

Town of Garfield

Polk County
Wisconsin



Town of Garfield Comprehensive Plan: 2008-2028

Prepared by Town of Garfield Plan Commission
With assistance from

 **Stevens**
ENGINEERS · PLANNERS · SURVEYORS

Town of Garfield Comprehensive Plan

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INTRODUCTION

Location

The Town of Garfield is in Polk County, Wisconsin and consists of 35.13 square miles. It lies in Township 33 N and Range 17 & 18 W. The town shares a border with the Towns of Osceola, St. Croix Falls, Balsam Lake, Lincoln, and Alden. Three hamlets exist within the town: Wanderoos, Deronda, and Ubet. The closest city is the City of Amery which is approximately four miles away from the eastern border. The Town is abundant in natural resources and open space and contains Wapogasset Lake and park (See Base Map).



History

The Town of Garfield was founded in 1886. A bit of history about Wanderoos can be found in the Amery Centennial 1887-1987 written by the Amery Centennial Book Committee:

Early settlers in the Wanderoos area were mostly Scandinavians and even today, Scandinavian names predominate. The nearest trading centers for the pioneers were St. Croix Falls and Little Falls. At the latter place, they could have their wheat ground into flour. The distance to Little Falls was seven miles because roads were not laid out and led through the woods and around ponds.

When the railroad came through what is now Wanderoos, there was a siding there, which was called "Spur Three"—the third spur from St. Paul. A little shed served as a waiting room until a depot was built.

The first general store was built at Spur Three. Later owners were Albert and Ole Christenson and Jack Johnson. Ole Christenson bought butter and cheese from the farmers and packed barrels and shipped them out by train. After the store burned, Christenson built an implement shop and also a garage. They were located across from the Art Martinson store at the north end of town. Later Christenson moved this thriving implement business to Amery and Oscar Erickson bought and ran the garage.

Many buildings had sprung up—a cheese factory, a pickle factory, an elevator, a mill, a potato warehouse, a blacksmith shop, restaurants, barber shop and several dwellings. The town was called Dwight. There was a need for a post office rather than being served by carriers from Deronda and Nye. The name had to be changed because there was already a Dwight in Wisconsin. The local cheese maker was a Norwegian named I. K. Wanderoos. It is said that someone sent in his name as a joke. However, the U. S. Postal Department chose the name Wanderoos in 1917. The town continued to boom in the

1920's. Two of the bankers were Alcott Christenson and Olof Olson, but the bank closed during the Depression.

The cheese factory was first known as a "skimming station." There was a abridge from the factory over to the railroad depot. One was needed because of the swamp and carts loaded with cheese had to be rolled to the trains. Later factory owners were Harry Caudy and Lawrence Emerson.

Another well-known name in Wanderoos history was that of Elton Taylor. He managed a general store for 35 years. He issued aluminum coins during the Depression in denominations of 1 cent, 5 cents, 10 cents, 50 cents, and \$1. Another store owner, Harry Stewart, issued coins also. Chris Johnson owned the pickle factory across the tracks from the depot. A blacksmith shop was run by Gust Tandberg.

When the community was first settled, Dr. Perrin came from Star Prairie to serve the farm families. In the twenties, the town even had a doctor, Dr. Drury, who operated out of his home. The front room served as a waiting room and the bedroom as the office.

The railroad depot was built across from Willie Olson's. The Art Martinsons remembered that they would catch the train at eleven o'clock in the morning, go to Amery, and be back home by three.

The lumber yard has always been an important part of Wanderoos. Over the years, it was once the Anderson Lumber Co. managed by Emil Myrvold and the Central Lumber So. Managed by Albert Christenson. The Kittel Brothers owned it, then followed by W. Winchester. Now it is known as the Wanderoos Building Center.

The early schools were located on County F but in 1920, a new brick building was erected in the town. It consolidated with the Amery School District. Many of the early settlers in the area founded Trinity Lutheran Church ninety years ago.

The period of decline began in the thirties. Some of the buildings were razed and some burned. Even though the population is small today, it is a sports minded community that built an excellent softball park. Its annual 4th of July celebration is well attended.

Development of the Comprehensive Plan

The concept of a comprehensive plan came from Wisconsin's comprehensive planning and "smart growth" law signed by Governor Thompson in October 1999. Part of this law requires that all planning decisions made by municipalities of Wisconsin be consistent with a comprehensive plan, which is to be created by January 1, 2010. After this point in time, approval of decisions must be based off of this plan. The plan is to be reviewed at least every 10 years thereafter. Wisconsin Statutes define comprehensive planning as the following:

66.1001 Comprehensive planning. (note: previously, s. 66.0295)

(1) DEFINITIONS. In this section:

(a) "Comprehensive plan" means:

1. For a county, a development plan that is prepared or amended under s. 59.69 (2) or (3).
2. For a city or a village, or for a town that exercises village powers under s. 60.22 (3), a master plan that is adopted or amended under s. 62.23 (2) or (3).
3. For a regional planning commission, a master plan that is adopted or amended under s. 66.0309 (8), (9) or (10). (note: previously, s. 66.945(8), (9) or (10))

(b) "Local governmental unit" means a city, village, town, county or regional planning commission that may adopt, prepare or amend a comprehensive plan.

66.1001(3) Actions, Procedures that must be consistent with Comprehensive Plans Beginning on January 1, 2010, if a local governmental unit engages in any of the following actions, those actions shall be consistent with that local governmental unit's comprehensive plan:

- (g) Official mapping established or amended under s. 62.23 (6).**
- (h) Local subdivision regulation under s. 236.45 or 236.46.**
- (j) County zoning ordinances enacted or amended under s. 59.69.**
- (k) City or village zoning ordinances enacted or amended under s. 62.23 (7).**
- (l) Town zoning ordinances enacted or amended under s. 60.61 or 60.62.**
- (q) Zoning of shorelands or wetlands in shorelands under s. 59.692, 61.351 or 62.231.**

According to State law, a comprehensive plan shall contain at least all of the following elements:

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

As part of the 'Smart Growth' legislature, Wisconsin identified 14 goals for to be identified in comprehensive planning:

1. Promotion of redevelopment
2. Encouragement of neighborhood designs
3. Protection of natural areas
4. Protection of economically productive areas
5. Promote efficient development patterns
6. Preservation of cultural, historic, and archaeological sites
7. Encouragement of cooperation
8. Building community identity
9. Providing an adequate supply of affordable housing
10. Providing infrastructure, services, and developable land
11. Promoting expansion or stabilization of the economic base
12. Balancing individual property rights
13. Planning and developing land uses that create or preserve unique urban and rural communities
14. Providing an integrated, efficient, and economical transportation system

