bargaining process;
- If they do not agree on either means nor ends, then planning becomes part of the search for order in chaos.

**Community Capitals**, Mary Emery, Susan Fey, Cornelia Flora (2006) "Using Community Capitals to Develop Assets for Positive Community Change" in CD Practice, N13, 1-19.

**The Principles & Practices of Community Placemaking**, Steven H. Grabow. (2015) University of Wisconsin-Extension.

## Questions & Contact

For more information about the University of Wisconsin-Extension Community Vitality + Placemaking Signature Effort and the Design Wisconsin Team program, please contact:

Todd W. Johnson, Land Use + Community Development Specialist  
The University of Wisconsin-River Falls (UW-Extension)  
315 Agriculture Science  
410 S. 3rd Street  
River Falls, WI 54022  
todd.johnson@uwrf.edu, (715) 425-3941



## UW-Extension

The University of Wisconsin-Madison, Division of Extension provides statewide access to university resources and research so the people of Wisconsin can learn, grow and succeed at all stages of life. UW-Extension carries out this tradition of the Wisconsin Idea – extending the boundaries of the university to the boundaries of the state – through its four divisions of continuing education, cooperative extension, business and entrepreneurship, and broadcast and media innovations.

### Who We Are

With an office in each Wisconsin county, Cooperative Extension develops practical educational programs tailored to local needs and based on university knowledge and research. We deliver our expertise to the public, addressing a wide range of needs to people, plants and animals, in both urban and rural areas of the states.

### What We Do

We teach, learn, lead and serve, connecting people with the University of Wisconsin, and engaging with them in transforming lives and communities.

### The Wisconsin Idea

"The University of Wisconsin's direct contributions to the state: to the government in the forms of serving in office, offering advice about public policy, providing information and exercising technical skill, and to the citizens in the forms of doing research directed at solving problems that are important to the state and conducting outreach activities."

– Jack Stark, "The Wisconsin Idea: The University's Service to the State", p.1



## Summary Report

Three Lakes Design Team 2020

# Appendix

- Demographic Analysis
- Trade Area Analysis
- Community Survey Report



## Town of Three Lakes Demographic Snapshot

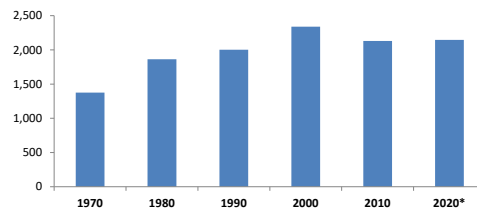
### POPULATION GROWTH

	Town of Three Lakes	Percent Change	Oneida County	Percent Change	State of Wisconsin	Percent Change
1970	1,376		24,427		4,417,821	
1980	1,864	35.5%	31,216	27.8%	4,705,642	6.5%
1990	2,003	7.5%	31,679	1.5%	4,891,769	4.0%
2000	2,339	16.8%	36,776	16.1%	5,363,675	9.6%
2010	2,131	-8.9%	35,998	-2.1%	5,686,986	6.0%
2020*	2,146	0.7%	36,268	0.8%	5,854,750	2.9%

\* Estimated

Sources: 1970-2010 Census; Demographic Services Center, 2020

### Town of Three Lakes Population 1970-2020

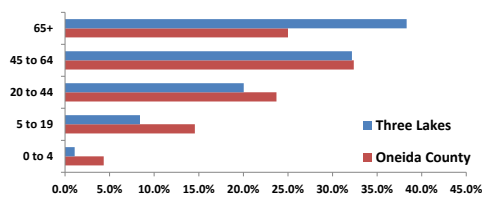


### AGE (2014-2018 American Community Survey)

	Town of Three Lakes	Percent of Total	Oneida County	Percent of Total	State of Wisconsin	Percent of Total
0 to 4	22	1.1%	1,536	4.3%	335,920	5.8%
5 to 19	171	8.4%	5,145	14.6%	1,109,349	19.2%
20 to 44	408	20.0%	8,382	23.7%	1,826,484	31.6%
45 to 64	655	32.2%	11,445	32.4%	1,581,946	27.4%
65+	780	38.3%	8,837	25.0%	924,695	16.0%
Median Age	59.8		50.9		39.3	

Source: 2014-2018 American Community Survey 5-year estimates

### 2018 Share of Population by Age Group

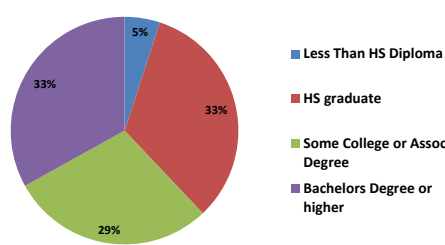


### EDUCATIONAL ATTAINMENT (ACS 2014-2018)

	Town of Three Lakes	Percent of Total	Oneida County	Percent of Total	State of Wisconsin	Percent of Total
Total Population Age 25+	1,766		27,035		3,930,889	
Less Than HS Diploma	89	5.0%	1,906	7.1%	317,174	8.1%
HS graduate	581	32.9%	8,753	32.4%	1,216,570	30.9%
Some College or Assoc Degree	512	29.0%	9,048	33.5%	1,236,655	31.5%
Bachelors Degree or higher	584	33.1%	7,328	27.1%	1,160,490	29.5%
HS Graduate or Higher		95.0%		92.9%		91.9%
BA Degree or Higher		33.1%		27.1%		29.5%

Source: 2014-2018 American Community Survey 5-year estimates

### Town of Three Lakes Education Levels

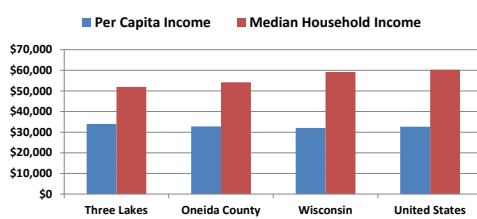


### INCOME (in 2018 inflation-adjusted dollars)

	Per Capita Income	Ratio to U.S. Per Capita	Median Household Income	Ratio to U.S. Median
Three Lakes	\$34,013	104.3%	\$51,944	86.2%
Oneida County	\$32,784	100.5%	\$54,198	89.9%
Wisconsin	\$32,018	98.2%	\$59,209	98.2%
United States	\$32,621		\$60,293	

Source: 2014-2018 American Community Survey 5-year estimates

### Income in 2018



### EMPLOYMENT AND LABOR FORCE (ACS 2014-2018)

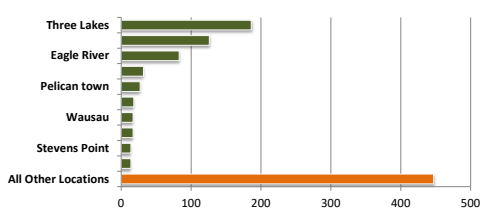
Labor Force						
	Town of Three Lakes	Percent of Total	Oneida County	Percent of Total	State of Wisconsin	Percent of Total
Population 16+	1,880		29,982		4,639,447	
In labor Force	939	49.9%	17,182	57.3%	3,089,332	66.6%
Employed	892	47.4%	16,687	55.7%	2,964,540	63.9%
Unemployed	47	2.5%	495	1.7%	124,792	2.7%
Not In labor Force	941	50.1%	12,781	42.6%	1,547,117	33.3%
Unemployment Rate		5.0%		2.9%		4.0%
Labor Force Participation Rate		49.9%		57.3%		66.6%

### Industry of Employment (Top 5)

Town of Three Lakes	Number	Percent of Total
Total Employed	892	
Educational services, and health care and social assistance	214	24.0%
Retail trade	126	14.1%
Manufacturing	112	12.6%
Arts, entertainment, and recreation, accommodation and food services	81	9.1%
Finance and insurance, and real estate and rental and leasing	70	7.8%

Sources: 2014-2018 American Community Survey 5-year estimates; OnTheMap, LED/LEHD Program

### Where Three Lakes Residents Work, 2015



APPLIED POPULATION LABORATORY  
Department of Community and Environmental Sociology  
University of Wisconsin - Madison/Extension  
www.apl.wisc.edu

## Town of Three Lakes, Oneida County

### Overall Population Change

- Three Lakes grew steadily between 1970 and 2000 with large increases during the 1970s and the 1990s. The town experienced population loss in the 2000's – likely due to out-migration, mortality, and lower birth rates related to its age structure.
- During the last decade, Three Lakes matched the scant population growth of Oneida County and its population is projected to increase very slowly through 2030.

### Age Groups and Median Age

- The population of the town is relatively old. Over the last decade, there were large increases in older age groups (age 65 and over) and a large increase among Baby Boomers (age 55 to 74 in 2020).
- Three Lakes is somewhat older than the county as a whole and its median age (59.8) is substantially older than Wisconsin (39.3).

### Educational Attainment

- The town has a significantly higher percent of college grads (with a bachelor's degree) than the county and the state. On the other hand, it has a slightly lower share of people with some college experience or a degree from a 2-year campus.

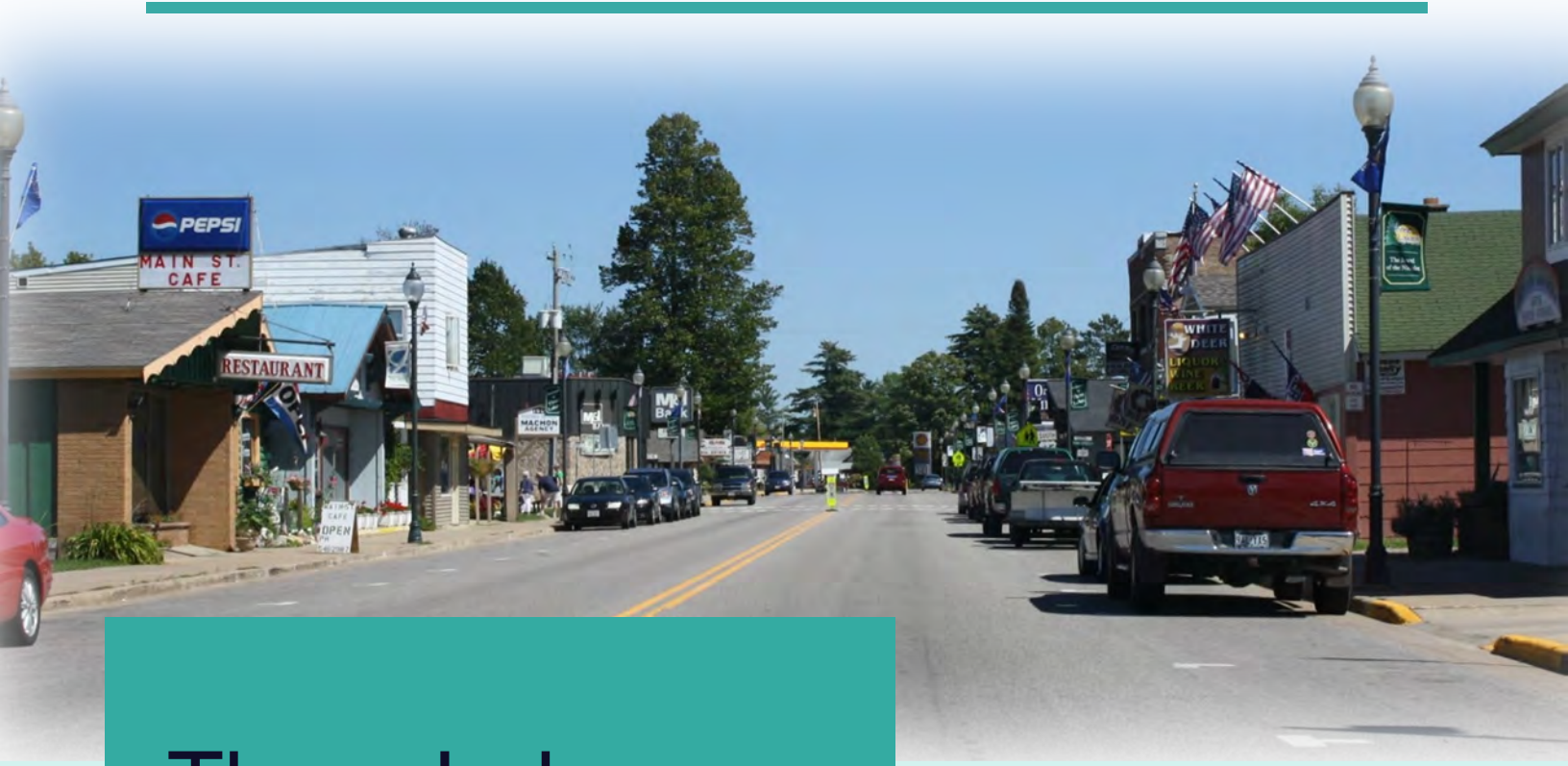
### Income

- Levels of median household income in Three Lakes track somewhat lower than those for the county, the state and the nation. Median household income for the town (\$51,944) is in the lower third compared to other communities in Oneida County.

