

**Town of Plum Lake**  
**Vilas County, Wisconsin**  
**Comprehensive Plan 2023**



# Acknowledgements

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## Photo Credits

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Adopted August 8, 2023

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## Glossary of Terms

**AADT:** Annual Average Daily Traffic

**ACS:** American Community Survey 5-Year Estimates. This is a U.S. Census Bureau product that provides data estimates for every year, compared to the Census, which is only taken every ten years.

**ADA:** Americans with Disabilities Act

**ADRC:** Aging and Disability Resource Center, a county-level organization.

**AHI:** Architecture and History Inventory, a database of historic properties maintained by the Wisconsin Historical Society.

**ALICE:** Asset-Limited, Income-Constrained, Employed Households, as defined by United Way. It describes households that earn enough to survive with little left over for savings or emergencies.

**ATV/UTV:** All-Terrain or Utility Task Vehicle

**BIL:** Bipartisan Infrastructure Law

**BRRTS:** Bureau for Remediation and Redevelopment Tracking System, which is an inventory of contaminated sites that WDNR monitors.

**CB:** Capacity Building Grants, an economic development program administered by WEDC.

**CDBG:** Community Development Block Grant, a federal funding program used for a variety of municipal projects.

**CDI:** Community Development Investment Grant, a funding program administered by WEDC.

**CEDS:** Comprehensive Economic Development Strategy, a regional report published by NCWRPC.

**CIP:** Capital Improvement Plan

**CTH:** County Highway

**CWED:** Central Wisconsin Economic Development Fund

**DEHCR:** WDOA Division of Energy, Housing, and Community Resources

**EDA:** U.S. Economic Development Administration

**EDC:** Economic Development Corporation. VCEDC is an example of an EDC.

**EMS:** Emergency Medical Services

**ERW:** Exceptional Resource Waters as defined by WDNR.

**FERC:** Federal Energy Regulatory Commission, the entity responsible for regulating power plants, including hydroelectric.

**FHA:** Federal Housing Authority

**HUD:** U.S. Department of Housing and Urban Development

**IRB:** Industrial Revenue Bond, a financing program administered by WEDC.

**LRIP:** Local Roads Improvement Plan, a transportation funding program administered by WisDOT.

**MFL:** Managed Forest Law program, a WDNR program that gives property owners a tax break for preserving wooded areas.

**NCWRPC:** North Central Wisconsin Regional Planning Commission

**NEPA:** National Environmental Protection Act

**NHI:** National Heritage Inventory Program, a database of species and habitats that are endangered, threatened, or of special concern.

**NRCS:** National Resources Conservation Service

**NSP:** Nonpoint Source Pollution, which is pollution that does not come from a single source like a pipe or smokestack. Runoff containing sediment that pollutes a waterway is an example.

**ORP:** Wisconsin Office of Rural Prosperity

**ORW:** Outstanding Resource Waters as defined by WDNR.

**PASER:** Pavement Surface Evaluation Rating

**PFAS/PFOS:** Per- and Polyfluorinated Substances, also known as “forever chemicals.”

**RLP:** Regional Livability Plan, a regional comprehensive plan created by the North Central Wisconsin Regional Planning Commission in 2015.

**SBA:** Small Business Administration

**SHPO:** State Historic Preservation Office, which is part of the Wisconsin Historical Society.

**STH:** State Highway

**SNA:** State Natural Area, which is a property managed by WDNR that is open to public use, but typically does not have developed facilities like a state park.

**TRH:** Tourist Rooming House (Airbnb or VRBO, for example)

**USDA/USDA-RD:** United States Department of Agriculture. USDA-RD refers to the Rural Development program.

**USH:** United States Highway

**SBDC:** Wisconsin Small Business Development Center

**TEA:** Transportation Economic Assistance, a program administered by WisDOT.

**VASSA:** Vilas Area Silent Sports Association

**VCEDC:** Vilas County Economic Development Corporation

**WDNR or DNR:** Wisconsin Department of Natural Resources

**WDOA or DOA:** Wisconsin Department of Administration

**WDOR or DOR:** Wisconsin Department of Revenue

**WEDC:** Wisconsin Economic Development Corporation

**WHEDA:** Wisconsin Housing and Economic Development Authority

**WHS:** Wisconsin Historical Society

**WISC:** Wisconsin Innovation Service Center

**WisDOT or DOT:** Wisconsin Department of Transportation

**WPS:** Wisconsin Public Service Corporation



# Introduction

## History

The Town of Plum Lake, encompassing the two communities of Sayner and Star Lake, had its modest beginnings on April 11, 1911, when it was created out of territory detached from the Town of Arbor Vitae. The first town meeting was held in Sayner on April 14, 1911. Sayner got its name from Orrin Sayner, who settled the area in 1891, two years before any other settlers took up homes in the town. A place called Camp 1 got the name of Star Lake in memory of Harry Starr, who was killed while working on the construction of a railroad bridge across the mill hot pond. The lake was named Starr also. Sayner is recognized universally as the Birthplace of the Snowmobile.

## Setting

The Town of Plum Lake consists of 62,804 acres. There are 7,106 acres of water, 35,107 acres of state forest, and 5,799 acres of county forest lands available for the public to recreate. With slightly over 64% of housing units in the Town of Plum Lake considered either seasonal, recreational, or occasional use, the area is, and has always been a recreation destination for people looking to enjoy the natural beauty the area presents.

## Vision

From before the Town's inception, people have come here to experience the natural beauty the area has to offer, and they continue to choose to live or visit here and experience that beauty today. The Town's vision attempts to add clarity to how to manage our efforts as stated here:

- The Town of Plum Lake is blessed with an abundance of Lakes and Forests that have created an enclave of beauty, peace, and quiet allowing users to pursue their life in safety and security while enjoying all the benefits that a well-organized rural Town can provide.
- The Town of Plum Lake is committed to maintaining and supporting the very quality of life that has drawn people to make their homes and businesses here and to live in a safe and healthy environment.
- These are among the many services and amenities that draw people to vacation, work, live, raise families and retire here. The Town Board, its committees, and volunteers continue to seek ways in which they can make the quality of life in the Town of Plum Lake special.

This vision supports several areas of emphasis such as Housing, Economic Development, Transportation and Land Use. These emphasis areas are also identified in North Central Wisconsin Regional Planning Commission (NCWRPC) Regional Livability Plan. A Livability Plan helps identify ways a community can address both weaknesses and opportunities to become more livable for all residents, seasonal residents, and visitors.

All communities can be made more livable. When residents are able to live near their place of employment, travel costs are reduced. Efficient use of land use supports housing development, economic development, improves employment opportunities, and provides opportunities for residents and visitors to utilize alternative modes of transportation, including walking and biking.

## **Comprehensive Planning in Wisconsin**

A community's livability can be enhanced using the comprehensive planning process. The Wisconsin State Legislature requires every municipality, whether County, City, Village, or Town to develop a Comprehensive Plan as required by Wis. Statute 66.1001.

The statute requires the community to address nine separate elements:

1. Regional Issues and Opportunities
2. Natural, Agricultural, and Cultural Issues
3. Housing
4. Transportation
5. Utilities and Community Facilities
6. Economic Development
7. Land Use
8. Intergovernmental Cooperation
9. Implementation (Recommendations)

Each element should contain three basic sections: 1. background, 2. inventory and trends, and 3. goals, objectives, and policies. The Town of Plum Lake's Comprehensive Plan, with its nine elements and their goals, objectives, and policies, will provide a blueprint for community leaders, residents, seasonal residents, and visitors to follow as changes occur over time, striving to continue to make the town a livable community.

## **The Town of Plum Lake Comprehensive Plan**

This 2023 Comprehensive Plan for the Town of Plum Lake is a summation of work by the Town of Plum Lake Planning Committee, the North Central Wisconsin Regional Planning Commission, the Town Board of Plum Lake, and citizen and visitor input between April 2022 and June 2023.

Using paragraph 66.1001 of the Wisconsin statutes as a template, the chapters were customized for the uniqueness of the Town. This uniqueness is defined and evidenced by substantial fluctuation in population during the four seasons of the year. Many of the residents, both permanent and seasonal, have historical family ties to the area, either through generational property ownership or consistent



annual vacations. The township offers a wonderful variety of recreational activities, such as fishing, boating, swimming, hiking, bicycling, camping, snowmobiling, cross country skiing, snowshoeing, hunting, golfing, and more, along with a rich history.

The town predominately offers peace and tranquility inherent within the proximity of nature, including clean air, clean water, wonderful interactive scenery, and the luxury of being located amidst beautiful lakes and widespread public lands dedicated to recreation and natural preservation. This environment provides tranquility and rejuvenation, particularly for those visiting from urban environments. It is no wonder families have repetitively flocked to this area for decades.

It can be a challenge to insulate the area from the challenges of modern life. This Comprehensive Plan is an attempt to preserve and protect the historical and natural beauty of the Town while recognizing it's difficult to not be affected by a rapidly changing world, as economic and physical changes can negatively impact the Town's character. This Plan is an attempt to be a roadmap to balance the stewardship of those forces as time passes.





# Chapter 1: Demographics

This is the first of nine chapters in the Town of Plum Lake Comprehensive Plan. This chapter reviews the demographics of the Town of Plum Lake including trends, forecasts, and comparisons for some basic demographics including population, households, employment, age, education, and income. Forecasts typically cover the 20-year planning period, except in cases where the only acceptable data sources had lesser time periods for their forecasts. Official data sources include the WDOA Demographic Service Center and the U.S. Census Bureau.

## BACKGROUND

The Town of Plum Lake is located in the center of Vilas County, Wisconsin. The Town borders the Town of Boulder Junction to the west, the Towns of Arbor Vitae, St. Germain, and Cloverland to the South, the Town of Conover to the East, and the Town of Land O’ Lakes to the north. In 2020, the Town of Plum Lake had a year-round population of 553 according to the 2020 Census, and an estimated seasonal population of 3,734 in addition to the year-round population. Most of the Town consists of lakes and woodlands, with development clustered around the unincorporated communities of Star Lake and Sayner.

## Previous Comprehensive Plan

The last Town of Plum Lake Comprehensive Plan was adopted in November of 2000. This plan identified the need to support multiple housing options and business development while maintaining the Town’s rural, wooded character as well as individual property rights. The top five priority issues identified included keeping the “quaintness” of the Town as new businesses arrived, addressing the limited amount of taxable land in the Town, locating multifamily and condominium development away from lakes, determining how the plan will impact public lands and outdoor recreation development, and addressing the lack of a clearly defined business district in the Town.

## Planning Process

The Comprehensive Plan explores potential issues that may have an impact upon the development of the Town over a 20-year planning period. As required by the state’s comprehensive planning law – 66.1001 – plans must be updated every ten years. In early 2022, the Town initiated a process to create a new comprehensive plan. This process included a review of past plans and a variety of Planning Committee meetings held throughout 2022 and 2023 to prepare the plan. A final Planning Committee meeting was held Summer 2023 to review the final plan and recommend adoption of the plan by the Town Board.

## Public Participation

An important part of any planning process is public involvement. Public involvement provides the citizens of the town an opportunity to express their views, ideas, and opinions on issues that they would like addressed regarding the future development of their town. Local officials use this input to guide policies and decisions with greater awareness of the public's desires and consensus. See the adopted Public Participation Plan in Attachment A. The Town of Plum Lake posted all Planning Committee meetings to invite the public and held a Public Hearing to collect public input.

## Data Sources

Most data in this Plan comes from the U.S. Census Bureau. One data set that the Bureau provides is the 2021 American Community Survey (ACS) 5-Year Estimates. This is the most up-to-date, detailed data source that provides figures related to housing units, employment, demographics, and other topics. However, the total population estimated in this data set is only 426 year-round residents in 2021. The 2020 U.S. Decennial Census recorded a year-round population of 553, which the Town's Planning Committee determined is more accurate. This is also supported by the most recent Town election, which had 480 registered voters. Therefore, this plan considers the 2020 U.S. Census figure of 553 year-round residents as the most accurate population estimate. Therefore, tables using ACS data will not add up to 553 residents, but they are necessary for identifying overall trends in the Town.

## DEMOGRAPHICS

### Population and Households

#### Historical Trends

Table 1 shows 2020 population for the Town, County, and State. The Town grew by 5.6 percent between 1990 and 2010 and grew an additional 12.6 percent since 2010. Households also grew between 1990 and 2010 (28.4 percent) but flatlined since 2010 (0 percent). Compared to the state, Plum Lake has grown at a faster rate since 2010, but the average household size is smaller even though it grew at a faster rate. Vilas County has grown faster than the State since 1990, but more slowly than the Town since 2010. The County has seen an increase in household size as well. This could be partially due to remote work allowing families to relocate to family-friendly rural areas or small towns.

It is important to note that Plum Lake's household size is consistently smaller than county and state averages, meaning there may be a greater share of empty nesters and retirees. The average household size has been decreasing steadily across the nation over the past few decades. This is due to a multitude of factors including longer life spans, less people having children, and people having fewer children.

Table 1: Demographic Change 1990-2020						
Minor Civil Division	1990	2000	2010	2020	1990-2010 % Change	2010-2020 % Change
<b>Total Population</b>						
T. Plum Lake	465	486	491	553	5.6%	12.6%
Vilas County	17,707	21,033	21,430	23,047	21.0%	7.5%
State	4,891,769	5,363,675	5,686,986	5,893,718	16.3%	3.6%
<b>Total Households</b>						
T. Plum Lake	183	221	235	235	28.4%	0.0%
Vilas County	7,294	9,066	9,658	10,917	32.4%	13.0%
State	1,822,118	2,084,556	2,279,768	2,377,935	25.1%	4.3%
<b>Average Household Size</b>						
T. Plum Lake	2.54	2.23	1.88	2.00	-26.0%	6.4%
Vilas County	2.4	2.28	2.03	2.46	-15.4%	21.2%
State	2.61	2.50	2.43	2.38	-6.9%	-2.1%

Source: U.S. Census 1990, 2000, 2010, & 2020; ACS 5-Year Estimates 2020

Note that, for Tables 1 through 3 and Figures 1 and 2, 2021 estimates were available from ACS, but the estimates showed a sharp drop in population, which is not consistent with what the Planning Committee has observed. This occasionally happens as ACS relies on algorithms and calculations to estimate populations during non-census years, whereas the 2020 Census is a more accurate count of the Town’s population. Therefore, the total population for 2020 uses 2020 Census data. Number of households and average household size data, which are not found in the 2020 Census forms, are taken from the 2020 American Community Survey since it is the only other U.S. Census Bureau product from the same year that includes this data.

**Projections**

Figure 1 shows population projections for the Town of Plum Lake and Table 2 compares projected population in the Town to Vilas County, based on projections made by the Wisconsin Department of Administration (DOA). The Wisconsin DOA population projections are recognized as Wisconsin’s official population projections. These projections are based on historical population and household growth in the community, with more recent years given a greater weight. Although Figure 1 shows a population decrease for the Town of Plum Lake through 2040 at a rate of -0.5 percent, the 2020 population of 553 was 33 residents higher than DOA’s projection of 520 for 2020. Therefore, projections for 2030 and 2040 could be higher than depicted in Table 2. In general, the population is expected to peak in 2030. For comparison, Vilas County is expected to experience population increase at a rate of 3.7 percent through 2040. See Table 24 in Chapter 7 for more discussion on future population growth.

Figure 2 and Table 3 include household projections completed by the WDOA. The number of households is expected to increase 20.9 percent for the Town of Plum Lake and increase 5.5 percent for Vilas County through 2040. This means that the number of households are expected to increase through 2040, even though the total population is expected to peak in 2030.

According to Table 2, there is an expected higher percent increase in the Town’s population compared to the County, but more total households countywide than in the Town in 2040. However, DOA’s original projection for 2020 was 257 households in the Town, compared to the 2020 Census estimate of 235, below. This difference could impact future household totals.

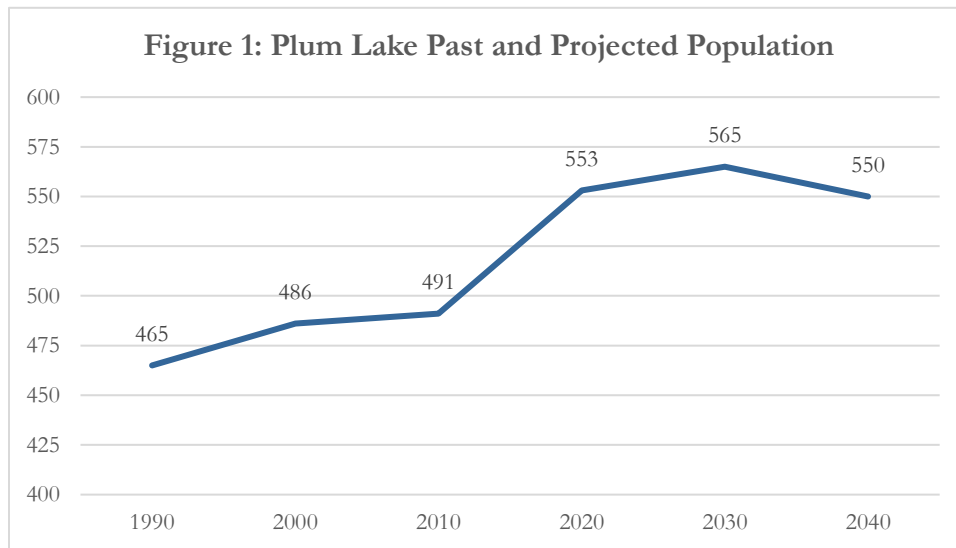
Household size is expected to decrease. The average household size in Vilas County was 2.46 in 2020 and is projected to decrease to 2.05 by 2040. A growth in households and decrease in household size reflects the increasing number of empty nesters and retirees as well as fewer children in younger families, which is occurring throughout the state and the country as well.

Table 2: Population Projections, 2025-2040						
	2020	2025	2030	2035	2040	% Change 2020-2040
<b>T. Plum Lake</b>	553	545	565	560	550	-0.5%
<b>Vilas Co.</b>	23,047	23,645	24,395	24,305	23,890	3.7%

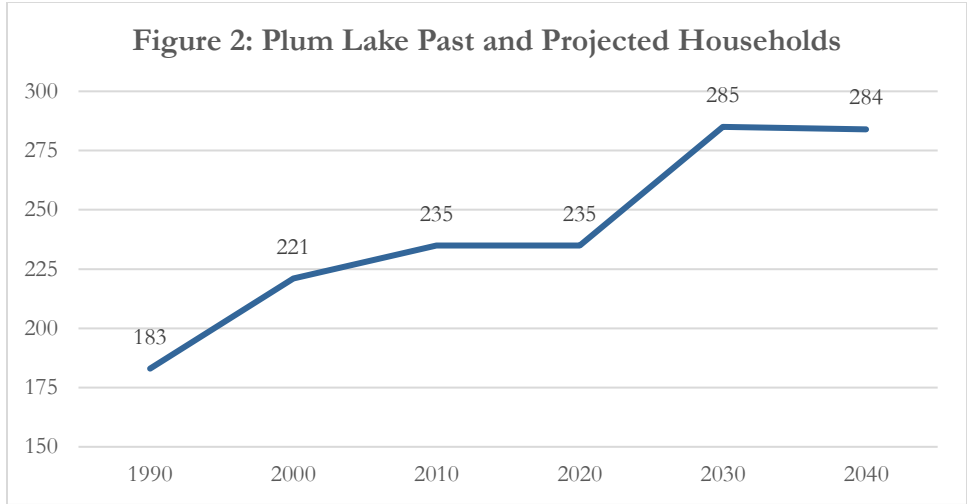
Source: U.S. Census 2020, DOA 2025-2040

Table 3: Household Projections, 2025-2040						
	2020	2025	2030	2035	2040	% Change 2020-2040
<b>T. Plum Lake</b>	235	272	285	285	284	20.9%
<b>Vilas Co.</b>	10,917	11,069	11,512	11,575	11,517	5.5%

Source: ACS 5-Year Estimates 2020, DOA 2025-2040



Source: U.S. Census 1990, 2000, 2010, & 2020; DOA 2025-2040

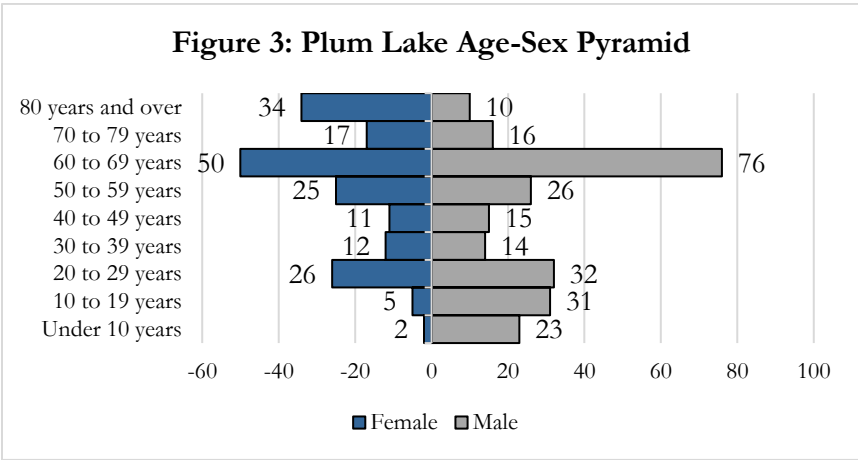


Source: U.S. Census 1990, 2000, 2010, & 2020; DOA 2025-2040

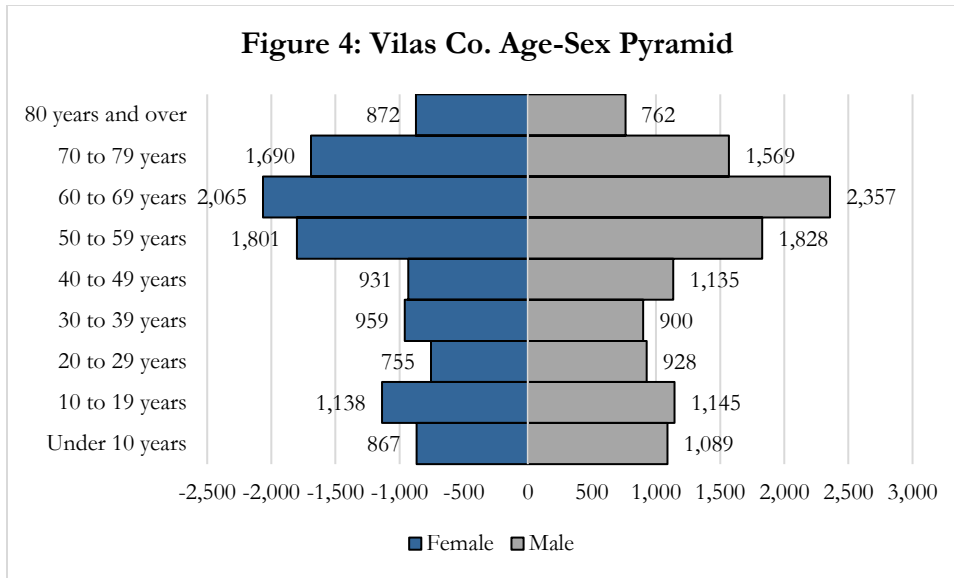
**Age**

Figures 3 and 4 compare the distribution of age groups for the Town of Plum Lake and Vilas County. Vilas County’s population pyramid has similar numbers across all age ranges, with a considerable population between age 50 and 79. Stationary population pyramids like this are characteristic of areas with low birth rates and long life expectancies. This is indicative of slow, steady population growth. In contrast, the Town of Plum Lake has a more varied population distribution by both age and gender, partially due to its smaller population resulting in a small sample size. But since the share of those between ages 30 to 49 often is a large share of a community’s labor force, the relatively small size of this age group could impact the availability of workers to fill jobs. Most males and females in the Town are in the 60–69-year-old age category, with over 50% more males than females in this age group.

