

# TOWN OF CLOVERLAND, VILAS COUNTY COMPREHENSIVE PLAN



Adopted 2011

Prepared by:  
Town of Cloverland Plan Commission

With the assistance of the:  
North Central Wisconsin Regional Planning Commission

**TOWN OF CLOVERLAND**

**TOWN BOARD**

**Scott Maciosek, Chair**  
**Joe Eisele**  
**Steve Favorite**  
**Francine Gough**  
**Marty Ketterer**

**PLAN COMMISSION**

**Scott Maciosek, Chair**  
**Francine Gough**  
**Jim Lynn**  
**Bob Brownell**  
**Sherri Maciosek**

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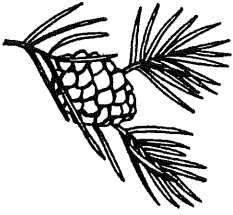
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For more information contact:

NORTH CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION  
210 McClellan Street, Suite 210  
Wausau, WI 54403



Phone: 715-849-5510  
Fax: 715-849-5110  
E-mail: [staff@ncwrpc.org](mailto:staff@ncwrpc.org)  
Website: [www.ncwrpc.org](http://www.ncwrpc.org)



## TOWN OF CLOVERLAND

P.O. Box 1565 • Eagle River, WI 54521

[www.townofcloverland.org](http://www.townofcloverland.org)

To All Town Residents

The Town of Cloverland Plan Commission was charged with updating and making corrections to the Comprehensive Plan last year by the Town Board.

Since that time we have spent a good number of hours compiling information, with the expert guidance of Matt Schreiber from the North Central Wisconsin Regional Planning Commission, in order to provide an accurate and up to date Plan for the Town of Cloverland.

We want to thank all the residents that provided comments and helpful information to accurately reflect what exists and what we envision for our Town in the future.

We very much appreciated the input received.

Thank you again to all those who have helped put this Plan together.

Sincerely,  
The Town of Cloverland Plan Commission

*Scott Maciasek*  
*Bob Browne*  
*Sherri Maciasek*  
*E. Francis Gouge*  
*James R. Lynn*



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**Attachments:**

Public Participation Plan  
Plan Commission Resolution  
Adoption Ordinance



## **CHAPTER 1: ISSUES & OPPORTUNITIES**

This chapter, the first of nine chapters of the Town of Cloverland Comprehensive Plan, explores potential issues that may have an effect on the development of the Town over the 20-year planning period of the plan. As required by the state's comprehensive planning law [§66.1001(2)(a) Wis. Stats.], this chapter contains trends and forecasts with jurisdictional comparisons for some basic demographics including: population, households, employment, age, education, and income. Although forecasts should typically cover the 20-year planning period, in some cases, the only acceptable sources had lesser time periods for their forecasts. Official sources are used for data and forecasting, including the WDOA Demographic Service Center, and the U.S. Census Bureau.

Plans are required to be updated every 10 years, roughly corresponding to the decennial census and current community data. This is the minimum amount of time between extensive review and update of issues and related objectives, policies, and goals.

### **A. BACKGROUND INFORMATION**

#### **1. POPULATION TRENDS AND FORECASTS**

According to the 2010 Census, 1,029 people lived in the town of Cloverland. Between the 1990 and the 2000, the town's population increased by 151 persons or 19.7 percent. The surrounding towns all grew over the same period, as did the County and the State, with growth rates of 18.8 and 9.6 percent respectively.

Since 2000 the population has continued to increase Cloverland, however the increase was at a slower pace than the previous decade. Table 1 displays the total population for the Town of Cloverland, the neighboring towns, the County, and the State. During the last 10 years the town of Cloverland has maintained a steady growth in comparison to the neighboring towns, Vilas County and Wisconsin. Cloverland was the only jurisdiction that had a double digit percentage change between 2000 and 2010 with a change of 12% which greatly exceeded the Vilas County growth rate of 1.9%. All other jurisdictions had a growth rate of 8.6% or lower and some of the nearby townships even experienced a population loss between 2000-2010.

**Table 1:  
Population Trends**

	1990	2000	2010	% Change 1990-00	% Change 2000-10	% Change 1990-10
Town of Cloverland	768	919	1,029	19.7%	12.0%	34.0%
Town of Conover	932	1,137	1,235	22.0%	8.6%	32.5%
Town of Plum Lake	465	486	491	4.5%	1.0%	5.6%
Town of Lincoln	2,310	2,579	2,423	11.6%	-6.0%	4.9%
Town of St Germain	1,319	1,932	2,085	46.5%	7.9%	58.1%
Town of Sugar Camp	1,376	1,781	1,694	29.4%	-4.9%	23.1%
Vilas County	17,707	21,033	21,430	18.8%	1.9%	21.0%
Wisconsin	4,891,769	5,363,675	5,686,986	9.6%	6.0%	16.3%

Source: U.S. Census

Population projections from the State of Wisconsin are displayed in Table 2. Overall the town and all of the surrounding communities, as well as the county and state are expected to increase in population.

**Table 2:  
Population Forecasts to 2030**

	Population 2010	Projection 2015	Projection 2020	Projection 2025	Projection 2030
Town of Cloverland	1,029	1,107	1,159	1,202	1,235
Town of Conover	1,235	1,374	1,442	1,500	1,542
Town of Plum Lake	491	560	577	590	598
Town of Lincoln	2,423	2,841	2,906	2,953	2,975
Town of St Germain	2,085	2,335	2,470	2,587	2,677
Town of Sugar Camp	1,694	2,028	2,107	2,178	2,230
Vilas County	21,430	23,829	24,645	25,295	25,720
Wisconsin	5,686,986	5,988,420	6,202,810	6,390,900	6,541,180

Source: U.S. Census & WDOA Demographic Services Center

## 2. HOUSEHOLD TRENDS AND FORECASTS

In 2000, there were 416 households in the town. This is based on an Average Household size in town was 2.21 people in 2000, which is less than the 2.50 State average.

Overall, total households are projected to increase by 207 by 2030. Table 3 reflects an overall trend of more households based upon fewer people per household and projected population growth.

Further analysis of housing unit change can be found in other chapters of this Plan, particularly in the Housing chapter and the Land Use chapter.

**Table 3:  
Households**

	Total 2009	Projection 2015	Projection 2020	Projection 2025	Projection 2030
Town of Cloverland	415	540	574	602	623
Town of Conover	578	629	671	705	729
Town of Plum Lake	280	275	287	296	302
Town of Lincoln	1,320	1,321	1,374	1,408	1,426
Town of St Germain	973	1,157	1,243	1,313	1,369
Town of Sugar Camp	813	871	919	956	980
Vilas County	10,503	11,087	11,648	12,067	12,350
Wisconsin	2,246,512	2,442,354	2,557,504	2,654,905	2,738,477

Source: U.S. Census, and WDOA Demographic Services Center

## 3. AGE DISTRIBUTION

Population distribution by age is important in the planning process. Two age groups are examined here: 1) people 5 to 17 years old, and 2) people 65 years and older. These two age groups are often referred to as dependent populations and have different needs. The younger group requires schools, and the older group is retiring from the workforce. Table 4 shows each of these groups in 1990, 2000 and 2009.

In 1990, the median age of Cloverland’s population was 47.4 years, by 2000 that had increased to 49.7, in 2009 the median age had increased to 51.6. Compared to the county state the town’s median age is older. The percentage of population that is older than 65 in Cloverland and Vilas County is nearly twice the percentage for Wisconsin, this reflects a large retirement population for this area.

**Table 4:  
Age Distribution 1990 to 2009**

		Percent of Population				Median Age
		<5	5-17	18-64	65+	
Town of Cloverland	1990	4.6%	16.4%	56.6%	22.4%	47.4
	2000	3.2%	13.6%	59.2%	24.0%	49.7
	2009	2.1%	11.9%	60.2%	25.8%	51.6
Town of Conover	1990	5.9%	16.8%	55.7%	21.6%	42.7
	2000	3.2%	18.7%	57.7%	20.4%	44.5
	2009	3.1%	15.1%	57.7%	24.1%	49.9
Town of Plum Lake	1990	6.9%	17.2%	54.8%	21.1%	39.0
	2000	2.9%	16.9%	57.6%	22.6%	48.1
	2009	1.5%	8.9%	65.4%	24.2%	55.0
Town of Lincoln	1990	5.6%	17.6%	56.0%	20.8%	40.8
	2000	4.4%	15.9%	58.4%	21.3%	45.1
	2009	2.9%	15.3%	58.1%	23.7%	50.6
Town of St Germain	1990	4.8%	12.0%	59.1%	24.1%	48.4
	2000	5.0%	13.4%	56.6%	25.0%	50.0
	2009	4.0%	13.7%	52.4%	29.9%	49.4
Town of Sugar Camp	1990	6.4%	18.8%	60.1%	13.9%	37.7
	2000	4.8%	19.0%	59.7%	16.6%	41.9
	2009	5.0%	15.9%	59.8%	19.3%	45.9
Vilas County	1990	5.9%	16.3%	54.9%	22.9%	42.9
	2000	4.3%	16.4%	56.5%	22.8%	45.8
	2009	4.0%	13.9%	57.1%	25.0%	49.7
Wisconsin	1990	7.4%	19.0%	60.3%	13.3%	32.9
	2000	6.4%	19.1%	61.4%	13.1%	36.0
	2009	6.4%	17.2%	63.2%	13.2%	37.8

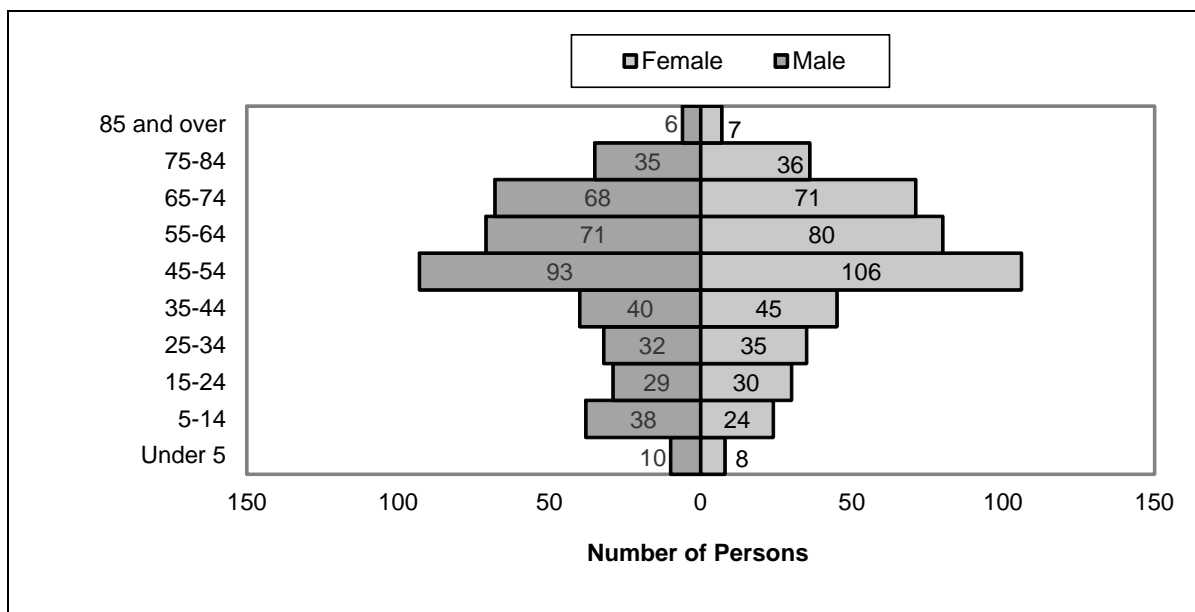
Source: U.S. Census Bureau

Another way to examine population is with a population pyramid, as shown in Figure 1. This shows males and females by detailed age categories. A typical pyramid would have a broad base of young people and a decreasing number as the population increases to show a narrowing toward the top.

In the town there is generally a balance between male to female in all age groups. However, there is a smaller number of young adults and has a larger concentration of older people. This is another indication of a retirement community.

A shifting age structure affects a variety of services and needs within the community including transportation, housing, elderly care, and schools. It will become increasingly important to retain or attract younger age groups in order to provide for service demands and maintain the workforce.

**FIGURE 1:  
2009 Age Cohorts for Town of Cloverland**



Source: U.S. Census Bureau

#### 4. EDUCATION LEVELS

The educational attainment of persons within a community is often an indicator of the overall income, job availability, and well being of a community. See Table 5 for a detailed breakdown of the town, county and state.

In 2000, 88.0 percent of the town population age 25 and over were high school graduates (or higher), compared to 85.4 percent in the County and 85.1 percent in the State. By 2009, the percentage of high school graduates had risen to 92.4 percent in the Town, compared to the County at 92.0 percent and the State at 89.0 percent.

In 2000, 18.8 percent of the town population age 25 and over were college graduates (or higher), compared to 17.6 percent in the County and 22.4 percent in the State. By 2009, the percentage of college graduates had increased to 21.0 percent in the Town, compared to the County at 25.1 percent and the State at 25.5 percent.

**Table 5:  
Education Levels**

	Town of Cloverland		Vilas County		State of Wisconsin	
	2000	2009	2000	2009	2000	2009
Less than 9 <sup>th</sup> Grade	21	13	604	325	186,125	140,614
9-12 Grade / No Diploma	68	42	1,676	1,004	332,292	265,194
High School Diploma	294	265	6,233	5,703	1,201,813	1,266,330
College / No Degree	181	190	3,386	4,017	715,664	755,347
Associate Degree	37	63	1,014	1,322	260,711	325,610
Bachelor Degree	83	104	1,981	2,817	530,268	628,494
Graduate/Professional Degree	56	48	773	1,334	249,005	311,718
Total Persons 25 & Over	740	725	15,667	16,522	3,475,878	3,693,307
Percent high school graduate or higher	88.0%	92.4%	85.4%	92.0%	85.1%	89.0%
Percent with bachelor's degree or higher	18.8%	21.0%	17.6%	25.1%	22.4%	25.5%

Source: U.S. Census Bureau

## 5. INCOME LEVELS

In 2000, the median household income for the town was \$33,897, compared to the county at \$33,759, and the state at \$46,791. The town lagged behind the state, but exceeded the county level. By 2009, median household incomes had risen to \$51,688 in the town while the county increased to \$42,318, and state to \$51,561. In 2009, the town median household income was similar to the state and exceeded to the county.

Meanwhile in 2000, the per capita income for the town was \$19,912, compared to the county at \$18,361 and the state at \$21,271. The town had maintained its higher per capita income in comparison with the county and it surpassed the state in 2009. By 2009, incomes had risen to \$29,175 in the town, while the county increased to \$27,130, and state to \$26,447.