In order to add some "teeth" to this plan, each element will include goals, objectives, and policies in order to allow for the implementation. For the purpose of this plan, these will be defined as the following:

Goals: General statements of desired outcomes of the community; broadly written but specific enough to be able to gauge progress

Objectives: More specific and subset of goals; providing measurable strategies

Policies: "Operational Actions" to meet goals and objectives; identify existing policies, and those requiring further approval

Programs: A system of projects or services necessary to achieve plan goals, objectives, and policies

Plan Purpose

The intent of this legislature is to allow municipalities to decide on their own how they want to develop for the next 20 years. Planning is a natural human characteristic; it helps us to achieve goals and objectives in an orderly fashion. Therefore, planning for development should only come natural. Looking 20 years ahead allows us to deal with future problems today and make necessary corrections to change unwanted trends while maintaining positive ones. This plan is not meant to determine what an individual can or cannot do with their property, but to gain the collective support of all individuals as to what is best for everyone, regardless of personal gain or loss. While this plan is considered a legal document, it is meant to be used as a guide for not only the municipality, but also for business owners, residents, and community leaders.

Visioning Process

A vision statement encompasses the desired future for your community. A vision statement provides a basis on which you and your committee members can focus and work towards. This vision statement will look ahead twenty years. Writing a vision statement should not be an individual job. It should involve teamwork; research needs to be done to make sure everybody has the same vision statement goals and is on the same track. Begin by focusing on your key community beliefs and values; you can build on these when creating your vision statement.

The following statement describes the direction that the Town of Garfield prefers to develop in the next 20 years:

The Town of Garfield is a welcoming community which endeavors to provide the quality of life enjoyed by past and present generations while ensuring its position for the future by...

- Effective use of public resources and good stewardship of funds.
- Providing quality transportation systems.
- Offering infrastructure and public safety services needed to sustain growth.
- Supporting small business development...where local, 'home-grown' businesses add to the economy and character.
- Preserving natural resources and hunting lands to enhance the natural beauty of the area.
- Promoting farming as a way of life through protection of 'best' farm land.
- Managing residential growth.
- Encouraging commercial and light industrial growth.
- Identifying design standards for public facilities and other development.
- Establishing recreation areas for parks, trails, and open space.
- Protecting water resources.
- Creating a sense of community.

...working together to control its own destiny, proactively planning for growth, and preserving along with enhancing its rural character.

The Town of Garfield also decided to send out a survey as part of their public participation plan. The survey was created by Stevens Engineers, Inc. and approved by the board on June 14th, 2007. There were 920 surveys sent out to each tax payer in the Town. Of the surveys sent out, 366 were received and tabulated. Some results of the survey are mentioned in specific elements. A complete copy of the results of the survey can be found on the Town of Garfield's webpage.

SWOT Analysis

Strengths, Weaknesses, Opportunities, and Threats (or SWOT) is a method that has been used in many different contexts. It encourages brainstorming for ideas in order to find characteristics about any subject. When using it in the context of municipalities, it can help define one against another. It is meant to get communities to thinking about:

- Where they have been
- Where they are
- Where they want to be in the future
- How they want to get there

A SWOT Analysis was conducted for many of the elements in this plan by the Plan Commission and representatives from Stevens Engineers, Inc. The results from these meetings helped form the goals, objectives, and implementation for each element. The results of each SWOT Analysis will be listed towards the end of each element.

S.W.O.T. Analysis

A brief definition of a Strength, Weakness, Opportunity, and Threat as used in a SWOT analysis is as listed:

Strength: *Something that makes a community stand out when compared to other communities. Something that makes you proud to call the community home. A strength can be a physical asset, a program, an environmental condition or an impression or feeling.*

Weakness: *Opposite of a strength. Problem that needs to be addressed.*

Opportunity: *Something that could be done to improve the community. A potential.*

Threat: *A threat may be internal or external. A threat can be anything that could jeopardize the future success of a community.*

ISSUES AND OPPORTUNITIES ELEMENT

Introduction

This section of the comprehensive plan describes how the Town of Garfield’s population and demographics has changed over the past several decades. It also forecasts population and demographic changes for the next 20 years. The following information is included in Issues and Opportunities Element of the Town of Garfield Comprehensive Plan:

- Population Forecasts
- Household Forecasts
- Employment Forecasts
- Demographic Trends
- Age Distribution
- Education Levels
- Income Levels
- Employment Characteristics

A review and analysis of the selected demographic and economic characteristics help to identify the factors that influence growth and development. This information can help determine the direction of future change and guide future development activities.

Issues and Opportunities Element

Background information on the local governmental unit and a statement of overall objectives, policies, goals and programs of the local governmental unit to guide the future development and redevelopment of the local governmental unit over a 20–year planning period. Background information shall include population, household and employment forecasts that the local governmental unit uses in developing its comprehensive plan, and demographic trends, age distribution, educational levels, income levels and employment characteristics that exist within the local governmental unit.

§ 66.1001(2)(a), Wis. Stat.

Population Forecasts

The increase in population from 2000 to 2001 in Polk County was the 6th highest in the state. Most of this increase occurred in the Towns of Osceola and Alden; two directly neighboring municipalities to the Town of Garfield. The population by 2025 is expected to be almost double the population of 1980 in the Town. The most likely cause for such a population growth could be from migration of people from the Twin Cities and surrounding areas. The abundance of water resources and open land combined with only an hour drive to the Twin Cities is appealing to some people for cabins, summer homes, and retirement destinations.

Migration

Migration includes all changes of residence including moving into, out of, or within a given area.

Changes in the population come from a number of factors including migration, birth/death rates, the economy, development patterns, lifestyle preferences, regulation, and taxation.

Over the past 28 years, the population in the Town of Garfield grew more than the population of Polk County and the population of the State of Wisconsin. Table 1.1 shows the historic increase in population from 1950 to 2000.

Table 1.1 - Historic Population

Municipality	1950	1960	1970	1980	1990	2000
Town of Garfield	732	737	768	1,010	1,107	1,443
Town of Alden	1,120	1,164	1,406	1,862	2,133	2,615
Town of Osceola	678	716	769	1,066	1,337	2,085
City of Amery	1,625	1,769	2,126	2,404	2,657	2,845
City of St. Croix Falls	1,065	1,249	1,425	1,497	1,640	2,033
Polk County	24,944	24,968	26,666	32,351	34,773	41,319
Wisconsin			4,705,642	4,891,769	5,363,675	5,563,896

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

Table 1.2 indicates the percent change in population from decade to decade. As shown, the Town of Garfield has experienced approximately 30% growth in the past 40 years.

