



# Town of St. Germain Comprehensive Plan 2021



# *Town of St Germain, Vilas County Wisconsin*

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# Chapter One

## Demographics

The Town of St. Germain, Wisconsin, known as the Town of Farmington when established in 1907, is located in the south central part of Vilas County. The name was changed to St. Germain in 1930. It is bounded by the towns of Plum Lake to the north, Arbor Vitae to the west, Cloverland to the east and Oneida County to the south. It is one of the fourteen towns in Vilas County. See the [Locational Reference Map 1](#). See [Planning Area Map 2](#) showing a general overview of the town on a 2015 aerial photo.

This analysis describes existing demographics and historical trends in the Town of St. Germain and identifies the major demographics impacting St. Germain over the next two to three decades. Both Vilas County and the State of Wisconsin are listed for comparison. This chapter includes subjects such as population, households, age, education, and income.

The data in this chapter, as well as the chapter on housing, mainly utilizes data from the U.S. Census and the American Community Survey (ACS), as well as the Wisconsin Department of Administration (WDOA). The U.S. Census and the American Community Survey are both produced by the U.S. Census Bureau. The Census is a count of the American population released every ten years and the American Community Survey is an estimate of the population and demographic data released on a yearly basis. Data is analyzed for various years from the U.S. Census Bureau for this comprehensive plan, while 2017 data is provided to give a sense of current trends.

The American Community Survey evolved from the long-form of the Census that a random subset of the population used to receive with the Census. In 2010, the U.S. Census Bureau started releasing American Community Survey data for all populations on a yearly basis, including the Town of St. Germain

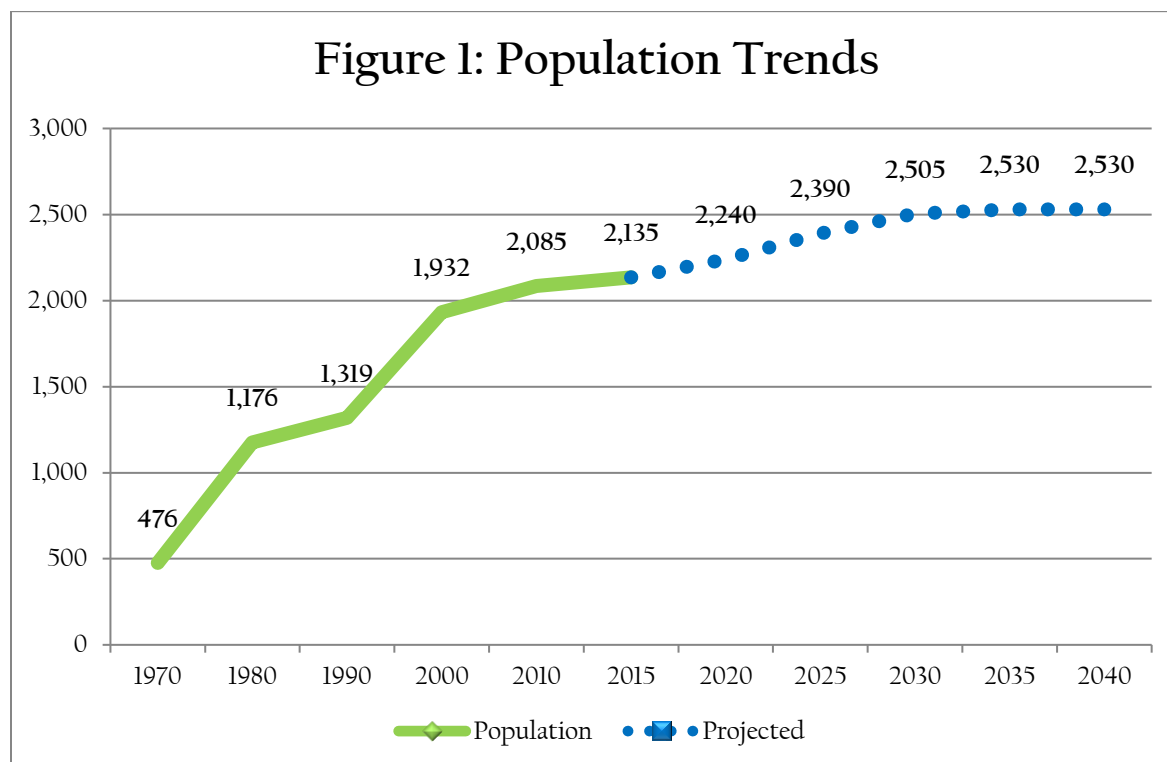
### Population & Households

#### Historical Trends

The 2018 population estimate in the Town of St. Germain created by the Wisconsin Department of Administration (WDOA) is 2,065. [Figure 1](#) displays the population trends in the Town of St. Germain from 1970 to projected populations in 2040. Population within the Town more than doubled between 1970 and 2010. The Town is projected to reach a peak population of 2,530 residents in the year 2040.

[Table 1.1](#) compares demographic changes in the Town of St. Germain, Vilas County, and Wisconsin for the years 1990, 2000, 2010, and 2017. Demographic changes include population numbers, number of households, and average household size. The Town of St. Germain has experienced over 46% percent increase in population since 1990. This is due to a large increase in population between 1990 and 2000, as the Town's population has decreased by nearly 9 percent since 2010. Population growth since 1990 in the Town doubled Vilas County as a whole, but unlike in St. Germain, Vilas County has experienced an increase in population since 2010.

By contrast, the increase in total households is higher than the increase in population. This is due to a decrease in household size, which reflects the national trend toward more households comprised of singles, couples without children, smaller families, and widows or widowers. The number of households in the Town of St. Germain has increased by nearly 65 percent since 1990. In comparison, Vilas County has increased at a slightly slower pace than the Town, while the state as a whole has increased at a significantly slower pace. Similar to the Town's population, most of this growth occurred between 1990 and 2000, however, the number of households in the Town has been increasing since 2000 as well, unlike the Town's population.



	1990	2000	2010	2017	% Change 1990 – 2017	% Change 2010 – 2017
Total Population						
St. Germain	1,319	1,932	2,085	1,928	46.2%	-8.9%
County	17,707	21,033	21,430	21,465	21.2%	0.2%
State	4,891,769	5,363,675	5,686,986	5,763,217	17.8%	1.3%
Total Households						
St. Germain	583	887	953	960	64.7%	0.7%
County	7,294	9,066	9,658	10,648	46.0%	10.3%
State	1,822,118	2,084,544	2,279,768	2,310,246	26.8%	1.3%
Average Household Size						
St. Germain	2.26	2.17	2.18	2.01	-11.1%	-7.8%
County	2.40	2.32	2.22	2.01	-16.3%	-9.5%
State	2.61	2.50	2.43	2.49	-4.6%	2.5%

Source: U.S. Census Decennial Censuses 1990-2010 & American Community Survey 5-Year Estimates 2013-2017

## Seasonal Population

Seasonal residents have a major impact on the Town. Visitors and seasonal residents can easily outnumber the local residents during peak times during the summer. In 2017, there were 1,077 housing units used for seasonal/recreational use in St. Germain. Over 47% of all the housing units in the Town are for seasonal/recreational use, as shown in [Table 1.2](#).

Seasonal homeowners also contribute expenditures for food and drink, recreation and equipment, auto and home supplies, construction and remodeling, professional and other services. According to the Wisconsin Department of Tourism, there were an estimated \$219 million of total expenditures from seasonal residents in Vilas County in 2017.

	Total Housing Units	Seasonal Housing Units	% Seasonal Housing Units
St. Germain	2,278	1,077	47%
Vilas County	25,615	12,924	51%
Wisconsin	2,668,692	190,794	7%

Source: American Community Survey 2013-2017

## Projections

State population projections were completed in 5-year increments between 2015 and 2040, as shown in [Table 1.3](#). According to the Wisconsin Department of Administration (WDOA), the population in the Town of St. Germain will increase by over 21 percent by 2040. In comparison, Vilas County is projected to increase by 11.5 percent during the same time period. Both the Town of St. Germain and Vilas County are projected to reach peak populations in the year 2030. The WDOA population projections are recognized as Wisconsin's official population projections in accordance with Wisconsin Statutes 16.96. The WDOA uses the Cohort Component Method for projections, which takes into consideration base population, net migration figures, age, sex, and birth/death rates.

Like population, household projections were completed in 5-year increments between 2015 and 2040. Like the population projection, the WDOA household projections are recognized as Wisconsin's official household projections and are based on the historical population trends of individual communities. [Table 1.4](#) includes household projections completed by the WDOA. During this time period, the number of households in St. Germain is projected to increase by nearly 31 percent, compared to the number of households in Vilas County increasing by 19 percent.

	2010	2015	2020	2025	2030	2035	2040	% Change
St. Germain	2,085	2,135	2,240	2,390	2,505	2,530	2,530	21.3%
County	21,430	21,840	22,535	23,645	24,395	24,305	23,890	11.5%

Source: Wisconsin Department of Administration, Population Projections 2013

	2010	2015	2020	2025	2030	2035	2040	% Change
St. Germain	953	998	1,058	1,139	1,205	1,230	1,246	30.8%
County	9,658	10,059	10,469	11,069	11,512	11,575	11,517	19.2%

Source: Wisconsin Department of Administration, Household Projections 2013

### Age

In 2017, about 17 percent of the Town’s residents were under the age of 18, compared to 17 percent for Vilas County. About 30 percent of the Town’s population was over the age of 65 years, compared to 29 percent for Vilas County. The remaining 53 percent of St. Germain residents are between the ages of 18 and 65 – the prime working age.

The number of people aged 65 and older that lived in the community increased from 483 in 2000 to 576 in 2017, an increase of 19 percent. Meanwhile the number of persons 17 and under decreased by 5.6 percent during that same time period from 356 in 2000 to 336 in 2017. Both percentages indicate a steady or slowly aging population in St. Germain.

The estimated median age in St. Germain in 2017 was 52.7, which is slightly younger than the median age in Vilas County (53.4) and significantly older than in Wisconsin (39.1), as shown in **Table 1.5**. Since 2000, median age in St. Germain has increased by over 5 percent, a slower rate than both Vilas County and Wisconsin. This trend is also true for the time period between 2010 and 2017, as St. Germain’s 1.0 percent increase in median age during this time is slower than both Vilas County and Wisconsin as well.

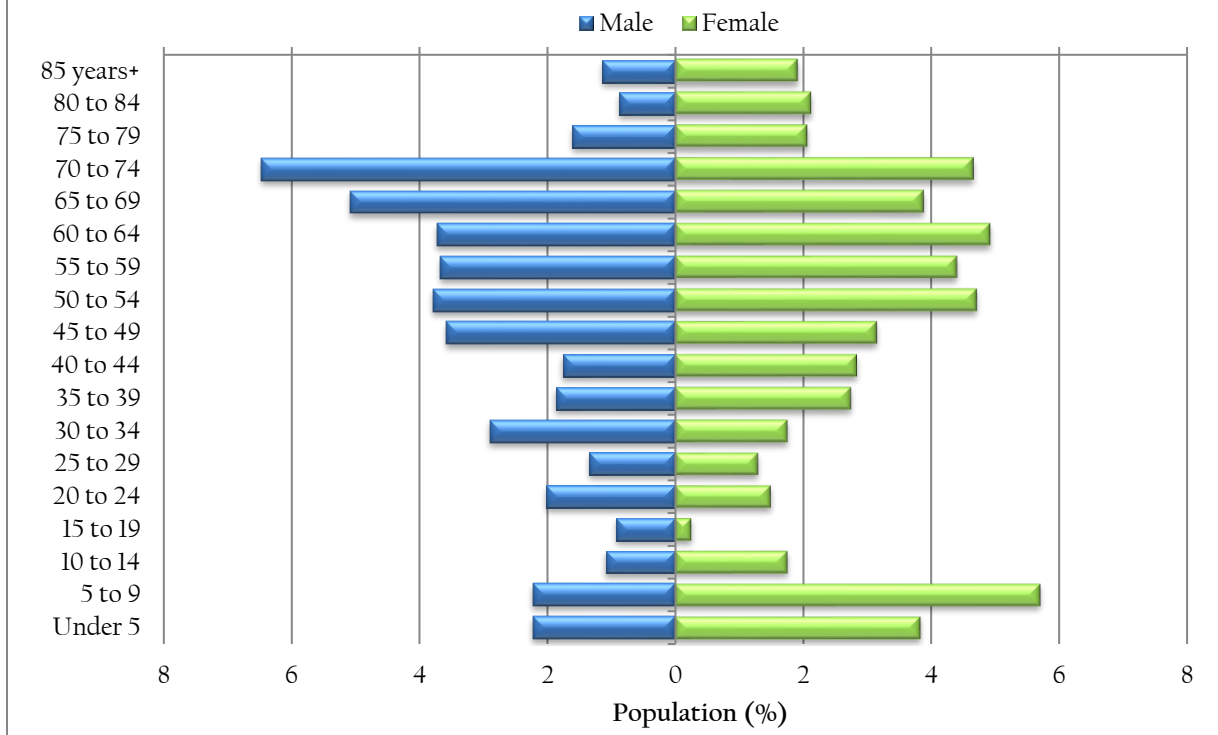
	2000	2010	2017	% Change 2000-2017	% Change 2010-2017
St. Germain	50.0	52.2	52.7	5.4%	1.0%
Vilas County	45.8	50.7	53.4	16.6%	5.3%
Wisconsin	36.0	38.5	39.2	8.9%	1.8%

Source: U.S. Census, American Community Survey 2013-2017

**Figure 2** shows the population age distribution broken down into age categories or cohorts for the Town of St. Germain in 2017. Figure 2 illustrates a more “top heavy” population for the Town of St. Germain, with a large percentage of Town residents falling between the ages of 50 and 74.



**Figure 2: Town of St. Germain Population Pyramid**



**Race & Ethnicity**

According to the 2013-2017 American Community Survey (ACS) 5-Year Estimates, 94.6 percent of the population in St. Germain is White, about the same proportion as it was in 2000 and 2010. About 2.0 percent identified as “Two or More Races”. About 2.6 percent identified as “American Indian”. About 3.3 percent identified as Hispanic or Latino Ethnicity in 2017, while about 0.7 percent identified as Asian.

**Education & Income Levels**

Educational attainment in the Town has increased since 2000. The percentage of population 25 and older with a high school education increased from 86.6 percent in 2000 to 92.9 percent in 2017. The percentage of those with a bachelor’s degree or higher has increased from 15.5 percent in 2000 to 25.3 percent in 2017. These increases were in line with those experienced in Vilas County. The proportion of people with less than a high school education in the Town is slightly lower than the county and the state. [Figure 3](#) and [Table 1.5](#) show more detail on educational attainment.

Figure 3: Educational Attainment, Age 25 and Older, 2017

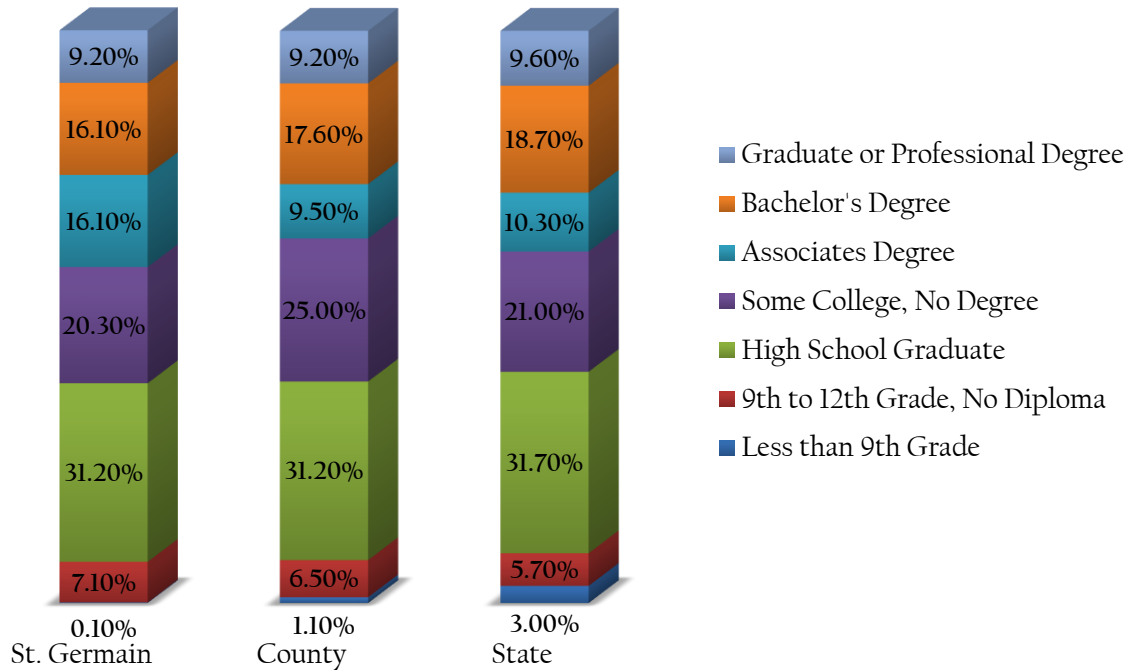


Table 1.5: Educational Attainment Change, 2000-2017

Educational Attainment	Town of St. Germain			Vilas County			Wisconsin		
	2000	2010	2017	2000	2010	2017	2000	2010	2017
% high school graduate or higher	86.6%	90.1%	92.9%	85.4%	91.7%	92.5%	85.1%	90.2%	91.3%
% Bachelor's degree or higher	15.5%	23.0%	25.3%	17.6%	25.0%	26.8%	22.4%	26.4%	28.3%

Source: U.S. Decennial Censuses 2000 & 2010; ACS 2013-2017

Table 1.6 shows median household income for the Town of St. Germain. The median household income for Town of St. Germain households was \$40,000 in 2017, up from \$32,969 in 2000. However, after adjusting for inflation, real median household income actually decreased by about \$7,430. Vilas County and Wisconsin also experienced a decline in median household income when adjusted for inflation. The

median household income of \$40,000 is lower than both Vilas County with a median of \$41,632, and the state at \$54,610.

Table 1.7 shows per capita income for the Town of St. Germain. Per capita income is the average obtained by dividing aggregate income by the total population of an area. Since 2000, the Town’s per capita income decreased by nearly 13 percent when adjusted for inflation, compared to a 10 percent increase in Vilas County and a 0.1 percent decrease in Wisconsin.

Table 1.6: Median Household Income					
Minor Civil Division	2000	2000*	2017	Adj. Net Change*	% Change*
Town of St. Germain	\$32,969	\$47,430	\$40,000	-\$7,430	-15.7%
Vilas County	\$33,759	\$48,566	\$42,720	-\$5,846	-12.0%
Wisconsin	\$43,791	\$62,999	\$56,759	-\$6,240	-9.9%

Source: U.S. Decennial Census 2000, ACS 2013-2017 & NCWRPC 2018

\*Adjusted for inflation in 2017 dollars.

Table 1.7: Per Capita Income					
Minor Civil Division	2000	2000*	2017	Adj. Net Change*	% Change*
Town of St. Germain	\$21,755	\$31,297	\$27,310	-\$3,987	-12.7%
Vilas County	\$18,361	\$26,414	\$27,537	\$2,644	10.0%
Wisconsin	\$21,271	\$30,601	\$30,557	-\$444	-0.1%

Source: U.S. Decennial Census 2000, ACS 2013-2017 & NCWRPC 2018

\*Adjusted for inflation in 2017 dollars.

## Retirement Sector

The large number of retirees living within St. Germain contribute personal income in the form of transfer payments such as retirement fund income, social security and others. In Vilas County, transfer payments account for more of the personal income of residents than proprietor income. Transfer payments as a percentage of total income are significantly higher in Vilas County than in Wisconsin and the nation, while net earnings from employment and proprietor income as percentages of totally income are significantly lower in Vilas County than in Wisconsin and the nation.

## Poverty

In 2017, 9.5 percent of the Town’s population was under the Federal Poverty Line (FPL). This is lower than the county (14.7%), state (12.7%), and national (15.1%) averages. Poverty rates within the Town of St. Germain have been increasing since 2000, as only 5.7 percent of Town residents were under the FPL in 2000. Comparisons of poverty rates can be found in Table 1.8.

Table 1.8: Poverty Rate (%)			
Minor Civil Division	2000 Poverty Rate (%)	2010 Poverty Rate (%)	2017 Poverty Rate (%)
Town of St. Germain	5.7%	9.3%	9.5%
Vilas County	8.0%	11.9%	14.7%
Wisconsin	8.7%	11.6%	12.7%

Source: U.S. Census, ACS 2013-2017

## Employment Characteristics

According to the 2013-2017 ACS, the 797 members of the St. Germain labor force had median earnings of \$35,733, while the mean earnings of full-time, year-round workers were \$45,768. Median earnings are generally higher as education increases, ranging from \$21,875 for high school graduates to \$41,750 for those with a bachelor's degree.

Between 2000 and 2017, the number of employed residents within the Town of St. Germain decreased from 791 employed residents in 2000 to 744 employed residents in 2017. [Table 1.9](#) compares the number of employees and trends of employment among residents in the Town of St. Germain with those in Vilas County and Wisconsin.

[Table 1.10](#) shows the breakdown of occupations by sector of the employed population in the Town of St. Germain in 2017. The *Arts, entertainment, and recreation, and accommodation and food services* industry accounted for over 22 percent of jobs held by Town of St. Germain residents, the most of any industry.

Table 1.9: Total Employed					
	2000	2010	2017	% Change 2000-2017	% Change 2010-2017
St. Germain	674	955	744	10.4%	-22.1%
Vilas County	9,268	9,764	8,978	-3.1%	-8.0%
Wisconsin	2,734,925	2,869,310	2,910,339	6.4%	1.4%

Source: U.S. Census, ACS 2013-2017



	St. Germain	Vilas County	Wisconsin
Agriculture, Forestry, fishing and hunting, and mining	0.0%	2.6%	2.4%
Construction	13.6%	10.9%	5.5%
Manufacturing	1.9%	4.7%	18.4%
Wholesale trade	3.5%	1.9%	2.7%
Retail trade	16.9%	13.7%	11.3%
Transportation and warehousing, and utilities	2.0%	4.8%	4.4%
Information	2.4%	2.1%	1.6%
Finance and insurance, and real estate and rental and leasing	4.3%	4.6%	6.1%
Professional, scientific, and management, and administrative and waste management services	6.5%	8.8%	8.3%
Educational services, and health care and social assistance	16.0%	17.0%	23.2%
Arts, entertainment, and recreation, and accommodation and food services	22.4%	18.7%	8.7%
Other services, except public administration	7.0%	5.7%	4.1%
Public administration	3.5%	4.5%	3.5%

Source: U.S. Census, ACS 2013-2017

## Demographic Trends

- The Town of St. Germain has experienced a dramatic increase in population over that last 50 years, greatly increasing between 1970 and 2017. Population is projected to continue to steadily increase between 2015 and 2035 before leveling out at 2,530 in 2040.
- Total households in the Town have steadily increased since 1970, while average household size continues to decrease leading to more households with fewer people. This can increase the cost of services on a per person basis.
- Median household income has grown at a slower pace in St. Germain than the county and the state.
- Educational attainment has grown at similar rates than the county and the state, but the percentage of St. Germain residents with higher educational attainment is lower than both the county and the state.

