

Chapter 1

Demographics

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

BACKGROUND

The Town is located in the western portion of Marathon County. The Town is bounded by the Town of Deer Creek (in Taylor County) to the north, the Town of Mayville (in Clark County) to the west, the Town of Johnson to the east, and the Town of Hull to the south. The Village of Dorchester borders the Town along its western boundary, while the Village of Abbotsford borders the Town along its southern boundary. Development in the Town is dominated by agriculture with pockets of residences and scattered commercial establishments.

Planning Process

In the beginning of 2026, 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 2026 to prepare the plan. A final Planning Commission meeting was held in the beginning of 2027 to review the final draft and recommend adoption of the plan by the Town Board. The plan was adopted by the Town Board on DATE.

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 Holton 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 Holton’s population was an estimated 883 people in 2024. As shown in **Table 1**, this represents a 1.9 percent decrease since 2000. The Town’s population decrease took place between 2000 and 2020, as the Town’s population actually increased between 2020 and 2024. In comparison, the populations of Marathon County and Wisconsin both increased by ten percent between 2000 and 2024, with populations also increasing between 2010 and 2024.

Table 1: Population Trends						
Minor Civil Division	2000	2010	2020	2024	2000-2024 % Change	2010-2024 % Change
Town of Holton	900	873	859	883	-1.9%	1.1%
Town of Hull	771	750	756	832	7.9%	10.9%
Town of Johnson	998	985	873	878	-12.0%	-10.9%
Town of Deer Creek (Taylor County)	734	768	677	747	1.8%	-2.7%
Town of Mayville (Clark County)	877	961	963	1,152	31.4%	19.9%
City of Abbotsford	1,967	2,310	2,275	2,024	2.9%	-12.4%
Village of Dorchester	872	876	849	879	0.8%	0.3%
Marathon County	125,834	134,063	138,013	138,403	10.0%	3.2%
Wisconsin	5,363,675	5,686,986	5,893,718	5,914,872	10.3%	4.0%

Source: U.S. Census, American Community Survey 2020-2024

There were 365 households in the Town of Holton in 2024, which represents an increase of about 19 percent from the number of households in 2000, as shown in **Table 2**. During the same period, the number of households in Marathon County increased by 21 percent, while the State experienced a 19 percent increase during the same time period. There was great variation among the surrounding communities, with the fastest growth in the number of households occurring in the Town of Mayville (34.7 percent), while the City of Abbotsford experienced a 12 percent decrease during this time. In 2024, the average household size in the Town of Holton was 2.42, down from 3.06 in 2010. In comparison, Marathon County’s average household size was 2.36 in 2024, down from 2.49 in 2010.

Table 2: Households						
Minor Civil Division	2000	2010	2020	2024	2000-2024 % Change	2010-2024 % Change
Town of Holton	306	308	306	365	19.28%	18.51%
Town of Hull	258	262	257	241	-6.59%	-8.02%
Town of Johnson	302	310	310	296	-1.99%	-4.52%
Town of Deer Creek (Taylor County)	242	267	256	268	10.74%	0.37%
Town of Mayville (Clark County)	291	328	324	392	34.71%	19.51%
City of Abbotsford	817	864	855	719	-12.00%	-16.78%
Village of Dorchester	349	355	353	319	-8.60%	-10.14%
Marathon County	47,737	53,176	56,517	57,866	21.22%	8.82%
Wisconsin	2,086,304	2,279,768	2,428,361	2,479,480	18.85%	8.76%

Source: U.S. Census, American Community Survey 2020-2024

Projections

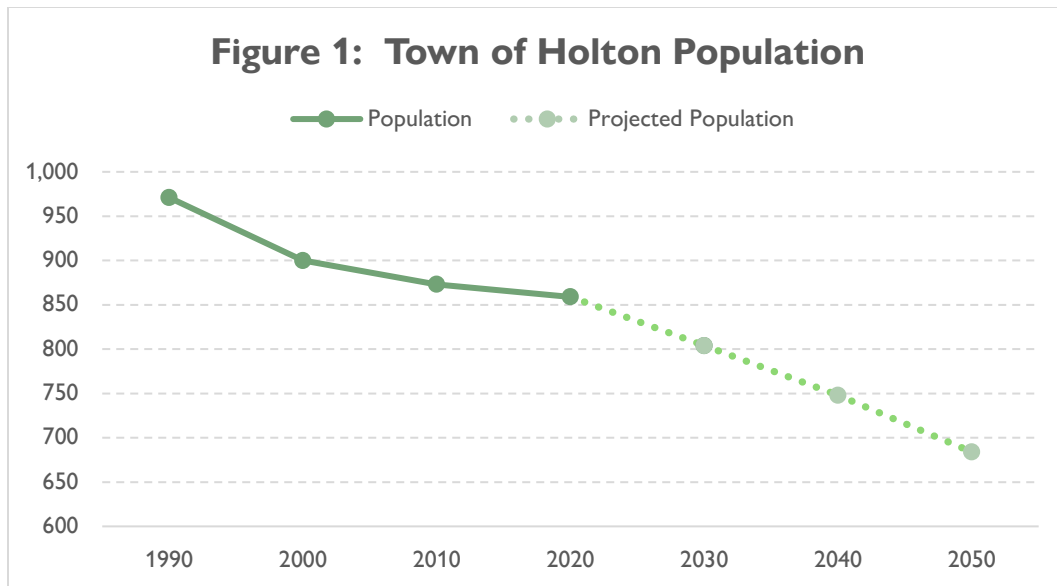
Figure 1 shows population projections for the Town of Holton, and **Table 3** compares projected population in the Town to Marathon County, based on projections made by the Wisconsin Department of Administration (DOA). The Wisconsin DOA population projections are recognized as Wisconsin's official population projections. These projections are based on historical population and household growth in the community, with more recent years given a greater weight. The Town of Holton is projected to experience a 20.4 percent decrease in population between 2020 and 2050. In comparison, Marathon County is projected to decrease by about 6 percent during this time.

Figure 2 and **Table 4** include household projections completed by the WDOA. The number of households in the Town of Holton is projected to decrease by 52 households, or a 17 percent decrease between 2020 and 2050. This is a bigger decrease than both the County (1.7 percent decrease) and the State (1.6 percent increase) in terms of a projected decrease. Further analysis of housing unit change can be found in the Housing and Land Use Chapters of this comprehensive plan.

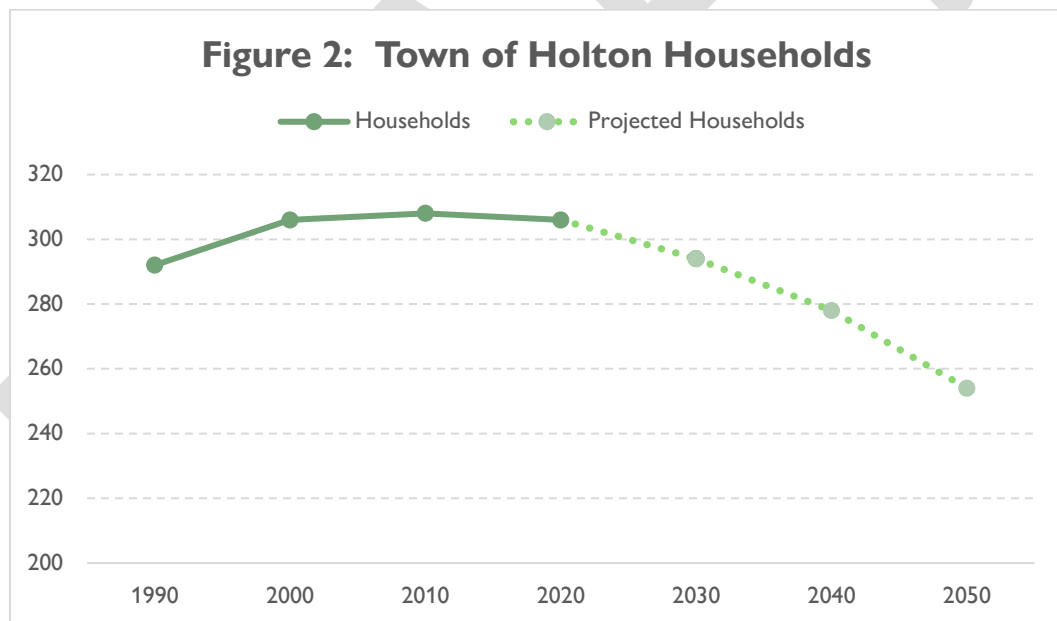
Table 3: Population Projections					
	2020	2030	2040	2050	2020-2050 % Change
Town of Holton	859	804	748	684	-20.4%
Marathon County	138,013	136,750	134,615	130,380	-5.5%