In 2021, the median age in the Town was 58.7 years, up from 56.8 in 2010. The county’s median age was 55.0 in 2021, up from 49.8 in 2010. The median age for both the Town and the county was significantly higher than the state which had a median age of 40.1 in 2021.



Source: ACS 2021



Source: ACS 2021

Population distribution is important to the planning process. Two age groups are of note, those 17 years of age and younger and those 65 years of age or older. These are often referred to as dependent populations, but each have different needs. For example, the younger group requires schools and childcare and the older group requires increased levels of medical care.

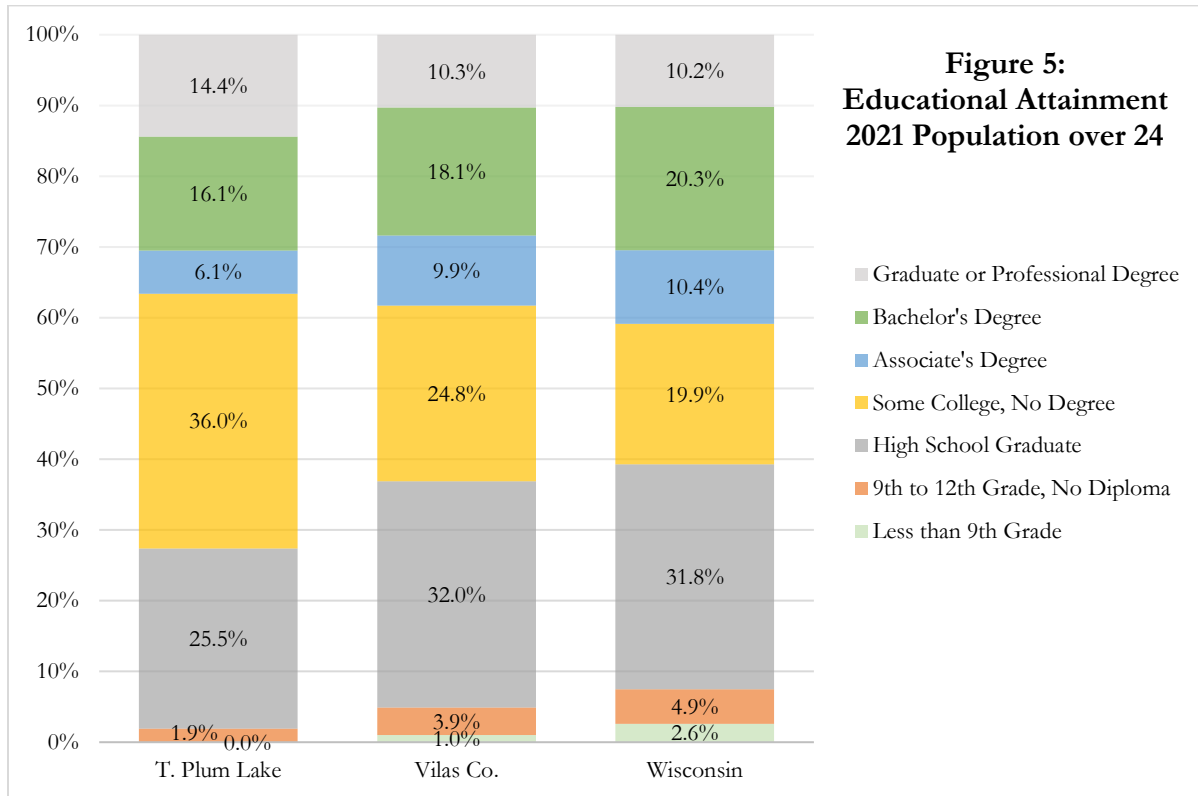
From 2010 to 2021, the population of 17 and younger group in Plum Lake increased from 6.0 percent of the population to 12.4 percent of the population according to the American Community Survey. This results in a net gain of 23 people in this age cohort. The population percentage of those in the 65 and older group increased from 27.2 percent in 2010 to 34.0 percent in 2021, with a net gain of nine people. Due to longer life expectancy and the size of the Baby Boomer generation, the 65 and older age group is expected to continue to increase in size. The trend is occurring at the state and national levels and to an even greater degree within the rural Wisconsin counties. This population trend whereby older age categories increase significantly while younger age categories decline will impact the future labor supply, school system, and health care industry at the national, state, and local levels.



## Education and Income Levels

### Education

Figure 5 compares educational attainment of those in the Town of Plum Lake to the county and the state. In 2021, 98.1 percent of town residents ages 25 and older had a high school education or higher. This was 3.0 percent higher than the county average and 5.6 percent higher than the state average.



Source: ACS 2021

In 2021, 30.5 percent of Town residents ages 25 years and over had earned a bachelor's degree or higher. This was higher than Vilas County at 28.4 percent. The Town and the State had higher rates of bachelor's degree or higher recipients (30.5 percent) compared to the County. Education and how it relates to economic development will be discussed in the economic development chapter.

### Income

Median household income and per capita income are two commonly used measures of income. Median household income is the amount that divides the income distribution into two equal groups, meaning half of all households have income above that amount, and half have income below that amount. Per capita income is the average income earned per person.

Table 4: Median Household Income				
Minor Civil Division	2010	2021	Net Change	% Change
T. Plum Lake	\$41,667	\$47,292	\$5,625	13.5%
Vilas County	\$41,631	\$56,837	\$15,206	36.5%
Wisconsin	\$51,598	\$67,125	\$15,527	30.1%

Source: ACS 2010, 2021

Table 5: Per Capita Income				
Minor Civil Division	2010	2021	Net Change	% Change
T. Plum Lake	\$26,937	\$34,041	\$7,104	26.4%
Vilas County	\$27,128	\$36,758	\$9,630	35.5%
Wisconsin	\$26,624	\$37,221	\$10,597	39.8%

Source: ACS 2010, 2021

### Median Household Income

The median household income for Town of Plum Lake residents was \$47,292 in 2021. Table 4 shows that this was lower than Vilas County and the State of Wisconsin. In 2010, the Town of Plum Lake median income was higher than the county but lower than the state. When adjusted for inflation, the median household income in the Town has risen 13.5 percent between 2010 and 2021. This was behind the county at 36.5 percent and the state at 30.1 percent but could be a result of the large share of older households retiring and living on fixed income.

### Per Capita Income

Table 5 illustrates that income per capita in the Town of Plum Lake was \$34,041 in 2021, which was lower than the county and the state, whereas incomes in 2010 between the three were more similar. Per capita income in the Town has risen at a rate of 26.4 percent from 2010 to 2021. This rate of increase is lower than both the state at 39.8 percent and the county at 35.5 percent.

### Inflation and Cost of Living

The values in Tables 4 and 5 are for the years 2010 and 2021, but they are not adjusted for inflation. According to *usinflationcalculator.com*, the rate of inflation was 24.3 percent between 2010 and 2021. Overall, the Town's median household income has not kept up with inflation, but per capita income has. This is partially explained by a decrease in household size. As discussed in the Housing Chapter of this Plan, housing costs are higher in Plum Lake than they are statewide, but lower than they are for Vilas County as a whole. Since median household income and per capita income in Plum Lake are lower than countywide and statewide incomes, incomes may be lower relative to the cost of living in Plum Lake than they are elsewhere in Vilas County and statewide.

## Employment Characteristics

Tables 6 and 7 illustrate the breakdown of the labor force and employed population living in the Town of Plum Lake in 2010 and 2021. The “employed population” includes those that are 16 and older, and it decreased by 6.6 percent during this time. There was a decrease of 16 people in the labor force from 2010 to 2021 in the Town. This is likely due to the rise in median age, whereby more people are entering retirement. This decline contrasted with the marginal labor force growth seen in the state. The decline was similar for the county, which had a negative three percent change in the labor force from 2010 to 2021.

Labor force participation indicates the percent of those 16 years and over that are in the labor force. The labor force participation rate increased 8.3 percent in the Town of Plum Lake from 2010 to 2021. Conversely, there was a decrease in the county and state during this period.

Table 6: Labor Force					
Minor Civil Division	Labor Force			Labor Participation Rate	
	2010	2021	2010-2021 % Change	2010	2021
T. Plum Lake	244	228	-6.6%	51.5%	59.8%
Vilas County	10,718	10,398	-3.0%	58.1%	53.5%
Wisconsin	3,078,465	3,096,518	0.6%	69.0%	65.1%

Source: ACS 2010, 2021

In 2010, the Town of Plum Lake had an employed population of 240 people. This number decreased by 18 people to 222 by 2021, for a decrease of 7.5 percent. From 2010 to 2021, the employed population increased in the county at a rate of 1.3 percent and increased four percent in the state. The U.S. census classifies individuals as unemployed if they are not working, actively seeking work, and available to accept a job. The unemployment rate in the Town was 1.6 percent in 2021. This was lower than both the county at 4.9 percent and higher than the state at 2.3 percent.

Table 7: Employment				
Minor Civil Division	2010	2021	2010-2021 % Change	2021 Unemployment Rate
T. Plum Lake	240	222	-7.5%	1.6%
Vilas County	9,764	9,888	1.3%	4.9%
Wisconsin	2,869,310	2,983,277	4.0%	2.3%

Source: ACS 2010, 2021

As shown in Table 8, in 2021 most Plum Lake residents were employed in the areas sales and office occupations. This is similar to 2010, though numbers have shifted slightly between occupations. In 2021, the second sector most represented was management, business, science, and arts occupations, followed by natural resources occupations. From 2010 to 2021, there was no significant increase in any one type of occupation. The most significant decrease during this time was in Management, business, science, and arts occupations.

<b>Table 8: Resident Occupations 2010-2020</b>		
<b>Occupation Sector</b>	<b>2010</b>	<b>2021</b>
Management, business, science, and arts	59	48
Service occupations	27	25
Sales and office occupations	84	85
Natural resources, construction, and maintenance occupations	44	46
Production, transportation, and material moving occupations	26	18
<b>Total employed</b>	<b>240</b>	<b>222</b>

Source: ACS 2010, 2021

## ISSUE IDENTIFICATION

### Demographic Snapshot

- The population has increased since 2010, and the number of households has remained the same, with the average household size considerably lower than 1990, but slightly higher than 2010.
- The Town of Plum Lake is expected to experience a slight decline in population through 2040, with the number of households growing.
- There are a large number of people in the older age categories and the median age is higher than the county and the state.
- The median age rose 1.9 years from 56.8 in 2010 to 58.7 in 2021.
- In 2021, 98.1 percent of Town of Plum Lake residents aged 25 and over had a high school diploma or higher and 30.5 percent of residents had a bachelor’s degree or higher. The Town had a higher rate of high school graduates than the county, but a similar rate of bachelor’s degree recipients compared to the state.
- There is a slightly higher rate of graduate or professional degrees recipients in the Town, which could indicate a presence of professionals from larger metro areas working remotely. The Town is pursuing Broadband expansion which will serve these workers and other Town residents.
- Both the 2021 average household income of \$47,292 and per capita income of \$34,041 were lower than the state and the county. The Town’s Cost of Living is lower than the state’s.
- The labor participation rate is higher than the county but lower than the state. The unemployment rate is also lower than in the county and the state.

- Most people working in the Town of Plum Lake work in the areas of sales and office occupations.

## Planning Issues

Citizens, Planning Committees, and Town Board members have identified a variety of issues during the planning process. Issues include protecting the quality of the lakes, enhancing outdoor recreation according to the Town's 2023 outdoor recreation plan, and enabling housing and business development where appropriate while maintaining the Town's woodland aesthetic. The Town's distance from nearby clinics and hospitals and lack of senior housing is expected to be a challenge as retirees continue to age.

## GOALS, OBJECTIVES, AND POLICIES

Each of the following chapters of this comprehensive plan includes a set of goals and objectives which the Town Board will use to guide the future development of the Town over the next 20 years. For the purposes of this plan, goals and objectives 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: Specific goals that are attainable through planning and implementation activities, with courses of action used to ensure plan implementation. This should include health, safety, and welfare of residents to enhance the quality of life for the residents of the Town of Plum Lake.

The Town Board should consider the goals and objectives contained in this plan when creating or amending policies.

Examples of typical Comprehensive Plan goals include:

- Protect and improve the health, safety, and welfare of residents in the Town of Plum Lake.
- Preserve and enhance the quality of life for the residents of the Town of Plum Lake.
- Protect and preserve the community character of the Town of Plum Lake while allowing development where it is appropriate.

Several chapters include a listing of possible programs that the Town might implement to advance the goals and objectives of the 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.



# Chapter 2: Natural, Agricultural, and Cultural Resources

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

## PREVIOUS NATURAL, AGRICULTURAL, AND CULTURAL RESOURCE PLANS AND STUDIES

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

### **Town of Plum Lake Recreation Plan, 2023**

The Town of Plum Lake Recreation Plan, adopted in 2023, recommends upgrades for various town facilities. Improvements to the Community Center Recreation Park include a new playground, restrooms, water fountains, ball field and bleacher repairs, basketball court repairs, and enhanced security for the indoor recreation building. For the State House Point Boat Access and Waterski Park, improved toilets, security systems, and waterski show facilities are proposed. Repairs to the Plum Lake Pier and improvements to Star Lake Picnic Point are also proposed. Extensive trail improvements and new connections are proposed for bicycle and mountain bike trails. Limited connections for ATV and UTV trails in the Town to connect nearby routes such as routes between Star Lake and St. Germain are being explored. The Plan contains details, images, and maps of proposed improvements. The recreation plan will recognize a desire for ADA accessibility where feasible.

### **Vilas County Land and Water Resource Management Plan, 2015**

This plan provides a framework for local/state/federal conservation program implementation efforts. This plan aims to protect valuable water and soil resources within Vilas County. The plan identifies five goals: 1. Increase the public's level of natural resource knowledge and stewardship, 2. Protect aquatic and terrestrial environments from non-point source pollutants, 3. Protect aquatic, terrestrial, and wetland ecosystems from invasive species, 4. Organize sites of concern within watersheds, wetlands, lakes, and forests, and 5. Attend to state and local conservation funding and policy issues.

## **Vilas County Outdoor Recreation Plan, 2023-2027**

During the drafting of this Comprehensive Plan, a draft of the 2023-2027 Vilas County Outdoor Recreation Plan was being reviewed. The primary focus of this recreation plan is to protect and promote the health, safety, prosperity, and general welfare of the community and to provide a quality county-wide recreation system. The plan aims to guide and coordinate a harmonious county recreation system and provides direction for recreation management and policy. This includes direction for short and long-term community recreation decisions, an inventory of existing recreation systems and services, and a practical action program for future improvements. Included in the Plan are proposed on-street trails along County Highways G, K, and N as well as all improvements listed in the Town of Plum Lake Recreation Plan.

## **NCWRPC Regional Livability Plan, 2015**

This regional plan for the 10-county North Central Wisconsin region identifies natural resources as both enhancing the local quality of life but also as an economic development tool as outdoor recreation attracts workers to the region.

## **NATURAL RESOURCES**

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

### **Land Resources**

The Town of Plum Lake is located in the center of Vilas County, Wisconsin, where it borders Iron, Price, Oneida, and Forest Counties. It borders Michigan to the north and is located among lakes and forests with recreational opportunities. It is home to the unincorporated communities of Star Lake and Sayner.

### **Topography and Geology**

Vilas County lies in two ecological landscapes in Wisconsin. Most of the county is in the Northern Highland, with some areas around the northern and eastern edges of the county being in the North Central Forest. The Town of Plum Lake lies entirely within the Northern Highland ecological landscape.

In general, both ecological landscapes are underlain by igneous and metamorphic rock, which is covered with between five and 100 feet of glacial till. The Northern Highland features rolling hills that are part of an outwash plain with kettle lakes, wetlands, bogs, moraines, drumlins, and outwash sands. The North Central Forest features similar land formations but steeper ridges are more common than in the Northern Highland.



## **Soils**

Soils occur in an orderly pattern that is related to the physical geography, climate, and natural vegetation. Each kind of soil is associated with a particular kind of landscape or segment within the landscape. By observing the landscape within an area, by reviewing the soil map, and by understanding what is possible with each soil type, relationships can be created to determine the most productive use for an area.

The soils of Vilas County are primarily sandy and loamy soils which are suited to, and do support, forested/woodland uses. Due to the sandy and droughty nature of the soils, most are of relatively low agricultural value; in addition, the growing season in the county is rather short. Detailed descriptions of soil types can be found in the 2015-2024 Vilas County Land and Water Resource Management Plan.

## **Forests**

Woodlands and forests cover approximately 53,523 acres, or about 85.2 percent of the Town. 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. All forests are dynamic, always changing from one stage to another, influenced by natural forces and human behavior. Changes can be subtle and occur over long periods or can happen in short spans of time from activities such as timber harvest, a windstorm, or a fire.

Upland forest dominates the Town's landscape, followed by wetlands and lakes. Common species include sugar maple, basswood, red maple, hemlock, yellow birch, white pine, aspen, birch, spruce, white cedar, black ash, tamarack, red pine, and fir. Forested and non-forested wetlands and peatlands are common, as well as alder thicket, sedge meadow, and marsh, some of which are wild rice marshes.

Most forestland in the Town of Plum Lake is publicly owned (about 64 percent). Approximately 73.3 acres of privately-owned lands enrolled in the Managed Forest Law (MFL) program are open for public use as of 2022. Additional woodland that is not open to the public also exists on private land. This program has been established to preserve and protect woodlands through practicing proper management techniques in exchange for a reduction in property taxes. The Vilas County Forest and its abundance of recreational trails occupy the eastern edge of the Town, and the Northern Highland American Legion State Forest occupies much of the central and western portion of the Town.

There are six State Natural Areas (SNAs) within or partially within the Town: Nixon Lake, Lost Canoe, Aurora Lake, Plum Lake Forest Hemlock, Lake Laura Hardwoods, and Lake Alva Birch-Hemlock.

## **Agricultural Areas**

Agriculture has a presence in Vilas County, and according to the recent 2017 Census of Agriculture, there were 67 active farms in the county, covering about 5,600 acres of land. Fruits, nuts, and berries were the major products, followed by forage hay and alfalfa. Less than two percent of the Town is

considered to have prime farmland soils according to the Natural Resource Conservation Service (NRCS). About four acres, or close to zero percent of the Town is considered “open lands.”

### **Metallic and Non-Metallic Mining**

There is one known non-metallic quarry near CTH K at the eastern edge of the Town. There are no known metallic deposits in the Town. Note that non-metallic mines used to be referred to as gravel pits.

### **Environmentally Remediated Areas**

Brownfields are commercial or industrial properties that contain or may contain hazardous substances, pollutants, or contaminants. Expansion, redevelopment, or reuse of these properties can be especially difficult. The Bureau for Remediation and Redevelopment Tracking System (BRRTS) is an online database that provides information about contaminated properties and other activities related to the investigation and clean-up of properties with contaminated soil and/or groundwater. Contaminated sites are not uncommon as all communities with commercial and industrial development have the potential for air emissions, groundwater contamination, soil spills, and surface water contamination. Contaminated sites originate when a property is used for such activities as a gas station, industrial processing facility, a landfill, or a laundromat. There are seven closed sites in the Town, mostly near and within Sayner, and one additional site in Sayner with outstanding obligations on the BRRTS map.

### **Rare Species and Natural Communities**

Wisconsin’s National Heritage Inventory Program (NHI) is responsible for maintaining data on the locations and status of rare, threatened, and endangered species, natural communities, and natural features throughout the State. The program’s database, on the Wisconsin DNR website, identifies species and natural communities that are currently tracked by the NHI. As of December 2022, NHI tracked the following wildlife species in Vilas County with state endangered status:

- American Marten
- Black Tern
- Kirtland’s Warbler

The following endangered plants also exist in Vilas County:

- Bog Rush
- Lesser Wintergreen
- Smith’s Melic Grass

These threatened wildlife species are found in Vilas County:

- Little Brown Bat
- Longear Sunfish
- Pugnose Shiner
- Red-shouldered Hawk

- Spruce Grouse
- Wood Turtle
- Yellow Rail

Finally, these threatened plants exist in Vilas County:

- Algae-leaved Pondweed
- Calypso Orchid
- Ram’s-head Lady’s-slipper
- Shore Sedge
- Sweet Colt’s-foot

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

## **Water Resources**

The Town of Plum Lake, as well as the whole of Vilas County, contains an assortment of natural surface water features, including creeks, lakes, and wetlands. This section discusses the characteristics of the major surface water features located within the Town.

### **Watersheds**

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

The Town of Plum Lake is included in five watersheds:

- Pioneer Creek (Wisconsin River)
- Gillmore Creek (St. Germain River)
- Manitowish River
- South Branch Ontonagon River
- Upper Tomahawk River

Vilas County Shoreland Zoning is in effect. The county has authority over lands 300 feet from a river or stream and 1,000 feet from a lake. Actual shoreland jurisdiction measurements are coordinated through the County Planning and Zoning Department

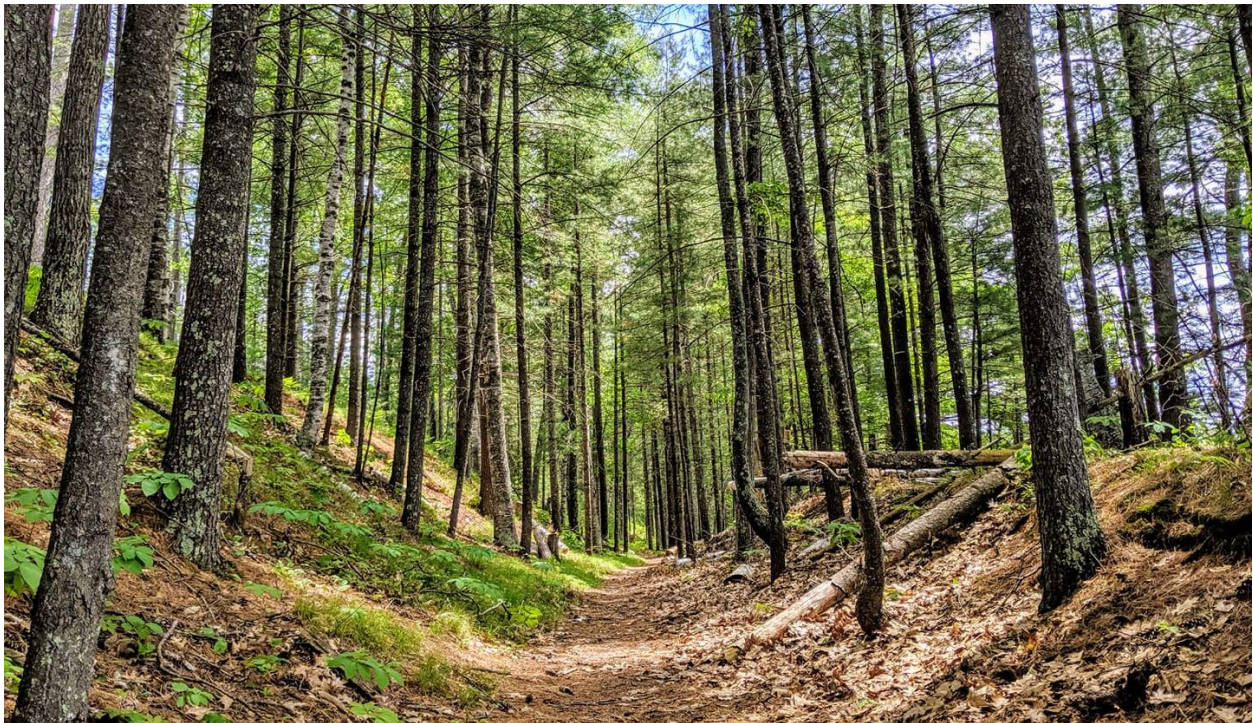
## Surface Water

Lakes are the dominant surface water feature in the Town. They include Alva, Aurora, Ballard, Big Muskellunge, Camp Five, Camp Ten, Camp Twelve, Crystal, Dads, Decker, Dorothy Dunn, Drott, Eloise, Escanaba, Frank, Hennig, Irving, Jean, Langley, Laura, Lewis, Little Star, Lone Tree, Monahan, Mystery, Nebish, Nineweb, Nixon, Palette, Partridge, Plum, Razorback, Salsich, Siphon, Snyder, Spruce, Star, Starrett, Stewart, West Plum, Wharton, White Birch, Wilson, and various other creeks, ponds, kettles, and wetlands.