### Employment and Commuting

- Three Lakes has a moderate rate of unemployment (5.0%) and maintains a labor force participation rate (50%) much lower than the state and also lower than the county – perhaps indicating its older age structure and the presence of retirees and others choosing not to be in the labor force.
- The largest shares of the jobs held by Three Lakes residents are in education or health services, retail trades, and in manufacturing.
- About a third of Three Lakes residents who work commute to other nearby communities for work. About 20% work in Rhineland or Eagle River.





# Three Lakes, Wisconsin Trade Area Characteristics

28 July 2020

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Prepared by  
Rachel Ramthun  
Division of Extension  
University of Wisconsin-Madison

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# Executive Summary

The Three Lakes TA is estimated to be the area from which Three Lakes area businesses attract the majority of their day-to-day customers and is characterized by the following:

- Geographically, it is comprised of the Town of Three Lakes
- There are approximately 2,021 year-round residents
  - The population has decreased slightly since 2010
  - The summer population can reach between 10,000 and 15,000 when seasonal residents are included
  - There is limited racial and ethnic diversity
- The data confirms the perception that this is a popular area for retirees
  - The median age is 54 and over 30% of residents are over the age of 65, much higher than Wisconsin and the U.S. in both cases
  - The TA is aging more quickly than the larger geographies
  - There are proportionally fewer households with children in the TA than in Wisconsin and the US
- The data also confirms the perception that this is a popular area for and an area that is reliant upon tourists and seasonal residents
  - Over 70% of housing units in the TA are categorized as “Vacant or Seasonal,” compared to 13% and 11% in Wisconsin and the U.S., respectively; only 27% of housing units are owner occupied and fewer than 3% are renter occupied
  - Tourism benefitted Oneida County in the range of \$241 million in 2019, which ranked 17th of Wisconsin’s 72 counties; unfortunately, available data only goes down to the county level, so it may be difficult to pull out the specific economic impact of tourism in the Three Lakes TA
- The median household income is about \$55,200, which is lower than Wisconsin and the U.S.
- The workforce is moderately well-educated
  - 33% have a bachelor’s degree or higher
  - 31% have some college or two-year degree
  - 31% have a high school diploma or GED
- Residents’ top five areas of spending, in order, are:
  - Shelter
  - Health care
  - Food at home
  - Food away from home
  - Entertainment and recreation
- There is a sizable net outflow each day, indicating that many TA residents commute elsewhere for employment and that the TA may have some bedroom community characteristics



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# Introduction and Purpose

This report is meant to describe key characteristics of both Three Lakes, Wisconsin and the surrounding area. It covers demographics, such as population, income, home ownership rates, and lifestyles, as well as education and employment, local traffic counts, and tourism, among others.

It is intended to assist with the redevelopment of a vacant parcel of land in downtown Three Lakes. In March 2019 the Oneida Village Inn, which contained a motel as well as a bar and restaurant, was destroyed by a fire; this occurred less than one month after a separate fire destroyed the 3 Lakes Diner across the street. Though, thankfully, there were no physical injuries, the Oneida Village Inn's building was unsalvageable. The building was demolished and the lot was cleared in May 2019. Though events do occasionally occur on the site, it is typically vacant.

It should be noted that this report is not a complete market analysis and does not include a retail analysis. Additionally, it was done with secondary data and does not include input from community members. Thus, it should be used as a tool by the community to make decisions about the future of Three Lakes; it itself does not offer any recommendations. Moving forward, this work could be continued as a full community-led market analysis through Extension.

## About the Data

The data used for this project comes from several sources:

- ESRI
- Wisconsin Department of Transportation
- Wisconsin Department of Tourism
- US Census Bureau OnTheMap

One of the limitations of this report is that it generally only describes those who identify their primary residence as being in the Trade Area; think of this group as being comprised of those who vote in Three Lakes, even if they regularly vote absentee. Therefore, while there are thousands of seasonal residents who are integral to the Three Lakes culture and economy, only year-round residents are counted.

As a community, Three Lakes should discuss whether it wants to collect data describing seasonal residents to get a fuller picture of its population, or whether it can assume that the trends described in this report also apply to seasonal residents.

Finally, while visitors who are not seasonal residents are important to Three Lakes, they are not considered in this report.

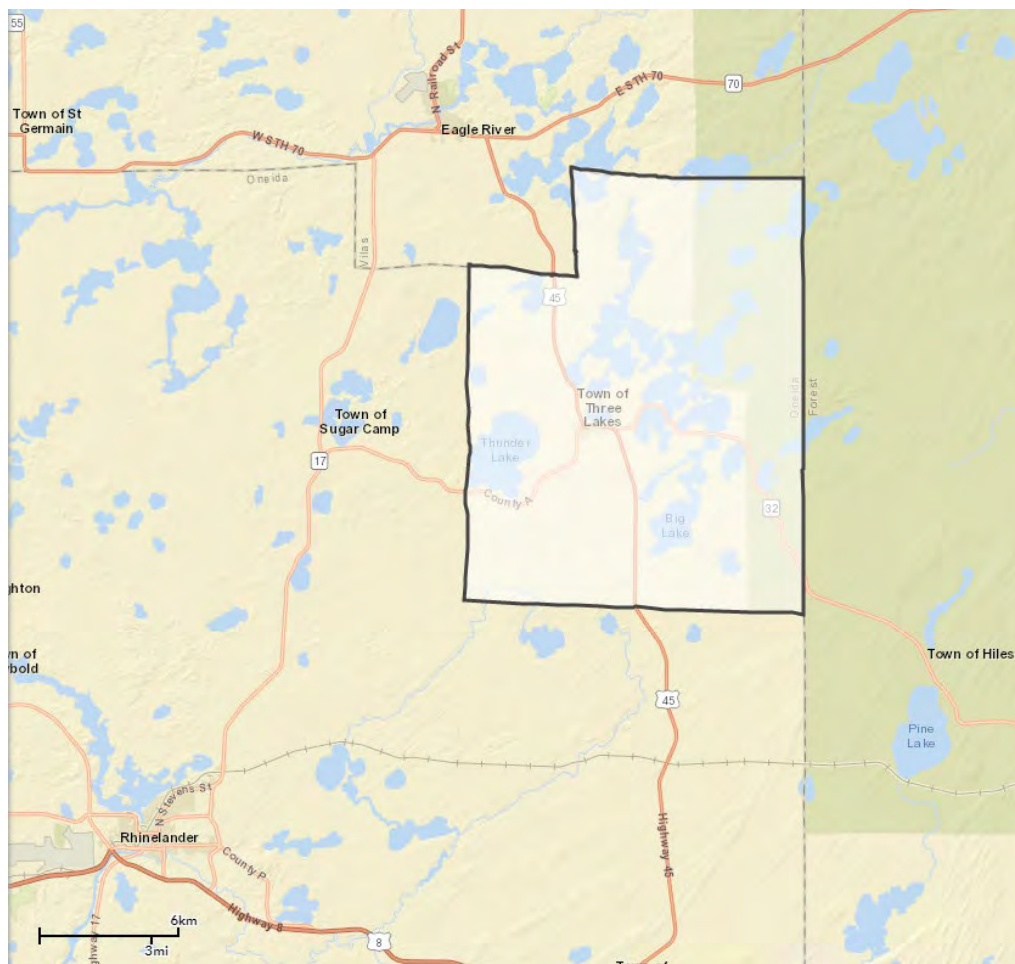
# Trade Area

## Trade Area Definition

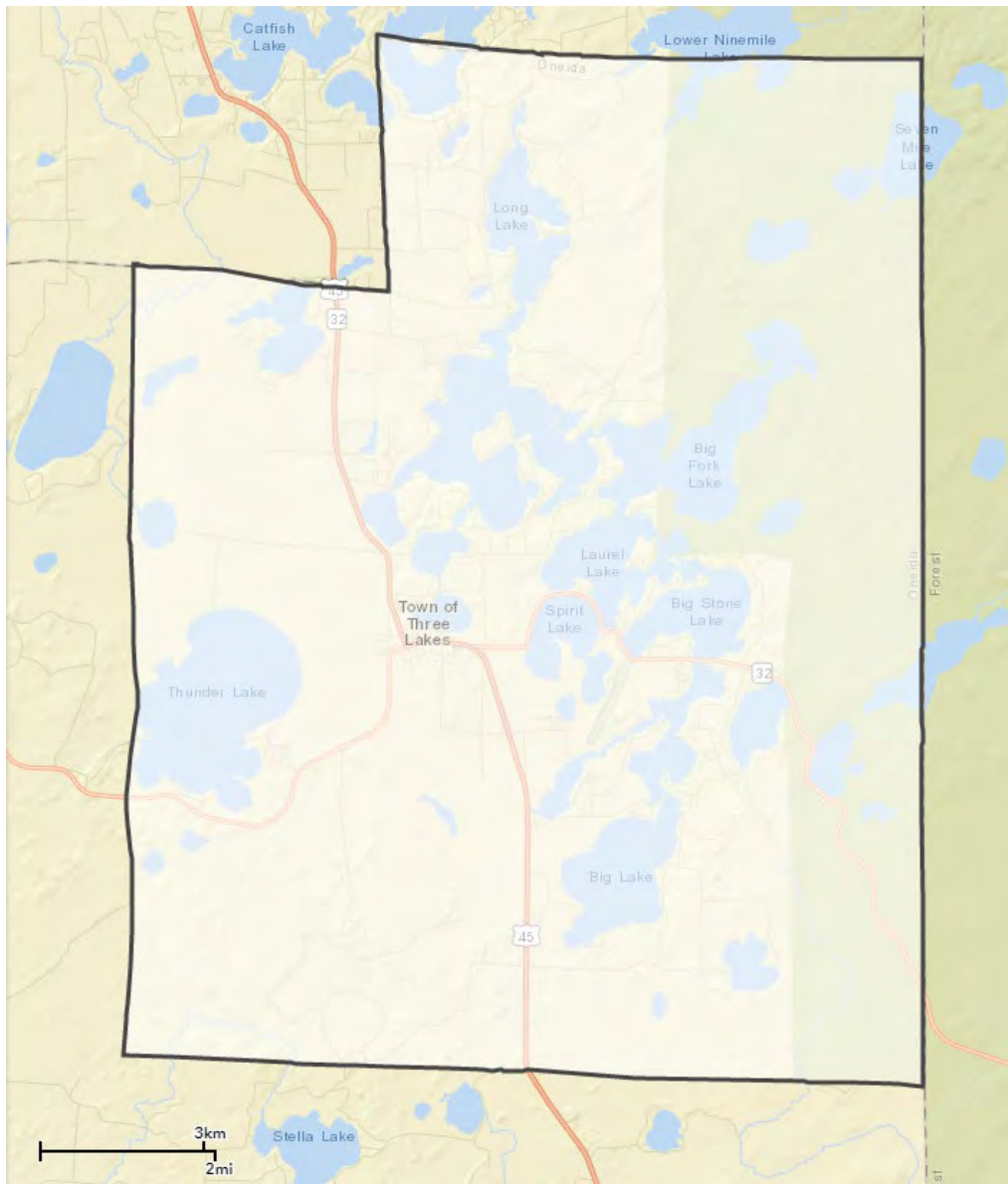
A trade area (TA) is the geographic area from which a community generates, or could generate, approximately 75% of its customers. Once this area is defined, it becomes possible to determine and analyze a community's potential customer base to find out its size, demographics, and spending habits, among other traits. Individual businesses also have individual TAs that can be determined by factors such as the type of business, the products and services they sell, and the number of similar competitors near them. Because of this, some businesses attract primarily local customers while others have further reach. This report will focus on analyzing local customers, which consist of both year round and seasonal residents, while acknowledging that visitors also contribute heavily to the Three Lakes TA's economy.