**Table 6:  
Income Levels**

	2000			2009		
	Town of Cloverland	Vilas County	State of Wisconsin	Town of Cloverland	Vilas County	State of Wisconsin
Median Household Income	\$33,897	\$33,759	\$43,791	\$51,668	\$42,318	\$51,569
Per Capita Income	\$19,912	\$18,361	\$21,271	\$29,175	\$27,130	\$26,447

Source: U.S. Census Bureau

## 6. EMPLOYMENT CHARACTERISTICS AND FORECASTS

The following tables use U.S. Census information related to occupation and industry sectors. These figures reflect the occupations and the type of industry that residents are engaged. These jobs and industry sectors may or may not be located in the town.

Table 7 displays the primary occupations of the employed residents in the labor force in year 1990, 2000 and 2009, as well as the county. In 2009, Management, professional & related, Sales and Office, and Construction, extraction and maintenance were the top three occupations in the Town of Cloverland. In 2009 Management, professional & related, Sales and Office and Service the top three occupations in Vilas County.

**Table 7:  
Occupation of Employed Workers**

	Town of Cloverland			Vilas County		
	1990	2000	2009	1990	2000	2009
Management, professional & related	72	111	137	1,764	2,338	3,168
Service	53	84	69	1,341	1,901	2,325
Sales & office	81	124	129	1,787	2,608	2,365
Farming Fishing & Forestry	11	4	4	271	128	51
Construction, extraction & maintenance	5	64	70	269	1,332	1,303
Production, transportation & material moving	87	35	42	1,568	961	798
Totals:	314	422	451	7,000	9,268	10,010

Source: U.S. Census Bureau

The Wisconsin Department of Workforce Development (WDWD) prepares employment forecasts. These projections are by industry for its multi-county service regions. The current projections, released August 2006, cover 2004-2014.

The projections for the North Central Workforce Development Area cover Vilas County and include eight other counties. These projections show increases in all occupations. *Production*; and *Farming, fishing, & forestry* occupations both are projected to gain less than 30 positions each for the whole region. The following occupations are all projected to need over 600 replacement workers each: *Production*; *Office & administration*; *Sales*; and *Food preparation & serving*.

## 7. REVIEW OF DEMOGRAPHIC TRENDS

Demographic change is a principle factor in predicting future community growth. Population characteristics relate directly to the community's housing, education, utility, recreation, and facility needs, as well as future economic development. Over time, fluctuations in local and regional economies can influence population change.

- ✓ The Town of Cloverland is currently in a period of increasing population.
- ✓ Household formation is driven by the decline in average household size or persons per household, and a growing retirement population.
- ✓ A shifting age structure affects a variety of services and needs within the community including transportation, housing, elderly care, and schools.
- ✓ Median household income of Town residents rose from 1990 to 2000 and still is ahead of the county median.

## **B. ISSUE IDENTIFICATION**

The citizens, landowners, Plan Commission, and Town Board have identified a variety of issues and trends during the planning process. They are:

- Lack of Broadband Internet Access
- High Energy Costs with the potential for continued increases
- Dependency on Vilas County for Services like snow removal, police and fire protection
- Development of Bike and Recreational Trails
- State of Wisconsin 2% levy caps make it harder to provide services
- Inefficiency with recycling and waste removal
- Inadequate electrical power service
- Lack of Alternative Transportation

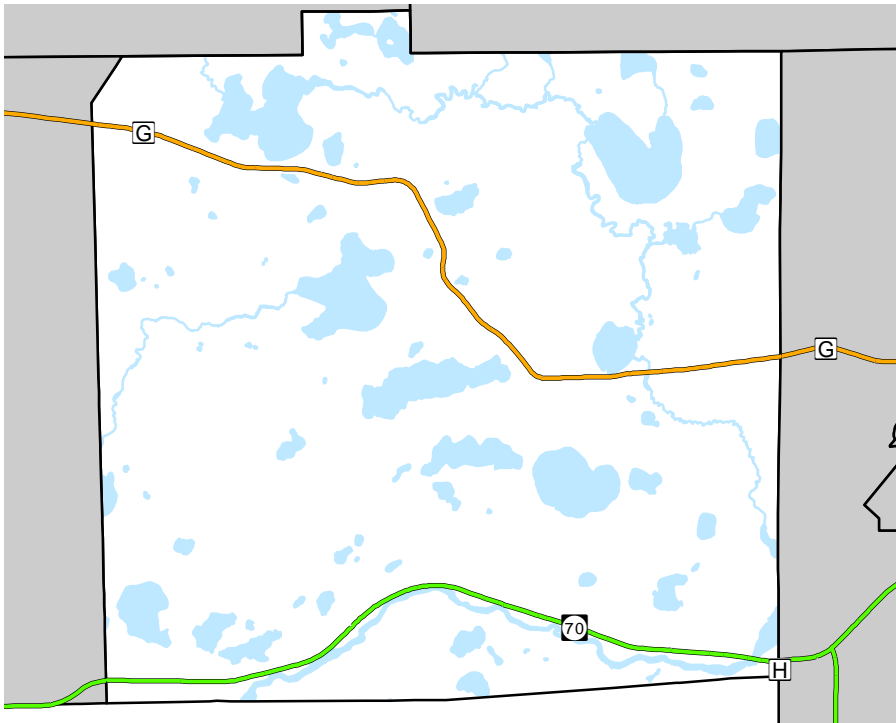
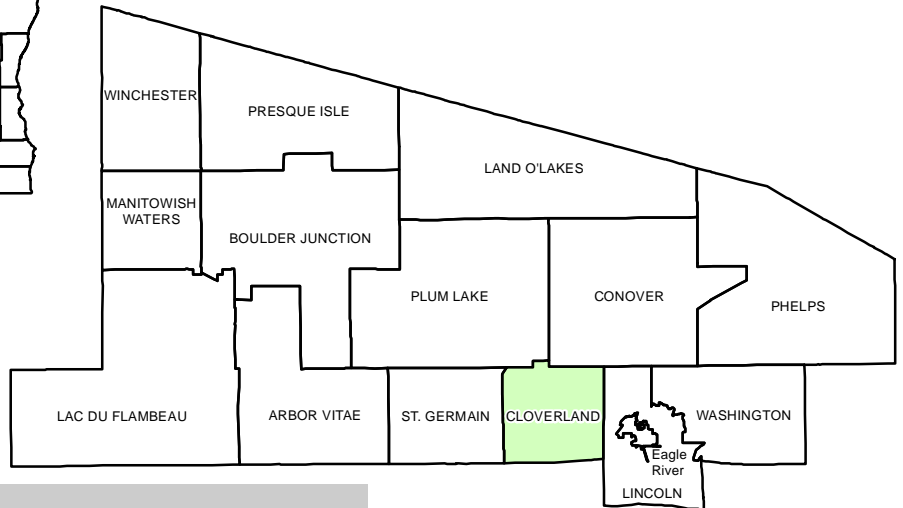
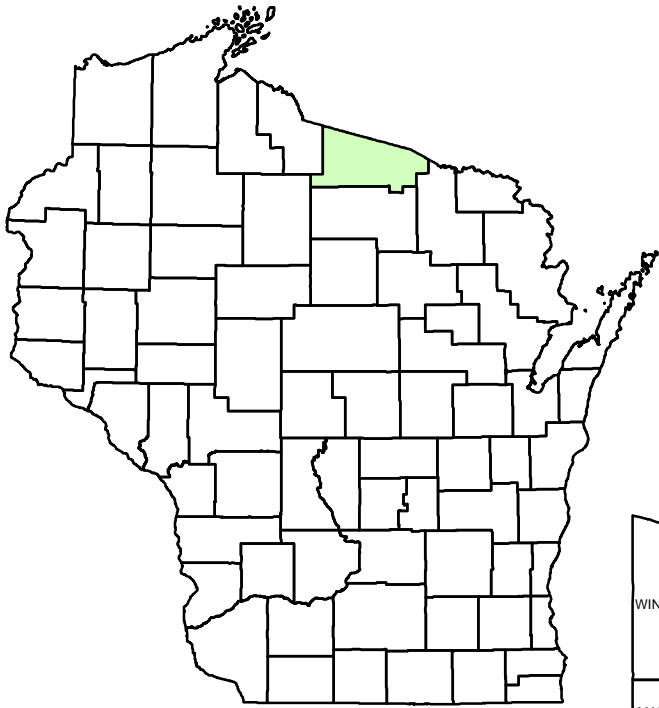
## **C. GOALS, OBJECTIVES, POLICIES, & PROGRAMS**

Each of the following chapters of this comprehensive plan includes a set of goals, objectives and policies, which the Town Board will use to guide the future development of the Town over the next 20 years. For purposes of this plan, goals, objectives, and policies are defined as follows:

- ✓ **Goals:** Broad statements that express general public priorities about how the Town should approach development issues during the next 20 years. These goals are based on key issues, opportunities and problems that affect the community.
- ✓ **Objectives:** More specific than goals and are usually attainable through planning and implementation activities. Accomplishment of an objective contributes to the fulfillment of a goal.
- ✓ **Policies:** Rules or courses of action used to ensure plan implementation and to accomplish the goals and objectives. Decision-makers use policies on a day-to-day basis.

Some chapters also include a listing of possible programs that the Town might access in order to advance the goals and objectives of this plan. The listing does not imply that the Town will utilize every program shown, but only that these programs are available to the Town and may be one of many possible ways of achieving the Town's goals.

Map 1  
 Town of Cloverland  
 Planning Context  
 Vilas County, Wisconsin



Source: WI DNR, NCWRPC

This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.



Prepared By:  
**North Central  
 Wisconsin Regional  
 Planning Commission**

210 McClellan St., Suite 210, Wausau, WI 54403  
 715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

## **CHAPTER 2: NATURAL, AGRICULTURAL AND CULTURAL RESOURCES**

This chapter, the second of nine chapters of the Town of Cloverland Comprehensive Plan, is based on the statutory requirement [§66.1001(2)(e) Wis. Stats.] for a compilation of objectives, policies, goals, maps and programs for the conservation, and promotion of the effective management, of natural resources such as groundwater, forests, productive agricultural areas, environmentally sensitive areas, threatened and endangered species, stream corridors, surface water, floodplains, wetlands, wildlife habitat, metallic and nonmetallic mineral resources consistent with zoning limitations under §295.20(2), parks, open spaces, historical and cultural resources, community design, recreational resources and other natural resources.

### **A. BACKGROUND**

All planning efforts need to examine relevant previous plans about the community and the surrounding county. Those plans are discussed below:

#### **1. Vilas County Land and Water Resource Management Plan**

This Plan provides a framework for local/state/federal conservation program implementation efforts. Implementation of this plan will help protect and improve the valuable water and soil natural resources in Vilas County. Some of the plan's recommendations include: a variety of information strategies, encouraging lake planning & monitoring by the public, promoting stormwater management, developing shoreland protection measures, reducing sediment erosion into waterways, encouraging creation of shoreland buffers, upgrading failing septic systems with new technology where applicable, and promoting forest silviculture. A copy is available in the Vilas County Land and Water Conservation Department.

#### **2. Vilas County Outdoor Recreation Plan**

The primary purpose of this recreation plan is to provide continued direction in meeting the current and future recreation needs of the County. This direction takes the form of an inventory and analysis of outdoor recreational facilities followed by establishing recommendations to meet identified needs. Adoption of this plan and its subsequent acceptance by the Wisconsin Department of Natural Resources (WisDNR) allows for continued eligibility for financial assistance from the Land and Water Conservation Fund (LAWCON), the Stewardship Fund, and many other federal and state funding programs. A copy is available in the Vilas County Forestry Department. This plan needs to be updated.

### 3. Vilas County Forest Comprehensive Land Use Plan, 2006-2020

The mission of the Vilas County Forestry Department is to manage, conserve and protect the natural resources within the county forest on a sustainable basis for present and future generations. The Plan contains information about forest resource planning, outdoor recreation planning, silvicultural practices, aesthetic management zones, trails and access control, biological communities, and wildlife species that exist within the county forest. A copy is available at the Vilas County Forestry Department.

### 4. Cloverland Lakes Management Plan

The Cloverland Lakes Management Plan will address issues involving the use and condition of each lake in the Town. The Cloverland Lakes Aquatic Species Survey (CLASS) obtained the feedback that laid the foundation for the plan. To pay for CLASS and the Cloverland Lakes Management Plan, the Town Lakes Committee was awarded a Wisconsin Department of Natural Resources Lake and Aquatic Invasives Grant. The mission of the Cloverland Town Lakes Committee is to preserve and protect all waterways and shorelines in and adjoining the Town of Cloverland, and to enhance the water quality of public and private recreational facilities for today and future generations. A copy is available at the Cloverland Town Hall.

## **B. INVENTORY**

### WATER RESOURCES:

#### 1. SURFACE WATER

Cloverland is part of three watersheds. The majority of the town is located in the Tamarack-Pioneer River and Sugar Camp Creek watersheds and for a small portion of the northwest corner of the town is located within the St Germain River Watershed. The sub continental surface-water divide determines where surface water will drain. All streams in Cloverland flow into the Mississippi River.

Vilas County Shoreland Zoning is in effect. Actual shoreland jurisdiction measurements are coordinated through the County Zoning Department. Refer to Natural Resources Map for water bodies in the Town.

#### Outstanding and Exceptional Resource Waters

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.

Only one water body is listed as ERWs in Cloverland—the Wisconsin River and there or zero ORWs located within the town.

### 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.

Only one water body in Town is listed as not meeting the standards set under the U.S. Clean Water Act, Section 303(d). The impaired water in Cloverland is: Snipe Lake. This lake has mercury contamination from the air, and is rated a low priority for clean-up by the WDNR. The only action taken based upon that pollution is for the WDNR to issue fish consumption advisories.

### 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. Boot Lake has infestations of eurasian water-milfoil (*Myriophyllum spicatum*). Little Saint Germain Lake, which is partially within the town, has infestations of eurasian water-milfoil (*Myriophyllum spicatum*), Curly Leaf Pondweed (*Potamogeton crispus*), Banded Mystery Snail (*Viviparus georgianus*) and Chinese mystery snail (*Cipangopaludina chinensis*). The Wisconsin River has infestations of eurasian water-milfoil (*Myriophyllum spicatum*), and Chinese mystery snail (*Cipangopaludina chinensis*). Muskellunge Lake has infestations of the Chinese mystery snail (*Cipangopaludina chinensis*). Snipe Lake has infestations of Chinese mystery snail (*Cipangopaludina chinensis*) and Freshwater Jellyfish (*Craspedacusta sowerbii*). Watersmeet Lake has infestations of eurasian water-milfoil (*Myriophyllum spicatum*) and Rusty Crayfish (*Orconectes rusticus*). Contact the Unified Lower Eagle River Chain of Lakes Commission for public outreach education strategies.

## 2. 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.

The wetlands shown for the Town of Cloverland were created from the WisDNR Wetlands Inventory. See the Natural Resources Map (Map 2 Page 25).

### 3. 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.

### 4. GROUNDWATER & GEOLOGY

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. These aquifers occur as surficial sand and gravel deposits or as isolated buried deposits.

Surficial sand and gravel deposits are mainly on extensive outwash plains. Well yields range from 50 to 2,000 gallons per minute. Most high-capacity wells are 40 to 130 feet deep, and yield 15 to 60 gallons per minute per foot of drawdown. Shallow wells in these deposits are subject to pollution.