## Outstanding and Exceptional Resource Waters

The Wisconsin DNR classifies major surface water resources. These classifications allow water bodies of particular importance to be identified because of their unique resource values and water quality. The DNR has two categories including Outstanding Resource Waters (ORW) which have the highest quality water and fisheries in the state deserving of special protection, and Exceptional Resource Waters (ERW) which have excellent water quality and valued fisheries.

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. There are two ERWs in the Town, Pine Creek and Stella Creek, and six ORWs, Allequash Creek, Crystal Lake, Partridge Lake, Plum Creek, Plum Lake, and Star Lake.



## **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. Ballard and Irving Lakes are listed as impaired due to mercury levels according to WDNR. Additionally, Per- and Polyfluorinated Substances (PFAS) have become a growing concern throughout the state. Policies and practices continue to emerge regarding PFAS, and the Town may monitor information about this topic as it is released. Finally, concerns over Nitrates in well water exist in the Town. Currently, Vilas County and the Wisconsin DNR administer guidelines and regulations regarding well permitting and testing.

## **Invasive Aquatic Species**

Surface water resources in Vilas County are threatened by the introduction of invasive aquatic species. Invasive species can alter the natural ecological relationships among native species and affect ecosystem function, economic value of ecosystems, and human health. The Town has a Lakes Committee which monitors lakes, provides education, and creates public awareness to address invasive aquatic species. The Committee also developed and implements the Town’s Lake Management Plan. It is recommended that the Town continue to work with the Vilas County Land and Water Conservation Department to develop public outreach education strategies. For additional information, see the Town of Plumb Lake: Lake Management Plan.

## **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 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. See the Natural Resources Map.

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 using fill material. This can destroy the hydrological function of the site and open the area to improper development. The DNR has promulgated minimum standards for managing wetlands.

## **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. Floodplains 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 most substantial (regional) flood, i.e., those that have a probability of occurring once every one hundred years. Due to the nature of the geography and hydrology of the area, floodplain mapping is also known to have accuracy issues in this area. The presence and exact location of floodplains must be verified by field survey, and applicable permits obtained prior to any land disturbing activity.

## **Groundwater**

Groundwater is water that occupies void spaces between soil particles or cracks in the rock below the land surface. It originates as precipitation that infiltrated the ground. The type of soil and bedrock that a well is drilled into often determines the 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.

The source of all drinking water in Vilas County is groundwater, and it supplies some agricultural and industrial processes as well. Nationally, groundwater is a limited resource, and both its quality and quantity are important factors. These factors are primarily influenced by local geology and local land use. Groundwater can also be vulnerable to poor management, drought, or other factors, but groundwater in Vilas County is generally abundant and of good quality.

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

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

## **HISTORICAL AND CULTURAL RESOURCES**

A cultural resource is a broad term that can encompass many aspects of heritage. Cultural resources may include archaeological sites and cemeteries, historic buildings and landscapes, historic

transportation routes, or traditional cultural properties important to Native Americans or other cultural groups. Cultural resources are those elements that signify heritage and help to evoke the sense of place that makes an area distinctive. Cultural resources include buildings, sites, and landscapes that help communities retain their sense of identity in an increasingly homogenized society. Many other structures in the Town are historic but not currently listed, and they qualify for consideration.

## **Resources**

Historic structures and cultural areas provide a sense of place, enhance community pride, and reinforce social and cultural enrichment. The identification of existing historic structures and cultural areas are an important consideration in all town planning efforts, as these features are critical to defining a community's look and character. Several structures in the Town are on the Wisconsin Historical Society's Architecture and History Inventory (AHI). The Ben and Margaret Stone Boathouse built in 1928 at 8810 County Highway N is listed on both the National and State Register of Historic Places.

## **NATURAL, AGRICULTURAL AND CULTURAL RESOURCE PROGRAMS**

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

### **Private Forestry**

The WDNR's goal is to motivate private forest landowners to practice sustainable forestry by providing technical forestry assistance, state and federal cost-sharing on management practices, sale of state produced nursery stock for reforestation, enrollment in Wisconsin's Forest Tax Law Programs, advice for the protection of endangered and threatened species, and assistance with forest disease and insect problems. Each county has at least one Department forester assigned to respond to requests for private forestland assistance. These foresters also provide educational programs for landowners, schools, and the 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 ten contiguous acres (80% must be capable of producing merchantable timber) are eligible and may contract for 25 or 50 years. Open lands must allow hunting, fishing, hiking, cross-country skiing, and sight-seeing; however, up to 80 acres may be closed to public access by the landowner. There is a 5% yield tax applied to any wood products harvested. Contact the WDNR for further information.

## **Parks and Recreation Program**

The WDNR gets 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 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. Contact the WDNR for further information.

## **Nonpoint Source Program (NSP)**

Wisconsin's NPS Program, through a comprehensive network of federal, state, and local agencies working in partnership with other organizations and citizens, addresses the significant nonpoint sources in the state. This program combines voluntary and regulatory approaches with financial and technical assistance. Abatement activities include agriculture, urban, forestry, wetlands, and hydrologic modifications. The core activities of the program — research, monitoring, data assessment and management, regulation and enforcement, financial and technical assistance, education and outreach and public involvement — work to address current water quality impairments and prevent future threats caused by NPS pollution. Contact the WDNR for more 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.

The Central Wisconsin Groundwater Center allows residents in the Town of Plum Lake and other areas in central Wisconsin to determine the safety of their well water by providing the opportunity to have their well water tested. Residents can send in water samples of their well water to any state-certified testing laboratory, including the Water and Environmental Analysis Lab at the University of Wisconsin-Stevens Point, which houses the Central Wisconsin Groundwater Center.



## **Aquifers**

Wisconsin is home to four main aquifers, two of which are below Vilas County: the sand and gravel aquifer and the crystalline bedrock aquifer. The sand and gravel aquifer is one of the most reliable sources of groundwater for much of Wisconsin, and the crystalline bedrock aquifer is deeper and more difficult to access. Because of its porosity, the sand and gravel aquifer is susceptible to pollutants.

## **Aquatic Habitat Protection Program**

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

## **Endangered Resources Program**

The DNR'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.

## **Wildlife Management Program**

The DNR'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 DNR 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.

### **NRCS Conservation Programs**

The USDA's Natural Resources Conservation Service's (NRCS) natural resources conservation programs help people reduce soil erosion, enhance water supplies, improve water quality, increase wildlife habitat, and reduce damages caused by floods and other natural disasters. NRCS provides funding opportunities for agricultural producers and other landowners through these programs:

- Agricultural Conservation Easement Program (ACEP)
- Agricultural Management Assistance (AMA)
- Conservation Reserve Program (CRP) by USDA's Farm Service Agency
- Healthy Forests Reserve Program
- Regional Conservation Partnership Program
- Small, Limited, and Beginning Farmer Assistance
- Working Lands for Wildlife

### **Wetlands Reserve Program**

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

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

## **Discovery Farms Program**

Discovery Farms is a program administered by UW-Extension that works with over 40 farmers across the state of Wisconsin. The program's mission is to “develop on-farm and related research to determine the economic and environmental effects of agricultural practices on a diverse group of Wisconsin farms; and educates and improves communications among the agricultural community, consumers, researchers and policymakers to better identify and implement effective environmental management practices that are compatible with profitable agriculture.” On-Farm projects fall under one of the following categories: Nitrogen Use Efficiency, Tile Monitoring, Leachate Collection Systems, Watershed water quality, and Edge-of-Field Runoff Monitoring.

## **Producer-Led Watershed Protection Grants**

The Department of Agriculture, Trade & Consumer Protection (DATCP) provides funding to producer-led groups that focus on nonpoint source pollution abatement activities through the Producer-Led Watershed Protection Grant Program (PLWPG). The goal is to improve Wisconsin's soil and water quality by supporting and advancing producer-led conservation solutions by increasing on the ground practices and farmer participation in these efforts.

## **Wisconsin State Historic Preservation Office (SHPO), Wisconsin Historical Society**

This office is part of the Wisconsin Historical Society and serves as the principal historic preservation agency in the state. In partnership with communities, organizations, and individuals, the SHPO works to identify, interpret and preserve historic places for the benefit of present and future generations.

## **GOALS, OBJECTIVES, AND POLICIES**

### **Goal:**

1. Protect and preserve natural areas, including wetlands, bodies of water, woodlands, wildlife habitats, open spaces, and ground water resources, including protection of economically productive areas and to preserve scenic, cultural, historic, and recreational sites.

### **Objectives:**

1. Prepare and protect land use of the development that minimizes groundwater impacts from on-site septic systems and other sources. Cooperate with the county to enforce existing regulations of septic systems and to cooperate with the DNR on protecting groundwater quality and other natural resources.
2. Prevent new development in the Town from negatively impacting natural resources.
3. Monitor WDNR plans for timber harvest on public lands in the Town.



# Chapter 3: Housing

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

## PREVIOUS HOUSING PLANS AND STUDIES

### Wisconsin State Consolidated Housing Plan

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

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

### Regional Livability Plan, 2015

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

- Aging population
- Smaller household sizes
- Lack of housing options
- Increase in housing costs related to incomes

### ALICE: A Study of Financial Hardship in Wisconsin, 2020

This report, developed by the United Way, described the 30 percent of households in Vilas County that are above the federal poverty level, but still struggle to afford basic household necessities, or “ALICE” households (Asset Limited, Income Constrained, Employed). These households are largely

employed but do not earn enough in wages to meet the “household survival budget,” which does not allow for any savings. The report states that many ALICE households provide vital services, such as retail, health care, childcare, and security, but cannot make ends meet on the income provided from these jobs.

- The ALICE report shows that 37 percent of Plum Lake households are either below the federal poverty level or are considered ALICE households, indicating that the average household in Plum Lake is slightly less financially prosperous than the average Vilas County State of Wisconsin household at-large. This is based on 2018, so affordability is likely a larger challenge as housing prices and inflation have increased since then.

## HOUSING ASSESSMENT

### Housing Type and Tenure

In 2021, the Town of Plum Lake had approximately 852 total housing units, only 26.9 percent of which were occupied year-round, see Table 9. Of the occupied units, 85.6 percent of them were owner-occupied. The Town of Plum Lake had a higher percentage of owner-occupied homes than both Vilas County and the State of Wisconsin, at 81.9 percent and 67.4 percent, respectively.

The relatively low share of occupied housing units reflects the area’s tourism-based economy and presence of seasonal homes. Of the total number of vacant housing units, 87.6 percent of them were for “seasonal, recreational, or other occasional use” in the Town, compared to 89.7 percent in the County and only 57.9 percent statewide.



The average household size of 1.86 was considerably lower than the county (2.14) and lower than the state (2.39). In 36.2 percent of households the householder lived alone, and 64.6 percent of households had an individual age 60 or older. The lower average household size and higher number of households with those 60 and over, when compared to the county and state, suggest that there are more two person families without children or with grown children in the Town of Plum Lake.

Over 88 percent of all housing units were single-family, detached housing units. While these housing units fit the rural setting of the community, an aging population may increase demand for more senior-friendly housing options such as twin homes or condominiums with barrier-free design. A high proportion of single-family homes may also impact housing affordability, especially for seniors who typically live on fixed income.

<b>Table 9: Housing Units by Type and Tenure, 2021</b>			
	<b>T. Plum Lake</b>	Vilas County	Wisconsin
Total Housing Units	<b>852</b>	24,598	2,718,369
Total occupied housing units	<b>229</b>	10,550	2,401,818
Vacant Housing Units	<b>623</b>	14,048	298,304
Seasonal Housing Units	<b>546</b>	12,608	172,759
Owner occupied housing units	<b>196</b>	8,638	1,619,704
Renter occupied housing units	<b>33</b>	1,912	782,114
Average household size	<b>1.86</b>	2.14	2.39
% owner occupied	<b>85.6%</b>	81.9%	67.4%
% householder living alone	<b>36.2%</b>	31.6%	30.3%
% with individuals 60 or over	<b>64.6%</b>	58.2%	40.1%

Source: American Community Survey, 5-Year Estimates

**Structural Characteristics**

Tables 10 and 11 detail the number and percentage of housing units by type. Housing in the Town of Plum Lake is overwhelmingly single-family detached housing, with no two-unit homes and a considerable number of mobile home units. Vilas County is also comprised mainly of single-family housing but does have more of a variety of housing types. This is due mainly to a balance of clustered and rural communities throughout the county. In Vilas County, single-family detached homes account for 88.7 percent of housing units, followed by mobile homes, which account for 5.2 percent of housing. The Town recognizes the need for access to different kinds of housing and potential commercial development consistent with the Town’s Goals and Objectives while protecting the Town’s character and environment.

**Table 10: Housing Units by Structural Type, 2021**

Community	1- Detached	1- Attached	2	3 or 4	5 or more	Mobile Home	Other	Total
<b>T. Plum Lake</b>	755	0	0	7	17	73	0	852
Vilas County	21,574	280	496	286	655	1,287	20	24,598
Wisconsin	1,808,977	115,708	170,039	97,856	438,357	86,592	840	2,718,369

Source: American Community Survey, 5-Year Estimates

**Table 11: Housing Units by Structural Type (Percentage), 2021**

Community	1-Detached	1-Attached	2	3 or 4	5 or more	Mobile Home	Other	Total
<b>T. Plum Lake</b>	88.6%	0.0%	0.0%	0.8%	2.0%	8.6%	0.0%	100%
Vilas County	88.7%	1.1%	2.0%	1.2%	2.6%	5.2%	0.1%	100%
Wisconsin	66.5%	4.3%	6.3%	3.6%	16.1%	3.2%	0.0%	100%

Source: American Community Survey, 5-Year Estimates

### Age Characteristics

The age of a community’s housing stock typically reflects several important factors including size, offered amenities, and overall maintenance costs. The age of the home often also reflects different regional and national trends in housing development. Housing predating the 1960s for example, was typically smaller and built on smaller lots. In subsequent decades, both average lot and home sizes have increased. For example, average homes constructed in the later part of the previous century and the first decade of the millennium are typically much larger than housing built in previous decades. This can be seen in both the rural and more urban environments of Vilas County. Additional bedrooms, bathrooms, and attached garage space are among the amenities found in newer housing units. With smaller households and higher construction and land costs, this trend could reverse to a greater variety of smaller units in the future.

**Table 12: Year Structure Built, 2021**

Community	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
<b>T. Plum Lake</b>	<b>90</b>	<b>116</b>	<b>73</b>	<b>107</b>	<b>162</b>	<b>46</b>	<b>102</b>	<b>120</b>	<b>36</b>
Vilas County	1,946	1,396	2,143	2,309	4,731	3,104	4,172	3,789	1,008
Wisconsin	508,867	149,150	288,415	263,031	394,778	262,162	372,427	331,651	147,888

Source: American Community Survey, 5-Year Estimates



Table 13: Year Structure Built (Percentage), 2021									
Community	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
<b>T. Plum Lake</b>	<b>10.6%</b>	<b>13.6%</b>	<b>8.6%</b>	<b>12.6%</b>	<b>19.0%</b>	<b>5.4%</b>	<b>12.0%</b>	<b>14.1%</b>	<b>4.2%</b>
Vilas County	7.9%	5.7%	8.7%	9.4%	19.2%	12.6%	17.0%	15.4%	4.1%
Wisconsin	18.7%	5.5%	10.6%	9.7%	14.5%	9.6%	13.7%	12.2%	5.4%

Source: American Community Survey, 5-Year Estimates

Tables 12 and 13 outline build dates of housing units throughout the Town, county, and state based on 2021 American Community Survey data. Most housing stock was constructed in the Town of Plum Lake between 1970 and 1979 (19 percent). The next most significant periods of housing construction in the Town were from 2000 to 2009 (14.1 percent) and from 1940 to 1949 (13.6 percent). Fewer housing units have been constructed within the Town since 2010 (4.2%). Construction in the county increased significantly after 1970, perhaps due to the rise in popularity of vacation homes. Statewide home construction occurred more consistently throughout the decades, with most occurring between 1970 and 1979. There is a smaller share of construction since 2010 in the town and county compared to statewide figures. Home supply has not been constructed to meet demand since the Great Recession of 2008 in the town, county, or the state, leading to increased competition and higher prices. In recent years, there has been an increase in tourist rooming houses (TRHs) in the Town, where housing units are rented short-term to vacationers. Examples include Airbnb and VRBO. This trend may be monitored to determine if it increases competition for housing for year-round residents.

### Value Characteristics

Table 14 details housing values in owner-occupied homes throughout the Town, county, and state. In 2021, the median housing value was \$216,700 in the Town of Plum Lake. This is considerably higher than the state, at \$200,400 and lower than the county, at \$220,700. The largest concentration in home values (36.8%) is in the over \$300,000 range, with declining availability the more affordable the price range. Since the most recent data from the U.S. Census Bureau is from 2021, there was a desire to investigate what home values were in 2023. As of April 2023, sales data from Realtor.com showed that the median sale price in Vilas County was \$325,000 and Redfin.com listed a median sale price of \$265,000. Changing interest rates and construction costs may continue to affect the housing market.

Table 14: Housing Values Owner Occupied, 2021							
Community	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 or more	Median Value
<b>T. Plum Lake</b>	<b>0.5%</b>	<b>16.8%</b>	<b>19.9%</b>	<b>11.2%</b>	<b>14.8%</b>	<b>36.8%</b>	<b>\$216,700</b>
Vilas County	5.2%	11.8%	14.4%	14.5%	20.7%	33.5%	\$220,700
Wisconsin	4.3%	10.2%	16.7%	18.7%	25.2%	24.9%	\$200,400

Source: American Community Survey, 5-Year Estimates

## Housing Affordability

Several factors contribute to the affordability of housing in Plum Lake. These factors include rent and mortgage payments, maintenance expenses, lot size, and required or desired amenities for the dwelling. Household size and income are key factors contributing to what housing options are available and accessible to residents.

The U.S. Department of Housing and Urban (HUD) development recommends that housing costs do not exceed 30 percent of monthly income. If housing costs exceed 30 percent of monthly income, a household is considered cost burdened. HUD also indicates that lenders are more willing to make loans if the scheduled mortgage payment is no greater than 31 percent of the monthly household income. Low-income households that pay more than 30 percent of their income toward rent may have difficulty affording other household necessities such as food, childcare, and healthcare costs. Severely cost-burdened households are at risk of becoming homeless.

Table 15 shows that the percentage of households in the Town of Plum Lake that pay more than 30 percent of their income on housing costs is higher than both the county and state with those that have a mortgage as well as those without a mortgage. Table 16 shows that the proportion of renter-occupied households that are cost burdened was 11.5 percent, substantially less than the county or the state.

<b>Table 15: Owner-Occupied Housing Affordability (Median Selected Owner Costs)</b>				
Community	With mortgage	% Cost burdened	No mortgage	% Cost burdened
<b>T. Plum Lake</b>	<b>\$895</b>	<b>31.0%</b>	<b>\$523</b>	<b>22.9%</b>
Vilas County	\$1,266	30.4%	\$437	10.4%
Wisconsin	\$1,491	21.8%	\$578	11.9%

Source: American Community Survey, 5-Year Estimates

\*Cost burdened means a household is paying more than 30% of their income towards housing costs

<b>Table 16: Renter-Occupied Housing Affordability (Median Selected Renter Costs)</b>		
Community	Median Gross Rent	% cost burdened
<b>T. Plum Lake</b>	<b>\$865</b>	<b>11.5%</b>
Vilas County	\$717	32.0%
Wisconsin	\$916	42.6%

Source: American Community Survey, 5-Year Estimates

\*Cost burdened means a household is paying more than 30% of their income towards housing costs

## Specialized Housing

Aging and Disability Resource Center (ADRC) of Vilas County is based in Eagle River. The ADRC supports seniors, caregivers, and adults with disabilities. The Wisconsin Department of Health and Family Services and the Northwoods United Way (based in Rhinelander in Oneida County) maintain

information about specialized housing options throughout the county. As the number of elderly persons increases in the coming years, there will most likely be a greater need for a wider variety of housing options, especially with accessibility features that benefit seniors.

## **Senior Housing**

Housing for seniors typically consists of a range of housing options that provide a spectrum of assistance starting with individual units or homes with little or no assistance, independent living communities for seniors that remain independent, assisted living facilities for those who are no longer able to live on their own, and nursing homes for those that need skilled medical care.

According to research by the Department of Housing and Urban Development, most seniors prefer to “age in place,” or remain in their home throughout retirement. This can be difficult for those in rural areas such as Plum Lake, as the ability to access medical care and necessary goods and services can become burdensome. This highlights the importance of senior transportation services and universal design (home design that creates access for all people). Most senior housing within the county is located in Eagle River and Boulder Junction. The area surrounding the Town of Plum Lake will likely need additional housing options for seniors in upcoming years.

## **Summary of Housing Characteristics**

The Town of Plum Lake is abundant with single-family homes and more residents work outside the Town than within the Town, many of which work in sales and office or Management, business, science, and arts occupations. The Town has a rural character, consisting of wooded areas near outdoor recreation and tourism.

Most housing consists of single-family detached housing that is owner occupied. Most housing was constructed since 1970, and the greatest share of housing falls into high-valuation ranges. Some population growth is expected in upcoming years, and the community would benefit from a wide range of housing options. Consistent with statewide trends, new housing construction over the past decade has stalled, as only 4.2 percent of homes in the Town have been constructed since 2010. There is a need for construction of additional housing units to accommodate demand. It would be desirable to construct housing in a variety of styles to create affordability and more adequately meet the needs of those at various income levels and desiring a range of amenities. Affordability is an issue for some renters and homeowners within the Town, particularly for homeowners. Seasonal residents may be competing for housing with locals who live and work in the Town year-round.

There are many residents in the older age categories in the Town. Seniors typically desire housing that is smaller, accessible, and near needed healthcare services, transportation, and amenities. This need will continue throughout the upcoming decades. These are important considerations when looking at future housing policy and planning.

## **HOUSING PROGRAMS**

There are a variety of state and federal housing programs geared at addressing a variety of housing issues. Grants and low interest loans are available for counties, communities, or individual homeowners and renters. The following are some housing resources administered through the state using state or federal funds that are available to participants.

### **Wisconsin Housing and Economic Development Authority (WHEDA)**

- Low Income Housing Tax Credit (LIHTC)
- Rental Assistance (Section 8) Programs
- Multifamily Loan Fund
- National Foreclosure Mitigation Counseling
- WHEDA Advantage
- FHA Advantage
- First-Time Home Buyer Advantage
- WHEDA Tax Advantage
- WHEDA Foundation Grant Program

### **U.S. Department of Agriculture-Rural Development (USDA-RD)**

- Single Family Direct Home Loans
- Single Family Home Loan Guarantees
- Mutual Self-Help Housing Technical Assistance Grants
- Rural Housing Site Loan
- Housing Preservation & Revitalization Demonstration Loans & Grants
- Housing Preservation Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Loan Guarantees
- Multi-Family Housing Rental Assistance

### **State of Wisconsin Department of Administration Division of Energy, Housing and Community Resources (DEHCR)**

- Housing Grants and Loans
- Homelessness Assistance and Prevention
- Housing Opportunities for Persons with AIDS (HOPWA)
- HOME Homebuyer and Rehabilitation Program
- HOME Rental Housing Development (RHD)
- Tenant Based Rental Assistance Program
- Housing Cost Reduction Initiative Program (HCRI)
- CDBG – Small Cities Housing and Revolving Loan Program

### **The U.S. Department of Housing and Urban Development (HUD)**

- The HUD Self-Help Homeownership Opportunity Program

- The HOME Investment Partnership Program
- Section 8 Housing Choice Vouchers
- CDBG – Small Cities Program

## **GOALS, OBJECTIVES, AND POLICIES**

### **Goal:**

1. Enable development of housing for residents of the Town and support a range of housing choices that meet the needs of various income levels, age groups, and persons needing special accommodations. Encourage the development of housing properties, types, and densities that enhance the rural character of the Town.

