



# **Town of Cloverland Comprehensive Plan 2026**



# **Town of Cloverland Comprehensive Plan**

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**Prepared with the Assistance of the:**

**North Central Wisconsin Regional Planning Commission**

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# Chapter One

## Demographics

This chapter reviews the demographics of the Town of Cloverland and identifies the major trends impacting the Town over the next few decades. Both Vilas County and the State of Wisconsin are presented for comparison.

### BACKGROUND

The Town is located in the eastern portion of Vilas County. The Town is bounded by the Towns of Conover and Plum Lake to the north, the Town of St. Germain to the west, the Town of Lincoln to the east and the Town of Sugar Camp (Oneida County) to the south.

### Planning Process

In the spring of 2025, the Town initiated a process to update its plan. The state planning law – 66.1001 – requires that a comprehensive plan be updated every ten years. A variety of Planning Commission meetings were held over the course of 2025 to prepare the plan. A final Planning Commission meeting was held in the fall of 2025 to review the final draft and recommend adoption of the plan by the Town Board. The plan was adopted by the Town Board in the winter of 2026.

### 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 **Appendix A**. The Town of Cloverland posted all Planning Commission meetings to invite the public and held a Public Hearing to collect public input.



# DEMOGRAPHICS

## Population and Households

### Historical Trends

According to the latest data from the American Community Survey, the Town of Cloverland’s population was an estimated 1,112 people in 2023. As shown in **Table 1**, this represents a 21 percent increase since 2000. In comparison, the populations of Vilas County and Wisconsin both had slower rates of increase during this time at about 11 and 10 percent respectively.

Table 1: Population					
	2000	2010	2020	2023	% Change 2000-2023
Town of Cloverland	919	1,029	1,068	1,112	21.0%
Town of Conover	1,137	1,235	1,318	1,313	15.5%
Town of Plum Lake	486	491	553	428	-11.9%
Town of Lincoln	2,579	2,423	2,659	2,694	4.5%
Town of St. Germain	1,932	2,085	2,083	2,074	7.3%
Town of Sugar Camp	1,781	1,694	1,819	2,095	17.6%
Vilas County	21,033	21,430	23,047	23,410	11.3%
Wisconsin	5,363,675	5,686,986	5,893,718	5,892,023	9.9%

Source: U.S. Census, American Community Survey 2019-2023

There were 562 households in the Town of Cloverland in 2023, which represents an increase of about 35 percent from the number of households in 2000, as shown in **Table 2**. During the same period, the number of households in Vilas County and Wisconsin both increased by nearly 20 percent. The Town of Cloverland has also outpaced each of the surrounding communities in household growth since 2000. In 2023, the average household size in the Town of Cloverland was 1.98, down from 2.19 in 2010. In comparison, Vilas County’s average household size was 2.13 in 2023, down from 2.20 in 2010.

Table 2: Households					
	2000	2010	2020	2023	% Change 2000-2023
Town of Cloverland	416	470	505	562	35.1%
Town of Conover	483	574	640	625	29.4%
Town of Plum Lake	221	235	283	231	4.5%
Town of Lincoln	1,111	1,102	1,192	1,208	8.7%
Town of St. Germain	887	953	1,054	1,061	19.6%
Town of Sugar Camp	708	729	816	848	19.8%
Vilas County	9,066	9,658	10,804	10,873	19.9%
Wisconsin	2,084,544	2,279,768	2,428,361	2,446,028	17.3%

Source: U.S. Census, American Community Survey 2019-2023

## Projections

**Table 3** compares projected population in the Town of Cloverland to Vilas County and Wisconsin, based off population projections conducted by the Wisconsin Department of Administration (DOA) and NCWRPC. The DOA population projections are recognized as Wisconsin's official population projections and are based on historical population and household growth in the community, with more recent years given a greater weight. According to the DOA projections, the Town of Cloverland is projected to significantly decrease in population by 2050. However, due to the recent increases in population contradicting DOA's projections, NCWRPC projections were also included, which project a 15 percent increase in population by 2050.

Table 3: Population Projections					
	2020	2030	2040	2050	% Change 2020-2050
Town of Cloverland	1,068	1,048	987	901	-15.6%
Vilas County	23,047	23,185	22,365	20,885	-9.4%
Wisconsin	5,893,718	5,890,915	5,841,620	5,710,120	-3.1%
Source: WI DOA Official Population Projections					
Cloverland	1,068	1,119	1,173	1,229	15.1%
Vilas County	23,047	24,150	25,307	26,518	15.1%
Wisconsin	5,893,718	6,497,304	7,162,704	7,896,249	34.0%
Source: NCWRPC					

## Age Characteristics

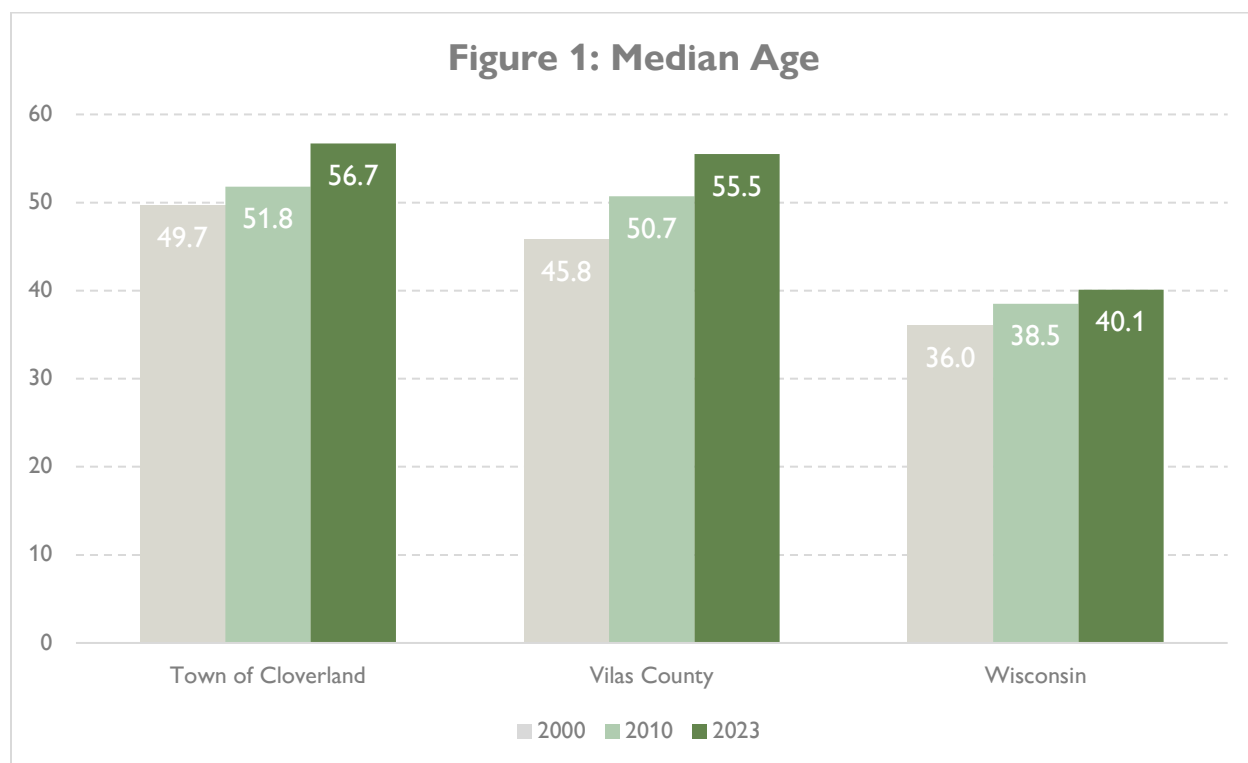
As shown in **Figure 1**, the median age in the Town of Cloverland was 56.7 in 2023, higher than it was in 2010 (51.8). The Town of Cloverland's median age of 56.7 was slightly higher than the median age in Vilas County (55.5) and significantly higher than Wisconsin (40.1) as a whole in 2023. Two age groups are particularly significant, those 65 and over and those under 18. The population under 18 is a dependent

population that requires more services including quality childcare, schools, and specialized health care needs. Those 65 and over may require access to healthcare, transportation, and community services.

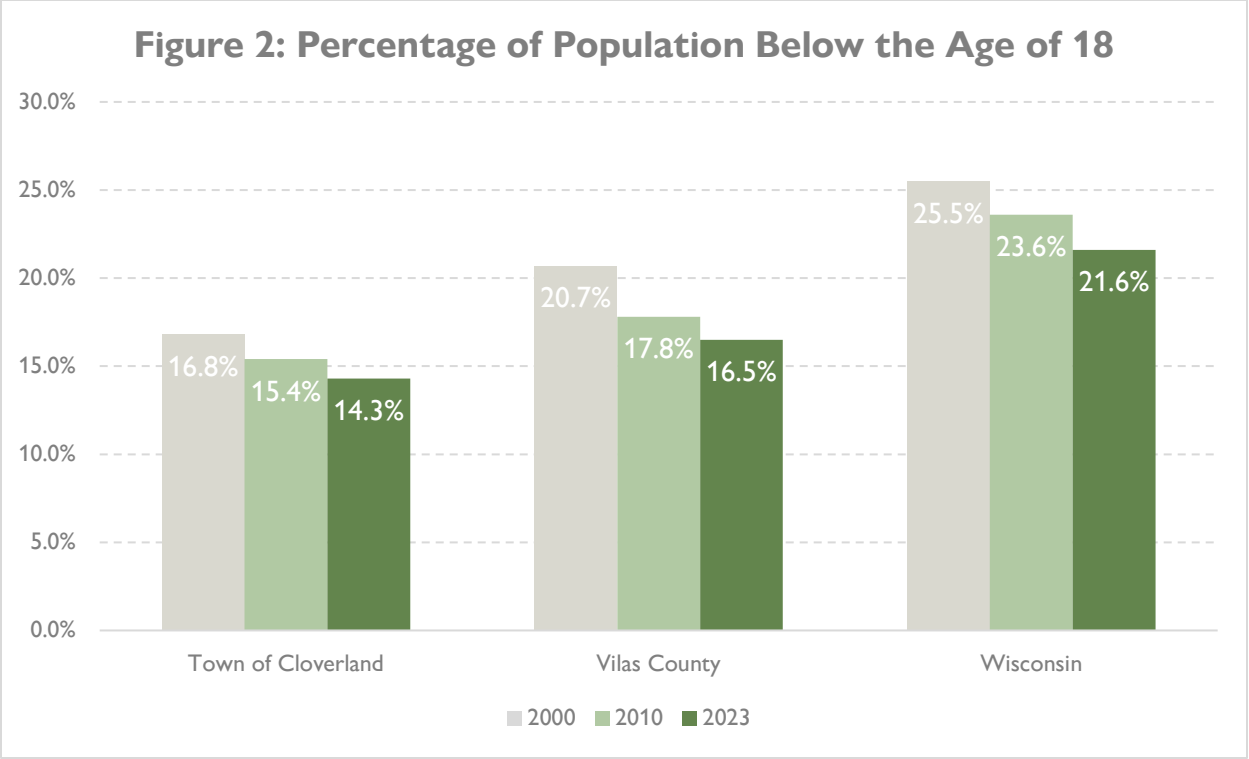
Between 2000 and 2023, the proportion of the population that was age 17 and younger within the Town of Cloverland decreased from about 17 percent in 2000 to about 14 percent in 2023, as shown in **Figure 2**. The percentage of the population below the age of 18 also decreased in Vilas County and Wisconsin as well during this time.

**Figure 3** compares the proportion of the population ages 65 and older in the Town of Cloverland, Vilas County, and Wisconsin. Between 2000 and 2023, the percentage of the population age 65 and older within the Town of Cloverland increased from 24 percent in 2000 to nearly 30 percent in 2023. Vilas County and Wisconsin experienced a similar growth in the proportion of the population age 65 and older.

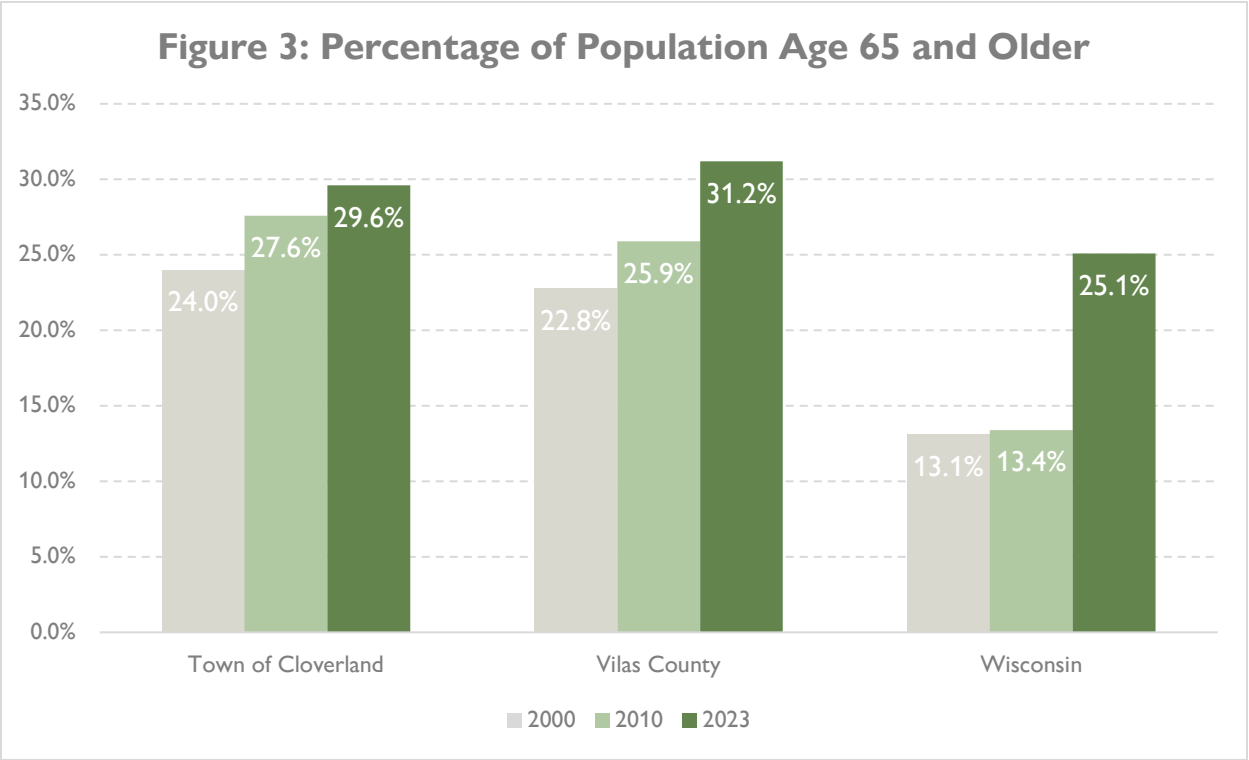
Due to longer life expectancy and the size of the Baby Boomer generation, the 65 and older age group is expected to continue to increase in size. The trend is occurring at the state and national levels and to an even greater degree within the rural Wisconsin counties, especially in the northern one-third of the state. This population trend whereby older age categories increase significantly while younger age categories decline may impact the future labor supply, school system, and health care industry at the national, state, and local levels.