Isolated buried deposits are located in the moraine areas of eastern and northwestern Vilas County. Water is obtained mainly from lenses of saturated sand and gravel buried within or below glacial till. 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.

Groundwater quality in Vilas County and the Town of Cloverland 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.

The Town of Cloverland is susceptible to Groundwater contamination throughout the town. Five physical resource characteristics were identified as important in determining how easily a contaminant can be carried through overlying materials to the groundwater. These characteristics are depth to bedrock, type of bedrock, soil characteristics, depth to water table and characteristics of surficial deposits

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.

## LAND RESOURCES:

### 1. FORESTS

Forests play a key role in the protection of environmentally sensitive areas like steep slopes, shorelands, wetlands, and flood plains. Expansive forests provide recreational opportunities, aesthetic benefits, and economic development.

The pre-settlement composition of forestland in the Town of Cloverland was a mix of conifer and deciduous tree species that included hemlock, sugar maple, yellow birch, jack pine, scrub (Hill's oak), beech, with white pine, and red pine throughout.

All forests are dynamic, always changing from one stage to another, influenced by natural forces and humans. Changes can be subtle and occur over long periods, or can happen in seconds from a timber harvest, windstorm, or fire.

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. See the programs section at the end of this chapter for more detail on this program.

### 2. METALLIC & NON-METALLIC MINERAL RESOURCES

The Wisconsin Department of Natural Resources estimates that there could be no more than five metallic mineral mines developed in Wisconsin over the next twenty years (1997-2017). This includes the Flambeau Mine now in operation, the Crandon Project now owned by two tribes, the Lynne Project no longer being considered, the Bend Project known but not yet under consideration, and one additional ore body not now known. This estimate is based on the current state of knowledge about the geology of northern Wisconsin and the steps necessary to discover an ore body and the time it takes to complete the regulatory requirements.

There is one quarry located in the Town of Cloverland. All quarries are shown on the Community Facilities Map (Map 3 Page 37).

### 3. SOILS & PRODUCTIVE AGRICULTURAL AREAS

According to the *Wisconsin Land Use Databook*, the Town of Cloverland between 1991-1993 was 3.0 percent agricultural, 77.0 percent forestland, and 18.9 percent wetlands. The town's total land area is 31.4 square miles. Of the

total land area, 0.2 percent of land was used for row crops, 0.1 percent was used for foraging, and 2.7 percent was grassland.

In terms of farming trends, the town had gained 73 acres of farmland acreage on tax rolls between 1990 and 1997. However the *Wisconsin Land Use Databook* indicated Cloverland lost three farms over this period leaving Cloverland with no farms remaining in 1997. Currently 3 farms exist within the town.

#### 4. ENVIRONMENTALLY SENSITIVE AND REDEVELOPMENT AREAS

Environmentally sensitive areas typically include groundwater protection areas, threatened or endangered species habitat, floodplains, wetlands and other unique or special resources where encroachment or development could have negative consequences.

Redevelopment is the reuse of a parcel of land. Within the town there are 0 sites identified by the WDNR Internet database known as the Bureau of Remediation and Redevelopment Tracking System (BRRTS). Sites indentified by this database were contaminated or potentially contaminated sites with their prior use.

The former landfill site is an area in the town that could be an environmentally sensitive area. Typically old landfill sites had no liners to prevent groundwater contamination. In some cases old landfills can present health hazard. Currently the DNR does not identify the old landfill as a site that has been or might be contaminated.

#### 5. RARE SPECIES & NATURAL COMMUNITIES

The Town of Cloverland has 23 sections with occurrences of endangered resources (rare, threatened, or endangered species of plants & animals, and high-quality natural communities) as identified in the Wisconsin Natural Heritage Inventory.

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.

The Wisconsin Land Legacy Report 2006-2056, compiled by the WDNR, is a comprehensive inventory of the special places that will be critical to meet future conservation and outdoor recreation needs for the next fifty years. The report focused on identifying what areas of our state or regionally significant green infrastructure remains to be protected. One Land Legacy Area that exists

in the Town of Cloverland is summarized below.

Border Lakes Region is a DNR Legacy Place that was identified to meet future conservation and outdoor recreation needs for the next 50 years. The DNR Land Legacy report recommends protection of such places. A table of current status summarizes each place with 5 stars representing the highest level for that category:

Border Lakes Region	
Size	Large
Protection Initiated	Moderate
Protection Remaining	Moderate
Conservation Significance	5 Stars
Recreation Potential	2 Stars

Vilas, Oneida, and Iron Counties harbor one of the highest concentrations of lakes in the world. Although most of the privately owned lake shoreline in these counties is developed, a pocketed of mostly undeveloped or lightly developed lakes exists along the border with Michigan's Upper Peninsula. These lakes support an unusually diverse and high quality assemblage of aquatic natural communities.

The Border Lakes Region is flanked by the Northern Highland American Legion (NH-AL) State Forest, several large County Forest properties, the Nicolet National Forest, and Michigan's Ottawa National Forest. This area harbors a high quality forest complex with several patches of old-growth forest. Numerous rare bird and plant species are known to exist here.

Protection of this unique mosaic of lakes, wetlands, and upland forests—with its significant water quality, fisheries, wildlife, and forestry resources—is important to maintaining the biological diversity and recreational opportunities of northern Wisconsin.

## 6. HISTORICAL & CULTURAL RESOURCES

A number of buildings in the Town appear on the Wisconsin Architectural History Inventory, including:

- Otter Rapids Hydroelectric Plant (T40N R09E Sec 36);

There are several original homes and the above building in the town. However, none of these are officially registered on the historic registry.

## 7. NATURAL, AGRICULTURAL & CULTURAL RESOURCES PROGRAMS

Natural, agricultural, and cultural resource programs available to the town 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.

Aquatic Habitat Protection Program: The WDNR provides basic aquatic habitat protection services. Staff members include Water Management (Regulation) Specialists, Zoning Specialists, Rivers (Federal Energy Regulatory Commission-FERC) Specialists, Lakes Specialists, Water Management Engineers, and their assistants (LTEs). The program assists with water regulation permits, zoning assistance, coordination of rivers, lake management, and engineering.

County Conservation Aids: Funds are available to carry out programs for fish or wildlife management projects as per §23.09 (12), Wis. Stats. and NR 50, Wis. Adm. Code. Projects related to providing improved fish or wildlife habitat or projects related to hunter/angler facilities are eligible. Projects that enhance fish and wildlife habitat or fishing and hunting facilities have priority. Contact the WDNR for further information.

Drinking Water and Groundwater Program: This WDNR program is responsible for assuring safe, high quality drinking water and for protecting groundwater. This is achieved by enforcing minimum well construction and pump installation requirements, conducting surveys and inspections of water systems, the investigation and sampling of drinking water quality problems, and requiring drinking water quality monitoring and reporting. A team of specialists, engineers, hydrogeologists, and a program expert and program assistants staff the program. WDNR staff provide assistance to public and private well owners to help solve water quality complaints and water system problems. They also provide interested citizens with informational or educational materials about drinking water supplies and groundwater.

Wisconsin Fund is a program by the Wisconsin Department of Commerce, Safety and Buildings Division. Grants are provided to homeowners and small commercial businesses to help offset a portion of the cost for the repair, rehabilitation, or replacement of existing failing Private Onsite Wastewater Treatment Systems (POWTS). Eligibility is based upon several criteria, including household income and age of the structure. 66 counties out of Wisconsin's 72 counties, the City of Franklin, and the Oneida Tribe of Wisconsin participate in the program. County government officials assist interested individuals in determining eligibility and in preparation of grant applications. A portion of the money appropriated by the state government for the program is set aside to fund experimental POWTS with the goal of identifying other acceptable technologies for replacement systems.

Endangered Resources Program: The WDNR's Endangered Resources staff provides expertise and advice on endangered resources. They manage the Natural Heritage Inventory Program (NHI), which is used to determine the existence and location of native plant and animal communities and Endangered or Threatened Species of Special Concern. The NHI helps identify and prioritize areas suitable for State Natural Area (SNA) designation, provides information needed for feasibility studies and master plans, and maintains the list of endangered and threatened species. All management activities conducted by Wildlife Management and Forestry staff must be reviewed to determine the impact on NHI-designated species. A permit for the incidental take of an Endangered or Threatened species is required under the State Endangered Species Law. The Endangered Resources Program oversees the permit process, reviews applications and makes permit decisions. Funding for the Endangered Species Program comes from a number of sources, including tax checkoff revenue, license plates, general program revenues (GPR), gaming revenue, Natural Heritage Inventory chargebacks, wild rice permits, general gifts and Pittman Robertson grants.

Fisheries Management Program: The WDNR funds this program primarily through the sale of hunting and fishing licenses. The program assists with fishery surveys, fish habitat improvement/protection, and fish community manipulation. This program may also be used to fund public relations events and a variety of permitting and administrative activities involving fisheries.

Forest Management Program:

Funding for the forestry program is supported primarily by a fixed rate mill tax on all property in the State of Wisconsin. Other support is received from the federal government, from recreation fees, from sale of forest products, from sale of state produced nursery stock, forest tax law payments, and other miscellaneous sources. All activities of the Forestry Program help support efforts to promote and ensure the protection and sustainable management of Wisconsin's forests.

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.

Nonpoint Source Pollution Abatement Program: This WDNR program is currently undergoing restructuring and being gradually replaced by short-term grants that will address specific projects rather than focusing on entire watersheds. The goal of this voluntary program is to improve and protect the water quality of surface waters and groundwater within the watershed. Landowners are encouraged to control nonpoint pollution on their properties through cost sharing of Best Management Practices. This program will be replaced by Targeted Runoff Management projects (TRM). These are projects that are more specific in nature and may last up to three years. They are scored on a competitive basis, based on the amount of pollutant control they will achieve and the degree of impairment of the location. One nonpoint source coordinator is located in the Rhinelander WDNR Service Center. This coordinator administers and oversees the priority watershed program and will also assist with the TRM grants. The coordinator also provides nonpoint source pollution advice to counties that are implementing their land and water plans.

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.

Stewardship Grants for Nonprofit Conservation Organizations:

Nonprofit conservation organizations are eligible to obtain funding for the acquisition of land or easements for conservation purposes and restoration of wildlife habitat. Priorities include acquisition of wildlife habitat, acquisition of lands with special scientific or ecological value, protection of rare and endangered habitats and species, acquisition of stream corridors, acquisition of land for state trails including the Ice Age Trail and North Country Trail, and restoration of wetlands and grasslands. Eligible types of projects include fee simple and easement acquisitions and habitat restoration projects. All projects must be in a WDNR approved outdoor recreation plan. Contact the WDNR or NCWRPC for further information.

Wastewater Program: The Department of Natural Resources provides this program to address point and non-point source pollution control. Operating funds for this program come from the federal government's Clean Water Act

funding as well as state general program revenues. The core work of this program involves the issuance of wastewater discharge permits that discharge directly to surface or groundwater and enforcing the requirements of these permits. The program closely monitors the impacts of industry, septic tanks, sludge, and stormwater on the environment. Pretreatment plants for wastewater are offered economic assistance and provided with plan review services before the facility is established.

Watershed Program: The WDNR seeks to protect wild and domestic animals, recreational activities, natural flora and fauna, agriculture, business, and other land uses through watershed management. Funds to run this program are provided by the federal government through Clean Water Act and through state general program revenues. The program assists with watershed planning, water quality monitoring and modeling, and development of water quality standards and policy.

Wetlands Reserve Program (WRP): The purpose of the WRP is to restore wetlands previously altered for agricultural use. The goal of the WRP is to restore wetland and wildlife habitats. Lands that have been owned for at least one year and can be restored to wetland conditions are eligible. Landowners may restore wetlands with permanent or 30-year easements or 10-year contracts. Permanent easements pay 100% of the agricultural value of the land and 100% cost-sharing; 30-year easements pay 75% of the agricultural value and 75% cost sharing; 10-year contract pays 75% cost share only. Permanent or 30-year easements are recorded with a property deed, however 10-year contracts are not. Public access is not required. Contact the USDA Natural Resources Conservation Service for further information.

Wildlife Management Program: The WDNR's Bureau of Wildlife Management oversees a complex web of programs that incorporate state, federal and local initiatives primarily directed toward wildlife habitat management and enhancement. Programs include land acquisition, development and maintenance of State Wildlife Areas, and other wild land programs such as State Natural Areas. Wildlife Staff work closely with staff of state and county forests to maintain, enhance, and restore wildlife habitat. Wildlife Management staff conduct wildlife population and habitat surveys, prepare property needs analysis's, develop basin wildlife management plans and collaborate with other WDNR planning efforts such as Park, Forestry or Fishery Area Property Master Plans to assure sound habitat management. Funding comes from the federal government in the form of Endangered Species grants and Pittman-Robertson grants and from state government in the form of hunting and trapping license revenues, voluntary income tax contributions, general program revenue and Stewardship funds.

Wisconsin Historical Society, Office of Preservation Planning (OPP): The OPP can provide information on how to protect and preserve your own historic



property, to implement grassroots strategies for preserving and protecting historic properties, and on state or federal laws and regulations that may be applicable to a given case.

### **C. GOALS, OBJECTIVES & POLICIES**

#### **Goals:**

1. Preserve and protect the unique natural resources of the Town that are key elements of the "Northwoods" character, which include wetlands, groundwater, and forests.
2. Protect economically productive areas, including farmland, forests and recreational areas.
3. Preserve, protect, and enhance shoreland in the Town.
4. Preserve scenic, cultural, historic, archaeological and recreational sites.