Source: U.S. Census, WI DOA 2025

Table 4: Household Projections					
	2020	2030	2040	2050	2020-2050 % Change
Town of Holton	306	294	278	254	-17.0%
Marathon County	56,517	57,492	57,364	55,574	-1.7%



Source: U.S. Census, WI DOA



Source: U.S. Census, WI DOA

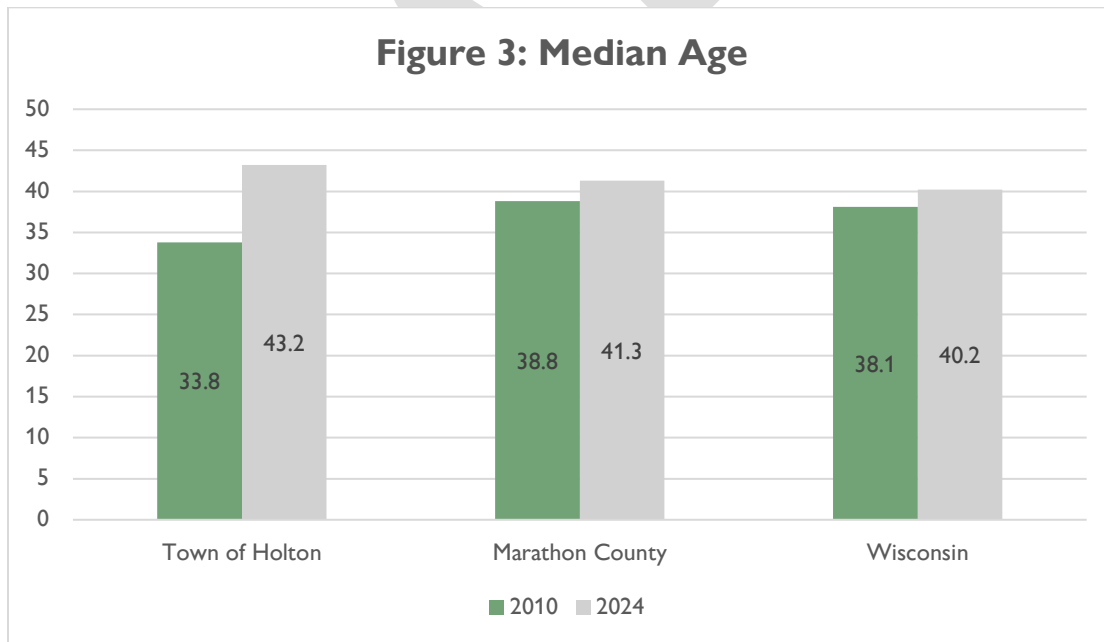
Age

As shown in **Figure 3**, the median age in the Town of Holton was 43.2 in 2024, significantly higher than it was in 2010 (33.8). The Town of Holton's median age of 43.2 was higher than the median age in both Marathon County (41.3) and Wisconsin (40.2) as a whole in 2024. 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. The U.S. Census provides an age dependency ratio, which is the ratio of dependents (people younger than 15 or older than

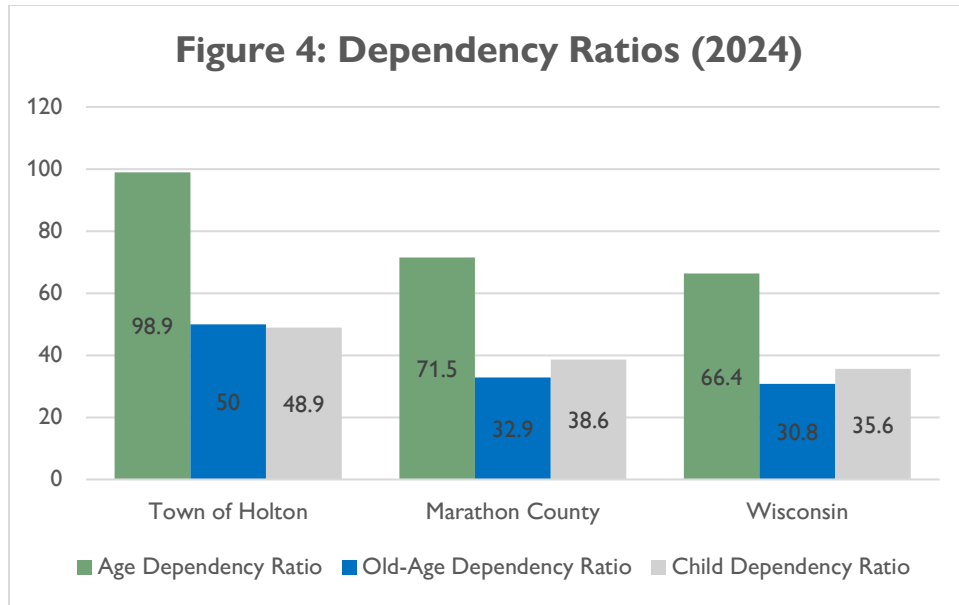
64) to the working age population (those ages 16-64). The old age dependency ratio is the number of those over 65 divided by the number working age population and the child dependency ratio is that ratio of those under 16 divided by the working age population.

As shown in **Figure 4**, the Town of Holton has a higher age dependency ratio, at 98.9, than Marathon County (71.5) and Wisconsin (66.4). In other words, there are over nine dependents for every ten working aged adults within the Town of Holton. The Town of Holton has a significantly higher Child Dependency ratio (48.9) than both the County (38.6) and the State (35.6). The Town of Holton's Old-Age Dependency ratio of 50.0 is significantly higher than those of Marathon County (32.9) and Wisconsin (30.8). These numbers reinforce the importance of support services in the Town ranging from accessible healthcare, quality childcare, and social support systems.

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.