*Source: U.S. Census & ACS 2019-2023*

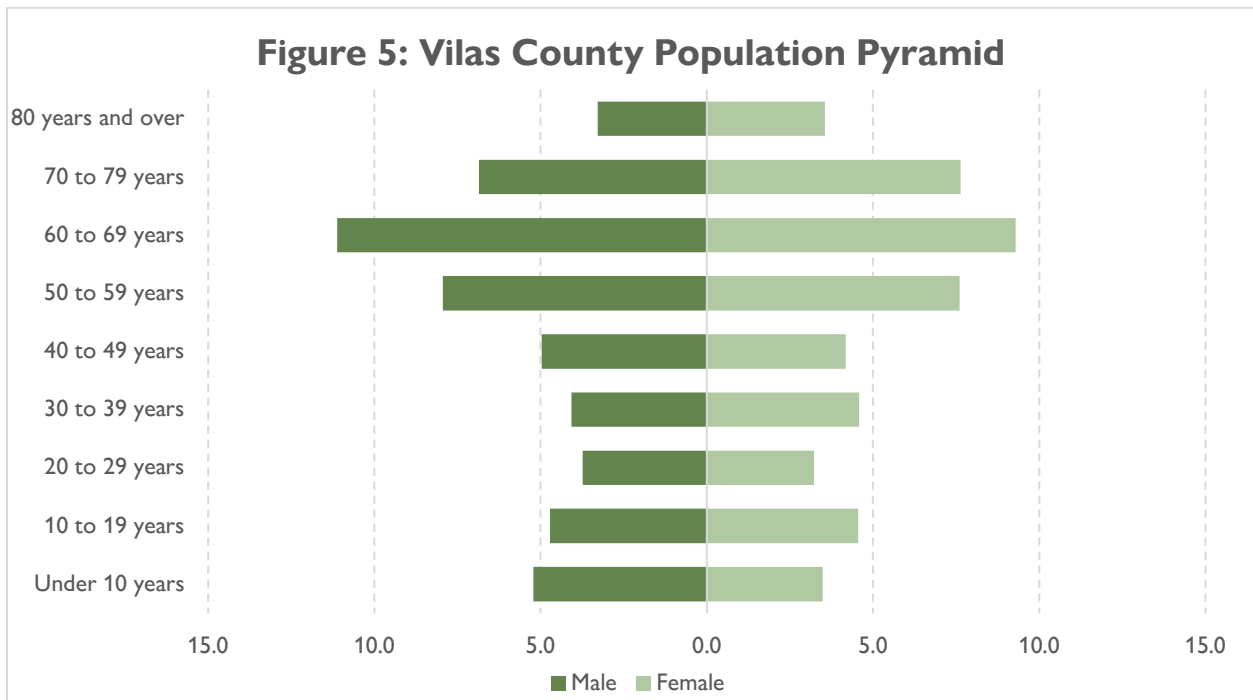
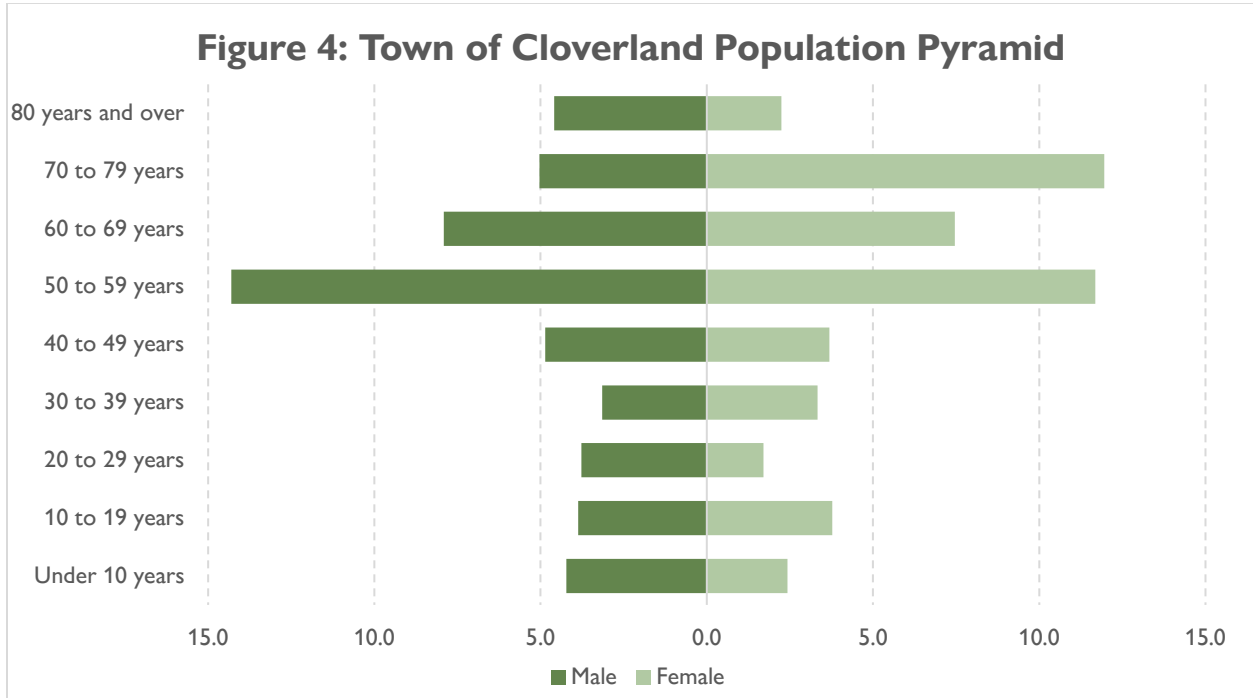


Source: U.S. Census & ACS 2019-2023



Source: U.S. Census & ACS 2019-2023

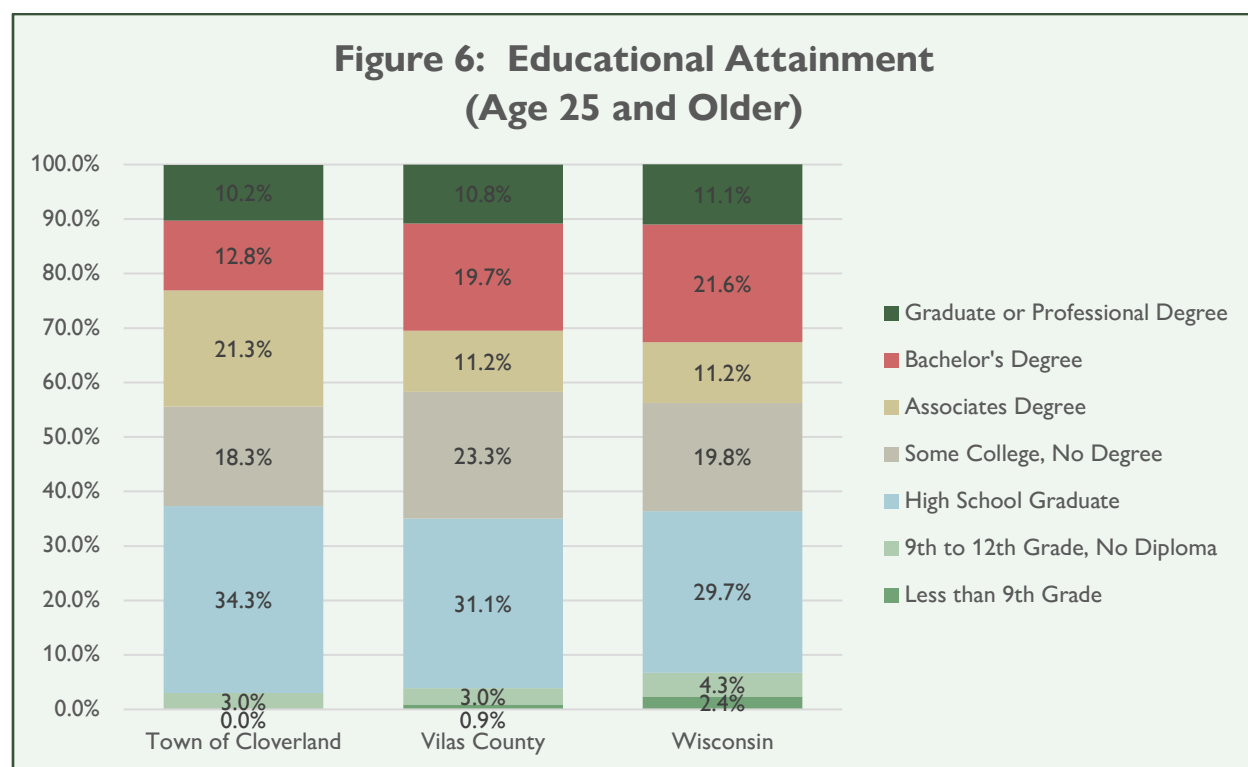
**Figures 4 and 5** compare the distribution of age groups for the Town of Cloverland and Vilas County. As shown below, both the Town and County have top-heavy population pyramids, indicating that the Town and County both have a high concentration of adults either nearing retirement or that are already at retirement age, and both have low concentrations of young adults and children.



## Education and Income Levels

### Education

**Figure 6** compares educational attainment of those in the Town of Cloverland to the County and the State by showing the highest level of education completed by residents ages 25 and older. In 2023, 97 percent of Town residents ages 25 and older had a high school education or higher. This was slightly higher than the County and State averages. In the Town of Cloverland, over 23 percent of the population held bachelor's or other advanced degrees compared to 30.5 percent of County residents and nearly 33 percent of State residents.



Source: American Community Survey 2019-2023

### Income

Median household income and per capita income are two commonly used measures of income. Median household income is the income for the middle point of households, meaning half of all households fall below that income, and half are above. Per capita income is the measure of average total income per person.

Median household income for Town of Cloverland residents was \$57,101 in 2023. **Table 4** shows that this was lower than Vilas County and the State of Wisconsin. Median household income within the Town of Cloverland was higher than the County and slightly lower than the State in 2010. When adjusted for inflation, median household income in the Town decreased by over 17 percent between 2010 and 2023. During this time, median household income increased by nearly 17 percent in Vilas County and over 9 percent in Wisconsin.

**Table 5** illustrates that income per capita in the Town of Cloverland was lower than both the County and the State in 2023. The Town of Cloverland's per capita income was higher than both Vilas County's and Wisconsin's in 2010. When adjusted for inflation, per capita income in the Town of Cloverland decreased by over 7 percent between 2010 and 2023. This is in contrast to the County and State, which both experienced increases in per capita income during this time.

<b>Table 4: Median Household Income</b>					
<b>Minor Civil Division</b>	<b>2000*</b>	<b>2010*</b>	<b>2023</b>	<b>2000-2023 % Change</b>	<b>2010-2023 % Change</b>
Town of Cloverland	\$60,077	\$69,033	\$57,101	-5.0%	-17.3%
Vilas County	\$59,832	\$57,478	\$67,132	12.2%	16.8%
Wisconsin	\$74,423	\$69,250	\$75,670	1.7%	9.3%

Source: U.S. Census and American Community Survey (2019-2023)

\*: Adjusted for inflation

<b>Table 5: Per Capita Income</b>					
<b>Minor Civil Division</b>	<b>2000*</b>	<b>2010*</b>	<b>2023</b>	<b>2000-2023 % Change</b>	<b>2010-2023 % Change</b>
Town of Cloverland	\$35,291	\$42,900	\$39,721	12.6%	-7.4%
Vilas County	\$32,542	\$37,454	\$42,822	31.6%	14.3%
Wisconsin	\$36,150	\$35,732	\$42,019	16.2%	17.6%

Source: U.S. Census and American Community Survey (2019-2023)

\*: Adjusted for inflation

## Employment Characteristics

**Tables 6 and 7** illustrate the breakdown of the labor force and employed population living in the Town of Cloverland in 2010 and 2023. The “employed population” includes those that are 16 and older. Between 2010 and 2023, the Town's labor force increased by 72 persons. This is likely due to the increase in overall population during the same time period.

Labor force participation indicates the percentage of those 16 years and over that are in the labor force. The labor force participation rate significantly decreased within the Town of Cloverland from 2010 to 2023, decreasing by six percentage points during this time. This is similar to the County and the State where labor force participation rates also significantly decreased during this time.

**Table 6: Labor Force Characteristics**

Minor Civil Division	Labor Force			Labor Participation Rate	
	2010	2023	2010-2023 % Change	2010	2023
Town of Cloverland	483	555	14.9%	63.2%	56.9%
Vilas County	10,718	10,832	1.1%	58.1%	53.9%
Wisconsin	3,078,465	3,125,057	1.5%	69.0%	65.5%

Source: U.S. Census and American Community Survey (2019-2023)

In 2023, there were 535 residents within the Town of Cloverland that were employed. This represents an 18 percent increase in employment among Town residents since 2010, as shown in **Table 7**. Employment increased in Vilas County during the same period, increasing by over 6 percent. The State experienced a 9 percent increase in employment from 2010 to 2023. 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 2.0 percent in 2023, lower than Vilas County's rate of 2.2 percent and the State's rate of 2.2 percent.

**Table 7: Employment**

	2010	2023	2010-2023 % Change	Unemployment Rate
Town of Cloverland	454	535	17.8%	2.0%
Vilas County	9,764	10,383	6.3%	2.2%
Wisconsin	2,869,310	3,125,057	8.9%	2.2%

Source: U.S. Census and American Community Survey (2019-2023)

**Table 8: Occupation of Employed Workers**

Occupation	Town of Cloverland		Vilas County	
	2000	2023	2000	2023
Management, Professional & Related	111	228	2,338	3,828
Service	84	87	1,901	2,200
Sales & Office	124	92	2,608	2,077
Natural Resources, Construction, and Maintenance	68	77	1,460	1,178
Production, Transportation & Mineral Moving	35	51	961	1,100
Total	422	535	9,268	10,383

Source: U.S. Census and American Community Survey (2019-2023)

As shown in **Table 8**, most residents in the Town of Cloverland were employed in Management, business, science, and arts occupations. The second sector most represented was the Sales & Office occupation group, followed by Service occupations. From 2010 to 2023, the most significant increase in employment were seen in Management, Professional & Related occupations.



## Demographic Snapshot

- The Town of Cloverland has experienced an increase in both population and the number of households since 2010. Household growth within the Town has outpaced population growth during this time, leading to a decrease in household size.
- The Town of Cloverland has contrasting population projections over the next several decades. The official state projections conducted by the DOA project a significant decrease in the Town's population by 2050. In contrast, projections conducted by the NCWRPC project an increase in growth. These projections from the NCWRPC more accurately mirror the growth in population experienced within the Town over the past several years.
- There is a considerable proportion of the population either entering the retirement phase or already retired. In 2023, the Town's median age of 56.7 was slightly higher than Vilas County's median age of 55.5 and significantly higher than Wisconsin's median age of 40.1.
- The median age increased from 51.8 in 2010 to 56.7 in 2023.
- The Town of Cloverland has a higher proportion of residents with a high school diploma than the County and State, and a lower proportion of residents with a bachelor's degree, or graduate/professional degree than the County and State.
- The Town of Cloverland's median household income of \$57,101 in 2023 was lower than the median household incomes of Vilas County and Wisconsin. Additionally, per capita income within the Town was also lower than both the County and State in 2023.
- The Town's labor participation rate is higher than the County's participation rate and is lower than the State's participation rate, and the Town's unemployment rate of 2.0 percent in 2023 is slightly lower than the State and the County.
- Most people in the Town of Cloverland work in Management, Professional, and Related occupations.

# Chapter Two

## Natural, Cultural, & Agricultural 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. Natural resources covered in this chapter include biology, geology, and geography including terrain, soils, water, forests, wetlands, wildlife, and habitat.

Cultural resources include a community's heritage, archaeological sites and cemeteries, historic buildings and landscapes, historic transportation routes, or traditional cultural properties important to indigenous peoples or other cultural groups. Cultural resources also include arts and the way of life in a community. Cultural resources are those elements around us that signify our heritage and help to evoke the sense of place that makes an area distinct.

### Previous Plans and Studies

#### Vilas County Land and Water Resource Management Plan, 2025-2035

This Plan provides a framework for local/state/federal conservation program implementation efforts. Implementation of this plan will help protect and improve the valuable water and soil natural resources in Vilas County. Some of the plan's recommendations include protecting shoreland areas, reducing nonpoint source pollution, replace failing septic systems, and reduce wildlife conflicts. A copy is available in the Vilas County Land Conservation Department.

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

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

## **Vilas County Farmland Preservation Plan, 2015**

The Vilas County Farmland Preservation Plan is required under Chapter 91 of Wisconsin Statutes. The Plan's purpose is to guide and manage farmland preservation and agricultural production capacity from 2015 to 2024. The plan functions as the primary policy document setting forth directions for how the County intends to preserve agricultural production capacity, farmland, soil and water resources, and rural character.

**Farmland Preservation Areas** – Parcels that meet the Farmland Preservation Plan (FPP) mapping criteria. Landowners in this area may apply for farmland preservation income tax credits. No non-agricultural development is planned in the next fifteen years for those areas identified.

### *Criteria for Farmland Preservation Areas:*

- Lands depicted on the Soils Map as farmlands.
- Lands depicted on the Land Use Map as agriculture, cranberry bog, open lands, or woodlands.
- Lands depicted on the Future Land Use Map that allow agriculture or forestry to occur

### *Lands are excluded if they are any of the following:*

- Local, county, state, and federal lands
- “Planned Out” lands on Map 5 of the FPP
- Parcels less than 5 acres
- Tax exempt land

Farmland preservation areas are present throughout the Town of Cloverland. However, there are currently few areas of land currently being used for agricultural production purposes within the Town.

## **Vilas County Forest Comprehensive Land Use Plan 2006-2020**

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

## **Cloverland Lakes Management Plan**

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

## **USGS Protecting Wisconsin's Groundwater through Comprehensive Planning**

In a joint effort by the Wisconsin Department of Natural Resources (DNR), the University of Wisconsin System, and the United States Geological Survey, a website was made available with data and information on geology, general hydrology, and groundwater quantity and quality. The website was developed to aid government officials in their comprehensive plans, including this plan. The most recent data available for Vilas County was public in 2007. The Vilas County report can be accessed here: <https://wi.water.usgs.gov/gwcomp/index.html>.

## **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.

### **Water Resources**

Surface water resources support the area's economy by drawing tourists and providing a good quality of life for residents. Vilas County contains one of the highest concentrations of natural lakes in the world. Vilas County Shoreland Zoning is in effect. Actual shoreland jurisdiction measurements are coordinated through the County Zoning Department.

The Town of Cloverland has significant surface water resources including the Wisconsin River, Muskellunge Lake, Pickerel Lake, Boot Lake, Sunset Lake, Snipe Lake, Finley Lake, Nelson Lake, Muskellunge Creek, Rice Creek, Boot Creek, and a portion of Little St. Germain Lake. These waterbodies, along with the many other bodies of water located within the Town are identified in the **Natural Resources Map**. Coordination between all levels of government, public and private entities are essential in the operation and continued maintenance of this system. Combined, these water bodies are significant attractions, which contribute to the entire area's tax base and trades.

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

### **Outstanding and Exceptional Resource Waters**

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

There are no waterbodies listed as an Outstanding Resource Water within the Town of Cloverland, while the Wisconsin River is the only waterbody within the Town that is listed as an Exceptional Resource Water.

### Impaired Waters

Section 303(d) of the federal Clean Water Act requires states to develop a list of impaired waters, commonly referred to as the "303(d) list." A water body is considered impaired if a) the current water quality does not meet the numeric or narrative criteria in a water quality standard or b) the designated use that is described in Wisconsin Administrative Code is not being achieved. A documented methodology is used to articulate the approach used to list waters in Wisconsin. Every two years, states are required to submit a list of impaired waters to EPA for approval.

Boot Lake, Pickerel Lake, Muskellunge Lake, Snipe Lake, Rice Lake, and McDonald Lake are listed as impaired waters located within the Town.