#### **Objectives:**

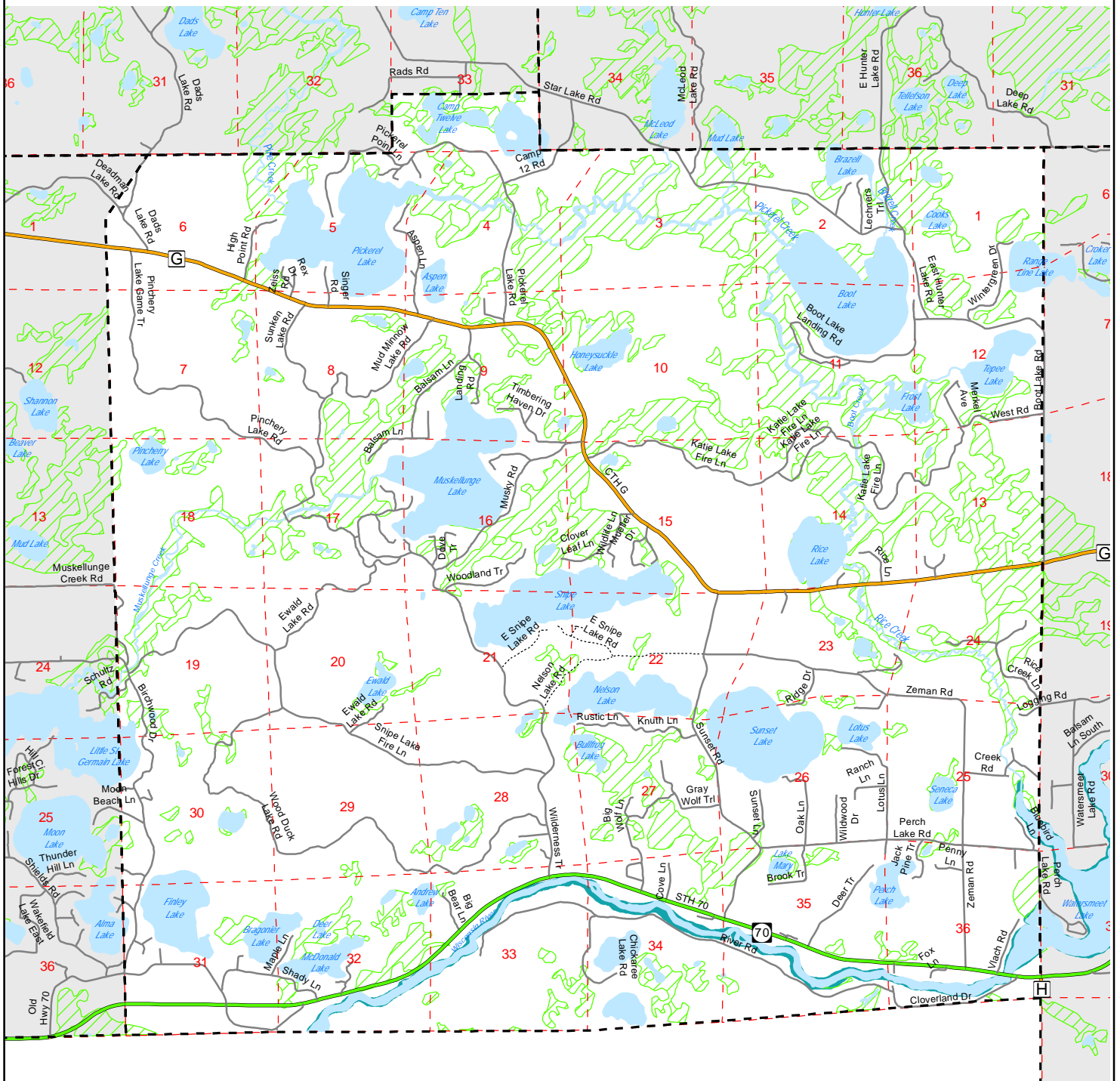
1. Prevent new development in the Town from negatively impacting natural resources.
2. Preserve wetlands and floodplains to minimize flooding, filter runoff, and provide wildlife habitat.
3. Protect working forests from residential development pressure that would limit active forest management and recreational uses.
4. Promote development that minimizes groundwater impacts from on-site septic systems and other sources.
5. Minimize impacts to the Town's natural resources from metallic or non-metallic mining.

#### **Policies:**

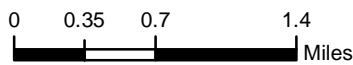
1. Make residents, developers, and potential landowners aware of active forest management activities and other aspects of living in a forest.
2. Prohibit the draining or filling of wetlands in accordance with WDNR.

3. Work with Vilas County to enforce existing regulations of septic systems to protect groundwater quality.
4. Protect wildlife habitat and natural settings.
5. Preserve shorelands where critical natural habitats, floodways, historic sites, old growth forests, scenic open spaces, steep slopes, or wetlands are present.
6. Review development proposals so they do not deteriorate the historical and cultural resources of the Town.
7. Expansion of existing non-metallic mining operations or development of new sites may be controlled.
8. Protect the water quality in lakes and streams through zoning, land division regulations, and performance standards to prevent pollution from erosion during and after construction.

# Map 2 Town of Cloverland Natural Resources Vilas County, Wisconsin



- Minor Civil Divisions
- - - Section Lines
- State Highways
- County Highways
- Local Roads
- ..... Private Roads
- Water
- Wetlands
- Flood Plain



Source: WI DNR, NCWRPC, FEMA, Vilas County  
 This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.



Prepared By:  
**North Central  
 Wisconsin Regional  
 Planning Commission**

210 McClellan St., Suite 210, Wausau, WI 54403  
 715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

**CHAPTER 3:  
HOUSING**

This chapter, the third of nine chapters of the Cloverland Comprehensive Plan, is based on the statutory requirement for a compilation of objectives, policies, goals, maps and programs to provide an adequate housing supply that meets existing and forecasted housing demand. As required by the state's comprehensive planning law [§66.1001 (2)(b) Wis. Stats.], this chapter provides a basic housing stock assessment and identifies policies and programs that promote the development of housing for all residents of the Town including a range of choices that meet the needs of persons of all income levels, age groups and special needs; that promotes the availability of land for low-income housing; and that maintains the existing housing stock.

**A. Housing Assessment**

1. STRUCTURAL CHARACTERISTICS

The majority of housing units in the Town of Cloverland and the surrounding towns are single-family homes (1-detached), see Table 8. Single Family units make up 98.1% of the housing units in the Town of Cloverland. The remaining housing units within the town consist of multiple unit housing (1.2%) and mobile homes (0.6%). The "5 or more" housing unit buildings in Town may be group residences, or could be apartment buildings.

**Table 8:  
Housing Units by Structural Type, 2009**

	1, detached	1, attached	2	3 or 4	5 +	Mobile Home	Other	Total
Town of Cloverland	1,029	7	7	0	6	7	0	1,056
Town of Conover	1,471	20	27	12	0	70	0	1,600
Town of Plum Lake	630	8	32	0	0	77	0	747
Town of Lincoln	2,010	27	46	42	0	66	0	2,191
Town of St Germain	1,934	122	14	0	45	122	0	2,237
Town of Sugar Camp	1,365	3	11	10	7	145	0	1,541
Vilas County	21,052	403	341	160	457	1,348	17	23,778

Source: U.S. Census Bureau

## 2. AGE CHARACTERISTICS

Table 9 indicates the age of the housing stock in the Town of Cloverland area that is based on the year the structures were built as reported in the 2009 American Community Survey.

Housing starts in Cloverland really developed at a different pace from the County and its neighboring towns in the early years. The town experienced steady growth from 1900-1969 but it grew at slower rate than the county and adjacent towns during this period. The town experienced the most growth during the 1970's with 261 housing starts.

<b>Table 9: Year Structure Built, 2009</b>							
	1939 or earlier	1940-1959	1960-1969	1970-1979	1980-1989	1990-2000	2000-2009
Town of Cloverland	85	174	98	261	190	176	72
Town of Conover	183	353	201	306	234	183	140
Town of Plum Lake	133	144	83	133	76	137	41
Town of Lincoln	362	462	213	431	232	338	153
Town of St Germain	225	341	139	489	335	533	175
Town of Sugar Camp	129	292	156	258	123	410	173
Vilas County	3,393	4,201	2,444	4,621	2,703	7,157	2,259
Wisconsin	561,161	454,597	260,339	394,599	253,932	360,824	264,463

Source: U.S. Census Bureau

### 3. OCCUPANCY CHARACTERISTICS

Table 10 breaks down the occupancy status of housing units in the Town of Cloverland. Over 53 percent of housing units are seasonally used (499 seasonal housing units), which is no surprise since this area is known as “Up North” to visitors statewide. Only 416 of the housing units were occupied year round. Of those occupied houses, 374 or 90 percent were owner occupied, while 42 or 10 percent were renter-occupied.

**Table 10:  
Residential Occupancy Status, 2000**

	Total Housing Units	Annual Residents		Unoccupied	Seasonal
		Owner Occupied	Renter Occupied		
Town of Cloverland	936	374	42	520	499
Town of Conover	1,440	445	38	957	925
Town of Plum Lake	762	189	32	541	530
Town of Lincoln	1,873	937	174	762	674
Town of St Germain	2,067	732	155	1,180	1,092
Town of Sugar Camp	1,326	622	86	618	568
Vilas County	22,397	7,416	1,650	13,331	12,587
Wisconsin	2,321,144	1,426,361	658,183	236,600	142,313

Source: U.S. Census Bureau

#### 4. VALUE CHARACTERISTICS

The year 2009 median value of housing stock in the Town of Cloverland is above Vilas County's median by \$7,400. See Table 11 for more details. Over 90 percent of Cloverland house values are above \$100,000, which is much higher than the adjacent towns and Vilas County.

**Table 11:  
Housing Values, 2009**

	<\$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 Cloverland	0.0%	8.2%	14.2%	27.4%	24.5%	25.7%	\$201,100
Town of Conover	6.3%	5.7%	20.5%	18.4%	28.0%	21.2%	\$194,600
Town of Plum Lake	2.4%	9.2%	24.2%	17.4%	21.3%	25.6%	\$194,600
Town of Lincoln	1.2%	10.3%	28.9%	14.5%	15.5%	29.5%	\$176,500
Town of St Germain	3.9%	11.7%	17.9%	27.2%	10.2%	29.2%	\$178,800
Town of Sugar Camp	4.8%	10.6%	22.0%	26.1%	16.6%	20.0%	\$176,700
Vilas County	5.5%	12.1%	16.8%	17.3%	16.5%	31.9%	\$193,700
Wisconsin							

Source: U.S. Census Bureau

## **B. 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:

Community Development Block Grant (CDBG) Housing Program: This program is administered by the Wisconsin Department of Commerce, and provides grants to local governments for programs to benefit low and moderate-income households. CDBG funds flow from the federal government and can be used from housing rehabilitation, acquisition, relocation, demolition and handicap improvements. For more information contact the Bureau of Housing at Commerce. The website is [www.commerce.wi.gov/CD](http://www.commerce.wi.gov/CD).

Wisconsin Housing and Economic Development Authority (WHEDA): WHEDA serves individuals and local governments by working to provide information and create financing resources to stimulate and preserve affordable housing and small business.

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.

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.

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.

## **C. Goals, Objectives & Policies**

### **Goals:**

1. Promote housing development that provides a variety of housing choices for residents of all income levels, age groups, and people with special needs.
2. Promote the availability of land for the development or redevelopment of low- and moderate-income housing.
3. 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 (i.e.: farm family or worker).

### **Policies:**

1. Provide adequate areas for residential development on the Future Land Use Map.
2. Promote housing programs that assist residents with maintaining or rehabilitating existing housing units.
3. Encourage residential developers to provide a variety of housing types for all income and age groups.
4. Require all new homes meet Wisconsin Uniform Housing Code.

## **CHAPTER 4 UTILITIES AND COMMUNITY FACILITIES**

This is the fourth of nine chapters of the Town of Cloverland Comprehensive Plan. It is based on the statutory requirement for a compilation of objectives, policies, goals, maps and programs to guide future development of utilities and community facilities. As required by the state's comprehensive planning law [§66.1001(2)(d) Wis. Stats.], this chapter inventories existing public utilities and community facilities and assesses future needs for such services including those beyond the control of the Town located outside the community and/or under another jurisdiction.

### **A. Background**

Providing public infrastructure, such as roads and parks, and services, such as police, fire, and ambulance protection are the major functions of local government. In addition to these public services, both public and private entities provide electricity and telephone service as well as such specialized services as child-care, health-care, and solid-waste disposal. They also represent a large investment of public and private resources.

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 and maximized for economic growth.

### **B. Inventory of Existing Facilities**

As a community anticipates future growth it is important that the necessary infrastructure and services are inventoried. See the Community Facilities Map (Map 3 Page 37).

#### **1. 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 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, holding tank, or sand filter systems. These on-site wastewater treatment technologies are regulated by the Wisconsin Department of Commerce.

## 2. Solid Waste Disposal and Recycling Facilities

Private haulers provide container pick up of garbage and recycling for businesses and residents in town. The town maintains a transfer station for solid waste and recycling, which is available to all town residents. Solid Waste and Recyclables are collected at the Town of Cloverland Recycling Facility which is located at 5860 Perch Lake Rd. The recycling facility is open on the 1<sup>st</sup> & 3<sup>rd</sup> Saturday of the month from 9:00 A.M. to 12:00 Noon P.M. Solid waste and recyclables may also be collected during posted times at Eagle Waste & Recycling located at 604 Jack Frost St in Eagle River. Solid Waste and recyclables are also collected at the County Landfill located at 7001 County Highway G. The county landfill is open Monday through Friday from 8:00 AM to 3:30 PM and on Saturdays from 8:00 AM to 12:00 PM.

## 3. Power and Telecommunications Facilities

Electrical service is provided by Wisconsin Public Service, while telephone service is provided by Charter Fiberlink and Frontier. Dial up Internet service providers with local numbers is provided by Frontier, Northern Net and Choicetel. DSL internet service is available thru Frontier for some areas of the town.

## 4. Park and Open Space Facilities

The Town does not own or operate park or recreation facilities in the town. Also, there are public lands located in the Town. The Vilas County Forest has major land holdings in the Town that provide numerous outdoor activities. Oldenburg Park is a Vilas County owned and operated facility located on County Highway G

## 5. Child Care

According to the Wisconsin Department of Health and Human Services the Town of Cloverland has no regulated child care providers. The nearest regulated childcare providers are located in the Towns of St Germain, as well as the City of Eagle River. Combined these areas provide 12 regulated childcare centers, with 8 being group child centers and 4 being family childcare centers.

## 6. Schools

The Town of Cloverland is in the Northland 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 Northland Pines School district has satellite elementary schools located in Eagle River and St Germain that serve students in

Cloverland, and the Northland Pines High School is located in Eagle River. In addition to public schools there are several private K-8 schools for the Cloverland area.

## 7. Emergency Services

**Police:** The Vilas County Sheriff's Department provides police protection in the Town of Cloverland. They patrol all county roads and respond to 911 calls. In addition, the Wisconsin State Patrol has statewide jurisdiction on all public roads.

**Fire:** The Eagle River Area Fire Department and St Germain Volunteer Fire Department provides fire protection through a joint service agreement. The St. Germain fire department would be the first respondent for a service call in the area of the first southerly mile of Wilderness Trail and areas west of Wilderness Trail and the Eagle River Fire Department would be the first respondent for the balance of Cloverland Township.

The Eagle River Area Fire Department is operated by a joint municipal fire commission which is comprised of the City of Eagle River and the Towns of Cloverland, Washington and Lincoln. There is one representative from each municipality and one representative from the fire department who serves as the chairperson. The town pays a proportionate fair share based upon the equalized assessed value of the town.

## 8. Medical Services

The nearest medical facility is Memorial Hospital located in Eagle River. Eagle River Memorial Hospital, part of Howard Young Health Care, joined Ministry Health Care and the Sisters of the Sorrowful Mother in 2001. However the Eagle River Hospital is a temporary holding area and Saint Mary's Hospital in Rhinelander is used for long term care. The nearest full service medical facility is Howard Young Medical Center in Woodruff or St Mary's in Rhinelander.

## 9. Cemeteries

There are no cemeteries located within the town.

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.

10. Library

The Town of Cloverland does not have a local library. Town residents generally use the Walter E Olson Memorial Library in Eagle River which is part of the Northern Waters Library Service.