### **Objectives:**

1. Plan for a range of housing that meets the needs of area residents of various income levels, ages, and health status.
2. Abide by and enforce a comprehensive building code that requires inspection of new structures and repair of unsafe and unsanitary housing conditions.
3. Guide single and multi-family housing, senior housing, and special accommodation housing to develop near infrastructure, such as medical, groceries and banking; and other public services without impacting the rural character of the Town of Plum Lake. Consider clustered residential housing options without negatively impacting the rural character of the Town.
4. Work with contractors to construct, maintain and rehabilitate a wide range of housing types and styles that meet a diverse range and match the character and natural landscape of the Town.



# Chapter 4: Utilities and Community Facilities

Utilities and community facilities, provided by either public or private entities, are critical for community development. Utilities include things such as electrical service, natural gas, telephone, cable, and internet. Community facilities include local government buildings, libraries, educational facilities, and maintenance and storage facilities, as well as services like law enforcement, fire protection, and emergency medical services.

The efficient utilization of these resources is one of the basic principles of comprehensive planning. Existing infrastructure is a public asset that must be safeguarded for the future, both to conserve and protect environmental values and to maximize the benefits of economic growth. Development that does not acknowledge or integrate existing infrastructure resources is wasteful of the public investment that they represent. Development patterns that require the extension of utilities and the expansion of public facilities while existing facilities go unused at other locations is likely not the best use of public resources. The Utilities and Community Facilities Map provides detailed information about the inventory throughout the Town.

## PREVIOUS PLANS AND STUDIES

### **Vilas County All Hazards Mitigation Plan, 2019**

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

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

### **Vilas County Outdoor Recreation Plan, 2023**

The primary purpose of the Vilas County Parks, Recreation, and Open Spaces Plan is to guide and accomplish a coordinated and harmonious county recreation system. It serves as a guide for the decision making of recreation providers, elected officials, and stakeholders for the five-year planning period. This enables the highest and best use of county resources, including natural resources, manufactured resources, and financial resources.

## UTILITIES

### Water Service

The Town of Plum Lake does not have a public water supply system. Instead, private wells supply the water for public and private facilities within the Town. Concerns exist over water quality as properties continue to develop. According to the Wisconsin DNR, there are 31 high-capacity well locations and one surface water withdrawal location in the Town. Most well locations supply water to the Northern Highland – American Legion State Forest Campgrounds. For up-to-date information, see the Water Quantity Data Viewer at [wisconsin.dnr.gov](http://wisconsin.dnr.gov).

### Wastewater

There is no public sewer system in the Town of Plum Lake. Therefore, all development in the Town uses on-site septic systems that discharge to underground drainage fields and may include conventional (underground), mound, pressure distribution, at-grade, holding tank, or sand filter systems. Wisconsin Administrative Code regulates these on-site wastewater treatment systems. The Vilas County Planning and Zoning Office administers the program locally and issues permits, as well as inspection.

### Solid Waste and Recycling

The Town of Plum Lake is part of the Vilas County Landfill Venture Group, and the Town's solid waste is transported to the Vilas County Landfill on CTH G. Plum Lake also has one closed landfill. There are recycling drop off centers in Sayner and Star Lake as well as a Brush Dump in Sayner. There are several solid waste and recycling sites in neighboring Towns of Boulder Junction, Arbor Vitae, St. Germain, Cloverland, and Land O' Lakes, all of which use the County Landfill. Historically, the Town had several open-air dumps, also known as bear bowls, which are all now closed. These former sites are located throughout the Town on public lands.

### Energy and Telecommunications

#### Electric and Natural Gas

Electric service is provided by Wisconsin Public Service Corporation (WPS) and Wisconsin Electric Power Company, and natural gas service is provided by Wisconsin Electric Power Company. Many residents also rely on propane, especially where gas connections are cost prohibitive. There are two known communication towers located within the Town.

#### Cable/Internet

AT&T and Verizon Wireless provide cellular phone coverage in the Town. CenturyLink/Lumen, Frontier Communication, HughesNet, Viasat, and VSAT Systems, LLC provide cable and internet. For safety reasons, especially during severe weather, the Town desires to work with WPS to bury powerlines as they are upgraded, expanded, or replaced.



The Town has applied for a Rural Development Opportunity Fund (RDOF) grant to help pay for Broadband expansion in Plum Lake. This helps offset the cost, however only low-density areas will have costs completely covered. Higher-density areas, such as in Sayner, must match a portion of the construction costs for Broadband expansion. This expansion is projected to be complete by the end of 2023. Additionally, Spectrum recently purchased Lakeland Communications in the Town. Overall, the desire to expand broadband in the Town is expected to continue as projects and funding unfold.

## COMMUNITY FACILITIES

### Town Operations

#### Town Hall

The Plum Lake Town Hall is located at 8755 Lake St, Sayner, WI 54560. The Town Board consists of a Chair, two Supervisors, a Clerk, and a Treasurer. The Town board meets once per month. There is also a Town Assessor and Public Works Supervisor. The Town contracts with a Building Inspector to issue permits. Various town committees meet as needed. Voter Registration, Elections, Dog Licensing, and Tax Payments are other services provided at this location.



## **Post Office**

A post office is located at 8726 Sayner St in Sayner.

## **Public Safety**

### **Law Enforcement**

The Vilas County Sheriff's Department provides law enforcement protection in the Town of Plum Lake. They patrol all county roads and respond to 911 calls. In addition, the Wisconsin State Highway Patrol provides some patrol, mainly on state and federal highways.

### **Fire**

The Town has two fire stations, one at 2891 Froelich Dr in Sayner, and another at 7912 North Star Lake Rd in Star Lake. The fire department is staffed by a fire chief and additional volunteer firefighters.

### **Ambulance**

The ambulance station is located at 2821 STH 155 in Sayner. The department is staffed by an EMS director and additional volunteer EMS staff. There is also regional EMS service with airlifting capabilities.

## **Medical Services**

Aspirus operates a hospital and a clinic at Howard Young Medical Center in Woodruff, and a clinic and hospital in Eagle River. Additionally, Marshfield Medical Center is in Minocqua. As the Town's population continues to age, transportation for seniors to medical clinics and hospital will become a growing challenge.

## **Cemeteries**

Wisconsin Statute 157.70 provides for the protection of all human burial sites, including all marked and unmarked burials and cemeteries. The Town operates two cemeteries; one 8744 Lake St in Sayner and another at the intersection of County Highways K and N in Star Lake as detailed on the Utilities and Community Facilities Map. Minimum acreage requirements exist for cemeteries established on or after November 1, 1991, unless a cemetery is owned by a religious association, or the Town enacts an ordinance allowing new cemeteries of less than 20 acres to be constructed.

## **Childcare Facilities**

There are no licensed childcare facilities located within the Town of Plum Lake.

## Education

### Primary and Secondary Schools

The Northland Pines School District serves the central third of the county and includes one high school, one middle school, three elementary schools, one charter high school, one charter middle school, and a Montessori elementary school. In total, there were 1,372 students enrolled for the 2021-2022 school year across all school district campuses.

Northland Pines Middle and High Schools are located on the same site at 1800 Pleasure Island Road in Eagle River. Next door, SOAR Charter High School and Eagle River Elementary School are housed in the same building at 1700 Pleasure Island Road in Eagle River. SOAR Charter Middle School serves grades five through eight in the same location as Land O' Lakes Elementary School at 6485 Town Hall Road in Land O' Lakes. Finally, St. Germain Elementary School and Montessori Learning Center are located on the same site at 8234 State Highway 70 West in St. Germain.

### Post-Graduate Education

There are no colleges in Vilas County. The nearest campus is Nicolet College in Rhinelander, Oneida County.

## Libraries

The Plum Lake Library is located at 8789 Peterson St in Sayner. There is a director, assistant director, chairperson, treasurer, and three additional members on the Library Board. The library is part of the Northern Waters Library Service Area.

## Recreation

### Parks

The Town operates a Public Pier on Plum Lake Drive, a reservable Recreation Building, Ball Diamond, and Town Hall, tennis and pickleball courts, and a Pavilion at 3019 Sayner Ave. The Town also operates Warner's Pier west of Sayner on Plum Lake. In Star Lake, the Town operates another public pier and pavilion at the Old Mill Site at 7877 Statehouse Rd.

The Sayner-Star Lake Lions Club operates the Razorback Ridges Trails for mountain biking, snowshoeing, and cross-country skiing at 3129 Razorback Rd. Several public and private campgrounds, state natural areas, county parks, lakes, hiking trails, and other public and private recreational lands are scattered throughout the town.

## **GOALS, OBJECTIVES, AND POLICIES**

### **Goal:**

1. Provide residents and visitors with quality public services, such as roads, public safety, emergency response, and administration of local government. Provide accessible facilities within the town such as parks, piers and boat landings, gardens, and other recreational facilities.

### **Objectives:**

1. Pursue shared service agreements or establishment of combined/regional service entities to ensure public service levels sustained and costs are effectively managed.
2. Partner with service clubs, organizations, regional and state municipal entities, landowners, and volunteers to maintain and enhance recreational resources.

# Chapter 5: Transportation

A community's transportation system consists of a variety of roads; some are owned and maintained by local officials, others are part of the county or state road systems. In addition to roads, the transportation system includes separate facilities for pedestrians, bicyclists, railroads, airports, and public transit. This section describes the transportation system in the Town of Plum Lake and related improvements or issues affecting the system.

## PREVIOUS PLANS AND STUDIES RELATED TO TRANSPORTATION

### **The Bipartisan Infrastructure Law (Infrastructure Investment and Jobs Act)**

This current federal transportation program authorizes up to \$108 billion to support federal public transportation programs, including \$91 billion in guaranteed funding. It also reauthorizes surface transportation programs for FY 2022-2026 and provides advance appropriations for certain programs. Major goals include improving safety, modernizing aging transit infrastructure and fleets, investing in cleaner transportation, and improving equity in communities with limited transportation access.

Other federal legislation that frames transportation planning includes the National Environmental Protection Act (NEPA); the Americans with Disabilities Act (ADA); and the Clean Air Act. Environmental Justice is an applicable executive order that attempts to ensure that transportation planning and programming includes underrepresented groups such as minority and low-income populations.

### **Connections 2030**

Connections 2030 is the Wisconsin Department of Transportation's (WisDOT) long-range transportation plan for the state. Adopted in 2009, the plan addresses all forms of transportation over a 20-year planning horizon: highways, local roads, air, water, rail, bicycle, pedestrian, and transit. WisDOT is currently in the plan development process to create Connect 2050, which will be an update to this plan.

### **Regional Livability Plan, 2015**

Transportation is one of four elements included in the Regional Livability Plan (RLP), adopted by the North Central Wisconsin Regional Planning Commission in 2015. The Transportation Assessment Report, a component of the plan, looks in detail at the transportation network throughout the ten-county region and identifies trends and issues facing transportation.

The Regional Livability Plan addresses three issues: the modes of transportation to work, the age of drivers in the region, and the high transportation maintenance cost. The three transportation goals of the RLP are as follows:

- Provide and improve transportation access to people of all ages and abilities to ensure lifelong mobility and accessibility.
- Fund the maintenance and expansion of the transportation system.
- Enhance the regional economy by supporting airports and freight rail.

### **Locally Developed, Coordinated Public Transit – Human Service Transportation Plan, 2019-2023**

Oneida and Vilas Counties developed this five-year plan that was facilitated by the North Central Wisconsin Regional Planning Commission. The plan analyzes service gaps and needs in public transit and human services transportation and proposes strategies to address the gaps and needs.

### **Regional Bicycle and Pedestrian Plan, 2018**

This plan is a region-wide effort to improve bicycling and walking across communities within North Central Wisconsin. The plan assesses existing conditions related to bicycling and walking, identifies other potential trail and route user groups, identifies routes, and describes policies and programs to assist local governments in improving bicycling and walking to promote connectivity between communities and destinations throughout North Central Wisconsin.

### **State Trails Network Plan**

This 2001 document [revised in 2003] clarifies the Wisconsin Department of Natural Resources (WDNR) role and strategy in the provision of all types of trails. The plan identifies a series of potential trail corridors that would link existing trails, public lands, natural features, and communities. This statewide network of interconnected trails would be owned and maintained by municipalities, private entities, and partnerships of the two. Preserving transportation corridors, such as old rail lines, is specifically discussed as a very important strategy in the creation of recreational and alternative transportation corridors.

### **Vilas County Countywide Bike/Ped Route and Trail Plan, 2011**

This plan is intended to guide the development of bicycle and pedestrian infrastructure, recommendations, and policy that will create a safe and accessible network across Vilas County's various communities. It was prepared by the Vilas Area Silent Sports Association (VASSA) along with NCWRPC.

## **ROAD NETWORK**

### **Classification**

#### **Functional**

A functionally classified road system is one in which streets and highways are grouped into classes according to the character of service they provide, ranging from a high degree of travel mobility to land access functions. At the upper limit of the system (i.e., principal arterials), are facilities that

emphasize traffic mobility (long, uninterrupted travel), while at the lower limits are local roads and streets that emphasize access over speed and efficiency.

The functional classifications are generally defined as:

- Principal Arterials serve corridor movements having trip length and travel density characteristics of an interstate of interregional nature. These routes generally serve all urban areas greater than 5,000 population or connect major centers of activity and the highest traffic volumes and the longest trip desires.
- Minor Arterials, in conjunction with principal arterials, serve cities, large communities, and other major traffic generators, providing intracommunity continuity and service to trips of moderate length, with more emphasis on land access than principal arterials.
- Collectors provide both land access service and traffic circulation within residential neighborhoods, commercial areas, and industrial areas. The collector system distributes trips from the local streets and channels it onto the arterial system.
- Local Streets comprise all facilities not on one of the higher systems. They serve primarily to provide direct access to abutting land and access to the higher order of systems. Local streets offer the highest level of access, but the lowest level of mobility for automobiles.

## **Jurisdictional**

Roads are commonly classified in one of two ways: by ownership or by purpose. Jurisdictional responsibility refers to ownership of a particular road, while functional classification, as described above, identifies the road by the level of service it provides.

Jurisdiction refers to government ownership, not necessarily responsibility. For example, some state-owned roads are maintained by local jurisdictions. Additionally, the designation of a public road as a “federal-aid highway” does not alter its ownership or jurisdiction as a state or local road, only that its service value and importance have made that road eligible for federal-aid construction and rehabilitation funds.

Ownership is divided among the federal, state, and local governments. States own over 20 percent of the national road network. The federal government has responsibility for about five percent, primarily in national parks, forests, and Indian reservations. Over 75 percent of the road system is locally controlled.

In some cases, local municipalities are responsible for conducting routine maintenance and minor repairs on state and federal highways within their jurisdictional boundaries. In return, the state generally provides financing to those jurisdictions. However, major repairs and reconstruction are generally still the responsibility of the State Department of Transportation.

The road system within the Town of Plum Lake is a network of state highways, county highways and local roads. The jurisdictional and functional breakdown is shown in Table 17.

<b>Table 17: Road Mileage by Jurisdictional and Functional Class</b>				
<b>Jurisdiction</b>	<b>Arterial</b>	<b>Collector</b>	<b>Local</b>	<b>Totals</b>
<b>Federal</b>	0.00	0.00	0.00	0.00
<b>State</b>	0.00	0.90	0.00	0.90
<b>County</b>	0.00	23.48	0.00	23.48
<b>Town</b>	0.00	16.87	74.58	91.45
<b>Totals</b>	<b>0.00</b>	<b>41.25</b>	<b>74.58</b>	<b>115.83</b>

Source: WisDOT

## Major Road Facilities

The following is a brief description of the major road facilities located in the Town of Plum Lake. All major roads are summarized by functional classification, jurisdiction, and annual average daily traffic (AADT), when available. Map 4 Transportation provides detailed transportation information for the Town.

Looking at AADT over time can provide some insight into roads that may need upgrading or increased maintenance in the future. Table 18 shows AADT in 2010 and 2019. STH 155 between CTH N West and CTH N East had the most significant increase in AADT at 112.5 percent, meaning that traffic has increased on Sayner’s main street. Three other locations saw an increase in traffic, and two saw a decrease, with CTH K between Old White Birch Rd and Camp 2 Rd seeing the biggest decline of 15 percent. One location saw no change, and two locations did not have numbers from 2019 to use to calculate an increase or decrease in AADT.

<b>Table 18: Road Network AADT</b>			
<b>Location</b>	<b>2010 AADT</b>	<b>2019 AADT</b>	<b>2011-2021 % Change</b>
CTH N between Plum Vitae & Razorback Rds	1,400	1,300	-7.1%
CTH N between Razorback Rd & Fabian Dr	1,500	1,500	0.0%
STH 155 between CTH N West & Smith St	800	1,700	112.5%
CTH N East of STH 155	740	1,200	62.2%
CTH N South of CTH K East	490	650	32.7%
CTH K 0.5 Miles East of CTH N	300	340	13.3%
CTH K Between Camp 2 Rd & CTH N	420	N/A	N/A
Camp Rd 2 North of CTH K	80	N/A	N/A
CTH K Between Old White Birch & Camp 2 Roads	200	170	-15.0%

Source: WisDOT. “N/A” means there was not an available traffic count for the given year from WisDOT.



## **State Highway 155**

State Highway 155 is a collector that enters the Town from the south and ends in Sayner where it meets Lake Street and County Highway N. Only one AADT county is available from WisDOT, and it shows the largest increase in the Town of 112.5 percent more cars in 2019 than in 2010.

## **County Highway N**

County Highway N is a collector that runs from Star Lake to Sayner, and it connects the Town with U.S. Highway 51 to the west. There are four locations where AADT is counted. Two locations saw an increase of 62.2 percent and 32.7 percent, one location saw no increase or decrease, and another location saw a decrease of 7.1 percent between 2010 and 2019.

## **County Highway K**

County Highway K is a collector that runs east and west through the center of the Town, with the unincorporated community of Star Lake in the center. It serves those traveling between Conover and Boulder Junction through the Town. Three AADT locations are recorded in Table 18, with an increase in one location and a decrease in another, which are both east of Star Lake. The third location does not have enough data to measure an increase or decrease.

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. Vilas County administers land division and driveway ordinances to manage access and turning movements along the Town's roads.

## **Rustic Road**

County Highway K, between County Highway N and County Highway M, has been designated a Rustic Road in accordance with State Statutes. This designation is intended to create and preserve rustic and scenic roads for vehicular, bicycle, and pedestrian travel in unhurried, quiet and leisurely enjoyment; to protect and preserve recreational driving, culture, beauty, trees, vegetation, and wildlife which will promote a continuous system of rustic roads and scenic easements for public health and welfare.

## **Road Maintenance**

The Town of Plum Lake uses the Pavement Surface Evaluation Rating (PASER) system, which was designed by the Transportation Information Center of the University of Wisconsin-Madison. The PASER system is the rating system used by most Wisconsin communities. The PASER system rates road surfaces on a scale of 1 to 10.

- “1” and “2” = very poor condition
- “3” = poor condition

- “4” and “5” = fair condition
- “6” and “7” = good condition
- “8” = very good condition
- “9” and “10” = excellent condition

Table 19 shows a summary of Town road pavement conditions in the Town of Plum Lake. Note that these totals only include local roads, so County and State Highways are excluded. Town roads exhibiting a surface condition rating at or below “fair” must be examined to determine what type of reconstruction or strengthening is necessary. The roads that display a surface rating of “good” or better will only require minimal preventative maintenance to promote safe travel conditions. Over half of the Town’s roads are in relatively good condition, as only 37.1 percent of roads rate as “Poor” or “Very Poor” and about 59.2 percent of roads rate as “Fair” or better. However, with 55.7 percent of roads rated “Fair” or lower, there will likely need to be several significant road projects in the coming years.

<b>Table 19: Summary of Pavement Conditions, 2022</b>		
<b>Surface Type</b>	<b>Miles</b>	<b>Percent</b>
Unimproved	12.22	13.4%
Gravel	54.77	59.9%
Sealcoat	0.00	0.0%
Asphalt	24.45	26.7%
<b>Total</b>	<b>91.44</b>	<b>100%</b>
<b>Surface Rating</b>	<b>Miles</b>	<b>Percent</b>
Very Poor	12.40	13.6%
Poor	21.49	23.5%
Fair	16.97	18.6%
Good	33.11	36.2%
Very Good	1.42	1.6%
Excellent	2.56	2.8%
No Rating	3.48	3.8%
<b>Total</b>	<b>91.43</b>	<b>100.0%</b>

Source: WisDOT

## Trucking

STH 155 is a 65’ Restricted Truck Route within the Town as designated by WisDOT. Local truck routes often branch out from these major corridors to link local industry with the main truck routes as well as for the distribution of commodities within the local area. Local issues such as safety, weight restrictions, and noise impacts play significant roles in the designation of local truck routes.

## Rail

There is no rail service in Vilas County according to the 2021 DOT Wisconsin Railroads and Harbors Map. The nearest rail lines are Fox Valley & Lake Superior Railroads in Rhinelander and Park Falls.

## Air Transportation

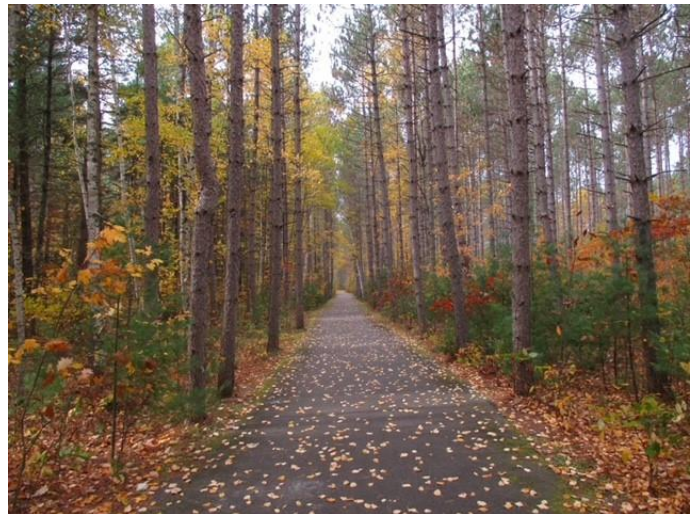
There are no airports in the Town, but nearby airports serve the area in Arbor Vitae, Boulder Junction, Eagle River, and Land O' Lakes. Lakeland (Arbor Vitae) and Boulder Junction Airports are classified as Small General Aviation, whereas Eagle River Union Airport and King's Land O' Lakes Airport are classified as Medium General Aviation. None of these airports provide commercial airline service, with the closest one being Rhinelander-Oneida County Airport. There are no known private airstrips in the Town of Plum Lake.

## Transportation Services for Specialized Populations

The Aging and Disability Resource Center provides information on transportation services for those that are elderly and for those with disabilities including the Vilas County Transportation Program. The Vilas County Elderly and Disabled Transportation program provides rides to persons over the age of 55, and people who have a disability that prevents them from driving. Rides are provided for shopping, medical appointments, or to other locations as needed. Bus transportation is provided on weekdays and is equipped with a wheelchair lift.

## Bicycling and Walking

All roads in the Town are available for bicycle and pedestrian travel. Several trails that are part of the Heart of Vilas Trail System traverse the town, connecting Sayner with Boulder Junction and St. Germain. There is also mountain biking, snowshoeing, and cross-country skiing at Razorback Ridges Trails. Vilas County coordinates trail planning through the county, and county and regional plans depict future bicycle routes in the county.