### Invasive Aquatic Species

Surface water resources in Vilas County are threatened by the introduction of invasive aquatic species. These species out-compete native species and degrade habitats possibly by decreasing biodiversity from having less plant and animal species. Contact the Unified Lower Eagle River Chain of Lakes Commission for public outreach education strategies. A listing of documented cases of invasive aquatic species is provided below:

- **Little St. Germain Lake** – Eurasian Water-Milfoil, Curly Leaf Pondweed, Banded Mystery Snail, and Chinese Mystery Snail
- **Wisconsin River** – Eurasian Water-Milfoil, Chinese Mystery Snail, and Rusty Crayfish
- **Muskellunge Lake** – Chinese Mystery Snail, Eurasian Water-Milfoil
- **Snipe Lake** – Chinese Mystery Snail, Alewife, and Freshwater Jellyfish
- **Watersmeet Lake** – Eurasian Water-Milfoil, Rusty Crayfish
- **Boot Lake** – Chinese Mystery Snail, Eurasian Water-Milfoil
- **Finley Lake** – Chinese Mystery Snail
- **Alma Lake** – Chinese Mystery Snail
- **Reed Canary Grass** – Located on land scattered throughout the Town

### Wetlands

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

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

Wetlands that filter or store sediments or nutrients for extended periods may undergo fundamental changes. Sediments will eventually fill in wetlands and nutrients will eventually modify the vegetation. Such changes may result in the loss of this function over time. Eradication of wetlands can occur through the use of fill material. This can destroy the hydrological function of the site and open the area to improper development. The WDNR has promulgated minimum standards for managing wetlands. The wetlands shown for the Town of Cloverland were mapped from the WI DNR Wetlands Inventory and are shown in the **Natural Resources Map**.

### **Floodplains**

A floodplain is generally defined as land where there is a one percent chance of flooding in any year. The primary value of floodplains is their role in natural flood control. Flood plains represent areas where excess water can be accommodated whether through drainage by streams or through storage by wetlands and other natural detention/retention areas. Specific areas that will be inundated will depend upon the amount of water, the distance and speed that water travels, and the topography of the area. If uninterrupted by development, the areas shown on a map as floodplains should be able to handle the severest (regional) flood, i.e. those that have a probability of occurring once every one-hundred years. The 100-year floodplain was digitized by the NCWRPC from FEMA Flood Insurance Rate Maps, for planning purposes only, and are shown in the **Natural Resources Map**.

### **Groundwater & Geology**

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

Groundwater is an important resource since it is used for all domestic, agricultural, and commercial purposes in the Town. Most groundwater in Vilas County is obtained from sand and gravel aquifers. Groundwater quality in Vilas County and the Town of Cloverland is generally good. Local differences in quality are the result of the composition, solubility, and surface of the soil and rock through which the water moves, and the length of time that the water is in contact with these materials. The main constituents in the water are calcium, magnesium, and bicarbonate ions. Mainly in the moraines, the water is hard. A high content of iron is a problem in many wells, but it is not a health hazard.

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

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

## Land Resources

### Topography and Geology

Vilas County is in the Northern Highlands physiographic region of Wisconsin where crystalline rock is overlain by thick glacial deposits. The surface of the Town can be described as having a varied topography. The Town and County were covered by glacial ice during the most recent glaciation period. Glacial activity formed several distinct types of glacial deposits such as end moraine and glacial ground moraine. End moraine deposits are composed of glacial till which is an unsorted mixture of gravel, sand, silt, clay, and occasional boulders. Adjacent to the end moraine deposits are glacial ground moraine deposits. A glacial ground moraine is also composed of till and gives rise to the rolling undulated type topography.

### Forests

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

The pre-settlement composition of forestland in the Town of Cloverland was a mix of conifer and deciduous tree species that included hemlock, sugar maple, yellow birch, jack pine, scrub (Hill's oak), beech, with white pine, and red pine throughout. All forests are dynamic, always changing from one stage to another, influenced by natural forces and humans. Changes can be subtle and occur over long periods, or can happen in seconds from a timber harvest, windstorm, or fire.

The Town of Cloverland contains two tracts of the Vilas County Forest which account for about half of the Town's land base. The Town also contains some scattered forest lands owned by the WI DNR. The Northern Highland American Legion State Forest borders the Town to the west in the northwest corner of the Town.

Some private woodlands in the county are enrolled in Managed Forest Law (MFL). This program provides a low annual tax rate per acre and requires a management plan for the property that must include some harvesting along with allowing some public uses based on acreage thresholds. When timber is harvested from MFL properties, a harvest tax is also assessed. This provides an incentive to keep woodlots in active production and allows some community access to the site in exchange for greatly reduced taxes. See the programs section at the end of this chapter for more detail on this program.

### Metallic & Non-Metallic Resources

There is one quarry located within the Town of Cloverland. The location of this quarry is shown in the **Utilities & Community Facilities Map**.

### Environmentally Sensitive Areas

Environmentally sensitive areas are typically defined by the local jurisdiction and often include many of the areas referred to in this section such as special groundwater protection areas, threatened or endangered species habitat, floodplains, wetlands and other unique or special resources where encroachment or development could have negative consequences. Some potentially sensitive areas are discussed below.

Redevelopment is the reuse of a parcel of land. Within the Town there are 2 sites identified by the WDNR Internet database known as the Bureau of Remediation and Redevelopment Tracking System (BRRTS). Both of these sites are considered closed and remediated to DNR standards. Sites identified by this database were contaminated or potentially contaminated sites with their prior use.

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

## Rare Species & Natural Communities

As of July 2025, the Town of Cloverland has ten occurrences of endangered resources (rare, threatened, or endangered species of plants & animals, and high-quality natural communities) as identified in the Wisconsin Natural Heritage Inventory, as shown in **Table 9**. 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.

<b>Common Name</b>	<b>Status</b>	<b>Group</b>
Bald Eagle	-	Bird
Open Bog	NA	Community
Spring Pond	NA	Community
Robbins' Spike-Rush	SC	Plant
Bird Rookery	SC	Nest Site
Northeastern Bladderwort	SC	Plant
American Shoreweed	SC	Plant
Algae-leaved Pondweed	THR	Plant
Vasey's Pondweed	SC	Plant
Powdered Camouflage Lichen	SC	Lichen

*Source: Wisconsin Natural Heritage Inventory*

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

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



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

## **Agricultural Resources**

### **Soils & Productive Agricultural Resources**

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

Many areas of the Town are covered in soils that are considered to be prime farmland or a farmland of statewide importance. While this does not mean that these lands are being used for agricultural purposes, it does mean that soils throughout the Town have the potential to provide for productive farmland.

Historically, only a small proportion of the land within the Town has been used as farmland. This is likely due to a short growing season, which limits the number of viable crops in Vilas County. There are currently no active farms in the Town of Cloverland.

## **Historical & Cultural Resources**

The National Register of Historic Places recognizes properties of local, state, and national significance. Properties are listed in the National Register because of 1) their associations with significant persons or events, 2) because they contain important information about our history or prehistory, or 3) because of their architectural or engineering significance. The National Register also lists important groupings of properties as historic districts. In addition, the National Park Service highlights properties that have significance to the nation as a whole by conferring them the status of National Historic Landmark.

The Wisconsin State Register of Historic Places parallels the National Register. It is designed to enable state-level historic preservation protection and benefits. Most of the properties in Wisconsin listed in the National Register are also listed in the State Register. There are no places or buildings listed on the National and State Register within the Town of Cloverland.

The Wisconsin Architecture & History Inventory (AHI), provided by the Wisconsin Historical Society, lists historical and architectural information on properties in Wisconsin. The AHI contains data on buildings, structures and objects that illustrate Wisconsin's unique history. The majority of properties listed are privately owned. Listed properties convey no special status, rights or benefits. The Otto Rapids Hydroelectric Plant was the only property within the Town of Cloverland listed in the inventory.

# Natural, Agricultural, and Cultural Resources Programs

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

## 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 (LTEs). The program assists with water regulation permits, zoning assistance, coordination of rivers, lake management, and engineering.

## County Conservation Aids

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

## 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 the following categories: Nitrogen Use Efficiency, Tile Monitoring, Leachate Collection Systems, Watershed water quality, and Edge-of-Field Runoff Monitoring.

## 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.

## 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.

### **Family Forest Carbon Program**

The Family Forest Carbon Program enables private forest owners across 19 states, including Wisconsin, to access the voluntary carbon market, a growing market that has been traditionally inaccessible to smaller forest owners, providing landowners with income they can use toward forest management costs or to help pay property taxes.

### **Fisheries Management Program**

The WI DNR 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.

### **Private Forestry**

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

### **Managed Forest Law (MFL)**

The purpose of the MFL is to promote good forest management through property tax incentives. Management practices are required by way of an approved forest management plan. Landowners with a minimum of 20 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 320 acres per township may be closed to public access by the landowner. 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.

### **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

### **Parks and Recreation Program**

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

### **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.

### **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.

### **Wastewater Program**

The Department of Natural Resources provides this program to address point and non-point source pollution control. Operating funds for this program come from the federal government's Clean Water Act funding as well as state general program revenues. The core work of this program involves the issuance of wastewater discharge permits that discharge directly to surface or groundwater and enforcing the requirements of these permits. The program closely monitors the impacts of industry, septic tanks, sludge, and stormwater on the environment. Pretreatment plants for wastewater are offered economic assistance and provided with plan review services before the facility is established.

### **Watershed Program**

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

### **Wetlands Reserve Program**

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

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

### **Wildlife 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 analyses, 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.

### **Wisconsin Fund**

Wisconsin Fund is a program by the Wisconsin Department of Commerce, Safety and Buildings Division. Grants are provided to homeowners and small commercial businesses to help offset a portion of the cost for the repair, rehabilitation, or replacement of existing failing Private Onsite Wastewater Treatment Systems (POWTS). Eligibility is based upon several criteria, including household income and age of the structure.

### **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

## Goals:

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

## Objectives:

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

## Policies:

1. Make residents, developers and potential landowners aware of active forest management activities and other aspects of living in a forest.
2. Prohibit the draining or filling of wetlands in accordance with WI DNR.
3. Work with Vilas County to enforce existing regulations of septic systems to protect groundwater quality.
4. Protect wildlife habitat, forests, lakes and natural settings, and control invasive species.
5. Preserve shorelands where critical natural habitats, floodways, historic sites, old growth forests, scenic open spaces, steep slopes, or wetlands are present.
6. Review development proposals so they do not deteriorate the historical and cultural resources of the Town.

7. Expansion of existing non-metallic mining operations or development of new sites may be controlled.
8. Work with Vilas County to protect the water quality in lakes and streams through zoning, land division regulations, and performance standards to prevent pollution from erosion during and after construction.



# Chapter Three

## Housing

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

### Previous Plans and Studies

#### Wisconsin State Consolidated Housing Plan

The Consolidated Housing Plan is required by the U.S. Department of Housing and Urban Development \*(HUD) in the application process required of the states in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants and Housing Opportunities for Persons with AIDS (HOPWA) "The Consolidated Plan provides the Framework for a planning process used by states and localities to identify housing, homeless, community, and economic development needs and resources and to tailor a strategic plan for meeting those needs."

#### Regional Livability Plan, 2015

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

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

#### ALICE: A Study of Financial Hardship in Wisconsin, 2025

This report, developed by the United Way, described the 35 percent of households in Vilas County that are living in poverty or are experiencing financial hardship, making them "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 30 percent of Town of Cloverland households are either below the federal poverty level or are considered ALICE households, indicating that the average household in the Town of Cloverland is slightly more financially prosperous than the average Vilas County household at-large. This is based on 2023 data, so affordability is likely a larger challenge as housing prices and inflation have increased since then.

## Housing Stock Assessment

### Housing Trends

In 2023, the Town of Cloverland had 1,174 total housing units, as shown in **Table 10**. This represents a 25 percent growth in housing units within the Town since 2000, a significantly faster growth than both Vilas County and Wisconsin.

Table 10: Total Housing Units					
	2000	2010	2020	2023	Change 2000-2023
Town of Cloverland	937	992	936	1,174	25.3%
Vilas County	22,397	25,116	26,150	24,783	10.7%
Wisconsin	2,321,144	2,593,073	2,734,511	2,750,750	18.5%

Source: U.S. Census, American Community Survey 2019-2023

### Housing Type and Tenure

**Table 11** describes the Town’s housing stock by type and tenure. As previously stated, there were 1,174 total housing units within the Town of Cloverland in 2023. Of these housing units, 562 units were occupied, while 612 units were considered vacant. A vast majority of the vacant housing units in the Town are seasonal housing units. The Town of Cloverland (94 percent) had a significantly higher percentage of owner-occupied homes than both Vilas County (83.5 percent) and the State of Wisconsin (68 percent). The average household size of 1.98 was lower than both the County (2.13) and the State (2.35). Nearly 25 percent of households within the Town were occupied by a single householder and about 51 percent of households had at least one individual age 60 and older.

Table 11: Housing Units by Type and Tenure			
	Town of Cloverland	Vilas County	Wisconsin
Total Housing Units	1,174	24,783	2,750,750
Total Occupied Housing Units	562	10,873	2,446,028
Vacant Housing Units	612	13,910	304,722
Seasonal Housing Units	559	12,727	175,681

Owner-occupied Housing Units	528	9,076	1,660,505
Renter-occupied Housing Units	34	1,797	785,523
Average Household Size	1.98	2.13	2.35
Percent Owner-occupied	94.0%	83.5%	67.9%
Percent Householder Living Alone	24.6%	32.9%	31.1%
Percent with Individuals 60 or Over	51.1%	59.9%	41.2%

Source: American Community Survey 2019-2023

## Structural Characteristics

According to the 2019-2023 American Community Survey data, a majority of the housing units in the Town of Cloverland are classified as single-family, as shown in **Table 12**. Both the Town of Cloverland and Vilas County have a housing stock with a higher percentage of single-family housing than the State as a whole. The lack of multi-family housing in the Town and in Vilas County contrasts with the State.

Table 12: Housing Units by Structural Type							
	Single-Family		Multi-Family		Mobile Home		Total
Town of Cloverland	942	80.2%	29	2.5%	203	17.3%	1,174
Vilas County	22,081	89.1%	1,245	5.0%	1,457	5.9%	24,783
Wisconsin	1,945,331	70.7%	719,925	26.2%	85,494	3.1%	2,750,750

Source: American Community Survey 2019-2023

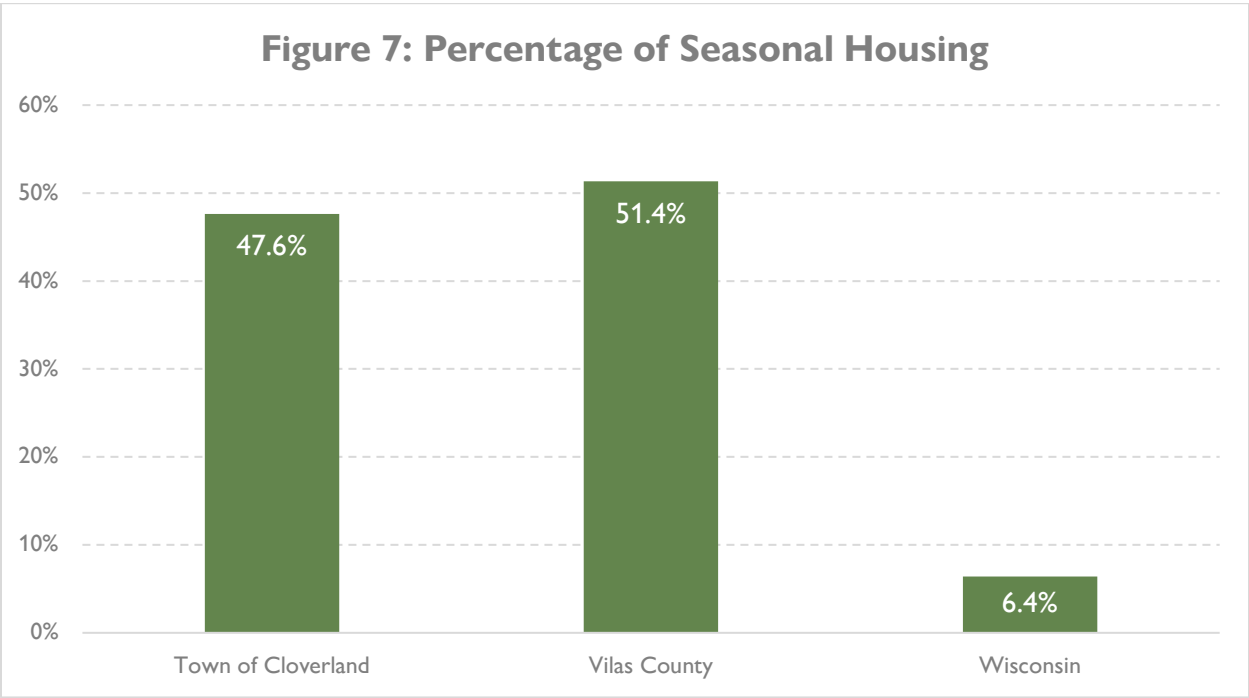
## Seasonal Housing

Seasonal housing plays an important role in the demographics and economy of Vilas County. Every year, thousands of absentee landowners visit their properties in the Northwoods for recreation. Most of these landowners permanently reside and are employed across Wisconsin or Illinois. As a result, there is a significant number of homes in the area that are vacant for long periods of time (usually in the winter).

**Table 13** shows the number of seasonal housing units. Seasonal housing makes up a significant portion of the Town of Cloverland's housing stock. In 2023, nearly half of the Town's housing units were considered seasonal, as shown in **Figure 7**. Seasonal housing also makes up a significant portion of the housing stock in Vilas County. Seasonal housing is much more common in both the Town and County than it is throughout the State as a whole.

