



## Sustaining the Wealth of Oneida County

### How our lakes & rivers impact:

- ▶ Waterfront property values
- ▶ Second home ownership
- ▶ Our residents' quality of life
- ▶ Tourism
- ▶ Economic health of the county

### The traditional premise...

#### Healthy Waters are Critical to the Northwoods Economy

- ▶ Waterfront property owners and lake & river users contribute significantly to the local economy.
- ▶ The economy of the Northwoods depends on people who want to live and recreate in the most lake rich area of the United States.
- ▶ If lake and stream water quality deteriorates, waterfront property values will also erode, resulting in a decline in the tax base.

**Can these assumptions be monetized ?**

## Sources of Economic Value

- ▶ **Waterfront Property Values**
  - ▶ Assessed value of our waterfront properties (tax rev)
  - ▶ Property values retained by maintaining good water quality
- ▶ **Seasonal Residents**
  - ▶ Impact of seasonal residents on the local economy
  - ▶ Seasonal resident spending maintained by preserving good water quality
- ▶ **Full-Time Residents**
  - ▶ Economic impact of annual spending from waterfront owners
  - ▶ Impact of County resident spending maintained by preserving water quality
- ▶ **Tourism**
  - ▶ Tourism contribution to the economy

## Sources of Economic Value Waterfront Property Assessments

- ▶ All residential properties assessed value: \$5.7 billion
- ▶ All residential waterfront properties: **\$4.2 billion**
  - ▶ Waterfront properties are **73%** of total assessed value
- ▶ Tax Revenues from residential waterfront properties:
  - ▶ Annual property tax revenue: **\$47.3 million**
    - ▶ Annual school tax revenue: \$22.6 million
    - ▶ Annual local tax revenue: \$15.6 million

Notes:

Waterfront = properties adjacent to lakes, flowages, & rivers

Properties = general residential + general undeveloped

Source: OC Land Information Office

## Impact of Poor Water Quality on Property Values

- ▶ **Impact of Water Clarity on Home Prices in Vilas & Oneida Counties, WI (Kemp – UW Eau Claire 2018)**
  - ▶ Study estimated the residential property value gains associated with improvements in water clarity on 60 northern Wisc Lakes.
  - ▶ Concluded that a 3 foot improvement in water clarity would produce an \$8,090 - \$32,171 improvement in the market value of an average residential property on a lake within the study area.
  - ▶ Conversely, a 3 foot loss in water clarity would decrease average home sales prices by up to \$45,000.
- ▶ **Tainter Lake study (1999 – 2010)**
  - ▶ 3,186 real estate transactions over 10 years on 7 Wisconsin lakes indicated lakes with poor water quality had property values 2 to 3 times lower than lakes with good water quality.
- ▶ **Delavan Lake Study (1987 – 2003)**
  - ▶ Improved water quality resulted in a 70% higher property values than nearby non-restored lakes.

Source: see references at end of report.

## Sources of Economic Value Seasonal Residents

How many waterfront residents are seasonal ?

- ▶ **Determining seasonal waterfront residents**
  - ▶ Identified all waterfront homes with value > \$10K
  - ▶ Identified all waterfront households that applied for *resident lottery credit*, implying that they are residents
- ▶ **The Results**
  - ▶ 10,226 seasonal homeowners
  - ▶ **75% of waterfront homeowners are seasonal**
  - ▶ \$2.8 billion = total value of seasonal waterfront properties
  - ▶ 48% of OC total residential value is seasonal homes
  - ▶ 67% of total waterfront property value is seasonal homes

See Township seasonal homeowner compilation detail at end of report.