The Town of Plum Lake has submitted an application with the Wisconsin Department of Transportation to fund a Hiking and Biking Circulation Study. This study would evaluate ways to improve community connectivity for residents and visitors wishing to travel in a non-motorized manner. The study evaluates both circulation patterns within the communities of Sayner and Star Lake, as well as providing a trail to connect the two communities.

## Recreational Vehicles

There is an extensive snowmobile trail system throughout Vilas County that includes the Town of Plum Lake. 78 miles of trails are maintained by the Sayner-Star Lake Barnstormers Snowmobile Club, including Route 51, which is one of the state's oldest routes. The Town is exploring limited access routes for ATVs and UTVs.



Figure 6. Vilas County ATV Map. Source: Landover ATV Club.

## **GOALS, OBJECTIVES, AND POLICIES**

### **Goal:**

1. Provide and maintain safe and reliable transportation that meets the needs of all Town citizens.

### **Objectives:**

1. Conduct an annual evaluation of road maintenance needs and a rigorous maintenance program.
2. Provide public notice to property owners and community members who will be reasonably affected by any planned changes to town roads and related environment.
3. Monitor availability of intergovernmental funding opportunities to maximize opportunities to maintain town roads.
4. Require any new development to locate driveways and other access points in locations that will not decrease safety or capacity of existing roads.
5. Consider future road locations, extensions or connections when reviewing development plans and proposals.
6. To promote and enhance the diversity of roads such as designated Rustic Roads, now and in the future.
7. Design and maintain roads to accommodate access requirements for emergency services such as fire, EMS, and police as well as school buses and snowplows.



# Chapter 6: Economic Development

The economic base of the community serves as an important driver for current and future land use. Economic characteristics include such components as the size of the civilian labor force, comparative employment growth, employment by industry, unemployment rates, and commuting patterns. Employment patterns and economic trends generally occur on a regional scale. Residents of one community often work in another. Similarly, changes in a major industry can impact jobs and growth far beyond the community where the business is physically located. It is therefore important to understand a local community's economy considering its regional context.

Assessment of these components of the economic base provides an important historical perspective on current land use patterns and provides insights that help to predict possible future directions and opportunities for growth of the local economy.

## PREVIOUS PLANS AND STUDIES

### **North Central Wisconsin Regional Recovery Plan, 2022**

The purpose of this plan is to guide economic stabilization, recovery, and resiliency efforts within the North Central Wisconsin Region in the face of the current pandemic as well as future events that cause economic shocks. The goal of this plan is to develop a set of strategies that will help the Region's local economies recover from and become more resilient to economic shocks by identifying best-practice strategies that help spur economic stabilization and recovery in the wake of economic shocks and that will help build local economic resilience. Helping local recovery and resiliency efforts will help the regional economy as a whole recover and grow back even stronger than before the disaster struck. A dashboard that monitors the status of economic metrics for broadband, childcare, housing, transportation, workforce and talent attraction, tourism, hospitality, economic indicators, and social indicators is found on NCWRPC's website.

### **Comprehensive Economic Development Strategy (CEDS), 2021**

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

### **Regional Livability Plan (RLP), 2015**

Economic Development is one of four elements included in the RLP, adopted by the NCWRPC in 2015. The Economic Development Assessment Report within the RLP observes in detail the

economic health of the ten-county region and identifies trends and issues facing the local economy. The RLP addresses three economic development issues:

- **Available Labor Force and Employment.** Businesses need a workforce with the proper education to meet the demands of an ever-changing job market. High labor needs combined with an older workforce preparing for retirement will result in a labor force shortage and inability to meet the workforce needs of area businesses. The future availability of a quality labor force is a major concern for the business community.
- **Living Wage.** over the past ten years, the region’s cost of living (i.e. home prices and rent) have increased faster than per capita and household incomes. Consequently, many working adults must seek public assistance and/or hold multiple jobs to meet the basic needs of their families. Occupations paying a living wage provide families resources for savings, investments, education, and the purchasing of goods which improves the local economy and increases the quality of life of the region’s population.
- **Broadband –** High-speed broadband connections are crucial for government services, healthcare, education, library systems, private businesses, and residents. Improving the region’s telecommunication network can assist existing businesses, attract new businesses, and allow residents to access education opportunities.

### **ALICE: A Study of Financial Hardship in Wisconsin, 2020**

This report, developed by the United Way, described the 30 percent of households in Vilas County that are above the federal poverty level, but still struggle to afford basic household necessities, or “ALICE” households (Asset Limited, Income Constrained, Employed). These households are largely employed but do not earn enough in wages to meet the “household survival budget,” which does not allow for any savings. The report states that many ALICE households provide vital services, such as retail, health care, childcare, and security, but cannot make ends meet on the income provided from these jobs.

The ALICE report shows that 37 percent of Plum Lake households are either below the federal poverty level or are considered ALICE households, indicating that the average household in Plum Lake is more financially strained than the average Vilas County (30 percent) and State of Wisconsin household (23 percent).

### **Vilas County Comprehensive Plan, 2019**

The Vilas County Comprehensive Plan analyzes labor patterns, the economic base, employment projections, and existing facilities. The plan outlines the following goals:

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



- Enhance and diversify the economy consistent with other Vilas County goals and objectives.

## **ECONOMIC ENVIRONMENT**

### **County Economic Environment**

Vilas County’s economic base centers on tourism and other natural resource-based businesses. Due to the extensive lakes, the area is also attractive for seasonal residents and retirees. The county is predominantly rural, with extensive wooded lakefront properties. While there are commercial areas along Main Street, Froelich Drive, and Glenbrook Lane in Sayner, and other businesses scattered throughout the Town, there are no manufacturing operations or industrial parks in Plum Lake. The Town-owned property informally known as the Alexander Property is located adjacent to the commercial area along Main Street. Following the completion of this comprehensive plan, a site development plan will be prepared with community input to determine land uses, development strategies, and site layouts that are appropriate for the site when it is developed (see Attachment F of this plan). See Map 5: Existing Land Use for an overview of where commercial areas are located.

## **ECONOMIC ANALYSIS**

### **Economic Sectors**

Table 20 details employment by sector for the Town of Plum Lake. In 2021, there were 222 people employed in the ten basic economic sectors in the Town, down eight percent since 2010. Note that the COVID-19 pandemic likely impacted these totals, which seemed to slow construction and hospitality-related jobs which have since rebounded. There is also a presence of seasonal residents and employees that might not be reflected in the Census data due to their lack of a permanent, year-round address in the Town. Between 2010 and 2021, there were several dramatic shifts throughout most of the sectors. The three fastest growing sectors were:

- 1) Finance and insurance, and real estate (700 percent)
- 2) Agriculture, forestry, fishing and hunting, and mining (250 percent)
- 3) Transportation and warehousing, and utilities (200 percent)

In terms of total employment, the retail trade industry is the largest segment of the economy, followed by education and health services, and social assistance.

In Vilas County there were 9,888 persons employed in 2021, up one percent since 2010. Most people were employed in education and health services, and social assistance, followed by manufacturing. The fastest growing sector from 2010 to 2021 was “professional, scientific, and management, and administrative and waste management services.” The sector that experienced the most significant downward trend in employment was information. According to the Census, information jobs include print publishers, software publishers, motion picture and sound recording production, broadcasting, internet publishing and broadcasting, telecommunications, data processing and hosting, librarians and archivists, and other information-related services.

Table 20: Employment by Sector						
Sector	Town of Plum Lake			Vilas County		
	2010	2021	% Change	2010	2021	% Change
Agriculture, forestry, fishing and hunting, and mining	4	14	250.0%	222	252	13.5%
Construction	46	12	-73.9%	1,113	834	-25.1%
Manufacturing	13	16	23.1%	512	596	16.4%
Wholesale trade	2	3	50.0%	164	156	-4.9%
Retail trade	64	61	-4.7%	1,517	1,343	-11.5%
Transportation and warehousing, and utilities	3	9	200.0%	357	358	0.3%
Information	5	0	-100.0%	243	129	-46.9%
Finance and insurance, and real estate and rental and leasing	3	24	700.0%	633	650	2.7%
Professional, scientific, and management, and administrative and waste management services	12	25	108.3%	600	979	63.2%
Educational services, and health care and social assistance	33	35	6.1%	1,684	1,850	9.9%
Arts, entertainment, and recreation, and accommodation and food services	22	15	-31.8%	1,791	1,747	-2.5%
Other Services, except Public Administration	27	5	-81.5%	460	526	14.3%
Public Administration	6	3	-50.0%	468	468	0.0%
<b>Total</b>	<b>240</b>	<b>222</b>	<b>-7.5%</b>	<b>9,764</b>	<b>9,888</b>	<b>1.3%</b>

Source: ACS 2021

## Private and Public Sector Jobs

The most recent data available to determine how many private- and public sector employees were living in the Town of Plum Lake is from 2020. As a result, the total number of jobs is only 176 for that year, likely because of the COVID-19 Pandemic, since this is much lower than the estimated 222 jobs in 2021. For the year 2020, 35 of the jobs were estimated to be public-sector positions. This would be the number of residents employed in public sector positions, and not the number of public sector jobs in the Town. Therefore, almost one-fifth of Plum Lake’s year-round citizens are employed in public-sector jobs like schools, law enforcement, libraries, and similar jobs.

## Labor Force Analysis

### Labor Force

Labor force is defined as the number of persons age sixteen and over who are employed or looking to be employed. This does not include those who choose not to look for work, such as a parent staying home with a child. This would be an example of someone not in the labor force (also called “workforce”), so they are not considered unemployed. Unemployed individuals are those who would like to work but do not currently have a job. Note that the following tables reflect the number of residents in Plum Lake with a job, rather than the number of jobs within Plum Lake’s boundaries.

Although the Town’s population increased from 2010 to 2021, the number of people in the labor force decreased. There were 93 fewer people over age 16 in 2021 than there were in 2010, for a loss of 19.6 percent. Within this group, 228 were in the labor force, which was 16 fewer people than in 2010, for a decrease of 6.6 percent. Vilas County saw a 5.4 percent increase in working age residents over age 16 since 2010, but its labor force decreased by three percent, which is likely due to the recent COVID-19 pandemic and an increase in retirees. Statewide, there was a 6.1 percent increase of those age 16 and older, but only a 1.6 percent increase in the state’s labor force. It is important to note that Plum Lake’s seasonal population results in many jobs being filled during part of the year with those who do not have a permanent, year-round residence in the Town. Additionally, there are college students who may return to their home in Plum Lake during the summer months while working locally.

Category	Town of Plum Lake			Vilas County			Wisconsin		
	2010	2021	% Change	2010	2021	% Change	2010	2021	% Change
Population 16 years and over	474	381	-19.6%	18,439	19,435	5.4%	4,458,357	4,731,836	6.1%
Labor Force	244	228	-6.6%	10,718	10,398	-3.0%	3,079,465	3,127,362	1.6%
Employed	240	222	-7.5%	9,764	9,888	1.3%	2,869,310	3,014,612	5.1%
Unemployed	4	6	50.0%	951	510	-46.4%	204,600	109,017	-46.7%
Unemployment Rate	1.6%	2.6%	62.5%	8.9%	4.9%	-44.9%	4.6%	3.5%	-23.9%
Participation Rate	51.8%	59.8%	15.4%	58.1%	53.5%	-7.9%	68.9%	65.1%	-5.5%

Source: ACS 2010 & 2021. Note: The COVID-19 Pandemic has likely impacted these numbers.

### Unemployment

Unemployment is defined as the difference between the total civilian labor force and total persons employed. Stay-at-home parents, retirees, or persons not searching for employment are not considered unemployed because they are not considered part of the labor force. In 2010, the Town of Plum Lake

had 1.6 percent unemployment, and in 2021 unemployment was up somewhat to 2.6 percent, which is still historically low. The unemployment rate was higher for both Vilas County (4.9%) and the State of Wisconsin (3.5%) in 2021.

## **Workforce Participation**

Workforce participation is a measure expressed in terms of a percentage of persons actively seeking employment divided by the total working age population. People not participating in the labor force may not seek employment due to a variety of reasons including retirement, disability, choice to stay home with children, or are simply not looking for work. In 2010, 51.8 percent of Plum Lake's population over the age of 16 was in the labor force. By 2021, that percentage increased to 59.8 percent. This is in contrast with Vilas County and the state, which both saw a decrease in labor participation rates during the same time. The state participation percentage was 65.1 percent in 2021, while Vilas County's participation rate was 53.5 percent in 2021. Lower participation rates compared to the state average could reflect both Plum Lake and Vilas County's higher proportion of retirees.

## **Laborshed**

A laborshed is an area or region from which an employment center draws its commuting workers. In 2019, approximately four of the 139 total jobs within the Town of Plum Lake were filled by Plum Lake residents. About 135 workers traveled to Plum Lake during the average workday. There were 212 Plum Lake residents that commuted to locations outside of the Town for work, indicating that Plum Lake's laborshed extends beyond its municipal boundaries. Figure 7 shows the inflow-outflow patterns of the Town of Plum Lake's laborshed.

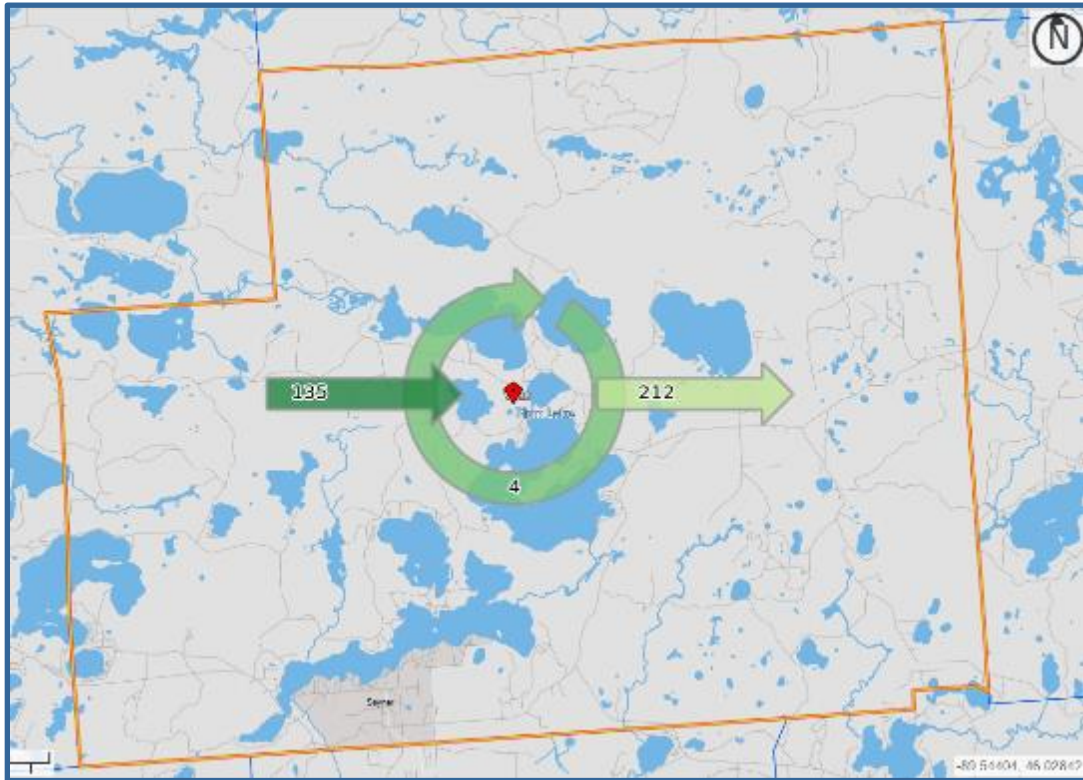
## **In-Migration**

In-commuters come to Plum Lake from all over, with 84.8 percent of commuters being the only person commuting from their respective location. Boulder Junction supplies the highest number of commuters with a total of seven, or five percent of commuters. Mercer supplies the next highest number with four commuters totaling 2.9 percent of commuters. Ashland, Eagle River, Rhinelander, Tomahawk, and Woodruff each supply an estimated two commuters each. The great variety of locations commuters come from could be a result of seasonal homeowners who may occasionally work from a cabin rather than their primary residence in another location.

## **Out-Migration**

Like in-migration patterns, many out-migrating commuters work in Boulder Junction (4.6 percent), Eagle River (4.2 percent), and Minocqua (4.2 percent). A relatively high percent of workers commute long distances to work in Madison (2.8 percent), Wausau (1.9 percent), Eau Claire (1.4 percent), Wauwatosa (1.4 percent), and Lake Geneva (0.9 percent), which could further indicate a remote work presence in the Town.

**Figure 7: Inflow/Outflow Analysis Town of Plum Lake, 2019**



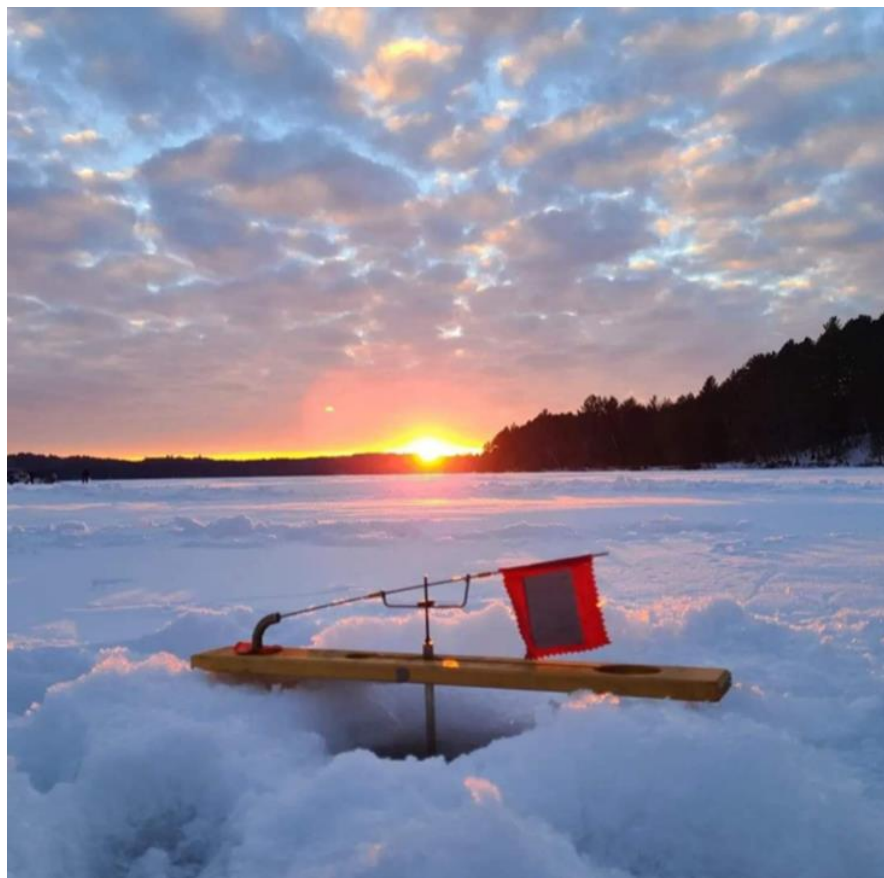
Source: U.S. Census on the Map 2019

## Occupations

Table 22 identifies the five main occupational categories by number and percentage and provides a comparison with the Town, county, and state. Sales and office workers are the largest component of the labor force in the Town of Plum Lake, followed by management, business, science, and arts occupations, and then natural resources, construction, and maintenance workers. In both the county and the state most workers in the fields of management, business, science, and arts occupations, followed by sales and office occupations. In Plum Lake, the smallest number of residents work in production, transportation, and material moving occupations, like Vilas County, but different from statewide employment where the smallest category is natural resources, construction, and maintenance occupations. Note that jobs in education fall into the “management, business, science, and arts occupations” category.

Table 22: Resident Occupations, 2021						
Occupation	Town of Plum Lake		Vilas County		Wisconsin	
	Management, business, science, and arts occupations	48	21.6%	3,250	32.9%	1,180,744
Service occupations	25	11.3%	2,355	23.8%	443,972	14.8%
Sales and office occupations	85	38.3%	2,086	21.1%	569,596	19.0%
Natural resources, construction, and maintenance occupations	46	20.7%	1,143	11.6%	265,809	8.9%
Production, transportation, and material moving occupations	18	8.1%	1,054	10.7%	531,015	17.8%
<b>Total</b>	<b>222</b>	<b>100%</b>	<b>9,888</b>	<b>100%</b>	<b>2,991,136</b>	<b>100%</b>

Source: ACS 5-Year Estimates 2021



## Economic Development Strengths and Limitations

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

## **Residential Strengths and Limitations**

The Town's strength for attracting and retaining residential development is its rural atmosphere. In addition, the Town provides the basic services needed to support residential growth, such as emergency services and roadways.

The most significant limitations in attracting residential development include a lack of available land and broadband. It is also important to balance residential development with existing woodland uses and natural resources, such as lakes and wetlands.

## **Business Strengths and Limitations**

The Town is dominated by outdoor recreation uses and some home occupation related businesses. Some commercial development is scattered, with a cluster of businesses found in the unincorporated community of Sayner. There are no industrial parks in the Town.

Limitations in attracting commercial or industrial uses are lack of municipal sewer and water, lack of broadband, and lack of suitable land. Commercial and industrial growth are not necessarily desired uses in the Town as they often compete with its natural setting, but the Town is actively pursuing Broadband expansion which could help work-from-home employees.

## **ECONOMIC DEVELOPMENT PROGRAMS**

There are several economic development programs available to businesses and local governments in Vilas County. The following is a partial list of those programs.

### **County**

#### **Economic Development Committee**

There is a standing Economic Development Committee at the county level that deals with economic development related issues. In addition, county planning staff work with development prospects and serve on the Board of Directors for Grow North (economic development organization for Forest, Langlade, Lincoln, Oneida, and Vilas Counties) and the North Central Advantage Technology Zone (a group that recommends tax credits for technology business expansion).

#### **Vilas County Economic Development Corporation**

The Vilas County Economic Development Corporation (EDC) promotes overall economic development and works with new and existing businesses in Vilas County. The EDC also assists with employee development, attraction, and retention. The EDC operates a business incubator in Eagle River and works closely with the Vilas County Economic Development Committee.

## Regional

### Grow North

Grow North is a non-profit organization whose mission is to assist area counties and communities in their efforts to recruit and retain businesses, stimulate new job creation and to foster an environment conducive to entrepreneurial growth. Grow North was created in 2004 to foster cooperation among economic development partners and foster economic growth efforts in Forest, Langlade, Lincoln, Oneida, and Vilas counties.

### North Central Wisconsin Regional Planning Commission

The Town is a member of the North Central Wisconsin Regional Planning Commission, as are all local governments in Vilas County based on county membership. Membership brings with it a variety of planning benefits and service. Benefits include 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, resulting in membership with the NCWRPC, the county is a member of the North Central Wisconsin Development Corporation which manages a revolving loan fund designed to address a gap in private capital markets for long-term, fixed-rate, low down payment, low interest financing.

### Central Wisconsin Economic Development (CWED) Fund

Revolving loan funds are available to entrepreneurs and their lenders to structure financing packages for start-up and expanding businesses to encourage economic growth in the area. CWED manages a revolving loan fund designed to address a gap in private capital markets for long-term, fixed rate, low down payment, low-interest financing.

## State

### Wisconsin Economic Development Corporation (WEDC)

The Wisconsin Economic Development Corporation is the state's primary department for the delivery of integrated services to businesses. Their purpose is to 1) foster retention of and creation of new jobs and investment opportunities in Wisconsin; 2) foster and promote economic business, export, and community development; and 3) promote the public health, safety, and welfare through effective and efficient regulations, education, and enforcement. WEDC manages a variety of programs intended to assist businesses and communities, including:

- Brownfield Program
- Capacity Building Grants (CB)
- Certified Sites
- Historic Preservation Tax Credit
- Business Opportunity Loan Fund
- Workforce Training Grants



- Idle Industrial Sites Redevelopment Program
- The Industrial Revenue Bond (IRB) Program
- Community Development Investment (CDI) Grant Program
- Fast Forward Program

### **Wisconsin Office of Rural Prosperity (ORP)**

As part of the Wisconsin Economic Development Corporation (WEDC), the Office of Rural Prosperity seeks to foster vibrant, prosperous, and resilient rural communities across Wisconsin. ORP functions as a one-stop shop to help rural stakeholders navigate programs and resources serving rural communities and businesses. ORP’s website contains a list of available grant programs, grant writing consultants, and grant writing training opportunities.