Table 1.2 - Percent Change in Population

Municipality	1950 - 60	1960 - 70	1970 - 80	1980 - 90	1990 - 00
Town of Garfield	0.68%	4.21%	31.51%	9.60%	30.35%
Town of Alden	3.93%	20.79%	32.43%	14.55%	22.60%
Town of Osceola	5.60%	7.40%	38.62%	25.42%	55.95%
City of Amery	8.86%	20.18%	13.08%	10.52%	7.08%
City of St. Croix Falls	17.28%	14.09%	5.05%	9.55%	23.96%
Polk County	0.10%	6.80%	21.32%	7.49%	18.82%
Wisconsin			3.96%	9.65%	3.73%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

According to the 2000 Census, the population of the Town of Garfield was 1,443. The population for 2007 is estimated at 1,665. The Town's total population is expected to increase to 1,957 by 2025. This is a 35.6% increase from the population in 2000 and a 17.54% increase from the estimated 2007 population.

Table 1.3 shows the projected population for the Town of Garfield, some surrounding communities, Polk County, and the State of Wisconsin. As shown, the Town of Garfield is expected to grow 5.39% more than Polk County and 7.71% more than the State.

Table 1.3 - Population Projections

	<i>Estimated 2007</i>	<i>Projected 2010</i>	<i>Projected 2015</i>	<i>Projected 2020</i>	<i>Projected 2025</i>	<i>Percent Change 2007-2025</i>
Town of Garfield	1,665	1,676	1,778	1,871	1,957	17.54%
Town of Alden	2,912	3,023	3,202	3,365	3,514	20.67%
Town of Osceola	2,743	2,764	3,072	3,362	3,631	32.37%
City of Amery	2,906	2,906	2,919	2,931	2,928	0.76%
City of St. Croix Falls	2,186	2,209	2,280	2,343	2,398	9.70%
Polk County	45,611	45,901	47,842	49,592	51,152	12.15%
Wisconsin	5,563,896	5,751,470	5,751,470	5,931,386	6,110,878	9.83%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

Much of the projected growth comes from migration from the Minneapolis-St. Paul Metropolitan area as well as surrounding communities. The increase in population will generate the need for new houses in the Town of Garfield.

Household Forecasts

The number of households is increasing as the average household size is decreasing. Some contributing factors are the increasing divorce rate, decreasing birth rate, postponement of marriage, and an increase in the proportion of people age 65 years and older. Forecasting the number of people per household can help determine how many housing units are required in the future.

The average number of persons per household continues to decrease in Polk County and the Town of Garfield. Table 1.4 reveals that the Town of Garfield is projected to have 2.46 people per household in 2025 while Polk County is projected to have 2.28 people per household. This decrease in people per household creates an increase in the total number of households.

Household

A household includes all the people who occupy a housing unit as their usual place of residence.

Housing Unit

A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Table 1.4 - Projected Persons Per Households

	Census 2000	Estimated 2005	Projected 2010	Projected 2015	Projected 2020	Projected 2025	Percent Change
Town of Garfield	2.73	2.69	2.60	2.54	2.49	2.46	-9.89%
Polk County	2.51	2.47	2.40	2.35	2.31	2.28	-9.16%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

Table 1.5 indicates the number of households in the Town of Garfield is expected to increase by 50% in 2025. This increase is above the County average of 35.91%.

Table 1.5 - Projected Households

	Census 2000	Estimated 2005	Projected 2010	Projected 2015	Projected 2020	Projected 2025	Percent Change
Town of Garfield	529	581	644	700	751	797	50.66%
Town of Osceola	744	881	1,034	1,177	1,313	1,439	93.41%
Town of Alden	973	1,067	1,179	1,279	1,371	1,452	49.23%
City of Amery	1,231	1,258	1,311	1,349	1,371	1,371	11.37%
Polk County	16,254	17,401	18,842	20,083	21,179	22,091	35.91%

Source: West Central Wisconsin Regional Planning Commission and U.S. Census Bureau

There are a growing number of owner-occupied homes in the Town of Garfield. From 1990 to 2000, there has been a 30.94% increase in owner occupied housing units. There was also a 35.07% increase in renter-occupied housing units. Seasonal, recreational, or occasional housing units, such as cabins and summer homes have decreased by 35.14%. Table 1.6 illustrates the changes in occupancy and tenure from 1990 to 2000.

Table 1.6 - Occupancy and Tenure

	1990 Census	2000 Census	Percent Change
Total Housing Units	679	707	4.12%
Occupied Housing Units	404	529	30.94%
Owner occupied	345	466	35.07%
Renter occupied	59	63	6.78%
Vacant housing units	275	178	-35.27%
For seasonal, recreational, or occasional use	259	168	-35.14%

Source: U.S. Census Bureau

Employment Forecasts

The local economy is a major contributor to the employment opportunities available to residents of the Town of Garfield. The principal economic factors that influence an individual's quality of life and provide a choice of residential options are employment opportunities and income. Table 1.7 demonstrates estimated occupation numbers in 2004 and projected change of occupations to 2014 in the West Central Wisconsin Area (Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk, and St. Croix Counties).

Table 1.7 - Employment Projections

Occupational Title	Estimated Employment			
	2004	2014	Change	% Change
Total, All Occupations	173,880	194,330	20,450	11.80%
Management Occupations	6,070	6,860	790	13.00%
Business and Financial Operations Occupations	5,560	6,530	970	17.40%
Computer and Mathematical Occupations	2,060	2,570	510	24.80%
Architecture and Engineering Occupations	2,960	3,230	270	9.10%
Life, Physical, and Social Science Occupations	1,410	1,640	230	16.30%
Community and Social Service Occupations	2,800	3,300	500	17.90%
Legal Occupations	670	780	110	16.40%
Education, Training, and Library Occupations	11,010	12,740	1,730	15.70%
Arts, Design, Entertainment, Sports, and Media Occupations	1,930	2,190	260	13.50%
Healthcare Practitioners and Technical Occupations	8,580	10,920	2,340	27.30%
Healthcare Support Occupations	5,830	7,510	1,680	28.80%
Protective Service Occupations	3,260	3,480	220	6.70%
Food Preparation and Serving Related Occupations	16,870	19,260	2,390	14.20%
Building and Grounds Cleaning and Maintenance Occupations	5,380	6,290	910	16.90%
Personal Care and Service Occupations	4,570	5,640	1,070	23.40%
Sales and Related Occupations	17,120	18,320	1,200	7.00%
Office and Administrative Support Occupations	27,090	28,170	1,080	4.00%
Farming, Fishing, and Forestry Occupations	270	300	30	11.10%
Construction and Extraction Occupations	7,480	8,740	1,260	16.80%
Installation, Maintenance, and Repair Occupations	6,700	7,400	700	10.40%
Installation, Maintenance, and Repair Workers, All Other	150	170	20	13.30%
Production Occupations	21,580	22,220	640	3.00%
Production Workers, All Other	440	430	-10	-2.30%
Transportation and Material Moving Occupations	14,670	16,240	1,570	10.70%