11. Government Facilities

The Cloverland town hall is located at 5860 Perch Lake Road. The town hall is used for town business and monthly town meetings. The town hall can be rented for private parties and other events.

**C. Goal, Objective, and Policy**

Goal:

- Provide adequate infrastructure and public services to meet existing and future market demand for residential, commercial and industrial uses.

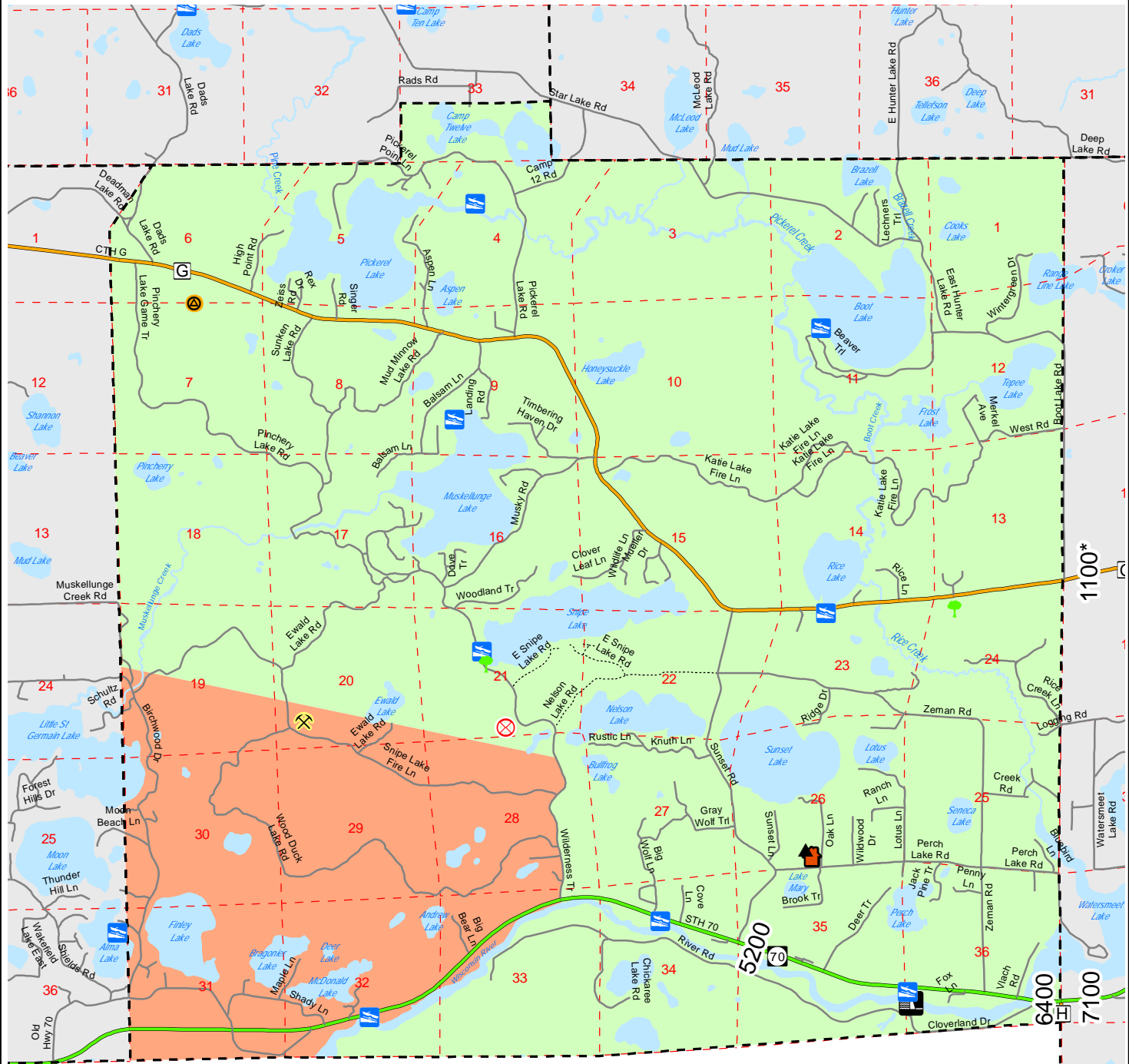
Objective:

- Share equipment and services across Town boundaries, whenever possible.

Policies:

- Develop and maintain a Capital Improvements Plan for major equipment purchases.

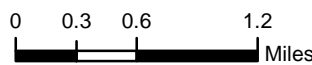
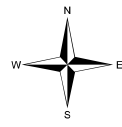
# Map 3 Town of Cloverland Community Facilities Vilas County, Wisconsin



- - - Minor Civil Divisions
- - - Section Lines
- State Highways
- County Highways
- Local Roads
- ..... Private Roads
- 200 2007 Average Daily Traffic Count
- 200\* 2004 Average Daily Traffic Count
- ⊗ Abandoned Landfill
- ⊙ Landfills
- ⊗ Non-Metallic Mines
- ▲ Recycling Center / Transfer Station
- 🏠 Town Hall
- 🌳 Parks
- 🚤 Boat Launches
- 🏠 Hydroelectric Dam
- 🌊 Water

**Fire/EMS Boundaries**

- 🟩 Eagle River
- 🟠 St. Germain



Source: WI DNR, NCWRPC, Vilas County  
This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.

Prepared By:  

**North Central Wisconsin Regional Planning Commission**  
 210 McClellan St., Suite 210, Wausau, WI 54403  
 715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

## **CHAPTER 5: TRANSPORTATION**

This is the fifth of nine chapters of the Town of Cloverland Comprehensive Plan. It is based on the statutory requirement [§66.1001(2)(c) Wis. Stats.] for a compilation of objectives, policies, goals, maps and programs to guide the future development of the various modes of transportation, including highways, transit, transportation systems for persons with disabilities, bicycles, walking, railroads, air transportation, trucking and water transportation. This chapter compares the Town's objectives, policies, goals and programs to state and regional transportation plans. The chapter also identifies highways within the Town by function and incorporates state, regional and other applicable transportation plans, including transportation corridor plans, county highway functional and jurisdictional studies, urban area and rural area transportation plans, airport master plans and rail plans that apply.

### **A. Review of State Plans**

#### **1. Corridors 2020**

Corridors 2020 was designed to enhance economic development and meet Wisconsin's mobility needs well into the future. The 3,200-mile state highway network is comprised of two main elements: a multilane backbone system and a two-lane connector system. All communities over 5,000 in population are to be connected to the backbone system via the connector network. Within Vilas County, U.S. Highway (USH) 51 is designated as part of the Corridors 2020 system.

This focus on highways was altered in 1991 with the passage of the federal Intermodal Surface Transportation Efficiency Act (ISTEA), which mandated that states take a multi-modal approach to transportation planning. Now, bicycle, transit, rail, air, and other modes of travel would make up the multi-modal plan. The Wisconsin Department of Transportation's (WisDOT) response to ISTEA was the two year planning process in 1994 that created TransLinks 21.

#### **2. TransLinks 21**

WisDOT incorporated Corridors 2020 into TransLinks 21, and discussed the impacts of transportation policy decisions on land use. TransLinks 21 is a 25-year statewide multi-modal transportation plan that WisDOT completed in 1994. Within this needs-based plan are the following modal plans:



- State Highways Plan 2020
- Airport System Plan 2020
- Bicycle Transportation Plan 2020
- Wisconsin Pedestrian Policy Plan 2020
- Wisconsin Rail Issues and Opportunities Report
- No plans exist for transit or local roads.

### 3. Connections 2030

Connections 2030 will be a 25-year statewide multi-modal transportation plan that is policy-based. The policies will be tied to “tiers” of potential financing levels. One set of policy recommendations will focus on priorities that can be accomplished under current funding levels. Another will identify policy priorities that can be achieved if funding levels increase. Finally, WisDOT may also identify critical priorities that we must maintain if funding were to decrease over the planning horizon of the plan. This plan will not conflict with the Town of Cloverland Comprehensive Plan, because the policies are based upon the transportation needs outlined in TransLinks 21. Recommendations will be presented in "multimodal corridors." The Town of Cloverland is in the Wisconsin River corridor.

### 4. State Trails Network Plan

The Wisconsin Department of Natural Resources (DNR) created this plan in 2001, to identify a statewide network of trails and to provide guidance to the DNR for land acquisition and development. Many existing trails are developed and operated in partnership with counties. By agreement the DNR acquires the corridor and the county government(s) develop, operate, and maintain the trail.

## **B. Transportation Inventory**

### 1. Road Network

The road network provides for the movement of people and products within the town with connections to county, state and federal highways. Highway 70 and County Highway G are the primary roads in the Town, along with the numerous town roads. See the Community Facilities Map(Map 3 Page 37).

#### a. 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 12. All road mileage totals listed under the jurisdiction of 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. See below:

**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.

Within the town the state highways would be seen as principal arterials, while county roads would be minor arterials, town roads would be either major or minor collectors. Table 12 displays mileage for both the jurisdictional and functional classification of roads within the town.

**Table 12:  
Road Mileage by Jurisdiction and Functional Class**

Jurisdiction	Functional Classification			Totals
	Arterial	Collector	Local	
Federal/State	6.35	-	-	6.35
County	-	7.39	-	7.39
Town	-	4.73	33.25	37.98
<b>TOTALS</b>	<b>6.35</b>	<b>12.12</b>	<b>33.25</b>	<b>51.72</b>

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.

b. Average Annual Daily Traffic (AADT) Counts

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 Cloverland.

There are two count sites located throughout the town. Count data from 2001 and 2007 is listed below for each site. The Community Facilities Map (Map 3 Page 37) identifies the site locations.

	<b>Location</b>	<b>2001</b>	<b>2007</b>
Site 1:	HWY70 along Eastern Border	7,600	6,400
Site 2:	HWY 70 and Sunset Rd	N/A	5,200

Overall traffic counts have decreased statewide according to DOT. The traffic counts in Cloverland reflect this decrease as well. In general traffic generated and attracted by any new land use can increase congestion on the roadway system. Even without creating new access points, changes in land uses can alter the capacity of the roadway. Uncontrolled division of land tends to affect highways by increasing the amount of turning traffic into and out from intersecting driveways, therefore impairing safety and impeding traffic movements.

c. Road Improvements

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. Local governments can use this information to develop better road budgets and keep track of roads that need repair. The Town participates in this program to maintain WisDOT funding for local roads.

#### d. Trucking

The WisDOT truck operator map identifies Wisconsin highways for operation of vehicles and combinations of vehicles where the overall lengths of which cannot be limited. County trunk highways limit semi-truck travel when they are posted with weight limits in spring. When county trunk highways do not have posted weight limits, then basic semi-trucks are allowed.

Local truck routes often branch out from these highways to link local industry with the official designated state highways as well as for the distribution of commodities with the local area. Mapping these local truck routes is beyond the scope of this plan, and local issues such as safety, weight restrictions, and noise impacts play significant roles in the designation of local truck routes.

### 2. Transit and Transportation Facilities for the Disabled

There is no fixed route or on-call transit available to the general public. Specialized transit is transportation that is accessible to elderly and handicapped people. Vilas County has applied for several specialized transit vehicles for use among various non-profit providers that serve people in Cloverland. The following groups provide specialized transit:

Vilas County Commission on Aging Escort—Any older adult (60 and older) and 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. Disabled American Veterans provides transportation to and from the Veterans Administration facility which is located in Iron Mountain, MI.

### 3. Bicycling and Walking

All roads except freeways are available for bicycle and pedestrian travel. The Wisconsin DOT has determined bicycling conditions on all county and state highways. Under current conditions, the entire length of Highway 70 through the Town is considered undesirable for biking. The remaining County Highways and local roads were identified as moderate or best conditions for bicycling.

There are some trails that have been developed within the Town and there are numerous trail developments being discussed in the Town. Currently the Vilas Area Silent Sports Association (VASSA) is working to complete a county wide bike and pedestrian trail plan. The plan is intended to guide the development of an interconnected bikeway and pedestrian system for Vilas County.

Currently bike lanes exist on both sides of County Highway G from the eastern border of the town to approximately Aspen Lane. Vilas County has a trail plan which would include a connector trail between existing trails in St Germain and Eagle River. The Cloverland Town board has passed resolution 2010-05 supporting the connection to the Vilas County trail system.

#### 4. Rail

There is no rail service in the town of Cloverland. Shipments via rail would have to be trucked to nearby cities with rail access, the closest city with rail access is Rhineland.

#### 5. Air Transportation

Air passenger services available to Cloverland residents include the facilities in Eagle River, Land O'Lakes, and Rhineland.

The Eagle River Regional Airport is located approximately 3 miles east of Cloverland. This facility provides charter services, and facilities for private and corporate air transportation. This facility is an "all-weather" facility and has a commuter service to Chicagoland Airport in Illinois.

The King's Land O' Lakes Airport (LNL) in Land O' Lakes is a general utility (GU) airport that 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.

Scheduled passenger service is available nearby from one airport located in Rhineland, WI. The Rhineland/Oneida County Airport (RHI) in Rhineland is a short haul air carrier airport. This airport serves scheduled, nonstop, airline markets and routes of less than 500 miles.

#### 6. Water Transportation

There are neither harbors nor ports within the Town, although there are several navigable lakes and rivers within town available for pleasure boating. There are several public boat landings located in the town.

## **C. Goals, Objectives, and Policies**

### Goals:

1. Provide an integrated, efficient and economical transportation system that affords mobility, convenience and safety to meet the needs of all citizens, including disabled citizens.
2. Support and maintain a safe and efficient Town road system.

### Objectives:

1. Land uses that generate heavy traffic will be avoided on local roads that have not been constructed or upgraded for such use.
2. Promote the development of multi-use trails, trail linkages, and wide shoulders on roads as part of new developments or road projects.
3. Future road locations, extensions or connections will be considered when reviewing development plans and proposals.

### Policies:

1. Prepare and update a 5-year Town Road Improvement Plan.
2. Design all Town roads to accommodate access requirements for emergency vehicles as well as school busses and snowplows.
3. Cooperate with the county and the state on any project that affects the Town.

## **CHAPTER 6 ECONOMIC DEVELOPMENT**

This is the sixth of nine chapters of the Town of Cloverland Comprehensive Plan. It is based on the statutory requirement for a compilation of objectives, policies, goals, maps and programs to promote the stabilization, retention or expansion of the economic base and quality employment opportunities in the Town. As required by the state's comprehensive planning law [§66.1001(2)(f) Wis. Stats.], this chapter reviews the economic base, labor force, and identifies select county, regional, state, and federal economic development programs.

### **A. Background**

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.

#### **1. Business Strengths and Weaknesses**

The town has tourism related businesses and some service type business, but no major industrial uses. The vast forests in town and the surrounding areas are strength for the wood industry, and those same forests provide for numerous recreational business opportunities. Some weaknesses in attracting or retaining industries include: lack of municipal sewer and water, lack of rail access, lack of high speed internet, and distance to labor pool and markets.

This in turn creates a challenge for attracting or retaining residents. There limited employment opportunities, a lack of starter housing for young families, and the general distance to retail needs and other amenities.