### **Wisconsin Small Cities Program**

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

### **The Wisconsin Innovation Service Center (WISC)**

This non-profit organization is located at the University of Wisconsin at Whitewater and specializes in new product and invention assessments and market expansion opportunities for innovative manufacturers, technology businesses, and independent inventors.

### **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 and funding for the cost of transportation improvements necessary for major economic development projects.

### **Wisconsin Fast Forward**

This program, administered by the Wisconsin Department of Workforce Development, is a nationally recognized, innovative talent development solution driven by Wisconsin businesses to train and retain highly skilled workers. Grant funds support employer-led worker training projects that:

- Encourage increased collaboration between Wisconsin businesses and workforce training partners.

- Fill current and ongoing skill requirements of Wisconsin employers.
- Place workers in long-term positions with opportunities for professional growth and economic advancement.

## **Federal**

### **Economic Development Administration (EDA)**

EDA offers a guaranteed loan program as well as public works grant program. These are administered through local units of government for the benefit of the local economy and, indirectly, private enterprise.

### **US Department of Agriculture – Rural Development (USDA – RD)**

The USDA Rural Development program is committed to helping improve the economy and quality of life in rural America. Financial programs include support for such essential public facilities and services as 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 an agent for the U.S. Small Business Administration (SBA) programs that provide financing for fixed asset loans and for working capital.

## **GOALS, OBJECTIVES, AND POLICIES**

### **Goal:**

1. Support business and economic development to enhance the Town’s economy.

### **Objectives:**

1. Work with the local Chamber of Commerce, regional agencies, and organizations that will promote and enhance local economic growth and development.
2. Pursue appropriate county, state and regional grants, programs and initiatives to enhance future growth and development.

# Chapter 7: Land Use

Land use analysis is a means of broadly classifying how land is used. Each type of use has its own characteristics that can determine compatibility, location, and preference to other land uses in the Town. The land use plan brings together consideration for both the physical development as well as the social characteristics of the town. Land use mapping and related information is used to analyze the current pattern of development and serves as the framework for formulating how land will be used in the future.

To arrive at an optimum plan that will be both effective and implemented, the plan must account for past development activity as well as current market factors and conditions that shape where and how land will be developed. This chapter discusses uses of land in the Town of Plum Lake. The existing land use types are defined, current land uses are analyzed, and existing and potential land use conflicts are identified.

## PREVIOUS PLANS AND STUDIES

### Regional Livability Plan, 2015

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

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

### Vilas County Comprehensive Plan, 2019

The Vilas County Comprehensive Plan is currently being revised for a 2023 update. Its chapter on land use analyzes patterns of development, existing land use, and future land use. The 2019 plan sets the following land use goals:

- Provide for a well-balanced mix of residential, business, industrial, recreational, forestry, and other uses to serve the future needs of Vilas County and to maintain the area as a desirable place to live and work.
- Work cooperatively with Town and neighboring governments to promote coordinated land use and a compatible development pattern that respects private property rights; to minimize land use conflicts and negative development impacts; to carefully consider the use, location,

and density of development and how it affects the natural resources, community character, anticipated growth, and need for utilities and services.

- In conjunction with local municipalities, retain and preserve the rural, “Northwoods” aesthetics and related quality of life.

## EXISTING LAND USE

The Town of Plum Lake covers 62,804 acres in the central portion of Vilas County. The Town is bounded by the Town of Land O’ Lakes to the north, the Town of Conover to the east, the Towns of Arbor Vitae, St. Germain, and Cloverland to the south, and the Town of Boulder Junction to the west.

Knowledge of the existing land use patterns within a town is necessary to develop a desired “future” land use pattern. The Existing Land Use Map was developed using air photos from a countywide flight in 2020, with updates by the Planning Committee in 2023. Categories were used to classify the various existing land uses. The categories include Commercial, Governmental/Institutional, Mining, Open Lands, Outdoor Recreation, Residential, Transportation, Utility, Water, and Woodlands.

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



## Existing Land Use Classifications

Map 5 outlines the existing land use pattern throughout the Town. The intent of an existing land use map is to illustrate the location of existing land use categories within the Town for planning purposes. Land use classifications are grouped by the use most central to each parcel. For example, lands classified as residential may also have a barn or home-based business on site.

Existing land use classifications and acreage totals from Map 5 are presented in Table 23. As can be observed, woodlands are the largest land use category, with over 85 percent, or 53,523 acres, in the Town. Water follows with a total of 7,106 acres or 11 percent. Residential and commercial property constitute only 1,685 acres, or just under three percent of the total Town area. Most residences are spread throughout the Town, mainly in low density, consisting of seasonal and secluded homes. There is a very limited amount of commercial development scattered throughout the Town and no industrial land use in the Town.

Table 23: Land Use by Area		
Land Use Type	Acres	Percentage
Commercial	178	0.3%
Governmental/Institutional	46	0.1%
Open Lands	4	0.0%
Outdoor Recreation	100	0.2%
Residential	1,507	2.4%
Transportation	335	0.5%
Utility	4	0.0%
Water	7,106	11.3%
Woodlands	53,523	85.2%
<b>Total</b>	<b>62,804</b>	<b>100.0%</b>

Source: NCWRPC

## Managed Forest Law (MFL) & Public Lands

There are 3,299 acres enrolled in the Managed Forest Law (MFL) program, which are subject to a substantial reduction in property taxes. Additionally, the Vilas County Forest covers 5,799 acres, or 9.2 percent of the Town, and the American Legion Northern Highland State Forest covers 35,107 acres, or 55.9 percent of the Town.

## Land Supply and Demand

The population and number of households in the Town of Plum Lake has increased since 1990. DOA population and household projections predict an increase in population and households through 2030, which then levels off and slightly declines by 2040. There are a limited number of commercial uses and no industrial uses throughout the Town, and this is not expected to change significantly. As shown

by the existing land use inventory, a substantial portion of the Town is “undeveloped” woodlands, so the supply of land “available” for development appears to be adequate. However, the Town must balance long-term development and growth against priorities for preservation of woodland properties, determining the most desirable residential parcel sizes, and appropriate development patterns for both residential and commercial uses.

Table 24 shows the estimated land demand in acres over the next 20 years. The acreages are based on the DOA’s projections in Chapter 1 of this plan and the Town’s current densities for residential land (2.72 acres per person) and commercial land (0.32 acres per person). Because DOA projected that the population would be 520 in 2020, and Census counted a population of 553 in 2020, there were 33 more residents than projected in 2020. Therefore, the projected new residents in Table 24 uses the DOA projected population in Chapter 1 and adds 33 residents for each projection.

Using this methodology, expected land demand is 122 acres for residential development and 14 acres of commercial land development by 2030. 2030 is when the population is expected to peak, and the totals for each year are cumulative. There was no known agricultural or industrial land use in the Town as of 2023, and therefore, no future demand is projected.

<b>Table 24: Estimated Land Demand in Acres</b>				
<b>Category</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>
Agricultural	0	0	0	0
Residential (2.72 ac/person)	68	122	109	82
Commercial (0.32 ac/person)	8	14	13	10
Industrial	0	0	0	0

Source: Wisconsin DOA, NCWRPC

**Land Values**

Table 25 displays the assessed land values in the Town of Plum Lake. It is important to note that extensive lands that are tax exempt, such as county and state forest, result in land with no taxable value. Additionally, agricultural and industrial uses are absent, resulting in no taxable land in these categories. Overall, land value per acre for non-tax-exempt land in the Town is valued at about \$6,774.71 per acre based on assessed land values from Vilas County tax information. Residential properties have the highest value per acre, followed by commercial land.

<b>Table 25. Town of Plum Lake Land Values, 2022</b>			
<b>Land Classification</b>	<b>Total Value of Land and Improvements</b>	<b>Total Acres</b>	<b>Average Value per Acre</b>
Residential	\$340,196,900	1,507	\$225,782
Commercial	\$16,822,200	178	\$94,442
Manufacturing	\$0	0	\$0
Agricultural	\$0	0	\$0
Undeveloped	\$334,600	4	\$83,441
Ag - Forest	\$0	0	\$0
Forest	\$16,690,100	53,523	\$312
Other	\$0	7,592	\$0

Source: Wisconsin DOR, NCWRPC

## Opportunities for Redevelopment

Much of the Town is wooded and undeveloped, and some developed areas may not meet current development standards or may have fallen into disrepair since they were initially developed. Some of these properties may need rehabilitation rather than needing a comprehensive redevelopment strategy. Revitalizing existing developed properties minimizes the need for new infrastructure to serve new development while retaining the Town’s rural character.

There are several Town-owned properties west of STH-155 in Sayner which the Town is preparing concept site plans for in 2023. These concepts will be completed after this Comprehensive Plan is complete. Early discussions include ideas such as a small clinic, grocery store, and/or low-density senior-oriented housing as Plum Lake residents often need to drive considerable distances to access these services.

## Existing and Potential Land Use Conflicts

Existing land uses include commercial, government and institutional, mining, open lands, outdoor recreation, residential, transportation, utilities, woodlands, and water. Note that outdoor recreation differs from woodlands and open lands in that it identifies developed, active recreation like ball fields or golf courses. Conflicts include seasonal population that is several times greater than the year-round population and the impacts that vacation rental homes have on housing availability and affordability for year-round residents.

Although there is an abundance of undeveloped land and much stable land ownership, pressure to convert it to residential use, especially on lakefront properties, may conflict with the Town’s desire to retain its wooded character and surface water quality. Extensive public lands, especially near lakes, and a lack of public water and sewer facilities helps limit excessive development in these areas.

## FUTURE LAND USE

Map 6 is the Future Land Use Plan Map, which illustrates the desired arrangement of preferred land uses for the future of the Town of Plum Lake. The Future Land Use Map is general in nature and was developed as a guide for future development in the Town. Although the future land use plan map indicates appropriate future land uses, it is not a zoning map. In many areas the existing zoning districts already reflect the desired future land uses; while in other areas, zoning map or text changes may be required to meet some desired future land use.

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

Future land use planning assists local governments with balancing individual property rights and community goals, minimizing conflict between different land uses, and maximizing use of public expenditures. It is essential that future land use planning is ongoing and flexible. Periodic plan updates ensure that the plan continues to reflect future community preferences.

### Future Land Use Map Classifications

#### Commercial

Identifies areas that are recommended for commercial and business development, varying in scale and intensity, as well as existing commercial establishments located throughout the Town.

#### Forestry

Identifies areas of large woodlands within the Town.

#### Mixed Use

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

#### Outdoor Recreation

This category differs from forestry and preservation/open space in that it is used for active, developed recreational facilities such as a baseball diamond or golf course.

#### Preservation / Open Space

Identifies those areas to be maintained as permanent or semi-permanent open space.



### Residential

Identifies areas recommended for residential development typically consisting of relatively smaller lot sizes.

### Rural Residential / Mixed Use

The rural residential classification is designed to provide for low-density, single-family residences located in natural forested, rural settings using larger lot sizes. Mixed Use in this case refers to lighter nonresidential uses that are compatible in a rural residential environment, such as a home-based business. Development may be clustered which could preserve longer stretches of forested shoreline and reduce the amount of infrastructure needed to serve lakefront properties.

### Transportation

Identifies the existing road network along with the recommendations for safe and improved traffic movement within the Town.

### Water

Surface waterbodies

## **LAND USE TOOLS**

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

### **Zoning**

Under Wisconsin Statutes, counties and local units of government are authorized to adopt zoning ordinances. Zoning is a method for implementing or carrying out the land use plan by predetermining a logical pattern of land use development.

A zoning ordinance consists of a map and written text. The zoning map arranges the community into districts or zones, such as agriculture, residential, commercial, or industrial. Within each of these districts, the text of zoning ordinance specifies the permitted land uses, the size of buildings, yard/lot dimensions, and other prerequisites in obtaining permission to develop. The goal of the zoning ordinance is to set a reasonable development pattern by keeping similar and related uses together and separating dissimilar, unrelated, incompatible uses, particularly in relationship to transportation facilities, utilities and public services and facilities.

The Town of Plum Lake does not have its own Zoning Ordinance. Zoning for the Town is administered by Vilas County.

## Shoreland Zoning

Shoreland Zoning is administered by Vilas County. All counties are mandated by Wisconsin law to adopt and administer a zoning ordinance that regulates development in shoreland and floodplain areas for the entire county outside of villages and cities in accordance with state shoreland zoning standards. Towns may apply their own zoning in shoreland areas as long as it does not impose requirements on matters regulated by a county.

## Land Division

At present, land division within the Town of Plum Lake is regulated by Chapter 18 of Vilas County Ordinances, the Subdivision Control Ordinance. Subdivision regulation relates to the way in which land is divided and made ready for development. A community can control the subdivision of land by requiring a developer to meet certain conditions in exchange for the privilege of recording a plat. While imposing conditions restricts the use of private property, the cumulative effect of land subdivision on the health, safety, and welfare of a community is so great as to justify public control of the process.

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

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

## Official Mapping

An Official Map is a map adopted by a municipality that specifies locations of future roads and other utilities or public facilities, along with right-of-way widths and other specifications. When a land division is approved, it must accommodate dimensions for future facilities according to the Official Map. Currently, the Town of Plum Lake does not have an official map.

## Other Tools

Additional tools and approaches can be utilized by the Town to achieve the goals of the plan. These include but are certainly not limited to the following: fee simple land acquisition, easements (purchased or volunteered), deed restrictions, land dedication, and ordinances or programs regulating activities such as impact fees, land division, building permits, and erosion control.

## **GOALS, OBJECTIVES, AND POLICIES**

### **Goal:**

1. Sustain and enhance a balance mix of residential, businesses, recreational and undeveloped forest land for future needs of the community to maintain the Town as a desirable place to live, work and visit.

### **Objectives:**

1. Assure that the Town has policies and regulations in place to maintain the mixed use that match the Town's rural character.
2. Maintain orderly growth that promotes the health, safety, and general welfare of the Town's residents and visitors for the efficient use of land, public services, facilities, and tax dollars.
3. Sustain transparency and accountability of town officials and adherence to the Objectives in the Comprehensive Plan by clear and publicly documenting decisions related to land use, permitting, enforcement and investments or improvements made by the Town.



# Chapter 8: Intergovernmental Cooperation

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.

## OVERVIEW

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

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

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

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

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

- A local government’s financial situation
- Opportunity to reduce costs by working together
- Elimination of duplication of services
- Population settlement patterns and population mobility
- Economic and environmental interdependence

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

## **INTERGOVERNMENTAL RELATIONSHIPS**

### **School Districts**

#### **Primary and Secondary Schools**

The Town of Plum Lake is served by the Northland Pines School District and has a good standing relationship with the district. There are no school district facilities located within the Town.

#### **Post-Secondary Educational Facilities**

Nicolet College is a public two-year technical college based in Rhinelander, with outreach centers in Carter, Crandon, Eagle River, Forest County Potawatomi Community, Lac du Flambeau, Minocqua, Mole Lake, and Tomahawk. The main form of interaction with both school and college districts are through payment of property taxes, which help to fund district operations. The Town has had no participation in issues pertaining to administration or siting of new facilities. All school and college board meetings are open to the public.

#### **Town Services**

The Town of Plum Lake provides Fire and EMS services. See Chapter 4: Utilities and Community Facilities for more details.

#### **Adjoining Units of Government**

There are no conflicts identified between the Town of Plum Lake and other units of government at this time.

#### **Vilas County**

Vilas County directly and indirectly provides several services to the Town, and the Town enjoys a good working relationship with many of the responsible departments. These departments include law enforcement through the Sheriff’s Office, 911 dispatch services, maintenance, and improvement of county highways, planning and permitting oversight regarding shoreland, wetland and floodplain regulation, and private sewage system regulation. The County also administers the zoning ordinance and building permits.

In many cases where state and federal agencies require area-wide planning for various programs or regulations, Vilas County sponsors a county-wide planning effort to complete these plans and include each individual local unit in the process and resulting final plan. Examples of this include the County Outdoor Recreation plan which maintains the eligibility for Wisconsin Department of Natural Resources administered park and recreation development funding of each local unit that adopts it, and All Hazard Mitigation Plans which are required by the Federal Emergency Management Agency, in order for individual local units of government to qualify for certain types of disaster assistance funding. Other plans, though not required by law, may apply to the whole County. For example, in 2011, the County created a Countywide Bike/Ped Route Plan.

### **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 Plum Lake for low-cost local planning assistance. Typical functions of the NCWRPC include (but are not limited to) land use, transportation, economic development, intergovernmental, and geographic information systems (GIS) planning and services.

### **State and Federal Government**

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

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

## **EXISTING OR POTENTIAL INTERGOVERNMENTAL CONFLICTS**

The Town has a good working relationship with other governmental agencies. The process for resolving these conflicts will in part be a continuation of past practices as new mechanisms evolve and take shape. The Town of Plum Lake will continue to meet with governmental entities when significant issues of mutual concern arise.

## **PROGRAMS**

Wisconsin State Statutes provide a variety of options for local government to work with adjacent and overlapping jurisdictions to achieve various planning goals. These programs help overcome intergovernmental barriers and challenges communities have when addressing land use issues or providing adequate public services.

### **Intergovernmental Cooperation (Wisconsin Statute 66.0301)**

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 law enforcement, 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 must be accomplished through the normal annexation process.

### **Municipal Revenue Sharing (Wisconsin Statute 66.0305)**

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

Boundaries of the shared revenue area must be specified in the agreement and the term of the agreement must be for at least ten years. The agreement must specify 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 ten-year period.



## GOALS, OBJECTIVES, AND POLICIES

### Goal:

1. Seek to establish mutually beneficial intergovernmental relations with other units of government, whether that is Vilas County, State and Federal agencies, and the Northland Pines School District.

### Objectives:

1. Coordinate with neighboring municipalities to jointly plan boundary areas and coordinate their long-term growth plans. Identify potential conflicts and establish procedures to address them.
2. Work with school districts as necessary to allow the school district to properly plan for facility needs and resources.
3. Determine shared services that would be beneficial to the Town and surrounding areas.





# Chapter 9: Implementation

A primary reason for a community to prepare a comprehensive plan is to establish a framework for the future, especially as it relates to decisions regarding growth and regulation of development to protect and maintain the health, safety, and welfare of the community. A plan also helps to set priorities for public expenditures. To be effective, this plan should be actively used as a tool to guide decisions concerning:

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

## IMPLEMENTATION TOOLS

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

The state planning law requires certain programs and/or actions that affect land use must be consistent with the locally adopted comprehensive plan. Following the adoption of this comprehensive plan update, the Town of Plum Lake should evaluate and update, as necessary, its related ordinances to ensure meeting this requirement.

## Zoning Ordinance and Map

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

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

## Subdivision (Land Division) Ordinance

Land division within the Town of Plum Lake is regulated by Vilas County Subdivision Control Ordinance. Subdivision regulations are an important tool ensuring the orderly development of unplatted and/or undeveloped land. These regulations may regulate lot sizes, road access, street design, public utilities, storm water drainage, parks and open space, and other improvements necessary to ensure that new development functions with its surroundings.

## Capital Improvement Plan (CIP)

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

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

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

The preparation of a CIP is normally a joint responsibility between the Town Board, Planning Committee, staff, and citizen committees. The preparation of a capital improvement program may vary from community to community depending on local preferences, the local form of government and available staff. The proposed capital improvement plan should be reviewed considering the priorities outlined in the comprehensive plan.

### **Annual Operating Budget**

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

### **Brownfield Redevelopment**

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

## **CONSISTENCY AMONG PLAN CHAPTERS**

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

## **PLAN ADOPTION, AMENDMENTS, UPDATES, AND MONITORING**

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

## Plan Adoption

The first step in implementing this plan involves adoption of the plan by local officials. The formal review and adoption process involves plan review by the Planning Committee which must recommend the plan to the Town Board via resolution. The Planning Committee recommendation is forwarded to the Town Board who must adopt the plan by ordinance. A public hearing is required to allow public comment on the ordinance during a 30-day review period prior to final action to adopt the plan. Adoption formalizes the plan document as the framework to guide local development decisions over the next 20 years. The adopted plan should also be recognized as a tool for communicating the community's land use policy and goals and objectives regarding coordination of growth and development.

## Plan Amendments

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

The following criteria shall be considered when reviewing plan amendments:

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

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

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

## **Plan Updates**

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

## **Plan Monitoring**

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

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

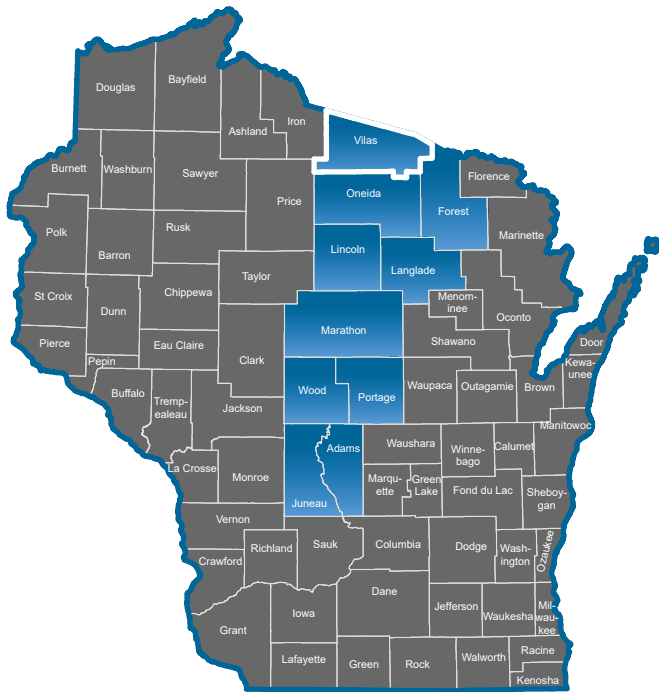
This plan should be evaluated at least every five years and updated at least every ten years. Members of the Town Board, Planning Committee, and any other local decision-making bodies should periodically review the plan and identify areas that might need to be updated. The evaluation should involve first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

## Action Steps:

1. Adopt 2023 Comprehensive Plan
2. Monitor this plan and amend it as needed as conditions change or to accommodate new opportunities as they arise.
3. Review this Plan every five years and update it at least every ten years.







The Town of Plum Lake is located within northern Vilas County, which itself is located in northern Wisconsin. Plum Lake is bordered by the Town of Land O' Lakes to the north, the Town of Conover to the east, by the Towns of Cloverland, St. Germain, and Arbor Vitae to the south, and by the Town of Boulder Junction to the west.

The Town of Plum Lake, encompassing the communities of Sayner and Star Lake, had its modest beginnings on April 11, 1911, when it was created out of territory detached from the Town of Arbor Vitae. The first town meeting was held in Sayner on April 14, 1911. Sayner got its name from Orrin W. Sayner, who settled the area in 1891, two years before any other settlers took up homes in the town. A place called Camp 1 got the name of Star Lake in memory of Harry Starr, who was killed while working on the construction of a railroad bridge across the mill hot pond. The lake was named Starr also.