Source: Department of Workforce Development, Office of Economic Advisors, August 2006

The occupations estimated to have the highest positive percent change in the area include those involved with personal services, such as healthcare and personal care. Computer and mathematical occupations also show a high estimated change. Production workers, however, show a low change and negative change in employment.

Demographic Trends

Popular images of Wisconsin are often based on outdated stereotypes that equate rural areas with farming. Though farming is still very much a part of the local area, communities are becoming more and more diverse. The patterns of demographic change is are often subtle, but the impact is not.

The ethnic make-up of the Town of Garfield has been and continues to be predominantly of white ancestry. Table 1.8 reflects the change in ethnicity in the Town of Garfield from 1990 to 2000.

Table 1.8 – Ethnic Groups

Race	Census 1990	Census 2000	Percent Change
One Race	1,107	1,435	29.63%
White	1,104	1,426	29.17%
Black or African American	0	0	0.00%
American Indian and Alaska Native	0	5	(X)
Asian	3	2	-33.33%
Some other race	0	2	(X)
Two or more races	0	8	(X)

Source: U.S. Census Bureau, Census 1990 and 2000.

Other demographic trends include marital status. Table 1.9 reflects changes in marital status. Between 1990 and 2000, the number of never married residents increased over 50%.

Table 1.9 - Marital Status

Marital Status	Census 1990	Census 2000	Percent Change
Population 15 years and over	841	1,042	23.90%
Never married	141	215	52.48%
Now married, except separated	599	699	16.69%
Separated	7	5	-28.57%
Widowed	38	42	10.53%
Divorced	56	81	44.64%

Source: U.S. Census Bureau, Census 1990 and 2000.

Age Distribution

Evaluating trends regarding the ages of citizens can help a municipality anticipate what services will be needed. While the population in the Town of Garfield is aging, between 1990 and 2000, the 15 to 19 year old age group increased 73.13 percent (see Table 1.10). The 60 to 64 year old age group increased 68.75 percent. In comparison, the 25 to 34 year old age group decreased 3.61 percent to the 85 year old age group that decreased 66.67 percent.

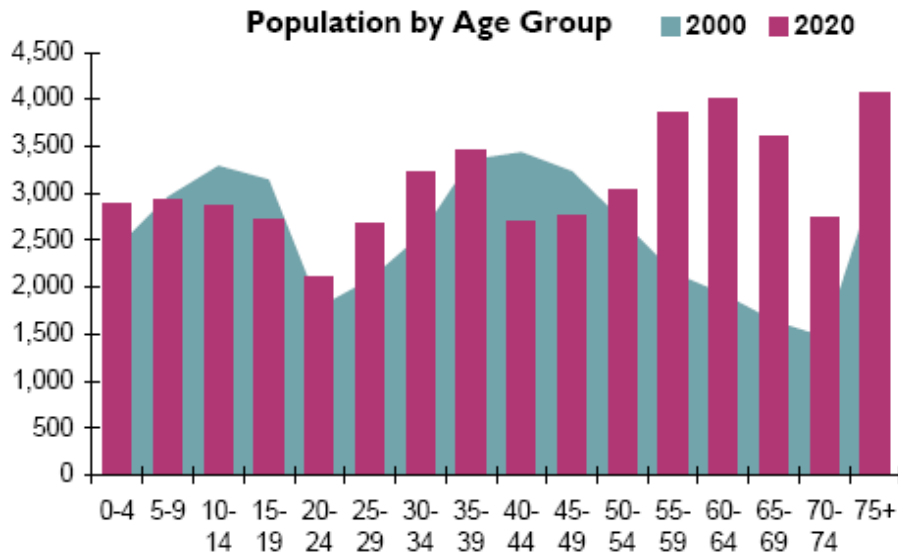
Table 1.10 - Age Distribution of Town of Garfield

	Census 1990	Census 2000	Percent Change
Total Population	1107	1,443	30.35%
Male	581	745	28.23%
Female	526	698	32.70%
Under 5 years	74	74	0.00%
5 to 9 years	93	118	26.88%
10 to 14 years	99	127	28.28%
15 to 19 years	67	116	73.13%
20 to 24 years	42	70	66.67%
25 to 34 years	166	160	-3.61%
35 to 44 years	183	241	31.69%
45 to 54 years	132	207	56.82%
55 to 59 years	60	93	55.00%
60 to 64 years	48	81	68.75%
65 to 74 years	93	100	7.53%
75 to 84 years	44	54	22.73%
85 years and over	6	2	-66.67%

Source: U.S. Census Bureau

The following figure indicates an aging population in Polk County by the year 2020.

Figure 1.1 – Population by Age Group



Source: 2004 Polk County Workforce Profile

Education Levels

The Town of Garfield is divided into three public school districts: Amery, Osceola, and St. Croix Falls.

Higher education facilities include:

- Wisconsin Indianhead Technical College located in New Richmond and Rice Lake offer Associate degree and vocational education programs in the areas of agriculture, service, health and home economics, business and marketing, trade and industry, and general education, as well as apprenticeship trades.
- University campuses in River Falls, Menomonie, and Eau Claire provide bachelor and master degree programs.

Table 1.11 illustrates school enrollment. Including higher college or graduate school, there were 354 students within the Town of Garfield in 2000.

Table 1.11 - School Enrollment

	Number in 2000
Total (3 years and over enrolled in school)	354
Nursery school, preschool	24
Kindergarten	25
Elementary school (grades 1-8)	183
High school (grades 9-12)	101
College or graduate school	21

Source: U.S. Census Bureau, Census 2000

Table 1.12 reflects the educational attainment levels for the Town of Garfield. From 1990 to 2000, the percent of total population 25 years and older that graduated from high school or higher increased. The percent of population with bachelor’s degree or higher also increased as secondary education is becoming more important in today’s job market.