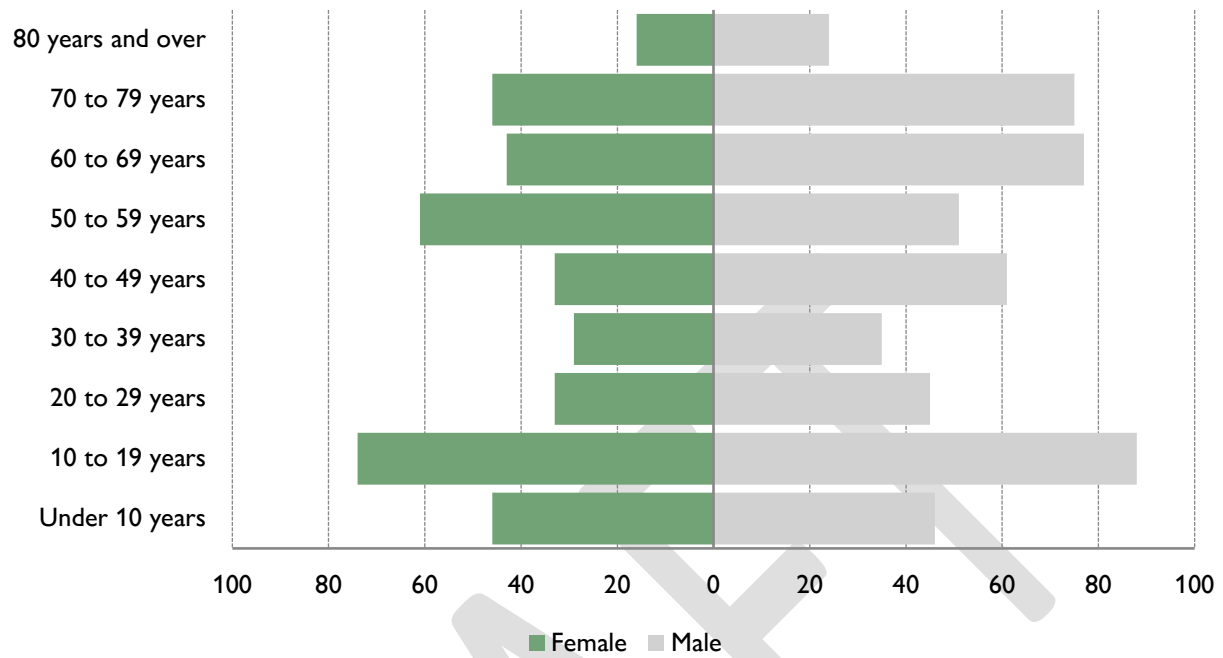
Source: ACS 2010 & 2024



Source: ACS 2024

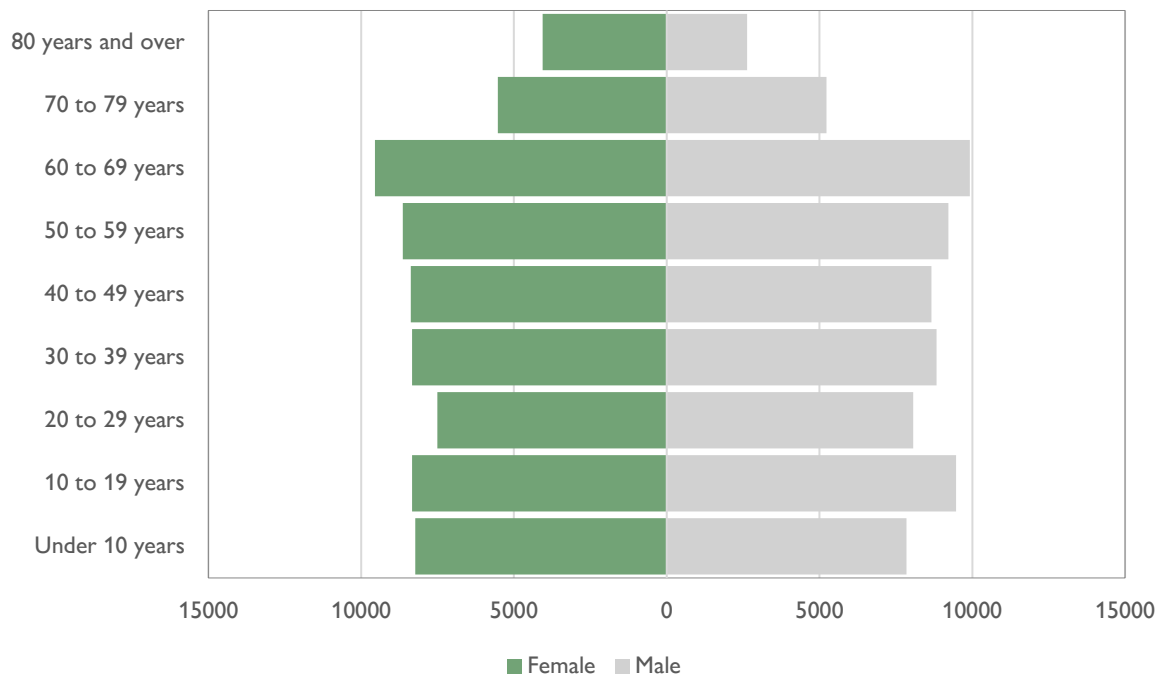
Figures 5 and 6 compare the distribution of age groups for the Town of Holton and Marathon County. Marathon County's population pyramid is slightly expansive, showing slow and stable growth. In comparison to Marathon County, the Town of Holton has a larger proportion of the population in the lower age ranges, a lower proportion of the population in the middle age ranges (specifically the 20 to 39 age range), and a similar proportion of the population in the higher age range.

Figure 5: Town of Holton Age Pyramid



Source: ACS 2024

Figure 6: Marathon County Population Pyramid

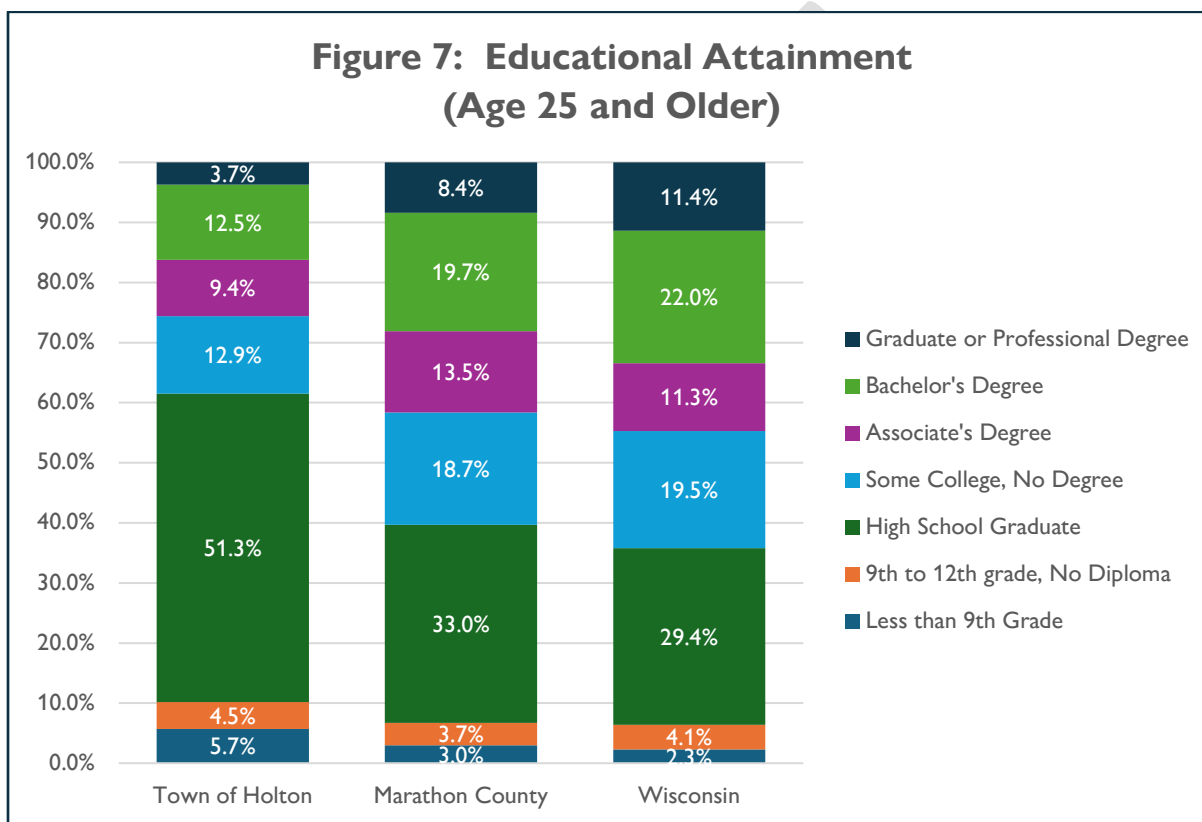


Source: ACS 2024

Education and Income Levels

Education

Figure 7 compares educational attainment of those in the Town of Holton to the County and the State by showing the highest level of education completed by residents ages 25 and older. In 2024, 89.7 percent of town residents aged 25 and older had a high school education or higher. This was lower than the County and State averages. In the Town of Holton, 16 percent of the population held bachelor's or other advanced degrees, compared to 28 percent of County residents and 33 percent of State residents.