### **B. Economic Base, Labor Force and Forecasts**

#### **1. Economic Base**

Table 13 displays the thirteen major sectors. In 2000 Retail Trade was the largest industry sector in the town, by 2009 Education, Health and Social Services had surpassed Retail Trade to become the largest sector in the town. The largest employment sectors in the town are Education, Health and Social Services and Retail Trade. Education, Health and Social Services was the sector with the most growth over this time period and Professional, Scientific, Management, Administrative & Waste Management Services sector experienced the largest decline.

**Table 13:  
Employment by Industry Sectors**

Sector	Town of Cloverland		Vilas County	
	2000	2009	2000	2009
Ag., Forestry, Fishing, Hunting & Mining	10	7	231	215
Construction	43	46	1,107	1,166
Manufacturing	25	36	643	442
Wholesale Trade	21	6	264	182
Retail Trade	79	83	1,457	1,547
Transportation, Warehousing & Utilities	13	16	324	386
Information	11	12	145	268
Finance, Insurance, Real Estate & Leasing	23	20	425	687
Professional, Scientific, Management, Administrative & Waste Mgmt Services	34	16	489	611
Education, Health and Social Services	71	95	1,666	1,801
Arts, Entertainment, Recreation, Accommodation and Food Services	45	44	1,536	1,839
Public Administration	17	36	521	447
Other Services	30	34	460	419
<b>Total Employment:</b>	<b>422</b>	<b>451</b>	<b>9,268</b>	<b>10,010</b>

Source: U.S. Census Bureau

Commuter data from 2000 indicates that only about 12 percent of workers remain in the town. Many travel outside of the town for employment about 67 percent travel outside the town, but still in the county to work. About 21 percent of commuters leave the county, with most of those going to Oneida County (15%).

The Census data presented is based on the where the person lives and not where they work. Since many town residents leave the town for employment we have added some additional information that examines the county as a whole. Using the Wisconsin Department of Workforce Development, where employment information is collected by location of the job. Using that county level data for 1990 and 2000, total county employment increased from 6,459 to 8,314, which is over a 28 percent increase.

In 2000, the largest sectors were Services, Retail Trade and Government. Meanwhile, according to 2008 County Business Patterns, there were 1,010



business establishments operating in the county. There were 218 Accommodation & Food Services firms, followed by 187 Construction firms, and 187 Retail Trade firms. Total payroll of these firms exceeded \$171,500,000 that year.

## 2. Labor Force

Labor force is a critical component of economic development. In 2000, the total labor force in the Town was 447 of which 422 or 94.4 percent were employed. County wide the workforce in 2000 was 9,896. Therefore the town makes up a very small percent of the overall workforce in the county.

## 3. 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 service regions. The current projections, released in 2006, forecast only to 2016. The projections for the North Central Workforce Development Area cover Vilas County and include eight other counties. These projections show increases in all employment sectors except manufacturing which projects a decrease of 2.8% for the region.

The other sectors increase within a range from 1.9% (trade) to 26.6% (ambulatory health care services). Town residents commute to jobs over a large part of the nine county area included in the forecasts, including Forest, Langlade, and Oneida.

## **C. Economic Development Programs**

Various organizations at the 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:

### 1. Town

Tax Increment Financing or TIF allows communities to undertake public infrastructure investment to stimulate development that would not otherwise take place. It is a financing mechanism that takes taxes generated from the increase in the property values to pay for the public infrastructure.

Cities and villages have used this tool, until recently. However, state law now allows towns to establish TIF districts to promote agricultural and forestry development. This is a complex tool and requires the development of a local project plan and usually involved bonding. More information can be obtained from the Wisconsin Department of Revenue.

## 2. County

The Vilas County Economic Development Corporation (VCEDC) is a 501(c)3 was established in 2009. The VCEDC is a not-for-profit quasi-governmental organization helping 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 the economic future of the county and the quality of life for all of its residents.

The county has a standing Economic Development Committee that deals with numerous issues related to economic development. This committee has three standing duties:

- It shall perform duties as prescribed by the County Board and §59.56, Wisconsin Statutes. Pursuant to these statutes, this Committee shall sign contracts and hire University faculty and academic staff in conjunction with the University of Wisconsin-Extension.
- It shall promote economic and resource development, youth development, and family living education in the County.
- It shall cooperate with all federal, state and local agencies and officials in establishing any long range planning programs.

The county has a UW-Extension agent that staffs the committee and provides education and related services to the residents of the county. The county is underway with a study to examine the feasibility of creating a county economic development corporation.

## 3. Regional

In 2009 the county become a member of the North Central Wisconsin Regional Planning Commission (NCWRPC). 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 three revolving loan funds designed to address a gap in private capital markets for long-term, fixed-rate, low down payment, low interest financing.

## 4. State

Wisconsin Small Cities Program: The Wisconsin Department of Commerce 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.

## 5. 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.

## **D. Goal, Objectives, and Policies**

### Goal:

- 1: Promote the expansion and stabilization of the current economic base and the creation of a range of employment opportunities.

### Objectives:

1. Accommodate home-based businesses that do not significantly increase noise, traffic, odors, lighting, or would otherwise negatively impact the surrounding areas.
2. Encourage businesses to locate in Town that are compatible in a "Northwoods" setting.

### Policies:

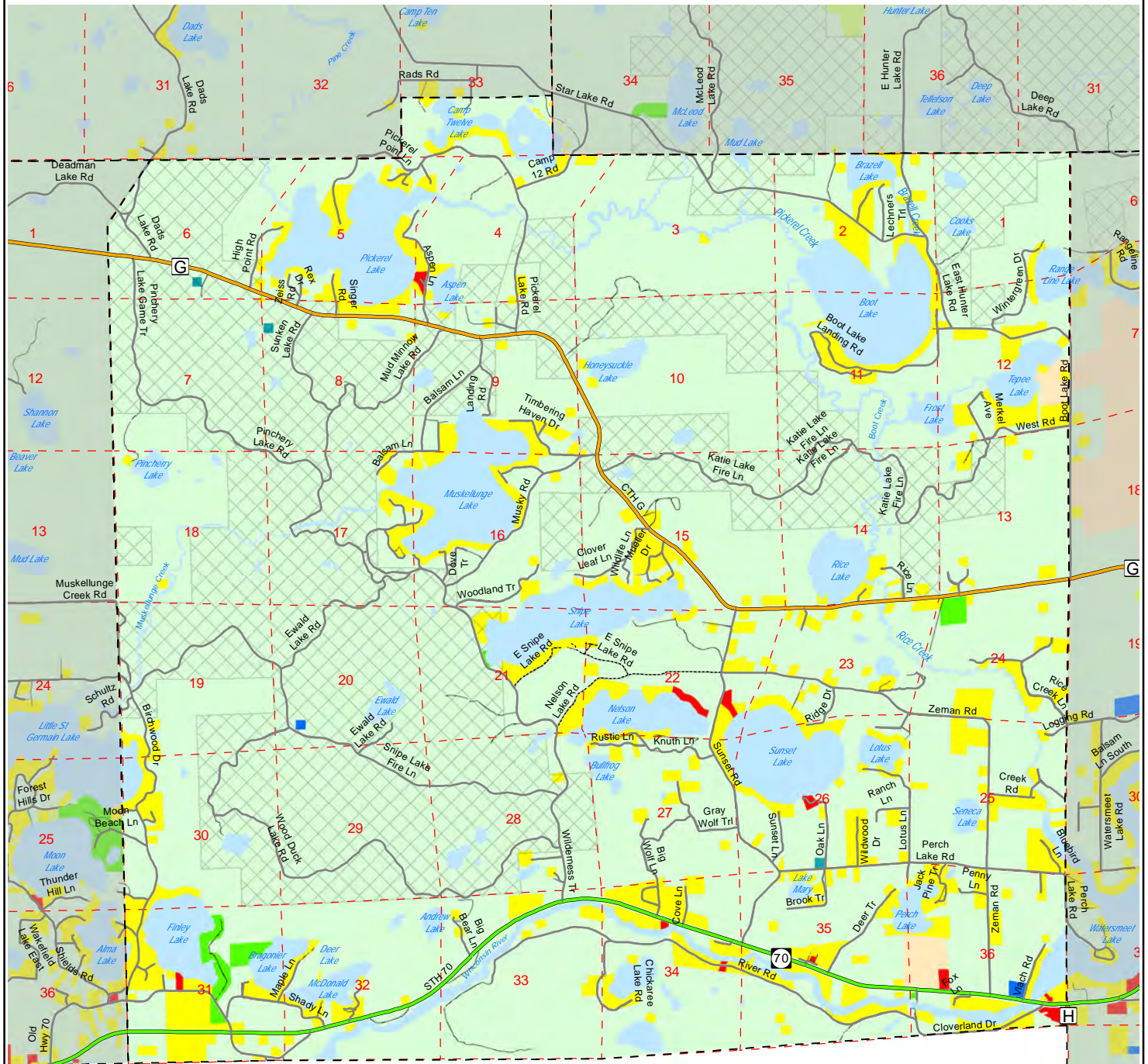
1. Direct commercial and industrial development to designated areas on the Future Land Use Map.
2. Continue to support the county economic development efforts.

# Map 4

## Town of Cloverland

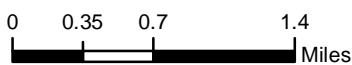
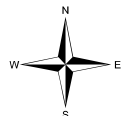
### Existing Land Use

#### Vilas County, Wisconsin



- Minor Civil Divisions
- Section Lines
- State Highways
- County Highways
- Local Roads
- Private Roads
- Vilas County Forest
- Agriculture
- Commercial
- Governmental
- Industrial
- Open Lands
- Outdoor Recreation
- Residential
- Transportation
- Water
- Woodlands

Source: WI DNR, NCWRPC, Vilas Co  
 This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.



Prepared By:



**North Central Wisconsin Regional Planning Commission**  
 210 McClellan St., Suite 210, Wausau, WI 54403  
 715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

**CHAPTER 7:  
LAND USE**

This is the seventh of nine chapters of the Town of Cloverland Comprehensive Plan. This chapter is based on the statutory requirement [§66.1001(2)(h) Wis. Stats.] for a "compilation of objectives, policies, goals, maps and programs to guide the future development and redevelopment of public and private property". This chapter reviews existing land uses, trends, programs, and future land use.

**A. Existing Land Use Inventory**

Current land use activity, see Existing Land Use Map (Map 4 Page 51), in the Town is characterized mainly by large blocks of forestland. Residential development generally exists along the waterfront in the town or in the south east portion of Cloverland.

Table 14 presents the current breakdown of land use types within the Town in 2011. The majority of the Town is woodlands that cover 17,392 acres which is just over 77% of the Town. Water bodies cover just over 11% of the Town. The next most significant land use types are residential, which covers 9.50% of the Town with 2,138 acres, and the road network (transportation) also covers roughly 1% of the Town with 230 acres. The other land uses combined use less than 1% of the total land area.

Land Use	Acres	Percent
Agriculture	83	0.37%
Commercial	40	0.18%
Government/Institution	8	0.04%
Industrial	9	0.04%
Open Land	0	0.00%
Outdoor Recreation	90	0.40%
Residential	2,138	9.50%
Transportation	230	1.02%
Water	2,515	11.18%
Woodlands	17,392	77.28%
Total	22,504	100%

Source: NCWRPC

**B. Land Use Trends**

1.) Land Supply

As shown by the existing land use inventory in Table 14, the majority of the Town is forestland. A portion of that forestland is maintained as county forest, which cannot be taken out of forestry for development purposes. Much of the remaining undeveloped area is privately owned forestlands, with some agricultural and open lands.

Even under a rapid growth scenario, the supply of land in the Town of Cloverland is more than sufficient to accommodate projected demand over the next 20 years for all use categories, which are described below in Land Demand.



## 2.) Land Demand

### Residential:

The overall Town resident demand for housing land in the Town of Cloverland results from a projected increase of 207 households (2000–2030). This does not account for seasonal home development. TABLE 15 shows projected residential land demand based on household projections for the Town and a two-acre average lot size. Although some of the development will occur on larger or smaller parcels, this is more difficult to predict, and our projection becomes a conservative scenario. Thus, an average of 70 acres of residential land is expected to be added in the Town every 5 years to accommodate anticipated population growth by the year 2030.

Seasonal use of the housing in Cloverland comprises about 53% of all the housing units. Although existing seasonal homes are being converted to full-time permanent residences, it is assumed for planning purposes that new seasonal units will retain the same percentage of housing in Cloverland over the lifespan of this plan. Therefore, an additional 248 seasonal homes are projected to be built from 2000 through 2030. These units would consume an average of about 80 acres every five years.

### Industrial and Commercial:

Commercial and industrial development is subject to market forces and difficult to predict in a small rural community. There has not been an increase in industrial development in the Town over the last two decades. Therefore, maintaining the current level of industrial land is projected to continue through 2030. Commercial development has seen an increase of 14 acres over the last 10 years. Therefore, we project the commercial land to develop at roughly the same pace as the previous 10 years. Table 15 shows the projected commercial and industrial land uses in 5-year increments.

### Agricultural:

Agricultural land in Cloverland that is actively farmed has declined since 1990. The *Wisconsin Land Use Databook, 1999*, lists 36 acres of agriculture in 1990, with an increase to 109 acres in 1997. An NCWRPC GIS analysis in Table 15 shows that there were 83 acres of agricultural land in 2011. Since there was a decline in agricultural land from 1997 to 2009 and there is no open lands to accommodate future agricultural land there is no projected increase in agricultural land through 2030. Table 15 shows the projected agricultural land uses in 5-year increments. See the Natural Resources chapter in this Plan for more agricultural statistics.

	2010	2015	2020	2025	2030
Residential Acreage	2,138	2,308	2,478	2,648	2,818
Commercial Acreage	40	47	54	61	68
Industrial Acreage	9	9	9	9	9
Agricultural Acreage	83	83	83	83	83

Source: NCWRPC

### 3.) Land Prices

Overall equalized land values in the Town have increased more than 205 percent over the last 10 years; however, not all categories of land increased. These are equalized value for land in each category. Agriculture land was the only type of property that saw a decrease in Equalized Value. The remaining types of properties in Cloverland saw large increases with Residential, Commercial and Forest properties experiencing a jump in equalized land values over 100 percent and Undeveloped property experiencing 78 percent increase. See Table 16, Equalized Land Values, below.

Type of Property	2000	2010	% Change
Residential	\$45,268,500	\$130,984,300	189.4%
Commercial	\$488,600	\$1,152,800	135.9%
Manufacturing	\$0	\$0	-
Agricultural	\$108,700	\$1,100	-99.0%
Undeveloped	\$141,700	\$252,200	78.0%
Agricultural Forest	\$0	\$0	-
Forest	\$4,453,200	\$10,289,100	131.1%
Other	\$0	\$0	-
Total Value	\$50,460,700	\$142,679,500	182.8%

Source: WI DOR, 2000 & 2010

### 4.) Opportunities for Redevelopment

There are no properties in the Town that had environmental contamination on them, so there is no redevelopment opportunity related to those properties. See the Natural, Agricultural, and Cultural Resources chapter for more details.