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## Chapter Two

# Natural, Agricultural, and Cultural Resources

This chapter describes local land and water conditions in detail as well as agricultural resources and cultural heritage. It is important to consider the patterns and interrelations of natural resources on a broader scale because they do not follow geo-political boundaries. In addition, many of the programs for protecting or mitigating impacts to natural resources are administrated at the County, State, or Federal level. Thus an overview of recent county-wide natural resource planning efforts is described below, followed by a description of local natural resource conditions. Of particular interest are geographic areas of the landscape encompassing valued natural resource features grouped below by resource type, including soil and biological resources.

### Previous Plans and Studies

In the last decade, several plans were prepared by the County specifically to address protection and management of natural resources. These plans may be used as resources to guide local policy and decision making regarding resource management and protection.

#### [Vilas County Land and Water Resource Management Plan, 2015-2024](#)

*This plan outlines a comprehensive strategy for the implementation of soil and water conservation in Vilas County from 2015 to 2024. The County Land and Water Conservation Department, in partnership with the NCWRPC, identified the following goals for Vilas County's natural resource protection efforts:*

- *Goal 1: Increase the publics' level of natural resource knowledge and stewardship*
- *Goal 2: Protect aquatic and terrestrial environments from non-point source pollutants*
- *Goal 3: Protect aquatic, terrestrial, and wetland ecosystems from invasive species*
- *Goal 4: Organize sites of concern within watersheds, wetlands, lakes, and forests*
- *Goal 5: Attend to state and local conservation funding and policy issues*

#### [Vilas County Farmland Preservation Plan, 2015](#)

*The Vilas County Farmland Preservation Plan is required under Chapter 90 of Wisconsin Statutes. The Plan's Purpose is to guide and manage farmland preservation and agricultural production capacity from 2015 to 2030. The plan identifies portions of the county as designated farmland preservation areas and existing farmland preservation areas.*

- *Farmland Preservation Areas are also located throughout the Town.*

## Vilas County Forestry Plan

*The Vilas County Forestry Plan, updated in 2017, is a management guide for the Vilas County Forest and is updated every decade. The mission of the plan is to manage and protect natural resources on a sustainable basis for ecological, economic, educational, and research needs of present and future residents throughout Vilas County.*

## USGS Protecting Wisconsin's Groundwater through Comprehensive Planning

*In a joint effort by the Wisconsin Department of Natural Resources (DNR), the University of Wisconsin System, and the United States Geological Survey, a website was made available with data and information on geology, general hydrology, and groundwater quantity and quality. The website was developed to aid government officials in their comprehensive plans, including this plan.*

*The most recent data available for Vilas County was public in 2007. The full Vilas County report can be found at their website: [https://wi.water.usgs.gov/gwcomp/find/vilas/index\\_full.html](https://wi.water.usgs.gov/gwcomp/find/vilas/index_full.html).*

## Natural Resources Inventory

Examining the natural environment is essential to the planning process. For instance, soils, topography and geology can pose limitations to certain types of developments, while an inventory of surface water resources, vegetation types, environmentally significant areas, and historical features identifies those resources and areas which should be protected from over-development. This section of the plan identifies both the water and land resources of the town. See [Natural Resources Map 3](#).

## Land Resources

The Town is located in the southcentral portion of Vilas County. The Town is bounded by the Towns of Plum Lake to the north, the Town of Arbor Vitae to the west, Oneida County to the south and Town of Cloverland to the east. The nearest cities are: Eagle River located 14 miles to the east and Rhinelander approximately 30 miles southeast. The Town of St. Germain covers about 21,760 acres of land.

## Topography and Geology

The Town is located just north of the Northern Highland physiographic region of Wisconsin, which has some of the highest elevations in the state. Elevations range from approximately 1,700 feet above sea level to about 1,600 feet, indicating that relief in the area is low.

The landscape in the Town of St. Germain includes outwash plain, characterized by a rolling or hilly topography with many enclosed basins and depressions. In scattered areas of this plain, sand flats are present, while end moraines and drumlins are scattered throughout. Previous glacial melt is directly related to the amount and location of surface water. The primary drainage system includes the Town's numerous rivers and creeks, including the St. Germain River, Plum Creek, and Lost Creek.

According to the Soil Survey of Vilas County, the secondary drainage system is rather poorly defined, and includes the Town's numerous lakes which drain into the river systems through shallow, crooked drainageways. Glacial meltwater was unable to establish a system of deeper channels in the glacial topography of the area. In addition, many of the lakes do not have any outlets.



The geology of the Town includes both stratified and unstratified glacial drift, which were developed primarily during the various stages of glaciation during the last ice age. Stratified drift consists of outwash and ice-contact deposits, which were laid down by meltwater during glacial stagnation. Stratified drift is located primarily in portions of the southern, northwestern, and central areas of the Town. Unstratified drift consisting of ground moraine is located generally in the central, western and eastern portions of Town. Ground moraine is composed of unsorted sandy clay till which was laid down directly by ice. The thickness of glacial drift, or the depth to bedrock, generally ranges from 0-240 feet, and tends to be thinnest in areas of ground moraine.

The bedrock geology in the Town is characterized by igneous and metamorphic rocks which are part of the Canadian Shield. More specifically, these rocks include Gneiss from the Archean age located in the southwest, and rocks from the Early Proterozoic age including metasedimentary rocks which comprise the majority of the Town, iron formations scattered throughout, and metavolcanic rocks in the northern region. The bedrock generally slopes to the south.

### Forests

Forests are the predominant land cover within the Town of St. Germain, covering 16,752 acres or approximately 65 percent of the Town's total area. Forests are an important resource in the Town. Forests also provide protection for environmentally sensitive areas, such as steep slopes, shorelands, wetlands, and flood plains. In addition, expansive forests provide recreational opportunities aesthetic benefits, and economic development.

The pre-settlement composition of forestland in the Town was dominated by a mix of conifer and deciduous tree species that included hemlock, sugar maple, yellow birch, white pine, and red pine.

Some areas of the Town contained stands of coniferous pine forest, including red and white. Though it is commonly thought that most of Northern Wisconsin was once covered by extensive pure stands of white and red pines, this forest type was actually extremely limited even before settlement. Some small scattered areas of the Town contained wetland vegetation consisting of swamp conifers including white cedar, black spruce, tamarack and hemlock. Brush vegetation existed in a small area in the northeast portion of Town.

Presently, both the species composition and relative proportion of presettlement forest types have been greatly altered by humans in the northern forest region. The mixed coniferous – deciduous forest types have primarily lost their coniferous component. Hemlock occurs sporadically in second-growth hardwood stands, but white pine is virtually absent in many areas and shows no sign of regeneration. The sugar maple has retained a dominant position, however yellow birch is much less common than it once was. Basswood and white ash are now usually the most important associates of sugar maple. The area is generally dominated by mixtures of sugar maple, basswood, hemlock, yellow birch, white ash, and American beech, while red oak and red maple are the most common minor associates to these stands.

Some private woodlands in the county are enrolled in Managed Forest Law (MFL). This program provides a low annual tax rate per acre and requires a management plan for the property that must include some harvesting along with allowing some public uses based on acreage thresholds. When timber is harvested from MFL properties, a harvest tax is also assessed. This provides an incentive to

keep woodlots in active production and allows some community access to the site in exchange for greatly reduced taxes.

### Soils & Productive Agricultural Areas

Soil is composed of varying proportions of sand, gravel, silt, clay and organic material. The soils in the Town primarily result from glacial till, glacial outwash, or glacial lacustrine deposits, and a few formed from organic material.

A detailed study of all the soils in Vilas County was developed by the U.S. Department of Agriculture, Soil Conservation Service. As part of that study, soils were identified in terms of both generalized soil associations, or predominant soil patterns, and specific detailed soils.

There is no presence of agricultural lands within the Town of St. Germain.

### Metallic & Non-Metallic Mineral Resources

There are no active metallic mines in the Town, nor are there any known deposits. One non-metallic mining site is located within the Town, one located east of Gravel Pit Road

### Environmentally Remediated Areas

The Bureau for Remediation and Redevelopment Tracking System (BRRTS) is an inventory of every known contaminated site, such as oil or chemical spill, in the state of Wisconsin. These sites are otherwise known as Brownfields. Contaminated sites are not uncommon as all communities with commercial and industrial development have the potential for air emissions, groundwater contamination, soil spills, and surface water contamination. Contaminated sites originate when a property is used for such activities as a gas station, industrial processing facility, a landfill, or laundry mat. There are no listed open sites on the BRRT currently in the Town of St. Germain.

These properties create many problems for communities, including potential harm to human health and the environment; reduced tax revenue and economic growth, neighborhood deterioration and blight; and attraction of illegal activity, including vandalism and dumping. Brownfield investigation, cleanup and redevelopment can reduce many of these problems. Communities gain by recycling land infrastructure for new businesses and employment, housing, parks, athletics fields and other local needs. Additionally, residential property values near remediated sites increase anywhere between 4.9% and 32.2%.

Because of the importance of brownfield redevelopment, the Wisconsin State Legislature created liability exemptions enacted in the Land Recycling Law of 1994 and subsequent legislation. Some of these exemptions include: environmental liability exemptions for local governments, lenders, representatives and for property owners affected by contamination migrating from other properties as well as for voluntary party liability exemptions for owners, operators, purchasers, businesses, governments and others who voluntarily clean up contaminated property. More information about liability exemptions can be found at [dnr.wi.gov/topic/brownfields](http://dnr.wi.gov/topic/brownfields).

A number government entities offer monetary and technical assistance to municipalities large and small, including the Wisconsin DNR and DOA, WEDC, the U.S. EPA, and HUD. Grants can be used for a number of stages in the cleanup process and are often used simultaneously. Grants are available for initial

site investigation and assessment, acquisition of property, underground storage tank removal, environmental cleanup, and redevelopment of property among other activities.

### Rare Species & Natural Communities

Wisconsin's National Heritage Inventory Program (NHI) is responsible for maintaining data on the locations and status of rare species, natural communities, and natural features throughout the State. The program's database, on the Wisconsin DNR website, identifies species and natural communities that are currently tracked by the NHI. As of April 2019, NHI tracked 23 species or communities in the Town of St. Germain. Four of these species, the Red-shouldered hawk, Shore Sedge, Cerulean Warbler, and the Wood Turtle, are listed as threatened in Wisconsin. Two species, the Cerulean Warbler and the Wood Turtle, are also Species of Concern at the federal level. Of the 23 species tracked by NHI, 2 are communities, 7 are plants, 7 are communities, and 9 are animals or insects.

Wisconsin's biodiversity goals are to identify, protect and manage native plants, animals, and natural communities from the very common to critically endangered for present and future generations. Knowledge, appreciation, and stewardship of Wisconsin's native species and ecosystems are critical to their survival and greater benefit to society.

### Water Resources

Similar to the rest of Vilas County, the Town of St. Germain contains numerous natural surface water features, including rivers, streams, lakes and wetlands. Many have remained in a fairly pristine state and others are in need of focused efforts to improve water quality.

This section discusses the characteristics of the major surface water features located within the Town.

### Watersheds

A watershed is an area of land in which water drains to a common point. In Wisconsin, watershed vary in scale from major river systems to small creek drainage areas and typically range in size from 100 to 300 square miles. River basins encompass several watersheds. There are 32 river basins in Wisconsin, which range in size from 500 to over 5,000 square miles.

The Town of St. Germain is part of two watersheds. The north part of the Town is located in the Saint Germain River watershed; the south of the Town lies in the Sugar Camp watershed.

### Surface Water

According to the Soil Survey, Vilas County ranks second in the state in total acreage of surface water with 96,321 acres, of which approximately 98 percent is lakes and the remaining 2 percent is rivers and streams. Overall the County ranks first in the state in total number of lakes with 1,327. The Town of St. Germain contains 4,046 acres of surface water, and has 16 named lakes, which account for 1.2 percent of the County's total lakes. Within the Town, surface water accounts for about 16 percent of the Town's total acreage.

## Lakes

The Town of St. Germain contains 16 named lakes within the Town, eight of which are described below. Within the area, the lakes are of glacial origin: some formed in broad, deep depressions in the drainage system while others are in depressions in the glacial drift. The following provides additional information about the larger lakes within the Town of St. Germain.

- **Big Saint Germain Lake**

Big Saint Germain Lake is located in west-central portion of the Town. This lake is 1,622 acres in size, and is a popular tourism destination, as well as a popular fishing destination. This lake's water quality is considered to be poor by the Wisconsin DNR, and is listed as an impaired waterway due to eutrophication, and excess algae growth.

- **Little Saint Germain Lake**

Little Saint Germain Lake is located in the southeastern portion of the Town. This lake is 972 acres in size, and like Big Saint Germain Lake, is a popular destination for tourism and fishing. Little Saint Germain Lake is not listed as an impaired waterway by the DNR.

- **Moon Lake**

Moon Lake is located in the southeastern portion of the Town, and is 131 acres in size. Moon Lake is an oligotrophic lake with very clear water clarity and water quality that is considered to be excellent.

- **Found Lake**

Found Lake is located in the east-central portion of the Town, and is 336 acres in size. While Found Lake is a eutrophic lake with low water clarity, the lake's water quality is considered to be excellent.

- **Lost Lake**

Lost Lake is located in the northeastern portion of the Town, and is 539 acres in size. Lost Lake is a eutrophic lake with low water clarity and good water quality.

- **Lake Content**

Lake Content is located in the southcentral portion of the Town, and is 239 acres in size. Lake Content is a mesotrophic lake with moderately clear water clarity and good water quality. Despite Lake Content's good water quality, the lake is still listed as an impaired waterway due to excess algae growth.

- **Stella Lake**

Stella Lake is located in the northeastern portion of the Town, and is 95 acres in size. Stella Lake is a eutrophic lake with low water clarity and good water quality.

- **Alma Lake**



Alma Lake is located in the southeastern portion of the Town, and is 58 acres in size. Alma Lake is a mesotrophic lake with moderately clear water clarity and good water quality.

## Rivers

The Saint Germain River, Plum Creek, and Lost Creek are the three river systems that flow through the Town of St. Germain.

- **Saint Germain River**

The Saint Germain River originates is a 2.66 mile river that falls in Vilas and Oneida Counties. Water quality within the river is considered to be good, and there are no known impairments at this time.

- **Plum Creek**

Plum Creek is a popular destination for stream trout fishing. It runs 5 miles downstream from Plum Lake until it enters in Big St. Germain Lake. About 4.5 miles of Plum Creek are classified as trout waters, with one segment classified as a Class I Trout Stream and another classified as a Class II Trout Stream. It should be noted that portions of Plum Creek are listed as an Outstanding Resource Water.

- **Lost Creek**

Lost Creek is a 5.68 mile river that lies fully within Vilas County. Lost Creek is not considered to be impaired; however, the general water quality condition is unknown at this time.

## Outstanding and Exceptional Resource Waters

The Wisconsin DNR classifies major surface water resources. These classifications allow water bodies of particular importance to be identified because of their unique resource values and water quality. Two classes which are represented by surface waters in the Town of St. Germain include Outstanding Resource Waters (ORW) which have the highest quality water and fisheries in the state and are therefore deserving of special protection, and Exceptional Resource Waters (ERW) which have excellent water quality and valued fisheries but receive or may receive water discharges.

Outstanding Resource Waters (ORWs) and Exceptional Resource Waters (ERWs) share many of the same environmental and ecological characteristics. The primary difference between the two is that ORWs typically do not have any direct point sources discharging pollutants directly to the water. In addition, any pollutant load discharged to an ORW must meet background water quality at all times. Exceptions are made for certain types of discharge situations to ERWs to allow pollutant loads that are greater than background water quality when human health would otherwise be compromised.

Plum Creek is the only waterbody within the Town of St. Germain that is currently listed as an Outstanding Resource Water or as an Exceptional Resource Water.

## Impaired Waters

Section 303(d) of the federal Clean Water Act requires states to develop a list of impaired waters, commonly referred to as the “303(d) list.” A water body is considered impaired if a) the current water

quality does not meet the numeric or narrative criteria in a water quality standard or b) the designated use that is described in Wisconsin Administrative Code is not being achieved. A documented methodology is used to articulate the approach used to list waters in Wisconsin. Every two years, states are required to submit a list of impaired waters to EPA for approval.

Three water bodies in the Town of St. Germain are listed as not meeting the standards set under the U.S. Clean Water Act, Section 303(d). The impaired waters in St. Germain are: *Big St. Germain Lake*, because of excess algal growth and eutrophication; *Lake Content*, because of excess algal growth; and *Shannon Lake*, because of contaminated fish tissues caused by high levels of mercury.

### Invasive Aquatic Species

Surface water resources in Vilas County are threatened by the introduction of invasive aquatic species. These species out-compete native species and degrade habitats possibly by decreasing biodiversity from having less plant and animal species. Contact the County Land and Water Conservation Department for public outreach education strategies Lake Districts and Association's continue to work with the DNR and property owners to manage invasive aquatic species on the lakes in the Town of St. Germain.

### Wetlands

Wetlands perform many indispensable roles in the proper function of the hydrologic cycle and local ecological systems. In terms of hazard mitigation, they act as water storage devices in times of high water. Like sponges, wetlands are able to absorb excess water and release it back into the watershed slowly, preventing flooding and minimizing flood damage. As more impermeable surfaces are developed, this excess capacity for water runoff storage becomes increasingly important.

Wetland plants and soils have the capacity to store and filter pollutants ranging from pesticides to animal wastes. Calm wetland waters, with their flat surface and flow characteristics, allow particles of toxins and nutrients to settle out of the water column. Plants take up certain nutrients from the water. Other substances can be stored or transformed to a less toxic state within wetlands. As a result, the lakes, rivers and streams are cleaner.

Wetlands that filter or store sediments or nutrients for extended periods may undergo fundamental changes. Sediments will eventually fill in wetlands and nutrients will eventually modify the vegetation. Such changes may result in the loss of this function over time. Eradication of wetlands can occur through the use of fill material. This can destroy the hydrological function of the site and open the area to improper development. The WDNR has promulgated minimum standards for managing wetlands.

There are over 2,700 acres of wetlands within the Town of St. Germain. These areas should be protected and development should be encouraged away from these environmentally sensitive areas.

### Floodplains

A floodplain is generally defined as land where there is a one percent chance of flooding in any year. The primary value of floodplains is their role in natural flood control. Flood plains represent areas where excess water can be accommodated whether through drainage by streams or through storage by

wetlands and other natural detention/retention areas. Specific areas that will be inundated will depend upon the amount of water, the distance and speed that water travels, and the topography of the area. If uninterrupted by development, the areas shown on a map as floodplains should be able to handle the severest (regional) flood, i.e. those that have a probability of occurring once every one hundred years.

## Groundwater

Groundwater is water that occupies void spaces between soil particles or cracks in the rock below the land surface. It originates as precipitation that infiltrated into the ground. The type of soil and bedrock that a well is drilled into often determines water's pH, saturation index, and the amount of hardness or alkalinity in water. The type of soil and bedrock in a region also determines how quickly contaminants can reach groundwater.

Most groundwater in Vilas County is obtained from sand and gravel aquifers. Wells are drilled 20 to 200 feet deep to yield 5 to 50 gallons per minute, but yields of 200 gallons per minute are possible. Shallow wells in these deposits are subject to pollution.

Groundwater quality in Vilas County and the Town of St. Germain is generally good. Local differences in quality are the result of the composition, solubility, and surface of the soil and rock through which the water moves, and the length of time that the water is in contact with these materials. The main constituents in the water are calcium, magnesium, and bicarbonate ions. Mainly in the moraines, the water is hard. A high content of iron is a problem in many wells, but it is not a health hazard.

Susceptibility of groundwater to pollutants is defined here as the ease with which a contaminant can be transported from the land surface to the top of the groundwater called the water table. Many materials that overlie the groundwater offer good protection from contaminants that might be transported by infiltrating waters. The amount of protection offered by the overlying material varies, however, depending on the materials. Thus, in some areas, the overlying soil and bedrock materials allow contaminants to reach the groundwater more easily than in other areas of the state.

Many land use activities have the potential to impact the quality of groundwater. A landfill may leach contaminants into the ground that end up contaminating groundwater. Gasoline may leak from an underground storage tank into groundwater. Fertilizers and pesticides can seep into the ground from application on farm fields, golf courses, or lawns. Leaking fluids from cars in junkyards, intentional dumping or accidental spills of paint, used motor oil, or other chemicals on the ground can result in contaminated groundwater.

## Historical & Cultural Resources

A cultural resource is a broad term that can encompass many aspects of heritage. Cultural resources may include archaeological sites and cemeteries, historic buildings and landscapes, historic transportation routes, or traditional cultural properties important to American Indians or other cultural groups. Cultural resources are those elements that signify heritage and help to evoke the sense of place that makes an area distinctive. Cultural resources include buildings; sites and landscape that help communities retain their sense of identity in an increasingly homogenized society.

## Community History

The first white man to set foot on Wisconsin soil was Jean Nicolet, who was sent here by Samuel Champlain, Governor of New France, Canada. The idea at the time was to find a short route westward to India and China. In July, 1634, furnished with a few imperfect maps, Nicolet set out in a canoe to make peace with the Indians and open new territory. Many priests followed and Father Claude Allouez built the first chapel in Wisconsin in 1665, near Ashland and Washburn.

Following the priests and missionaries were the fur traders who heard of the vast amount of furs in this area. Notable among the fur traders was Nicholas Perrot, who in 1665 began a career of exploration and discovery in Wisconsin, which lasted more than 30 years...to about 1695. The king of France staged a pageant on the far shores of Sault St. Marie, at which the representatives, Simon Francois Daumont and Sieur de St. Luson, took possession of all the Western country for the French sovereignty. Nicholas Perrot was notified in advance to have all Wisconsin tribesmen send their chiefs for this great occasion, and there they persuaded the Indians to let them annex this country to France. Later Nicholas Perrot became governor general of the new French territory west of Lake Michigan. He built a number of French posts. As long as he ruled in the West, the French trade and influence was supreme. Many Frenchmen came to this territory and manned these posts. The traders were licensed by the French government and were under strict regulations. Unlicensed traders went farther into the wilderness, traded his wares with the Indians and sold his furs to the Hudson Bay Co. This caused so much trouble that the French governor revoked all licenses and in 1696 ordered all posts evacuated and all traders and soldiers to return to Ottawa, New France. Some of the soldiers, among them Jean Francois St. Germaine who had married an Indian maiden, rather than return to New France and face charges, deserted the garrison and settled with the tribe of which his wife was a member.

Many years passed of which there seems to be no record of the St. Germaine family. Later we find many members of the St. Germaine family with the Lac du Flambeau band of Indians, whose chief was Keesh-ke-mum, or Sharpened Stone, who was one of the greatest Chippewa Chiefs. The Chippewa sold all their lands by treaty in 1842 but continued living in the area. Later they moved to the Lac du Flambeau reservation as the white man moved into the territory. One of the first white men to settle in this area was James Lynch, a Canadian, who came here in 1842 to trap. He married an Indian maiden named Ramona. Nine children were born to the couple; the oldest was Biddie who later married a St. Germaine from Lac du Flambeau.