## Three Lakes Trade Area

The TA for this report will be referred to as the Three Lakes TA and will be defined as the Town of Three Lakes. This area is within a short drive of downtown Three Lakes and those living in it may find Three Lakes more convenient than Eagle River or Rhinelander. Because of this, this TA is considered a Convenience Trade Area, which is the geographic area in which residents find it most convenient to purchase frequently or regularly used products and services, such as groceries, fuel, and personal care items.







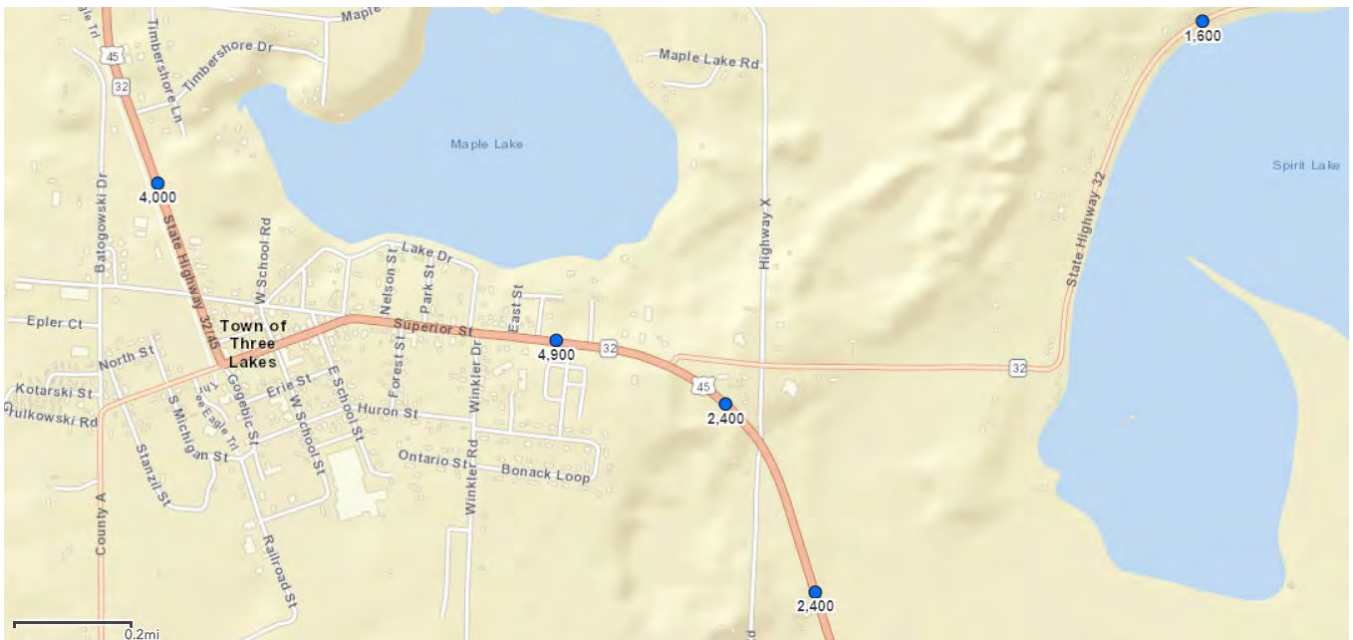




## Traffic Counts in Downtown Three Lakes

In downtown Three Lakes, it is clear that Superior Street (which is also US 45 and STH 32) is the “main drag” through town. Superior Street can see nearly 5,000 vehicles on an average day. This may, however, be greater in the summer season and fewer in the winter season. No matter the season, this is still an opportunity for local businesses to gain customers if they can convince drivers to stop or if they advertise where motorists are likely to see.

US 45 and STH 32 split to the east of downtown and it can be seen that US 45 carries a heavier average daily traffic load than STH 32, though both carry, on average, greater than 1,000 vehicles per day.



# Resident Characteristics of the Trade Area

Demographic and lifestyle characteristics of TA residents can give insight into their potential demand for products and services within the TA. It is important to again note that these statistics reflect only those who identify Three Lakes as their primary residence and that the Three Lakes community must determine if these patterns can be applied to seasonal residents as well. Finally, comparison data is included for Wisconsin and the U.S.

## Demographics

### Population and Age

Quantifying the population, or all people living in the TA, can give insight into the market size and potential while changes in population size can signal potential changes in future market size. Consumers' preferences can also vary by age; leveraging this variance can help businesses meet the needs of the market and TA residents.

The TA had a year-round population of about 2,021 in 2020; according to Town officials, the population can grow to between 10,000 and 15,000 during summer months. It has decreased by 110 residents since 2010 while Wisconsin and the U.S. have grown at 0.4% and 0.9%, respectively, annually. The TA's year-round daytime population was smaller than its year-round total population, indicating a net daily outflow and suggesting that people commute elsewhere for their jobs. The median age in the TA in 2020 was 55.7, which is significantly higher than Wisconsin (40.0) and the U.S. (38.5). Additionally, between 2010 and 2020, the median age also grew more in the TA (3.6 years) than in Wisconsin or the U.S. (1.6 and 1.4 years, respectively), indicating that the TA is aging more quickly than the state or nation. Finally, in 2020, the proportion of TA residents that are sixty-five or older is nearly double that of Wisconsin and the U.S.; this rate is also growing more quickly in the TA than in the other geographies. All of this taken together confirms the perception that the Three Lakes area is home to many retirees.

**Table 1. Population and Age**

	Three Lakes TA	Wisconsin	U.S.
Population			
2010 Population	2,131	5,686,986	308,745,538
2020 Population	2,021	5,902,099	333,793,107
% Annual Change '10-'20	-0.6%	0.4%	0.9%
2020 Total Daytime Population	1,935	5,850,905	331,970,099
Total Daytime Pop.% of Total Pop.	95.7%	99.1%	99.5%
2020 Daytime Worker Population	768	2,687,272	146,991,446
2020 Daytime Resident Population	1,167	3,163,633	184,978,653
Estimated Summer Population	10,000 to 15,000		
Population by Age			
2010 Median Age	52.1	38.4	37.1
2010 18 +	84.0%	76.4%	76.0%
2010 65 +	26.7%	13.6%	13.0%
2020 Median Age	55.7	40.0	38.5
2020 18 +	86.4%	78.7%	78.0%
2020 65 +	30.5%	17.4%	16.6%



## Race and Ethnicity

Since consumer preferences can vary with race and ethnicity, understanding the TA's distributions can help meet the needs of all residents. The TA lacks diversity of race and ethnicity, as it was nearly 98% white in 2020. While the annual rate of change between 2010 and 2020 may be useful to decipher which groups' presences are growing the fastest, the rates should be used carefully as they are inflated due to the small starting proportion of non-white groups; generally, however, it appears that the racial and ethnic mix in the TA is not changing. Please note that those with Hispanic ethnicity can be of any race.

**Table 2. Race and Ethnicity**

	Three Lakes TA	Wisconsin	U.S.
<b>2020</b>			
White	97.9%	83.9%	69.4%
Black	0.1%	6.5%	13.0%
American Indian	0.2%	1.0%	1.0%
Asian	0.0%	3.1%	5.9%
Pacific Islander	0.0%	0.0%	0.2%
Some Other Race	0.4%	2.9%	7.1%
Two or More Races	1.3%	2.4%	3.6%
<i>Hispanic Origin</i>	<i>1.9%</i>	<i>7.3%</i>	<i>18.8%</i>
<b>2010-2020 Annual Change</b>			
White	-0.1%	-0.3%	-0.4%
Black	0.0%	0.3%	0.3%
American Indian	7.2%	0.0%	1.1%
Asian	-100.0%*	3.0%	2.1%
Pacific Islander	0.0%	0.0%	0.0%
Some Other Race	7.2%	1.9%	1.4%
Two or More Races	6.4%	2.9%	2.2%
<i>Hispanic Origin</i>	<i>3.9%</i>	<i>2.2%</i>	<i>1.4%</i>

\*The Asian population decreased from 0.1% to 0.0% of full time residents between 2010 and 2020.

## Households and Household Composition

Households are comprised of one or more people, related or otherwise, who live in one housing unit. Household size, composition, and life cycle stage can be useful to signal demand for goods and services. The TA had 32 fewer year-round households in 2020 than in 2010; Wisconsin and the U.S. both saw increases in households during this time. Additionally, the average household size decreased slightly from 2.10 to 2.06 people per household. In 2010, the last year for which data is available, the distribution of different types of household compositions was relatively similar to that of Wisconsin and the U.S., though there was a slightly higher emphasis on husband-wife families and there were relatively fewer households with children present.

**Table 3. Households and Composition**

	Three Lakes TA	Wisconsin	U.S.
<b>Households</b>			
2010 Households	996	2,279,768	116,716,292
2020 Households	964	2,391,911	126,083,849
Annual % Change '10-'20	-0.4%	0.5%	0.9%
<b>Household Size</b>			
2010 Avg. HH Size	2.10	2.43	2.58
2020 Avg. HH Size	2.06	2.41	2.58
<b>2010 Household Composition</b>			
Households with 1 Person	29.5%	28.2%	26.7%
Households with 2+ People	70.5%	71.8%	73.3%
Family Households	65.0%	64.4%	66.4%
Husband-wife Families	54.6%	49.6%	48.4%
With Related Children	13.7%	20.3%	21.6%
Other Family (No Spouse Present)	10.3%	14.8%	18.0%
Nonfamily Households	5.5%	7.4%	6.8%
Households With Children	19.6%	30.6%	33.4%



## Housing Ownership

Housing ownership is an important factor to consider for several reasons. First, the rate of homeownership can signal the amount of income or wealth in a community since homeownership rates increase with income. Second, homeownership positively correlates with demand and expenditures for home furnishings, appliances, repair services, and improvement. Therefore, businesses like garden centers, home furnishing and improvement stores, and appliance repair may have a better chance of prospering where homeownership rates are high.