Quarries have approved reclamation plans on file with the county as part of the permitting process. The existing quarries within the Town have a number of years of life left. Abandoned non-metallic mines were closed before reclamation regulations existed, and the Town sees no need for redevelopment of those areas beyond continuing to allow them to revert to nature.



## 5.) Existing and Potential Land Use Conflicts

An area of concern is the clear cutting of large forested tracts for timber or pulpwood without a vegetative barrier next to the main roads in town. Seeing a vast opening through a small opening in vegetation may be scenic to tourists, but driving for half a mile with no trees around may drive away tourists.

This Plan seeks to avoid or minimize potential future land use conflicts through controlled development, planned use-buffers, and public information components.

### **C. Land Use Programs**

A number of different programs directly and indirectly affect land use within the Town. The principle land use programs include the Vilas County Zoning and Ordinances. The Town of Cloverland also has a number of other ordinances contained within its municipal code. Official mapping authority is available but not widely used. See the Implementation Chapter of this Plan for more on these ordinances.

### **D. Future Land Use 2010-2030**

The Future Land Use map (Map 5, Page 59) 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 future development of the Town.

Town of Cloverland Plan Commission members participated in a mapping exercise with NCWRPC staff to identify the desired future land uses by using the Land Use Map Classifications as described below. Town Plan Commission members used their broad knowledge of the Town to draw shapes on a copy of the Future Land Use Map from the 1999 Town of Cloverland Land Use Plan to revise the future land uses. The goal was to produce a Future Land Use Map for residents to review that will guide the Town's growth through 2030. See the Future Land Use map (Map 5, Page 59).

#### Existing & Future Land Use 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 and the Future Land Use Map must be consistent (§66.1001(3) WI Stats.) with land use and zoning decisions.

The Generalized Land Use Map shows what existed in 2009. The Future Land Use Map is intended for use as a guide when making land use and zoning decisions from the time this Plan is adopted through 2030.

**1. Agriculture**

Lands that are managed to produce crops or raise livestock.

**2. Commercial**

Identifies areas that sell goods or services to the general public; such as gas stations, stores, restaurants, professional services, hotels, campgrounds, and car dealerships. Higher density residential development is also allowed here, along with some storage facilities.

**3. Governmental/Institutional**

Identifies areas where the main purpose of use is for public good facilities, for example: utilities, community non-profit facilities, schools, churches, and governmental buildings.

**4. Industrial**

Identifies areas that produce goods or services for distribution to commercial outlets, for example: manufacturers and wholesale distributors. Any uses that directly relate to trucking or mining operations are also located in industrial areas.

**5. Open Lands**

Contains sensitive environmental areas, such as 100-year floodplains as defined by the Federal Emergency Management Agency, DNR wetlands, steep slopes of 12 percent or greater. This area could include endangered species habitat or other significant features or areas identified by the Town, including cultural area.

**6. Outdoor Recreation**

Land that is or could become parks or trails. Ball fields, outdoor amphitheatres, and waysides are all included in this designation.

**7. Residential**

Identifies areas suitable for residential development. Residential areas may consist of smaller lot sizes that may be served by municipal water and sewer systems, even if a municipal system is not planned or Residential areas may consist of less dense residential development, consisting of larger minimum lot sizes which provide a transition from more dense development to the rural natural areas.

**8. Transportation**

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

facilities. This classification also includes trails with a permanent right-of-way, like rails-to-trails facilities.

## **9. Forestry**

Areas of land that are covered with trees and hardly any grass. Single family houses, and hunting shacks may exist in this area on large lots. DNR wetlands that contain many trees, and campgrounds may also exist in this area.

## **E. Goals, Objectives, and Policies**

To address competing development concerns, a natural resource based land management set of goals, objectives, and policies was created.

### GOAL 1

Maintain orderly planned growth that promotes the health, safety and general welfare of Town residents and makes efficient use of land and efficient use of public services, facilities, and tax dollars.

### Objectives

- The Town will maintain a long-range Comprehensive Plan, which will serve as a guide for future land use and zoning decisions. New development will be permitted based on consideration of this Plan, as well as other Town, County, and state plans and regulations.
- Land uses should be planned so that development occurs in an orderly manner and land use conflicts are avoided.
- New development should not adversely affect the property value or livability of neighboring properties.
- Encourage land uses, densities and regulations that promote efficient development patterns and relatively low governmental and utility costs.

### Policies:

- Cluster future commercial development in planned development districts rather than extended in a strip along the major highway corridors
- Encourage industry and non-retail commercial development to locate in a business park setting outside of Cloverland, where municipal services can be provided.
- Provide adequate infrastructure (i.e. roads) and public services (ie. fire and rescue) and an adequate supply of developable land to meet existing

and future market demand for residential, commercial, and industrial uses compatible in Cloverland.

- Balance individual property rights with community interests and goals.
- Encourage site designs of development proposals to preserve or enhance the rustic, and rural nature of the community.

## GOAL 2

Promote and regulate development to preserve the rural, and natural character of the Town; and minimizes groundwater impacts from on-site septic systems, and other sources.

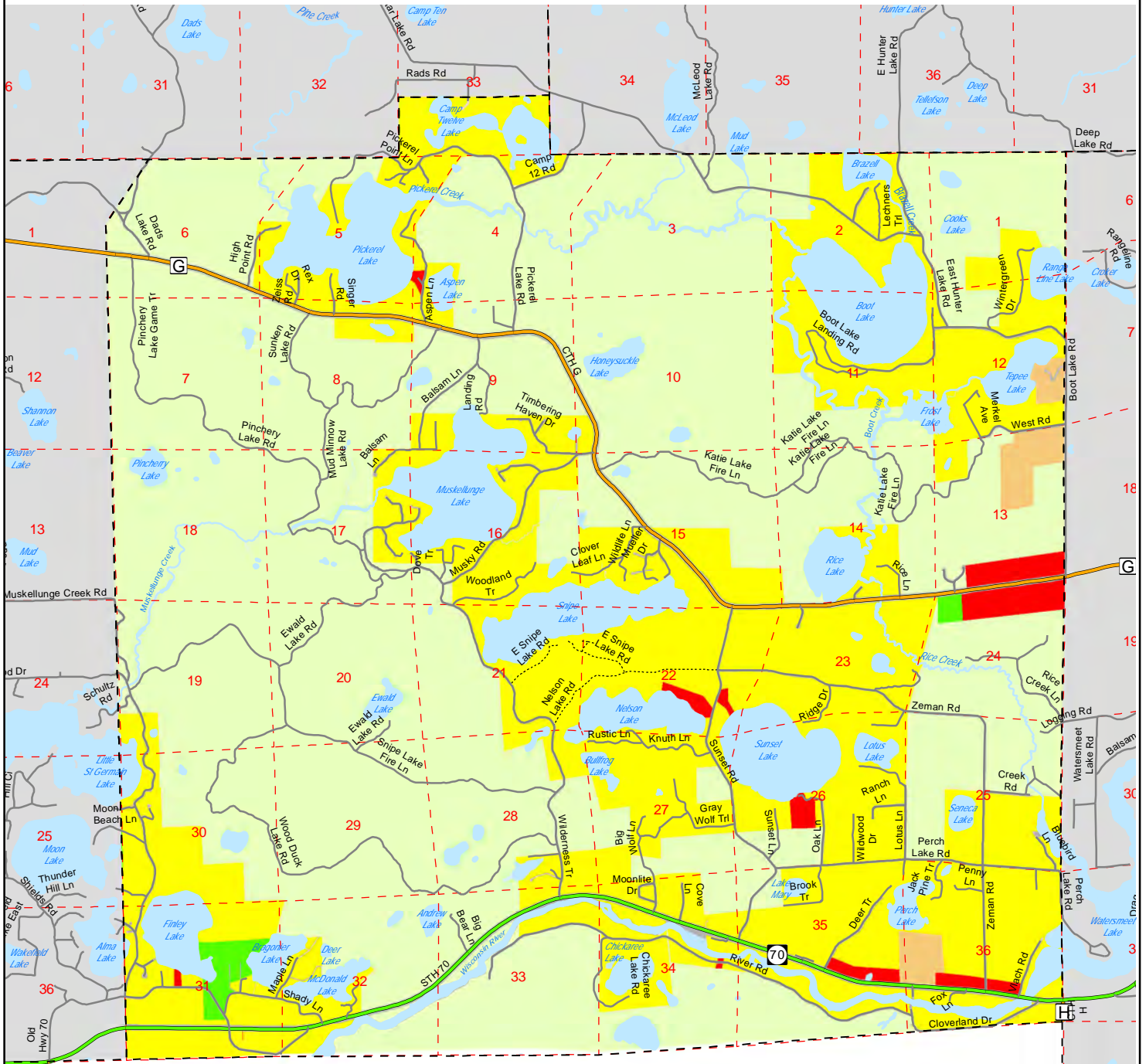
### Objectives:

- New development should not adversely impact the natural environment or existing property values.
- New development will be restricted from areas in the Town shown to be unsafe or unsuitable for development due to flood hazard, potential groundwater contamination, highway access problems, or incompatibility with neighboring uses

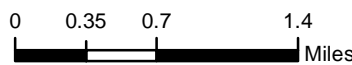
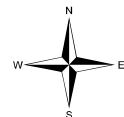
### Policies:

- All residential development should be set back from the roads and buffered by either natural vegetation or evergreen plantings.
- Use-buffer areas may be used as shields to lessen the impacts of potentially conflicting land use types located in relatively close proximity.
- Continue to allow current and new residential development along lakefronts.

# Map 5 Town of Cloverland Generalized Future Land Use Vilas County, Wisconsin



- Minor Civil Divisions
- Section Lines
- State Highways
- County Highways
- Local Roads
- Private Roads
- Agricultural
- Commercial
- Forestry
- Recreation
- Residential
- Transportation
- Water



Source: WI DNR, NCWRPC, Vilas Co  
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Prepared By:  
**North Central Wisconsin Regional Planning Commission**  
 NCWRPC  
 210 McClellan St., Suite 210, Wausau, WI 54403  
 715-849-5510 - staff@ncwrpc.org - www.ncwrpc.org

## **CHAPTER 8: INTERGOVERNMENTAL COOPERATION**

This is the eighth of nine chapters of the Town of Cloverland Comprehensive Plan. This chapter is based on the statutory requirement for a compilation of objectives, policies, goals, maps and programs for joint planning and decision making with other jurisdictions, including school districts and adjacent local governmental units, for siting and building public facilities and sharing public services. As required by the state's comprehensive planning law [§66.1001(2)(g) Wis. Stats.], the chapter first analyzes the relationship of the Town of Cloverland to school districts, adjacent local governmental units, the Region, the state, and other governmental units; then it incorporates plans and agreements under sections 66.0301, 66.0307, and 66.0309 of Wisconsin Statutes; and finally it concludes with an identification of existing or potential conflicts between the governmental units and a process to resolve such conflicts.

### **A. Overview**

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.

State-wide, Wisconsin has over 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.

### **B. Benefits**

There are many reasons intergovernmental cooperation makes sense. Some examples include:

- Trust: Cooperation can lead to positive experiences and results that build trust between jurisdictions. 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.

- **Cost Savings:** Cooperation can save money by increasing efficiency and avoiding unnecessary duplication. Cooperation can enable some communities to provide their residents with services that would otherwise be too costly.
- **Consistency:** Cooperation can lead to consistency of the goals, objectives, plans, policies, and actions of neighboring communities and other jurisdictions.
- **Address Regional Issues:** Communicating and coordinating their actions, and working with regional and state jurisdictions, local communities are able to address and resolve issues, which 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 costs savings, provision of needed services, a healthy environment, and a strong economy.

### **C. Trends**

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

- Local governments financial situation;
- Opportunity to reduce costs by working together;
- Elimination of duplication of equipment and services;
- Population settlement patterns and population mobility;
- Economic and environmental interdependence; and

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

## **D. INTERGOVERNMENTAL RELATIONSHIPS**

### **1. SCHOOL DISTRICTS**

The Town of Cloverland 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 Cloverland 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 Cloverland area, for more information see the Chapter 4 Utilities and Community Facilities.

The Nicolet Technical College district includes the Town of Cloverland, 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.

## 2. ADJACENT LOCAL GOVERNMENTS

### a.) Surrounding Townships

The Town of Cloverland is bordered by the towns of Linclon, Conover, Plum Lake and St Germain in Vilas County; and Sugar Camp in Oneida County.

The Eagle River Area Fire Department and St Germain Volunteer Fire Department provides fire protection through a joint service agreement. The St. Germain fire department would be the first respondent for a service call in the area of the first southerly mile of Wilderness Trail and areas west of Wilderness Trail and the Eagle River Fire Department would be the first respondent for the balance of Cloverland Township.

The Eagle River Area Fire Department is operated by a joint municipal fire commission which is comprised of the City of Eagle River and the Towns of Cloverland, Washington and Lincoln. There is one representative from each municipality and one representative from the fire department who serves as the chairperson. The town pays a proportionate fair share based upon the equalized assessed value of the town.

### b.) 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, Forestry, and Land Records.

County Finance collects local property tax for the Town. The town contracts with the County Highway Department to plow and mow local roads within 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 Cloverland.

The County Zoning Department administers zoning in the Town, as well as providing land records and land conservation services including joint monitoring of surrounding lakes. The town is under county zoning.

The town is also part of the Landfill Venture Group, which is an intergovernmental compact of numerous towns to deal with solid waste disposal and recycling issues. Currently the group operates the county landfill located on County Highway G. The landfill opened in 1989 and has about six to seven years remaining before the licensed space will reach its capacity. Currently there are fourteen towns involved in this effort. The Town of Cloverland has a recycling center which is adjacent to the town hall.

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 Federal Emergency Management Agency in order for individual local units of government to qualify for certain types of disaster assistance funding

### 3. 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 Cloverland 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.

### 4. 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, 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 Cloverland. Examples include local road aids, the Local Roads Improvement Program (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.

#### **E. EXISTING OR POTENTIAL INTERGOVERNMENTAL CONFLICTS**

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

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.

#### **F. 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 10 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.

Incorporation: Wisconsin Statutes, 66.0201 – Incorporation of villages and cities; purpose and definitions, and 66.0211 – Incorporation referendum procedure, regulate the process of creating new villages and cities from Town territory. Wisconsin Statute, 66.0207 – Standards to be applied by the department, identifies the criteria that have to be met prior to approval of incorporation.

The incorporation process requires filing an incorporation petition with circuit court. Then, the incorporation must meet certain statutory criteria reviewed by the Municipal boundary Review Section of the Wisconsin Department of Administration. These criteria include:

- ✓ Minimum standards of homogeneity and compactness, and the presence of a "well developed community center."
- ✓ Minimum density and assessed valuation standards for territory beyond the core.
- ✓ A review of the budget and tax base in order to determine whether or not the area proposed for incorporation could support itself financially.
- ✓ An analysis of the adequacy of government services compared to those available from neighboring jurisdictions.
- ✓ An analysis of the impact incorporation of a portion of the Town would have on the remainder, financially or otherwise.
- ✓ An analysis of the impact the incorporation would have on the region.