## Sources of Economic Value Seasonal Residents

- ▶ Seasonal homeowner spends an average of \$74.18 per day while at vacation home.  
(Compilation of 4 different UW-Whitewater FERC studies. See references at end of study.)
- ▶ Seasonal homeowners spend an average of 75 days at their waterfront home.
- ▶ Contribution from seasonal homeowners to the local economy is estimated to be **\$56.9 million/year**  
(10,226 seasonal residents X 75 days X \$74.18 = \$51.6 million)
- ▶ Sales tax contribution: \$3.1 million/year
- ▶ Conclusion: Seasonal homeowners make a significant contribution to the local economy

## Impact of Poor Water Quality on Seasonal Resident Spending

- ▶ FERC studies indicate a waterfront homeowner would expect to spend less time at their cabin if the water quality became degraded.
- ▶ Delavan Lake residents indicated that they would spend an average of a week less at the lake if the water quality became degraded.
- ▶ Conclusion: The potential direct impact to the local economy is estimated to be a **loss of \$4 million per year.**

Source: FERC Lake studies documented on the reference page

## Sources of Economic Value Visitor & Tourist Spending

- ▶ Our lakes & rivers are a primary reason that
  - ▶ Tourists visit here
  - ▶ Individuals purchase second homes here
  - ▶ Locals choose to live here
- ▶ Full-time waterfront residents spending:
  - ▶ Each household average: \$50,000 per year
  - ▶ Total spending: **\$168 million**  
(3,358 full-time residents X \$50,000=\$168 million)
- ▶ Visitor & Tourist spending in the northwoods region
  - ▶ Oneida County: **\$229 million** (2017)
  - ▶ Vilas County: \$219 million (2017)

Source: <http://industry.travelwisconsin.com/research/economic-impact>  
County Economic Impact

## Impact of Poor Water Quality on Visitor Days

### *The Link Between Visitor Perceptions and Spending*

- ▶ Studies indicate that many visitors would avoid the area if they **perceived** a decline in water quality.
  - ▶ Revenue loss could be as much as **\$100 million**
- ▶ In New Hampshire half to two-thirds of visitors would decrease or cease their visit if they perceived a decline in water clarity and purity, natural views and scenery, crowding levels and water levels and flows.

*The Economic Impact of Potential Decline in New Hampshire Water Quality: The Link Between Visitor Perceptions, Usage, and Spending.* Anne Nordstrom. May 2012, The New Hampshire Lakes, Rivers, Streams and Ponds Partnership.  
[http://des.nh.gov/organization/divisions/water/wmb/lakes/economic\\_values.htm](http://des.nh.gov/organization/divisions/water/wmb/lakes/economic_values.htm)

Recap. . .#1

## Sources of Economic Value Waterfront Property Assessment

### Waterfront Property Values

- ▶ Waterfront Assessed Value **\$4.2 billion**
- ▶ Property Tax Revenue **\$47.3 million**

### Potential Property Value Loss Due to Decrease in Lake Clarity (2018 UW-Eau Claire study)

- ▶ **\$4.5 million** loss on a single lake with 3 ft loss in water clarity.
- ▶ **\$225 million** loss across the County if 50 lakes experience decrease in water clarity
- ▶ **\$2.5 million** loss of property tax income

Recap. . .#2

## Sources of Economic Value Seasonal Resident Spending

### Contribution of Part Time Residents to the Local Economy

- ▶ **\$56.9 million** per year

### Loss of Seasonal Resident Spending due to Poor Water Quality

- ▶ **\$4 million** per year

Recap...#3

## Sources of Economic Value Tourists & Full-time Residents

### Tourism contribution to the economy

- ▶ **\$197 million** (2014)

### If water quality is perceived to be declining . . .

- ▶ 50% of visitors would decrease or cease visiting
- ▶ **Loss of \$100 million**

### Full-time resident spending unchanged

- ▶ **\$141 million**

## Conclusion: Total Monetized Value of Oneida County Lakes & Rivers

Assessed waterfront property value: **\$4.2 billion**

### Annual revenue:

- ▶ Waterfront property tax revenue: \$47 million
- ▶ Seasonal resident spending: \$56.9 million
- ▶ Full-time waterfront resident spending: \$168 million
- ▶ Visitor & Tourist spending: \$229 million
- ▶ **TOTAL: \$500.9 million**