In 2020, there were 102 more housing units in the TA than there were in 2010. Of the approximately 3,250 units, though, over seven of every ten housing units was seasonal or vacant (though primarily the former) in 2020. This confirms the perception that the Three Lakes area relies heavily on tourism and seasonal residents. Because this rate is so high, the TA's rate of owner occupied housing was less than half of Wisconsin's rate in 2020 (27% compared to 57%) and there were very few renter occupied housing units (less than 3% of all housing units) in the TA in 2020. This could make it difficult for individuals or families new to the area to find a temporary place to live while searching for a more permanent residence. Finally, between 2010 and 2020 the rates of owner occupied and renter occupied housing decreased while seasonal or vacant housing increased, suggesting that some year round housing is turning into seasonal housing.

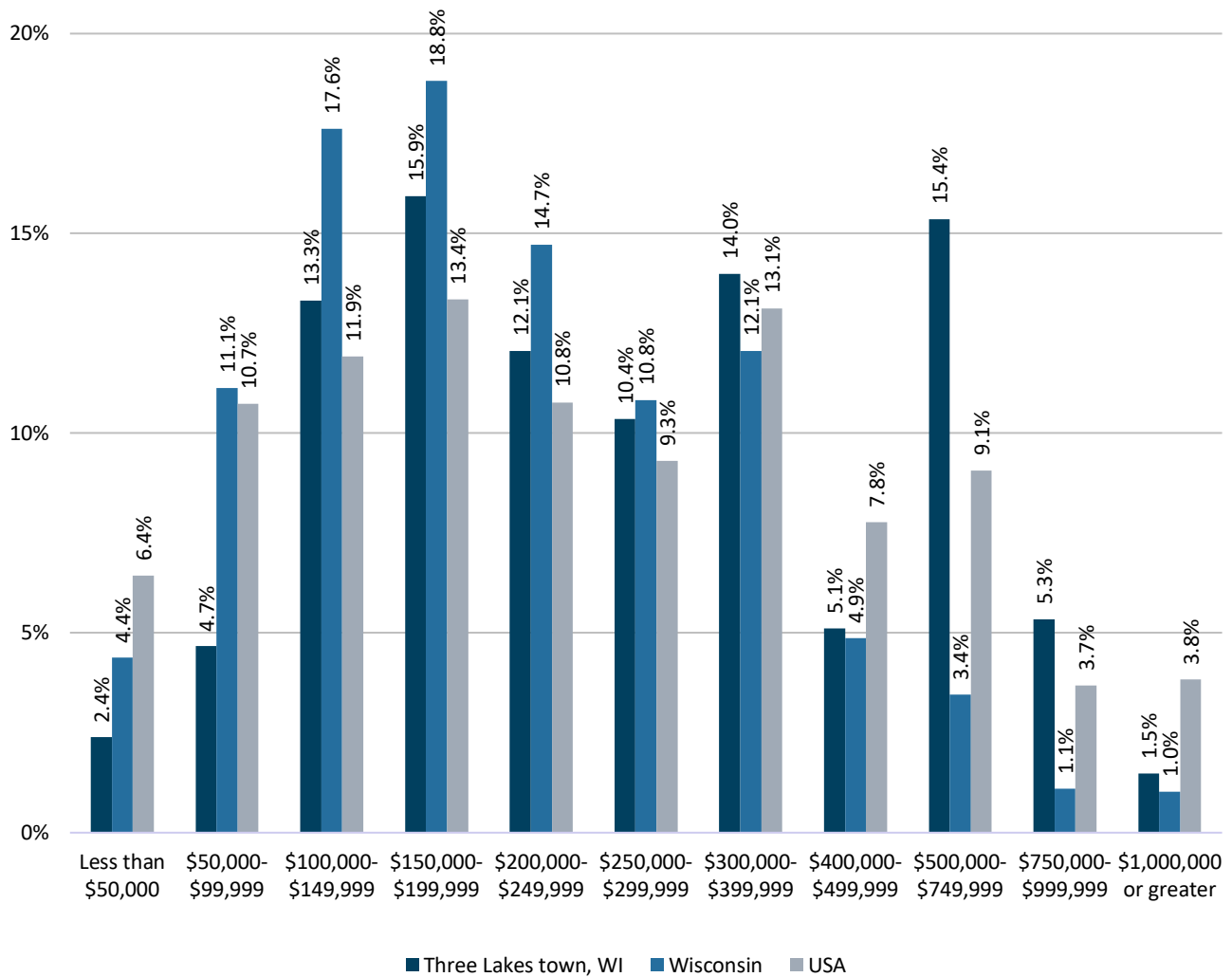
**Table 4. Housing**

	Three Lakes TA	Wisconsin	U.S.
<b>Home and Householder Characteristics</b>			
2020 Average Home Value	\$343,174	\$238,886	\$328,824
2018 Median Contract Rent (Households Paying Cash Rent)	\$449	\$703	\$862
2018 Median Year Structure Built	1980	1973	1977
2018 Median Year Householder Moved into Unit	2003	2008	2009
<b>2010</b>			
2010 Owner Occupied	26.5%	59.1%	57.7%
2010 Renter Occupied	5.1%	27.7%	30.9%
2010 Vacant or Seasonal	68.4%	13.1%	11.4%
2010 Total Housing Units	3,151	2,624,358	131,704,730
<b>2020</b>			
2020 Owner Occupied	27.0%	57.1%	56.4%
2020 Renter Occupied	2.6%	29.5%	32.3%
2020 Vacant or Seasonal	70.4%	13.4%	11.3%
2020 Total Housing Units	3,253	2,762,173	142,148,018
<b>Overall Change, 2010-2020</b>			
Change in Owner Occupied	0.5%	-2.0%	-1.3%
Change in Renter Occupied	-2.5%	1.8%	1.4%
Change in Vacant or Seasonal	2.0%	0.3%	-0.1%
Change in Total Housing Units	102	137,815	10,443,288

## Home Values

The distribution of home values for the TA is fairly bimodal. For example, on the lower end of the home value spectrum, values peak between \$150,000 and \$199,999 before declining again. On the upper end of the spectrum, however, there is a significant portion of homes valued between \$300,000 and \$399,999 and \$500,000 and \$749,999. These patterns may be reflective of the prevalence of vacation homes in the TA.

**Figure 1.** Range of Home Values in Three Lakes TA, Wisconsin, & US

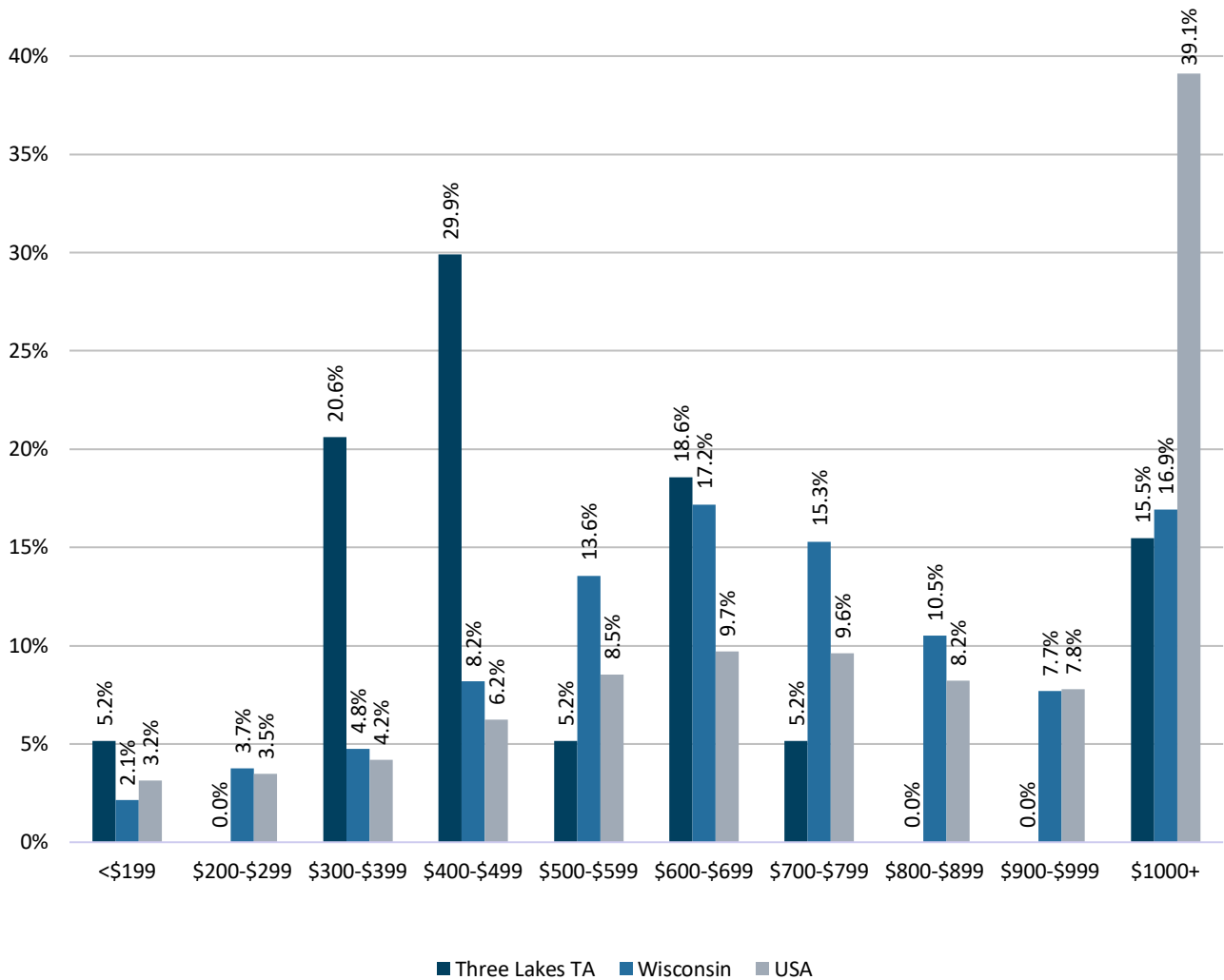




## Contract Rent

Rent in the TA also has an interesting distribution. Half of all rent is between \$300 and \$499 per month, very little rent is between \$500 and \$599 per month, but nearly one quarter of all rent is between \$600-\$799 per month. Additionally, there were no rented housing units with rent between \$800 and \$999 per month, but 15% of all TA rent was over \$1,000. The data may appear punctuated in this way, in part, because rentable units are such a small portion of TA housing units. Finally, it is important to note that contract rent only includes utilities if they are included as part of a lease and that many tenants may be paying more than what is stated here when separately-paid utilities are considered.