Many of the other types of programs typically discussed here are urban fringe city-town in nature and do not apply to a town like Cloverland including boundary agreements, extraterritorial actions, and annexation. Please check the most current statutes because these programs are subject to change.

## **G. GOALS, OBJECTIVES, AND POLICIES**

### **Goal**

- Seek mutually beneficial cooperation with all levels of government.

### **Objective**

- Consider ways to share services with neighboring towns and the County to provide more efficient service or public utilities.

### **Policies**

- Investigate cost sharing or contracting with neighboring towns and the County to provide more efficient service or public utilities.
- Work with Vilas County on the development of countywide planning efforts.
- Identify alternative solutions to existing or potential land use, administration or policy conflicts that may hinder intergovernmental cooperation.

## **CHAPTER 9: IMPLEMENTATION**

This is the ninth and final chapter of the Town of Cloverland Comprehensive Plan. It is based on the statutory requirement for a compilation programs and specific actions to be completed in a stated sequence. As required by the state's comprehensive planning law [§66.1001 (2)(i) Wis. Stats.], this element describes how each of the elements of the comprehensive plan, including a process for updating the comprehensive plan.

### **A. Plan Adoption**

The adoption process requires that the Plan Commission develop and review the Comprehensive Plan, and pass a “resolution” to recommend the adoption of the plan to the Town Board. That recommendation is forwarded to the Town Board who must hold a public hearing to solicit public comment prior to adoption of the Comprehensive Plan by “ordinance”. That public hearing must be advertised with at least 30 days notice.

Adoption formalizes the plan document as the framework to guide local growth and development decisions over the next 10 years or more. The adopted plan should also be recognized as a tool for communicating the community’s vision related to natural resources, housing, utilities & community facilities, transportation, economic development, intergovernmental cooperation, and land use.

### **B. Plan Review and Update**

Members of the Town Board, Plan Commission, and other local decision-making bodies should periodically review the plan and identify areas that might need to be amended or addressed during a future plan update.

As part of the comprehensive planning process, a number of goals, objectives, and policies were developed. These statements are intended to provide direction to local leaders and staff, as well as residents of the Town of Cloverland. To measure progress towards meeting these goals, objectives, and policies, a regular plan review needs to take place. Therefore, the task to review/measure plan progress, is as simple as determining if any action was taken on the various goals, objectives, and policies identified.

It should be noted that many of the policies identified in the plan are continuous or on going and should also be monitored to measure the plan’s overall success. Many of these are short term (1 to 5 years), while others are longer term, (6 to 10 years or more).

### C. Plan Amendment Procedure

The plan may be amended at any time, if needed, upon the recommendation of the Plan Commission and approval from the Town Board following the same statutory process described for initial plan adoption. The procedures are the same regardless of how minor the proposed amendment.

Amendments may be appropriate throughout the lifecycle of the plan, particularly if new issues emerge or trends change, or an error is discovered. However, frequent changes to accommodate specific development proposals should be avoided. Some reasons for an amendment include:

- ✓ Plan amendment corrects an error made in the original plan
- ✓ A certain goal, objective, or policy is no longer relevant
- ✓ Future land use map is no longer reflective of community desires

The Plan Commission prior to the public hearing and adoption by the Town Board must review proposed amendments. The public should be notified of proposed plan changes and allowed an opportunity for review and comment. For major amendments, it may be desirable to solicit public opinion through surveys and/or community meetings prior to the public hearing.

Amendments to this Plan may include minor changes to plan text or maps or major changes resulting from periodic review. The Comprehensive Planning Law (§66.1001 Wis. Stats.) requires that the same process used to adopt the Plan will also be used to amend it, specifically:

An amendment or change may be initiated by either the Town Plan Commission or the Town Board and may result from a regular review or a request from a resident.

The Town Plan Commission prepares the specific text or map amendment being considered, holds a public meeting, and votes to recommend approval or disapproval of the proposed amendment, by resolution to the Town Board.

If an amendment is approved by resolution to the Town Board, then the Town Clerk publishes a 30-day Class 1 notice announcing a Town Board public hearing on the proposed changes. At the same time, the Town Clerk also mails this notice to all owners and operators of mines within the Town.

The Town Board conducts the public hearing and votes to either approve the Plan amendment by ordinance, disapprove, or approve with changes by ordinance.

Any approved changes are sent to:

- The school district, and the technical college district that serve the Town;
- All adjacent town clerks;
- Clerks of adjacent counties;
- The local library;
- North Central Wisconsin Regional Planning Commission; and
- Wisconsin Department of Administration (WDOA), Division of Intergovernmental Relations, Comprehensive Planning Program.

#### **D. Plan Updates**

According to the State's comprehensive planning law, plans must be updated at least once every 10 years. As opposed to the more routine amendments described above, plan updates will involve re-writing entire chapters of the plan document. A plan update should include a thorough examination of the community's goals and objectives, based upon an analysis of current demographic information, 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.

It is important that the public be involved in the update process. To ensure that the public is engaged in plan amendments, the same procedure used for initial plan adoption must be followed. Again, the Plan Commission would review and pass a resolution recommending changes to the plan, the Town Board would hold a public hearing (advertised using a Class I notice) to allow property owners and citizens time to review and comment on recommended plan changes. Following that public hearing the Town Board would take final action.

#### **E. Implementation**

The primary implementation tools for a plan are Zoning and Other Ordinances. These ordinances provide the underlying regulatory framework that supports the plan's identified policies.

Cloverland is under county zoning and subdivision regulations. The Comprehensive Plan should be an important consideration in this process. Wisconsin's Comprehensive Planning Law requires that a local government's land use related decisions and actions be consistent with that unit's Comprehensive Plan.

Having the appropriate tools to implement the recommendations in this comprehensive plan is critical. These regulatory tools are used to protect

existing development and guide future growth and development. There is also a non-regulatory approach to implementing the comprehensive plan; this generally involves decisions related to how the community will spend its limited financial resources on staffing and various capital improvements.

State law requires that by January 1, 2010, certain programs and/or actions that affect land use must be consistent with the locally adopted comprehensive plan. To meet this deadline, the Town should update related ordinances as needed.

#### **F. Consistency Among Plan Chapters**

The State of Wisconsin planning legislation requires that the Implementation section describe how each of the required chapters will be integrated and made consistent with the other chapters of the plan. Since the Town completed all planning elements simultaneously, no known inconsistencies exist. It is noted that some overlap occurs between the nine plan chapters. Where deemed appropriate, certain goals, objectives, and policies have been repeated or restated within multiple chapters of the plan.

This Comprehensive Plan also references previous and current related planning efforts to ensure they are considered in the community's planning and development decisions. Some recommendations from other plans have been summarized and incorporated in this plan, as deemed appropriate, to foster coordination and consistency between plans.

In the future, as plan amendments occur, it is important that Town staff and the plan commission conduct consistency reviews. These reviews will ensure that the plan is up-to-date. It is also critical that if the plan and/or maps are changed, that these changes do not conflict with other sections of the plan, maps, or local implementation tools.

#### **G. Recommended Action Steps**

This section outlines the steps to implement the goals, objectives, and policies contained in the comprehensive plan. These steps are:

1. The Plan Commission shall pass a resolution recommending adoption of the Comprehensive Plan.
2. The Town Board shall hold a public hearing and adopt the plan by ordinance.
3. The Comprehensive Plan will be used as a guide for decision-making and actions will be consistent with the plan.



4. The Town shall incorporate changes to its local implementation tools to establish consistency.
5. The Plan Commission shall become knowledgeable of the plan and use it to justify recommendations to the Town Board on development issues.
6. The Town shall incorporate the goals, objectives and policies of the plan into annual work plans and budgets.
7. The Town shall encourage citizen awareness of the plan. It is also important that developers are aware of the plan. The document is hosted on the Town website.
8. The Town shall provide copies of the plan to the surrounding communities and Vilas County.
9. The Plan Commission shall review the Future Land Use Map at least annually and make needed amendment recommendations to the Town Board.
10. The Town shall review the plan at least every five years, and update the plan at least every ten years

**ATTACHMENT A**  
**PUBLIC PARTICIPATION PLAN**

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# **Town of Cloverland Public Participation Plan 2010**

## **I. Background**

The Town of Cloverland recognizes the need to engage the public in the planning process. This plan sets forth the techniques to meet the goal of public participation. Therefore, this Public Participation Plan forms the basic framework for achieving an interactive dialogue between citizens, local decision makers, staff, and the NCWRPC.

The creation of the Public Participation Plan is a task required in meeting the requirements of Wisconsin's Comprehensive Planning Legislation (1999 Wisconsin Act 9 and its technical revisions). As the planning process develops, it should be expected that deviations from the plan may occur.

## **II. Objectives**

The following is a list of objectives for the public participation plan:

- That the residents become fully aware of the importance of participating in the development of the Comprehensive Plan.
- That the public participation process be designed to engage all aspects of the Town.
- That the public have opportunities to provide their input to the Plan Commission and Town Board.
- That the public have access to all technical information and any analyses performed throughout the planning process.
- That there is input from the broadest range of perspectives and interests in the community possible.
- That input is elicited through a variety of means (electronic, printed, and oral) in such a way that it may be carefully considered and responded to.
- That this process of public involvement strengthens the sense of community.

The goal will be to inform, consult and involve the public and the communities served during each phase of the planning process. Hopefully, this will help balance the issues related to private property rights.

### **III. Techniques**

The public participation plan for the comprehensive planning process will incorporate the following:

1. All meetings for the planning process will be posted and open to the public.
2. NCWRPC newsletter will be used to inform persons of the planning process and solicit input.
3. Meeting summaries and/or handouts will be placed on file for review. The public library will be provided all materials as well.
4. The draft plan will be available via the NCWRPC website.
5. The local school will be provided information about the plan.
6. Other efforts as identified along the way.

Town of Cloverland Plan Commission Resolution 2011-1

STATE OF WISCONSIN  
Town of Cloverland  
Vilas County

The Plan Commission of the Town of Cloverland, Vilas County, Wisconsin, by this resolution, adopted on proper notice with a quorum and by a roll call vote of a majority of the town plan commission present and voting resolves and recommends to the town board of the Town of Cloverland as follows:

Adoption of the Town of Cloverland Comprehensive Plan.

The Town of Cloverland Plan Commission, by this resolution, further resolves and orders as follows:

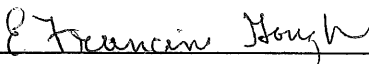
All maps and other materials noted and attached as exhibits to the Town of Cloverland Comprehensive Plan are incorporated into and made a part of the Town of Cloverland Comprehensive Plan.

The vote of the town plan commission in regard to this resolution shall be recorded by the clerk of the town plan commission in the official minutes of the Town of Cloverland Plan Commission.


The town clerk shall properly post or publish this resolution as required under s. 60.80, Wis. stats.

Adopted this 21<sup>st</sup> day of June 2011.

Scott Maciosek Chairman 

Francine Gough 

Sherri Maciosek \_\_\_\_\_

Bob Brownell Clerk 

Jim Lynn \_\_\_\_\_



**ATTACHMENT B**  
**PLAN COMMISSION RESOLUTION**

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Town of Cloverland Plan Commission Resolution 2011-1

STATE OF WISCONSIN  
Town of Cloverland  
Vilas County

The Plan Commission of the Town of Cloverland, Vilas County, Wisconsin, by this resolution, adopted on proper notice with a quorum and by a roll call vote of a majority of the town plan commission present and voting resolves and recommends to the town board of the Town of Cloverland as follows:

Adoption of the Town of Cloverland Comprehensive Plan.

The Town of Cloverland Plan Commission, by this resolution, further resolves and orders as follows:

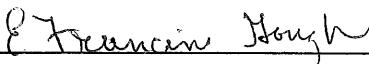
All maps and other materials noted and attached as exhibits to the Town of Cloverland Comprehensive Plan are incorporated into and made a part of the Town of Cloverland Comprehensive Plan.

The vote of the town plan commission in regard to this resolution shall be recorded by the clerk of the town plan commission in the official minutes of the Town of Cloverland Plan Commission.

The town clerk shall properly post or publish this resolution as required under s. 60.80, Wis. stats.

Adopted this 21<sup>st</sup> day of June 2011.

Scott Maciosek Chairman 

Francine Gough 

Sherri Maciosek \_\_\_\_\_

Bob Brownell Clerk 

Jim Lynn \_\_\_\_\_





**ATTACHMENT C**  
**ADOPTION ORDINANCE**

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## Town of Cloverland

### Comprehensive Plan Ordinance 2011-05

STATE OF WISCONSIN  
Town of Cloverland, Vilas County

#### SECTION I – TITLE/PURPOSE

The title of this ordinance is the Town of Cloverland Comprehensive Plan Ordinance. The purpose of this ordinance is for the Town of Cloverland to lawfully adopt a comprehensive plan as required under s. 66.1001 (4) (c), Wis. stats.

#### SECTION II – AUTHORITY

The town board of the Town of Cloverland 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 Cloverland must be in compliance with s. 66.1001 (4) (c), Wis. stats., in order for the town board to adopt this ordinance.

#### SECTION III – ADOPTION OF ORDINANCE

The town board of the Town of Cloverland, 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 Cloverland to adopt its comprehensive plan under s. 66.1001 (4), Wis. stats., and provides the authority for the town board to order its publication.

#### SECTION IV – PUBLIC PARTICIPATION

The town board of the Town of Cloverland 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.

#### SECTION V – TOWN PLAN COMMISSION RECOMMENDATION

The Plan Commission of the Town of Cloverland, by a majority vote of the entire commission, recorded in its official minutes, has adopted a resolution recommending to the town board the adoption of the Town of Cloverland Comprehensive Plan, which contains all of the elements specified in s. 66.1001 (2), Wis. stats.

#### SECTION VI – PUBLIC HEARING

The Town of Cloverland, 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.

SECTION VII – ADOPTION OF TOWN COMPREHENSIVE PLAN

The town board of the Town of Cloverland, by the enactment of this ordinance, formally adopts the document entitled Town of Cloverland Comprehensive Plan Ordinance under pursuant to s. 66.1001 (4) (c), Wis. stats.

SECTION VIII – SEVERABILITY


If any provision of this ordinance of 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.

SECTION IX – EFFECTIVE DATE

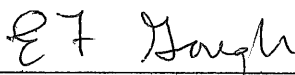
This ordinance is effective on publication or posting.

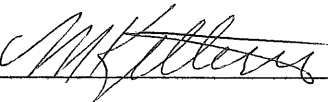
The town clerk shall properly post or publish this ordinance as required under s. 60.80, Wis. stats.

Adopted this 25<sup>th</sup> day of July 2011.

Chairman Scott Maciosek 

Supervisor Joe Eisele \_\_\_\_\_

Supervisor Francine Gough 

Supervisor Marty Ketterer 

Supervisor Steve Favorite \_\_\_\_\_

Attest: Clerk Mildred Ritzer \_\_\_\_\_