### Annual loss due to poor water quality

- ▶ Waterfront property tax revenue: \$2.5 million
- ▶ Seasonal resident spending: \$4 million
- ▶ Full-time resident spending: not yet studied
- ▶ Visitor & Tourist Spending: \$100 million
- ▶ **TOTAL: \$106.5 million**



## Appendix

- ▶ OC Economy Big Picture: Property Value by Sector
- ▶ OC Economy Big Picture: Sales & Revenue by Sector
- ▶ Assessed Valuation of Waterfront Properties, by Town (2)
- ▶ Tax Revenue from Waterfront Properties, by Town (2)
- ▶ Local Tax Revenue from Waterfront Properties, by Town (2)
- ▶ Analysis of Seasonal Waterfront Property Owners, by Town (2)
- ▶ Impact of Water Clarity on Home Prices – List of OC Lakes (6)
- ▶ References
- ▶ Authors & Acknowledgements

## Oneida County Economy Big Picture Property Valuation by Sector (2018)

Sector	Property Valuation	% of OC Total
Agricultural	\$ 1,891,080	.03%
Forestry	\$ 233,373,200	3.45%
Mercantile	\$ 700,551,200	10%
Manufacturing	\$ 57,709,500	.85%
Gen Residential	\$ 5,733,333,400	85%
<b>Total OC Property Value</b>	<b>\$ 7,116,922,400</b>	
Waterfront Residential	\$ 4,175,139,500	59% of OC Tot

## Oneida County Economy Big Picture Sales & Revenue (2013)

Sector	Sales & Revenue	% of OC Total
Services *	\$ 848,322,098	26%
Logging & Related	\$ 454,144,151	14%
Retail *	\$ 340,447,680	10%
Construction	\$ 308,601,940	9%
Medical	\$ 286,513,980	9%
Manufacturing, non-forestry	\$ 177,080,902	5%
Tourism *	\$ 158,633,294	5%
Social Services	\$ 23,833,875	1%
Agriculture	\$ 19,313,716	1%
<b>Subtotal Major Sectors</b>	<b>\$ 2,616,891,636</b>	<b>80%</b>
<b>Total OC Sales &amp; Revenue</b>	<b>\$ 3,267,786,491</b>	

\* Tourism related sectors = 41%

## Assessed Value of Waterfront Properties by Town (2018)

Town	Total Valuation, \$	Waterfront Valuation, \$	% of Total
Cassian	220,628,900	168,319,000	76%
Crescent	230,730,800	163,805,400	71%
Enterprise	80,949,400	58,575,800	72%
Hazelhurst	306,800,200	250,045,400	82%
Lake Tomahawk	208,666,300	151,527,500	73%
Little Rice	62,138,800	40,263,600	65%
Lynne	26,765,000	15,468,000	58%
Minocqua	1,235,836,200	996,738,500	81%
Monico	19,854,600	8,670,400	44%
Newbold	485,267,000	333,319,000	69%
Nokomis	207,080,200	144,088,500	70%

Source: OC Land Information Office

## Assessed Value of Waterfront Properties by Town (2018)

Town	Total Valuation, \$	Waterfront Valuation, \$	% of Total
Pelican	261,433,300	145,626,600	56%
Piehl	10,217,100	6,059,000	59%
Pine Lake	274,287,100	178,647,100	65%
Schoepke	106,523,900	98,408,400	92%
Stella	58,923,900	37,247,200	63%
Sugar Camp	351,587,600	261,013,800	74%
Three Lakes	896,637,500	759,000,500	85%
Woodboro	159,670,500	119,388,700	75%
Woodruff	296,162,700	189,093,400	64%
Rhineland	233,172,400	49,833,700	21%
<b>TOTAL</b>	<b>5,733,333,400</b>	<b>4,175,139,500</b>	<b>73%</b>