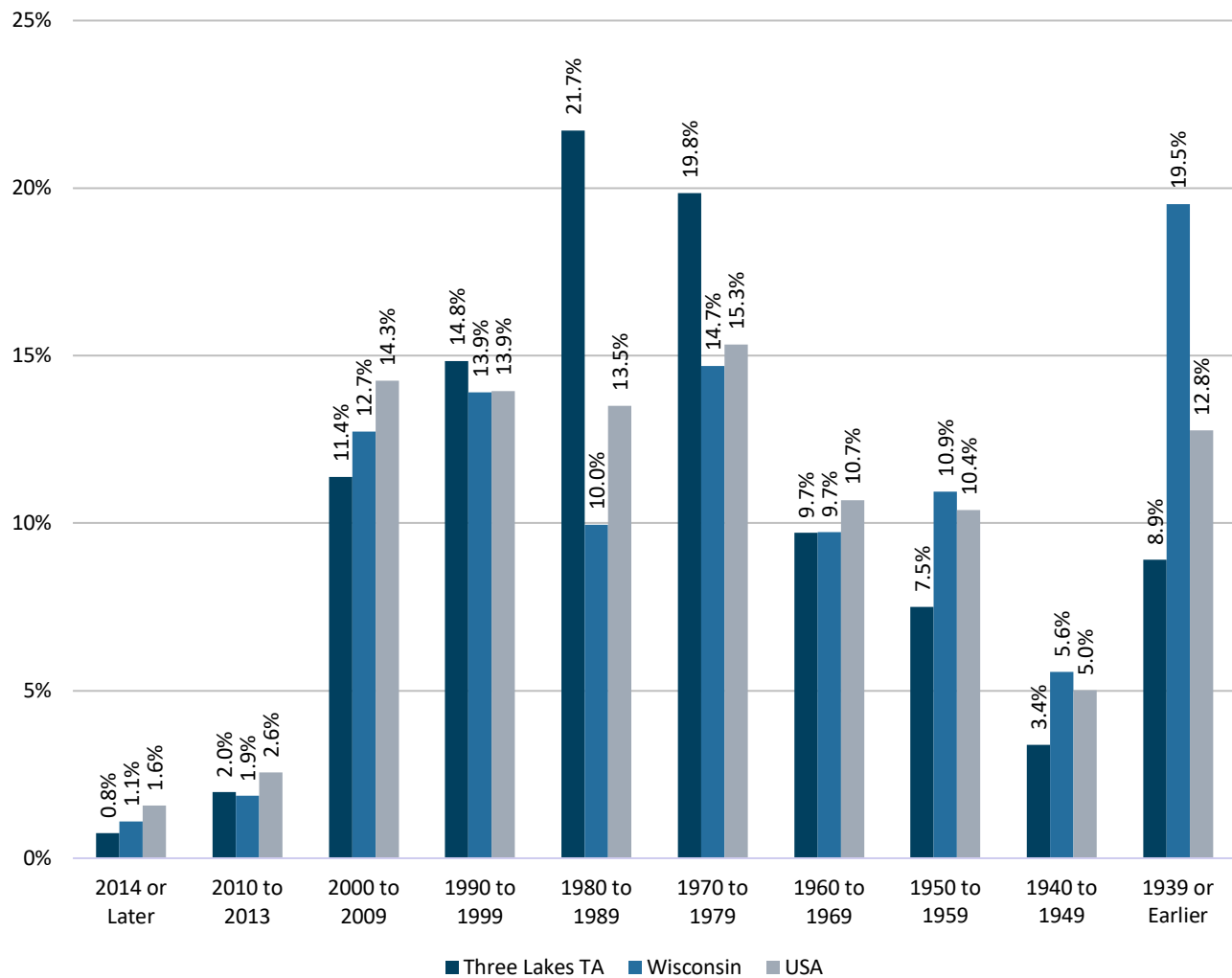
**Figure 2.** Contract Rent in Three Lakes TA, Wisconsin, & US



## Build Year of Housing Units

The distribution of housing unit build dates for the TA is skewed slightly newer than Wisconsin and the U.S., though 42% were built between 1970 and 1989. Fewer than 20% of all TA housing units were built prior to 1950 and only 9% were built prior to the beginning of World War II; this is, by far, the lowest proportion of the three geographies. Though these units are not, on average, as old as those across Wisconsin, many will soon eclipse 50 years old and their condition and quality should be assessed at the community level. Finally, only about 2.7% of all TA housing units have been built since 2010.

**Figure 3.** Build Year of Housing Units in Three Lakes TA, Wisconsin, & US

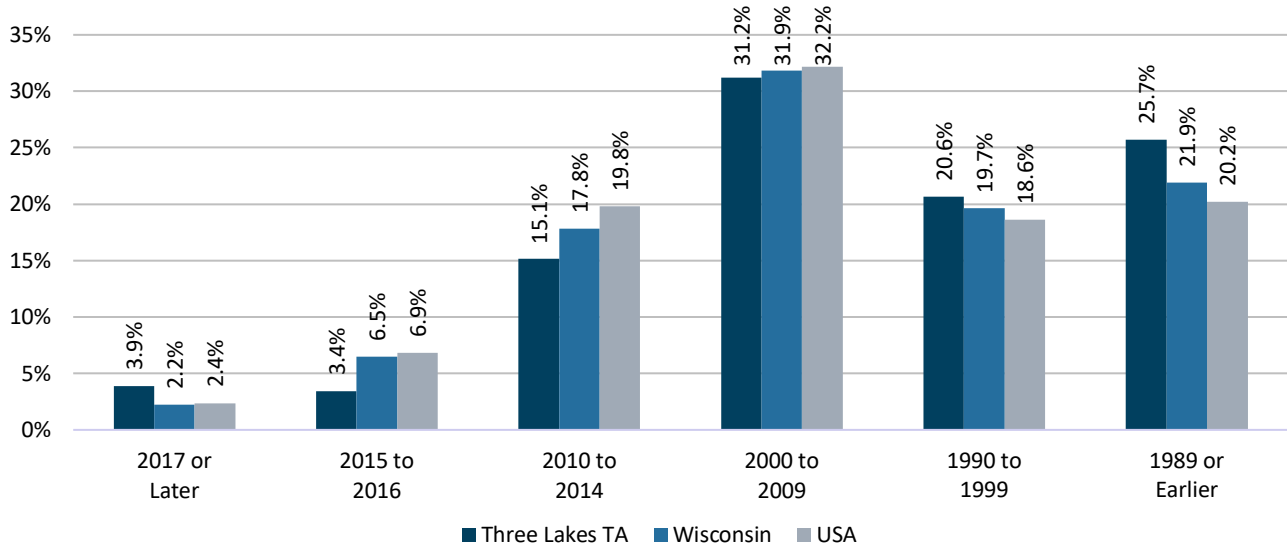




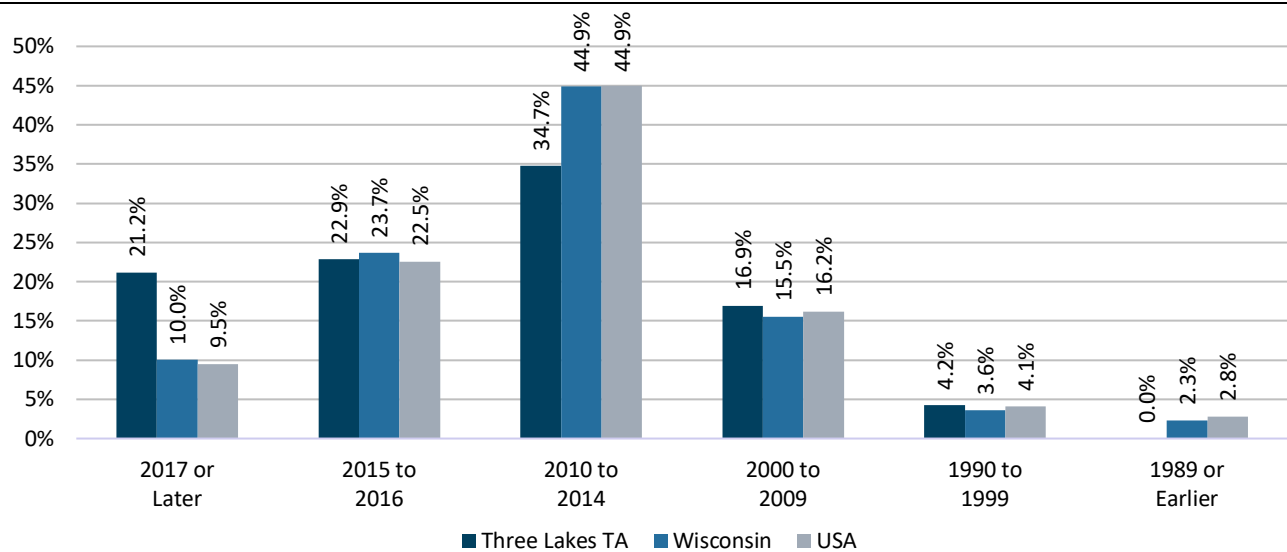
## Year Owner or Renter Moved In

The “Year Owner Moved In” graph for the TA closely resembles that of Wisconsin and the U.S. and the “Year Renter Moved In” graph is generally similar, though, compared to Wisconsin and the U.S., it has over double the percentage of renters who have moved into their dwellings since 2017. Additionally, there appear to be few, if any, renters in the TA who have lived in their current residence since before 1990.

**Figure 4. Year Owner Moved In in Three Lakes TA, Wisconsin, & US**



**Figure 5. Year Renter Moved In in Three Lakes TA, Wisconsin, & US**



## Household Income and Per-Capita Income

Income can be used to estimate residents' purchasing power as it is positively correlated with many different types of retail expenditures. Knowing average incomes can also help businesses better target their products and services to specific income ranges based on their target market.

Median household income in the TA was \$55,196 in 2020, lower than Wisconsin (\$60,185) and the U.S. (\$62,203). Per capita income for the TA was \$33,866, also slightly lower than Wisconsin (\$32,803), and the U.S. (\$34,136), but much closer than median household income.

The graph on the next page shows a distribution of income in the TA, Wisconsin, and the U.S.

<b>Table 5. Household Income</b>			
	Three Lakes TA	Wisconsin	U.S.
<b>Median HH Income</b>			
2020 HH Income	\$55,196	\$60,185	\$62,203
<b>Per Capita Income</b>			
2020 Per Capita Income	\$33,866	\$32,803	\$34,136
<b>2020 Households by Income</b>			
Number of Households Measured	964	2,391,897	126,082,216
<\$15,000	10.6%	9.1%	10.3%
\$15,000 - \$24,999	9.6%	8.5%	8.8%
\$25,000 - \$34,999	9.9%	9.3%	8.7%
\$35,000 - \$49,999	13.7%	13.3%	12.2%
\$50,000 - \$74,999	21.5%	19.2%	17.3%
\$75,000 - \$99,999	14.6%	13.9%	12.6%
\$100,000 - \$149,999	12.6%	16.0%	15.3%
\$150,000 - \$199,999	3.9%	5.6%	6.9%
\$200,000+	3.6%	5.0%	7.9%
Average Household Income	\$72,172	\$80,735	\$90,054