Table 13: Seasonal Housing Units					
	2000	2010	2020	2023	Change 2000-2023
Town of Cloverland	499	598	535	559	12.0%
Vilas County	12,587	14,306	12,717	12,727	1.1%
Wisconsin	142,313	193,046	172,141	175,681	23.4%

Source: U.S. Census, American Community Survey 2019-2023



### Age Characteristics

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

**Table 14** outlines build dates of housing units throughout the Town, County, and State based on 2023 American Community Survey data. About 9.5 percent of the Town of Cloverland's housing units were built before 1940, compared to about 8 percent of housing units in Vilas County and about 18 percent of housing units statewide. About 54 percent of housing units within the Town of Cloverland were built between 1970 and 1999, a higher proportion than both Vilas County (47 percent) and Wisconsin (37 percent). Housing growth has slowed significantly over the past decade, as only about 5 percent of the Town's housing stock has been built since 2010, a trend that is also being experienced within Vilas County and Wisconsin. Nationwide, home supply has not been constructed to meet demand since the Great Recession of 2008, leading to increased competition and higher prices.

Table 14: Year Structure Built						
	Town of Cloverland		Vilas County		Wisconsin	
Before 1939	112	9.5%	1,982	8.0%	498,159	18.1%
1940-1949	14	1.2%	1,185	4.8%	147,973	5.4%
1950-1959	101	8.6%	2,162	8.7%	286,285	10.4%
1960-1969	75	6.4%	2,324	9.4%	263,412	9.6%
1970-1979	209	17.8%	4,880	19.7%	394,381	14.3%
1980-1989	205	17.5%	3,112	12.6%	262,147	9.5%
1990-1999	219	18.7%	3,670	14.8%	355,183	12.9%
2000-2009	178	15.2%	3,706	15.0%	338,275	12.3%
2010 or Later	61	5.2%	1,762	7.1%	204,935	7.5%
Total	1,174	100.0%	24,783	100.0%	2,750,750	100.0%

Source: American Community Survey 2019-2023

## Value Characteristics

**Table 15** details housing values in owner-occupied homes throughout the Town, County, and State. In 2023, the median housing value was \$241,000 in the Town of Cloverland. This was significantly lower than Vilas County's median housing value of \$270,700, and slightly lower than the State of Wisconsin's median home value of \$247,400. About a quarter of the homes within the Town (24.4 percent) are valued between \$100,000 and \$199,999. There is housing across a broad spectrum of valuations in the Town.

Table 15: Housing Values of Owner-Occupied Units, 2023							
	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
Town of Cloverland	0.0%	13.4%	5.1%	19.3%	22.3%	39.7%	\$241,000
Vilas County	4.9%	6.9%	9.9%	13.0%	21.9%	43.5%	\$270,700
Wisconsin	3.9%	5.9%	11.2%	15.1%	27.1%	36.8%	\$247,400

Source: American Community Survey 2019-2023

## Housing Affordability

Several factors contribute to the affordability of housing in Vilas County. 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 16** shows that the percentage of owner-occupied households in the Town of Cloverland that are cost-burdened is lower than the County and higher than the State for those with a mortgage and is lower for those without a mortgage. **Table 17** shows that the percentage of renter-occupied households in the Town of Cloverland that are cost-burdened is lower than the County or the State.

<b>Table 16: Housing Affordability (Owner-Occupied Units)</b>				
	<b>With Mortgage</b>	<b>Percent Cost-Burdened</b>	<b>No Mortgage</b>	<b>Percent Cost-Burdened</b>
Town of Cloverland	\$1,263	28.9%	\$447	7.9%
Vilas County	\$1,429	30.7%	\$484	12.5%
Wisconsin	\$1,652	22.1%	\$647	12.3%

Source: American Community Survey 2019-2023

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

<b>Table 17: Housing Affordability (Renter-Occupied Units)</b>		
	<b>Median Gross Rent</b>	<b>Percent Cost-Burdened</b>
Town of Cloverland	\$1,025	21.7%
Vilas County	\$810	25.2%
Wisconsin	\$1,045	43.0%

Source: American Community Survey 2019-2023

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

## Specialized Housing

In Vilas County, housing for seniors and populations with special needs is primarily provided near Eagle River. The Vilas County Aging and Disability Resource Centers (ADRC), the Northeast Wisconsin Community Action Program (NEWCAP), the Wisconsin Department of Health and Family Services, and the Vilas County United Way all maintain a list of these housing options throughout Vilas County. As the number of elderly populations increases in the coming years, there will most likely be a greater need for a wider variety of housing options.

### 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, the overwhelming majority of seniors prefer to “age in place,” or remain in their home throughout retirement. This can be difficult for those in rural areas such as the Town of Cloverland, as the ability to access medical care and necessary goods and services can become burdensome.

The Vilas County ADRC provides a variety of housing services and programs to older adults and individuals with disabilities who are looking for supportive services in their place of residence. Some of these services and programs include a senior (low-income) subsidized housing program, assisted living facilities, skilled nursing facilities, supportive home care/(CHORE) services, and adult day centers.

## **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
- HUD-Veterans Affairs Supportive Housing (HUD-VASH) Section 8 Program
- CDBG – Small Cities Program



## Goals, Objectives & Policies

Although the Town has not historically played a role in housing, it supports equal opportunity housing, and understands the importance of sound housing stock for its residents and the community as a whole. A review of housing stock assessment information has led to the establishment of the following housing policy statement:

### Goals:

1. Promote housing development that provides a variety of housing choices for residents of all income levels, age groups, and people with special needs.
2. Promote the availability of land for the development or redevelopment of low- and moderate-income housing.
3. Encourage maintenance and rehabilitation of existing housing as appropriate.

### Objectives:

1. Encourage residential development in areas with compatible land uses.

### Policies:

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

# Chapter Four

## Utilities and Community Facilities

Utilities and community facilities play an important role in the livability of a community. This is because 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, and cable communications. Community facilities include local government buildings, libraries, educational facilities, and maintenance and storage facilities, as well as services like police, fire protection, and emergency medical services.

### Previous Plans and Studies

#### Vilas County All Hazard Mitigation Plan, 2024

This document is required for local governments to be eligible for certain disaster mitigation programs. The report looks at general conditions in Vilas County, including population, transportation, land use, and economics. An inventory of utilities, community facilities and emergency services form the background for understanding how the County might respond to a disaster. Risk assessment is at the heart of the All-Hazards Mitigation program. To mitigate the risks, it's necessary to assess their relative importance. Examples of hazards include floods, tornadoes, winter storms, drought, fire, and hazardous materials accidents. The likelihood of any given hazard occurring is estimated based on historical data, and the impact of these hazards is evaluated. The plan seeks to recommend how County government should respond to such occurrences and suggests mitigation measures to reduce the risk caused by identified hazards.

### Inventory

Utilities and community facilities provided by the Town of Cloverland or by other public or private entities are inventoried and evaluated as to their present condition and adequacy to meet the current and future needs of the Town. Many of the major facilities are identified on the **Utilities and Community Facilities Map**.

### Water and Wastewater Facilities

The Town does not operate nor does a sanitary district operate within the Town. Water is provided via private water wells throughout the Town. Groundwater is the source of all of these water systems. Wastewater is also handled by private on-site septic systems that discharge to underground drainage fields and may include: conventional (underground), mound, pressure distribution, holding tank, or sand filter

systems. These on-site wastewater treatment technologies are regulated by the Wisconsin Department of Commerce.

## **Solid Waste Disposal and Recycling Facilities**

The Town of Cloverland does not have any municipal garbage or recycling collection services, but residents have the ability to utilize the Vilas County Landfill (located on County Highway G within the Town) and private haulers for garbage and recycling purposes.

## **Power and Telecommunication Facilities**

Electric and natural gas service are provided through Wisconsin Public Service to households and businesses in the Town.

Landline telephone service within the Town is provided by Frontier and Spectrum, while various companies provide access to cellular service.

Internet service continues to expand as an economic development necessity, and access to internet service is continuing to improve throughout Vilas County. The Vilas County Economic Development Corporation estimates that over 86 percent of the County has access to some form of broadband. Fiber and cable internet service providers in the area include Spectrum, Norvado, and Frontier. Satellite providers serving the area include Starlink, Bug Tussel Wireless, Hughes Net, and ViaSat.

## **Parks, Recreation, and Other Youth Facilities**

The Town of Cloverland contains a wide offering of public access for on water recreation to fish and swim on the various lakes and rivers that are located within the Town. Other off water recreational opportunities also exist and include hunting, ATV and UTV trail riding, snowmobile trail riding, and other motorized and non-motorized trails within the Vilas County Forest.

The Town does not own or operate park or recreation facilities in the Town. However, the Town does own 40 acres adjacent to the Town Hall that is open to the public. The Vilas County Forest has major land holdings in the Town that provide numerous outdoor activities. Oldenburg Sports Park is a Vilas County owned and operated facility located on County Highway G. Several lakes have public boat landings or public access points. Trails located within the Town include the Snipe Lake & Ewald Lake Trails System and Wilderness Trail. There is also a wide network of snowmobile trails that are located within the Town.

## **Education**

The Town of Cloverland is in the Northland Pines School District, but the Wisconsin Open Enrollment program allows children to attend other nearby school districts, provided that the district has the necessary space to accept the student. The Northland Pines School district has satellite elementary schools located in Eagle River, Land O' Lakes, and St Germain that serve students in Cloverland, and the

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

## **Libraries**

The city of Eagle River is home to Olson Memorial Library where visitors and residents can borrow books and other media as well as checkout other books and reference materials from other libraries through the interlibrary loan program. The library also has many local, regional, and national newspapers and magazines that visitors to the library can read or just browse through too. The library can also be used by residents and visitors who need access to the library's conference rooms.

## **Cemeteries**

There are no cemeteries located within the Town. Minimum acreage requirements exist for cemeteries established on or after November 1, 1991, unless the cemetery is owned by a religious association, or the Town enacts an ordinance allowing new cemeteries of less than 20 acres to be constructed.

## **Emergency Services**

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

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

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

Ambulance service is primarily provided by Aspirus MedEvac in Eagle River, with Conover, St. Germain and Plum Lake also providing service. The nearest medical facility is Aspirus Eagle River Hospital located in Eagle River. The nearest full service medical facilities are Howard Young Medical Center in Woodruff, Marshfield Medical Center in Minocqua, and Aspirus Rhinelander Hospital in Rhinelander.

## Other Government Facilities

The local road system is the most significant public facility maintained by the Town and is covered in the **Transportation Chapter**. The Cloverland town hall is located at 5860 Perch Lake Road. The town hall is used for town business and monthly town meetings. The town hall can be rented for private parties and other events.

## Utilities and Public Facilities Programs

Providing public infrastructure – roads, sewer and water service, schools, police and fire protection – is one of the major functions of local government. In addition to these public services, both public and private entities provide electricity and telephone service as well as such specialized services as child-care, health-care and solid-waste disposal. Taken together these constitute the utilities and community facilities that represent much of the backbone of modern life. Beyond what these facilities do for us, they also represent a huge investment of public and private resources.

The efficient utilization of these resources is one of the basic principles of comprehensive planning. Already in-place infrastructure is a public asset that must be safeguarded for the future, both to conserve and protect environmental values and to maximize the benefits of economic growth. Development that bypasses or ignores existing infrastructure resources is wasteful of the public investment that they represent.

Both the state and federal governments offer programs that assist communities with the development of critical infrastructure and facilities. These programs are listed in more detail in the **Economic Development Chapter** of this plan.

# Goals, Objectives, and Policies

## Goals:

1. Provide adequate infrastructure and public services to meet existing and future demand for residential, commercial and industrial uses.
2. Explore the interest and feasibility of adding a cemetery within the Town.
3. Consider adding a playground within the Town.

## Objectives:

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

## Policies:

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

# Chapter Five

## Transportation

Transportation is necessary for the effective movement of people and goods within the community. It is also essential to connect those within the Town with connections outside of the Town. Transportation is also critical to development and land use. This chapter provides an inventory of the existing transportation facilities and services within the Town of Cloverland. The **Transportation Map** identifies the transportation infrastructure within the Town of Cloverland.

Transportation is a crucial component of livability and provides a basis for the formulation of policy to coordinate transportation facilities within a sustainable pattern of development. The existing network, from roads to rails needs to be coordinated to maximize efficiency for the overall system. The connection between home and work is an important part of any transportation system. A range of transportation alternatives should be supported, including walkability whenever possible.

### Previous Plans and Studies

#### Regional Comprehensive Plan, 2025

The 2025 Regional Comprehensive Plan (RCP), written by the North Central Wisconsin Regional Planning Commission, addresses issues of livability in the areas of housing, transportation, economic development, and land use. The RCP identifies the following issues facing transportation within the Region:

- A need for bicycle and pedestrian improvements
- Dispersed population in rural areas
- Weight limits on roads
- Rail and roadway conflicts
- Funding transportation maintenance and improvements
- An aging population's ability to continue depending on driving
- Transporting students as school enrollment declines and school facilities consolidate

#### Connections 2030

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

### **Regional Bicycle and Pedestrian Plan**

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

### **State Trails Network Plan**

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

### **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 the NCWRPC.

### **Vilas County Countywide Shared Use Route & Trail Study, 2018**

This study provides guidance to assist governmental entities, route & trail interest groups and individual trail users within Vilas County in working together to plan, develop and maintain a comprehensive and sustainable route and trail network for diverse outdoor recreation.

### **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.

### **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. These funds will be distributed via formulas and grants to the states. Local units will be able to access the funds through various grant programs. The Wisconsin Department of Transportation will likely be the agency administering these funds.



## Road Network

The road network provides for the movement of people and products within the Town with connections to county, state and federal highways. State Highway 70 and County Highway G are the primary roads in the Town, along with the numerous Town roads. The jurisdictional and functional breakdown of the Town of Cloverland road network is shown in **Table 18**.

Table 18: Road Mileage by Jurisdictional and Functional Class				
Jurisdiction	Functional Classification			Totals
	Arterial	Collector	Local	
State*	6.35	0.00	0.00	6.35
County	0.00	7.39	0.00	7.39
Town	0.00	4.73	33.31	38.04
Totals	6.35	12.12	33.16	51.63

Source: WisDOT & NCWRPC.

\* WisDOT has jurisdiction over interstate and federal highways.

## Functional Classification

A functionally classified road system is one in which streets and highways are grouped into classes according to the character of the services they provide, ranging from a high degree of travel mobility to land access functions. At the upper limit of the system (principal arterials, for example), are those facilities that emphasize traffic mobility (long, uninterrupted travel), whereas at the lower limits are those local roads and streets that emphasize access. The functional classifications are generally defined as:

- **Principal Arterials** serve corridor movements having trip length and travel density characteristics of an interstate or interregional nature. These routes generally serve all urban areas with populations greater than 5,000 or connect major centers of activity. They carry the highest traffic volumes and are designed to accommodate longer trips.
- **Minor Arterials**, like principal arterials, minor arterials also serve cities, large communities, and other major traffic generators, providing intra-community continuity and service for 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 arterials through the area to the local streets. The collectors also collect traffic from the local streets and channel it into 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 higher order systems. Local streets offer the lowest level of mobility and high volume through-traffic movement on these streets is usually discouraged.

## Jurisdiction

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, identified the road by the level of service it provides.

Jurisdiction refers to governmental 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.

As previously noted, these functional classifications are generally equated with the jurisdictional divisions. In the more developed larger urban communities, this relationship may not be as rigid, whereas the local community constructs and maintains all classes of the roadway system. However, in the typical rural transportation system the jurisdictional and the functional classifications maintain a closer relationship. The greatest emphasis of traffic in rural areas is generally on non-local efficient movement, whereas local access is secondary due to relatively low population densities.

Functional classification and jurisdiction are summarized below for all major roads within the Town of Cloverland.

- State Highway 70 is a Minor Arterial
- County Highway G is classified as a Major Collector
- Birchwood Dr and Sunset Rd are classified as Minor Collectors
- All other roads within the Town are classified as local roads.

## Road Maintenance

The Town of Cloverland 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. This scale is broken down as follows:

- “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 pavement conditions in the Town of Cloverland. 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. Less than a mile of local roadways within the Town are rated as “Poor” or “Very Poor” and are currently in need of improvement. Additionally, less than a mile of roadways in the Town are gravel or unimproved roads. Asphalt roads account for the vast majority of roadways within the Town.

Table 19: Summary of Pavement Conditions, 2025		
	Miles	Percent of Total Mileage
Very Poor	0.00	0.0%
Poor	0.11	0.3%
Fair	8.75	23.0%
Good	22.69	59.7%
Very Good	4.43	11.6%
Excellent	2.02	5.3%
Total	37.99	100.0%

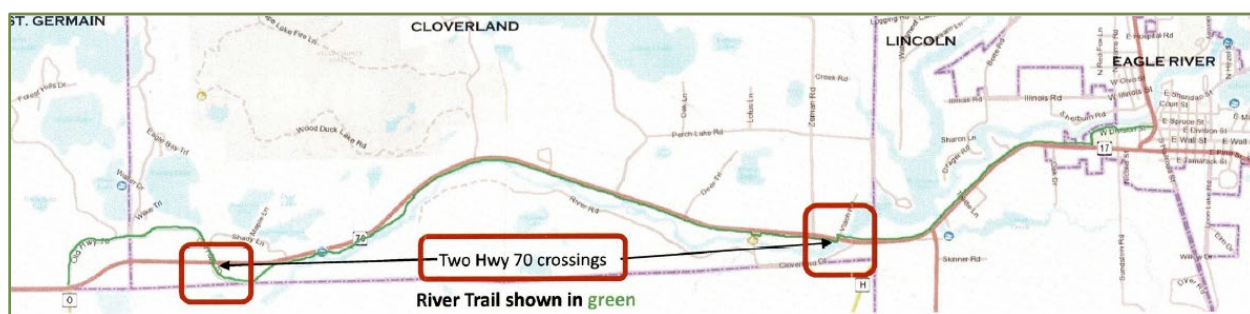
Source: WisDOT 2025

## Other Modes of Transportation

### Bicycle and Pedestrian

All roads except freeways are available for bicycle and pedestrian travel. The Wisconsin DOT has determined bicycling conditions on all county and state highways. Under current conditions, the entire length of Highway 70 through the Town is considered undesirable for biking. The remaining County Highways and local roads were identified as moderate or best conditions for bicycling. There are some trails that have been developed within the Town and there currently are bike lanes on both sides of County Highway G from the eastern border of the Town to approximately Aspen Lane.