*Source: OC Land Information Office*

## Property Tax Revenue from Waterfront Properties by Town (2018)

Town	Total Tax Revenue, \$	Waterfront Tax Revenue, \$	% of Total
Cassian	3,742,132	2,191,162	59%
Crescent	4,041,287	2,213,359	55%
Enterprise	1,091,537	597,678	55%
Hazelhurst	3,211,195	2,060,974	64%
Lake Tomahawk	2,655,233	1,678,339	63%
Little Rice	1,052,430	515,944	49%
Lynne	597,213	232,446	39%
Minocqua	16,140,200	9,652,972	60%
Monico	322,321	88,715	28%
Newbold	7,603,805	4,184,527	55%
Nokomis	3,452,335	2,030,690	59%

*Source: Tax revenue calculated from 2014 assessment values*

## Property Tax Revenue from Waterfront Properties by Town (2018)

Town	Total Tax Revenue, \$	Waterfront Tax Revenue, \$	% of Total
Pelican	4,654,907	1,906,050	41%
Piehl	161,729	46,722	29%
Pine Lake	5,179,836	2,674,547	52%
Schoepke	1,437,168	1,011,562	70%
Stella	1,200,059	463,460	39%
Sugar Camp	4,024,460	2,305,537	57%
Three Lakes	11,242,038	8,042,719	72%
Woodboro	2,391,209	1,395,491	58%
Woodruff	5,564,335	2,776,042	50%
Rhineland	13,627,943	1,221,791	9%
<b>TOTAL</b>	<b>93,393,372</b>	<b>47,290,726</b>	<b>51%</b>

Source: OC Land Information Office

## Town Portion of Tax Revenue from Waterfront Properties (2018)

Town	Total Local Tax Revenue, \$	Waterfront Local Tax Rev, \$	% of Total
Cassian	611,390	357,992	59%
Crescent	970,875	531,735	55%
Enterprise	221,560	121,317	55%
Hazelhurst	386,763	248,228	64%
Lake Tomahawk	865,948	547,355	63%
Little Rice	262,232	128,557	49%
Lynne	259,203	100,886	39%
Minocqua	4,179,505	2,499,637	60%
Monico	80,408	22,131	28%
Newbold	1,615,018	888,777	55%
Nokomis	871,601	512,682	59%

Source: OC Land Information Office

## Town Portion of Tax Revenue from Waterfront Properties (2018)

Town	Total Town Tax Revenue, \$	Waterfront Town Tax Rev, \$	% of Total
Pelican	929,180	380,472	41%
Piehl	17,602	5,085	29%
Pine Lake	1,752,520	904,893	52%
Schoepke	267,841	188,522	70%
Stella	243,934	94,207	39%
Sugar Camp	679,759	389,421	57%
Three Lakes	6,779,252	4,849,976	72%
Woodboro	259,967	151,715	58%
Woodruff	2,729,590	1,361,790	50%
Rhineland	14,408,633	1,291,783	9%
<b>TOTAL</b>	<b>38,392,781</b>	<b>15,577,162</b>	<b>41%</b>

Source: OC Land Information Office

## Seasonal Owners of Waterfront Properties by Town

Town	Waterfront Valuation, \$	# of Homes	Seasonal Homes	% of Total
Cassian	112,865,000	714	569	80%
Crescent	80,658,900	581	345	59%
Enterprise	36,873,700	193	149	77%
Hazelhurst	162,543,000	690	526	76%
LakeTomahawk	101,720,900	574	452	79%
Little Rice	22,019,700	188	138	73%
Lynne	10,871,000	85	76	89%
Minocqua	711,527,000	2,873	2,304	80%
Monico	4,961,200	58	44	76%
Newbold	209,515,200	1,213	870	72%
Nokomis	85,874,100	603	423	70%

## Seasonal Owners of Waterfront Properties by Town

Town	Waterfront Valuation, \$	# of Homes	Seasonal Homes	% of Total
Pelican	76,903,400	616	397	64%
Piehl	3,030,000	26	23	88%
Pine Lake	74,131,900	687	356	52%
Schoepke	74,736,600	370	313	85%
Stella	20,566,900	128	92	72%
Sugar Camp	170,421,300	883	657	74%
Three Lakes	564,325,600	2,008	1,653	82%
Woodboro	75,350,900	458	346	76%
Woodruff	140,159,800	511	419	82%
Rhineland	40,011,100	125	74	59%
<b>TOTAL</b>	<b>\$2,779,067,200</b>	<b>13,584</b>	<b>10,226</b>	<b>75%</b>