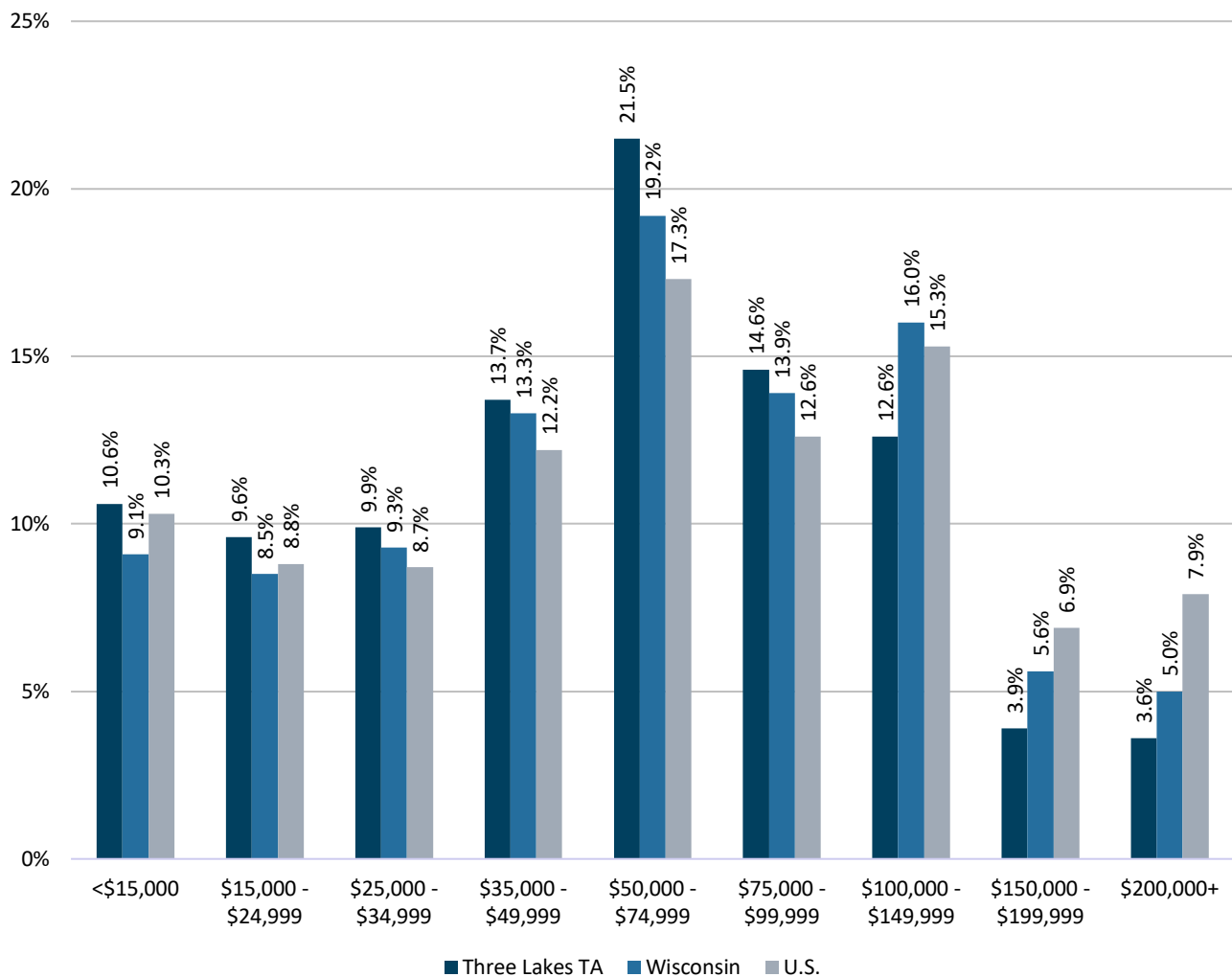


## Household Income Distribution of Trade Area, Wisconsin, & U.S.

The household income distribution pattern for the TA generally resembles that of Wisconsin and the U.S., though it does skew towards slightly lower incomes than Wisconsin, which is skewed to be slightly lower than the U.S. All three of these geographies, however, peak in the \$50,000-\$74,999 range.

Over one-third of all households in the TA have incomes between \$50,000 and \$100,000 and half have incomes between \$35,000 and \$99,999. Of the three geographies, the TA has the highest percentage of households with an income below \$25,000, though this figure is nearly identical to that of the U.S. The TA also has the smallest percentage of households with incomes over \$100,000. This taken together indicates that the TA has many residents with either limited or moderate incomes. Additionally, however, some residents may be living off of retirement savings.

**Figure 6.** Household Income Distribution of Three Lakes TA, Wisconsin, & US



## Annual Resident Spending

Residents in the TA and across Wisconsin spend by far the most on shelter, though the averages between the geographies are slightly different. Average spending on health care, the second largest average expenditure, in the TA is equal to or slightly more than across Wisconsin, which may be a result of the older population. Finally, food at home rounds out the top three with TA and state averages that are nearly the same.

The categories following these essentials can be telling regarding resident preferences, priorities, and area business potential. For example, in all three geographies, food away from home and entertainment/ recreation were the next highest categories, suggesting that they are priorities or have a high preference among residents.

By comparing the average dollars spent across geographies for each category, we can see that TA averages as a percentage of Wisconsin's averages varies widely: from 74% to 116% with an average of 92%. Many of these outlier-variances may be able to be explained; for example, the fact that TA residents spend, on average, only 74% as much as the statewide average on education may be due to the significantly higher average age of TA residents. Looking at the average of 89%, however, and thinking of these categories as a "basket of goods," it can be estimated that the average cost of living in the TA is slightly lower than the Wisconsin average.

Finally, by comparing the total dollars spent in each category across geographies, we can approximate the contribution that each TA makes to the larger surrounding economy. For example, 0.04% of all health care spending in Wisconsin is done by residents of the TA. The larger the share, the more important the area is for the larger surrounding economy.

**Table 6. Annual Resident Spending (in \$)**

	Three Lakes TA		Wisconsin		Three Lakes TA's Share of WI	
	Total	Average	Total	Average	Total	Average
Shelter	\$14,137,019	\$14,665	\$40,717,933,881	\$17,023	0.03%	86%
Health Care	\$5,256,383	\$5,453	\$12,990,712,640	\$5,431	0.04%	100%
Food at Home	\$4,516,913	\$4,686	\$11,668,579,695	\$4,878	0.04%	96%
Food Away from Home	\$2,820,307	\$2,926	\$8,062,275,683	\$3,371	0.03%	87%
Entertainment/Recreation	\$2,814,774	\$2,920	\$7,186,174,436	\$3,004	0.04%	97%
Support Payments/Cash Contributions/Gifts in Kind	\$2,443,213	\$2,534	\$5,207,962,408	\$2,177	0.05%	116%
Travel	\$1,921,311	\$1,993	\$5,120,460,591	\$2,141	0.04%	93%
HH Furnishings & Equipment	\$1,667,920	\$1,730	\$4,765,294,898	\$1,992	0.04%	87%
Apparel & Services	\$1,541,624	\$1,599	\$4,600,471,091	\$1,923	0.03%	83%
Education	\$1,109,467	\$1,151	\$3,699,427,427	\$1,547	0.03%	74%
Vehicle Maintenance & Repairs	\$1,046,015	\$1,085	\$2,623,399,237	\$1,097	0.04%	99%
Personal Care Products & Services	\$654,920	\$679	\$2,002,042,644	\$837	0.03%	81%

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.



# Lifestyles

Lifestyle segmentation systems examine the buying habits and preferences of consumers in an area. One lifestyle segmentation system is Tapestry™ by ESRI Business Information Solutions. Consumers are classified into 67 demographic and behaviorally distinct segments. The segments are based on type of neighborhood (urban, suburban, rural); the residents’ socioeconomic status (age, income, occupation, type and value of residence); and their buying behaviors.

The table below shows the segments that are most prevalent in the Three Lakes TA and how the distribution compares to Wisconsin and the U.S. Each segment is summarized below the table and more detailed descriptions are available in the appendix.

Table 7. Tapestry Segmentation for Three Lakes TA Households			
	Three Lakes TA	Wisconsin	U.S.
Segment Name and Code			
Rural Resort Dwellers (6E)	71.1%	3.5%	1.0%
The Great Outdoors (6C)	28.9%	0.8%	1.6%
Source: ESRI Market Profile, Tapestry Segmentation Area Profile and Business Analyst Online. For educational use.			

## Tapestry Segment Summaries

### Rural Resort Dwellers

Many of these communities are found in the Midwest where the change in seasons supports a variety of outdoor activities. Residents are postponing retirement to maintain their current lifestyles and hobbies, such as freshwater fishing and hunting. Many are also second-homeowners, though the Great Recession forced many to sell their second home.

### The Great Outdoors

These neighborhoods are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the US level.

# Education and Employment

## Educational Attainment and Employment Characteristics

Educational attainment can affect income levels, types of occupations held by residents, and consumer tastes and preferences. Employment characteristics can also signal tastes and preferences as well as indicate traits of the population; for example, the atmosphere of a traditionally-farming community is usually different than that of a technology-oriented community. The employment characteristics of residents who work in the TA can also be an indication of the types and sizes of businesses in the TA.

In 2020, 33% of TA residents held a bachelor's degree or higher which is slightly higher than Wisconsin and on par with the U.S. The TA also has a lower percentage of residents with less than a high school education than Wisconsin and the U.S. Taken together this indicates that the TA is moderately well-educated.

The 2020 unemployment rate for the TA is 12%, which is the same as Wisconsin and slightly lower than the U.S. It should be noted that the recession induced by COVID-19 began only a few months prior to the writing of this report and that these high unemployment rates reflect that situation.

The following page continues a discussion about employment characteristics of the TA with a table of the distribution of employment by industry and occupation.

**Table 8. Education and Employment Characteristics**

	Three Lakes TA	Wisconsin	U.S.
<b>2020 Education</b>			
Population Age 25+	1,640	4,076,714	229,185,446
% Less Than High School	4.7%	7.8%	11.3%
% High School Diploma or GED	30.8%	30.4%	26.7%
% Some College or 2-year Degree	31.1%	31.5%	28.8%
% Bachelor's degree or higher	33.4%	30.2%	33.1%
<b>2020 Civilian Population 16+ In Labor Force</b>			
Civilian Employed	87.8%	88.2%	87.0%
Civilian Unemployed (Unemployment Rate)	12.2%	11.8%	13.0%



## Employment Industries and Occupations

The TA contained about 850 workers in 2020. The most common industries in which workers were employed were services (47%), manufacturing (15%), and retail (13%). The TA's top three is very similar to that of both Wisconsin and the U.S.

The distribution of occupations of TA residents is similar to that of Wisconsin and the U.S. with 62% of TA residents being employed in white collar occupations, 20% being employed in blue collar occupations, and 18% being employed in service occupations. Even within subcategories the TA is distributed similarly to Wisconsin and the U.S.

**Table 9. Employment Sectors**

	Three Lakes TA	Wisconsin	U.S.
<b>By Industry</b>			
Total	848	2,728,814	147,328,622
Agriculture/Mining	2.4%	2.1%	1.8%
Construction	6.7%	6.5%	7.4%
Manufacturing	<b>15.1%</b>	<b>19.5%</b>	<b>10.6%</b>
Wholesale Trade	0.5%	2.5%	2.5%
Retail Trade	<b>12.6%</b>	<b>9.5%</b>	<b>9.7%</b>
Transportation/Utilities	2.6%	4.7%	5.6%
Information	3.1%	1.6%	1.8%
Finance/Insurance/Real Estate	6.2%	6.3%	7.0%
Services	<b>46.8%</b>	<b>43.8%</b>	<b>48.9%</b>
Public Administration	4.0%	3.5%	4.8%
<b>By Occupation</b>			
Total	847	2,728,814	147,328,622
<i>White Collar</i>	<i>61.7%</i>	<i>59.3%</i>	<i>61.8%</i>
Management/Business/Financial	15.6%	14.8%	15.2%
Professional	21.4%	22.6%	23.5%
Sales	11.1%	8.5%	9.7%
Administrative Support	13.7%	13.5%	13.3%
<i>Services</i>	<i>17.9%</i>	<i>15.1%</i>	<i>16.8%</i>
<i>Blue Collar</i>	<i>20.3%</i>	<i>25.5%</i>	<i>21.4%</i>
Farming/Forestry/Fishing	0.6%	1.0%	0.8%
Construction/Extraction	4.4%	4.7%	5.4%
Installation/Maintenance/Repair	2.2%	3.3%	3.1%
Production	7.8%	10.3%	5.9%
Transportation/ Material Moving	5.3%	6.3%	6.1%

## Worker Inflow and Outflow

Knowing where workers come from and where residents work can be an indicator of economic health in the TA. If there are more jobs available in a community, more businesses are viable, which can increase both tax revenue and local quality of life. This knowledge can also identify “bedroom communities.” Bedroom communities are those to which many residents come home after work, school, extracurricular activities, shopping, and anything else, to do little more than sleep. If there are few workers inflowing and working where they live, but many workers outflowing, a bedroom community should be suspect.