Source: ACS 2024

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 Holton residents was \$79,250 in 2024. **Table 5** shows that this was slightly higher than Marathon County and the State of Wisconsin. Median household income within the Town of Holton was slightly lower than in the County and State in 2010. When adjusted for inflation, median household income in the Town increased by almost 7 percent between 2010 and 2024. During this time, Marathon County experienced a decrease in median household income of 0.6 percent, while median household income in Wisconsin increased by 2.4 percent.

Table 6 illustrates that income per capita in the Town of Holton was lower than both the County and the State in 2024. The Town of Holton’s per capita income was also lower than Marathon County’s and Wisconsin’s in 2010. When adjusted for inflation, per capita income in the Town of Holton increased by nearly 40 percent between 2010 and 2024. This was a significantly faster increase than both the County and State, which rose at rates of 9.1 percent and 11.1 percent, respectively.

Table 5: Median Household Income					
Minor Civil Division	2000*	2010*	2024	% Change 2000-24	% Change 2010-24
Town of Holton	\$65,776	\$74,134	\$79,250	20.5%	6.9%
Marathon County	\$76,758	\$78,390	\$77,884	1.5%	-0.6%
Wisconsin	\$74,423	\$75,644	\$77,485	4.1%	2.4%

Source: U.S. Census and American Community Survey (2020-2024)

*: Adjusted for inflation

Table 6: Per Capita Income					
Minor Civil Division	2000*	2010*	2024	% Change 2000-24	% Change 2010-24
Town of Holton	\$25,368	\$26,918	\$37,757	48.8%	40.3%
Marathon County	\$35,185	\$37,960	\$41,413	17.7%	9.1%
Wisconsin	\$36,150	\$39,031	\$43,373	20.0%	11.1%

Source: U.S. Census and American Community Survey (2020-2024)

*: Adjusted for inflation

Employment Characteristics

Tables 7 and 8 illustrate the breakdown of the labor force and employed population living in the Town of Holton in 2010 and 2024. The “employed population” includes those who are 16 and older. Between 2010 and 2024, the Town’s labor force decreased by 39 persons. This is likely due to an increase in retirements during this 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 slightly decreased within the Town of Holton from 2010 to 2024, decreasing by around two percentage points during this time. Similarly, the County and the State labor force participation rates decreased during this time.

Table 7: Labor Force Characteristics

Minor Civil Division	Labor Force			Labor Participation Rate	
	2010	2024	2010-2024 % Change	2010	2024
Town of Holton	527	488	-7.4%	71.0%	69.2%
Marathon County	74,962	74,302	-0.9%	72.2%	66.9%
Wisconsin	3,078,465	3,136,600	1.9%	69.0%	65.3%

Source: U.S. Census and American Community Survey (2020-2024)

In 2010, the Town of Holton had an employed population of 514 people; see **Table 8**. Employment within the Town of Holton decreased to 481 people by 2024, representing a 6.4 percent decrease. Employment increased in Marathon County during the same period, increasing by 3.1 percent. The State experienced a 5.6 percent increase in employment from 2010 to 2024. The U.S. Census classifies individuals as unemployed if they are not working, actively seeking work, and available to accept a job. The unemployment rate in the Town was 1.4 percent in 2024, lower than Marathon County's rate of 2.9 percent and the State's rate of 3.2 percent.

Table 8: Employment

Minor Civil Division	2010	2024	2010-2024 % Change	Unemployment Rate
Town of Holton	514	481	-6.4%	1.4%
Marathon County	69,980	72,144	3.1%	2.9%
Wisconsin	2,869,310	3,031,042	5.6%	3.2%

Source: U.S. Census and American Community Survey (2020-2024)

Table 9: Occupation of Employed Workers

Occupation	Town of Holton		Marathon County	
	2010	2024	2010	2024
Management, Business, Science, and Arts	114	143	21,212	27,203
Service	96	65	9,919	10,803
Sales & Office	57	67	17,063	14,118
Natural Resources, Construction, and Maintenance	129	89	6,970	6,421
Production, Transportation & Mineral Moving	118	117	14,816	13,599
Total	514	481	69,980	72,144

Source: U.S. Census and American Community Survey (2020-2024)

As shown in **Table 9**, the occupations of Management, business, science, and arts were most common in the Town of Holton. The second most represented sector was the area of Production, transportation, and material moving occupations, followed by Natural Resources, Construction, and Maintenance occupations. From 2010 to 2024, the most significant increase in employment among Town residents occurred in management, business, science, and arts occupations. All other occupational groups experienced declines in employment, with the exception of sales and office occupations.

Demographic Snapshot

- The Town of Holton has experienced an increase in population and an increase in the number of households since 2010. Population and household growth both increased during this period; however, population growth outpaced household growth, resulting in a slight decline in average household size.
- The Town of Holton is projected to experience a decrease in the number of people and number of households through 2050.
- There are a large number of people in the younger age and older age categories. In 2024, the Town's median age of 43.2 was higher than Marathon County's median age of 41.3 and Wisconsin's median age of 40.2.
- The median age significantly increased from 33.8 in 2010 to 43.2 in 2024.
- The Town of Holton has a lower proportion of residents with a high school diploma, bachelor's degree, or graduate/professional degree than the County and State.
- The Town of Holton's median household income of \$79,250 in 2024 was slightly higher than the median household incomes of Marathon County and Wisconsin. Additionally, per capita income within the Town was lower than both the County and State in 2024. This is likely due to the relatively large share of the population outside the working-age population, which can contribute to lower income per person even when household income and labor force participation are relatively strong.
- The labor force participation rate is slightly higher than the County or the State, and the unemployment rate of 1.4 percent in 2024 is lower than the State and the County.
- Management, Professional, and Related occupations employ the largest share of workers in the Town of Holton compared to other occupational groups.

Chapter Two

Natural 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 on 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 NATURAL, AGRICULTURAL, & CULTURAL RESOURCE PLANS AND STUDIES

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

Marathon County Land and Water Resource Management Plan, 2021-2030

The Marathon County Land and Water Resource Management Plan outlines a comprehensive strategy for the implementation of soil and water conservation in Marathon County from 2021 to 2030. The Land Conservation and Zoning Committee identified the following long-term program outcomes for the natural resource protection efforts in Marathon County:

1. Land Use activities are well planned to enhance community development, minimize conflicts, maximize infrastructure investments and protect rural character.
2. Improve and protect the surface and ground water assets to enhance public health and safety, recreational opportunities and economic development.
3. Maintain the soil and water resources as productive assets through topsoil and organic matter conservation.
4. Marathon County agriculture and woodlot producers are economically strong.

Marathon County Farmland Preservation Plan, 2024-2033

The Marathon County Farmland Preservation Plan is required under Chapter 91 of the Wisconsin Statutes. The purpose of this plan is to guide and manage the preservation of farmland and agricultural production capacity. There is an abundance of agricultural areas in the Town, making this program of overall importance to the County in general and may have an impact on Town residents, for example, related to emerging trends such as the local foods movement.

Marathon County Forest Ten-Year Comprehensive Use Plan, 2021-2035

The Marathon County Forest Ten-Year Comprehensive Use Plan is a management guide for the Marathon County Forest and is updated every ten years. The mission of the plan is to manage and protect natural resources on a sustainable basis for the ecological, economic, educational, recreational, and research needs of present and future residents throughout the County. The report includes a number of recommendations for timber management, wildlife habitat and game management, land acquisition and forest boundary management, biodiversity management, watershed management, and tourism.