**Population:**  
Total: 553  
Median Age: 58.7



**Housing Units:**  
Total: 852  
Occupied: 229  
Seasonal: 546



**Employment Data:**  
Employed: 222  
Unemployment: 1.6%



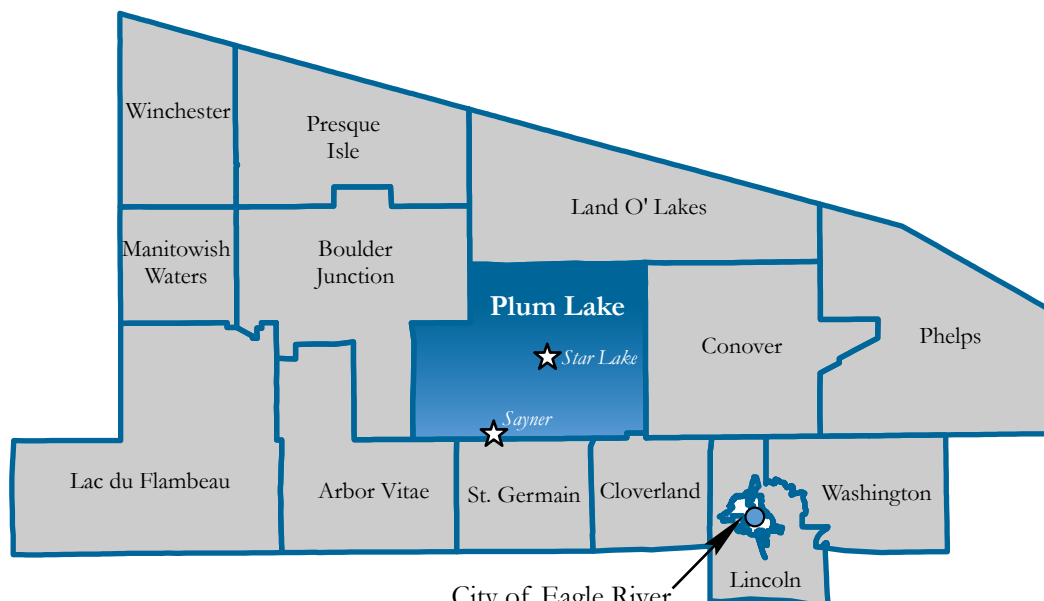
**Woodlands:**  
Acres: 53,523  
% of Town Area: 85%



**Major Waterbodies:**  
Plum Lake  
Star Lake  
Ballard Lake

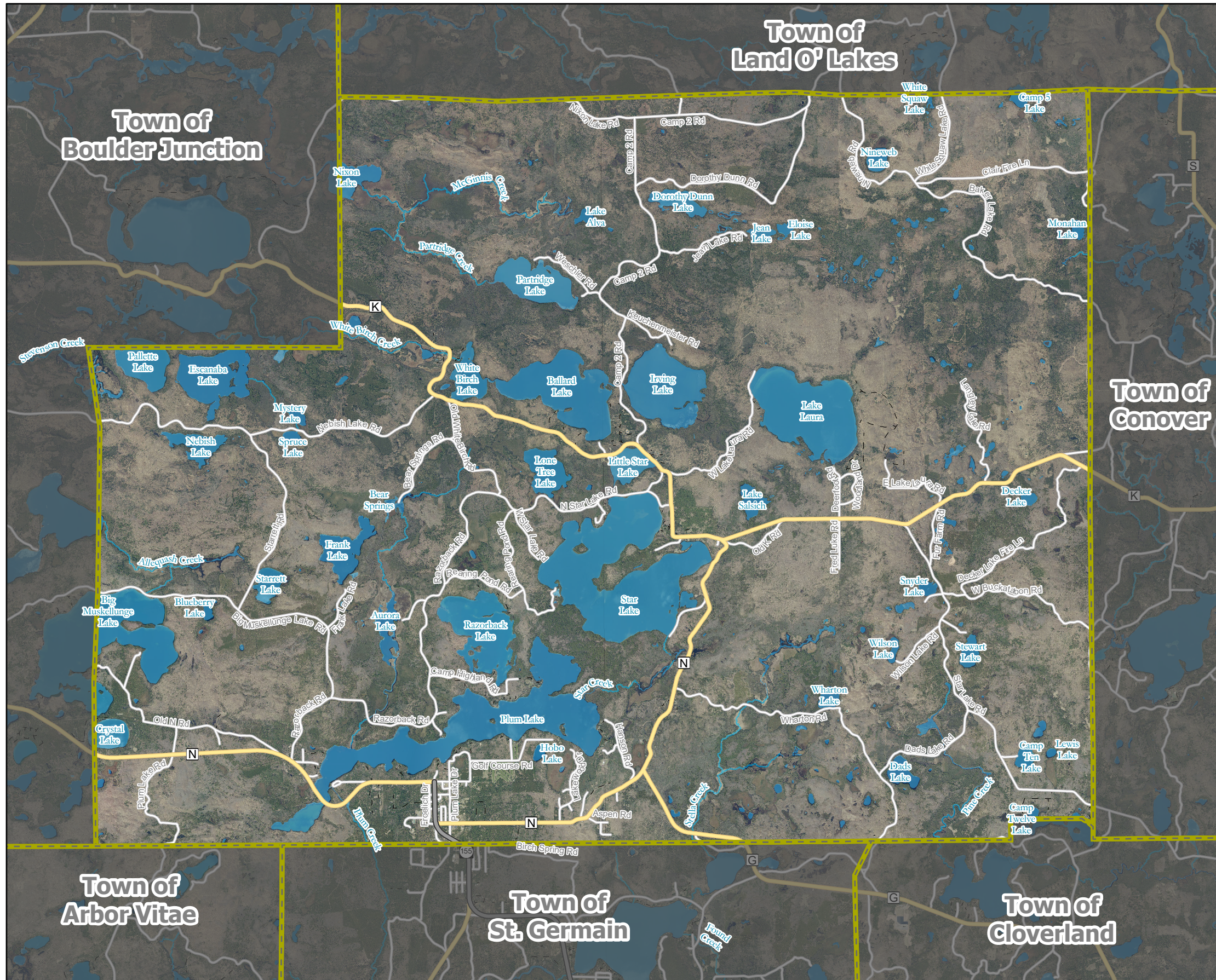


**Major Roadways:**  
State Highway 155  
County Highway G  
County Highway K  
County Highway N









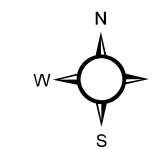
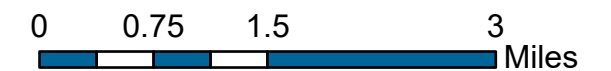
City of Eagle River  
Population: 1,628

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### Planning Area

-  Minor Civil Divisions
-  State Highways
-  County Highways
-  Local Roads
-  Private Roads
-  Water



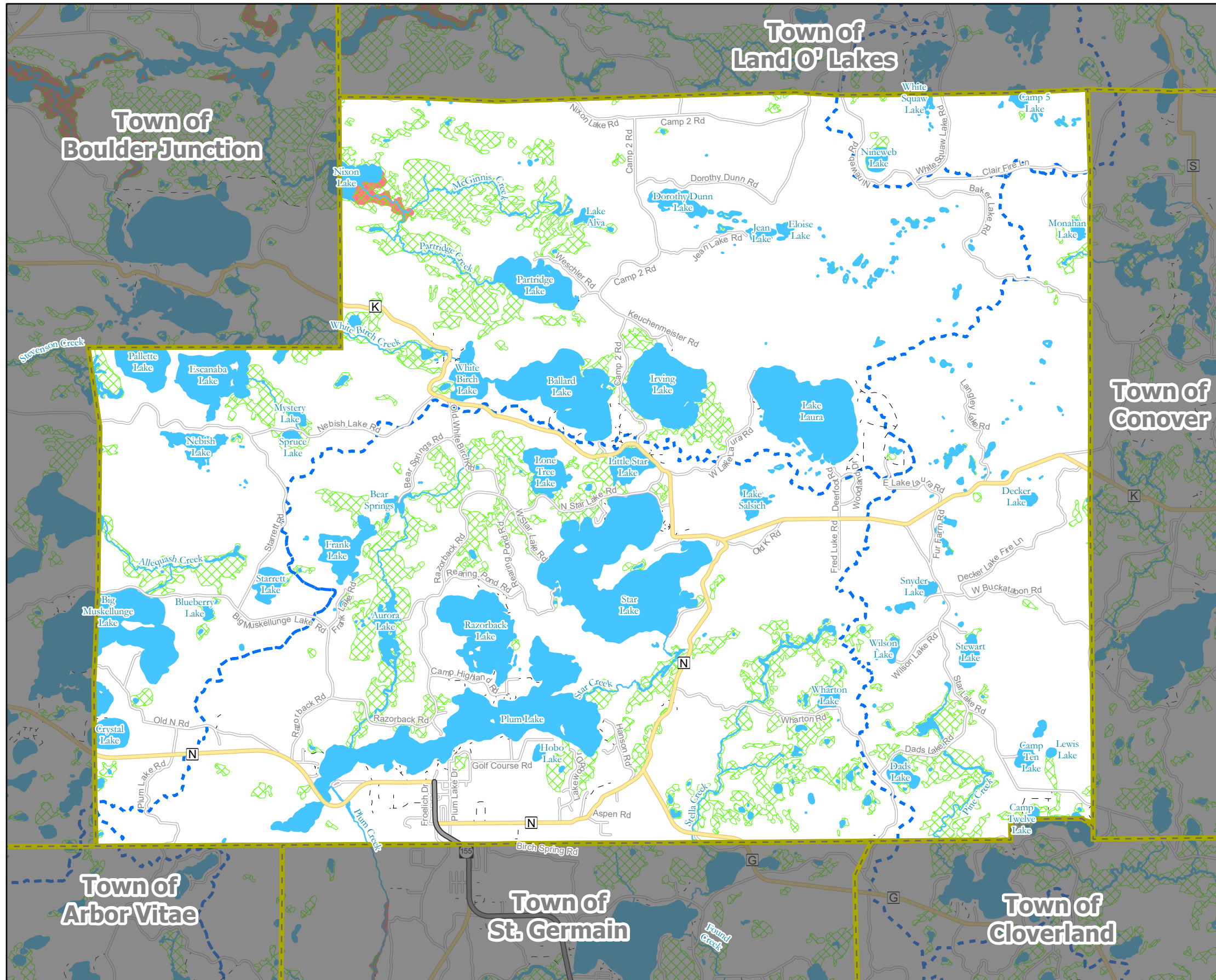
Source: WisDOT, WI DNR, NCWRPC, Vilas Co  
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Prepared By:  
**North Central Wisconsin Regional Planning Commission**

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

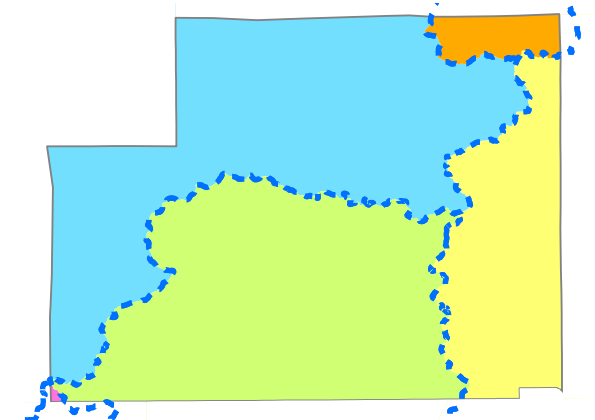
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### Natural Resources

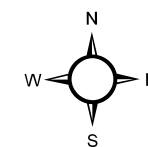
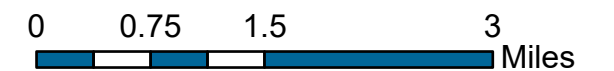
- Minor Civil Divisions
- State Highways
- County Highways
- Local Roads
- Private Roads
- Water
- Watershed Boundary
- Wetlands
- Floodplain

### Watersheds



### Watershed

- Manitowish River
- South Branch Ontonagon River
- Gilmore Creek - Saint Germain River
- Pioneer Creek - Wisconsin River
- Upper Tomahawk River



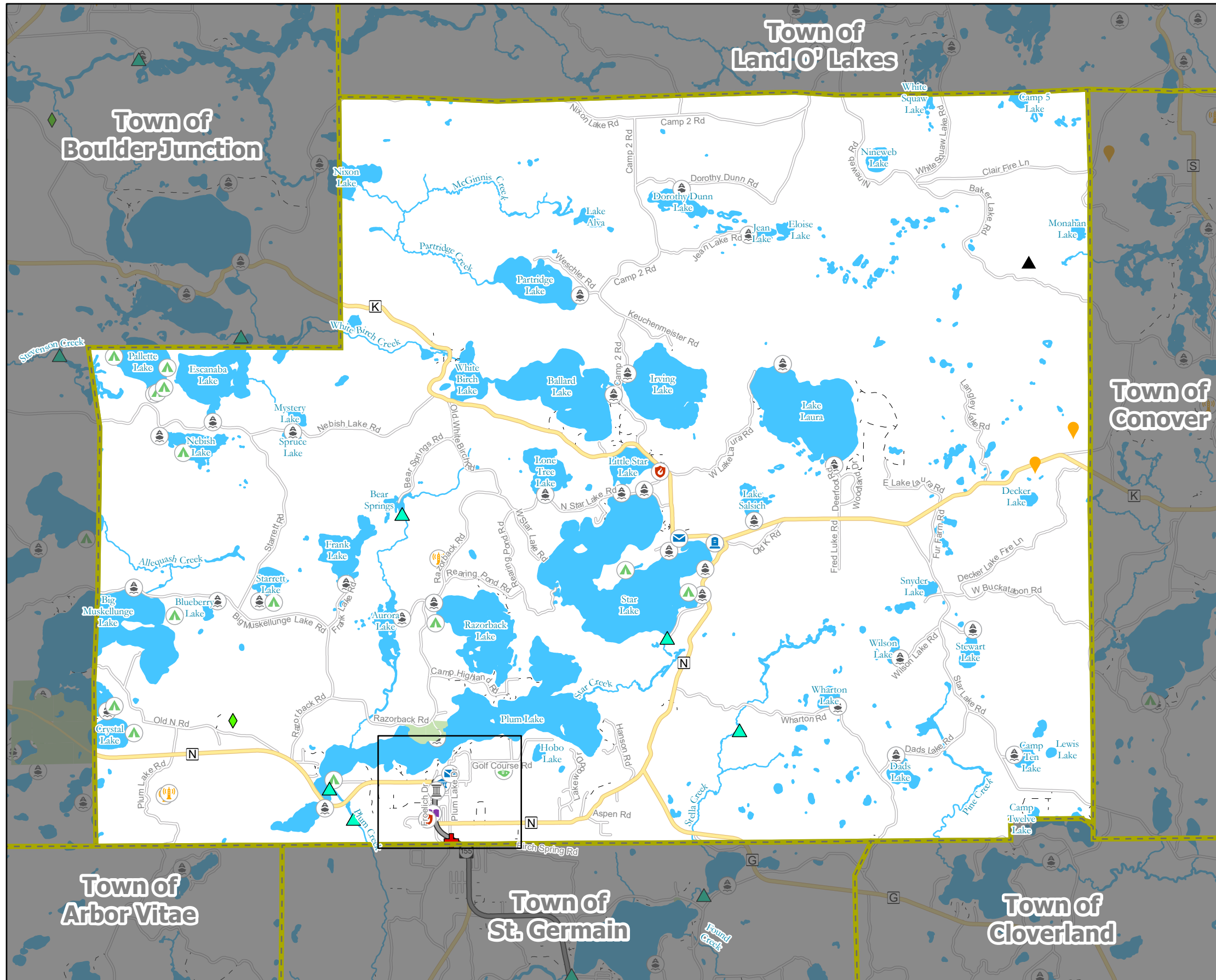
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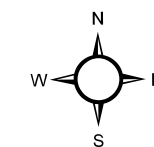
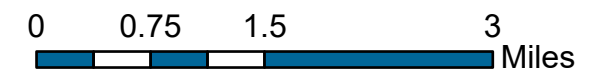
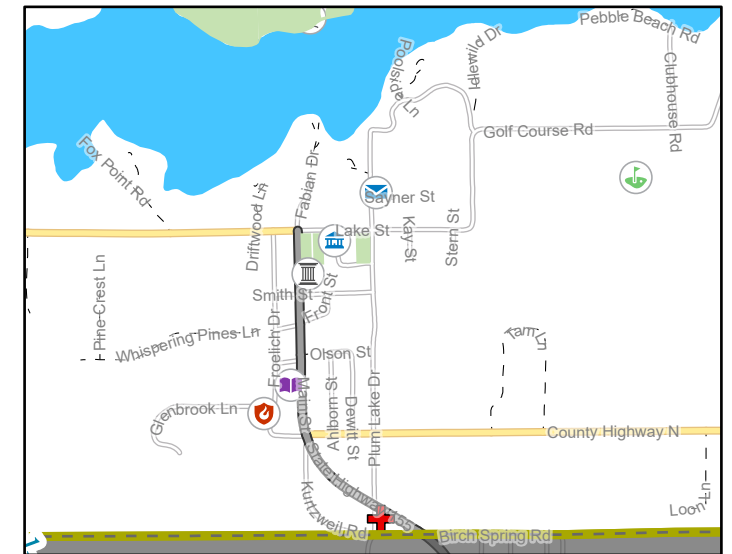
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## Utilities & Community Facilities

- Minor Civil Divisions
- State Highways
- County Highways
- Local Roads
- Private Roads
- Boat Launch
- Campgrounds
- Communication Towers
- Golf Course
- Dams
- Parks
- Ambulance Service
- Cemetery
- Fire Station
- Library
- Lookout Tower
- Museum
- Non-Metallic Mines
- Post Office
- Transfer Station
- Town Hall
- Water



Source: WisDOT, WI DNR, NCWRPC, Vilas Co  
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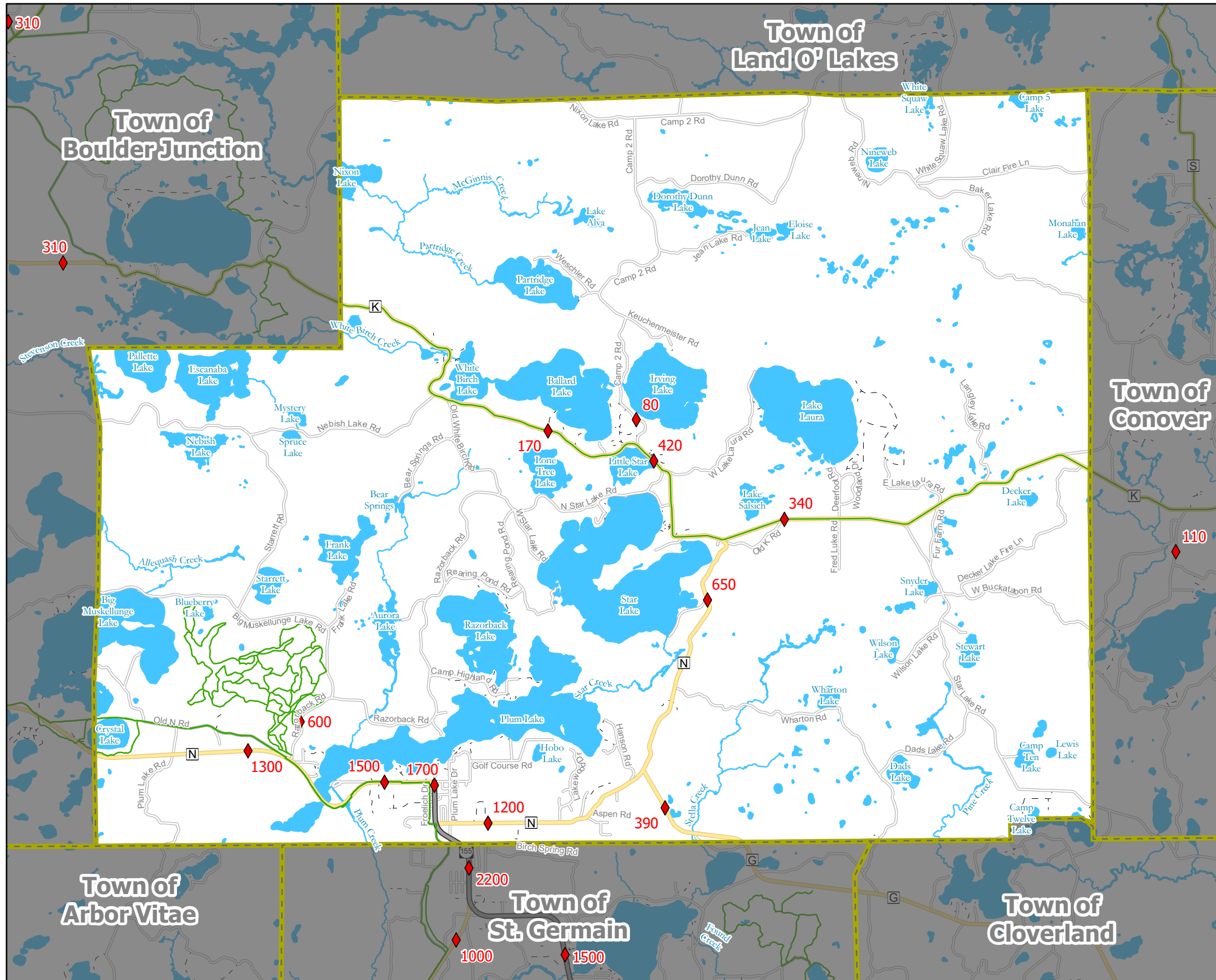


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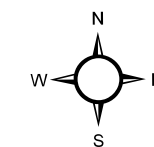
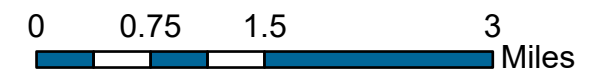
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## Transportation

- Minor Civil Divisions
- State Highways
- County Highways
- Local Roads
- Private Roads
- Bike Trails
- Traffic Count Location
- Water



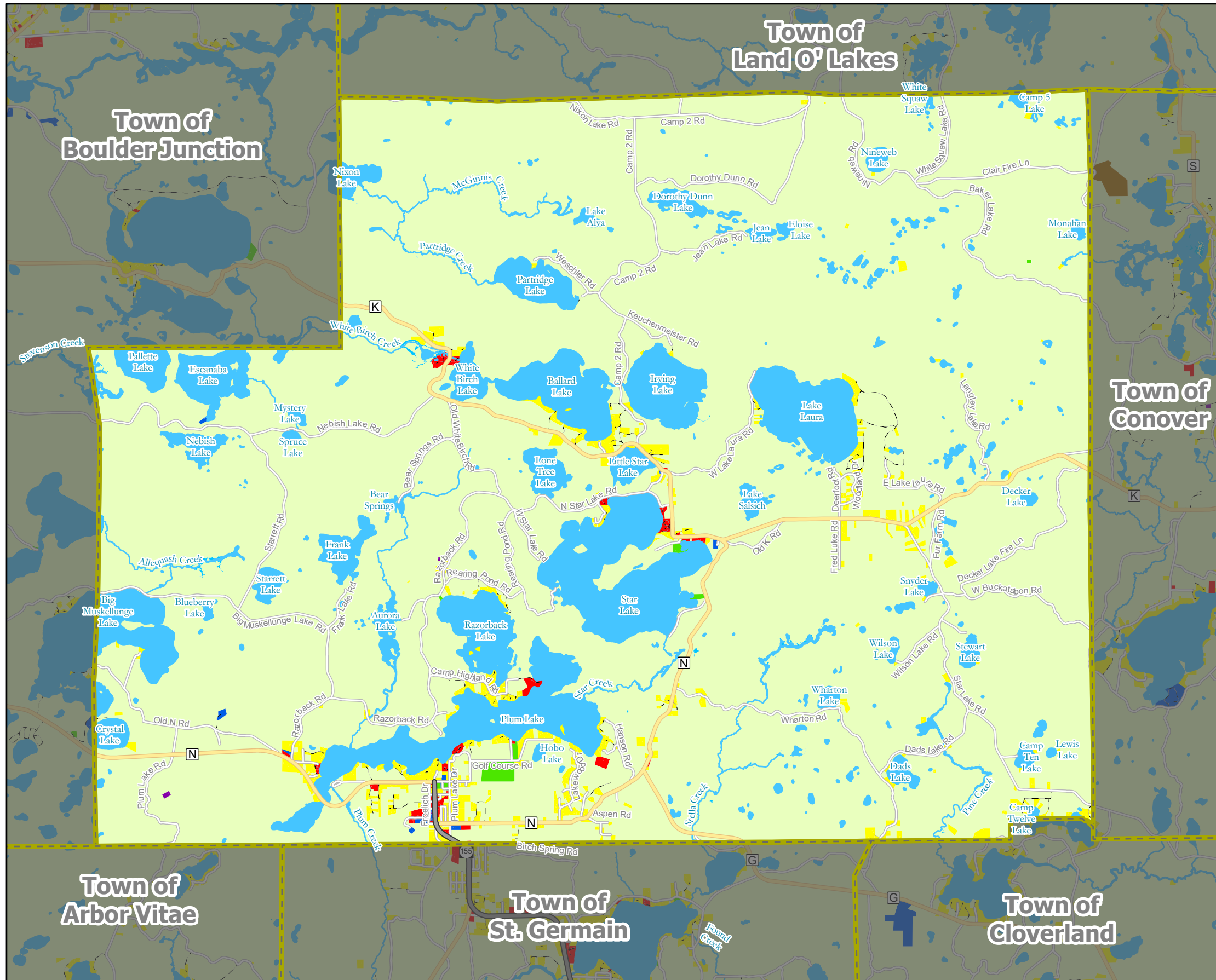
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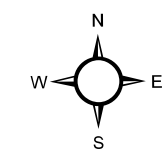
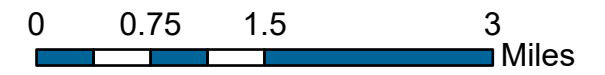
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### Existing Land Use