As a rule, people also tend to spend their incomes locally. However, when someone commutes out of the community each day, it can be more convenient to stop at a grocery store, for example, on the way home than to make a special trip to one within the community. People who commute into the TA offer an opportunity for businesses to capture dollars that may have otherwise been spent elsewhere. However, TA residents who commute out are at risk of spending dollars elsewhere, so “shop local” efforts may be effective to keep these dollars in the TA.

Additionally, the reasons that residents leave for work and that employers commute in should be explored, discussed, and determined at the community level. For example, if most of the local schools’ teachers commute in every day, is it because they would rather separate their home and work lives, or is it because the supply of quality and affordability of housing in the TA is inadequate?

In 2017, the last year for which this data is available, the Three Lakes TA had more outflow of residents (762) than inflow of workers (513), which means there was a net outflow of 249 people each day, so a bedroom community should be highly suspect in this case. Only 18% of employed TA residents worked within the TA and only 27% of those employed in the TA also lived in the TA.

**Table 10.** Worker Inflow and Resident Outflow Counts 2017

Three Lakes TA Employees			Three Lakes TA Residents		
	Count	Share		Count	Share
Employed in the TA	513	100%	Living in the TA	762	100%
Employed in the TA but Living Outside	376	73%	Living in the TA but Employed Outside	625	82%
Employed and Living in the TA	137	27%	Living and Employed in the TA	137	18%

*Data: US Census Bureau OnTheMap LODS Data*



## Where TA Residents Work and Where TA Employees Live

The Three Lakes TA employed 513 people in 2017. Approximately one-quarter of these employees, or 137, were also TA residents. Another 8% came from the City of Rhinelander and 7% from the Town of Pine Lake. The Three Lakes TA also supplies 762 employees to the region. About 18%, or 137, of employed TA residents both work and live in the TA while 12%, or 91, work in the City of Rhinelander. Almost half of all employed residents, however, work somewhere that is not listed below.

**Table 11. Worker Flow by County Subdivision in 2017**

Place of Residence for Three Lakes TA Employees (n=513)			Place of Employment for Three Lakes TA Residents (n=762)		
	Count	Share		Count	Share
Three Lakes Town	137	27%	Three Lakes Town	137	18%
Rhinelander City	42	8%	Rhinelander City	91	12%
Pine Lake Town	34	7%	Eagle River City	52	7%
Sugar Camp Town	25	5%	Lincoln Town	30	4%
Lincoln Town	24	5%	Pelican Town	22	3%
Newbold Town	18	4%	Wausau City	16	2%
Pelican Town	18	4%	Sugar Camp Town	14	2%
Schoepke Town	16	3%	Pine Lake Town	13	2%
Stella Town	14	3%	Green Bay City	12	2%
Washington Town	13	3%	Stevens Point City	12	2%
All Other Locations	172	34%	All Other Locations	363	48%

When broadening the comparison geography to counties, it is clear that most (87%) TA employees live either in Oneida County, home to the TA, or in adjacent counties. The remainder of employees (13%), however, come from further away, such as elsewhere in Wisconsin or possibly even the Northern Peninsula of Michigan. The county of employment for TA residents is much more varied. Only 63% of all TA employees are employed in Oneida or adjacent counties while nearly 10% are employed as far away as Brown, Dane, and Milwaukee Counties. This could be due to remote or part time employment, especially amongst TA residents approaching retirement. Further research should be conducted, especially since it may reveal the extent to which residents telework and, by extension, the extent to which high speed and reliable internet is necessary in the TA.

**Table 12. Worker Flow by County in 2017**

Place of Residence for Three Lakes TA Employees (n=513)			Place of Employment for Three Lakes TA Residents (n=762)		
	Count	Share		Count	Share
Oneida County, WI	337	66%	Oneida County, WI	322	42%
Vilas County, WI	75	15%	Vilas County, WI	120	16%
Langlade County, WI	12	2%	Marathon County, WI	34	4%
Forest County, WI	10	2%	Brown County, WI	27	4%
Lincoln County, WI	8	2%	Wood County, WI	22	3%
Door County, WI	5	1%	Dane County, WI	21	3%
Oconto County, WI	5	1%	Lincoln County, WI	21	3%
Portage County, WI	5	1%	Portage County, WI	16	2%
Burnett County, WI	4	1%	Langlade County, WI	12	2%
Marinette County, WI	4	1%	Milwaukee County, WI	12	2%
All Other Locations	48	9%	All Other Locations	155	20%

*Data, Table 10 & 11: US Census Bureau OnTheMap LODS Data*

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# Tourism

## Economic Impacts on Oneida County

Tourism involves more than sharing community or state pride—it is an important component of the local economy. This data examines Oneida County, which is the narrowest geographic area for which information is available. While county level data is good, and certainly better than nothing, it may not tell the whole picture for Three Lakes because there are several larger tourism-centric communities, such as Minocqua and Rhinelander, that are also included in the data, which makes it difficult to determine the true economic impact of the Three Lakes area.

In 2019, visitors to Oneida County spent over \$241,100,000. This ranks 17 of Wisconsin's 72 counties, which places Oneida County in the top quarter of counties. This amount increased 1.6% over 2018, though this number increased 2.6% for Wisconsin as a whole. Visitor spending per capita was also calculated to be a relatively uniform measurement statewide. In 2019 visitors spent about \$6,800 for each Oneida County resident. This is 289% of, or nearly three times, the per capita rate for Wisconsin as a whole (\$2,351). Oneida County ranks 5 of 72 in this regard, which is much higher than all other rankings, suggesting that, compared to other similarly populated areas, visitors spend more.

Total business sales, which is direct visitor spending plus indirect and induced impacts\*, was approximately \$322,100,000 in 2019. This ranks 17 of 72. Direct Visitor Spending, both in terms of total dollars and per capita dollars, and Total Business Sales all increased from 2018 to 2019 and did so at a higher rate than Wisconsin as a whole.

Tourism directly supported 2,254 jobs in Oneida County in 2019, up from 2,236 in 2018. Labor income due to tourism was about \$56,300,000 in 2019, up 3.3% from the year before. Oneida County ranks 21 of 72 in both Employment and Total Labor Income.

Oneida County tourism contributed about \$22,900,000 in tax revenue to the State of Wisconsin and local governments in 2019. This is beneficial to county residents because it offsets taxes that they may otherwise pay. Oneida County ranks 19 of 72 in this category.

A complete table is available on the following page.

\*According to the Wisconsin Department of Tourism's document "The Power of Wisconsin Tourism: 2017 Key Messages for Wisconsin's Tourism Industry", there are three levels of impact for tourism:

- **Direct Impact:** Visitors' expenditures on recreation, lodging, restaurants and attractions.
- **Indirect Impact:** The flow of visitors' expenditures as traced to food wholesalers and farmers, utilities, marketing, publishing, and so on.
- **Induced Impact:** The benefits to the economy as tourism employees spend their wages in the local economy, generating additional jobs, taxes, and wages.



**Table 13.** Tourism Economic Impacts of Oneida County

	Oneida County	Wisconsin	Oneida County's Share of WI
<b>Direct Visitor Spending (\$ Millions)</b>			
2018	\$237.4	\$13,318.6	1.78%
2019	\$241.1	\$13,667.8	1.76%
* % Change	1.6%	2.6%	
Rank			17/72
<b>Direct Visitor Spending Per Capita</b>			
2018	\$6,693	\$2,291	292%
2019	\$6,798	\$2,351	289%
% Change	1.6%	2.6%	
Rank			5/72
<b>Total Business Sales (\$ Millions)</b>			
2018	\$315.6	\$21,571.6	1.46%
2019	\$322.1	\$22,223.4	1.45%
* % Change	2.1%	3.0%	
Rank			17/72
<b>Employment</b>			
2018	2,236	199,073	1.12%
2019	2,254	202,217	1.11%
* % Change	0.8%	1.6%	
Rank			21/72
<b>Total Labor Income (\$ Millions)</b>			
2018	\$54.5	\$5,675.3	0.96%
2019	\$56.3	\$5,902.1	0.95%
* % Change	3.3%	4.0%	
Rank			21/72
<b>State and Local Tax Revenue from Tourism (\$ Millions)</b>			
2018	\$22.8	\$1,581.6	1.44%
2019	\$22.9	\$1,610.0	1.43%
* % Change	0.8%	1.8%	
Rank			19/72
* % Change data comes from Dept of Tourism report, rounding may not match			

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**End of Report**



**Extension**  
UNIVERSITY OF WISCONSIN-MADISON



# THREE LAKES COMMUNITY SURVEY SUMMARY REPORT

September 23, 2020

Community Vitality and Placemaking Team

Division of Extension

University of Wisconsin-Madison

Contact: [nathan.sandwick@wisc.edu](mailto:nathan.sandwick@wisc.edu)

# Method & Respondent Demographics

A convenience sample of residents and friends of the Town of Three Lakes completed an online survey hosted by the University of Wisconsin-Madison Division of Extension Center for Community and Economic Development. The survey was promoted on the *Forward* Three Lakes website and Facebook page, and several email lists including the Three Lakes Area Chamber of Commerce and the 1,200 member Three Lakes Waterfront Association. The survey was open from August 15th through September 2<sup>nd</sup>. It was viewed by 677 people with 638 completed responses.

The survey was conducted as part of the UW Division of Extension Community Vitality and Placemaking signature effort program Design Wisconsin. At the request of a community Design Wisconsin brings volunteer architects, landscape architects and planners plus University of Wisconsin Division of Extension staff to the community to focus attention on community development possibilities and provide design illustration of possible outcomes.

Year round and seasonal residents, inbound commuters and visitors were invited to respond to the survey. Quantitative questions addressed the experience of Three Lakes. Four short-answer open-ended questions addressed preferences for community development in Three Lakes. The data guide the Design Wisconsin Team and community leadership as they articulate the community's shared vision and formulate strategies and plans for improvements.

Table 1 reports respondent demographics. Nearly all respondents were homeowners (97%), and a majority were between the ages of 55 and 74 (62%).