Marathon County Groundwater Protection Guide, 2001

The Groundwater Protection Guide was an extension of a 1988 groundwater plan. In April 2001, the guide was created to assist county and local officials in setting policy related to groundwater. It also serves as a resource for information about groundwater and strategies to address issues related to groundwater protection. The County is considering a new groundwater planning effort.

USGS Protecting Wisconsin's Groundwater through Comprehensive Planning, 2007

In a joint effort by the Wisconsin Department of Natural Resources, the University of Wisconsin System and the U.S. Geological Survey, a website has been made available with data and information on geology, general hydrology and groundwater quantity and quality. The website was developed to aid government officials and planners in addressing groundwater in their comprehensive plans. The most recent data available for Marathon County was published in 2007. The full Marathon County report is available on the website: <https://wi.water.usgs.gov/gwcomp/find/marathon/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.

Land Resources

The Town is located in the western portion of Marathon County. The Town is bounded by the Town of Deer Creek (in Taylor County) to the north, the Town of Mayville (in Clark County) to the west, the Town of Johnson to the east, and the Town of Hull to the south. The Village of Dorchester borders the

Town along its western boundary, while the Village of Abbotsford borders the Town along its southern boundary. The Town of Holton covers about 22,144 acres of land.

Topography and Geology

Marathon County's terrain is primarily the result of glaciation. The western areas of Marathon County consist of broad, nearly level to sloping ground moraines. Pre-settlement in this area was dominated by wetlands, which were drained to make way for agriculture. This area is characterized by a flat to gently rolling landscape, with large tracts of contiguous farmland and forest in the wetter areas and along streams.

Most of the soils found in Marathon County are best used for cropland and woodlands. The soils of Marathon County are primarily derived from the weathering of glacial drift, outwash, and bedrock. The United States Department of Agriculture's Conservation Service has an online survey which provides soil data and maps. Two soil groups comprise 75 percent of all soil within the town, with other soil types represented in very small amounts. The two large soil groups are the Loyal silt loam (37.2%) and Withee silt loam (38.4%).

Soils can also be categorized according to other factors, such as how drained they are on a scale of Excessively Drained to Very Poorly Drained. Another method for categorizing soils is by how good they are for agricultural uses. The majority of the Town contains Class 1 prime farm soils. Class 1 soils are the best soils in Marathon County for growing all crops. The "prime farm soils" designation given to Class 1 soils indicates that these soils are good for productive farmland. While most of the Town contains soils that offer prime conditions for farming purposes, that does not mean that all of this land is currently being utilized for farming purposes; about 77 percent of the town's land is currently being used for farming purposes.

Forests

According to land cover maps, approximately 3,149 acres, or about 14 percent of the Town of Holton, is covered by woodlands. These woodlands are an important resource in the Town. Forests provide protection for environmentally sensitive areas, such as steep slopes, shorelands, wetlands, and floodplains. In addition, expansive forests provide recreational opportunities, aesthetic benefits, and economic development.

Privately owned forestland includes lands enrolled in the Managed Forest Law (MFL) program. Some of these lands are currently open to public access. These programs were established to preserve and protect woodlands through proper management techniques.

Metallic and Non-Metallic Mineral Resources

Non-metallic mining is a widespread activity throughout the State of Wisconsin. There are currently no permitted active non-metallic or metallic mines located within the Town.

Environmentally Remediated Areas

Brownfields are commercial or industrial properties that contain or may contain hazardous substances, pollutants, or contaminants. Expansion, redevelopment, or reuse of these properties can be especially difficult. The Bureau for Remediation and Redevelopment Tracking System (BRRTS) is an online database

that provides information about contaminated properties and other activities related to the investigation and clean-up of properties with contaminated soil and/or groundwater. Contaminated sites are not uncommon as all communities with commercial and industrial development have the potential for air emissions, groundwater contamination, soil spills, and surface water contamination. Contaminated sites originate when a property is used for such activities as a gas station, industrial processing facility, landfill, or a laundromat. There are no listed open sites on the BRRTS currently in the Town of Holton, while there are nine spill sites listed as closed and one site listed with no action required.

Rare Species and Natural Communities

Wisconsin's National Heritage Inventory Program (NHI) is responsible for maintaining data on the locations and status of rare species, natural communities, and natural features throughout the State. The program's database, on the Wisconsin DNR website, identifies species and natural communities that are currently tracked by the NHI. As of August 2026, NHI tracked no species in the Town of Holton.

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

Water Resources

Marathon County contains abundant natural surface water features, including rivers, streams, lakes, and wetlands. The Town of Holton contains some of these rivers and streams within its boundaries. Many have remained in a fairly pristine state, and others are in need of focused efforts to improve water quality. This section discusses the characteristics of the major surface water features located within the Town.

Watersheds

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

Marathon County is geographically located in the Central Wisconsin Basin, which is a subset of the entire Wisconsin River corridor located in Central Wisconsin. The Central Wisconsin River Basin is comprised of 29 watersheds, 17 of which are all or part in Marathon County. The Town of Holton is entirely within the Upper Big Eau Pleine River watershed.

Surface Water

Marathon County has 202 lakes with a total surface area of 28,322 acres. Many lakes lie in kettle holes left by the retreat of the glaciers. Seepage lakes are the most common type of lake in the county. These lakes do not have any surface outflow but depend on underground movement of water through highly permeable glacial soils for drainage. Most lakes are quite shallow, with depths ranging from less than one foot to a maximum of 34 feet. The County has 356 rivers and streams with a surface area of 3,748 acres. The interconnected network of rivers and streams that cross Marathon County is characteristic of a

landscape influenced by glacial impacts. The Town of Holton contains about 176 acres of surface water, including streams and rivers, which comprise about one percent of the Town's total land area.

Rivers and Streams

The East and West Branches of the Big Eau Pleine River converge to form the Big Eau Pleine River, which serves as the primary waterway in the Town. Additional waterways include Porky Creek, Marsh Creek, and an unnamed creek. Both the river and creeks are part of the Big Eau Pleine River Watershed, which is considered an impaired watershed.

Outstanding and Exceptional Resource Waters

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

Outstanding Resource Waters (ORWs) and Exceptional Resource Waters (ERWs) share many of the same environmental and ecological characteristics. The primary difference between the two is that ORWs typically do not have any direct point sources discharging pollutants directly to the water. In addition, any pollutant load discharged to an ORW must meet background water quality at all times. Exceptions are made for certain types of discharge situations to ERWs to allow pollutant loads that are greater than background water quality when human health would otherwise be compromised. There are no waterbodies listed as an Outstanding Resource Water or an Exceptional Resource Water within the Town.

Impaired Waters

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

The Big Eau Pleine River and both East and West branches are listed as impaired waterbodies due to high Phosphorus levels and degraded biology leading to poor fish community conditions stemming from an unknown pollutant.

Invasive Aquatic Species

Surface water resources in Marathon County are threatened by the introduction of invasive aquatic species. Invasive species can alter the natural ecological relationships among native species and affect ecosystem function, economic value of ecosystems, and human health. It is recommended that the Town continue to work with the Marathon County Department of Conservation, Planning and Zoning to develop public outreach education strategies. It is also beneficial that lake districts and associations

continue to work with the DNR and property owners to manage invasive aquatic species within lakes and waterbodies throughout the Town of Holton. The Town currently has documented cases of Purple Loosetrife and Rusty Crayfish.

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.

Most wetlands within the Town of Holton are located adjacent to the Big Eau Pleine River and its tributaries. Wetlands are shown in **Map 2 – Natural Resources**.

Floodplains

A floodplain is generally defined as land where there is a one percent chance of flooding in any year. The primary value of floodplains is their role in natural flood control. Floodplains represent areas where excess water can be accommodated whether through drainage by streams or through storage by wetlands and other natural detention/retention areas. Specific areas that will be inundated will depend upon the amount of water, the distance and speed that water travels, and the topography of the area. If uninterrupted by development, the areas shown on a map as floodplains should be able to handle the most substantial (regional) flood, i.e. those that have a probability of occurring once every one hundred years. Floodplains are shown in **Map 2 – Natural Resources**.