Table 1.12 - Educational Attainment

	Census 1990	Census 2000
Total (population 25 years and over)	735	881
Less than 9 th grade	59	28
9 th to 12 th grade, no diploma	85	92
High school graduate (includes equivalency)	303	349
Some college, no degree	135	186
Associate degree	57	84
Bachelor’s degree	69	109
Graduate or professional degree	27	33
Percent high school graduate or higher	80.41	86.4
Percent bachelor’s degree or higher	13.06	16.1

Source: U.S. Census Bureau, Census 1990 and 2000

Income Levels

According to the 2000 census, the per capita income in the Town of Garfield in 1999 was \$21,834. This was above the County average in 1999 of \$19,109 and just above the state average in 2000 of \$21,271.

Table 1.13 provides information regarding income in 1999.

Table 1.13 - Income in 1999

	<i>Income</i>	<i>Percent</i>
Households	518	100
Less than \$10,000	20	3.9
\$10,000 to \$14,999	12	2.3
\$15,000 to \$24,999	41	7.9
\$25,000 to \$34,999	81	15.6
\$35,000 to \$49,999	121	23.4
\$50,000 to \$74,999	139	26.8
\$75,000 to \$99,999	56	10.8
\$100,000 to \$149,999	32	6.2
\$150,000 to \$199,999	3	0.6
\$200,000 or more	13	2.5
Median household income (dollars)	48,000	(X)
Per capita income (dollars)	21,834	(X)
Median earnings (dollars):		
Male full-time, year-round workers	37,798	(X)
Female full-time, year-round workers	23,750	(X)

Source: U.S. Census Bureau, Census 2000

Of the 390 families in the Town of Garfield, there were 12 living below the poverty level. This is a poverty rate of about 3.5%. The Town's poverty rate is significantly lower than Polk County's rate of 8.8% and Wisconsin's rate, which has usually been around 9% in the past, but recently has risen to about 11%. The United States poverty rate usually ranges between 12 and 14%.

Table 1.14 reveals the family income in the Town of Garfield in 1999. The median family income in the Town is \$52,159, which is above the Polk County average of \$41,183 and the Wisconsin average of \$43,791.

Poverty

The Census Bureau bases poverty rates on annual poverty thresholds. The 2008 Federal Poverty Guidelines define poverty on average for the following family sizes:

Persons per family or household	Income
1	\$ 10,400
2	\$ 14,000
3	\$ 17,600
4	\$ 21,200
5	\$ 24,800
6	\$ 28,400
7	\$ 32,000
8	\$ 35,600

SOURCE: Federal Register, Vol. 73, No. 15, Jan 23, 08

Table 1.14 - Town of Garfield Family Income (1999)

Families	390	100
Less than \$10,000	12	3.1
\$10,000 to \$14,999	2	0.5
\$15,000 to \$24,999	26	6.7
\$25,000 to \$34,999	39	10
\$35,000 to \$49,999	97	24.9
\$50,000 to \$74,999	124	31.8
\$75,000 to \$99,999	49	12.6
\$100,000 to \$149,999	25	6.4
\$150,000 to \$199,999	3	0.8
\$200,000 or more	13	3.3
Median family income (dollars)	52,159	(X)
Families in Poverty	12	(X)
With related children under 18 years	4	(X)
Individuals in Poverty	38	(X)

Source: U.S. Census Bureau, Census 2000

Employment Characteristics

The unemployment rate in the Town of Garfield in 2000 was 2.5%. This was below the Polk County rate of 3.9%. According to the Polk County Economic Profile (October 2005), the unemployment rate in Polk County climbed to 5.4% in 2004 rising above Wisconsin’s rate of 4.9%.

Table 1.15 portrays the labor force in the Town of Garfield. These figures represent population 16 years of age or older and are either employed or unemployed but seeking employment.

Table 1.15 - Employment Status

	Number	Percent
Population 16 years and over	1,014	100
In labor force	719	70.9
Civilian labor force	716	70.6
Employed	698	68.8
Unemployed	18	1.8
Percent of civilian labor force	2.5	(X)
Armed Forces	3	0.3
Not in labor force	295	29.1

Source: U.S. Census Bureau, Census 2000

Residents of the Town of Garfield rely on driving to their place of employment. Table 1.16 identifies the changes in commuting from 1990 to 2000.

Table 1.16 - Commuting to Work

Commuting to Work	1990	2000	Percent Change
Workers 16 years and over	531	697	31.26%
Car, truck, or van -- drove alone	355	545	53.52%
Car, truck, or van -- carpooled	89	77	-13.48%
Public transportation (including taxicab)	6	0	-100.00%
Walked	11	38	245.45%
Other means	2	2	0.00%
Worked at home	68	35	-48.53%
Mean travel time to work (minutes)	(X)	28.9	(X)

Source: U.S. Census Bureau, Census 2000

Table 1.17 identifies employment by occupation. Over 32% of the employed residents in the Town have management and professional occupations. According to the State employment projections, these types of occupations considered some of the fastest growing in Western Wisconsin.

Table 1.17

Occupation	Census 2000
Employed civilian population 16 years and older	698
Management, professional, and related occupations	220
Service occupations	81
Sales and office occupations	134
Farming, fishing, and forestry occupations	27
Construction, extraction, and maintenance occupations	72
Production, transportation, and material moving occupations	164

Source: U.S. Census Bureau, Census 2000

SWOT Analysis ~ Issues and Opportunities

On June 14, 2007, the Town of Garfield Plan Commission and the public met with representatives from Stevens to conduct a SWOT Analysis on the Issues and Opportunities element. Table 1.18 contains the list of results with the exact wording used in the discussion. This list, along with the vision statement, was then used to create goals, objectives, policies, and programs for the Town of Garfield.