## Impact of Water Clarity on Home Prices in Oneida County

OC Lake	Size, acres	Avg Water Clarity, ft	\$ Value Increase +3.2 ft clarity	\$ Value Increase + 6 ft clarity
<b>Big Lake</b>	845	3	\$26,648	\$45,601
<b>Big Stone</b>	607	3	\$28,140	\$47,831
<b>Blue</b>	441	19	\$9,283	\$17,423
<b>Boom</b>	365	3	\$26,326	\$45,117
<b>Buckskin</b>	642	9	\$15,852	\$28,634
<b>Cranberry</b>	924	4	\$23,922	\$41,461
<b>Crescent</b>	616	11	\$13,351	\$24,457
<b>Deer</b>	188	4	\$24,828	\$42,847
<b>Fifth Lake</b>	238	2	\$30,228	\$50,909
<b>George</b>	443	3	\$26,221	\$44,958
<b>Hancock</b>	259	5	\$21,215	\$37,260

## Impact of Water Clarity on Home Prices in Oneida County (continued)

OC Lake	Area, acres	Avg Water Clarity, ft	\$ Value Increase +3.2 ft Clarity	\$ Value Increase +6 ft Clarity
<b>Indian</b>	354	9	\$15,701	\$28,385
<b>Kawaguesaga</b>	700	11	\$13,351	\$24,457
<b>Killarney</b>	293	2	\$30,655	\$51,533
<b>Minocqua</b>	1,339	16	\$10,278	\$19,174
<b>Laurel</b>	249	2	\$29,950	\$50,502
<b>Little Fork</b>	336	5	\$21,850	\$38,255
<b>Long Lake</b>	604	4	\$23,493	\$40,802
<b>Lost</b>	544	5	\$22,296	\$38,948
<b>Maple</b>	131	14	\$11,453	\$21,215
<b>McCormick</b>	113	2	\$32,171	\$53,735
<b>Oscar-Jenny</b>	101	5	\$21,215	\$37,260

## Impact of Water Clarity on Home Prices in Oneida County (continued)

OC Lake	Area, acres	Avg Water Clarity, ft	\$ Value Increase +3.2 ft Clarity	\$ Value Increase +6 ft Clarity
<b>Pelican</b>	3,545	5	\$23,080	\$40,164
<b>Pickerel</b>	581	5	\$21,423	\$37,586
<b>Planting Grd</b>	1,010	4	\$23,922	\$41,461
<b>Spirit</b>	348	11	\$13,711	\$25,066
<b>Squash</b>	398	16	\$10,457	\$19,486
<b>Sugar Camp</b>	519	12	\$12,782	\$23,493
<b>Tom Doyle</b>	108	5	\$22,448	\$39,185
<b>Tomahawk</b>	3,462	18	\$9,648	\$18,069
<b>Two Sisters</b>	719	15	\$11,210	\$20,796
<b>Virgin Lake</b>	261	4	\$24,734	\$42,704
<b>Average</b>			<b>\$20,370</b>	<b>\$35,587</b>

## Impact of Water Clarity Decrease on Home Prices in Oneida County

OC Lake	Size, acres	Avg Water Clarity, ft	\$ Value Decrease -3.2 ft clarity	\$ Value Decrease - 6 ft clarity
<b>Big Lake</b>	845	3	-\$45,277	-\$46,589
<b>Big Stone</b>	607	3	-\$42,181	-\$42,181
<b>Blue</b>	441	19	-\$10,798	-\$23,706
<b>Boom</b>	365	3	-\$44,333	-\$47,566
<b>Buckskin</b>	642	9	-\$20,878	-\$51,533
<b>Cranberry</b>	924	4	-\$37,806	-\$55,191
<b>Crescent</b>	616	11	-\$16,737	-\$39,185
<b>Deer</b>	188	4	-\$40,164	-\$52,245
<b>Fifth Lake</b>	238	2	-\$36,320	-\$57,174
<b>George</b>	443	3	-\$44,027	-\$47,889
<b>Hancock</b>	259	5	-\$31,394	-\$64,577