In 1857, the U.S. government sent surveyors into the area. Their records show that Big St. Germain Lake was named St. Germain Lake by the Indians. Records also show an Indian burial ground on the south shore of the lake.

In August of 1857, John Curran and Dutch Pete came up the Wisconsin River by canoe from Merrill to Eagle River, with many portages over the rapids. They mention passing St. Germain Creek (now Rhineland) and Otter Rapids (near Eagle River). According to Mr. Curran, the St. Germain Lake was named for a beautiful Indian princess whose tribe camped on their shores.

## Resources

The identification of existing historical structures and cultural areas are in important consideration in all Town planning efforts, as these features help to define a community's physical look and character. The State Historical Society lists the *Peacock Inn* as the only Historic Place within the Town.

In addition, a number of buildings in the Town appear on the Wisconsin Architectural History Inventory including:

- Peacock Inn
- Jackson's Lakeside Cottages
- Farnum's Cozy Cabins
- Greenwood Ranch Resort
- Anderson Family Estate
- 8560 Inlet Rd
- The Estrold Resort
- Musky Inn
- 1276 Halberstadt Rd
- Birchwood Resort
- Frank Zaruba Tavern
- Thunderbird Pass
- Smith Cabin
- Molgaard's Indian Lodge Restaurant
- Standard Station
- Little St. Germain Dam
- Big St. Germain Dam

## Natural, Agricultural, and Cultural Resources Programs

There are a variety of programs available to the Town related to natural, agricultural, and cultural resources. Some of these are identified below. The following list is not all-inclusive. For specific program information, the agency or group that offers the program should be contacted.

Private Forestry: The WDNR's goal is to motivate private forest landowners to practice sustainable forestry by providing technical forestry assistance, state and federal cost-sharing on management practices, sale of state produced nursery stock for reforestation, enrollment in Wisconsin's Forest Tax Law Programs, advice for the protection of endangered and threatened species, and assistance with forest disease and insect problems. Each county has at least one Department forester assigned to respond to requests for private forestland assistance. These foresters also provide educational programs for landowners, schools, and the general public. Both private and industrial forest landowners have enrolled their lands under the Managed Forest Law.

Managed Forest Law (MFL): The purpose of the MFL is to promote good forest management through property tax incentives. Management practices are required by way of an approved forest management

plan. Landowners with a minimum of 10 contiguous acres (80% must be capable of producing merchantable timber) are eligible and may contract for 25 or 50 years. Open lands must allow hunting, fishing, hiking, cross-country skiing, and sight-seeing, however, up to 80 acres may be closed to public access by the landowner. There is a 5% yield tax applied to any wood products harvested. Contact the WDNR for further information.

Parks and Recreation Program: The WDNR gets its authority for administering the Parks and Recreation Program from Chapter 27 Wisconsin Statutes. This program provides assistance in the development of public parks and recreation facilities. Funding sources include: the general fund, the Stewardship Program, Land and Water Conservation fund (LAWCON), and the recycling fund, and program revenue funds.

## Other Programs

### **Stewardship Incentive Program (SIP)**

The purpose of the Stewardship Incentive Program is to assist landowners in more actively managing, protecting, and enhancing their forest lands and related resources through cost-sharing. The program aims to keep forest lands productive and healthy for both present and future owners, and to increase the economic and environmental benefits of these lands. Private landowners may enroll 10 to 1,000 acres of woodland in the program, and must maintain a 10-year contractual commitment.

Nine general categories of management practices are eligible for cost-sharing under SIP, including forestry management plan development, tree planting, forest improvement, windbreaks and hedgerows, soil and water protection, riparian and wetland protection, fisheries habitat enhancement, wildlife habitat enhancement, and forest recreation enhancement. Sixty-five percent of the actual cost of each practice is covered, with maximum limits as established by the WDNR. The practices available in individual counties may vary. Public access is not required. This program is administered by the WDNR, USDA Farm Service Agency (FSA), and County Land Conservation Departments.

### **Forestry Incentive Program (FIP)**

The Natural Resources Conservation Service (NRCS) administers the Forestry Incentive Program, in association with the WDNR, which was initiated to provide cost-sharing to private landowners for implementing forestry management practices. Landowners with 10 or more acres are eligible to enroll in the program, and agree to maintain the practices for an estimated life span. The development of a management plan is required which establishes the practices to be performed including tree planting, site preparation for natural regeneration, timber stand improvement, etc. Public access on the property is not required.

### **Wetlands Reserve Program**

The Wetlands Reserve Program (WRP) is a voluntary program which was established to restore wetlands on lands which were previously altered for agricultural use. The program is administered by the USDA Natural Resource Conservation Service in consultation with the Farm Service Agency and other federal agencies.

Land is eligible for enrollment in the WRP if the landowner has owned that land for at least one year, and the land is restorable and suitable for wildlife benefits. Landowners may choose to restore wetlands with a permanent or 30-year easement, or enter into a cost-share restoration agreement with the USDA. If a permanent easement is established, the landowner will receive payment up to the agricultural value of the land and 100% of the wetland restoration costs. The 30-year easement payment is just 75% of what would be provided for a permanent easement on the same site, and 75% of the restoration costs. Voluntary cost-share restoration agreements are generally for a minimum of 10 years, and 75% of the cost of restoring the land to wetlands is provided. In all instances, landowners continue to control access to their land.

### **Wildlife Habitat Incentives Program (WHIP)**

The Wildlife Habitat Incentives Program (WHIP) is a voluntary program for private landowners who wish to establish or improve wildlife habitat on their land, with a primary emphasis on re-establishing declining species and habitats. Both technical assistance and cost sharing are provided to help develop, maintain, and/or improve fish and wildlife habitat through management practices. Lands which are eligible for program participation include woodlots, agricultural and non-agricultural land, pastures, and streambanks which are generally at least 5 acres. Landowners are required to prepare and implement a wildlife habitat development plan which includes cost-share eligible practices to be conducted including fencing, seeding, limited tree planting, instream structures, burning, etc. Up to 75% of costs are reimbursed, generally not to exceed \$10,000; other organizations may provide the remaining 25% of the cost-share or provide expertise to help complete a project. The normal contract duration is 10 years at a minimum to maintain wildlife habitat. Public access is not required under this program. The program is administered by the Natural Resources Conservation Service.



## Goals and Objectives

**Goal:** Maintain and enhance the aesthetic, ecological quality, function, and other values of the town's land and water resources.

### Objectives:

1. Discourage development within environmentally sensitive areas such as wetlands, floodplains, lowlands, and steep slopes.
2. Evaluate lakeshore development impacts in the Town of St. Germain.
3. Maintain natural buffers and building setbacks between intensive uses and lake, stream, creek, and wetland areas.
4. Promote public health rules for on-site sewage systems.
5. Protect wetlands and control erosion in shoreland areas.
6. Encourage and provide assistance in the development and maintenance of lake associations and districts.
7. Develop and coordinate partnerships and cooperative efforts to address documented water quality degradation in town lakes and streams.
8. Encourage and support the development of comprehensive stream and lake management plans which include surveys, assessment and monitoring, and recommendations for restoration and improvement.
9. Encourage site management practices (e.g., limit/phase clearing and grubbing), erosion control, and other measures designed to prevent rather than treat sediment and other pollutants from land disturbing activities and storm water runoff.
10. Educate residents on the proper maintenance of septic systems, shoreland areas, and water conservation.
11. Protect water resources including lakes, streams and wetlands.

**Goal: Preserve Forestry Integrity.**

**Supporting Objectives:**

1. Classify and designate forest resource lands for the long-term commercial production of timber products.
2. Encourage retaining large, contiguous forestry tracts in the town.
3. Encourage land owners to develop forest management plans.
4. Examine population density standards for forested areas consistent with forestry management practices.
5. Evaluate cluster development to reduce forest fragmentation.
6. Develop a Forest Management Plan for parcels of forest under Town ownership.

**Goal: Preserve farming as a business and agricultural land for farming.**

**Objectives:**

1. Maintain the integrity and viability of agriculture so that traditional farming practices can occur without creating conflicts with non-agricultural uses.
2. Encourage retaining the towns large, contiguous farmland tracts.
3. Plan preferred land uses in the event of agricultural transition to different use.

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# Chapter Three

## Housing

Housing characteristics and trends are important components of comprehensive planning. The physical location of housing can determine the need of many public facilities and services. Furthermore, understanding dynamics in the market likely to affect housing development in the future provides a basis for the formulation of policy to coordinate transportation facilities with a sustainable pattern of residential development. Understanding the factors affecting people's ability to meet their own housing needs provides a basis for reinforcing community ties, fostering economic development and environmental sustainability and improving the quality of life.

### Previous Plans and Studies

#### Wisconsin State Consolidated Housing Plan

*The Consolidated Housing Plan is required by the U.S. Department of Housing and Urban Development \*(HUD) in the application process required of the states in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants and Housing Opportunities for Persons with AIDS (HOPWA)*

*“The Consolidated Plan provides the Framework for a planning process used by states and localities to identify housing, homeless, community, and economic development needs and resources and to tailor a strategic plan for meeting those needs.”*

#### Regional Livability Plan, 2015

*The 2015 Regional Livability Plan (RLP), written by the North Central Wisconsin Regional Planning Commission (NCWRPC), addresses issues of livability in the areas of housing, transportation, economic development and land use. The RLP identifies a number of issues affecting community livability related to housing:*

- *Aging Population*
- *Smaller household sizes*
- *Lack of Housing Options*
- *Increase in Housing Costs related to incomes*

#### Vilas County Comprehensive Plan, 2009

*The Vilas County Comprehensive Plan was prepared by the County's Land Use Planning Committee and Zoning & Planning Committee, with assistance from the NCWRPC. The plan closely examines the state of housing throughout Vilas County, examining housing issues and qualities such as age of housing units, housing value, housing types, seasonal housing, and general housing characteristics. The identified goal in the Vilas County Comprehensive Plan as pertains to housing is as follows:*

- Provide opportunities for a broad range of housing choices that will meet the needs of all residents while maintaining the predominantly rural forested and lakeshore residential character of Vilas County.

## Housing Assessment

### Structural Characteristics

The majority of housing units in the Town of St. Germain and the surrounding towns are single-family homes (1 unit-detached), 87.4% as shown in **Table 3.1 and 3.2**. Multiple unit housing accounts for 7.8% of the Town’s housing stock while mobile homes account for 4.6%. The “5 or more” housing unit buildings in town may be group residences, or could be apartment buildings. Town of St. Germain has 35 housing units in buildings that have at least 5 of these units together in the same building.

**Table 3.1: Housing Units by Structural Type, 2017**

Municipality	1- Detached	1- Attached	2	3 or 4	5 or more	Mobile Home	Other	Total
Town of St. Germain	1,992	26	121	0	35	104	0	2,278
Town of Plum Lake	828	0	0	0	6	31	0	865
Town of Arbor Vitae	1,994	46	272	18	74	378	14	2,796
Town of Cloverland	998	8	11	10	12	46	0	1,085
Vilas County	22,543	198	807	187	731	1,116	33	25,615

Source: American Community Survey 2013-2017

**Table 3.2: Housing Units by Structural Type, 2017 Percentage**

Municipality	1- Detached	1-Attached	2	3 or 4	5 or more	Mobile Home	Other
Town of St. Germain	87.4%	1.1%	5.3%	0.0%	1.5%	4.6%	0.0%
Town of Plum Lake	95.7%	0.0%	0.0%	0.0%	0.7%	3.6%	0.0%
Town of Arbor Vitae	71.3%	1.6%	9.7%	0.6%	2.6%	13.5%	0.5%
Town of Cloverland	92.0%	0.7%	1.0%	0.9%	1.1%	4.2%	0.0%
Vilas County	88.0%	0.8%	3.2%	0.7%	2.9%	4.4%	0.1%

Source: American Community Survey 2013-2017

### Age Characteristics

The age of a community’s housing stock typically reflects several important factors including size, offered amenities, and overall maintenance costs. Age of the home often also reflects different regional and national trends in housing development. Housing predating the 1940’s for example, was typically smaller and built on smaller lots. In subsequent decades, both average lot and home sizes have increased. For example, average homes constructed in the later part of the previous century and the first decade of the millennium are typically much larger than housing built in previous decades. This can be seen in both the

rural and more urban environments of Vilas County. Additional bedrooms, bathrooms, and attached garage space are among the amenities found in newer housing units.

Table 3.3 & 3.4 indicates the age of the housing stock in the Town of St. Germain area that is based on the year the structures were built as reported in the 2012-2016 American Community Survey. Housing in the Town of St. Germain saw the greatest increase from 1990-1999, with an additional 277 housing units being added to the Town’s housing stock during this time. About 29 percent of buildings in the Town of St. Germain were built after 1990, slightly lower than the percentage of homes built after 1990 in Vilas County, and lower than all of the other communities shown in the table. Data shows that about 55 percent of buildings in the Town were built between 1970 and 2014. Data also shows that in St. Germain, about 15 percent of homes were built before 1940, which is a higher percentage than in Vilas County.

Table 3.3: Year Structure Built, 2017									
	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
Town of St. Germain	235	99	184	159	412	299	361	488	41
Town of Plum Lake	146	133	80	31	113	89	98	158	17
Town of Arbor Vitae	171	128	92	138	1048	474	429	302	14
Town of Cloverland	73	44	95	101	216	113	160	270	13
Vilas County	2,750	1,700	2,205	2,235	4,711	3,397	3,991	4,009	320

Source: American Community Survey 2013-2017

Table 3.4: Year Structure Built, 2017 - Percentage									
	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
Town of St. Germain	10.3%	4.3%	8.1%	7.0%	18.1%	13.1%	15.8%	21.4%	1.8%
Town of Plum Lake	16.9%	15.4%	9.2%	3.6%	13.1%	10.3%	11.3%	18.3%	2.0%
Town of Arbor Vitae	6.1%	4.6%	3.3%	4.9%	37.5%	17.0%	15.3%	10.8%	0.5%
Town of Cloverland	6.7%	4.1%	8.8%	9.3%	19.9%	10.4%	14.7%	24.9%	1.2%
Vilas County	10.9%	6.7%	8.7%	8.8%	18.6%	13.4%	15.8%	15.8%	1.3%

Source: American Community Survey 2013-2017

### Occupancy Characteristics

Table 3.5 breaks down the occupancy status of housing units in the Town of St. Germain. Over 57 percent of homes in St. Germain are vacant units which is no surprise since this area is known as “Northwoods” to visitors statewide and there are many seasonal housing units. 42 percent of the housing

units were occupied year round. Of those occupied houses, 751 were owner-occupied, while 209 were renter-occupied.

	Total Housing Units	Owner Occupied	Renter Occupied	Vacant Units
Town of St. Germain	2,278	33.0%	9.2%	57.9%
Town of Plum Lake	1,489	35.1%	4.5%	60.4%
Town of Arbor Vitae	1,999	44.2%	18.5%	37.3%
Town of Cloverland	1,701	26.3%	7.0%	66.7%
Vilas County	25,418	31.5%	10.3%	58.1%

Source: American Community Survey 2013-2017

### Seasonal Housing

Of the 2,278 housing units in the Town in 2017 1,077 were classified as seasonal housing units. Seasonal housing units account almost half (47%) of all housing units within the Town, as shown in [Table 3.6](#). This compares to 51 percent of housing units in Vilas County being classified as seasonal, and 7 percent for the state. The percentage of seasonal homes in St. Germain is close to the percentage of seasonal homes in Vilas County.

	Total Housing Units	Seasonal Housing Units	% Seasonal Housing Units
Town of St. Germain	2,278	1,077	47%
Town of Plum Lake	1,489	478	32%
Town of Arbor Vitae	1,999	974	49%
Town of Cloverland	1,701	529	31%
Vilas County	25,615	12,924	51%

Source: American Community Survey 2013-2017



## Value Characteristics

In 2017, median value of housing stock in the Town of St. Germain is below the median housing stock value in Vilas County. **Table 3.7** displays median home values for the Town of St. Germain as well as the surrounding towns. About 4 percent of homes in the Town of St. Germain have house values below \$100,000. Nearly one-third of all homes (27%) in the Town of St. Germain have house values over \$300,000, similar to the percentage in Vilas County (29%).

**Table 3.7: Housing Values Owner Occupied, 2017**

	< \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 and up	Median Value
Town of St. Germain	4.4%	13.8%	19.4%	14.6%	20.6%	27.0%	\$191,300
Town of Plum Lake	2.7%	6.6%	28.6%	8.9%	30.5%	22.8%	\$214,700
Town of Arbor Vitae	14.9%	9.4%	14.5%	21.1%	22.3%	17.8%	\$176,600
Town of Cloverland	0.5%	5.3%	18.9%	19.2%	17.4%	30.2%	\$215,500
Vilas County	5.3%	11.1%	16.91%	15.16%	22.2%	29.4%	\$206,500

Source: American Community Survey 2013-2017

## Housing Programs

Various organizations offer a variety of programs to assist with the purchase, rehabilitation, or construction of housing. Many of these programs are listed below:

Saint Germain Housing Authority is a local housing authority located just off Highway 70 and in walking distance of the Post Office, banking facilities, grocery and pharmacy. They have 3 one floor apartment buildings. Each building has 12 apartments, a community room and a laundry room. 30 apartments are one bedroom and 6 are two bedrooms. They also have 1 handicapped accessible one bedroom apartment and 3 handicapped accessible two bedroom apartments. These apartments are for elderly and disabled low income people.

Community Development Block Grants (CDBG) are administered by the Department of Administration, Division of Housing & Intergovernmental Relations (DHIR). Communities are allowed great latitude in how CDBG funds can be used, including land acquisition, housing rehabilitation, and in certain circumstances new construction, direct assistance to homeowners such as down-payment assistance or revolving loan funds for first-time buyers, concentrated building code enforcement, and planning and administrative expenses. There is a range of programs that can be utilized in the form of CDBG grants to foster affordable housing.

Housing Repair and Rehabilitation Grant: This program is administered by the Rural Housing Service of the USDA Rural Development Department. Seniors aged 62 and older may obtain a grant for rehabilitating their home provided they are below 50% of the area median income and are unable to procure affordable credit elsewhere.

Housing Repair and Rehabilitation Loan: Also administered by USDA, this program is a loan for rehabilitation provided applicants meet the same standards as the grant above.

Rural Housing Guaranteed Loan: USDA also offers this loan that is used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Rural Housing Direct Loan: USDA-Rural Development also offers this loan to provide financing at reasonable rates and terms with no down payment. The loan is intended for low-income individuals or households to purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Rural Housing Direct Loan: USDA-Rural Development uses this program to help very low- and low-income households construct their own homes. The program is targeted to families who are unable to buy clean, safe housing through conventional methods.

HUD's FHA Loan: This program is administered by the U.S. Housing and Urban Development Department and offers a low down payment of 3% mortgage loan for home purchase or construction for selected applicants under certain income limits.

HUD Insured Loans for Condominiums, Energy Efficiency, Special Credit Risks, and Rehabilitation: These programs are administered by the U.S. Housing and Urban Development Department. HUD will insure selected applicants under certain income limits when procuring loans for rehabilitation or for rehabilitation at the time of purchase.

FHA HUD 203(k) Home Rehabilitation Loan Program: Whereas HUD desires to see current housing stock rehabilitated, this program provides owner occupants of existing homes, or intended owner occupants who are looking to purchase a home, readily available mortgage money to refinance/rehabilitate or purchase/rehabilitate their homes, respectively.

VA Home Loans: These loans, administered by the U.S. Department of Veterans Affairs, are often made without any down payment at all, and frequently offer lower interest rates than ordinarily available with other kinds of loans. These loans may be used for purchase or construction up to \$240,000.

HOME Loans: The Wisconsin Housing and Economic Development Authority (WHEDA) offers federal HOME Investment Partnership Program loans with a low, fixed interest rate to help low- and moderate-income individuals and families buy a home.

North East Wisconsin Community Action Program (NEWCAP) is a non-profit organization serving twelve counties providing assistance in the area of housing, emergency services, and employment & training among others. In Vilas County the agency provides housing assistance for the Section 8 - housing voucher program and homebuyer and rehabilitation program.

## Goals and Objectives

Goal: Continue to promote housing development that provides a variety of housing choices for residents of all income levels, age groups, and people with special needs.

Goal: Continue to promote the availability of land for the development or redevelopment of low- and moderate-income housing.

Goal: Maintain and rehabilitate existing housing as appropriate.

### Objectives:

1. Direct residential development to areas designated on the Future Land Use Map.
2. Discourage residential development in agricultural or silvicultural areas except for related uses.

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## Chapter Four

# Utilities & Community Facilities

### Background

This chapter describes the existing facilities available in the Town and surrounding area. A variety of utilities and community facilities are addressed. A detailed map that displays the information is included as the [Utilities & Community Facilities Map 5](#).

The efficient utilization of these resources is one of the basic principles of comprehensive planning. Already in-place infrastructure is a public asset that must be safeguarded for the future, both to conserve and protect environmental values and to maximize the benefits of economic growth. Development that bypasses or ignores existing infrastructure resources is wasteful of the public investment that they represent. Development patterns that require the extension of utilities and the expansion of public facilities while existing facilities go unused at other locations is probably not the best use of scarce public resources.

### Previous Plans and Studies

#### [Vilas County All Hazards Mitigation Plan, 2019](#)

*This plan examines general conditions, including an inventory of utilities, community facilities, and emergency services throughout Vilas County. Risk assessment is at the heart of the all-hazards mitigation program. In order to mitigate the risks, it is necessary to assess their relative importance. The report looks at a series of mostly weather-related disasters; how they have affected the County in the past and how future instances are likely to affect the County and how local government should respond to such occurrences.*

*The report concludes with suggested mitigation measures that might be taken by local governments to reduce the risk from identified hazards. Counties and incorporated municipalities are required to adopt such plans with updates every five years.*

#### [Vilas County Outdoor Recreation Plan \(CORP\), 2019 -2023](#)

*The primary purpose of the CORP is to provide continued direction in meeting the current and future recreation needs of Vilas County. This direction takes the form of an inventory and analysis of outdoor recreational facilities followed by establishing recommendations to meet identified needs.*

*Proposed recreational projects listed in the plan within the Town of St. Germain include future plans to establish biking and hiking trails to other communities. Between 2009 and 2013, the Town made a children's sledding hill available at the transfer station property on Rangeline Road, open to the public.*

## Inventory

Utilities and community facilities provided by the Town of St. Germain or by other public or private entities are inventoried and evaluated in this section. Some discussion of their present condition and adequacy to meet the current and future needs of the Town is also included. See the [Utilities and Community Facilities Map 5](#).

### Water and Wastewater Facilities

The Town does not operate nor does a sanitary district operate within the Town. Water is provided via private water wells throughout the Town. Groundwater is the source of all of these private water systems.

Wastewater is also handled by private on-site septic systems that discharge to underground drainage fields and may include: conventional (underground), mound, pressure distribution, at-grade, holding tank, or sand filter systems. Wisconsin Administrative Code regulates these on-site wastewater treatment systems.