Groundwater

Groundwater is water found underground in the cracks and spaces in soil, sand, and rock. It is replenished by rain and snow melt that seeps down into cracks and crevices beneath the land's surface. 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. Wells are drilled 20 to 200 feet deep to yield 5 to 50 gallons per minute but yields of 200 gallons per minute are possible. Shallow wells in these deposits are subject to pollution.

Groundwater is the major source of water consumption in Marathon County. All public and private water supplies and most domestic, industrial, and agricultural water supplies in the county rely on groundwater. As residential development continues to expand in the rural areas of the county and agricultural methods intensify, the concern for groundwater protection grows. Groundwater within the Town is generally available in volumes large enough for domestic uses and scattered urban development. However, there are islands of water shortage in some areas, particularly where bedrock is close to the surface.

Contamination of groundwater typically is the result of land uses associated with modern development. 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.

The Wisconsin DNR, in conjunction with the University of Wisconsin Extension, Wisconsin Geological and Natural History Survey and USGS, analyzed the ease whereby contaminants can be carried through overlying materials to groundwater. Variables relevant to this are depth to bedrock, type of bedrock, soil characteristics, depth to water table, and characteristics of surficial deposits. Most areas in western Marathon County, including the Town of Holton, have been identified as being less susceptible to contamination.

AGRICULTURAL RESOURCES

Agriculture has played a dominant role in the culture and economy of Marathon County for the past century. A significant number of people throughout the county are employed in agricultural-related industries, and the economic health of many rural communities is directly tied to agriculture. Agriculture in Wisconsin has experienced several changes in the past decades, including relying more upon technological advances to farm successfully and conversion of significant amounts of cropland to non-farm uses. This has created more recognition of the need for meaningful farmland preservation programs.

Farmland Resources

According to land cover maps, agricultural lands comprise 17,033 acres (77.2%) of the Town. Farmland is a large part of the history, culture, and economy of the Town of Holton. Croplands constitute the most sizeable land use category within the Town. Preservation and attention to these resources are and will continue to be a priority.

Prime Farm Soils

Prime farmland soils cover over 75 percent of the Town of Holton. These class designations refer to the quality of soils for growing crops and are based on United States Department of Agriculture (USDA) classifications. Class 1 soils are the best soils in Marathon County for growing all crops. Class 2 soils are also very good agricultural soils; however, they may be prone to wetness and are therefore less desirable

than Class 1 soils. It should be noted that not all prime farm soils are used for farming; some have been developed with residential or other uses. The “prime farm soils” designation simply indicates that these soils are good productive farmland. This is discussed in greater detail in the Land Use section.

Farmland Preservation

Farmland preservation is available to landowners within the Town of Holton and throughout Marathon County, as it impacts the local economy and culture. The **Marathon County Farmland Preservation Plan** details county policies and strategies with the goal of supporting and sustaining active farms. The Farmland Preservation Plan identifies and distinguishes farm preservation areas from non-farm preservation areas and future development areas. The Town is part of the Heart of America’s Dairyland Agricultural Enterprise Area (AEA), a Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) program, aimed at preserving and promoting the agricultural economy and its social, cultural, and economic heritage. The Heart of America’s AEA spans nearly 250,000 acres and includes towns in Marathon and Clark Counties. One of the goals of the AEA is to encourage increased participation in conservation practices, such as participation in the Farmland Preservation program. A majority of the Town is designated as Farmland Preservation Areas.

Property owners in farm preservation areas may participate in the Farmland Preservation Program, an income tax credit program administered by DATCP. 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 can receive a state income tax credit in exchange for keeping land in agricultural use. These tax credits are intended as an incentive to keep land in active farming and meet soil conservation standards. Property owners determine if they would like to participate in farmland preservation practices.

HISTORICAL AND CULTURAL RESOURCES

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

Community History

Prior to 1870, the territory in Northern Wisconsin was a vast wilderness, undeveloped except in the region around the rivers. In 1870, a company of speculators formed to build a railroad from Menasha through the forest region to Lake Superiors in order to claim the government land available to railroads. This was the Wisconsin Central Railroad. Between March and September of 1872, the construction crew had extended the track through the forest, north and west of Stevens Point for fifty-one miles, when the work halted on account of financial difficulties – a financial crisis in Europe and two disasters, the Boston fire and the Chicago fire in this country. For a time, it looked as though the whole project would collapse, but Gardner Colby, an Eastern financier who was president of the railroad company, used extraordinary

means to raise funds and keep the project going. At the place where the work stopped, a settlement sprang up of about one hundred inhabitants. It was called Camp 51 and was later named Colby after the president of the railroad.

After railroads had penetrated the area, the population increased speedily. In fact, the first settler was actually the Wisconsin Central Railroad. It passed through a splendid timber country, and the sawmills sprang up almost simultaneously with the railroad. From the mill settlements, farmers went east and west, making farms in Clark and Marathon Counties. At Colby, a farmer settlement sprang up, and in the townships of Holton and Hull were the strongest farming communities.

In 1875 came the organization of the Town of Holton. A.G. Stoughton was the first chairman of the town. The early settlers were men who took the land under the Homestead Act. In the early days, the town was known for its good roads, which were well planned and built on good clay soil, with drainage in mind. As of 1913, the farmers supplied milk to one creamery and five cheese factories, which brought a good income to them without going to the market. The town was divided into five school districts, with six schoolhouses; district No. 3 had two. One German Evangelical Lutheran church was organized before 1900, and a minister from some neighboring town or village came to hold services; with a church built and regular services were held by the resident minister of the village of Dorchester. Many of the families of this town were members of the congregations in the nearby villages of Abbottsford, Colby, Dorchester, and in the town of Johnson, which joins the town in the east. Today, the town remains deeply rural and agricultural.

Cultural Resources

Historic structures and cultural areas provide a sense of place, enhance community pride, and reinforce social and cultural enrichment. The identification of existing historic structures and cultural areas is an important consideration in all town planning efforts, as these features are critical to defining a community's look and character.

There is one property within the Town listed on the Wisconsin Architectural History Inventory – the Rosedale Avenue Bridge (built in 1936). Additionally, a significant proportion of the Town of Holton's housing units were constructed in 1939 or earlier, many of which are farmsteads. This demonstrates the historical significance that agriculture had on the early development of the Town.

Natural, Agricultural, and Cultural Resources Programs

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

Private Forestry

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

Managed Forest Law (MFL)

The purpose of the MFL is to promote good forest management through property tax incentives. Management practices are required by way of an approved forest management plan. Landowners with a minimum of 10 contiguous acres (80% must be capable of producing merchantable timber) are eligible and may contract for 25 or 50 years. Open lands must allow hunting, fishing, hiking, cross-country skiing, and sightseeing; however, up to 80 acres may be closed to public access by the landowner. There is a 5% yield tax applied to any wood products harvested. Contact the WDNR for further information.

Parks and Recreation Program

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

Stewardship Grants for Nonprofit Conservation Organizations

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

Nonpoint Source Program (NSP)

Wisconsin's NPS Program, through a comprehensive network of federal, state and local agencies working in partnership with other organizations and citizens, addresses the significant nonpoint sources in the state. This program combines voluntary and regulatory approaches with financial and technical assistance. Abatement activities include agriculture, urban, forestry, wetlands, and hydrologic modifications. The core

activities of the program — research, monitoring, data assessment and management, regulation and enforcement, financial and technical assistance, education and outreach and public involvement — work to address current water quality impairments and prevent future threats caused by NPS pollution. Contact the WDNR for more information.