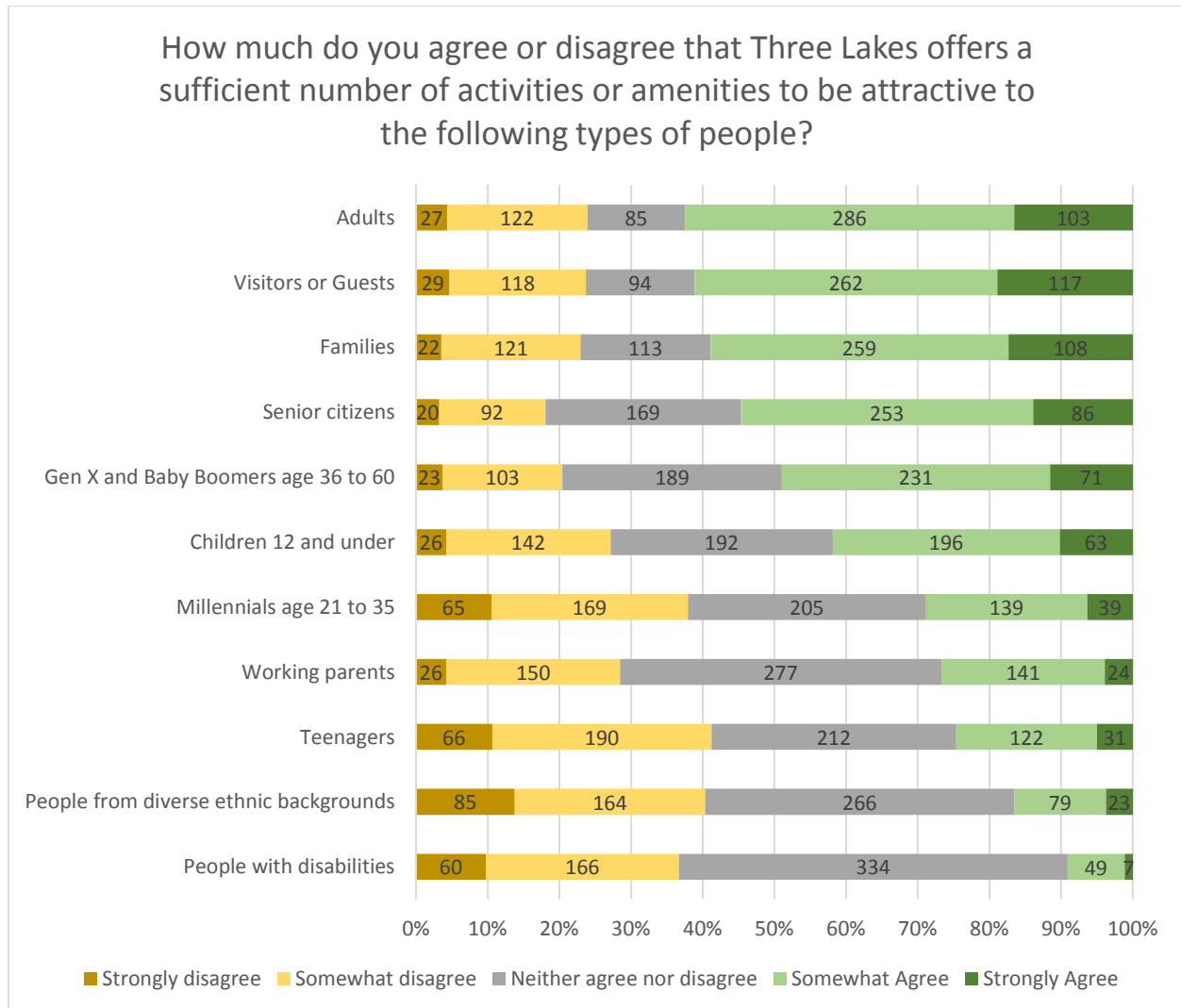


**Table 1: Respondent demographics by resident status in relation to Three Lakes**

	Year-round resident	Seasonal resident	Commuter	Visitor
<b>Gender</b>				
Female	53%	50%	79%	63%
Male	42%	49%	21%	38%
Other / no answer	5%	2%	0%	0%
<b>Age</b>				
Under 18	NA	NA	NA	NA
18 - 24	2%	0%	0%	0%
35 - 44	9%	8%	18%	14%
45 - 54	15%	17%	27%	21%
55 - 64	30%	31%	36%	29%
65 - 74	33%	31%	9%	36%
75 - 84	10%	11%	9%	0%
85 or Older	2%	1%	0%	0%
<b>Ethnicity*</b>				
White	93%	97%	100%	94%
Black or African American	1%	0%	0%	0%
American Indian or Alaska Native	2%	0%	0%	0%
Asian	1%	1%	0%	0%
Native Hawaiian or Pacific Islander	0%	0%	0%	0%
Hispanic/Latino	1%	1%	0%	0%
Other	2%	1%	0%	6%
<b>Employment status</b>				
Employed full time	40%	39%	64%	53%
Employed part time	9%	8%	21%	27%
Unemployed looking for work	1%	1%	0%	0%
Unemployed not looking for work	2%	2%	0%	0%
Retired	47%	49%	14%	20%
Student	0%	1%	0%	0%
<b>Children in household</b>				
Yes	20%	18%	46%	13%
No	80%	82%	54%	87%
<b>Housing tenure</b>				
Home owner	95%	98%	93%	100%
Renter	2%	1%	0%	0%
Other	2%	1%	7%	0%
<b>Total number of respondents</b>	<b>283</b>	<b>317</b>	<b>14</b>	<b>16</b>

\*Respondents asked to check all that apply

# What Draws People to Three Lakes





**Table 2: When deciding to live here, how important were the following?**

	Year-round resident				
	Not at all important	Slightly important	Moderately important	Very important	Extremely important
<i>Size of dwelling</i>	18%	20%	35%	24%	3%
<i>Age of dwelling</i>	19%	23%	35%	18%	5%
<i>Quality of local schools</i>	19%	10%	16%	33%	23%
<i>Family nearby</i>	35%	19%	20%	18%	9%
<i>Friends nearby</i>	31%	23%	20%	20%	5%
<i>Recreation nearby</i>	2%	7%	19%	44%	28%
<i>Shopping nearby</i>	9%	26%	35%	21%	8%
<i>Price of house or monthly rent</i>	8%	13%	32%	37%	9%
<i>Amount of annual property tax</i>	6%	14%	36%	33%	10%
<i>Large lot or yard</i>	4%	12%	32%	37%	15%
<i>Restaurants nearby</i>	5%	21%	34%	27%	13%
<i>Distance to work</i>	40%	13%	27%	17%	3%

**Table 3: When deciding to live here, how important were the following?**

	Seasonal resident				
	Not at all important	Slightly important	Moderately important	Very important	Extremely important
<i>Size of dwelling</i>	16%	20%	42%	20%	1%
<i>Age of dwelling</i>	25%	21%	40%	12%	1%
<i>Quality of local schools</i>	40%	15%	24%	15%	6%
<i>Family nearby</i>	46%	18%	17%	13%	7%
<i>Friends nearby</i>	32%	18%	26%	19%	6%
<i>Recreation nearby</i>	1%	5%	17%	39%	37%
<i>Shopping nearby</i>	4%	18%	43%	29%	7%
<i>Price of house or monthly rent</i>	9%	11%	35%	35%	9%
<i>Amount of annual property tax</i>	4%	10%	29%	39%	18%
<i>Large lot or yard</i>	6%	9%	40%	34%	11%
<i>Restaurants nearby</i>	3%	12%	34%	37%	14%
<i>Distance to work</i>	74%	9%	12%	4%	1%

Observations:

- More than half (56%) of year-round residents indicated that quality of local schools was very important or extremely important (compared to 21% among seasonal residents).
- More than half (57%) of seasonal residents indicated that “Amount of annual property tax” was very important or extremely important (compared to 44% of year-round residents).

# Social, Recreational & Cultural Participation

**Table 4:** Thinking of a typical year, how often do you do the following?

Both Year Round and Seasonal Residents					
	Never	Not very often	Several times a year	Several times a month	At least weekly
<i>Spend social time with neighbors</i>	6%	23%	33%	18%	19%
<i>Spend social time with friends</i>	1%	9%	30%	31%	30%
<i>Spend social time with family</i>	1%	7%	37%	29%	26%
<i>Spend a "night on the town" with friends, a partner or spouse</i>	7%	24%	29%	25%	14%

## Observations:

- More than half the respondents generally report that they “spend social time with friends” and “spend social time with family” as often as several times a month or at least weekly.
- On the other hand, roughly 3 in 10 report that they rarely (never, or not very often) spend social time with neighbors” or spend a "night on the town" with friends, a partner or spouse.

**Table 5:** Thinking of a typical year, how often do you do the following activities in Three Lakes?

Both Year Round and Seasonal Residents					
	Never	Not very often	Several times a year	Several times a month	At least weekly
<i>Attend a play, concert, entertainment, or arts event</i>	14%	40%	37%	6%	1%
<i>Go to a local park</i>	12%	41%	31%	10%	6%
<i>Go to a state park, county park or other natural area</i>	9%	33%	37%	16%	5%
<i>Hike, bike, walk or ski on a trail</i>	11%	23%	30%	18%	18%
<i>Snowmobile or ATV on a trail</i>	46%	16%	15%	14%	9%
<i>Spend time on the water</i>	2%	4%	14%	28%	53%
<i>Play sports</i>	29%	33%	16%	11%	10%
<i>Spend time in downtown Three Lakes</i>	2%	20%	29%	27%	22%
<i>Eat at a restaurant</i>	2%	13%	28%	35%	21%
<i>Attend a festival or outdoor event</i>	5%	31%	48%	13%	3%
<i>Attend an event or movie at the Center for Arts</i>	21%	36%	33%	7%	3%



### Observations:

- The survey also asked a similar set of questions about how often people do such activities somewhere other than in Three Lakes. Perhaps the most noteworthy difference was that respondents spend less time on the water somewhere other than three lakes.

**Table 6:** How often would you, or someone in your household, use the following if it was in Three Lakes?

Both Year Round and Seasonal Residents					
	Never	Not very often	Several times a year	Several times a month	At least weekly
Historical tours and talks	12%	46%	39%	3%	0%
A playground	30%	39%	20%	6%	5%
Shops & retail	0%	7%	35%	34%	23%
Additional restaurants	0%	6%	33%	39%	21%
A music venue	7%	30%	41%	17%	4%
A dog park	56%	21%	10%	7%	6%
A hotel	37%	31%	25%	3%	4%
Teen Center	72%	19%	5%	3%	1%
Bike trails	16%	19%	30%	20%	14%
Walking/running trails	14%	18%	32%	21%	16%
Daycare center	84%	11%	1%	2%	3%
Adult daycare/respite center	78%	15%	3%	3%	1%
Indoor pool/aquatic center	36%	20%	17%	14%	13%

### Indoor pool/aquatic center

- Overall, more than half of the respondents report that they would use “Shops & retail” and “Additional restaurants” several times a month or at least weekly (57% and 61%); and about a third report that they would use “Bike trails”, and “Walking/running trails” (34% and 36%).
- Approximately 38% of year-round residents generally report that they would use an “Indoor pool/aquatic center” several times a month or at least weekly (compared to 17% of seasonal residents).

**Table 7:** How much do you agree or disagree that people in this community:

<b>Both Year Round and Seasonal Residents</b>					
	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat Agree	Strongly Agree
<i>Are friendly</i>	1%	0%	9%	35%	55%
<i>Are trustworthy</i>	1%	0%	13%	38%	48%
<i>Watch out for one another</i>	1%	0%	13%	36%	51%
<i>Have a difficult time talking about community problems</i>	5%	0%	56%	28%	11%
<i>Welcome new residents</i>	3%	0%	32%	48%	16%
<i>Work together to solve our problems</i>	5%	0%	46%	39%	11%
<i>Have a wide variety of viewpoints</i>	2%	0%	28%	43%	28%
<i>Share my values</i>	3%	0%	38%	50%	9%
<i>Are wary of outsiders</i>	3%	0%	43%	41%	13%

## Satisfaction with Downtown

**Table 8:** How satisfied are you with Three Lakes downtown?

<b>Both Year Round and Seasonal Residents</b>		
<i>0 = not at all satisfied, 5 = very satisfied</i>		
	Year-round resident	Seasonal resident
<i>Attractiveness</i>	2.7	3.0
<i>Pedestrian Friendliness</i>	3.8	4.0
<i>Safety</i>	4.1	4.4
<i>Variety of Shopping</i>	2.2	2.4
<i>Variety of Recreation</i>	3.0	3.1
<i>Area Upkeep and Investment</i>	2.9	3.0
<i>Bike Friendliness</i>	3.4	3.4