### Solid Waste Disposal and Recycling Facilities

Refuse collection service is not provided to town residents. There is a transfer station located within the Town that is available to residents for recycling and garbage drop off purposes. The garbage and recyclables drop off site is located at 8021 Dump Road and operated by Eagle Waste & Recycling. The nearest landfill site is the Highway G Landfill and Waste Processing Facility located northwest of Eagle River. The landfill was opened in 1990. The town also has a yard waste / compost site. This site is located at the end of Forest Lane.

### Power and Telecommunications Facilities

Electrical services and natural gas services are provided by Wisconsin Public Service. Frontier Communications provides basic telephone service. Frontier Communications and SonicNet provides broadband internet services within the Town with advertised download speeds of up to 25 Mbps. Various cellular telecommunication service providers have coverage in the Town and outlying area.

### Park and Open Space Facilities

*River Trail* The City of Eagle River along with the Towns of Cloverland and St. Germain are establishing a nine-mile-long intermunicipal bike trail connecting Eagle River to the St. Germain bike trail at County O in St. Germain. The trail runs along the Wisconsin River and follows STH 70 from Eagle River to St. Germain. At County O the trail connects to an established trail that runs all the way to Mercer – the total trail from Eagle River to Mercer will be over 60 miles long.

*Crystal Lake Trail* This 11-mile trail is a fully paved asphalt trail. The blacktop trail starts in downtown Boulder Junction, travels past Trout Lake and continues to the Crystal Lake Campground in Sayner. The trail connects with the Plum Lake Trail and continues to the St. Germain Hike & Bike Trail. Together, all three trails form the 23-mile paved Heart of Vilas County Hike & Bike Trail.

*Manitowish Waters Bike Trail* is part of the Heart of Vilas County Bike Trail System. This is an asphalt paved trail that starts in Mercer and continues through Manitowish Waters, Boulder Junction, Sayner/Star Lake and ends in St. Germain. The Trail is approximately 55 miles long and goes through some of the most scenic areas in the Northern Highland State Forrest.

*Vandervort Park* is a two-acre facility located on the north side of Lost Lake. Park facilities include a baseball field, a pavilion and a pier.

*Downtown Park aka St. Germain Community Park* is a 34-acre facility adjacent to the east side of the St. Germain Elementary School. Features include two baseball diamonds, two soccer fields, two tennis courts, a skateboard arena, playground structures, picnic pavilions and immediate access to non-motorized and motorized public recreation trails. The park is situated directly on the "Heart of Vilas County Bike Trail System" which offers 45 miles of paved trails connecting the towns of St. Germain, Sayner, Boulder Junction and Manitowish Waters within Vilas County (and more being considered) and additional points beyond Vilas County. Trail users are welcome to stop in the park and enjoy any of its features.

The park is also the site of weekly summer flea market which hosts hundreds of vendors and attracts thousands of shoppers weekly from Memorial Day through Labor Day. The park is also the host site for many community events, large and small, throughout each spring, summer and fall.

Twenty-eight acres adjacent to the Town Park features a winter only fat bike trail. Further development of that land is being considered.

*Veteran's Park* a memorial wall is located on the northwest corner of Highway 155 & 70. In recognition of all our veterans, it was the initiative of the St. Germain Lions Club to spearhead the planning and completion of the Veterans Memorial Wall. The Memorial Wall that stands today serves as a reminder of all the men and women who defended our country in times of war and peace. The walls are comprised of 820 bricks with the names of veterans (living and deceased) who served in our armed forces. The memorial wall was dedicated on May 26, 2002.

*Fern Ridge* is located on approximately 80 acres. In 2019 a new parking lot was created at end of Forest Ln. This land has both snowmobile and ATV / UTV trails connecting to additional trails.

*St. Germain Golf Club* is an 18-hole course featuring a practice range, putting and chipping green, practice bunker, on course snack facility and a full-service golf shop. The Golf Course is owned by the Town. Following the loan debt being satisfied in 2018, the Town is using course revenues to concentrate on course maintenance and upgrading projects and will continue doing so for the foreseeable future.

*The Awassa Lands* accessible from Highway 70 near the St. Germain Elementary School on the west side of St. Germain consist of 231 acres with approximately five miles of walking, cross country ski and snowshoe trails. Planned further development includes one mile of interpretative trail. The land is also available for hunting and trapping, subject to applicable State regulations. The close proximity to the elementary school provided educational opportunities for the students.



*Non-motorized recreation trails include* approximately 20 miles of “Heart of Vilas County” biking and walking trails maintained by the Town from near Sayner to County Highway O, and five miles of “Awassa Nature Preserve” trails, plus 3 miles Fern Ridge Trail within the Town.

Several “Shannon Lake” hiking loops of two to seven miles in length maintained by the WDNR.

The municipalities of Cloverland, St. Germain and Eagle River signed a Joint Intergovernmental Agreement in June of 2018 with the intent of building a new “River Trail” along the Wisconsin River to connect the City of Eagle River and the Three Eagle Trail to the Heart of Vilas Biking and Walking Trail System in St. Germain. The project will hopefully be completed within the next five years.

*Motorized recreation trails include:*

Approximately 100 miles of snowmobile trails in and around St. Germain maintained by the “Bo-Boen Snowmobile” club.

All “Town” roads within St. Germain are designated as either ATV / UTV Trails or Routes from May 1<sup>st</sup> through October 31<sup>st</sup>. The town adopted an ATV/UTV Route Ordinance. The ATV/UTV club maintains other trails within the town.

## Education

The Town of St. Germain is part of the Northland Pines School District, which is based in Eagle River. The school district serves the Towns of Cloverland, Conover, Land O’ Lakes, Lincoln, Plum Lake, St. Germain, Washington, and the City of Eagle River in Vilas County, as well as a small portion of the Town of Newbold in Oneida County. The school district covers 474 square miles and has an enrollment of approximately 1,300 students. The school district includes four buildings/8 schools. There are 4 elementary schools, 2 middle schools, and 2 high schools in the district.

## Protective Services

### **Law Enforcement:**

The Vilas County Sheriff’s Office provides protection in the Town of St. Germain. They patrol all county roads and respond to 911 calls. In addition, the Wisconsin State Patrol has statewide jurisdiction on all public roads. The Vilas County Sheriff’s Office is based in the City of Eagle River.

### **Fire:**

Fire & rescue service for the Town is provided by the St. Germain Fire Department.

### **Ambulance/First Responders:**

The Town of St. Germain currently has Emergency Medical Responders (EMR), Emergency Medical Technicians (EMT), and one Paramedic on staff to provide service to the town.

## Medical Services

The nearest hospitals are in Eagle River, Rhinelander, Minocqua and Woodruff. The nearest full service medical facilities are in Woodruff or Rhinelander.

There are no assisted living homes located within the Town, but there are several located in close proximity to the Town. The nearest nursing homes are in Rhinelander.

## Child Care

According to the Wisconsin Department of Health and Human Services the Town of St. Germain has one regulated child care providers. The nearest other regulated childcare provider is located in Town of Woodruff.

## Cemeteries

There is one cemetery located within the Town. The cemetery is located on State Highway 70 and Cemetery Road. The cemetery was owned by the St. Germain Cemetery Association and is about 7 acres in size. The St. Germain Cemetery Association transferred ownership to the Town in 2020.

Minimum acreage requirements exist for cemeteries established on or after November 1, 1991 unless the cemetery is owned by a religious association, or the Town enacts an ordinance allowing new cemeteries of less than 20 acres to be constructed.

## Libraries

The Town of St. Germain does not have a library located within the Town. The nearest libraries are the Plum Lake, Eagle River Olsen Memorial Library, and Minocqua Public Library all which are part of the Northern Waters Library Service.

## Government Facilities

The St. Germain offices is located in the St. Germain Community Center located on the corner of Highways 70 and 155. The Community Center is used for Town business and monthly Town meetings. The Community Center has meeting rooms, gym, and exercise room for public use.

## Goal and Objectives

**Goal 1: Enhance and develop year-around land and water recreational opportunities in the town while minimizing user conflicts.**

### Objectives:

1. Promote common sense regulations to coordinate the proper use, access, and opportunity of land or water recreational motorized water craft.
2. Enhance recreational facilities in the towns that provide multi-use recreation opportunities.
3. Encourage coordination with DNR to improve public access on public lands to waterways.
4. Support existing and provide additional snowmobile, ATV/UTV, hiking, skiing and biking trails.
5. Continue exploring opportunities to develop a town recreation trail system.
6. Connect Town of St. Germain recreation trails to other Vilas County communities, if possible.
7. Pursue state and federal funding programs which can aid in the development and acquisition or improvements of parks, trails, lakes, wetlands, scenic and environmentally significant areas.
8. Recognize the need to accommodate all age groups and abilities in recreational pursuits.
9. Consider the development of an impact fee on new or expanded developments to support the acquisition, development, and service costs of recreational facilities.
10. Develop a Town of St. Germain Comprehensive Outdoor Recreation Plan to direct improvement projects and maintain the town's eligibility to compete for WDNR recreational program grants.
11. Continue to work with, support and cooperate with service clubs and organizations related to the maintenance and development of recreational facilities and activities.

**Goal 2: Maintain and improve the utilities and community facilities that are provided to town residences.**

**Objectives:**

1. Explore ways improve affordable broadband coverage in the Town of St. Germain.
2. Maintain and grow the existing fire and EMS service in the Town of St. Germain.
3. Create an inventory of existing town assets and develop a plan to maintain and improve those assets.

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# Chapter Five

## Transportation

### Background

The transportation system includes all state, county, and local roads. The local transportation network is an important factor in the safe movement of people and goods, as well as in the physical development of the Town. There is no transit, passenger rail, air, or water transportation service within the Town's jurisdiction.

### Previous Plans and Studies

#### Regional Livability Plan, 2015

*The 2015 Regional Livability Plan (RLP), prepared by NCWRPC, addresses issues of livability in the areas of housing, transportation, economic development, and land use. The RLP identifies three major transportation issues*

- *Modes of Transportation to Work: The Region's workforce is extremely dependent on the automobile. In 2012, over 80 percent of the Region's workforce drove alone to work on a daily basis. Another ten percent carpooled, leaving less than ten percent for the non-automobile methods such as walking, biking, and using transit. The average commute time in Vilas County was 19.6 minutes.*
- *Age of Drivers in the Region – The Region is seeing a change in the number of licensed drivers by age groups. Between 2004 and 2013, the Region saw a 20 percent decrease in the number of drivers 17 and age 19. During the same years, the Region had a 20 percent increase in drivers over age 65. These changes mean communities increasingly need multimodal options for those who are either unable or choose not to drive.*
- *Transportation Costs – It is expensive to maintain the transportation infrastructure in the Region. The current reliance on fuel tax and registration fees is inadequate, unstable, and may soon be outmoded. The inability to fund improvements, and maintenance on transportation infrastructure will impact the ability to transport goods and provide safe, reliable, and efficient roads.*

*Additionally, transportation accounts for a large portion of the average household's budget, and is greatly affected by housing location. Many low income and fixed income families are unable to afford the cost of owning and maintaining vehicles, thereby limiting employment opportunities.*

#### Connections 2030

*This is WisDOT's latest long-range, statewide, multimodal transportation plan. It identifies a series of system-level priority corridors that are critical to Wisconsin's travel patterns and the State economy.*

### [North Central Wisconsin Regional Bicycle & Pedestrian Plan, 2018](#)

*This 2018 plan is a regional effort to improve bicycling and walking across communities in north central Wisconsin. The plan, written by NCWRPC, assess existing conditions related to bicycling and walking, identifying other potential trail and route user groups, identifying routes and describing policies and programs to assist local governments in improving bicycling and walking to promote connectivity between communities and destinations throughout the Region.*

*The Regional Plan recommends an off-road bicycle route running along STH 70 to west connecting to the existing off-road trail to enhance the bicycle corridor between St. Germain and Woodruff.*

### [Vilas County Countywide Bike/Ped Route & Trail Plan, 2011](#)

*The Vilas Area Silent Sports Association (VASSA), in conjunction with the local area trail groups around Vilas County and assistance from NCWRPC, prepared this plan to establish a fresh blueprint for its efforts and the efforts of other agencies and organizations with intersecting trails and routes within Vilas County. The Trails and routes recommended within this plan would connect people to destinations.*

*The Plan recommends an off-road bicycle route running along STH 70 (as echoed in the Regional Plan prepared by NCWRPC). There is also an existing off-road trail that runs north and south along County Highway C.*

### [Vilas County Shared Use Trail Study, 2018](#)

*The Vilas County Shared Use Trail Study was conducted after shared interest among different trail-user groups in potential routes within Vilas County. The goal of the Vilas County Shared Use Trail Study is to: “Assist government entities, route & trail interest groups and individual trail users within Vilas County in working together to plan, develop and maintain a comprehensive and sustainable route and trail network for diverse outdoor recreation”. Existing and proposed routes for five different trail-uses are identified as part of this study.*

## [Road Network](#)

The road system in the Town of St. Germain plays a key role in development by providing both access to land and serving to move people and goods through the area. The interrelationships between land use and the road system make it necessary for the development of each to be balanced with the other. Types and intensities of land-uses have a direct relationship to the traffic on roadways that serve those land-uses. Intensely developed land often generates high volumes of traffic. If this traffic is not planned for, safety can be seriously impaired for both local and through traffic flows.

The Town of St. Germain road network consists 0 miles of federal highway, 13.35 miles of state highway, 5.62 miles of county highway, and 87.61 miles of local roads.

### [Jurisdictional and Functional Classification](#)

Public roadways are generally classified by two different systems, the jurisdictional and functional. The jurisdictional class refers to which entity owns the facility and holds responsibility for its operations and maintenance. The functional class refers to the role the particular segment plays in moving traffic within the overall system. Each is described in more detail below. The jurisdictional breakdown is shown in



**Table 5.1.** All road mileage totals listed under the jurisdiction of the Town are submitted to WisDOT for local road funding.

A functional classification system groups streets and highways into classes according to the character of service they provide. This ranges from providing a high degree of travel mobility to providing access to local parcels.

- **Principal Arterials** – The principal function is to provide the most efficient movement for relatively large volumes of traffic at increased speeds. Movement to and from other road facilities is limited to controlled interchanges. Regional movement of traffic contributes an increasing portion of the traffic counts.
- **Minor Arterials** – The principal function is to provide efficient traffic movement for larger volumes of traffic. Little or no direct access is strived for with non-local destinations comprising a major portion of the traffic.
- **Major Collectors** – The principal function is to provide an intermediary link between efficient movement of arterials and accessibility of local roadways. They serve to funnel or collect traffic from local roadways to arterials. More efficiency of movement is strived for in favor of accessibility.
- **Minor Collectors** – The principal function is to provide traffic with access to and from property. It is the grass roots classification where accessibility for vehicles and pedestrians is emphasized and efficiency of movement is secondary.
- **Local Roads** – provide direct access to residential, commercial, and industrial developments.

Using the roadway classifications, the Town of St. Germain has the service of two major arterials (State Highway 70 and State Highway 155), three minor arterials (County Highways C, G, and J), and six collectors (Four Corner Lane, Birchwood Drive, South Bay Road, Big Saint Germain Road, Juve Road, and Old Highway 70).

As part of their jurisdictional ownership and responsibilities, the Town conducts maintenance, including snowplowing, on all local roads located within the Town.

Jurisdiction	Arterial	Collector	Local	Totals
Federal	0.00	0.00	0.00	0.00
State	13.35	0.00	0.00	13.35
County	0.00	5.62	0.00	5.62
Town	0.00	7.76	79.85	87.61
Totals	13.35	13.38	79.85	106.58

Source: WisDOT & NCWRPC

In addition to these main classifications, a road or segment of road may hold a number of other designations, such as forest road, rustic road, emergency or evacuation route, truck route, bike route, etc.

## Pavement Conditions

WisDOT requires all local units of government to submit road condition rating data every two years as part of the Wisconsin Information System for Local Roads (WISLR). The Pavement Surface Evaluation and Rating (PASER) program and WISLR are tools that local governments can use to manage pavements for improved decision making in budgeting and maintenance. Towns can use this information to develop better road budgets and keep track of roads that are in need of repair. A summary of pavement conditions in the Town of St. Germain can be found in [Table 5.2](#) (note: Road Mileage Total Disparities are due to a difference in WISLR’s inventories of the Town’s functional classifications and road ratings). Roads exhibiting a surface condition rating at or below “Fair” must be examined to determine what type of reconstruction or strengthening is necessary.

Roads that display a surface rating of “Good” or better will only require minimal preventative maintenance to promote safe travel conditions. Road conditions within the Town have remained stable over the last 5 years, as about 3.5% of roads rate as “Poor” or “Very Poor” and about 96.5% of roads rate as “Fair” or better.

Surface Type	Miles
Unimproved	2.74
Sealcoat or Gravel Road	6.33
Asphalt	78.68
Surface Condition Rating	Miles
Very Poor	1.25
Poor	1.80
Fair	17.25
Good	60.31
Very Good	2.39
Excellent	4.75
Total	87.75

*Source: WisDOT, 2019*

## Traffic and Safety

Annual average daily traffic (AADT) counts are measured and calculated on selected high traffic roads and highways every three-, six-, or ten years (depending upon functional classification) by the Wisconsin Department of Transportation (WisDOT). Monitoring these counts provides a way to gauge how traffic volume is changing in the Town of St. Germain.

There are several count sites located throughout the Town, with many located along State Highway 70 and U.S. Highway 155. The [Transportation Map 4](#) identifies the site locations with the most current count information for all sites. Most traffic levels throughout the Town have decreased between 2007 and 2019, but have increased along State Highway 155 from the south has increased entering the town.

The interrelationships between land use and the road system make it necessary for the development of each to be balanced with the other. Types and intensities of land-uses have a direct relationship to the traffic on roadways that serve those land uses. Intensely developed lands often generate high volumes of traffic. If this traffic is not planned for, safety can be seriously impaired for both local and through traffic flows.

Traffic generated and attracted by any new land-use can increase the volume throughout the highway system and increase congestion on the roadway system keeping property from reaching its full potential value. Even without the creation of new access points, changes in land-uses can alter the capacity of the roadway because more, and possibly different, kinds of vehicles than before, enter, leave, and add to the traffic flow. Uncontrolled division of land tends to affect highways by intensifying the use of abutting lands, which impairs safety and impedes traffic movements.

As development continues and land use changes, the cost of maintaining the road system must be increased. More traffic requires more maintenance and expansion of the local road system. The entire road system in the Town of St. Germain is also open by state law to pedestrian and bicycle travel, although some traffic volumes may make such travel unsafe.

### [Evacuation Routes](#)

The town should meet with the Vilas County Sherriff's Office and Emergency Management Office to discuss a plan for evacuation of residents and visitors in the town. Areas of high population concentration like campgrounds and other high density developments should have plans for efficient evacuations in times of emergencies.

## [Other Modes of Transportation](#)

### [Airports](#)

Air passenger services available to St. Germain residents at these facilities in Lakeland, City of Eagle River, Land O' Lakes, and City of Rhinelander. The closest commercial airline travel is available at the Rhinelander – Oneida County Airport.

The Lakeland Airport is located approximately 13 miles west of St. Germain. This facility provides charter services, and facilities for private and corporate air transportation. Aircraft fueling and maintenance services along with flight training are available.

The Eagle River Union Airport is located approximately 15 miles east of St. Germain. This facility provides charter services, and facilities for private and corporate air transportation. There is also a heliport located at the airport that is used for emergency related flights.

The Rhinelander –Oneida County Airport is located approximately 30 miles south of St. Germain. The Airport in Rhinelander is the closest airport to St. Germain with regular scheduled passenger service. This airport is an air carrier / air cargo airport, which is designed to accommodate virtually all aircraft.

The (King's) Land O' Lakes Municipal Airport is located approximately 30 miles northeast of St. Germain. This airport provides general aviation charter services and has no scheduled flights. Charter services are available to destinations throughout the Midwest. The airport is designed to accommodate

virtually all small general aviation aircraft. Typically, these aircraft are used for business and charter flying, or for personal use. Total aviation operations (take-offs and landings) at King's Land O' Lakes Airport are projected to remain stable around 8,400 per year through 2020.

Gogebic – Iron County Airport is located 70 miles to the north. Scheduled passenger service is provided to Chicago (ORD) and Minneapolis (MSP) airports by Air Choice One.

### ATV/UTV

All-terrain and utility terrain vehicles are becoming increasingly popular. More and more communities are allowing these vehicles on local roadways. The Town Board has the authority to open its roads to these vehicles. A town can designate some or all of its roads. Signage is critical to informing the public which roads are open or closed. In considering this issue the town can examine cost, safety and other impacts to the town. Roads designated as an ATV route are signed where allowed. The Town Board enacted an ordinance enabling the establishment of ATV and UTV routes in the town, and to regulate the operations of ATVs and UTVs in the town.

### Bicycling / Hiking

All roads except freeways are available for bicycle and pedestrian travel. The Bicycle Federation of Wisconsin along with WisDOT had determined what the bicycling conditions are on all county and state highways. Under current conditions a segment of State Highway 70 are identified as best conditions for bicycling. There is an off-road bicycle that follows State Highway 70 from County Highway O on the east of town all the way through town and continues to the west of town to County Highway C. It then travels north along County Highway C where it meets up with Town of Plum Lake. The trail is known as the Heart of Vilas County trail which is also recognized by the National Recreation Trail.

### Bus/Transit

Northwoods Transit Connections (NTC) provides transportation opportunities to residents of Oneida and Vilas Counties. There are three different routes that serve the two counties, with the White Tail bus route running through the Town of St. Germain. Additionally, the other two routes make stops in Eagle River.

The Aging and Disability Resource Center (ADRC) of Vilas County provides a Volunteer Transportation Program for any citizen of Vilas County. Any older adult (60 and older) and/or handicapped people (any age) are eligible. Letters are sent out at the end of each month requesting a donation for the number of miles the passenger was transported. Donations are not required for further service. Reservations are needed one day in advance for this door-to-door service that is provided on weekdays and weekends upon request.

### Rail

There is no rail service in close proximity to St. Germain. Shipments via rail would have to be trucked from nearby cities with rail access.

## Snowmobile

Snowmobiling has been organized in Vilas County for over 50 years. As a result, the system is well established and completely interconnected. There is very little new route planning, and the system is in more of a “maintenance mode”; annually dealing with reroutes around landowner changes or issues that crop up. Additionally, St. Germain is known as the “*Snowmobile Capital of the Wisconsin*” and home of the Bo-Boen Snowmobile Club, the largest in Wisconsin, and host of a large-scale annual radar run event. There are over 623 miles of snowmobile trails throughout Vilas County with approximately 54 miles within the Town of St. Germain.

## Goal and Objectives

**Goal 1: Provide and maintain a safe and reliable town transportation network.**

**Objectives:**

1. Adopt town road standards for public and private roads in accordance with Wisconsin Information System for Local Roads (WISLR).
2. Maintain and enforce access controls along all town roadways (i.e., Driveway Ordinance).
3. Develop and maintain a town road plan to address long-term needs for road upgrades and new roads.
4. Maintain and enforce town road setbacks.
5. Reserve adequate right-of-way for future road linkage.