The Town of Cloverland is currently involved in the River Trail Project, which would create an approximately 10-mile-long trail connecting Cloverland to the nationally recognized Heart of Vilas County Bike Trail System. The City of Eagle River and Towns of Cloverland and St. Germain have formed a multi-jurisdictional commission to head up development of the River Trail, which would run parallel to Highway 70 along the Wisconsin River. This new trail would provide a safe alternative for those currently walking and riding along Highway 70. The Town of Cloverland supports connecting the Town to the Heart of Vilas County Bike Trail System and has previously passed a resolution supporting this planned connection.



Closeup view of the planned route for the River Trail, which would run parallel to Highway 70. Source: GHTF

## **Airport**

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

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

The King's Land O' Lakes Airport (LNL) in Land O' Lakes is a general utility (GU) airport that is designed to accommodate virtually all small general aviation aircraft. Typically, these aircraft are used for business and charter flying, or for personal use.

Scheduled passenger service is available nearby from one airport located in Rhinelanders, WI. This airport serves scheduled, nonstop, airline markets and routes of less than 500 miles. Delta Connection Airline now provides two daily flights between the Rhinelanders-Oneida County Airport and the Minneapolis-St. Paul International Airport, and a third flight from Minneapolis-St. Paul in the evening in route to Ford Airport in Iron Mountain Michigan. United Express Airline offers summer seasonal service to Chicago O'Hare International Airport.

## **Public Transportation**

Northwoods Transit Connections provides public transportation in Oneida and Vilas Counties with on-demand service 5 days per week from 8:00am - 5:00pm. The Vilas County Department on Aging coordinates volunteer driver-escort service to residents of Vilas County, which includes Cloverland. Escort drivers provide transportation to elderly and disabled residents of Vilas County that qualify as a priority trip purpose such as medical appointments and grocery shopping. For rides or other info call the Vilas County Department on Aging.

Vilas County also has a local chapter of the Disabled American Veterans (DAV) that coordinates free transportation services for veterans in the area, offering free rides for veterans to the Oscar G. Johnson VA Medical Center in Iron Mountain, Michigan.

## **Trucking**

State Highway 70 is a long truck route within the Town as designated by WisDOT. This corresponds with its role as a Corridors 2030 connecting route, linking to the Backbone highway system, and facilitating the movement of goods between Vilas County and the rest of the state/nation.

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 with the local area. Mapping these local routes is beyond the scope of this study, and local issues such as safety, weight restrictions, and noise impacts play significant roles in the designation of local truck routes.

## Transportation Programs

Below is a listing of programs that may be of assistance to the Town with regard to the development of the local transportation system. The Wisconsin Department of Transportation is the primary provider of programs to assist local transportation systems. A wide variety of programs are available to serve the gamut of jurisdictions from county down to the smallest town. The programs most likely to be utilized by rural towns such as Cloverland include:

- General Transportation Aids
- Flood Damage Aids
- Town Road Improvement Program (TRIP)
- Town Road Improvement Program – Discretionary (TRIP Discretionary)
- Local Bridge Improvement Assistance
- Local Transportation Enhancements
- Traffic Signing & Marking Enhancement Grant
- Rustic Roads
- Transportation Alternatives Program (TAP)

The Town has recently utilized several of these programs. For example, the Town was recently awarded a \$27,000 grant under the Town Road Improvement Program LRIP-TRI to reconstruct High Point Road. In 2025, the Town applied for grants from two programs including both the LRIP-S Supplemental 70/30 and LRIP-D Discretionary 50/50 programs in hopes to get at least one of the two grants to make improvements to Sunset Road, the main connecting road between County Highway G and State Highway 70. The Town also applied for a TAP grant to construct Phase 1 of the River Trail Project, which would construct an off-road section of the trail between the eastern end of Old Highway 70 and Wilderness Trail.

More information on these programs can be obtained by contacting the WisDOT region office in Rhinelander or on the Internet at [www.dot.wisconsin.gov/localgov/index.htm](http://www.dot.wisconsin.gov/localgov/index.htm).

# Goals, Objectives, and Policies

## Goals:

1. Provide an integrated, efficient, and economical transportation system that affords mobility, convenience, and safety to meet the needs of all citizens, including disabled citizens.
2. Support and maintain a safe and efficient Town road system.
3. Pursue grant funding for the creation of a bike connector trail.

## Objectives:

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

## Policies:

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

# Chapter Six

## 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 in light of 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

#### 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.

#### 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.

### **Regional Comprehensive Plan (RCP), 2025**

The RCP's economic development chapter examines the Region's economy and compares it to statewide and national trends, followed by a series of economic development recommendations and local, Regional, State, and federal programs. The following issues facing economic development within the Region were identified:

- An aging workforce, retirements, and the need for a skilled and flexible workforce
- Unpredictable weather impact on agriculture, outdoor recreation, tourism, and financial resiliency
- The need for broadband expansion
- Childcare availability and affordability
- Unknown future of the forest products industry
- Limited access to active rail lines
- Artificial Intelligence (AI), automation, and their unknown future impact on the economy
- The increase in flexible, hybrid, and remote work and its impact on commercial real estate, local businesses, community facilities, and job recruitment strategies
- Inflation's impact on businesses, County and municipal budgets, household finances, and growing wealth gaps between households of different income levels

### **ALICE: A Study of Financial Hardship in Wisconsin, 2025**

This report, developed by the United Way, described the 35 percent of households in Vilas County that are living in poverty or are experiencing financial hardship, making them "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 30 percent of Town of Cloverland households are either below the federal poverty level or are considered ALICE households, indicating that the average household in the Town of Cloverland is slightly more financially prosperous than the average Vilas County household at-large. This is based on 2023 data, so affordability is likely a larger challenge as housing prices and inflation have increased since then.

### **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

## Local 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. The Town has tourism related businesses and some service type business, but no major industrial uses. The vast forests in the Town and the surrounding areas are strength for the wood industry, and those same forests provide for numerous recreational business opportunities. Some weaknesses in attracting or retaining industries include: lack of municipal sewer and water, lack of rail access, and distance to labor pool and markets. This in turn creates a challenge for attracting or retaining residents. There are limited employment opportunities, a lack of starter housing for young families, and the general distance to retail needs and other amenities.

## Economic Sectors

**Table 20** details employment by sector for the Town of Cloverland and Vilas County. In 2023, there were 535 persons employed in the thirteen basic economic sectors in the Town, up 17.8 percent since 2010. In 2023, the leading industry sectors for Town of Cloverland in terms of employed residents were the Public Administration; Education, Health, and Social Services; and Professional, Scientific, Management, Administrative & Waste Management sectors.

Overall, there were 10,383 persons employed in the basic economic industry sectors in Vilas County in 2023. The County’s employment growth was slower than the growth in employment experienced in the Town of Cloverland, as employment within Vilas County increased by about six percent between 2010 and 2023. The leading industry sectors within Vilas County in 2023 were the Education, Health, and Social Services; Arts, Entertainment, Recreation, Accommodation and Food Services; and Retail Trade industry sectors.

Between 2010 and 2023, there were several dramatic shifts in employment throughout industries within Vilas County. Nine sectors experienced growth within the County during this time, while the other four sectors – Construction; Retail Trade; Information; and Arts, Entertainment, Recreation, Accommodation and Food Services - experienced declines within the County during this time.

Table 20: Employment by Industry Sector						
	Town of Cloverland			Vilas County		
	2010	2023	Change	2010	2023	Change
Ag., Forestry, Fishing, Hunting & Mining	6	30	400.0%	222	326	46.8%
Construction	41	59	43.9%	1,113	977	-12.2%
Manufacturing	27	44	63.0%	512	683	33.4%
Wholesale Trade	2	3	50.0%	164	187	14.0%

Retail Trade	77	51	-33.8%	1,517	1,253	-17.4%
Transportation, Warehousing & Utilities	13	8	-38.5%	357	556	55.7%
Information	8	3	-62.5%	243	106	-56.4%
Finance, Insurance, Real Estate & Leasing	26	22	-15.4%	633	670	5.8%
Professional, Scientific, Management, Administrative & Waste Mgmt Services	19	60	215.8%	600	992	65.3%
Education, Health and Social Services	102	81	-20.6%	1,684	2,243	33.2%
Arts, Entertainment, Recreation, Accommodation and Food Services	66	47	-28.8%	1,791	1,337	-25.3%
Public Administration	35	93	165.7%	468	568	21.4%
Other Services	32	34	6.3%	460	485	5.4%
Total	454	535	17.8%	9,764	10,383	6.3%

Source: U.S. Census and American Community Survey (2019-2023)

## Labor Force Analysis

Labor force is defined as the number of persons, sixteen and over, employed or looking to be employed. **Table 21** compares the labor force of the Town of Cloverland with that of Vilas County. Between 2010 and 2023, the Town of Cloverland experienced a 14.9 percent increase in the labor force, as the Town's labor force increased from 483 residents in 2010 to 555 residents in 2023. The increase in the Town's labor force during this time is in stark contrast to the slight increase experienced in Vilas County during the same time period. With a labor force consisting of 10,832 persons in 2023, Vilas County's labor force has increased by 1.1 percent since 2010, when the County's labor force consisted of 10,718 persons.

While the Town's labor force steadily increased between 2010 and 2023, it is important to note that, since 2010, the Town's population growth has outpaced its labor force growth. This is mainly due to the large proportion of residents entering retirement and no longer participating in the labor force. Between 2010 and 2023, the Town's labor force participation rate decreased by 10 percent.

<b>Table 21: Labor Force</b>						
	<b>Town of Cloverland</b>			<b>Vilas County</b>		
	<b>2010</b>	<b>2023</b>	<b>% Change</b>	<b>2010</b>	<b>2023</b>	<b>% Change</b>
Population 16 years and over	764	976	27.7%	18,439	20,079	8.9%
Labor Force	483	555	14.9%	10,718	10,832	1.1%
Employed	454	535	17.8%	9,764	10,383	6.3%
Unemployed	29	20	-31.0%	951	447	-53.0%
Unemployment Rate	3.8%	2.0%	-47.4%	5.2%	2.2%	-57.7%
Participation Rate	63.2%	56.9%	-10.0%	58.1%	53.9%	-7.2%

Source: U.S. Census and American Community Survey (2019-2023)

## 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 Cloverland had 3.8 percent unemployment. By 2023, the Town's unemployment rate had decreased to two percent. The Town's unemployment rate was lower than both Vilas County (2.2%) and the State of Wisconsin (2.2%) in 2023.

## 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 be a homemaker, or are simply not looking for work. In 2010, about 63 percent of the Town's population over the age of 16 was in the labor force. By 2023, that percentage was significantly lower at about 57 percent, which was higher than the participation rate in Vilas County. Both the Town of Cloverland and Vilas County had a lower participation rate than the State (65.5%).

## Laborshed

A laborshed is an area or region from which an employment center draws its commuting workers. In 2022, there were 104 jobs located within the Town of Cloverland. Only seven of these jobs were filled by a Town of Cloverland resident, while the remaining 97 jobs were filled by workers who live outside of the Town. In contrast, there were 459 workers who live in Cloverland that commuted to locations outside of the Town for work, as shown in **Figure 8**. This indicates that the Town's laborshed extends beyond its municipal borders.

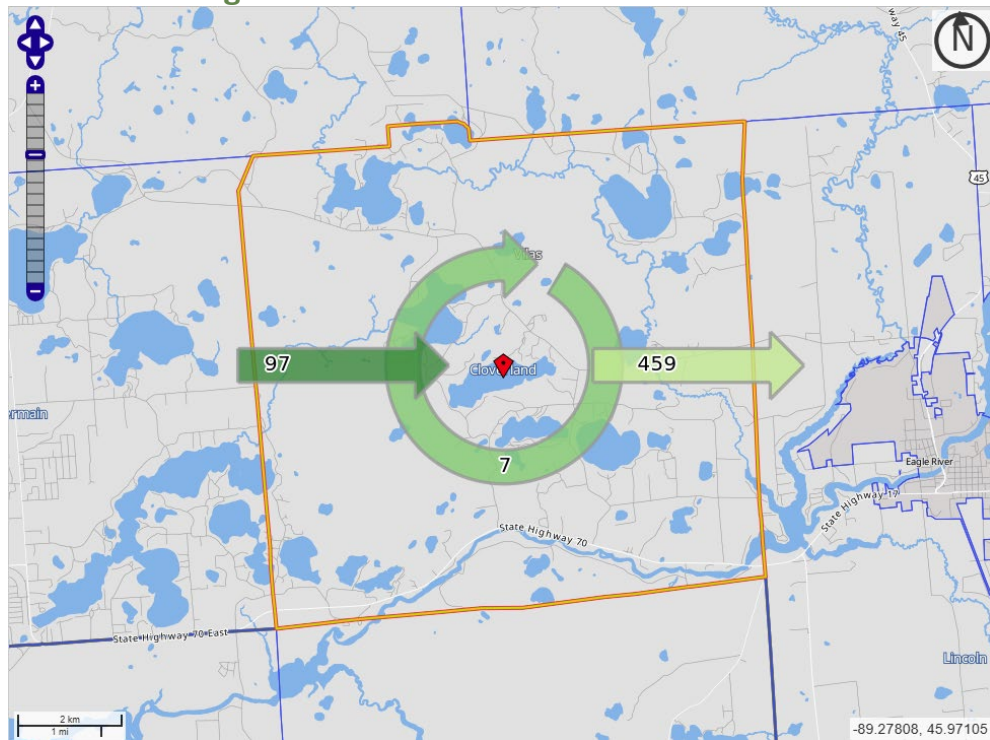
## In-Migration

The majority of workers that commute into the Town for work live in close proximity to the Town, with many of these workers either living within Vilas County or in neighboring Oneida County.

## Out-Migration

The most substantial group of outbound commuters (those who live in the Town but work outside of the Town) travel to the City of Eagle River for work. Other common work locations for Town residents include Rhinelander, Three Lakes, and Marshfield.

**Figure 8: Town of Cloverland Laborshed**



Source: U.S. Census On the Map

## Occupations

**Table 22** displays the occupational employment for residents in the Town of Cloverland and for residents in Vilas County. In 2023, most residents in the Town of Cloverland were employed in Management, business, science, and arts occupations. The second sector most represented was the Sales & Office occupation group, followed by Service occupations. From 2010 to 2023, the most significant increase in employment were seen in Management, Professional & Related occupations.

<b>Table 22: Occupation of Employed Workers</b>				
<b>Occupation</b>	<b>Town of Cloverland</b>		<b>Vilas County</b>	
	<b>2000</b>	<b>2023</b>	<b>2000</b>	<b>2023</b>
Management, Professional & Related	111	228	2,338	3,828
Service	84	87	1,901	2,200
Sales & Office	124	92	2,608	2,077
Natural Resources, Construction, and Maintenance	68	77	1,460	1,178
Production, Transportation & Mineral Moving	35	51	961	1,100
Total	422	535	9,268	10,383

Source: U.S. Census and American Community Survey (2019-2023)

# Economic Development Programs

There are a number of economic development programs available to businesses and local governments in Vilas County. A partial list of those programs is provided below:

## Local:

### Tax Increment Financing

In 2004, the WI State Legislature enacted changes to the state's Tax Increment Financing statutes. One significant change involved allowing townships to establish tax increment districts for specified economic development projects. Tax Increment Financing has been employed by numerous communities throughout the state to promote redevelopment in blighted areas and finance new industrial development.

## County:

### Economic Development/Tourism Committee

There is a standing Economic Development/Tourism 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 (VCEDC) is a 501(c)(3) not-for-profit organization that promotes overall economic development and works with new and existing businesses in Vilas County. The VCEDC also assists with employee development, attraction, and retention. Since 2000, the VCEDC has led the County's broadband initiative.

## 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 (EDA). In addition, resulting in membership with the NCWRPC, the

County is a member of the Central Wisconsin Fund which manages a revolving loan fund designed to help businesses address a gap in private capital markets for long-term, fixed-rate, low down payment, low interest financing.

### **Central Wisconsin Development Fund**

The Central Wisconsin Development Fund (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. It is targeted at the timber and wood products industry, tourism, and other manufacturing and service industries.

### **Entrepreneur Fund**

The Entrepreneur Fund is a CDFI organization that is focused on addressing the needs of business owners throughout their service area, which includes Vilas County. The Entrepreneur Fund's mission is to advance community economic development in rural and underserved communities, and they achieve this by actively partnering with entrepreneurs to stimulate the growth of successful businesses. The Entrepreneur Fund offers several opportunities to provide the knowledge and skills necessary for business owners to improve their businesses, as well as several lending options to financially support businesses.

### **State:**

### **Wisconsin Economic Development Corporation**

The Wisconsin Economic Development Corporation (WEDC) 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. These include:

- 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

### **Rural Economic Development Program**

This program administrated by the Wisconsin Economic Development Corporation (WEDC) provides grants and low interest loans for small business (less than 25 employees) start-ups or expansions in rural areas. Funds may be used for "soft costs" only, such as planning, engineering, and marketing assistance.

### **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.

### **University of Wisconsin Extension Office**

The Center for Community Economic Development, University of Wisconsin Extension, creates, applies and transfers multidisciplinary knowledge to help people understand community change and identify opportunities.