Table 1.18

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Natural resources • Rural character • Proximity to Twin Cities • Proximity to freeway • Lakes and Parks • Recreational trails • Historical ties to land • Places to eat • Churches – active congregations • Local government/public participation • Two boat launches • Schools • Fire Department • Access to medical facilities 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Public transportation • No commercial/infrastructure • Gas stations • Lack of trail system • Local government participation • High taxes • Town facilities • Meth/drug concerns
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Tourism destination/commercial • Trails (walking, ATV) • Nature trails • Development (housing) • Wanderoos • Farmland preservation • Rustic roads 	<p>THREATS</p> <ul style="list-style-type: none"> • Big box development • Twin Cities • Highway 64,8 • Landowner self-interest • Lack of planning • Compromise of natural resources/scenic areas • Lack of implementation

Goals, Objectives, Policies, & Programs

Goal: Sustain rural character while focusing on health, safety, and well-being of the residents

Objectives

- Encourage public participation
- Protect natural resources
- Encourage open communication between local government and land-owners
- Increase the level of planning conducted on local level
- Respect views and opinions of all citizens
- Guide future development in a desirable and planned fashion
- Support farming
- Preserve natural resources and hunting lands

Policies

- The Town Planning Commission should maintain an active role in assessing town needs, evaluating development, and guiding the Town of Garfield in a positive direction
- Keep public meetings consistent and provide sufficient opportunities for public responses
- Encourage agricultural education throughout the town
- Provide resources to concerned citizens

Programs

- Consider creating and distributing “rural living guides” to new home/land owners.

HOUSING ELEMENT

Introduction

Housing is a basic necessity of life. While the Town of Garfield is not necessarily in the business of building houses for residents, the programs and actions of the elected officials can have significant impact on the community's housing market. The Town of Garfield strives to consider the extent of the housing needs, the economic strength of the area, and the perception of local residents in meeting the requirements of the community.

Housing is the single largest expenditure for most Wisconsin residents. According to Consumer Expenditure Survey as prepared by the Bureau of Labor Statistics/U.S. Department of Labor (2000), households in the Midwest spend an average of 27% of their annual income on housing. Housing helps drive the economy and is a major source of employment and revenue for Wisconsin citizens. The housing market has been booming for many years now, but the need for affordable housing has never been greater. Many individuals are building bigger houses and the increase in the price of housing has exceeded the increase in average income. Also, the federal government has cut back on housing assistance.

The current housing market situation has seen a flattening of appreciation rates compared to previous years. A homeowner might struggle to sell at the price they bought. Home sales have decreased despite the surge in construction. There are plenty of open lots available. There is a surplus of upper class homes and two bedroom twin homes, but these twin homes are often above the price range of first-time homebuyers.

The Town of Garfield has been experiencing substantial residential growth. Mainly single-family resident houses. This growth is, likely, a migration from the Twin Cities and surrounding area. The increased amount of residential development will require the need for increased services and additional infrastructure.

The following statements were selected from the results of the Town of Garfield Community Survey:

Housing Element

A compilation of objective, policies, goals, maps, and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural value, and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

§ 66.1001(2)(b), Wis. Stat.

When asked how they would rate the general condition of local roads in the Town of Garfield, 10.6% said fine, 70.5% said good, 18.3% said poor, and .6% had no opinion.

When asked how they would rate the ongoing maintenance of local roads in the Town of Garfield, 4.6% said excellent, 48.4% said good, 30.3% said fair, 15% said poor, while 1.7% had no opinion.

When asked if the Town of Garfield needs more Single Family Homes, 13.37% strongly agreed, 34.65% agreed, 20.36% disagreed, and 9.42% strongly disagreed, while 22.19% had no opinion.

When asked if the Town of Garfield needs more Twin Homes/Condos, 2.45% strongly agreed, 11.31% agreed, 35.78% disagreed, and 31.80% strongly disagreed, while 18.65% had no opinion.

When asked if the Town of Garfield needs more Manufactured Homes, 1.52% strongly agreed, 14.02% agreed, 29.27% disagreed, and 32.32% strongly disagreed, while 22.87% had no opinion.

When asked if the Town of Garfield needs more Elderly/Assisted Living, 10.74% strongly agreed, 33.74% agreed, 17.18 disagreed, and 15.03 strongly disagreed, while 23.31% had no opinion.

When asked if the Town of Garfield needs more Rental Housing, 1.51% strongly agreed, 13.90 agreed, 29.61% disagreed, and 32.33% strongly disagreed, while 22.66% had no opinion.

When asked if the Town of Garfield should develop and promote design guidelines, covenants, or standards for residential development, 24.36% strongly agreed, 38.97% agreed, 20.34% disagreed, and 9.74% strongly disagreed, while 6.59% had no opinion.

The challenge for elected official is to find a compromise between the opinions of residents and developers when it comes to housing needs within the Town. From the survey, it is clear that residents want to limit new development to mostly single-family homes in an effort to preserve the rural character.

Housing Stock Assessment

On June 5th, 2007, representatives from Stevens Engineers, Inc. conducted a windshield survey of the housing stock in the Town of Garfield (See Housing Map). Overall, there is sufficient open space and undeveloped land within the Town. Although there has been some new home construction, the majority of the houses are older but well-maintained. There is a variety of homes for sale within the Town. Newer developments also include duplexes or twinhomes on small acreages.

Windshield Survey

Involves a survey of the exterior conditions of homes, by either walking or driving through a neighborhood and evaluating houses from a windshield view. Advantages include low cost and quick results. Assumes that exterior conditions reflect interior conditions in most houses.

Age Characteristics

Considering the age of the existing housing stock is important when evaluating a communities housing stock. The age of a house does not always determine its condition. A properly maintained house can last hundreds of years. Houses that lack proper care, however, can become run-down and dilapidated; blighting a neighborhood and reducing the housing stock.

Table 2.1 – Structural Age

Year Structure Built	Number	Percent of Total
1999 to March 2000	33	4.4
1995 to 1998	64	8.6
1990 to 1994	54	7.3
1980 to 1989	128	17.2
1970 to 1979	158	21.2
1960 to 1969	78	10.5
1940 to 1959	115	15.5
1939 or earlier	114	15.3