# Chapter Six

## Economic Development

### Background

The condition of the local economy directly influences local growth and development, and therefore must be considered when planning for a community's future. Employment patterns and economic trends generally occur on a regional scale. Residents of one community often work in another. Similarly, changes in a major industry can impact jobs and growth far beyond the community where the business is physically located.

It is therefore important to understand a local community's economy in light of its regional context. The following section provides an overview of the greater Eagle River area economy in terms of key economic sectors and the regional labor force. Included is a more specific description of employment trends and commuter patterns into and out from the Town of St. Germain. Potential economic development opportunities and/or issues regarding the local economy are also identified

Data in this chapter comes from a variety of sources, including Economic Modeling Specialists International (EMSI), which uses the Quarterly Census of Employment and Wages (QCEW) as its source data; directly from the QCEW; the ACS; and Longitudinal Employer-Household Dynamics (LEHD) through the U.S. Census Bureau's "On the Map" application.

### Previous Plans & Studies

#### [Comprehensive Economic Development Strategy \(CEDS\), 2019](#)

*Vilas County is one of ten counties included in the North Central Wisconsin Economic Development District as designated by the U.S. Department of Commerce, Economic Development Administration (EDA). The NCWRPC is the agency responsible for maintaining that designation. As part of the designation, the NCWRPC annually prepares a CEDS. This report summarizes and assesses economic development activities over the past year and presents new and modified strategies to promote growth.*

#### [Regional Livability Plan \(RLP\), 2015](#)

*Economic Development is one of four elements included in the RLP, adopted by the NCWRPC in 2015. The Economic Development Assessment Report within the RLP observes in detail the economic health of the ten-county region and identifies trends and issues facing the local economy. The RLP address three issues: the disparity between the available labor force and employment, the need for a living wage, and broadband access. The four economic development goals of this plan are as follows:*

- *Ensure the future availability of a skilled and flexible workforce.*
- *Support and develop a diverse economic base ensuring economic growth and resiliency.*

- Support infrastructure needed for economy development.
- Develop tourism and knowledge-based economy into leading economic sectors.

### [ALICE Study of Financial Hardship: Wisconsin](#)

This report, developed in part by Northwoods United Way based in Rhinelander, described the households in Vilas County that are above the federal poverty level but still struggle to afford basic household necessities. These households are considered to be “ALICE” (Asset-Limited, Income-Constrained, Employed) households. “ALICE” households are largely employed but do not earn enough in wages to meet the “household survival budget,” which does not allow for any savings. The report states that many “ALICE” households work in fields that provide vital services, such as retail, health care, child care, and security, but cannot make ends meet on the income from these jobs.

- The “ALICE” report shows that 43 percent of Town of St. Germain households are either below the federal poverty level or are considered to be “ALICE” Households, compared to 39 percent of Vilas County households that are either below the federal poverty level or considered to be “ALICE” households. This indicates that the average household in St. Germain is relatively more financially challenged than the average Vilas County household at-large.

### [Vilas County Comprehensive Plan, 2009](#)

The Vilas County Comprehensive Plan guides county decision-makers on a wide array of issues through 2030. Chapter Six of this plan discusses economic development in Vilas County. The Plan establishes the following goals relating to bolstering economic development in the County.

- Encourage a variety of economic development opportunities appropriate to the resources and character of Vilas County.
- Enhance career opportunities and living wage jobs in an economy that is compatible with our natural resources and reflects the needs of the entire community.
- Enhance and diversify the economy consistent with other Vilas County goals and objectives.

### [Eagle River Area Economic Environment](#)

Historically, logging and fur-trading were the dominant trades of the Eagle River area. Eagle River’s growth and development began in the 1880’s with the introduction of the railroad to the area. The resort industry experienced a surge in growth in 1925 after the development of the automobile. Since then, the tourism industry has continued to be a key economic industry for the area.

### [Key Economic Sectors](#)

#### [Location Quotient](#)

Key sectors of a regional economy can be identified by size, by growth or decline in employment, or by a concentration of the industry in a local area exceeding the national concentration. An industry that shows a higher concentration of employment than the national average is considered a “basic industry” and is identified by a technique called “location quotient” analysis. Basic industries are those sectors that



export a product or service from the local community into the national and international economies. They are a critical part of the “economic engine” for a region, affecting the growth and health of many dependent sectors such as retail, transportation, construction, and local services.

If a location quotient is equal to 1.0, then the industry has the same share of its area employment as it does nationally. A location quotient exceeding 1.0 indicates an industry with a greater share of the local area employment than the United States. Industries that have a high location quotient AND employ large numbers of people reflect both significant size and importance as businesses that export a product or serve and bring new wealth to the region.

Table 6.1 displays the location quotients and job numbers for all economic sectors in 2020. Compared to the nation, St. Germain had the highest concentration of employment compared to the nation in Accommodation and Food Services, Construction and Real Estate and Rental Leasing.

Table 6.1: Saint Germain* Area Location Quotient and Job Numbers, 2020			
NAICS	Economic Sector	Location Quotient	Jobs
11	Agriculture, Forestry, Fishing & Hunting	1.24	11
23	Construction	2.66	116
31	Manufacturing	0.18	11
42	Wholesale Trade	0.38	11
44	Retail Trade	0.87	65
52	Finance and Insurance	0.98	30
53	Real Estate and Rental Leasing	2.42	31
56	Admin. and Support and Waste Management and Remediation Services	0.59	16
62	Health Care and Social Assistance	0.36	36
71	Arts, Entertainment, and Recreation	1.09	15
72	Accommodation & Food Services	3.87	256
81	Other Services (exc. Public Administration)	1.51	54
90	Government	0.82	93
	<b>TOTAL</b>		<b>745</b>

Source: EMSI 2020 Quarter 1

\*Zip Code 54558

**Tourism**

Tourism is a major component in Vilas County’s economy, as thousands of visitors travel to the area to take advantage of the over 1,300 lakes, large public forest lands, and diversity of recreational resources. In 2017, Vilas County ranked 17<sup>th</sup> among the 72 counties in Wisconsin for total traveler expenditures. According to annual estimates prepared by the Wisconsin Department of Tourism, travelers to Vilas County spent \$233 million in 2018, up 6.3% from 2017. This level of expenditures is estimated to directly and indirectly support 1,961 full-time equivalent jobs and provide over \$42 million of resident income.

Accommodations such as motels, resorts, campgrounds and other lodging facilities generate an influx of visitors and business to St. Germain. According to licensing information from the Wisconsin Department of Health & Social Services, a total of 984 rooms are available in St. Germain, as well as an additional 162 sites in campgrounds.

When these lodging facilities are full during the peak summer visitor season, an estimated 3,791 day and overnight visitors are utilizing services in the St. Germain area, about doubling the resident population.

## Economic Base, Labor Force and Forecasts

Economic development is an organized process to expand the number and types of business, increase employment levels and opportunities, and increase the tax base. A part of the process to prepare for economic development is to identify local strengths and weaknesses and develop strategies to promote strengths and address weaknesses.

### Residential Strengths and Weaknesses

The Town's strengths for attracting and retaining residential development are its lakes and forests. In addition, the town provides the basic services needed to support residential growth, such as emergency services and roadways. There are a variety of other amenities in the town as well.

The primary weaknesses for attracting or retaining residents are the lack of employment opportunities, a lack of starter houses for young families, and the general distance to more urban areas and their amenities.

### Business Strengths and Weaknesses

The town has several tourism, service and retail businesses, but is lacking an industrial base.

The vast forests and lakes in the town and the surrounding area are strength for the wood industry, as well as recreational and construction businesses. Some weaknesses in attracting or retaining businesses include: lack of a business park, lack of rail access, distance to other industries and markets, and limited high speed Internet throughout the town.

### Economic Base

Table 6.2 displays employment by industry sector for both the town and the county in 2000, 2010, and 2017. The top three industry sectors in 2017 for the town are: Arts, Entertainment, Recreation, Accommodation and Food Services; Retail Trade; and Education, Health and Social Services. At the county level, the three largest sectors were Arts, Entertainment, Recreation, Accommodation and Food Services; Education, Health, and Social Services; and Retail Trade.

In the Town of St. Germain, the top three sectors account for 44 percent of total employment in the Town. The top three sectors in Vilas County represent about 49 percent of total employment in the county.

**Table 6.2: Employment by Industry Sector**

Industry Sector	Town of St. Germain			Vilas County		
	2000	2010	2017	2000	2010	2017
Ag., Forestry, Fishing, Hunting & Mining	3	16	0	231	222	232
Construction	83	123	101	1,107	1,113	983
Manufacturing	69	111	14	643	512	425
Wholesale Trade	27	31	26	264	164	175
Retail Trade	142	158	126	1,457	1,517	1,236
Transportation, Warehousing & Utilities	11	26	15	324	357	435
Information	24	40	18	145	243	193
Finance, Insurance, Real Estate & Leasing	52	144	32	425	633	417
Professional, Scientific, Management, Administrative & Waste Management Services	34	64	48	489	600	794
Education, Health and Social Services	121	73	119	1,666	1,684	1,533
Arts, Entertainment, Recreation, Accommodation and Food Services	147	87	167	1,536	1,791	1,690
Public Administration	43	44	26	521	468	411
Other Services	35	38	52	460	460	514
<b>Totals:</b>	<b>791</b>	<b>955</b>	<b>744</b>	<b>9,268</b>	<b>9,764</b>	<b>9,038</b>

Source: U.S. Census, American Community Survey

Commuter data from 2017 indicates that 73 percent of town residents remained in Vilas County for work, and 38 percent of town residents remained in the Town of St. Germain for work. This information means that while many of the town’s employed residents leave the Town’s boundaries for work, many of these residents remain in Vilas County. About 25 percent of the Town’s residents travel to another county in Wisconsin for work, and about 2 percent of the Town’s residents travel to Michigan for work.

**Labor Force**

Labor force is a critical component of economic development. Labor force is defined as the number of persons, sixteen and over, employed or looking to be employed. In 2017, the total labor force in the Town was 797. The Town had a participation rate of about 50 percent, meaning that about 50 percent of Town residents over the age of sixteen are currently employed or are seeking employment. Of the 797 members of the Town’s labor force, 744 are employed, which represents about 93 percent of the Town’s labor force.

County wide, the labor force in 2017 was 9,811. Vilas County had a participation rate of about 54 percent. Of the 9,811 members of the Vilas County labor force, 9,038 are employed, which represents about 92 percent of the County’s labor force.

While the Town has a lower labor force participation percentage than Vilas County, the Town has a higher percentage of its labor force members employed.

### Laborshed

A laborshed is an area or region from which an employment center draws its commuting workers. In 2017, only about 29 – or eight percent – of the 355 jobs throughout St. Germain were filled by Township residents. About 326 workers traveled to St. Germain during the average workday in 2017. In contrast, there were 812 St. Germain residents who commuted to locations outside the Town for work during the same period, indicating that St. Germain's labor shed extends beyond its municipal boundaries.

#### In-migration

The majority of in-commuters live in close proximity to the Town of St. Germain. The largest percentage of workers commuting into the Town of St. Germain come from the Eagle River with 24 workers (7%) commuting to St. Germain from Eagle River. Additionally, the City of Rhinelander provided 9 workers, or about 3 percent of in-commuters.

#### Out-migration

Town of St. Germain residents commuting outside of the Town's boundaries travel across Wisconsin and across the Upper Peninsula of Michigan. About 812 Town residents are employed outside of the Town's boundaries. Like in-commuters, the majority of employed residents work in nearby communities. The largest percentage (14%) of workers leaving the Town travel to the City of Eagle River, followed by the City of Rhinelander where 6% of residents travel for work.

### Forecasts

Employment forecasts are difficult to come by and not available at the town level. However, the Wisconsin Department of Workforce Development (WisDWD) prepares workforce projections by industry for its multi-county services regions. The current projections for the North Central Workforce Development cover Vilas County and include eight other counties. These projections show increases in all employment sectors except Other Services (1% decline).

The other sectors increase within a range from 0.3% (Manufacturing and Public Administration) to 21% (Information). Town residents commute to jobs throughout the nine county area included in the forecasts, which includes Forest, Langlade, Lincoln, and Oneida Counties.

### Economic Development Programs

Various organizations at the Local, County, Regional, and State level offer a variety of programs to assist with commercial and industrial economic development. Many of these programs are listed below:

## Local

Chamber of Commerce:

There are several Chamber of Commerce groups located in close proximity to the Town of St. Germain. *St. Germain Chamber of Commerce* is a group based in St. Germain, and was created to promote recreation/tourism and business within the St. Germain area. The chamber holds an annual musky tournament, in addition to numerous other events.

## County

Vilas County Economic Development Corporation:

The Vilas County Economic Development Corporation (VCEDC) is a 501(c)3 not-for-profit, quasi-governmental organization that was established in 2008. The VCEDC helps public, business and nongovernmental sector partners work collectively to create better conditions for economic growth and employment generation within Vilas County. The overall goal is to “*Connect resources to the various sector partners of Vilas County to improve economic future of the county and the quality of life for all of its residents.*” The VCEDC’s mission is to “*Promote innovative leadership and regional infrastructure to: improve the economic well-being of businesses, communities and residents; promote creation and retention of viable businesses and quality jobs; and provide increased opportunities for education strengthening workforce development.*”

## Regional

Grow North:

Grow North began in 2004 as a private/public 501(c) (6) organization. Grow North serves an eight-county region in northern and northeastern Wisconsin, and includes Vilas County. Grow North is dedicated to economic development throughout the region, and focuses on forestry and wood products, workforce development, and broadband expansion.

The Town is a member of the North Central Wisconsin Regional Planning Commission, as are all local governments in Vilas County based on county membership. Membership brings with it a variety of planning benefits and services. Among them are participation in the Economic Development District, including eligibility for a variety of grants administered by the U.S. Department of Commerce Economic Development Administration.

In addition, by way of membership in the NCWRPC, the county is a member of the North Central Wisconsin Development Corporation which manages a revolving loan fund designed to address a gap in private capital markets for long-term, fixed-rate, low down payment, low interest financing.

## State

Wisconsin Economic Development Corporation (WEDC): WEDC is the state’s primary department for the delivery of integrated services to businesses. Their purpose is to 1) foster retention and creation of new jobs and investment opportunities in Wisconsin; 2) foster and promote economic business, export, and community development.

Wisconsin Small Cities Program: The Wisconsin Department of Administration provides federal Community Development Block Grant (CDBG) funds to eligible municipalities for approved housing and/or public facility improvements and for economic development projects. Economic Development grants provide loans to businesses for such things as: acquisition of real estate, buildings, or equipment; construction, expansion or remodeling; and working capital for inventory and direct labor.

Wisconsin Small Business Development Center (SBDC): The UW SBDC is partially funded by the Small Business Administration and provides a variety of programs and training seminars to assist in the creation of small business in Wisconsin.

Transportation Economic Assistance (TEA): This program, administered by the Wisconsin Department of Transportation, provides immediate assistance for the cost of transportation improvements necessary for major economic development projects.

Other State Programs: Technology Development grants and loans; Customized Labor Training grants and loans; and Major Economic Development Project grants and loans.

## Federal

U.S. Dept. of Commerce - Economic Development Administration (EDA): EDA offers a public works grant program. These are administered through designated economic development district's and local governments for the benefit of the local economy and, indirectly, private enterprise.

U.S. Department of Agriculture - Rural Development (USDA - RD): The USDA Rural Development program is committed to helping improve the economy and quality of life. Financial programs include support for water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. USDA-RD promotes economic development by supporting loans to businesses through banks and community-managed lending pools. The program also offers technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services.

Small Business Administration (SBA): SBA provides business and industrial loan programs that will make or guarantee up to 90% of the principal and interest on loans to companies, individuals, or government entities for financing in rural areas. Wisconsin Business Development Finance Corporation acts as the agent for the SBA programs that provide financing for fixed asset loans and for working capital.

## Goal and Objectives

**Goal:** Maintain, enhance, and diversify the local economy consistent with other community goals and objectives.

**Objectives:**

1. Retain and provide new opportunities for local employment of town citizens.
2. Explore possibilities to increase and support commercial business, tourism related business, and light industrial growth within the planned commercial areas.
3. Support business and light industrial development which strengthens and diversifies the economic base; creates family wage jobs; develops and operates in a manner that protects the environment; and uses our natural resources efficiently.
4. Accommodate home-based businesses which do not significantly increase traffic, noise, odor or detract from the rural character of the surrounding area.
5. Work with and coordinate economic development activities with the local Chamber of Commerce and other applicable agencies and organizations (VCEDC).

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# Chapter Seven

## Land, Surface Water, Natural Resource Use

### Background

The Town of St. Germain covers an area of about 25,733 acres in Vilas County. To the north is the Town of Plum Lake; to the east is the Town of Conover; to the south is the Towns of Newbold and Woodruff in Oneida County; and to the west is the Town of Arbor Vitae.

### Previous Plans and Studies

#### [Regional Livability Plan, 2015](#)

*Land use is one of the four elements included in the RLP, adopted by NCWRPC in 2015. The Land Use Assessment Report, a component of the plan, looks in detail at the land uses through the ten-count region and identifies issues and trends related to land use: housing density and farmland preservation. The two land use goals of the plan are as follows:*

- *Preserve and protect the Region's landscape, environmental resources and sensitive lands while encouraging healthy communities.*
- *Manage and reduce vacant land and structures.*

#### [Vilas County Farmland Preservation Plan, 2013](#)

*The purposes of this plan is to guide and manage growth and development of land use in a manner that will preserve the rural character, protect the agricultural base and natural resources, and contribute to the safety, health and prosperity of Vilas County's communities. The Farmland Preservation Plan identifies farmland preservation areas for towns throughout the County.*

#### [Vilas County Comprehensive Plan, 2009](#)

*The Vilas County Comprehensive Plan is a policy plan. The Plan describes existing and future land uses, and regulatory tools for land use. The overall goal of the Comprehensive Plan is to provide consistency between official mapping, zoning and subdivision ordinances, local plans, and other implementation tools.*

#### [St. Germain Year 2020 Comprehensive Land Use Plan, 1999](#)

*The St. Germain Comprehensive Land Use Plan is a policy plan. The St. Germain Planning and Zoning Committee created the plan back in 1999. The Plan describes existing and future land uses, and regulatory tools for land use. The overall goal of the Comprehensive Plan is to provide consistency between official mapping, zoning and subdivision ordinances, local plans, and other implementation tools.*

## Neighboring Comprehensive Plans

The Townships of Arbor Vitae, Plum Lake, Cloverland, Woodruff and Newbold's Comprehensive Plans are also policy plans that serve comparable purposes to this plan. These plans describe existing and future land uses throughout the next 20 years after the plan's adoption. Most Vilas County townships follow county zoning, Town of St. Germain has their own zoning. The statuses of these municipalities' comprehensive plans are as follows:

- **Town of Arbor Vitae:** Adopted in 2010, prepared by the Arbor Vitae Plan Commission with assistance from NCWRPC.
- **Town of Plum Lake:** Adopted in 2000 and prepared by Foth & Van Dyke.
- **Town of Cloverland:** Adopted in 2011
- **Town of Woodruff:** Adopted in 2009, prepared by the Town of Woodruff Plan Commission with assistance from NCWRPC.
- **Town of Newbold:** Adopted in 2008, and prepared by Town of Newbold Plan Commission with assistance from NCWRPC. The Town of Newbold is in the process of updating their Plan with assistance from NCWRPC.

## Existing Land Use, 2015

Knowledge of the existing land use patterns within a town is necessary to develop a desired "future" land use pattern. The Existing Land Use Map was developed using air photos from a countywide flight in 2015, with updates by the locals. Eleven basic categories were used to classify the various existing land uses. These are: Commercial, Governmental/Institutional, Industrial, Open Lands, Outdoor Recreation, Residential, Waterfront Residential, Transportation, Water, Woodlands and Woodland Wetlands.

## Generalized Existing Land Use Map

The intent of an existing land use map is to provide a general snap shot as to the existing uses of land within the Town for planning purposes. The map shows only the dominant or primary use. Obviously, many parcels would have a house (residential), but also could have a business use (commercial) or farming (agricultural) uses. See the [Generalized Existing Land Use Inventory Figure 1](#)

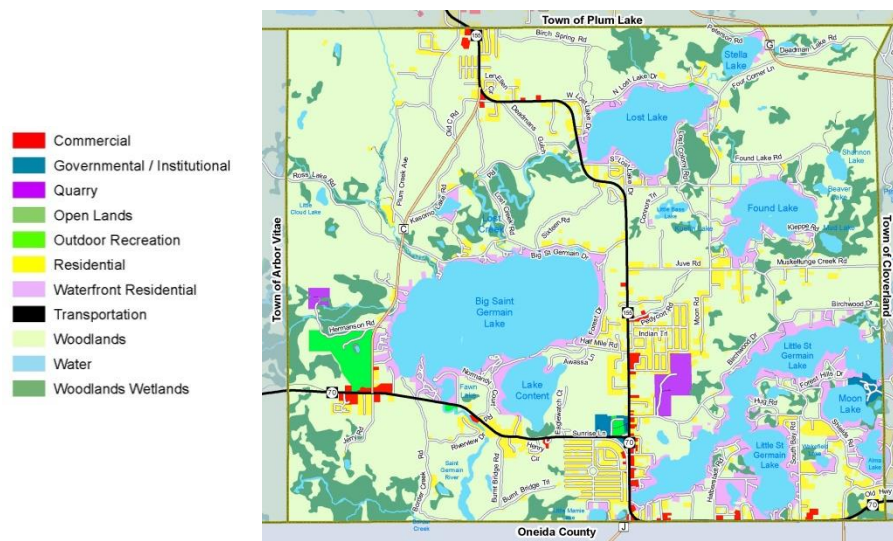


Figure 1 – Generalized Existing Land Use Inventory

Table 7.1 presents the current breakdown of existing land-use types within the Town. The majority of the Town is woodlands and or woodland wetlands with 16,752 acres or 65.1% and water covers about 16.9% of the Town. The next most significant land use type is residential with over 3,416 acres or about 13.3% being waterfront or off water residential in the Town.

Land Use Classification	Acres	Percent
Commercial	290	1.1%
Governmental/Institutional	110	0.4%
Industrial	172	0.7%
Open Lands	84	0.3%
Outdoor Recreation	250	1%
Residential	1,685	6.6%
Waterfront Residential	1,731	6.7%
Transportation	313	1.2%
Water	4,344	16.9%
Woodlands Wetlands	2,745	10.7%
Woodlands	14,008	54.44%
Total	25,733	100.0%

Source: NCWRPC GIS

Large blocks of state forest cover much of the northern and western portion of the Town with residential development concentrated mainly along some of the lakeshores and primary roadways. Commercial development is concentrated along some lakeshores and along the highways that run through the Town.

The residential development in the Town consists primarily of single-family residences. Single-family residential development has taken place primarily adjacent to the shoreline along the many Town lakes such as Big Saint Germain, Lake Content, Found, Little St. Germain, Moon, Alma and Lost lakes. Inland residential uses are generally located in the southern portions of the Town on smaller wooded lots. About 47 percent of the residential housing units are seasonal.