### **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.

## **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 all of 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 percent 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 & Policies

Although the Town of Cloverland has not, historically, played a role in economic development, it supports efforts to stabilize and expand the economic base and employment opportunity for its residents and the community as a whole. A review of economic base assessment information has led to the establishment of the following economic development policy statement:

### Goals:

1. Continue broadband expansion throughout the Town to support remote work and home-based businesses, and allow seasonal residents to stay longer and work from home.
2. Promote the expansion and stabilization of the current economic base and the creation of a range of employment opportunities.

### Objectives:

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

### Policies:

1. Support commercial and industrial development in areas that are compatible with these types of land uses.
2. Continue to support the County economic development efforts.
3. Consider providing financial support to the Vilas County Economic Development Corporation

# Chapter Seven

## 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 Cloverland. 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

#### Vilas County Comprehensive Plan, 2023

The Vilas County Comprehensive Plan's chapter on land use analyzes patterns of development, existing land use, and future land use. The 2023 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.

## Regional Comprehensive Plan, 2025

The RCP's Land Use chapter looks in detail at the land uses through the ten-county region and identifies the following issues and trends related to land use:

- **Dispersed Land Use Patterns.** As the Region continues to age, a dispersed population will impact the ability of residents to access services. There are also concerns about continuing to fund infrastructure as a result.
- **Contamination and Blight.** Older neighborhoods in the Region may have sites contaminated by former industry and structures that have fallen into disrepair. There is an opportunity to rehabilitate these properties to save infrastructure costs compared to new construction.
- **Environmental Features.** Development pressures can fragment woodlands and other wildlife habitat, increase runoff into waterways, impact aesthetics, and contribute to erosion if not designed properly.
- **Land Use Demand.** Work-from-home may increase the number of people living in certain areas, and decrease demand for commercial space, influencing land use patterns and infrastructure needs.
- **Renewable Energy.** While renewable energy provides environmental and economic opportunities, large scale solar and wind power is approved at the State level, with few tools for municipal and county government to manage its location, screening, and other impacts.
- **Comprehensive Plans.** While many communities and counties have adopted comprehensive plans, they are frequently not being updated as required by Wis. Stats. 66.1001. See Map 7 for Comprehensive Plan status.

## Existing Land Use Inventory

Current land use activity in the Town is characterized by large blocks of forestland. Residential development generally exists along the waterfront in the Town or in the southeast portion of the Town.

**Table 23** presents the current breakdown of land-use types within the Town. The majority of the Town is woodlands with about 17,185 acres, or about 77 percent, being woodlands. The next most significant land use types are water and residential. The other land uses combined account for about 2.5 percent of the Town's total land area. The **Existing Land Use Map** displays the existing land use within the Town.

Table 23: Existing Land Use, 2020		
	Acres	Percent
Commercial	73	0.3%
Governmental / Institutional	69	0.3%
Mining	20	0.1%
Open Lands	59	0.3%
Outdoor Recreation	103	0.5%
Residential	2,107	9.4%
Transportation	243	1.1%
Utility	13	0.1%
Water	2,539	11.3%
Woodlands	17,185	76.7%
Total	22,412	100.0%

Source: NCMRPC GIS

## Land Use Trends

### Land Supply and Demand

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

### Land Values

**Table 24** displays the assessed land values in the Town of Cloverland. It is important to note that lands enrolled in the Managed Forest Law and Forest Crop Law programs and other tax-exempt lands are not included in values for Table 24. It should also be noted that improvements (structures) are also not included in the values. In 2024, the assessed value per acre in the Town was valued at about \$30,718 per acre. Properties classified as "Residential" have the highest value per acre within the Town, followed by properties classified as "Commercial" and "Other".

Table 24: Assessed Land Value (per acre), 2024		
Land Classification	Total Value of Land	Total Value per Acre
Residential	\$180,831,000	\$50,995.77
Commercial	\$24,994,800	\$24,126.25
Manufacturing	\$545,100	\$4,658.97
Agriculture	\$24,300	\$129.95
Undeveloped	\$75,400	\$349.07
Forest	\$3,918,900	\$2,331.29

Agricultural Forest	\$68,200	\$1,118.03
Other	\$55,700	\$6,188.89
Total	\$210,513,400	\$30,718.43

*Source: WI Department of Revenue*

## Opportunities for Redevelopment

While there are properties that could be redeveloped for other uses in Cloverland, the likelihood of doing so is limited. The amount of undeveloped land readily available for residential development in Cloverland precludes the likelihood that existing developments will be removed in favor of this use. Commercial and industrial activities have limited market potential given the rural nature of the community.

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

## Existing and Potential Land Use Conflicts

The high number of housing units being used as short-term rentals pose potential conflicts for the Town. Wisconsin's "Right-to-Rent" law (Wis. Stat. 66.1014) limits the ability of local governments to restrict short-term rentals. Local governments such as the Town of Cloverland are limited to regulating aspects of the short-term rentals such as requiring licenses for short-term rental operators and regulating the maximum number of days a short-term rental unit can be rented out (no less than 180).

## Future Land Use

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

Town of Cloverland Plan Commission members participated in a mapping exercise with NCWRPC staff to identify the desired future land uses by using eight common Land Use Map Classifications, as described below. Town Plan Commission members used their broad knowledge of the Town to draw shapes on a map representing the different land uses. The goal was to produce a generalized land use plan map (future land use) to guide the Town's growth.

## **Future Land Use Map Classifications:**

Future land use classifications are groups of land uses that are compatible and separates 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.

### **1. Agriculture**

Lands that are managed to produce crops or raise livestock.

### **2. Governmental/Institutional**

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

### **3. Industrial**

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

### **4. Open Lands**

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

### **5. Outdoor Recreation**

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

### **6. Residential**

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

### **7. Residential/Business**

Identifies areas suitable for the following types of development: residential, home-based occupations, and business. Residential areas are similar to those described above. Home-based occupations allow for residents to both live and conduct their business/job at the same property. Business uses that are compatible in these areas generally include those that sell goods or services to the general public; such as gas stations, stores, restaurants, professional services, hotels, campgrounds, storage facilities, and car dealerships.

## 8. Transportation

Identifies the existing road network along with the recommendations for improved and safe traffic movement in the town, including airports and rail facilities. This classification also includes trails with a permanent right-of-way, like rails-to-trails facilities.

## 9. Forestry

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

# Land Use Programs

To implement the recommendations of the Comprehensive Plan, there are some basic tools that are available to the Town. There are zoning, subdivision ordinance, and official mapping.

## Zoning

Zoning is a major tool used to regulate land uses and implement a comprehensive plan. The zoning ordinance regulates the use of property to advance the public health, safety, and welfare of the community. It has been used throughout the United States and in Wisconsin since the 1920's.

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

Zoning regulations are adopted by local ordinance and consist of two major components, a map and related text. The zoning map displays where the zoning district boundaries are, and the text describes what can be done in each type of district. The Future Land Use Plan and zoning are similar but they are not the same.

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

## Land Division

Subdivision regulation relates to the way in which land is divided and made ready for development. A community can control the subdivision of land by requiring a developer to meet certain conditions in exchange for the privilege of recording a plat. While imposing conditions restricts the use of private

property, the cumulative effect of land subdivision on the health, safety, and welfare of a community is so great as to justify public control of the process.

Of all the land use control devices available, subdivision regulation has probably the greatest potential. When compared with zoning, a well-administered subdivision control is more useful in achieving planning goals and its influence is far more lasting. Once land is divided into lots and streets are laid out, development patterns are set. Subdivision regulations can ensure that those development patterns are consistent with community standards. Subdivision regulations can also ensure the adequacy of existing and planned public facilities such as schools, wastewater treatment systems, and water supply to handle new growth. Finally, subdivision regulation can help ensure the creation and preservation of adequate land records. As is the case for shoreland zoning, Vilas County administers subdivision regulation within the Town of Cloverland. Additionally, all one- and 2-family dwellings and modular homes are required to adhere to uniform statewide construction standards and inspection procedures as per the State's Uniform Dwelling Code.

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.

### **Shoreland Zoning**

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

### **Farmland Preservation Program**

The State of Wisconsin has a Farmland Preservation Tax Credit Program. The goals of the program are twofold: to preserve Wisconsin farmland by means of local land use planning and soil conservation practices, and to provide property tax relief to farmland owners. Landowners keeping land in agricultural use can claim a credit on their state income taxes. See the **Vilas County Farmland Preservation Plan** for more information.

### **Forest Crop Law (FCL) and Managed Forest Law (MFL):**

The Forest Crop Law is no longer open to new participants except through the purchase of land currently under this law. The length of the original contracts was for either a 25-or-50 year period. Forest Crop contracts cannot be renewed, however conversion into the Managed Forest Law program is possible. Participants must follow a written management schedule, including mandatory activities of cutting mature



timber, and thinning plantations and natural stands. A ten percent yield tax is applied. Public access for fishing and hunting activities must be permitted on Forest Crop land.

The purpose of the Managed Forest Law (MFL) is to encourage sustainable forestry on private woodlands in Wisconsin. The law incorporates timber harvesting, wildlife management, water quality, and recreation to maintain a healthy and productive forest. To be eligible for the MFL program, a landowner must have a minimum of 20 acres, 80 percent of which must be productive forest land. Landowners designate the land “open” or “closed” and commit to a 25-or-50 year sustainable forest management plan. Lands designated as open may be used by the public for hunting, fishing, hiking, sightseeing, and cross country skiing.

The plan sets a schedule for specific forestry practices, and in return participants make a payment in lieu of traditional property taxes. Lands enrolled or renewed as of January 1, 2017, are not eligible if they contain a building or an improvement associated with a building. Mandatory practices during the MFL entry period include harvesting timber, thinning plantation and natural stands, pine release, pre- and post-harvest treatments, and controlling soil erosion.

The benefits of these programs to Cloverland include:

- Protection against over timber harvesting;
- Long-term investment in area forestry;
- Encouraged woodland expansion;
- Preservation and management of wildlife habitat;
- Preservation of the Town's “northwoods character” and;
- FC and MFL-open lands are available for recreational use by public.

The benefits to the individual property owner include:

- A lower payment in lieu of property taxes;
- Protection against annual increases in property taxes, and;
- Private land forestry technical assistance.

Further participation in these programs by private landowners is a vital component to ensure the preservation of the Town's natural “northwoods character”. It would be beneficial for the Town of Cloverland to continue informing private landowners of the forestry management and preservation programs as well as other available resource protection programs, and to encourage private landowners to continue to participate in such programs.

### **Impact of Public and Private Resource Protection Programs:**

The Town of Cloverland benefits from significant public and private participation in land and resource protection programs. State owned land, forestry management programs, and a conservation easement currently impact more than 9,590 acres, accounting for about 43 percent of the Town’s land base.

About 1,245 acres of woodlands and forestlands are currently enrolled in WI DNR's Managed Forest lands (MFL) program. As a result of the associated deed restrictions, the continued and expanded participation in these programs assist in the preservation of natural resources. This provides a means to enhance and retain the "northwoods character" of the Town.

Woodlands, forests, waterbodies, and other natural amenities are among the Town's most notable assets. Public and private resource protection programs safeguard these resources for future generations.

### **Wisconsin Comprehensive Planning Program:**

In October of 1999, the Governor signed into law Wisconsin Act 9, the Budget Bill, containing substantial revisions of statutes governing comprehensive planning. The law has been revised by the signing of two additional bills into law. The first is AB 872, containing "technical revisions" which was signed May 10, 2000. The second bill, signed April 13, 2004, is AB 608, which reduced the number of items that must be consistent with the plan to three, these are: official mapping, subdivision ordinances and zoning ordinances. Taken together these bills represent the most sweeping revision of the State's planning enabling laws in half a century.

The law (§66.1001 WI Stats.) requires all jurisdictions within the state that exercise control over land-use to prepare a comprehensive plan by 2010. It lays out the nine required chapters of the plan and requires a public participation process. Jurisdictions that do not have a comprehensive plan in place by the deadline may not engage in actions that impact land-use.

The comprehensive planning law is significant in many ways. The law creates for the first time a definition of a comprehensive plan; it requires that almost all local units of government have a plan; it sets requirements for public participation; and requires that the plan be consistent with local implementations tools. Most important, is that it maintains that the process be locally driven so all local units of government decide their own future.

# Goals, Objectives, and Policies

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

**Goal 1:** Maintain orderly planned growth that promotes the health, safety and general welfare of Town residents and makes efficient use of land and efficient use of public services, facilities, and tax dollars.

## Objectives:

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

## Policies:

- Cluster future commercial development in planned development districts rather than extended in a strip along the major highway corridors.
- Encourage industry and non-retail commercial development to locate in a business park setting outside of Cloverland, where municipal services can be provided.
- Provide adequate infrastructure (i.e. roads) and public services (ie. fire and rescue) and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses compatible in Cloverland.
- Balance individual property rights with community interests and goals.
- Encourage site designs of development proposals to preserve or enhance the rustic, and rural nature of the community.

**Goal 2:** Promote and regulate development to preserve the rural, and natural character of the Town; and minimizes groundwater impacts from on-site septic systems, and other sources.

**Objectives:**

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

**Policies:**

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

# Chapter Eight

## 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 as a whole.

Wisconsin Statute s.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. The result is that towns, villages, cities, and counties often act more as adversaries than as partners.

### Background

#### Overview

As discussed earlier in the plan, the Town is surrounded by the Towns of Conover, Plum Lake, St. Germain, Lincoln and Sugar Camp (Oneida County). These are important intergovernmental relationships for the Town. Efforts should be made to maintain good working relationships with the surrounding towns and the County.

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

#### Benefits

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

- **Trust:** Cooperation can lead to positive experiences and results that build trust between jurisdictions. As jurisdictions communicate and collaborate on issues of mutual interest, they become more aware of one another's needs and priorities. They can better anticipate problems and work to avoid them.

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

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

## Intergovernmental Relationships

### Surrounding Towns

The Town of Cloverland has joint service agreements with the Eagle River Area and St. Germain Volunteer Fire Departments. The Eagle River Area Fire Department is operated by a joint municipal fire commission, which is comprised of the City of Eagle River and the Towns of Cloverland, Washington, and Lincoln.

### County

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

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

The County Zoning Department administers zoning in the Town, as well as providing land records and land conservation services including joint monitoring of surrounding lakes. The Town is also part of the Landfill Venture Group, which is an intergovernmental compact of numerous towns to deal with solid waste disposal and recycling issues. Currently the group operates the county landfill located on County Highway G. Currently there are fourteen towns involved in this effort.

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

## **North Central Wisconsin Regional Planning Commission**

The North Central Wisconsin Regional Planning Commission (NCWRPC) was formed under §60.0309 Wis. Statutes as a voluntary association of governments serving a ten-county area. Vilas County is a member of the NCWRPC, which includes all of its local units of government.

NCWRPC provides both regional and 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, wetlands, lakes, rivers, and other wildlife habitat areas, while Wisconsin Department of Transportation is responsible for the planning and development of state highways, railways, airports, and other transportation systems. State agencies make a number of grant and aid programs available to local units of government like the Town of Cloverland. Examples include local road aids, the Local Roads Improvement Program (LRIP) and the Priority Watershed Program. There are also a number of mandates passed down from the state that the Town must comply with, such as the biannual pavement rating submission for the Wisconsin Information System for Local Roads (WISLR).

## School District

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

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

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



# Goals, Objectives & Policies

## Goals:

1. Seek mutually beneficial cooperation and coordination with all levels of government.

## Objectives:

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

## Policies:

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

# Chapter Nine

## Implementation

This Plan is intended to be used as a guide by local officials, both town and county, when making decisions that affect growth and development in the Town of Cloverland. It is also important that local citizens and developers become aware of the Plan.

Some steps taken to implement this Plan include the adoption of written public participation guidelines, Plan Commission formation, a Plan Commission resolution recommending Plan adoption by the Town Board, an open house meeting, a formal public hearing, Town Board approval of the Plan by ordinance, distribution of the Plan to affected government units and ongoing Plan Commission reviews and updates.

### Implementation Tools

Having the appropriate tools to implement the recommendations in this comprehensive plan is critical. The most common implementation tools are the Town official controls or regulatory codes. The 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. Other regulatory tools include purchase of development rights (i.e., conservation easements), transfer of development rights, and purchasing of ecosystem services. There are also non-regulatory approaches to implementing the comprehensive plan; these generally involve decisions about how the community will spend its limited funding resources on capital improvements, staffing and maintenance. These decisions will affect the development demand and the location of development in the Town.

The State planning law requires certain programs and/or actions that affect land use must be consistent with the locally adopted comprehensive plan. To meet this requirement, Cloverland should evaluate and update related ordinances after the adoption of the comprehensive plan update. The Town Board officially adopts these regulatory and land use control measures as ordinances (or as revisions to the existing ordinances). Some of these tools were also discussed in the Land Use Chapter.

### Zoning Ordinance and Map

The Town of Cloverland is currently under Vilas County general zoning. Zoning is used to manage and control how land is used and developed. Zoning ordinances typically establish detailed regulations concerning how land may be developed, including setbacks, the density or intensity of development, and the height and bulk of building and other structures. The general purpose of zoning is to minimize undesirable externalities from development by segregating and/or buffering incompatible uses and by maintaining standards that ensure development will not negatively impact the community's character or

environment. The zoning ordinance also controls the scale and form of development, which heavily influences how people will interact with their environment and their neighbors.

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

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

## **Subdivision (Land Division) Ordinance**

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

## **Capital Improvement Plan (CIP)**

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

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

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

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

## **Annual Operating Budget**

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

## **Brownfield Redevelopment**

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

## **Other Tools:**

Some additional tools that could be utilized by the Town, include: fee simple land acquisition, easements (purchased or volunteered), and impact fees, among others.

## **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 Cloverland completed all planning chapters simultaneously, no known inconsistencies exist. It is noted that some overlap naturally exists between the nine plan chapters. Where deemed appropriate, goals, objectives, and policies have been repeated under all applicable chapters to reinforce their importance.