- Minor Civil Divisions
  - State Highways
  - County Highways
  - Local Roads
  - Private Roads
- Existing Land Use 2020
- Commercial
  - Governmental / Institutional
  - Mining
  - Open Lands
  - Outdoor Recreation
  - Residential
  - Transportation
  - Utility
  - Woodlands
  - Water



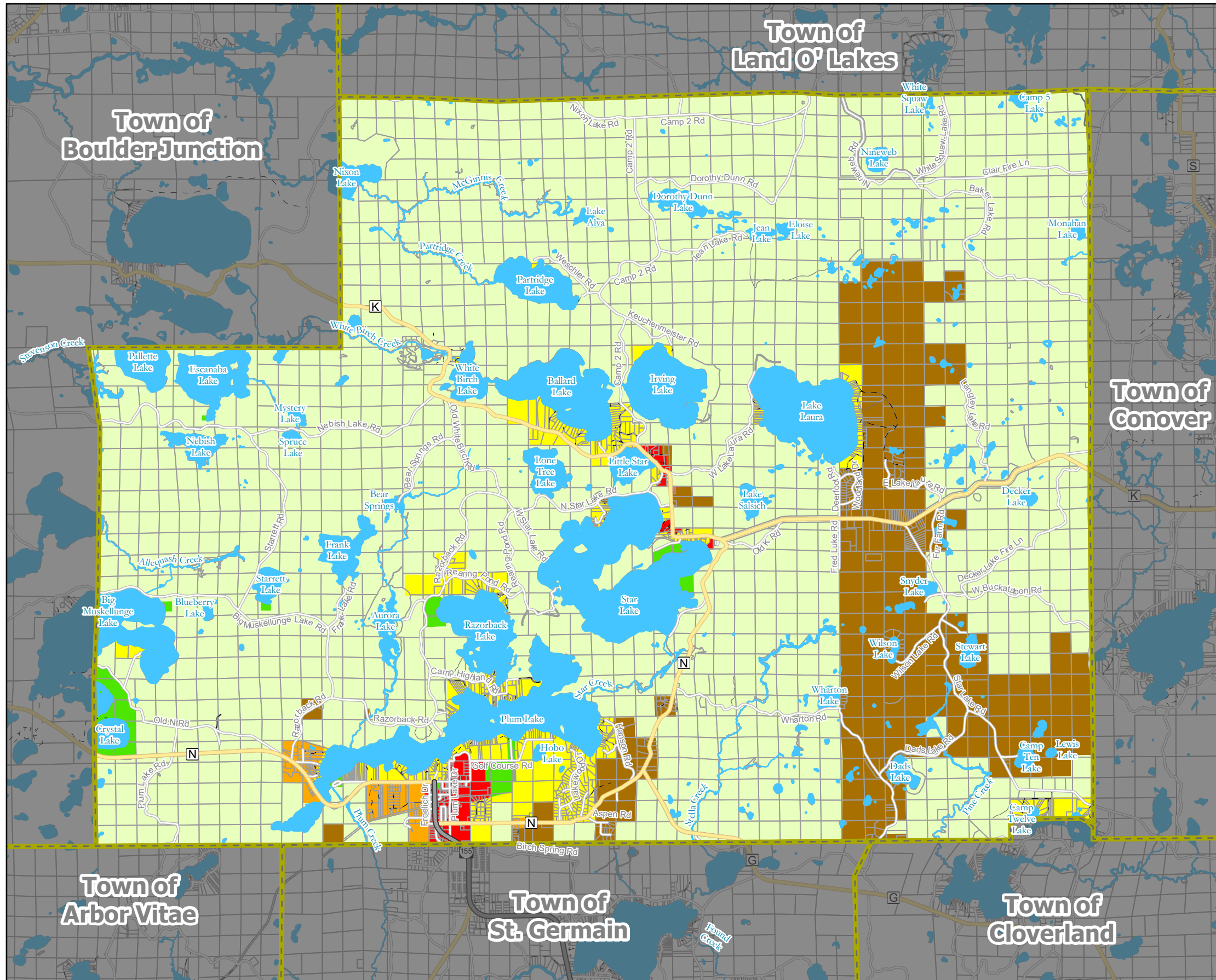
Source: WisDOT, WI DNR, NCWRPC, Vilas Co  
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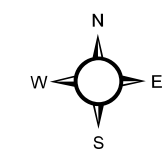
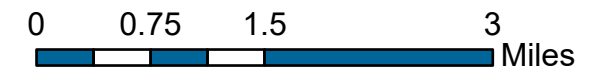
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### Future Land Use

- Minor Civil Divisions
- State Highways
- County Highways
- Local Roads
- Private Roads
- Parcels
- Future Land Use**
- Commercial
- Forestry
- Mixed Use
- Outdoor Recreation
- Preservation / Open Space
- Residential
- Rural Residential / Mixed Use
- Transportation
- Water



Source: WisDOT, WI DNR, NCWRPC, Vilas Co  
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# **Town of Plum Lake**

## **Public Participation Plan (PPP)**

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

### **I. Plan Development**

Throughout the planning process, the Planning Committee will provide oversight for the update of the Comprehensive Plan. The Planning Committee will also recommend adoption of the Public Participation Plan to the Town Board.

The Public Participation Plan will incorporate the following:

1. All meetings for the planning process will be posted and open to the public.
2. Plan related materials will be available at the Town Hall for review by the public.
3. The draft plan and maps will be available on a website for review by the public.
4. A public hearing will be held to solicit comment from the public.
5. The Comprehensive Plan will be distributed as outlined in state statute.

The Planning Committee will review and recommend adoption of the Comprehensive Plan to the Town Board.

### **II. Implementation, Evaluation, and Update:**

The Comprehensive Plan will be used as a general guideline for development in the Town. The plan will support the existing zoning and other regulations that the Town has in place.

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

---

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

## Resolution for the Adoption of a Public Participation Plan (PPP)

THE TOWN OF PLUM LAKE DOES HEREBY RESOLVE AS FOLLOWS:

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

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

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

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

I, R. KLAGAR, Clerk, do hereby certify that the forgoing resolution was duly adopted at a Town Board meeting, held at the Town Hall on the 23th. Day of Feb/2023 at 2:30 p.m.



5

**Planning Committee  
Town of Plum Lake, Vilas County**

**RESOLUTION #2023-005**

The Planning Committee of Town of Plum Lake, Wisconsin, by this resolution, adopted on proper notice with a quorum and by a roll call vote of a majority of the Town Planning Committee present and voting resolves and recommends to the Town Board of the Town of Plum Lake as follows:

Adoption of the Town of Plum Lake Comprehensive Plan.

The Town of Plum Lake Planning Committee, by this resolution, further resolves and orders as follows:

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

The vote of the Town of Plum Lake Planning Committee in regard to this resolution shall be recorded by the Secretary of the Town of Plum Lake Planning Committee in the official minutes of the Town of Plum Lake Planning Committee.

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

Adopted this 26th day of June, 2023.

   
Charles Rasmussen, Chair    Deb Seeger

Kevin Rasmussen

Ida Nemeč

  
Sheehan Donoghue

  
Shane Zaruba

  
Don Novak



# Town of Plum Lake

1670

STATE OF WISCONSIN }  
Vilas County } ss.

Kurt L. Kueger being duly sworn, deposes and says that he (she) is an authorized representative of the Vilas County News-Review and The Three Lakes News, a weekly newspaper published at Eagle River, the seat of government of said county, and that an advertisement of which the annexed is a true copy, taken from said paper, was published therein on

July 5, 2023

### NOTICE OF PUBLIC HEARING

A public hearing for comments on the recommended Town of Plum Lake Comprehensive Plan shall be held at the Town of Plum Lake Town Hall on Friday, August 4, 2023, with a Question-and-Answer period beginning at 5:00 pm and the Public Hearing to immediately follow. The proposed comprehensive plan has been distributed as outlined in Wisconsin statute 66.1001(4)(d).

A copy of the comprehensive plan may be reviewed prior to the hearing at the Town Hall during regular office hours: (M-Th 10:00am-2:00pm, and Monday 5:30pm - 7:30pm), or at the Plum Lake Public Library, during library hours. The plan is also available at [www.ncwrpc.org](http://www.ncwrpc.org), and a link is provided on the Town's website ([www.plumlakewi.gov](http://www.plumlakewi.gov)). Questions may also be directed to [office@plumlakewi.gov](mailto:office@plumlakewi.gov).

WNAXLP

1670

(Signed)

Kurt L. Kueger  
Publisher (Title)

Subscribed and sworn to before me this 5th day of July, 2023.

Dawn R. Molnar  
Notary Public, Vilas County, Wisconsin

My Commission expires May 22, 2024.  
2col x 224" lines, one insertion @ \_\_\_\_\_ per line \$ 51.60

\_\_\_\_\_ lines, \_\_\_\_\_ insertion @ \_\_\_\_\_ per line \$ \_\_\_\_\_

Office Fee \$ 1.00

Total \$ 52.60



(Seal)

**TOWN OF PLUM LAKE**  
**STATE OF WISCONSIN**  
**VILAS COUNTY**

**Ordinance 2023-001**  
**Comprehensive Plan Ordinance**

**SECTION I – TITLE/PURPOSE**

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

**SECTION II – AUTHORITY**

The Town Board of Plum Lake has authority under its Town powers under s. 60.22, Wis. stats., its power to appoint a Town planning committee 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 Plum Lake 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 Town of Plum Lake 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 Plum Lake 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 Plum Lake 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 PLANNING COMMITTEE RECOMMENDATION**

The Planning Committee of Town of Plum Lake, by a majority vote of the entire committee, recorded in its official minutes, has adopted a resolution recommending to the Town Board the adoption of the Town of Plum Lake Comprehensive Plan, which contains all the elements specified in s. 66.1001(2), Wis. Stats.

**SECTION VI – PUBLIC HEARING**

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

**SECTION VIII – SEVERABILITY**

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

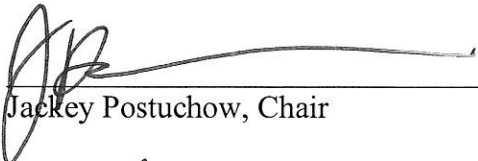
**SECTION IX – EFFECTIVE DATE**


This ordinance is effective upon publication or posting.  
The Town clerk shall properly post or publish this ordinance as required under s. 60.80, Wis. stats.

Adopted this 28th day of September, 2023.

Ordinance approved on this 8<sup>th</sup> day of August, 2023, on a vote of:

Ayes   3   Nays   0   and   0   Abstentions

  
\_\_\_\_\_  
Jackey Postuchow, Chair

  
\_\_\_\_\_  
Attest: Kim Lechner, Clerk

  
\_\_\_\_\_  
Kevin Rasmussen, Supervisor I

  
\_\_\_\_\_  
Jona Eliason, Supervisor II

Town of Plum Lake

3578

STATE OF WISCONSIN

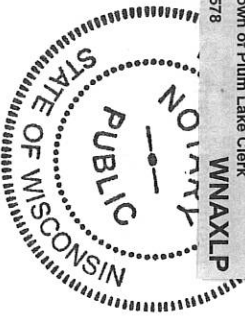
Vilas County

ss.

TOWN OF PLUM LAKE

(One Week 9/27/23)  
NOTICE  
TOWN OF PLUM LAKE  
ORDINANCE 2023-001  
COMPREHENSIVE PLAN  
-ORDINANCE-

Please take notice that the Town of Plum Lake at a Town Board meeting held on August 8, 2023, did adopt ordinance 2023-001, Comprehensive Plan Ordinance, with changes to the Comprehensive Plan, and, said changes were approved at the September 10, 2023, Town Board Meeting. The ordinance lawfully adopts a comprehensive plan as required under s. 66.1001(4)(c), Wis. Stats. Said ordinance is available for inspection at the Town of Plum Lake Town Hall, 8755 Lake St., Sayner, during regular office hours and on the Town of Plum Lake website (www.plumlakewi.gov). Call the Town Clerk at 715-542-4531 with any questions. This ordinance will be in effect September 28, 2023.  
K. Lechner  
Town of Plum Lake Clerk  
WNAXLP  
3578



Kurt J. Krueger being duly

sworn, deposes and says that he (~~she~~) is an authorized representative of the Vilas County News-Review and The Three Lakes News, a weekly newspaper published at Eagle River, the seat of government of said county, and that an advertisement of which the annexed is a true copy, taken from said paper, was published therein on

September 27, 2023

(Signed)

Kurt J. Krueger

(Title)

Subscribed and sworn to before me this 27th day

of September, 2023

Don E. Miller

Notary Public, Vilas County, Wisconsin

My Commission expires May 22, 2024

30 lines, one insertion @ .2481 per line \$ 22.44

\_\_\_\_\_ lines, \_\_\_\_\_ insertion @ \_\_\_\_\_ per line \$ \_\_\_\_\_

Office Fee \$ 1.50

Total \$ 23.44

(Seal)

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# *Town of Plum Lake*

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## **Town Board Meeting**

Tuesday, August 8, 2023, beginning at 5:30 pm

### **1. Open Meeting Verification:**

The meeting was held at the Town Hall in Sayner and was called to order at 5:30 pm by Chair Postuchow. The meeting was duly called with the notice posted at the Town Hall in Sayner, the US Sayner Post Office, and notice was given to the *Vilas County News-Review*, *The Lakeland Times*, WRJO, WERL, as well as posted on the Town of Plum Lake website.

### **2. Roll Call:**

Chair Postuchow, Supervisor Eliason, Supervisor Rasmussen, Treasurer Klager, Clerk Lechner, and 24 other people were present.

### **3. Pledge of Allegiance**

The pledge of allegiance was recited.

### **4. Approve Agenda to Be Discussed in Any Order:**

Chair Postuchow made a motion to discuss the agenda in any order. Supervisor Eliason seconded the motion. **Motion passed unanimously.**

### **5. Approval of minutes from previous meeting(s):**

Supervisor Rasmussen made a motion to approve the July 11, 2023, Town Board Meeting minutes, the July 11, 2023, Special Town Board Meeting minutes, and the August 1, 2023, Special Town Board Meeting minutes. Supervisor Eliason seconded the motion. **Motion passed unanimously.**

### **6. Citizen comments or concerns:**

Sheehan Donahue wanted to make a correction to a statement that she had made at the Planning Committee meeting on Monday, August 7th, which is that the State of Wisconsin does have binding referendum to be put forward and placed on a ballot for a vote. She would also like the Town Board to take into consideration a crosswalk from the quilt shop across Hwy. 155 to the park. She also requested that the Town Board meet with the Planning Committee as soon as possible to give the committee expectations for the remainder of the year, and into next year. Supervisor Rasmussen asked Planning Committee Chair Chuck Rasmussen if in the TAP grant they are also looking at bike spurs. Chuck Rasmussen stated that was correct. Debbie Seeger would like the Town Board to charge for usage of the Recreation/Community Center, Razorback Ridges for rental and clean-up fees. Treasurer Bob Klager stated that the Town does currently charge for usage, but the Town has not been charging residents of Plum Lake. Currently there is no clean-up fee, but people using the facility have been told that the expectation is that the building will be left as they found it. He also stated that he is unaware of any deposit. Libby Scott would like the Town to do Zoom meetings for all property owners. Doug Scott wanted to clarify the legal distinction between the adoption and the effective date of an ordinance. The ordinance designating ATV/UTV Routes and Regulating the Operation of all ATV/UTV Vehicles was adopted on September 18, 2018, and the sunset clause stated two years from time of adoption, not when it went into effect. Bill Scott would like the language changed in the Comprehensive Plan to include the 2015 ATV/UTV survey, and remove any inaccurate language

and make plan factually correct before it is finalized. Vicky B. is a vacation rental owner in Star Lake who feels that the Town is missing the “quiet sector” and silent sports tourists. She feels that the Town risks losing those quiet people when ATVs are introduced, and she does not support ATV use on roads or trails. She feels that trails will erode the quiet. Randy Vandenberg states he has a friend who cannot sell their home due to an ATV trail in the back of his property, while another friend sold his home for over asking price when the home was near a silent sport trail. Mark Spears is concerned with safety on County K. Ruth Wagner questioned the status of high-speed internet. Clerk Lechner stated that she is having a meeting with a Charter/Spectrum representative on August 9<sup>th</sup>, and there will be more information to follow. Gail Vandewalker is concerned with ATVs crossing Lake Laura Road and the possibilities of crashes. Jane Vandewalker agrees with the comments so far and does not want ATVs to change the peace, quiet, and tranquility of the Northwoods. Louise Randall requested that a survey regarding ATV/UTVs be sent to all taxpayers and voters. Jeremy Arnold, Fire Chief, stated that there are way more snowmobile accidents than ATV accidents and feels that businesses should be a big part of the decision regarding ATVs. People are not asking to open all town roads, they want a trail in and a trail out, that’s it. Nick Seeger feels that the 2015 ATV survey is not relevant. It is old and worded poorly and means nothing now. He stated that the trends are pro-ATV along our business district. He gave statistics regarding ATV and snowmobile accidents. He is looking forward to moving the town forward. Libby Scott stated that Sayner and Star Lake are different communities, and only one business will benefit, and the route will dead end there. Chair Postuchow stated that we all need to compromise and respect our neighbors. There is room for negotiation and compromise. Clive Reeman feels that the only way to resolve this issue is to truly ask the residents, either taxpayers and voters, or just voters, in a scientific way. Don Novak likes the idea of compromise, but in this case, compromise is one way. Those people who are not in favor of ATVs are asked to give up some of their position, only to have ATVs continue to grow throughout the town. This is seen not as much as a compromise, but as a surrender.

**7. Discussion and Action on the following:**

**A. Approval of Comprehensive Plan Ordinance, Ordinance #23-1:**

Chair Postuchow made a motion to accept the Comprehensive Plan Ordinance #23-1 with the following corrections to the Comprehensive Plan:

1. On page 55, sentence three (3) will be change to, “The Town is exploring limited access routes for ATVs and UTVs.” The last sentence on page 55, “The Town does not allow the use of ATV or UTVs on most Town roads,” will be stricken.
2. On page 20 under Town of Plum Lake Recreation Plan, 2023, third paragraph, seventh (7<sup>th</sup>) line, last sentence will be changed to, “Limited connections for ATV and UTV trails in the Town to connect nearby routes such as routes between Star Lake and St. Germain are being explored.”
3. On page 2, under acknowledgements, Chair Jackey Pustuchow will be changed to Chair: Jackey Postuchow.

And the following corrections to the Ordinance for Comprehensive Plan (#23-1): change all references to Plan Commission to Planning Committee. Supervisor Eliason seconded the motion.

**Motion passed unanimously.**

**B. Discussion and Approval of TAP Award Consultant Selection Participation:**

Chuck Rasmussen, Chair of the Planning Committee, would like a Town Board member to assist in locating a consultant firm. Chair Postuchow will assist. Supervisor Rasmussen made a motion to have Chair Postuchow assist the Planning Committee with the consultant selection process for the TAP grant. Supervisor Eliason seconded the motion. **Motion passed unanimously.**



**C. Approval of DNR Grant AEPP62821 Agreement Cost Amendment (#1) and Grant Project Resolution Regarding Boat Landing Monitoring Devices at Irving, Razorback, and Laura Lakes:**

Chair Postuchow stated that this document was to recognize that Will Maines is no longer the Town Chair, and also to acknowledge a cost increase that had been previously approved.

Supervisor Rasmussen made a motion to approve the Agreement Cost Amendment (#1) and Grant Resolution Regarding Boat Landing Monitoring Devices at Irving, Razorback, and Laura Lakes. Chair Postuchow seconded the motion. **Motion passed unanimously.**

**D. Letter Approving the Library for a Raffle License:**

Supervisor Rasmussen stated that the minutes from this meeting should suffice rather than a letter for the approval of the raffle license. Supervisor Eliason made a motion for the approval of the raffle license for the Library, and to forward the meeting minutes in lieu of a letter.

Chair Postuchow seconded the motion. **Motion passed unanimously.**

**E. Event Permit Approval for the Sayner-Star Lake Chamber of Commerce for “Bags and Brews” on August 15, 2023:**

Supervisor Rasmussen made a motion to approve a Temporary Class “B” Beer (Picnic) License for the Sayner-Star Lake Chamber of Commerce “Bags and Brews” event on August 15, 2023. Supervisor Eliason seconded the motion. **Motion passed unanimously.**

**F. Public Works Request to Purchase Tires:**

, etc.

**G. Event Permit Approval for Plum Lake Lions Brat Fry on September 16, 2023:**

Chair Postuchow made a motion to approve the event permit for the Plum Lake Lions Brat Fry on September 16, 2023. Supervisor Rasmussen seconded the motion. **Motion approved unanimously.**

**H. Approval of Operator’s (Bartender’s) License for Kristina Krueger:**

Chair Postuchow made a motion to approve an Operator’s (Bartender’s) License for Kristina Krueger. Supervisor Eliason seconded the motion. **Motion passed unanimously.**

**I. Approve Agreement between the Sayner-Star Lake Lions Club and the Town of Plum Lake regarding Utilities at the Razorback Ridges Memorial Park Shelter:**

Chair Postuchow made a motion to table this item until next month. Supervisor Rasmussen seconded the motion. **Motion passed unanimously.**

**J. Approval of Resolution to Pay Utilities for Razorback Ridges Memorial Park Shelter Facility(s), 2023-008**

Chair Postuchow made a motion to table this item until next month. Supervisor Rasmussen seconded the motion. **Motion passed unanimously.**

**8. Approval of Monthly Vouchers:**

Chair Postuchow made a motion to approve payment for vouchers in the amount of \$58,558.32 with 21355-21391 from the NOW Account in the amount of \$26,934.13, and 1263-1265 from the Payroll Account in the amount of \$31,624.19. Supervisor Eliason seconded the motion. **Motion passed unanimously.**

**9. Adjourn:**

Chair Postuchow made a motion to adjourn. Supervisor Rasmussen seconded the motion. **Motion passed unanimously.** The meeting adjourned at 6:30 pm.

These minutes were taken at the Regular Town Board Meeting of the Town of Plum Lake held on the 8th day of August, 2023, and were entered in this Record Book by: K. Lechner, Clerk

# Attachment F: Alexander Property Site Development Plan Maps

To be completed mid-to-late 2023 and attached here following adoption.