Commercial development includes resorts, highway, and community commercial. Highway commercial activities are located along STH 70 and STH 155. Some of the commercial developments are renovated single-family structures.

### Public Lands

Approximately 32 percent of the total area of the Town of St. Germain is included in the state lands, comprising 8,292 acres.

The Town of St. Germain also owns and manages 698 acres of lands mostly used as recreation lands. [See Recreation Map 6.](#)

## Land Supply and Demand

As shown by the existing land use inventory, the majority of the Town is “undeveloped” woodlands, so the supply of land “available” for development appears to be adequate. Nevertheless, even under a rapid growth scenario, the supply of land in the Town of St. Germain is more than sufficient to accommodate projected demand over the next 20 years for all use categories.

## Land Values

Table 7.2 displays the assessed land values in the Town of St. Germain. It is important to note that lands enrolled in the Managed Forest Law and Forest Crop Law programs and other exempt lands (such as the State lands) are not included in values for Table 7.2. In 2018, the assessed value of land (not including improvements) was \$326,167,380. Overall, land value per acre in the Town is valued at about \$20,715 per acre based on assessed land values from the Vilas County tax information. Properties assessed as “Commercial have the highest value per acre, followed by “Waterfront Residential, Residential and “Forest” properties. Waterfront residential parcels were selected from the Vilas County GIS to calculate the land value of on-water parcels vs off-water parcels. Because of the high demand for lake front property and few available vacant on-water parcels the land value per acres is 142% higher than off-water residential assessed values of land.

Table 7.2: Assessed Land Value (per acre), 2018			
Land Classification	Total Value of Land	Percentage	Total Value per Acre
Residential	\$57,398,300	17%	\$11,182
Waterfront Residential	\$262,037,700	78%	\$27,011
Commercial	\$13,475,700	4%	\$37,642
Forest	\$3,170,800	1%	\$23.073
Total	\$336,082,500		\$20,715

Source: Vilas County Tax Roll and NCWRPC

## Opportunities for Redevelopment

There are currently no properties with environmental contamination on them. See the Environmentally Remediated Areas section in the Natural, Agricultural, and Cultural Resources Chapter for more information.

## Existing and Potential Land Use Conflicts

Any plan should seek to avoid or minimize potential future land use conflicts through controlled development, planned-use buffers, and public information and education components. In order to attain that outcome, it is important to identify the existing or potential conflicts between land uses in the Town.

There may be some degree of undesirability between many land use combinations, such as a residential development in close proximity to a particular industrial or commercial development that might conflict with sight, sound, odor, or other undesirable characteristics. Another example could be an auto salvage

yard in proximity to a recreational or natural area, or a home business/occupational, commercial-type use in a single family area that has outgrown its roots.

In the other direction, an example of compatible land use could be residential development in association with wooded recreational lands or vacant open space areas. Obviously, with the constraints of existing development and limiting factors on future growth, the most desirable situations are not always possible. What should be strived for is an awareness of incompatible land uses and an effort to alleviate or avoid them where possible.

Home-based businesses are becoming more popular as the workforce is disseminated from the office environment and more people with entrepreneurial spirit are testing the waters of self-employment from their homes. Professional disciplines can be networked to the home office with internet services and overnight mail. This technology is changing the way people work and do business. A growing home-based business could potentially outgrow its roots and be disruptive to surrounding communities.

## Future Land Use

The **Future Land Use Map 7** represents the long-term land use recommendations for all lands in the Town. Although the map is advisory and does not have the authority of zoning, it is intended to reflect community desires and serve as a guide for local officials to coordinate and manage future development of the Town. Before the future land use map is developed a land use classification is established. These become the foundation of the map.

### Future Land Use Plan Map Classifications

Land use classifications are groups of land uses that are compatible, and that separate conflicting uses. The classifications are not zoning districts and do not have the authority of zoning, but are intended for use as a guide when making land use and zoning decisions. A general description of each classification follows:

- 1. Residential**

Identifies areas recommended for residential development typically consisting of smaller lot sizes. These areas may include residential areas that are used for vacation rentals as specified in state law.

- 2. Commercial**

Identifies areas recommended for commercial development, as well as existing commercial establishments located throughout the Town.

- 3. Industrial**

Identifies areas recommended for industrial development, as well as existing industrial areas located throughout the Town.

#### 4. Forestry Areas

Identifies areas of large woodlands within the Town. Much of this is in public ownership or managed forest lands.

#### 5. Transportation Corridors

Identifies the existing road network along with the recommendations for improved and safe traffic movement in the Town, including airports and rail facilities.

#### 6. Mixed-Use

Contains lands with a variety of uses. These areas are a mix of residential and commercial types of developments

### Future Land Use Map

The Future Land Use Plan Map represents the desired arrangement of preferred land uses for the future. See the [Future Land Use Map 7](#). The Future Land Use Map is not a zoning map. The Future Land Use Map is general in nature and was developed as a general guide for future development in the county. Although general, the future land use plan map indicated appropriate future land uses, and as a result shows where rezoning may occur. In many areas the existing zoning districts already reflect the desired future land uses; while in other areas, zoning map or text changes may be required to meet some of the desired future land uses.

The identification of desired future land use types through the map does not imply that an area is immediately appropriate for rezoning. Given service demands and a desire for controlled growth, careful consideration to the timing of zoning decisions is essential. In some places, it may be desirable to rezone land to reflect the planned land use designations as soon as possible. In other cases, it may be appropriate to wait to rezone the area until an actual development proposal is brought forward.

One of the goals of this land use plan is to balance individual private property rights with the Town's need to protect property values community-wide, minimize the conflicts between land uses and keep the cost of local government as low as possible. An essential characteristic of any planning program is that it be ongoing and flexible. Periodic updates to the plan are needed to maintain that it is reflective of current trends.

### Land Use Programs and Tools

The principle land use program in Wisconsin is the comprehensive planning program. The primary land use tools are zoning, subdivision ordinance, and official mapping.

#### Zoning

The Town of St. Germain currently administrates its own zoning. Zoning is the major tool used to regulate land uses and implement a comprehensive plan. The zoning ordinance regulates the use of

property to advance the public health, safety, and welfare. It has been used throughout the United States and in Wisconsin since the 1920's.

A zoning ordinance creates different use zones or districts within a community. Each district has a list of permitted uses, which are uses that are desirable in a district. Each district may also contain a list of special uses, sometimes called special exceptions or conditional uses, which are allowed under certain circumstances, and require review by a local body to be allowed.

Zoning regulations are adopted by local ordinance and consist of two basic things, a map and related text. The zoning map displays where the zoning district boundaries are, and the text describes what can be done in each type of district. The Future Land Use Map and Zoning Map are the same and could be changed in the future based on public input.

Zoning should be derived from, and be consistent with, the policy recommendations adopted in the comprehensive plan. The desired land uses should “drive” the development of specific zoning ordinance provisions including district descriptions, permitted uses, conditional uses and the zoning map. This consistency has been important in upholding legal challenges in the Courts. Therefore, following the planning process it is critical that the zoning ordinance be updated to incorporate the findings of the plan.

The adoption of the comprehensive plan will inform the county on the Towns' goals and objectives. It will also explain the rationale behind these plan recommendations. These efforts should put the Town in a strong position to work with the county on implementing zoning controls that are consistent with the Town plan.

### [Shoreland Zoning](#)

All counties are mandated by Wisconsin law to adopt and administer a zoning ordinance that regulates land-use in shoreland/wetland and floodplain areas for the entire area of the county outside of villages and cities. This ordinance supersedes any town ordinance, unless the town ordinance is more restrictive. The shoreland/wetland and floodplain area covered under this zoning is the area that lies within 1,000 feet of a lake and within 300 feet of a navigable stream or to the landward side of a floodplain, whichever distance is greater.

### [Town Road Setbacks](#)

Town road setbacks within the Town of St. Germain are defined under Town Zoning. See Town Zoning Ordinance.

### [Land Division](#)

Subdivision regulation relates to the way in which land is divided and made ready for development. A community can control the subdivision of land by requiring a developer to meet certain conditions in exchange for the privilege of recording a plat. While imposing conditions restricts the use of private property, the cumulative effect of land subdivision on the health, safety, and welfare of a community is so great as to justify public control of the process.



Of all the land use control devices available, subdivision regulation has probably the greatest potential. When compared with zoning, a well-administered subdivision control is more useful in achieving planning goals and its influence is far more lasting. Once land is divided into lots and streets are laid out, development patterns are set. Subdivision regulations can ensure that those development patterns are consistent with community standards. Subdivision regulations can also ensure the adequacy of existing and planned public facilities such as schools, wastewater treatment systems, water supply, to handle new growth. Finally subdivision regulation can help ensure the creation and preservation of adequate land records.

There is some overlap between zoning and subdivision codes in terms of standards. Both ordinances, for example, can set lot sizes. Both can deal with the suitability of land for development. Implementing important plan techniques such as rural cluster development often requires use of the zoning ordinance and the subdivision ordinance.

A town land division code can provide the town the means to review and regulate new divisions of land to ensure consistency with the vision, goals, objectives, land protection criteria, and other recommendations of an adopted plan. The ordinance would require administration and enforcement by the town. Therefore, local control of divisions of land would require town funding. It also adds a layer of government involved in regulating proposals for land divisions.

The alternative to a town land division code is to approach the county to amend the county land division code to ensure that new divisions of land are consistent with the town plan. Other town's may be in support of similar modifications and could provide political support for the changes. However, changes would affect the entire county and may not be politically supported by the county. In addition, any amendments may not be totally satisfactory to the town, since the county must balance its' own abilities to administer the code and also the needs of other local governments. The Town of St. Germain currently administers a Land Division Ordinance.

### [Official Mapping](#)

Official maps are not used frequently because few communities plan anything but major thoroughfares and parks in detail in advance of the imminent development of a neighborhood.

### [Lake Organizations](#)

Several lake organizations exist for different lakes within the Town of St. Germain. These organizations aim to improve, protect and preserve their representative precious water resources by promoting proper lakefront management practices, conducting weed harvesting, and obtaining funds to complete lake studies/lake management plans, among partaking in other related activities.

- Big St. Germain Area Lakes District
- Little St. Germain Lake District
- Alma/Moon Lake District
- Lost Lake District
- Found Lake Property Owners Association



## Goals and Objectives

**Goal 1:** Provide for a well-balanced mix of residential, business, recreational and forestry uses to serve the future needs of the community and to maintain the town as a desirable place to live and work.

### Objectives:

1. Complete a mapping inventory of land use, zoning, resource protection (ownership), and water features to evaluate the conditions, features, and uses that occupy land.
2. Designate and maintain suitable lands for future residential, light commercial, industrial, forestry, and recreational uses in accordance with public input.
3. Plan commercial development within the vicinity of STH 70 and 155 to clearly define a Town of St. Germain business district.
4. Designate commercial and industrial lands based on sound planning techniques in order to avoid incompatible land uses and spot zoning requests.
5. Ensure development patterns provide for a diversity of lot sizes to support various rural lifestyles.
6. Maintain and enforce Town Land Division Ordinance.
7. Maintain and enforce existing Town Ordinances to address nuisances identified by the town.
8. Provide minimum standards for home-based businesses in accordance with the community planning survey.
9. Provide standards for mobile/manufactured housing.
10. Guide future development within or adjacent to existing compatible development and to areas with existing community services.
11. Examine multi-family development throughout the town.
12. Provide resources to manage and regulate the use of short term rental properties in the town.

**Goal 2: Preserve and enhance the Town of St. Germain’s rural character and related quality of life.**

**Objectives:**

1. Promote new commercial and light industrial development which are consistent with our existing small-town character. Consider items such as architecture, landscaping, exterior building materials, color, signage, and lighting.
2. Promote signage which is consistent with the town’s small town character.
3. Control nuisances such as junk vehicles, appliances, and illegal dumping.
4. Manage growth to ensure that it fits within the character of the town as well as the specific location in which the development is proposed.
5. Encourage natural buffers where they exist, and encourage native tree planting or tree replacement in areas without natural buffers to minimize the potential of land use conflicts and promote rural atmosphere.
6. The Town of St. Germain acknowledges the potential for sexually oriented businesses to become established. Appropriate ordinances to regulate such businesses in a manner compatible with the cultural priorities of the community need to be adopted.

## Chapter Eight

# Intergovernmental Cooperation

### Background

The issue of intergovernmental cooperation is increasingly important; since many issues cross over political boundaries, such as watersheds, labor force, commuter patterns, and housing. Communities are not independent of each other, but rather dependent on each other. The effects from growth and change on one spill over to all surrounding communities and impact the region as a whole.

### Overview

Wisconsin Statute §66.30, entitled “Intergovernmental Cooperation”, does enable local governments to jointly do together whatever one can do alone. Unfortunately, there is little public policy in Wisconsin law that encourages, let alone requires, horizontal governmental relationships such as town to town and municipality to county or town. The result is that towns, municipalities, and counties act more as adversaries than as partners.

State-wide, Wisconsin has more than 2,500 units of government and special purpose districts. Having so many governmental units allows for local representation, but also adds more players to the decision making process. In general terms, intergovernmental cooperation is any arrangement by which officials of two or more jurisdictions coordinate plans, policies, and programs to address and resolve issues of mutual interest. It can be as simple as communication and information sharing, or it can involve entering into formal intergovernmental agreements and sharing resources such as equipment, buildings, staff, and revenue.

As jurisdictions communicate and collaborate on issues of mutual interest, they become more aware of one another’s needs and priorities. They can better anticipate problems and work to avoid them. Intergovernmental cooperation makes sense for many reasons including trust, cost savings, consistency, and ability to address regional issues. Cooperation can lead to positive experiences and results that build trust between jurisdictions. It can save money by increasing efficiency and avoiding unnecessary duplication. It can lead to consistency of goals, objectives, plans, policies, and actions of neighboring communities. Finally, by communicating and coordinating their actions and working with regional and state jurisdictions, local communities are able to address and resolve issues that are regional in nature.

The major beneficiary of intergovernmental cooperation is the local resident. They may not understand, or even care about, the details of a particular intergovernmental issue, but residents can appreciate their benefits, such as cost savings, provision of needed services, a healthy environment, and a strong economy.

A variety of factors, some long-standing and others more recent, have brought the issue of intergovernmental cooperation to the forefront. Some of these factors include:

- Local government’s financial situation;
- Opportunity to reduce costs by working together;

- Elimination of duplication of services;
- Population settlement patterns and population mobility; and
- Economic and environmental interdependence.

In addition, as more jurisdictions create and implement comprehensive plans and share them with surrounding communities, new opportunities for intergovernmental cooperation will be identified.

## Intergovernmental Relationships

### School Districts

The Town of St. Germain is in the Northern Pines School District, but the Wisconsin Open Enrollment program allows children to attend other nearby school districts, provided that the district has the necessary space to accept the student. The elementary schools that serve students in St. Germain are located in Eagle River and St. Germain, and the Northland Pines High School is located in Eagle River. In addition to public schools there are several private K-8 schools in the St. Germain area.

The Nicolet Technical College district includes the Town of St. Germain, and has its Lakeland Campus located in the Town of Minocqua as well as its main campus in Rhinelander.

The main form of interaction with both school and college districts are through payment of property taxes, which help to fund both districts' operations. The Town has little participation in issues pertaining to administration or siting of new facilities. All school and college board meetings are open to the public.

### Vilas County

Vilas County directly and indirectly provides a number of services to the Town and the Town enjoys a good working relationship with many of the responsible departments. These departments include Finance, Highway, Sheriff's Office, Forestry, Land Records, and Zoning.

County Finance collects local property tax for the Town. The County Sheriff provides protective services through periodic patrols and on-call 911 responses. The Sheriff also manages the 911-dispatch center, not only for police protection, but also for ambulance/EMS response and dispatching the local Fire Departments. The Forestry and Outdoor Recreation Department maintains a county-wide park system and county forest system for the use and enjoyment of all residents including the Town of St. Germain.

In many cases where state and federal agencies require area-wide planning for various programs or regulations, the County sponsors a county-wide planning effort to complete these plans and include each individual local unit in the process and resulting final plan. Examples of this include the County Outdoor Recreation plan which maintains the eligibility for Wisconsin Department of Natural Resources administered park and recreation development funding of each local unit that adopts it, and All Hazard Mitigation Plans which are required by the Federal Emergency Management Agency in order for individual local units of government to qualify for certain types of disaster assistance funding.

### North Central Wisconsin Regional Planning Commission

The North Central Wisconsin Regional Planning Commission (NCWRPC) was formed under §60.0309 Wis. Stats. as a voluntary association of governments within a ten county area. Vilas County is a member of the NCWRPC, which qualifies the Town of St. Germain for low cost local planning assistance. Typical functions of the NCWRPC include (but are not limited to) land use, transportation, economic development, intergovernmental and geographic information systems (GIS) planning and services.

### State and Federal Government

The Wisconsin departments of Natural Resources and Transportation are the primary agencies the Town might deal with regarding development activities. Many of the goals and objectives of this plan will require continued cooperation and coordination with these agencies.

The Wisconsin Department of Natural Resources takes a lead role in wildlife protection and sustainable management of woodlands, wetland, lakes, and other wildlife habitat areas, while Wisconsin Department of Transportation is responsible for the planning and development of state highways, railways, airports, and other transportation systems. State agencies make a number of grant and aid programs available to local units of government like the Town of St. Germain. Examples include local road aids, the Local Roads Improvement Plan (LRIP) and the Priority Watershed Program. There are also a number of mandates passed down from the state that the Town must comply with, such as the biannual pavement rating submission for the Wisconsin Information System for Local Roads (WISLR).

Most federal programs are administered by the states, so the Town would be dealing with the responsible state agency with regard to federal programs and regulations.

### Existing or Potential Intergovernmental Conflicts

No existing or potential intergovernmental conflicts were identified in the Town of St. Germain.

The process for resolving any conflicts will in part be a continuation of past practices as new mechanisms evolve. The Town will continue to meet with surrounding towns when significant issues of mutual concern arise.

### Programs

66.0301-Intergovernmental Cooperation: Wisconsin Statute §66.0301 permits local agreements between the state, cities, villages, towns, counties, regional planning commissions, and certain special districts, including school districts, public library systems, public inland lake protection and rehabilitation districts, sanitary districts, farm drainage districts, metropolitan sewerage districts, and sewer utility districts, Indian tribes or bands, and others.

Intergovernmental agreements prepared in accordance with §66.0301, formerly §66.30, are the most common forms of agreement and have been used by communities for years, often in the context of sharing public services such as police, fire, or rescue. This type of agreement can also be used to provide for revenue sharing, determine future land use within a subject area, and to set temporary municipal boundaries. However, the statute does not require planning as a component of any agreement and boundary changes have to be accomplished through the normal annexation process.

Municipal Revenue Sharing: Wisconsin Statute, 66.0305, Municipal Revenue Sharing, gives authority to cities, villages, and towns to enter into agreements to share revenue from taxes and special charges with each other. The agreements may also address other matters, including agreements regarding services to be provided or the location of municipal boundaries.

Boundaries of the shared revenue area must be specified in the agreement and the term of the agreement must be for at least ten years. The formula or other means for sharing revenue, the date of payment of revenues, and the means by which the agreement may be invalidated after the minimum 10 year period.

## Goals and Objectives

### Goal 1: Strengthen local control of land use decisions.

#### Objectives:

1. Utilize the *Town of St. Germain Comprehensive Plan* as a tool to guide and support town actions.
2. Establish a formal review process for amendment of the *Town of St. Germain Comprehensive Plan*.
3. Monitor and report on the effectiveness and implementation of the *Town of St. Germain Comprehensive Plan* and amend/revise where appropriate.
4. Assess the feasibility to enact town-level codes and ordinances within cost, personnel, and administrative constraints.

### Goal 2: Seek and establish mutually beneficial intergovernmental relations with other units of government.

#### Objectives:

1. Coordinate and communicate land use planning activities with neighboring towns Vilas County, and any applicable state and federal agencies to realize individual and shared visions, goals and objectives; to address regional issues that cross political boundaries and jurisdictions; to ensure efficient use of town resources; and to provide for increased certainty between all levels of government, developers and landowners.
2. Coordinate land and water conservation with appropriate resource agencies and private conservation organizations to take advantage of both technical and financial assistance, to promote consistency in preservation and stewardship efforts, to facilitate information exchanges, and to avoid duplication of efforts.

**Goal 3: Increase community awareness, support, and involvement in growth management and land and water conservation efforts.**

**Objectives:**

1. Create opportunities for citizen participation throughout all stages of plan development and implementation.
2. Promote public access and understanding of available land use, planning, zoning and environmental information.
3. Support community organizations such as lake associations/districts and service groups that dedicate time and resources to conservation efforts.

**Goal 4: Maintain high quality town services and equitable administration.**

**Objectives:**

1. Ensure that existing and future land use regulations are fair and equitable.
2. Balance community improvements with available funding sources to ensure equitable taxation.
3. Provide clear guidance to landowners and citizens as to the appropriate land uses and standards for development.
4. Provide a point of contact to guide developers and individuals through all local regulations and approval processes.
5. Encourage notification of landowners when changes are proposed to land use plans and regulations.
6. Continue to improve the high quality of existing town services.
7. New development and redevelopment should provide for and/or contribute its proportionate fair share of expenses associated with impacts to public services and utilities.
8. Maintain a pro-active planning process in the town.
9. Monitor and evaluate shared service agreements in accordance with increased demand.



# Chapter Nine

## Implementation

### Background

A primary reason for a community to prepare a comprehensive plan is to establish a framework for the future, especially as it relates to decisions regarding growth and regulation of development to protect and maintain the health, safety and welfare of the community. Wisconsin's Comprehensive Planning Law requires that if a local government engages in zoning, subdivision regulations, or official mapping, those local land use regulations must be consistent with that unit of local government's comprehensive plan. While a local government may choose to include additional elements, a comprehensive plan must include at least all of the nine elements as defined by the Comprehensive Planning Law (s. 66.1001). A plan also helps to set priorities for public expenditures. To be effective, this plan should be actively used as a tool to guide decisions concerning:

- The implementation and enforcement of regulatory ordinances based on the goals and objectives identified in this plan.
- The development of programs and support systems that further the goals and objectives set forth in this plan.
- The location of specific land uses as identified in the comprehensive plan, and based on goals and objectives.
- The establishment and support of a continued planning process providing for periodic review and updates to this plan and other land use control measures.

### Implementation Tools

Having the appropriate tools to implement the recommendations in this comprehensive plan is critical. The most common implementation tools are the Town official controls or regulatory codes. Zoning ordinance and subdivision (or land division) regulations are used to protect existing development and guide future growth and development as identified in this comprehensive plan. There are also non-regulatory approaches to implementing the comprehensive plan; these generally involve decisions about how the community will spend its limited funding resources on capital improvements, staffing and maintenance. These decisions will affect the development demand and the location of development in the Town.

The State planning law requires certain programs and/or actions that affect land use must be consistent with the locally adopted comprehensive plan. To meet this requirement, Town of St. Germain should evaluate and update related regulations and ordinances after the adoption of the comprehensive plan update.