## Impact of Water Clarity Decrease on Home Prices in Oneida County (continued)

OC Lake	Area, acres	Avg Water Clarity, ft	\$ Value Decrease -3.2 ft Clarity	\$ Value Decrease -6 ft Clarity
<b>Indian</b>	354	9	-\$20,616	-\$50,704
<b>Kawaguesaga</b>	700	11	-\$16,737	-\$39,185
<b>Killarney</b>	293	2	-\$35,161	-\$35,161
<b>Minocqua</b>	1,339	16	-\$12,170	-\$27,090
<b>Laurel</b>	249	2	-\$37,082	-\$37,082
<b>Little Fork</b>	336	5	-\$32,821	-\$62,288
<b>Long Lake</b>	604	4	-\$36,730	-\$56,616
<b>Lost</b>	544	5	-\$33,849	-\$60,716
<b>Maple</b>	131	14	-\$13,855	-\$31,394
<b>McCormick</b>	113	2	-\$31,144	-\$31,144
<b>Oscar-Jenny</b>	101	5	-\$31,394	-\$64,577



## Impact of Water Clarity Decrease on Home Prices in Oneida County (continued)

OC Lake	Area, acres	Avg Water Clarity, ft	\$ Value Decrease -3.2 ft Clarity	\$ Value Decrease -6 ft Clarity
<b>Pelican</b>	3,545	5	-\$35,715	-\$58,011
<b>Pickerel</b>	581	5	-\$31,856	-\$63,823
<b>Planting Grd</b>	1,010	4	-\$37,806	-\$55,191
<b>Spirit</b>	348	11	-\$17,309	-\$40,802
<b>Squash</b>	398	16	-\$12,422	-\$27,722
<b>Sugar Camp</b>	519	12	-\$15,852	-\$36,730
<b>Tom Doyle</b>	108	5	-\$34,206	-\$60,184
<b>Tomahawk</b>	3,462	18	-\$11,296	-\$24,923
<b>Two Sisters</b>	719	15	-\$13,501	-\$30,475
<b>Virgin Lake</b>	261	4	-\$39,915	-\$52,546
<b>Average</b>			<b>-\$28,792</b>	<b>-\$46,069</b>

## Further Details on Select Figures

- ▶ **Impact of poor water quality on seasonal resident spending.** Conclusion: loss of \$4 million/yr. Seasonal residents contribute \$52 million/yr. Surveys (Delavan Lake Study) indicated that a decline in water quality (increased algae & reduced water clarity) would reduce their total regional expenditures by about 8%/yr, worth approx. \$4 million.
- ▶ **Impact of poor water quality on property values.** Conclusion: Potential loss of \$4.5 million in home values on a single lake with reduced water clarity. Recent OC/VC study of 60 lakes indicated loss of 3 feet of water clarity could decrease average home sale values by as much as \$45K. Assume that an average lake has 100 homes, then the total home value of a single lake could decrease as much as \$4.5 million due to reduced water clarity of 3 feet.
- ▶ **Full-time waterfront resident spending estimated to be \$141 million/yr.** Tainter Lake study estimated \$31K/yr. Average annual income for Oneida County resident is \$41K/yr. OC waterfront home prices have skyrocketed over the last 10 years, indicating that most waterfront residents have more than typical means. Conservative estimate of full-time waterfront resident was \$40K/yr. 3,534 full time residents X \$40K = \$141 million contribution to the local economy.
- ▶ **Conclusion: Annual loss due to poor water quality.**  
Visitor & tourist spending: \$100 million
  - ▶ NH study indicated a potential 50% loss in tourist revenue due to poor water quality \$197 million in revenue from tourism X 50% = approx. \$100 million

## References

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