Source: U.S. Census Bureau, Census 2000

Figure 2.1 – Housing Stock

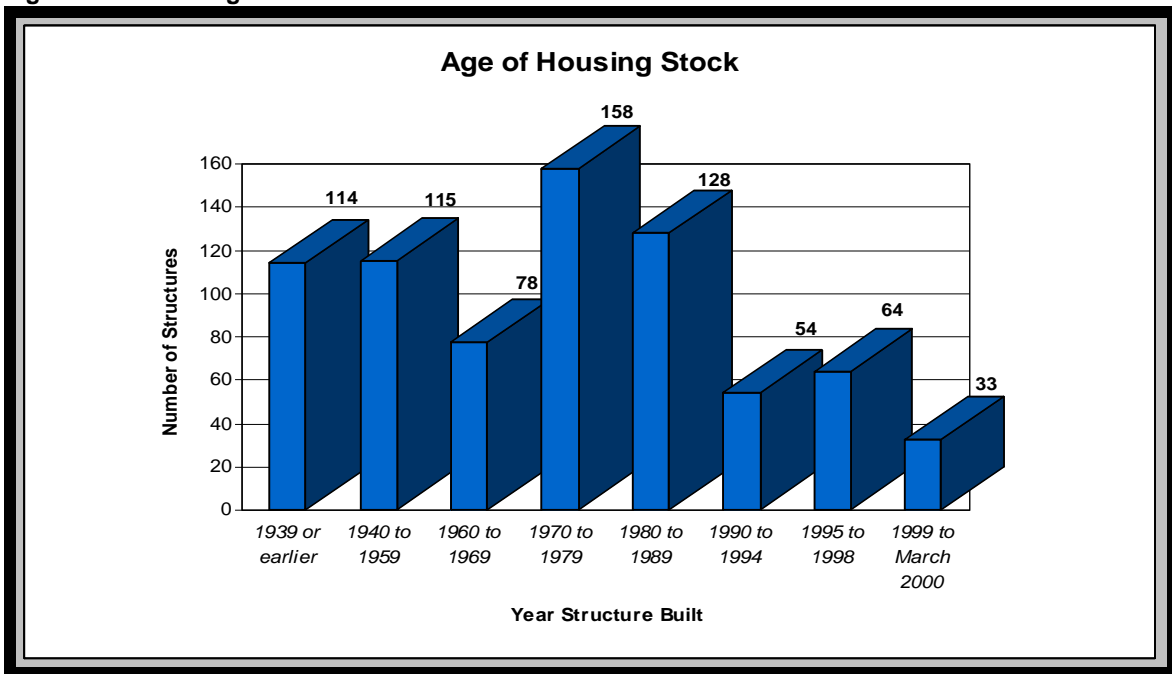


TABLE 2.1 and Figure 2.1 indicate the housing stock in the Town of Garfield is:

- 62.5% of total structures are at least 29 to 69 years old,
- 33.1% of total structures are 10 to 28 years old, and
- 4.4% are 0 to 9 years old

Structural Characteristics

Single family homes continue to be the main component of housing units in the Town of Garfield. While most of the multi-unit homes have traditionally been located near Wanderoos, some newer duplexes have been built elsewhere in the town after the 2000 census data used in this document, as mentioned in the windshield survey. One surprise is the massive decrease in mobile home/trailer number of housing units. This trend may indicate the affordability of single family house ownership or simply a change in personal preferences.

1-Unit, Detached

This is a 1-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes or trailers to which one or more permanent rooms have been added or built also are included.

Table 2.2 – Housing Units

	1990	2000	Percent Change
Total Housing Units	679	744	+9.57
Units in Structure			
1-unit, detached	524	636	+21.37
1-unit, attached	4	11	+175.00
2 to 4 units	16	14	-12.50
5 to 9 units	0	0	0
10 or more	0	0	0
Mobile home, trailer, or other	135	83	-38.52

Source: U.S. Census Bureau, Census 2000

The type of heating fuel used in homes in the Town of Garfield changed significantly from 1990-2000 (see table 2.3). People are moving from wood and fuel oil to utility gas and liquid propane. These types of heating fuel are easiest to transport and handle. The sharp increase in use of utility gas is most likely from the lake homes that recently hooked onto a utility gas line.

Table 2.3 – Heating Fuel

HOUSE HEATING FUEL	1990	2000	Percent Change
Utility gas	2	77	+3750.00
Bottled, tank, or LP gas	174	271	+55.75
Electricity	44	47	+15.9
Fuel oil, kerosene, etc.	107	82	-23.36
Coal or coke	0	0	0
Wood	77	30	-61.04
Solar energy	0	0	0
Other fuel	0	0	0
No fuel used	0	0	0

Source: U.S. Census Bureau, Census 2000

Value Characteristics

Most real estate agents in Minnesota and Wisconsin would agree that it is a buyers market in the Western Wisconsin region at the moment. This is because average home prices have fallen slightly when compared to the past 5-10 years of powerful

housing booms. Nevertheless, home values have increased dramatically over the past two decades. The average home value in the Town of Garfield in the year 2000 was \$122,500 and has probably increased since then. The average home value in Wisconsin was \$212,918 as of April, 2007. The rising value of homes in the area is due mostly from the growth and migration of the Twin Cities.

Table 2.4 – Home Values

	1990	2000	Percent Change
Specified owner-occupied units	164	261	+59.15
VALUE			
Less than \$50,000	33	2	-93.94
\$50,000 to \$99,999	101	88	-12.87
\$100,000 to \$149,999	19	87	+357.89
\$150,000 to \$199,999	8	28	+250.00
\$200,000 to \$299,999	2	41	+1950.00
\$300,000 or more	1	15	+1400.00
Median (dollars)	69,800	122,500	+75.50

Source: U.S. Census Bureau, Census 1990 and 2000

Housing Affordability

Some people in the housing business believe that the market has become saturated with upper-class homes. It is important for the Town of Garfield to work with developers to ensure that a mixture of household sizes and types are available to allow more options to homebuyers, especially citizens with fixed income or new families.

The U.S. Department of Housing and Urban Development defines affordable housing as housing in which the occupant is paying no more than 30% of their yearly income in gross housing costs, including utilities. Table 2.5 (below) shows that in 1999, 87.7% of home owners and 46.8% of home renters in the Town of Garfield spend less than 30% of their annual household income on housing costs.

Table 2.5 – Housing Costs

SELECTED MONTHLY COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999	Number (Owners)	Percent of Total (Owners)	Number (Renters)	Percent of Total (Renters)
Less than 15 percent	98	37.5	10	21.3
15 to 19 percent	51	19.5	0	0.0
20 to 24 percent	40	15.3	5	10.6
25 to 29 percent	40	15.3	7	14.9
30 to 34 percent	8	3.1	0	0.0
35 percent or more	24	9.2	14	29.8
Not computed	0	0.0	11	23.4

Source: U.S. Census Bureau, Census 2000

Recently, the Town of Garfield implemented impact fees to new developments to help pay for infrastructure costs. Although the impact fees are in line with neighboring communities, the fees may have an affect on affordability to those in the low-income brackets. The Town may wish to reduce or waive the impact fees for those units that can prove low-income benefit. This proof would be through a State or Federal funded program that has a rent limit criteria.