## Zoning Ordinance and Map

The Town of St. Germain administers their own general zoning. Zoning is used to manage and control how land is used and developed. Zoning ordinances typically establish detailed regulations concerning how land may be developed, including setbacks, the density or intensity of development, and the height and bulk of building and other structures. The general purpose of zoning is to minimize undesirable externalities from development by segregating and/or buffering incompatible uses and by maintaining standards that ensure development will not negatively impact the community's character or environment. The zoning ordinance also controls the scale and form of development, which heavily influences how people will interact with their environment and their neighbors.

The establishment of zoning districts and the zoning map indicates where specific types of development can and should be located. Zoning districts shown on the zoning map should be coordinated with the land use plan and map. While the zoning map and land use map do not need to directly match at the time the land use map is adopted, the intent is that the land use map will serve as a guide indicating how the property should eventually be zoned. Therefore, indiscriminate zoning changes may result in weakening of the comprehensive plan. In fact, changes to zoning district boundaries should only be made if they are consistent with the adopted land use map and the goals of the comprehensive plan.

However, there may be situations where changing the zoning district boundary makes sense and is in the best interest of the community. If changing the zoning would result in a conflict with the future land use map, the land use map should also be changed. However, the future land use map should only be changed if it does not accurately reflect the community's desired land use pattern. Achieving consistency between zoning and land use designation is also discussed in the Land Use Chapter.

## Subdivision (Land Division) Ordinance

The Town of St. Germain currently has a subdivision ordinance. Subdivision regulations are an important tool ensuring the orderly development of unplatted and/or undeveloped land. These regulations may regulate lot sizes, road access, street design, public utilities, storm water drainage, parks and open space, and other improvements necessary to ensure that new development will be a public asset.

## Capital Improvement Plan (CIP)

This is an ongoing financial planning program that allows local communities to plan ahead for capital expenditures and minimize unplanned expenses. A capital improvement plan consists of a list of proposed projects according to a schedule of priorities over a four-to-six year period. It identifies needed public improvements, estimates their costs, and identifies financing methods and sources. Public improvements or expenditures typically considered in a CIP include:

- Public buildings (i.e., fire and police stations)
- Park and trail acquisition and development
- Roads and highways (maintenance and new construction/paving)
- Fire and law enforcement protection equipment

A CIP is simply a method of planning for and scheduling expenditures for public improvements over a period of several years in order to maximize the use of limited public funds. Each year the CIP should be reviewed and extended one year to compensate for the previous year that was completed. This keeps the improvement program current and allows for modifications to meet the community's changing needs.

The preparation of a CIP is normally a joint responsibility between the town board, plan commission, staff, and citizen commissions. The preparation of a capital improvement program may vary from community to community depending on local preferences, the local form of government and available staff. The proposed capital improvement plan should be reviewed in light of the priorities outlined in the comprehensive plan.

### Annual Operating Budget

The Town prepares a budget each year and it is one of the most important policy documents prepared. It is a statement of the prioritization and allocation of financial resources to achieve certain objectives over a specific time period. The budget is based on the needs of Town residents and priorities set by the Town Board. The budget and the services provided by that budget are instrumental in achieving the goals and objectives of the plan.

### Brownfield Redevelopment

Pursuing funding from state agencies for redevelopment of contaminated sites can reduce the uncertainty that otherwise prevents contaminated properties from being redeveloped. Action by the Town to evaluate contaminants or begin remediating the property is often necessary before the private sector is willing to invest in redevelopment. While this may require some upfront investment from the community, as sites are improved and reused they generate tax base.

### Consistency Among Plan Chapters

The State of Wisconsin planning legislation requires that the Implementation Chapter describe how each of the required chapters will be integrated and made consistent with the other chapters of the plan. Since Town of St. Germain completed all planning chapters simultaneously, no known inconsistencies exist. It is noted that some overlap naturally exists between the nine plan chapters. Where deemed appropriate, goals, objectives, and policies have been repeated under all applicable chapters to reinforce their importance.

### Plan Adoption, Amendments, Updates and Monitoring

While this comprehensive plan provides a long-term framework to guide development and public spending decisions, it must also respond to changes that occur in the community and region that were not foreseen when the plan was initially adopted. Some elements of the plan are rarely amended while others need updating on a more regular basis. Plan maps should also be updated periodically. In general, key maps, such as the future land use map, should be reviewed annually to make sure they are still current.

## Plan Adoption

The first step in implementing this plan involves adoption of the plan by local officials. The formal review and adoption process involves plan review by the Plan Commission (or other planning committee) who must adopt the plan by resolution of majority vote. The Plan Commission recommendation is forwarded to the Town Board who must adopt the plan by ordinance (of majority vote). A public hearing is required to allow public comment on the ordinance prior to Board final action to adopt the plan. Adoption formalizes the plan document as the framework to guide local development decisions over the next 20 years. The adopted plan should also be recognized as a tool for communicating the community's land use policy and goals and objectives regarding coordination of growth and development.

## Plan Amendments

The Town of St. Germain Comprehensive Plan may be amended at any time by the Town Board following the same process described above for initial Plan adoption, regardless of how minor the proposed amendment or change. Amendments may be appropriate throughout the lifecycle of the plan, particularly if new issues emerge or trends change. These amendments will typically consist of minor changes to the plan text or maps. Large-scale changes or frequent amendments to meet individual development proposals should be avoided or the plan loses integrity.

The following criteria shall be considered when reviewing plan amendments:

- The change corrects an error made in the original plan.
- The change is consistent with the overall goals and objectives of the Town of St. Germain Comprehensive Plan.
- The change does not create an adverse impact on public facilities and services that cannot be mitigated.
- Development resulting from the change does not create an undue impact on surrounding properties. Such development shall be consistent with the physical character of the surrounding neighborhood or would upgrade and improve its viability.
- The change allows a more viable transition to the planned uses on adjacent properties than the current land use.
- The change does not have a significant adverse impact on the natural environment including trees, slopes and groundwater, or the impact could be mitigated by improvements on the site or in the same vicinity.
- There is a change in town actions or neighborhood characteristics that would justify a change.
- There is a community or regional need identified in the comprehensive plan for the proposed land use or service.

- The change does not adversely impact any landmarks or other historically significant structures or properties unless mitigated through relocation, commemoration, or dedication.
- The change does not adversely affect water quality and the overall health of residents.

Proposed amendments must be reviewed by the Plan Commission prior to final action and adopted by the Town Board. The public should be notified of proposed Plan changes and allowed an opportunity for review and comment. For major amendments, the Town might consider soliciting public opinion through surveys and/or community meetings prior to the official public hearing.

### Plan Updates

According to the State comprehensive planning law, comprehensive plans must be updated at least once every ten years. As opposed to the more routine amendments described above, plan updates often involve re-writing of whole sections of the plan document and significant changes to supporting maps. A plan update should include a thorough examination of the community's goals and objectives based on an analysis of current growth trends and major changes that have occurred since the plan was initially adopted or last amended. Plan updates must be formally adopted following the same procedure described above for initial plan adoption.

### Plan Monitoring

The adopted plan should be used as a tool by Town when making land use and development decisions. Decisions concerning private development proposals, public investments, regulations, incentives, and other actions should be consistent with the goals, objectives, policies, and recommendations outlined in this plan.

Although this plan describes policies and actions for future implementation, it is impossible to predict the exact future condition. As such, the goals, objectives, and actions in this plan should be monitored on a regular basis to maintain concurrence with changing conditions and respond to unanticipated events.

This plan should be evaluated at least every 5 years, and updated at least every 10 years. Members of the Town Board, Plan Commission, and any other local decision-making bodies should periodically review the plan and identify areas that might need to be updated. The evaluation should involve first reviewing the goals and objectives to ensure they are still relevant and reflect current community desires. Then the strategies and actions should be reviewed and refined to eliminate completed tasks and identify new approaches if appropriate.

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# Maps

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# Map 1

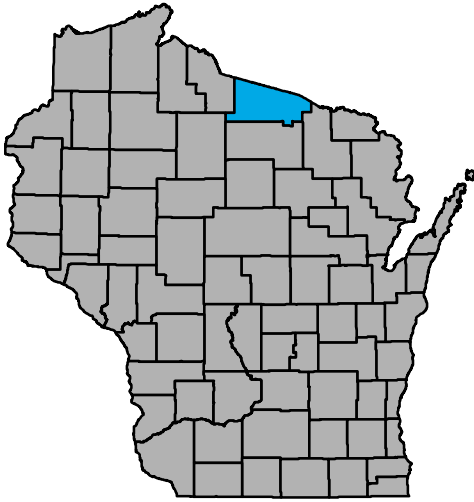
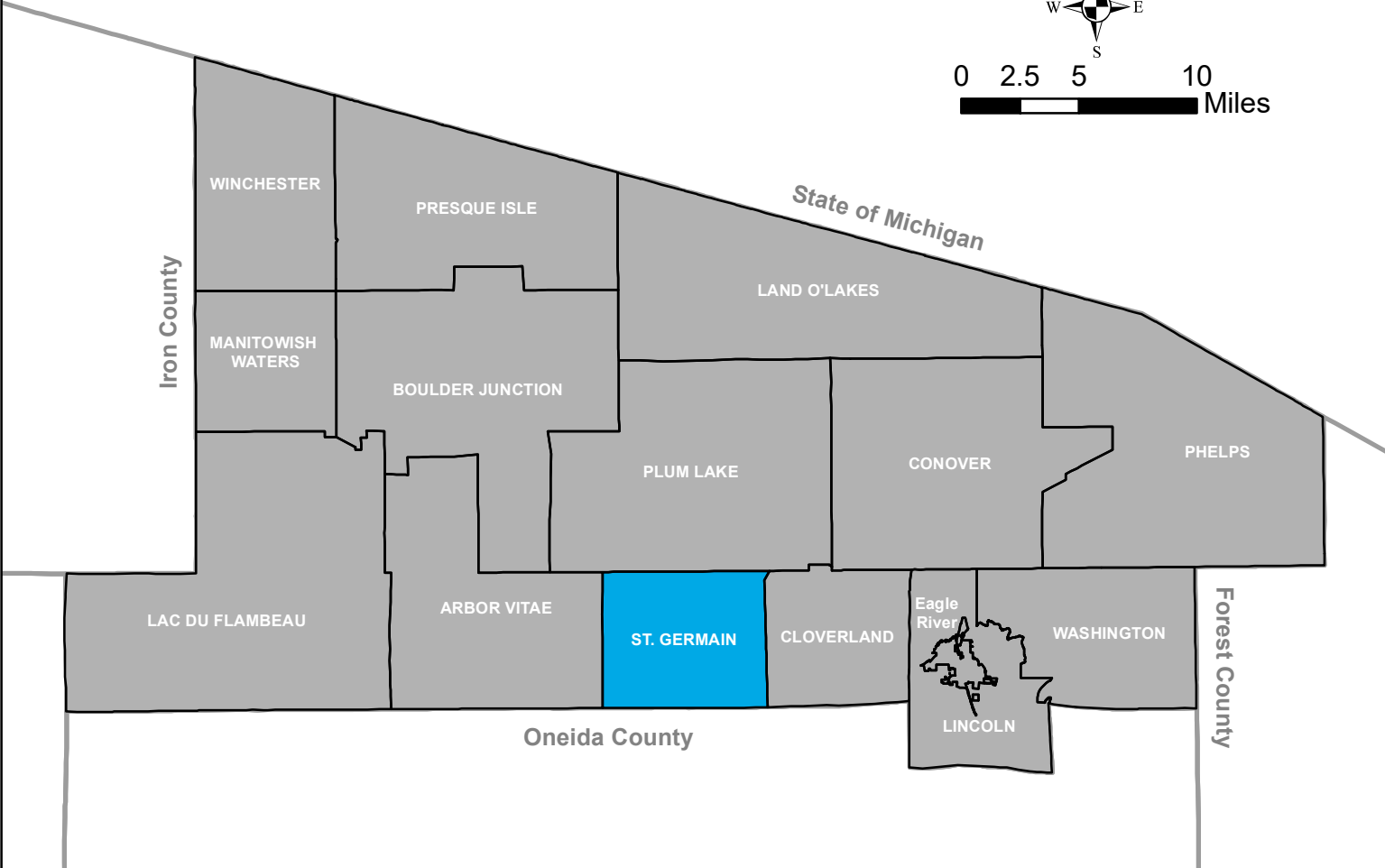
## Town of St. Germain

### Locational Reference

#### Vilas County, Wisconsin



0 2.5 5 10  
Miles



Source: WI DNR, NCWRPC, Vilas County Mapping  
 This map is neither a legally recorded map nor a survey of the actual boundary of any property depicted. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.



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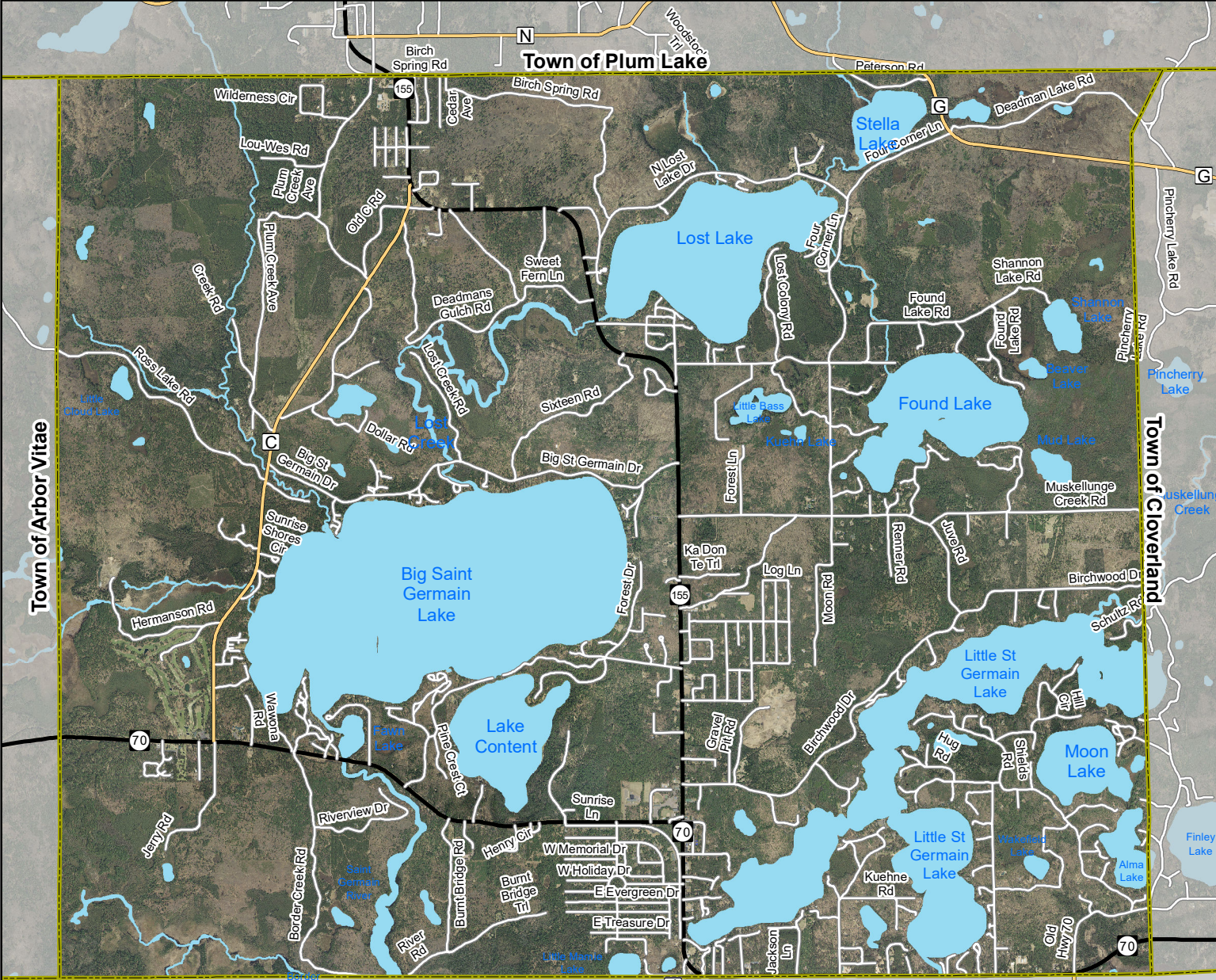
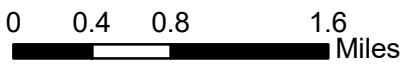
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# Map 2

## Town of St. Germain

### Planning Area

Vilas County, Wisconsin



- Minor Civil Divisions
- U.S. Highways
- State Highways
- County Highways
- Roads
- Water

Source: WI DNR, NCWRPC, Vilas County Mapping  
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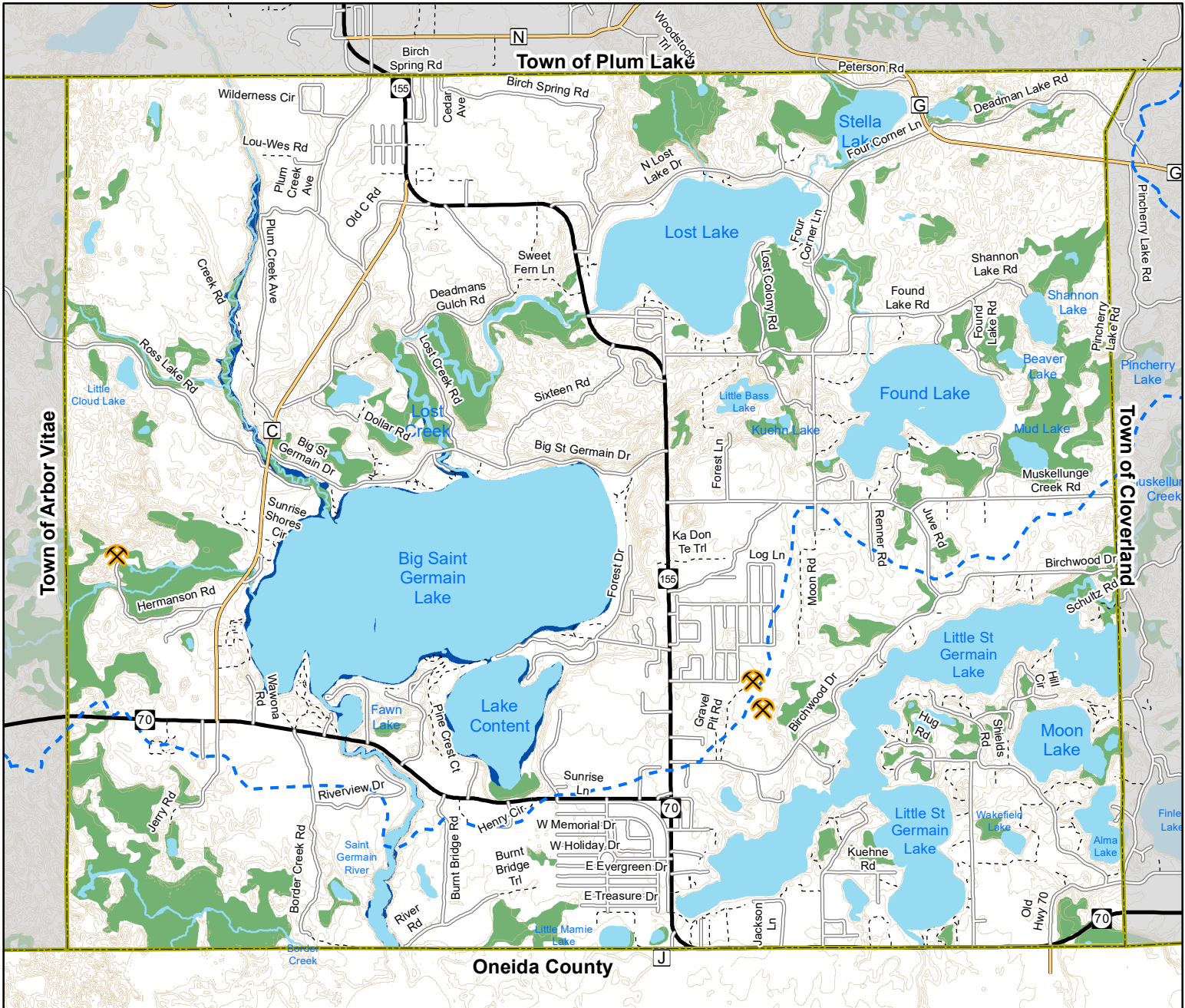


# Map 3

## Town of St. Germain Natural Resources Vilas County, Wisconsin



0 0.35 0.7 1.4  
Miles



- Minor Civil Divisions
- Watersheds
- U.S. Highways
- Contours 10ft
- State Highways
- Wetlands
- Floodplain
- County Highways
- Water
- Local Roads
- Non-Metallic Mines
- Private Roads

Source: WI DNR, NCWRPC, Vilas County

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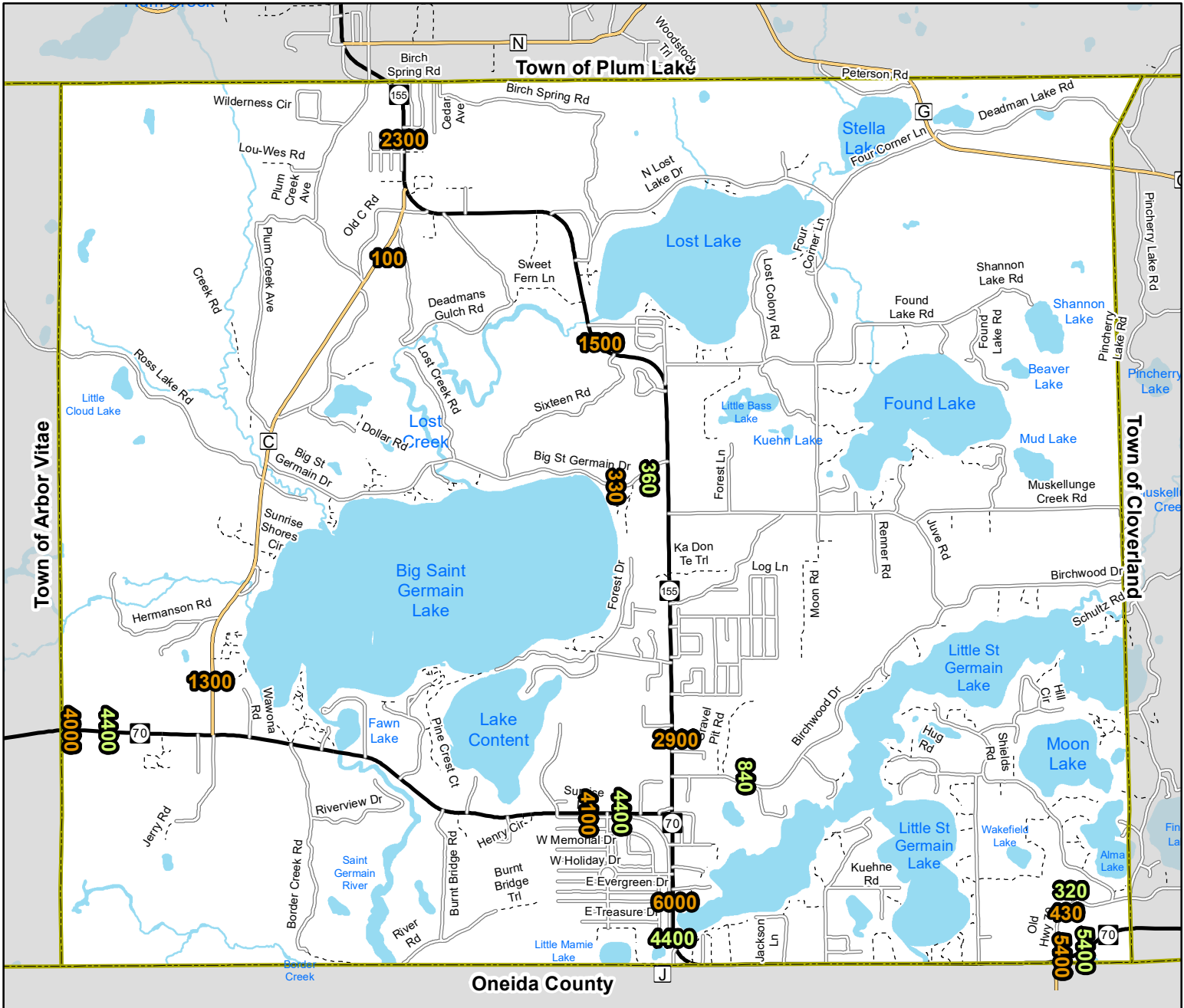
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# Map 4