Drinking Water and Groundwater Program

This WDNR program is responsible for assuring safe, high-quality drinking water and for protecting groundwater. This is achieved by enforcing minimum well construction and pump installation requirements, conducting surveys and inspections of water systems, investigating 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 assistant staff the program. WDNR staff provide assistance to public and private well owners to help solve water quality complaints and water system problems. They also provide interested citizens with informational or educational materials about drinking water supplies and groundwater.

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

Aquatic Habitat Protection Program

The WDNR provides basic aquatic habitat protection services through its 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.

Endangered Resources Program

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

Fisheries Management Program

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

Wildlife Management Program

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

NRCS Conservation Programs

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

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

Wetlands Reserve Program

The Wetlands Reserve Program (WRP) is a voluntary program that was established to restore wetlands on land that 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.

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 educate and improves communications among the agricultural community, consumers, researchers and policymakers to better identify and implement effective environmental management practices that are compatible with profitable agriculture." On-Farm projects fall under one of the following categories: Nitrogen Use Efficiency, Tile Monitoring, Leachate Collection Systems, Watershed water quality, and Edge-of-Field Runoff Monitoring.

Producer-Led Watershed Protection Grants

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

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

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

The Marathon County Historical Society is available to assist Town of Holton residents with preserving their own history and artifacts that also build upon the history of Marathon County. Their mission is to collect, preserve, and exhibit materials related to the history of Marathon County, and to use those materials to help people learn about North Central Wisconsin, connect with their roots, and explore their own historical connections.

Natural Resources and Cultural Resources Issues

- **Woodlands** – There is a desire to preserve woodlands in the Town of Holton.
- **Prime Agricultural Land** – Preservation of prime agricultural land is an issue that Town residents would like to address.
- **Air and Water Quality** – Town residents have expressed concerns about the potential impact on air and water quality by intensive developments.
- **Rural Character and Historic Resources** – In Marathon County, residents have expressed a strong desire to preserve the rural character of the County and raised concerns about increasing ex-urban development and the decline of working farms. An important part of rural character is the rural landscape and the buildings that convey that sense of place. While it is important to address the location and type of new development, there is also a need to preserve some visible reminders of rural character, including working farms. Without preserving some of the existing resources, including farmsteads and farmlands, the very characteristics that attracted residents will increasingly be lost.
- **Protection of Archaeological Sites and Cemeteries** – Cultural resources planning includes identification and protection of archaeological sites and historic cemeteries. The Wisconsin Historical Society maintains a list of reported sites and cemeteries, representing a fraction of sites that are actually present. This information is often overlooked and should be incorporated into the planning process for local communities.

GOALS, OBJECTIVES, AND POLICIES

Goal 1: Preserve prime farmland.

Objectives:

- Identify prime farm soil areas.
- Encourage the preservation of areas with prime farm soils.

Policies:

- The Town of Holton will direct future development away from areas designated as prime farm soils.

Strategies and Actions:

- Work with Marathon County and the WDNR to identify prime farm soils.
- Meet with owners of prime farm soil areas to discern their needs in relationship to their land, as well as the long-term intentions for their property.
- With UW-Extension and Marathon County assistance, develop a plan to enable these property owners to preserve their land, while maintaining economic viability.
- Work to find a solution between agricultural businesses and farmland preservation.

Goal 2: Preserve forestland.

Objectives:

- Explore opportunities for public ownership of forestland (purchase, donation, etc.).
- Encourage private participation in programs, such as the Managed Forest Law, to preserve forests.

Policies:

- The Town of Holton strongly encourages private landowners to utilize existing programs, such as the Managed Forest Law, to preserve stands of timber.

Strategies and Actions:

- Review applicable Town ordinances to ensure forests are adequately protected.
- Identify areas with large stands of forested areas and encourage those owners to participate in the Managed Forest Law and other applicable programs.

Goal 3: Protect water quality and quantity throughout the Town.

Objectives:

- Work with Marathon County and the WDNR to identify critical zones, such as groundwater recharge areas, and update applicable Town ordinances.
- Support the effective management of manure storage and spreading in the Town of Holton.

Policies:

- The Town of Holton discourages development in areas critical to the Town's groundwater supply.
- The Town of Holton supports the development and implementation of nutrient management plans to effectively address the handling of animal waste.
- The Town of Holton opposes developments that pose a threat to the integrity or sustainability of water resources.

Strategies and Actions:

- Work with Marathon County and the WDNR to identify areas, such as groundwater recharge areas, where development could impact overall water quantity and quality.
- Work with Marathon County, UW-Extension, and the Wisconsin Department of Natural Resources to promote responsible use of farm chemicals, lawn fertilizers, pesticides, and other substances that may pose a risk to groundwater quality
- Work with Marathon County and the WDNR to monitor the impact of high-volume wells on the Town's water supply.
- Coordinate with Marathon County and UW-Extension to evaluate and support appropriate policies and practices for the spreading and hauling of manure in the Town of Holton.

Goal 4: Preserve historically significant buildings and sites.

Objectives:

- To work with the County Historical Society to identify historic resources so they may be considered in future planning.
- To ensure that any known cemeteries, human burials, or archaeological sites are protected from encroachment by roads or any development activities.

Policies:

- The Town of Holton encourages the preservation of historic sites and buildings.

Strategies and Actions:

- Work with Marathon County and the State of Wisconsin to identify and preserve historical structures and sites in the Town. Work with the County Historical Society to identify historic resources so they can be considered in future planning.

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Chapter Three

Housing

Housing characteristics and trends are important components of comprehensive planning. The physical location of housing can determine the need for 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

ALICE: A Study of Financial Hardship in Wisconsin, 2024

This report, developed by the United Way, described the 23 percent of households in Marathon County that are above the federal poverty level but still struggle to afford basic household necessities, or "ALICE" households (Asset Limited, Income Constrained, Employed). These households are largely employed but do not earn enough in wages to meet the "household survival budget," which does not allow for any savings. The report states that many ALICE households provide vital services, such as retail, health care, childcare, and security, but cannot make ends meet on the income provided from these jobs.

- The ALICE report shows that 33 percent of Town of Holton households are either below the federal poverty level or are considered ALICE households, indicating that the average household in the Town of Holton is slightly less financially prosperous than the average Marathon County household at-large. This is based on 2024 data, so affordability is likely a larger challenge as housing prices and inflation have increased since then.

Centergy Region Housing Study 2025.

This project highlights the need for new housing units throughout the Centergy Region (Adams, Lincoln, Marathon, Portage, and Wood Counties) to help employers attract and retain workers long-term. It specifies that units renting between \$900 and \$1,499 per month or priced between \$200,000 and \$300,000 are in the highest demand and benefit the greatest number of households, along with exploring a Regional Housing Fund that would use a low-cost revolving loan fund to reduce construction costs to meet demand.

NCWRPC Regional Comprehensive Plan, 2025

The North Central Region's Comprehensive Plan, adopted in 2025, looks at housing in all ten NCWRPC counties, including Portage County. It identifies housing as an essential component of the Region's quality-of-life and prosperity. It supports expanding the housing supply with a variety of new housing styles and prices, along with rehabilitating existing housing with energy efficiency and aging-in-place upgrades.

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."

Housing Stock Assessment

Housing Type and Tenure

In 2024, the Town of Holton had 365 occupied housing units, nearly all of which were owner-occupied, as shown in **Table 10**. The Town of Holton had a significantly higher percentage of owner-occupied homes than Marathon County (73 percent) and a significantly higher percentage than the State of Wisconsin (68 percent). The average household size of 2.42 was higher than both the County (2.36) and the State (2.33). Nearly 25 percent of households within the Town were occupied by a single householder and about 56 percent of households had at least one individual age 60 and older.