## **Plan Adoption, Amendments, Updates and Monitoring**

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

## Plan Adoption

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

## Plan Amendments

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

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

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

## Plan Updates

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

## Plan Monitoring

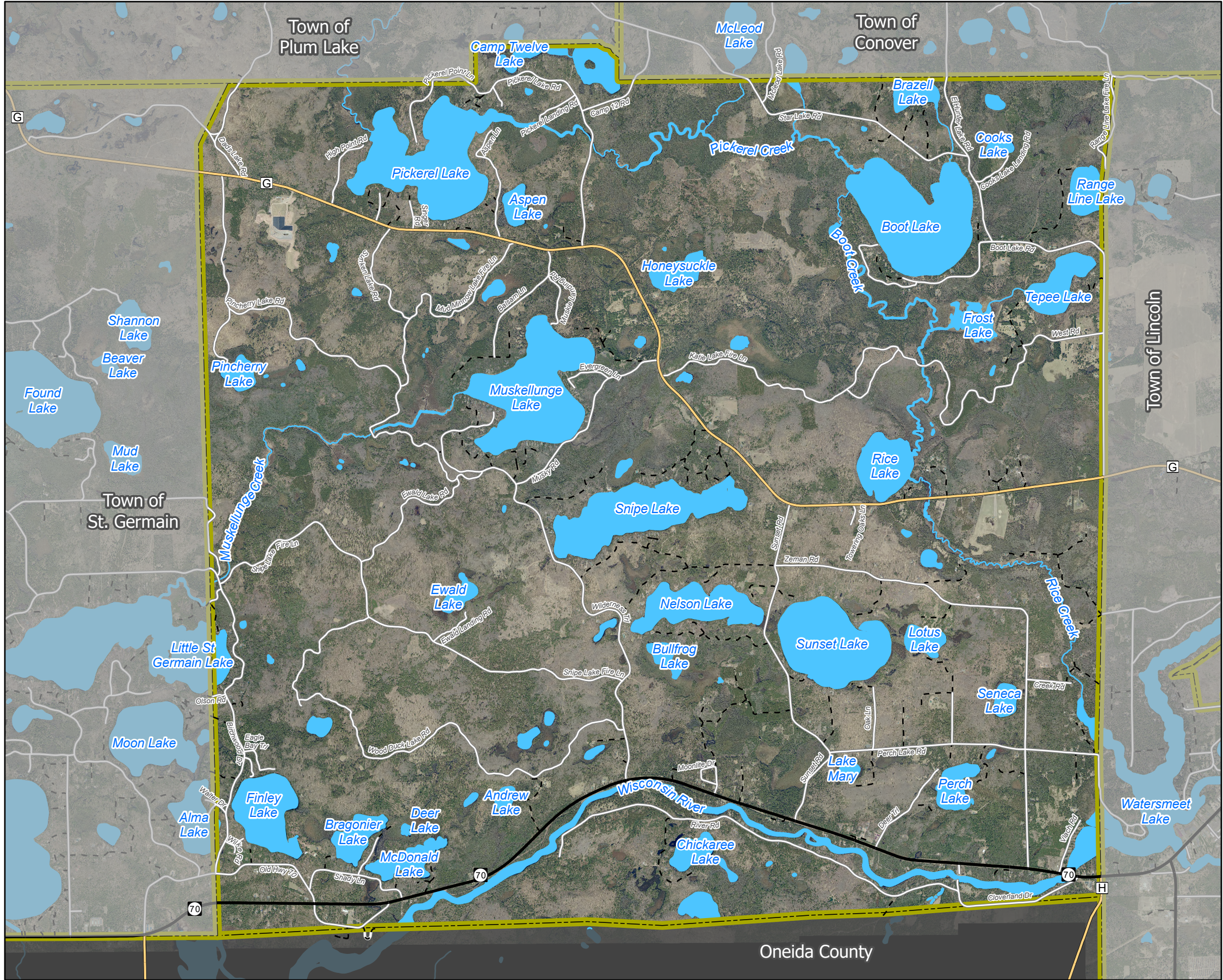
The adopted plan should be used as a tool by Town when making land use and development decisions. Decisions concerning private development proposals, public investments, regulations, incentives, and other actions should be consistent with the goals, objectives, policies, and recommendations outlined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

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

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

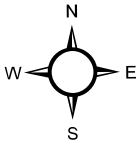
## Maps





Planning Area

- Minor Civil Division
- State Highway
- County Highway
- Local Roads
- Private Roads
- Water



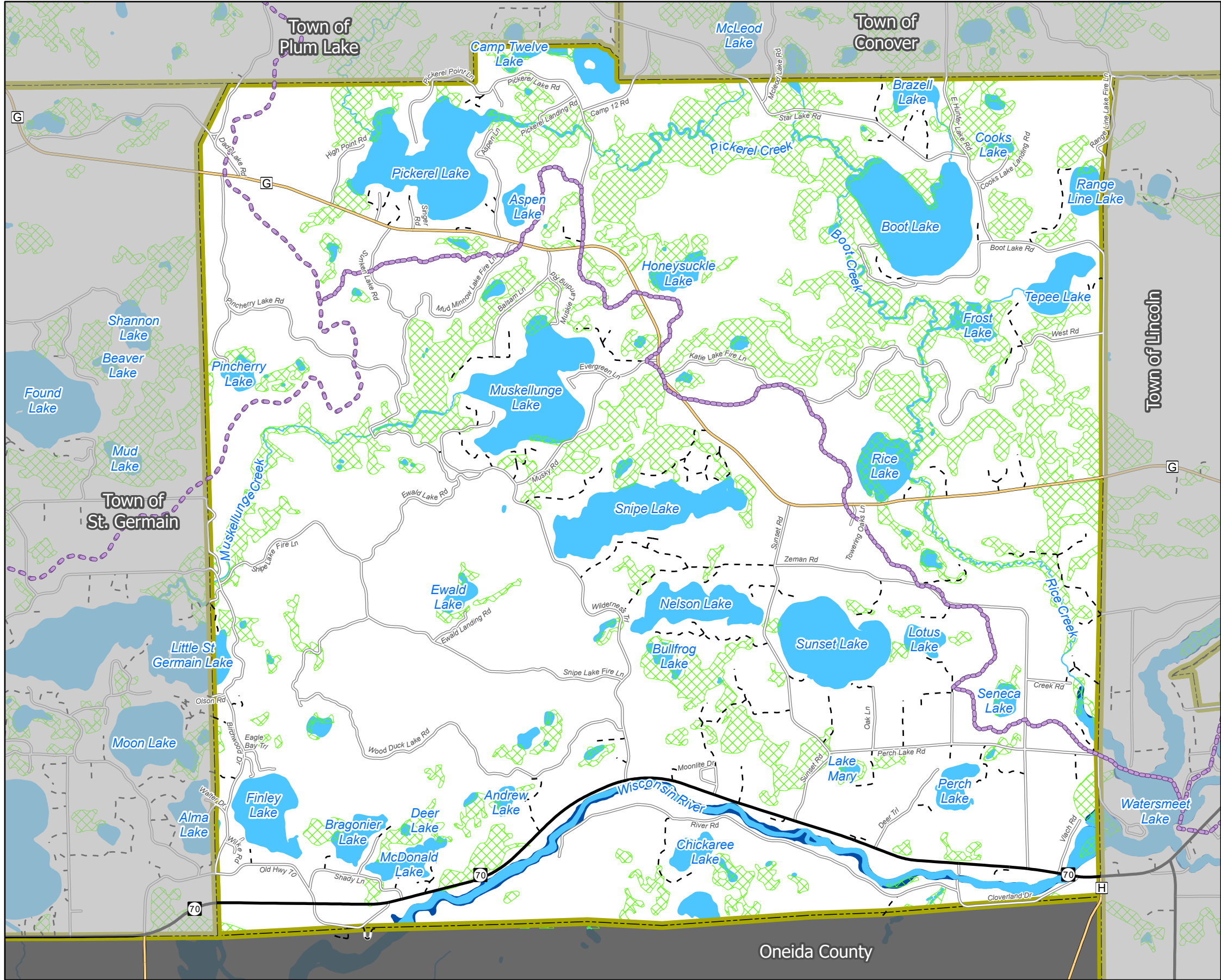
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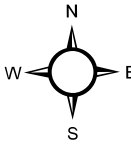
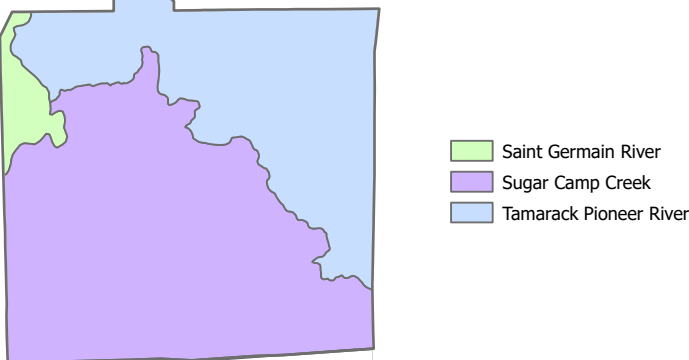




Natural Resources

- Minor Civil Division
- State Highway
- County Highway
- Local Roads
- Private Roads
- Watershed Boundary
- Wetlands
- Floodplain
- Water

Town of Cloverland Watersheds



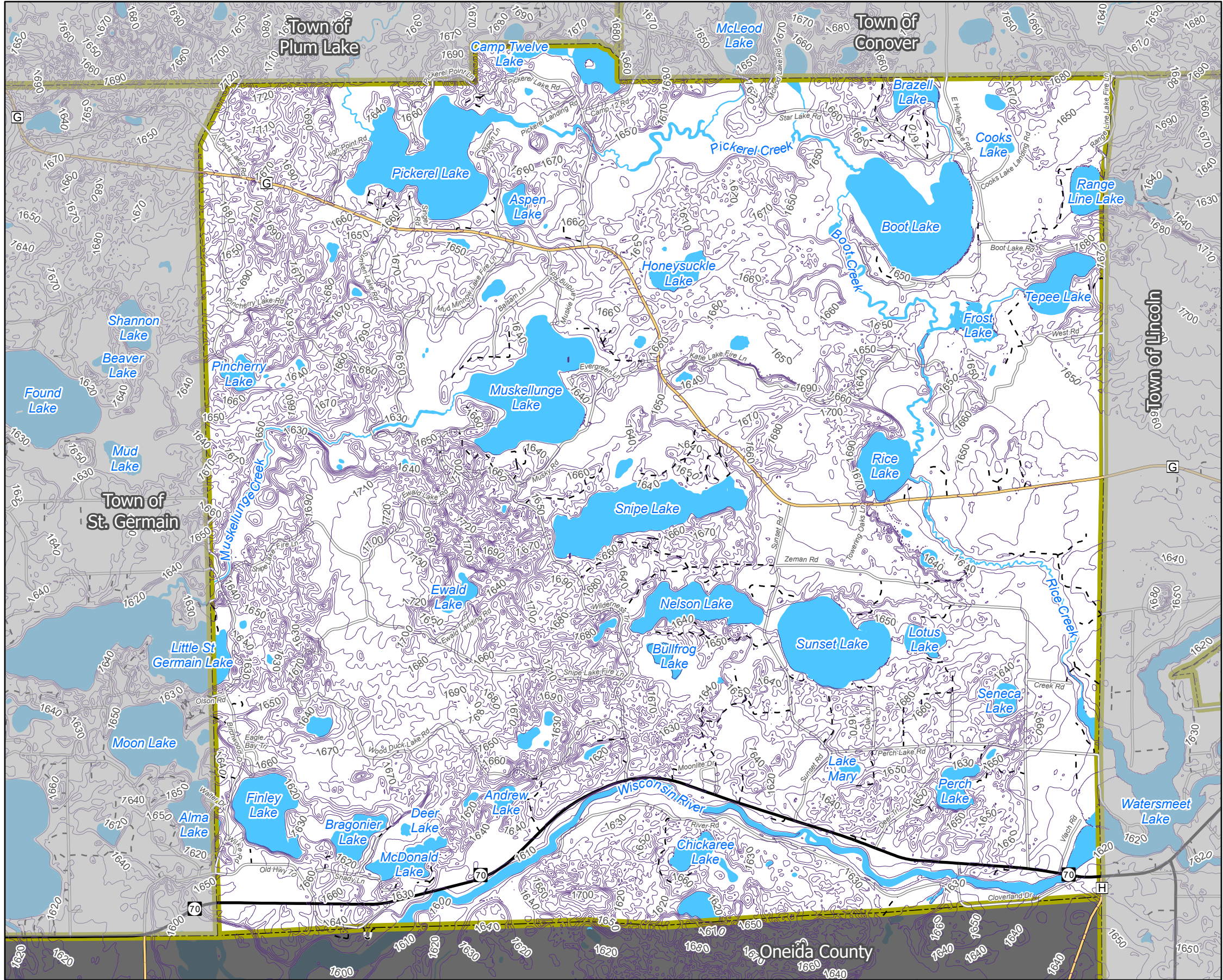
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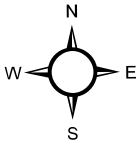
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Elevation

- Minor Civil Division
- State Highway
- County Highway
- Local Roads
- Private Roads
- Contours - 10ft
- Water



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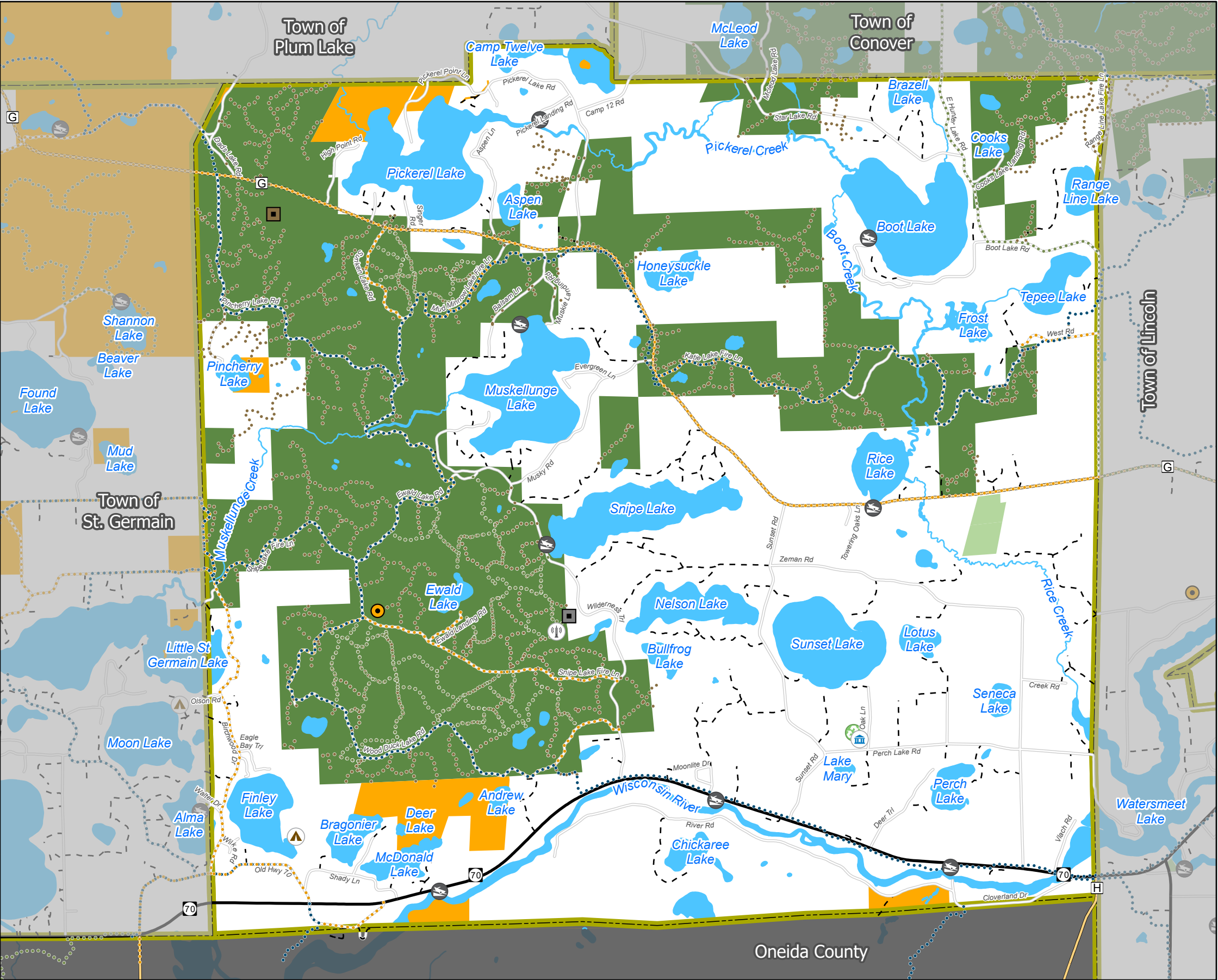


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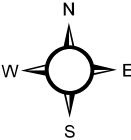
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Utilities & Community Facilities



- Minor Civil Division
- State Highway
- County Highway
- Local Roads
- Private Roads
- Abandoned Landfill
- Landfills
- Non-Metallic Mines
- Recycling Center / Transfer Station
- Town Hall
- Youth Camps
- Boat Launch
- Communication Tower
- Public Lands Ownership
  - Vilas County
  - WI DNR
  - Oldenburg Sports Park
- Recreation Trails
  - ATV/UTV
  - County Forest
  - Hike/Bike
  - Snowmobile
  - Water