## Town of St. Germain Transportation Vilas County, Wisconsin



0 0.35 0.7 1.4 Miles



- Minor Civil Divisions
- U.S. Highways
- State Highways
- County Highways
- Local Roads
- Private Roads
- Water
- Average Daily Traffic Counts, 2007
- Average Daily Traffic Counts, 2019

Source: WI DNR, NCWRPC, WisDOT, Vilas County Mapping

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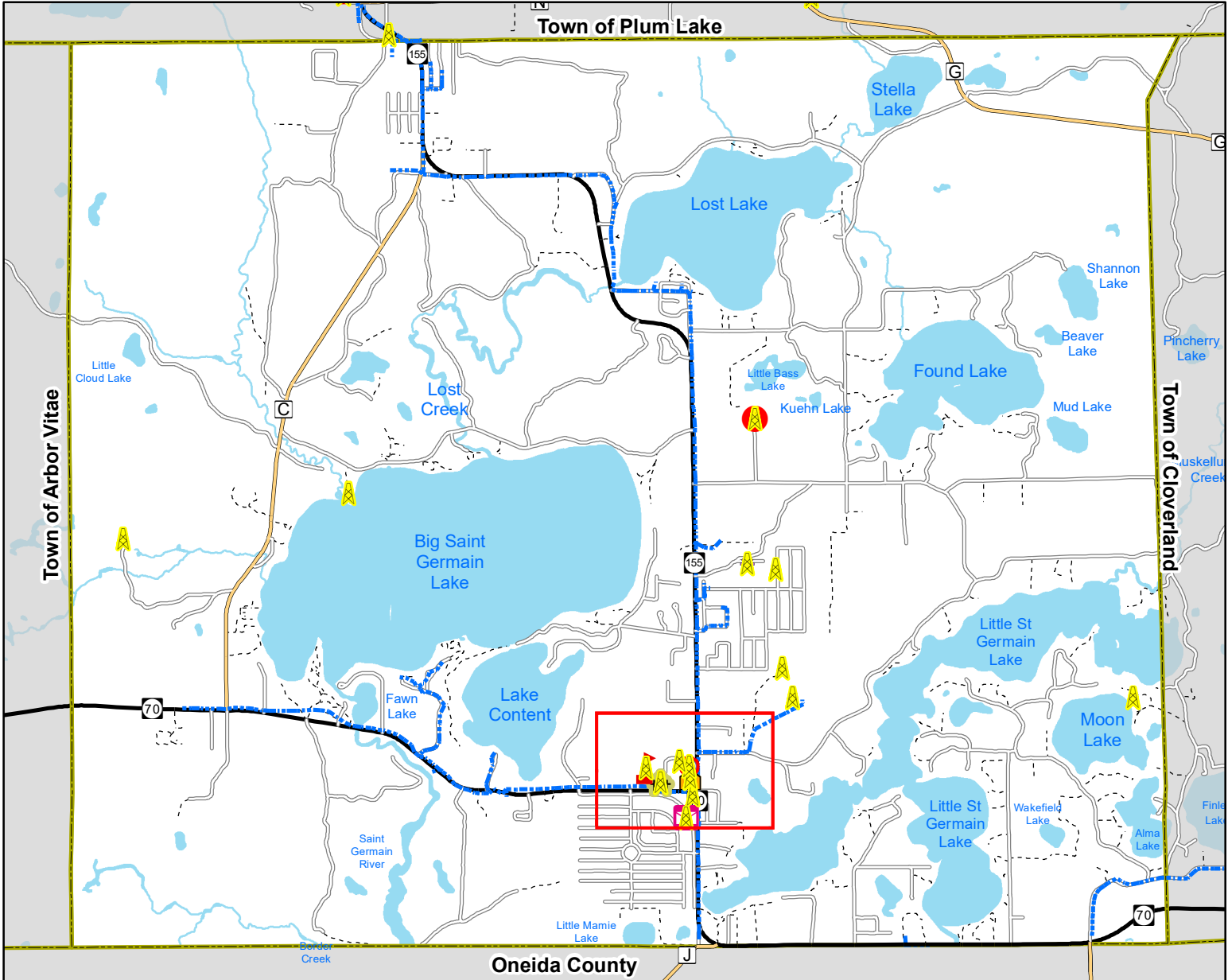
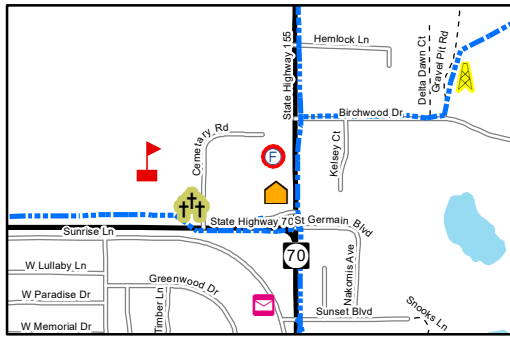
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# Map 5 Town of St. Germain Utilities & Community Facilities Vilas County, Wisconsin



- |                       |                          |                  |
|-----------------------|--------------------------|------------------|
| Minor Civil Divisions | Communication Tower      | Transfer Station |
| U.S. Highways         | 14.4 KV Electric Service | School           |
| State Highways        | Cemetery                 | Community Center |
| County Highways       | Fire Station             | Yard Waste Site  |
| Local Roads           | Post Office              | Water            |
| Private Roads         |                          |                  |

Source: NCWRPC, WI DNR, & Vilas County

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Planning Commission**

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715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

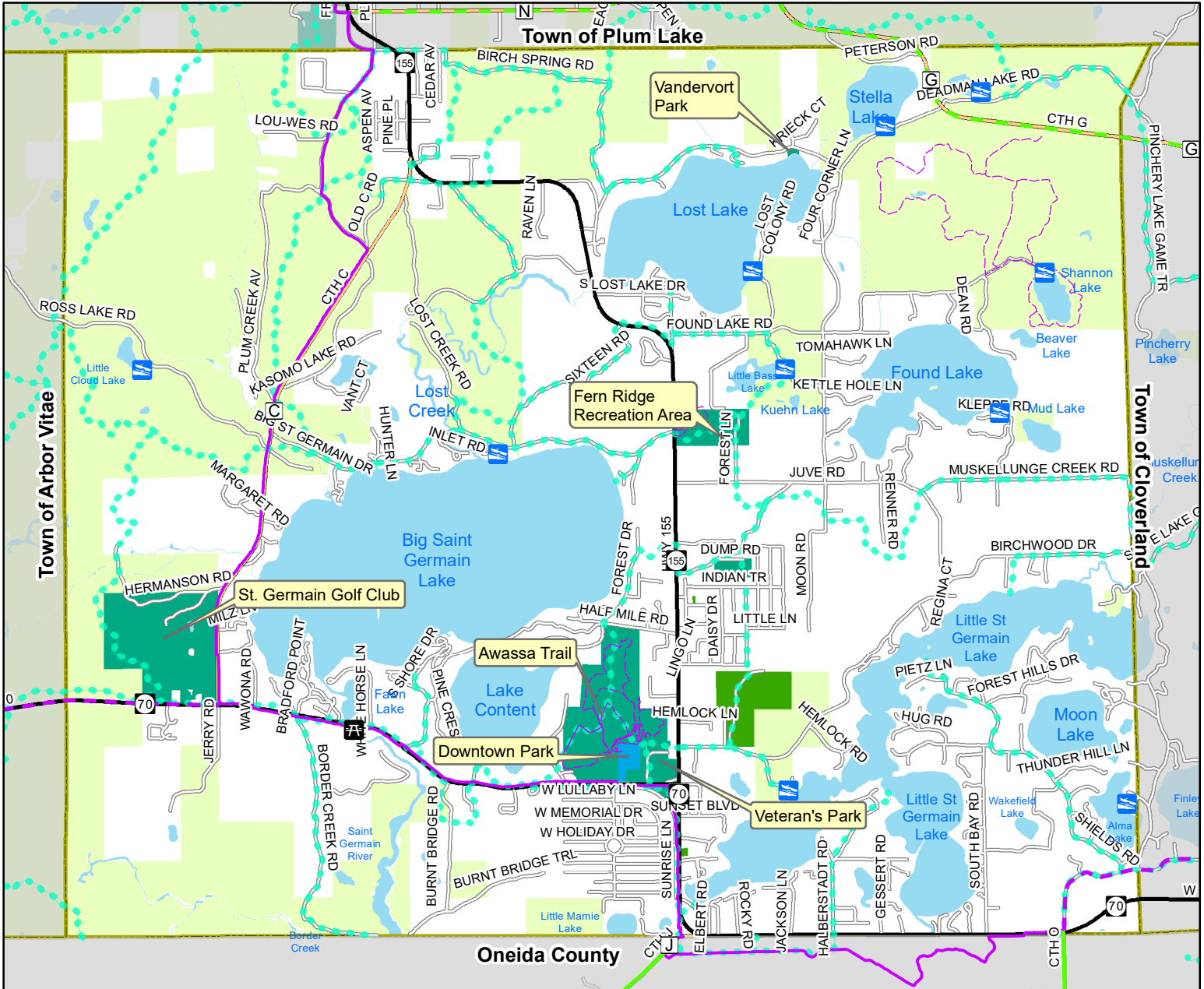
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# Map 6

## Town of St. Germain Outdoor Recreation Vilas County, Wisconsin



0 0.35 0.7 1.4 Miles



- |                       |                      |        |
|-----------------------|----------------------|--------|
| U.S. Highways         | <b>Biking</b>        | State  |
| State Highways        | Proposed Bike Routes | County |
| County Highways       | Existing Bike Routes | School |
| Roads                 | Proposed Bike Trails | Town   |
| Minor Civil Divisions | Existing Bike Trails |        |
| Water                 | Hiking Trails        |        |
| Campgrounds           | Snowmobile Trails    |        |
| Boat Launch           |                      |        |

Source: NCWRPC, WI DNR, & Vilas County Mapping  
 This map is neither a legally recorded map nor a survey of the actual boundary of any property depicted. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.



**North Central  
Wisconsin Regional  
Planning Commission**

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 715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

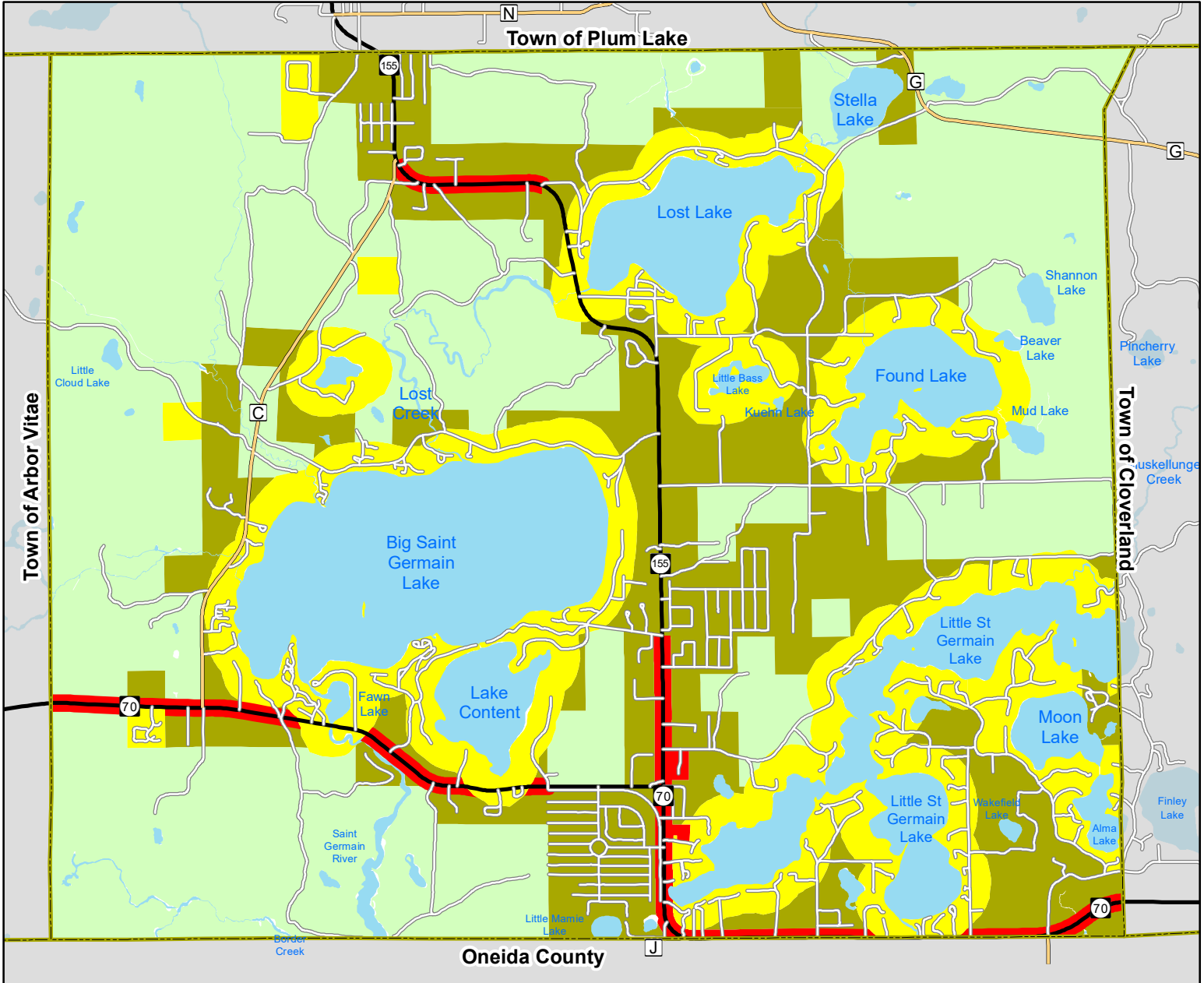
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# Map 7

## Town of St. Germain

### Future Land Use

Vilas County, Wisconsin



- |                       |                        |
|-----------------------|------------------------|
| Minor Civil Divisions | <b>Future Land Use</b> |
| U.S. Highways         | Residential            |
| State Highways        | Mixed Use              |
| County Highways       | Commercial             |
| Roads                 | Forestry Areas         |
| Water                 |                        |

Source: WI DNR, NCWRPC, Vilas Co Mapping, Town of St. Germain

This map is neither a legally recorded map nor a survey of the actual boundary of any property depicted. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.



**North Central  
Wisconsin Regional  
Planning Commission**

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715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

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# Appendix A

## Public Participation Plan

**Town of St Germain  
Comprehensive Plan Update  
Public Participation Plan (PPP)**

The Town of St Germain recognizes the importance of public participation in the planning process. As such, a goal during the comprehensive planning process will be to inform and involve the public in the planning process.

- A. Plan Development:** Throughout the plan process, the Zoning Committee will provide oversight for the update of the Comprehensive Plan. The Zoning Committee will also recommend adoption of the Public Participation Plan to the Town Board. The public participation plan will incorporate the following:
1. All meetings for the planning process will be posted and open to the public.
  2. Plan related materials will be available from the Town Clerk for review by the public.
  3. The draft plan and maps will be available on the Town website for review by the public.
  4. A public hearing will be held to solicit comment from the public.
  5. The Comprehensive Plan will be distributed as outlined in state statute.

- B. Implementation, Evaluation & Update:** The Comprehensive Plan will be used as a general guideline for development in the Town. The plan will support the existing zoning and other regulations that the Town has in place.

As with all plans, it is critical for the Comprehensive Plan to be maintained and updated on a regular basis to keep it current as things change.

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Any planning process is subject to change, and this public participation plan is no different. Over the planning period the process may vary from that presented.



**STATE OF WISCONSIN**  
**Town of St. Germain, Vilas County**

**Resolution SG19-09-03**  
**Adoption of a Comprehensive Plan Update**  
**PUBLIC PARTICIPATION PLAN (PPP)**

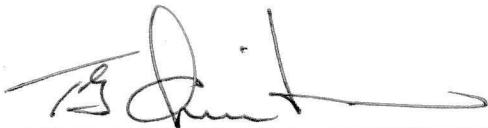
**WHEREAS** the Town is updating its Comprehensive Plan as outlined in Wisconsin Statutes; and

**WHEREAS** public participation is critical for the development of a plan; and

**WHEREAS** it is necessary for the Town Board to approve a process to involve the public in the planning effort,

**THEREFORE, BE IT RESOLVED** that the Town Board does approve and authorize the Public Participation Plan as attached to this resolution.

Adopted this 16<sup>th</sup> day of September 2019



Tom Christensen, Town Chairman

Attest



Tom Martens, Town Clerk

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Appendix B

Adoption Resolution

**STATE OF WISCONSIN  
Town of St. Germain, Vilas County**

**Resolution SGZ2020-06-1  
Zoning Committee Recommendation to Town Board to  
Adopt Updated Comprehensive Town Plan**

**WHEREAS** the Town Zoning Committee (hereinafter "the Committee") was charged in the fall of 2019 with working with North Central Wisconsin Regional Planning Commission (hereinafter "NCWRPC") over the coming winter to update the 10-year Town Comprehensive Plan; and

**WHEREAS** the Committee has since dedicated much of its time to reviewing and revising the nine chapters and associated maps of the draft updated plan provided by NCWRPC,

**BE IT THEREFORE RESOLVED** that the Committee hereby recommends the Town Board accept the updated Town Comprehensive Plan as presented by the Committee and proceed with a public review and ultimate adoption of the plan.

Adopted this 3<sup>rd</sup> day of June 2020



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Ted Ritter, Zoning Committee Chairman

Appendix C

Adoption Ordinance

**STATE OF WISCONSIN**  
**Town of St. Germain, Vilas County**

**Ordinance to Adopt Updated Town Comprehensive Plan**

**Title/Purpose:** The title of this ordinance is the Town of St. Germain Comprehensive Plan Update Ordinance. The purpose of this ordinance is for the Town of St. Germain to lawfully adopt a comprehensive plan as required under s. 66.1001 (4)(c), Wis. Stats.

**Authority:** The Town Board of the Town of St. Germain has authority under its village powers under s. 60.22 Wis. Stats., its power to appoint a town plan commission under ss. 60.62 (4) and 62.23 (1), Wis. Stats., and under s. 66.1001 (4), Wis. Stats., to adopt this ordinance. The comprehensive plan of the Town of St. Germain must comply with s. 66.1001 (4), Wis. Stats., in order for the Town Board to adopt this ordinance.

**Adoption of Ordinance:** The Town Board of the Town of St. Germain, by this ordinance, adopted on proper notice with a quorum and roll call vote by a majority of the Town Board present and voting, provides the authority for the Town of St. Germain to adopt its comprehensive plan under s. 66.1001 (4), Wis. Stats., and provides the authority for the Town Board to order its publication.

**Public Participation:** The Town Board of the Town of St. Germain has adopted written procedures designed to foster public participation in every stage of the preparation of a comprehensive plan as required by s. 66.1001 (4)(a), Wis. Stats.

**Town Zoning Committee Recommendations:** The Zoning Committee of the Town of St. Germain, by a majority vote of the committee, recorded in its minutes, has adopted a resolution recommending to the Town Board the adoption of the Town of St. Germain Comprehensive Plan, which contains all of the elements specified in s. 66.1001 (2), Wis. Stats.


**Public Hearing:** The Town of St. Germain has held at least one public hearing on this ordinance, with notice in compliance with the requirements of s. 66.1001 (4)(d), Wis. Stats.

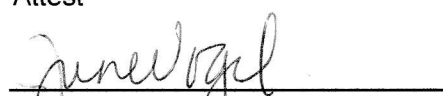
**Adoption of Town Comprehensive Plan:** The Town Board of the Town of St. Germain, by the enactment of this ordinance, formally adopts the document entitled Town of St. Germain Comprehensive Plan Ordinance pursuant to s. 66.1001 (4)(c), Wis. Stats.

**Severability:** If any provision of this ordinance or its application to any person or circumstance is held invalid, the invalidity does not affect other provisions or applications of this ordinance that can be given effect without the invalid provision of application, and to this end, the provisions of this ordinance are severable.

**Effective Date:** This ordinance is effective on publication or posting. The Town Clerk shall properly post or publish this ordinance as required under s. 60.80, Wis. Stats.

Adopted this 25<sup>th</sup> day of March 2021

  
\_\_\_\_\_  
Tom Christensen, Town Chairman

Attest  
  
\_\_\_\_\_  
June Vogel, Town Clerk,

To be published in the February 17<sup>th</sup>, 2021  
edition of the Vilas County News Review

**NOTICE OF PUBLIC HEARING  
CONCERNING PROPOSED UPDATES TO THE  
TOWN OF ST. GERMAIN COMPREHENSIVE PLAN**

PLEASE TAKE NOTICE a public hearing for comments on proposed updates to the Town of St. Germain Comprehensive Plan will be held at the St. Germain Community Center on March 25, 2021 at 6:00PM. The draft updated comprehensive plan has been distributed in accordance with State statute 66.1001.

The draft comprehensive plan may be reviewed prior to the hearing by appointment at the Office of the Town Clerk in the St. Germain Community Center, [townstg@frontier.com](mailto:townstg@frontier.com) or 715-891-0699. The plan is also available on the following websites:

<https://www.townofstgermain.org>

<https://www.ncwrpc.org/vilas/st-germain/>

Ted Ritter, an elected officer of the Town, may be contacted to provide additional information on the proposed comprehensive plan and ordinance at 715-439-3834, P. O. Box 7, St. Germain WI 54558 or [tritter3@frontier.com](mailto:tritter3@frontier.com).

Town of St. Germain  
Comprehensive Plan  
2021