Table 10: Housing Units by Type and Tenure			
	Town of Holton	Marathon County	Wisconsin
Total Housing Units	381	60,910	2,778,572
Total Occupied Housing Units	365	57,866	2,479,480
Vacant Housing Units	16	3,044	299,092
Seasonal Housing Units	7	744	172,842
Owner-occupied Housing Units	330	42,414	1,682,214
Renter-occupied Housing Units	35	15,452	797,266
Average Household Size	2.42	2.36	2.33
Percent Owner-occupied	90.4%	73.3%	67.8%
Percent Householder Living Alone	24.9%	28.4%	31.5%
Percent with Individuals 60 or Over	56.4%	43.1%	41.7%

Source: American Community Survey 2020-2024

Structural Characteristics

According to the 2020-2024 American Community Survey data, almost all the housing units in the Town of Holton are classified as single-family, as shown in **Table 11**. Both the Town of Holton and Marathon 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 contrasts with Marathon County and the State, as about 19 percent of housing units in Marathon County are multi-family and about 26 percent of housing units in Wisconsin are multi-family.

Table 11: Housing Units by Structural Type							
	Single-Family		Multi-Family		Mobile Home		Total
Town of Holton	375	98.4%	5	1.3%	1	0.3%	381
Marathon County	47,582	78.1%	11,801	19.4%	1,498	2.5%	60,910
Wisconsin	1,960,248	70.5%	732,391	26.4%	84,807	3.1%	2,778,572

Source: American Community Survey 2020-2024

Age Characteristics

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

Table 12 outlines build dates of housing units throughout the Town, County, and State based on 2024 American Community Survey data. Over 33 percent of the Town of Holton's housing units were built before 1940, compared to about 16 percent of housing units in Marathon County and about 18 percent of housing units statewide. About 43 percent of housing units within the Town of Holton were built between 1970 and 1999, a significantly higher proportion than both Marathon County (37 percent) and Wisconsin (36 percent). Housing growth has slowed significantly over the past decade, as only about four percent of the Town's housing stock has been built since 2010, a trend that is also being experienced within Marathon 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 12: Year Structure Built						
	Town of Holton		Marathon County		Wisconsin	
Before 1939	128	33.6%	10,024	16.46%	495,155	17.8%
1940-1949	5	1.3%	2,931	4.81%	146,155	5.3%
1950-1959	24	6.3%	5,755	9.45%	285,081	10.3%
1960-1969	2	0.5%	5,009	8.22%	262,558	9.4%
1970-1979	42	11.0%	8,885	14.59%	394,494	14.2%
1980-1989	95	24.9%	5,813	9.54%	262,669	9.5%
1990-1999	28	7.3%	7,784	12.78%	347,567	12.5%
2000-2009	43	11.3%	9,538	15.66%	347,953	12.5%
2010 or Later	14	3.7%	5,171	8.49%	236,940	8.5%
Total	381		60,910		2,778,572	

Source: American Community Survey 2020-2024

Value Characteristics

Table 13 details housing values in owner-occupied homes throughout the Town, County, and State. In 2024, the median housing value was \$217,600 in the Town of Holton. This was lower than Marathon County's median housing value of \$219,600, and lower than the State of Wisconsin's median home value of \$266,500. About a quarter of the homes within the Town (about 26 percent) are valued under \$149,999. There is housing across a broad spectrum of valuations in the Town.

Table 13: Housing Values of Owner-Occupied Units, 2024							
	Less than \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$399,999	\$400,000 or More	Median Value
Town of Holton	15.2%	10.9%	20.3%	23.6%	11.8%	18.2%	\$217,600
Marathon County	10.9%	14.1%	18.6%	28.5%	14.4%	13.5%	\$219,600
Wisconsin	9%	8.9%	14.1%	25.5%	18.0%	24.4%	\$266,500

Source: American Community Survey 2020-2024

Housing Affordability

Several factors contribute to the affordability of housing in Marathon 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 14 shows that the percentage of owner-occupied households in the Town of Holton that are cost-burdened is higher than the County and the State for those with a mortgage and for those without a mortgage. **Table 15** shows that the percentage of renter-occupied households in the Town of Holton that are cost-burdened is at zero percent, while the County and the State's cost-burdened households are over 40 percent, respectively.

Table 14: Housing Affordability (Owner-Occupied Units)				
	With Mortgage	Percent Cost-Burdened	No Mortgage	Percent Cost-Burdened
Town of Holton	\$1,560	24.4%	\$578	19.5%
Marathon County	\$1,463	17.7%	\$589	9.8%
Wisconsin	\$1,689	22.5%	\$659	12.6%

Source: American Community Survey 2020-2024

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

Table 15: Housing Affordability (Renter-Occupied Units)		
	Median Gross Rent	Percent Cost-Burdened
Town of Holton	\$955	0%
Marathon County	\$999	42.1%
Wisconsin	\$1,087	43.7%

Source: American Community Survey 2020-2024

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

Specialized Housing

In Marathon County, housing for seniors and populations with special needs is primarily provided in the urbanized areas in and around Wausau. The Marathon County Aging and Disability Resource Centers (ADRC), the Wisconsin Department of Health and Family Services, and the Marathon County United Way all maintain a list of these housing options throughout Marathon 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 who remain independent, assisted living facilities for those who are no longer able to live on their own, and nursing homes for those who 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 Holton, as the ability to access medical care and necessary goods and services can become burdensome.

Northwest Marathon County is served by senior housing options in several communities. The Village of Athens is home to two facilities, while the Abbotsford/Colby area, the Village of Edgar, and the City of Wausau also provide nearby senior housing options.

Summary of Housing Characteristics

The Town of Holton is abundant with homes and farmsteads and many residents live and work within the Town, particularly in the area of agriculture. The Town itself has an overriding rural character, and is abundant with natural resources, agricultural resources, and cultural resources.

Most housing consists of single-family detached housing that is owner-occupied. A substantial amount of the Town’s stock housing was constructed before 1940 and falls into mid-valuation ranges. With the trend towards smaller and more households in the upcoming decades, the community would benefit from a wide range of housing options. Consistent with the state as a whole, new housing construction over the past decade has stalled. There is a need for construction of additional housing units to accommodate demand. It would be desirable to construct housing in a variety of styles to create affordability and more adequately meet the needs of those at various income levels and desiring a range of amenities. Affordability is more commonly an issue for owners, rather than renters in the Town.

There are a large number of residents nearing retirement age in the Town. Seniors typically desire housing that is smaller, accessible, and near needed healthcare services and amenities. This need will continue throughout the upcoming decades. These are important considerations when looking at future housing policy and planning.

Housing Programs

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

Wisconsin Housing and Economic Development Authority (WHEDA)

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

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

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

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

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

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

- The HUD Self-Help Homeownership Opportunity Program
- The HOME Investment Partnership Program
- Section 8 Housing Choice Vouchers
- CDBG – Small Cities Program

Housing Issues

- **Residential Development Pressure** – There is increasing pressure for rural residential housing in Holton.
- **Directing Growth** – The Town would like to direct most growth to areas around the City of Abbotsford and Village of Dorchester.
- **Annexation** – There is increasing pressure to prevent annexation from surrounding communities.

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:

Goal 1: Locate future residential development near existing services.

Objectives:

- Encourage future residential development to locate near the City of Abbotsford and Village of Dorchester.
- Encourage the development of zoning measures that protect and preserve natural and agricultural areas.

Policies:

- The Town of Holton will direct future residential developments to areas surrounding or contiguous to existing developed areas, such as Dorchester and Abbotsford.

Strategies and Actions:

- Explore developing a land division ordinance for the Town.

Goal 2: Determine whether nuisance property issues should be regulated.

Objectives:

- Ensure that regulations related to dumping of solid waste and trash are adequately enforced to prevent properties from becoming unsightly.
- Determine if structural integrity is diminished.

Policies:

- Prohibit the dumping of solid waste and trash on property without proper zoning and review from the Town and Marathon County.

Strategies and Actions:

- Update Town ordinances to effectively regulate nuisance or garbage uses.
- Work with property owners to develop a plan to clean up unsightly properties.