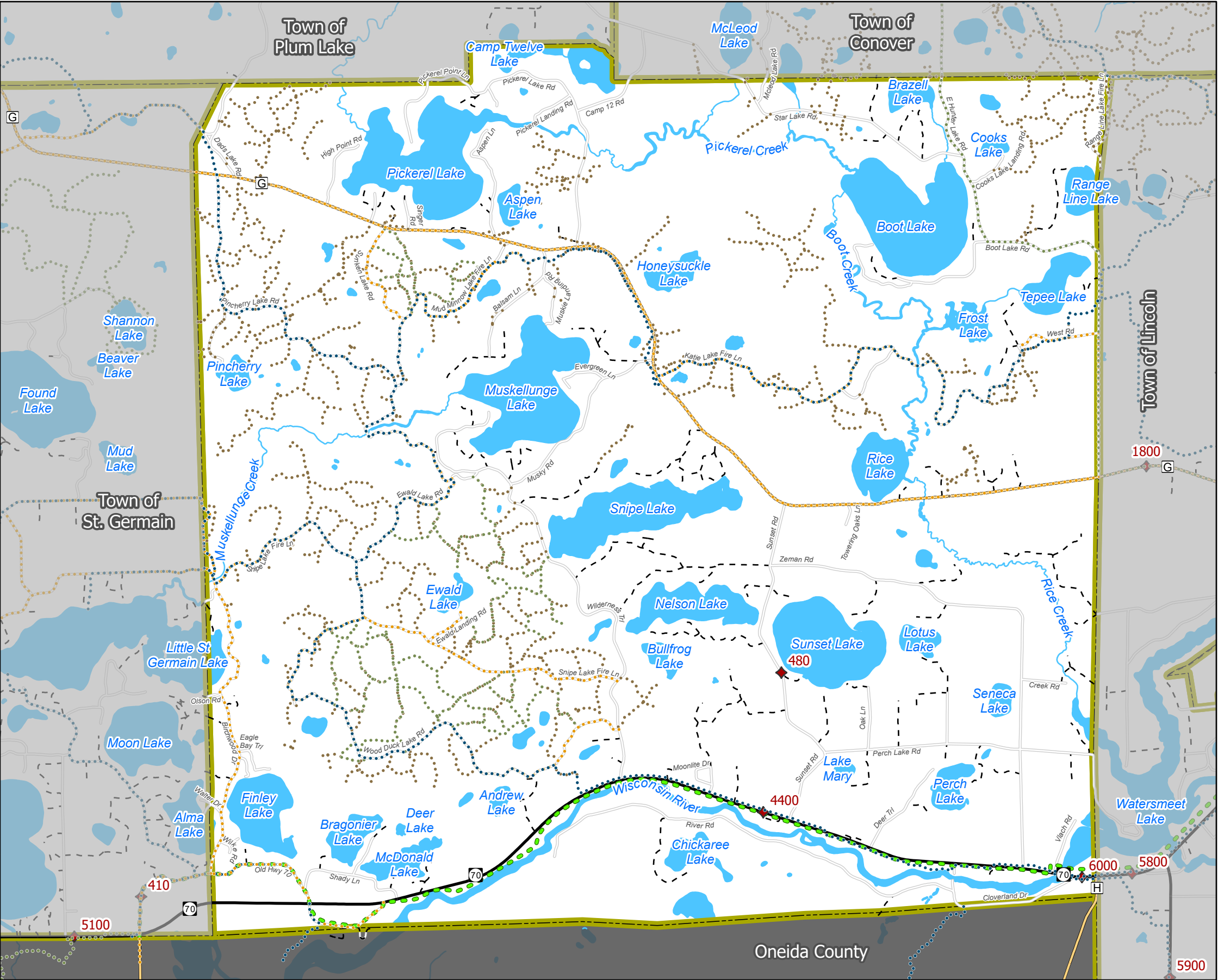
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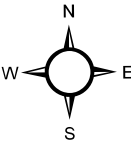
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Transportation



- Minor Civil Division
- State Highway
- County Highway
- Local Roads
- Private Roads
- Traffic Counts
- Recreation Trails
  - ATV/UTV
  - County Forest
  - Hike/Bike
  - Snowmobile
  - Proposed River Trail
- Water

Note: All Town roads are open to ATV/UTV use.



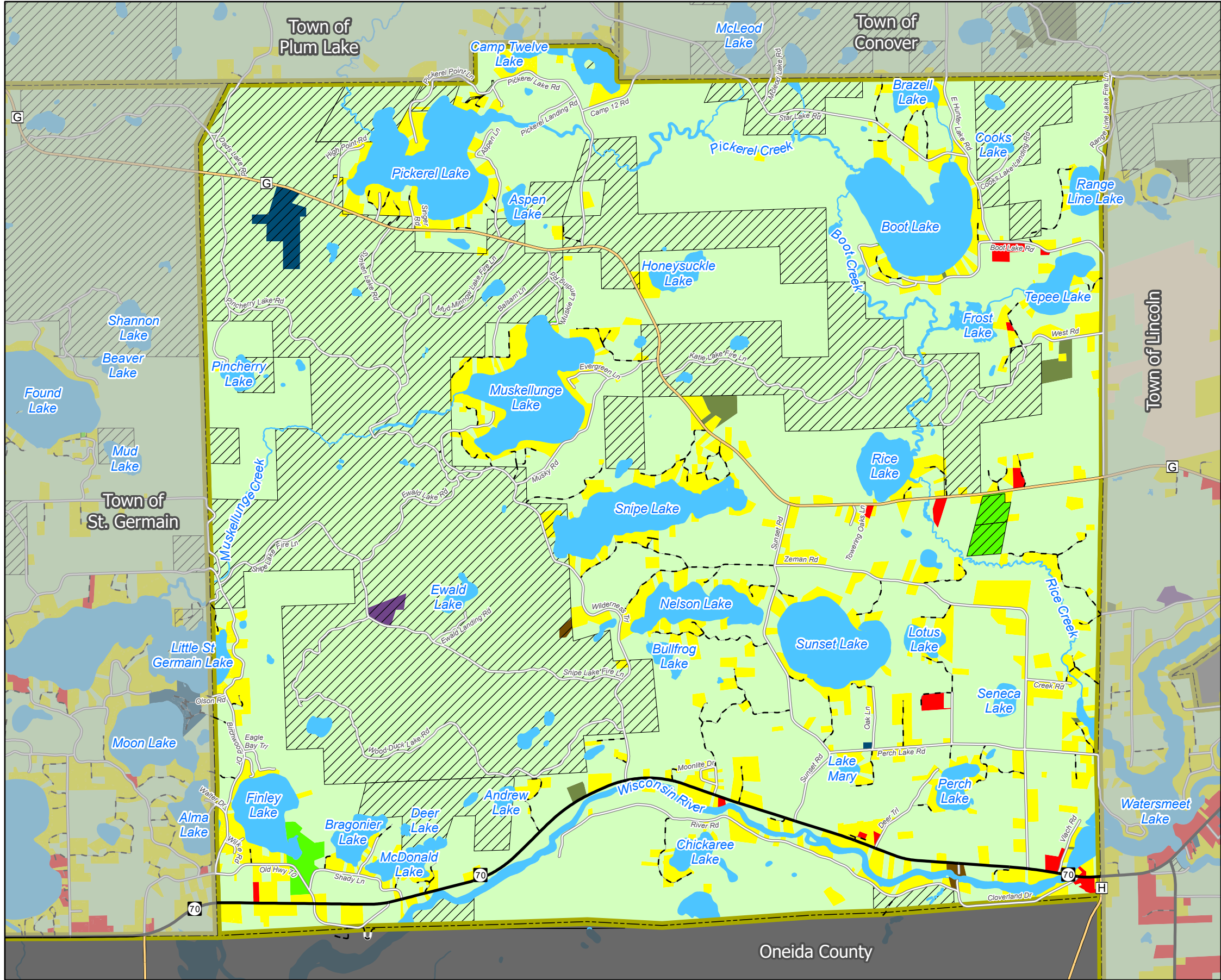
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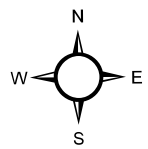
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Existing Land Use

- Minor Civil Division
- State Highway
- County Highway
- Local Roads
- Private Roads
- Public Lands
- Existing Land Use 2020
  - Agriculture
  - Commercial
  - Governmental / Institutional
  - Industrial
  - Open Lands
  - Outdoor Recreation
  - Residential
  - Transportation
  - Utility
  - Woodlands
  - Water



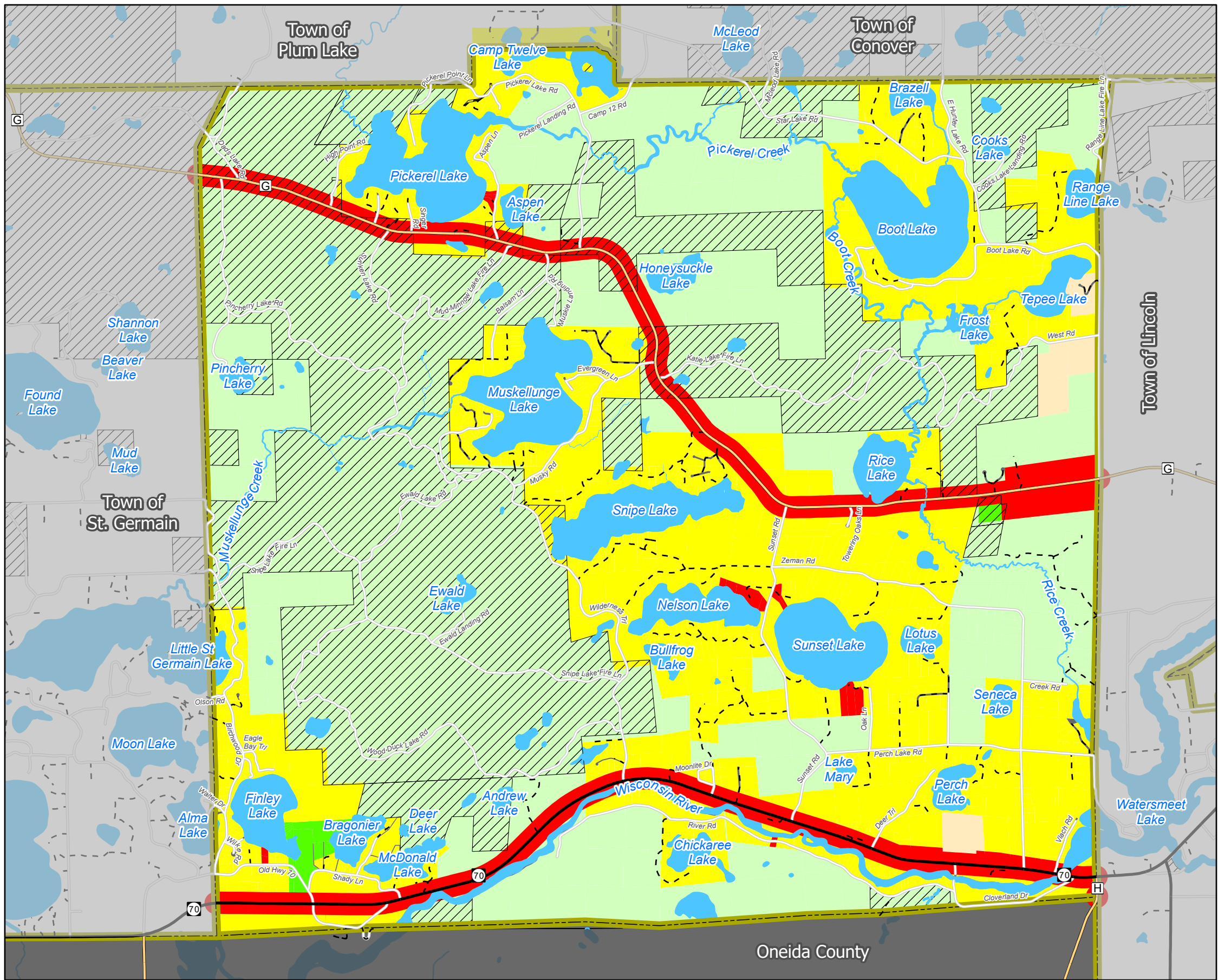
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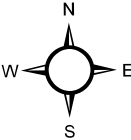
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Future Land Use



- Minor Civil Division
- State Highway
- County Highway
- Local Roads
- Private Roads
- Public Lands
- Future Land Use
  - Agricultural
  - Forestry
  - Recreation
  - Residential
  - Residential/Business
  - Transportation
  - Water



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# **Appendix A**

## **Public Participation Plan**



## **Town of Cloverland Public Participation Plan (PPP)**

The Town of Cloverland 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 plan process, the Plan Commission will provide oversight for the update of the Comprehensive Plan. The Plan Commission 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 Plan Commission will review and recommend adoption of the Comprehensive Plan to the Town Board.

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

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

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

---

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.



**TOWN OF CLOVERLAND RESOLUTION NO. 2025-01**

**Vilas County**

**RE: Public Participation Plan**

**WHEREAS**, the Town of Cloverland is required to prepare and adopt a Comprehensive Plan as outlined in Wisconsin Statutes 66.1001; and

**WHEREAS**, the Town of Cloverland directs the Cloverland Plan Commission to ensure that the requirements of sec. 66.1001(4) in fostering public participation which is critical for the development of a sound plan; and

**WHEREAS**, the plan review materials will be available at the Town Hall and posted on the website for public review; and

**WHEREAS**, the Plan Commission intends to pass a resolution with a recommendation to the Town Board to adopt said Comprehensive Plan; and

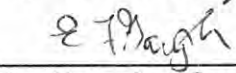
**WHEREAS**, a public hearing shall be scheduled prior to the adoption of the Comprehensive Plan by the Town Board; and

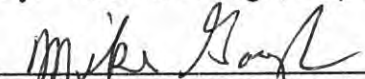
**WHEREAS**, it is necessary for the Town of Cloverland to approve a process involving public input in the planning process.

**NOW THEREFORE, BE IT RESOLVED** that the Cloverland Town Board does approve and authorize the Public Participation Plan as presented.

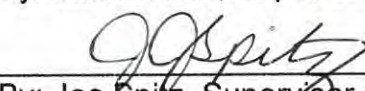
Dated this 6th day of August 2025 by the Cloverland Town Board.


  
By: Steve Favorite, Chairman

  
By: Francine Gough, Supervisor 1

  
By: Mike Gough, Supervisor 2

  
By: Millie Ritzer, Supervisor 3

  
By: Joe Spitz, Supervisor 4

Attest:   
Tracy Schilling, Clerk/Treasurer

## **Appendix B**

### **Adoption Resolution**

## TOWN OF CLOVERLAND PLAN COMMISSION RESOLUTION NO. 2025-07

Town of Cloverland, Vilas County, Wisconsin

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

Adoption of the Town Comprehensive Plan.

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

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

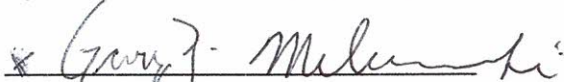
The vote of the town plan commission in regard to this resolution shall be recorded by the clerk of the town plan commission in the official minutes of the Town of Cloverland Plan Commission.

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

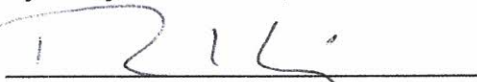
Adopted this 18th day of November, 2025 by the Cloverland Plan Commission.




By: Steve Favorite, Chairman



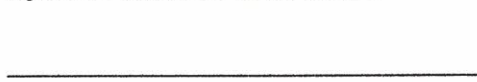
By: Gary Milanowski, member



By: Rayna Klessig, member



By: Bob Chasteen, member



By: Mike Wallner, member (absent)

## **Appendix C**

### **Adoption Ordinance**



# Town of Cloverland Comprehensive Plan Ordinance No. 26-01 Chapter 31.01 Code of Ordinances

Town of Cloverland, Vilas County

## SECTION I – TITLE/PURPOSE

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

## SECTION II – AUTHORITY

The town board of the Town of Cloverland has authority under its village powers under s. 60.22, Wis. stats., its power to appoint a town plan commission under ss. 60.62 (4) and 62.23 (1), Wis. stats., and under s. 66.1001 (4), Wis. stats., to adopt this ordinance. The comprehensive plan of the Town of Cloverland must be in compliance with s. 66.1001 (4) (c), Wis. Stats., in order for the town board to adopt this ordinance.

## SECTION III – ADOPTION OF ORDINANCE

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

## SECTION IV – PUBLIC PARTICIPATION

The Town Board of the Town of Cloverland has adopted written procedures designed to foster public participation in every stage of the preparation of a comprehensive plan as required by s. 66.1001 (4) (a), Wis. stats.

## SECTION V – TOWN PLAN COMMISSION RECOMMENDATION

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

## SECTION VI – PUBLIC HEARING

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

SECTION VII – ADOPTION OF TOWN COMPREHENSIVE PLAN

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

SECTION VIII – SEVERABILITY

If any provision of this ordinance 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

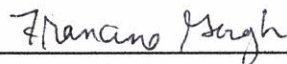
This ordinance is effective for publication or posting.

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

Adopted on this 7<sup>th</sup> day of January 2026, by the Cloverland Town Board.



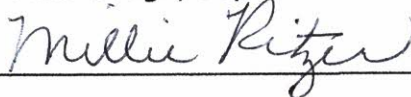
By: Steve Favorite, Chairman



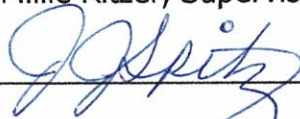
By: Francine Gough, Supervisor 1



By: Mike Gough, Supervisor 2



By: Millie Ritzer, Supervisor 3



By: Joe Spitz, Supervisor 4

Attest:



Attest: Tracy Schilling, Clerk/Treasurer

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**Town of Cloverland**  
**Comprehensive Plan**  
**2026**