In general, the level of the fee in relation to the average housing costs should not impede the affordability of low-cost housing. For example, the following table identifies the additional cost of the proposed single family impact fee of \$3,014.00 in both a typical 15-year and 30-year mortgage at various interest rates:

Table 2.6 – Impact Fee

	Additional Monthly Payments	
	15-year Mortgage	30-year mortgage
5% Annual Interest Rate	\$23.83	\$16.18
6% Annual Interest Rate	\$25.43	18.07
7% Annual Interest Rate	\$27.09	\$20.05
8% Annual Interest Rate	\$28.80	\$22.12

Source: Town of Garfield Impact Fees

Occupancy Characteristics

As mentioned before, the most common type of housing in the Town of Garfield is owner occupied, single family homes. Between 1990 and 2000, the number of owner occupied homes increased by almost 31%. This is a regional trend and a positive trend for the Town. Home ownership is something that has become one of the essential pursuits of happiness within the American society. High rates of home ownership often bring pride to communities, promote neighborly activities, and lead to better maintenance and up-keep of property. It also reflects a successful economy and affordable housing. Other major changes to the occupancy and tenure included the massive decrease of seasonal housing units. Between 1990 and 2000, the number of seasonal homes decreases by over 35%. This trend can be seen across Polk County as seasonal, recreational, or occasionally used homes are converted to year-round occupancy. The conversion of these homes has reduced the rate of new home construction in the area. The reason for this conversion is probably a combination of factors. The area is no longer considered a cabin retreat. The economy in Polk County has made it more possible to live year round. Also, the high number of retirees that continue to move into the area may have decided to use a formerly owned cabin as a permanent home.

Table 2.7 – Occupancy and Tenure

Occupancy and Tenure	1990 Census	2000 Census	Percent Change
Total Housing Units	679	707	+4.12
Occupied Housing Units	404	529	+30.94
Owner occupied	345	466	+35.07
Renter occupied	59	63	+6.78
Vacant housing units	275	178	-35.27
For Seasonal/Recreational Use	259	168	-35.14
Persons per owner-occupied unit	2.72	2.73	+.37
Persons per renter-occupied unit	2.88	2.71	-5.9

Source: U.S. Census Bureau, Census 1990 and 2000

Table 2.8 – Households by Type

HOUSEHOLDS BY TYPE	2000
Total households	529
Family households (families)	408
With own children under 18 years	184
Married-couple family	373
With own children under 18 years	162
Female householder, no husband present	20

With own children under 18 years	14
Nonfamily households	121
Householder living alone	88
Householder 65 years and over	28
Households with individuals under 18 years	194
Households with individuals 65 years and over	108

Source: 1990 and 2000 Census Bureau

Predicting Housing Needs

There are numerous factors involved in the housing market that are difficult to predict or control, such as preferences and consumer income. But a simple model using estimates can be used to forecast the housing needs.

Table 2.9 – Number of Households

	Total Households 2000	Projected 2005	Projected 2010	Projected 2015	Projected 2020	Projected 2025
Town of Garfield	529	581	644	700	751	797
Polk County	16,254	17,401	18,842	20,083	21,179	22,091

Source: Prepared by Demographic Services Center, Wisconsin Department of Administration, January 2004

Table 2.10 shows the total number of additional housing units needed to meet housing needs in the Town of Garfield for the next twenty years. The table does not take into consideration the number of vacant houses that will become occupied in future years.

Table 2.10 - Number of Housing Units

Year	2000	Projected 2005	Projected 2010	Projected 2015	Projected 2020	Projected 2025
Population	1443	1560	1676	1778	1871	1957
Persons per household in Town of Garfield	2.73	2.69	2.60	2.54	2.49	2.46
Total Households	529	581	644	700	751	797
Additional Occupied Housing units Needed	-	52	63	56	51	46

Source: U.S. Census Bureau, Census 1990 and 2000 and Stevens Engineers, Inc.

Housing Assistance Programs and Agencies

FEDERAL

1. Department of Housing and Urban Development (HUD)

Primary responsibility includes housing programs and community development. The agency provides subsidized housing through low-income public housing and subsidies for private property owners renting to low-income households. The following table shows the HUD income limits for its housing programs in Polk County. The limits are broken up by family size.

Table 2.11 - Polk County Medium Family Income (all families) \$57,200

Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30 % of Median	12,000	13,700	15,450	17,150	18,500	19,900	21,250	22,650
Very Low Income	20,000	22,900	25,750	28,600	30,900	33,200	35,450	37,750
Low-Income	32,050	36,600	41,200	45,750	49,400	53,050	56,750	60,400

Source: US Department of Housing and Urban Development (2006)

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

Provide a variety of housing and community development programs for rural areas. These are generally areas with population of 10,000 or less. It also provides support for rental housing development, direct and guaranteed mortgage loans for home buyers, and support for self-help and cooperative housing development.

STATE

1. Division of Housing and Intergovernmental Relations (DHIR)

This is one of two state agencies that administer housing programs. It administers several programs that are funded by the state and any more that funded by HUD. These funds are used to help organizations develop the capacity to develop housing or to provide various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

2. Wisconsin Housing and Economic Development Authority (WHEDA)

The WHEDA Foundation, Inc. and WHEDA make available annually grant funds through the Housing Grant Program competition, financing to purchase or refinance & rehabilitate a home, to assist in the improvement of the state's housing for low income & special needs populations, serving Barron, Burnett, Polk, Price, Rusk, Sawyer, Taylor, & Washburn counties. Further information can be found on their website: <http://www.wheda.com/>

LOCAL PROGRAMS

1. Housing Trust Funds

These are financial resources available for housing projects targeting the needs of mid or low income households. Such funds can be used to fill financial gaps to make projects feasible. Trust funds may be replenished yearly or they may be designed to be perpetual and self-sustaining.

2. Housing Linkage Programs

These programs encourage developers of office, commercial, retail, or institutional development to construct or make financial contributions towards affordable housing.

The rationale behind these voluntary programs is that new non-residential development creates a need for housing by attracting employees to an area.

3. Tax Increment Financing (TIF)

This is a planning tool available to cities and villages in Wisconsin under section 66.1105 of Wisconsin Statutes for development and redevelopment of blighted areas. TIF can be used to cover costs of public works or improvements including costs of demolition, land assembly, public improvements, and new buildings. Under TIF, new private development creates higher property values, thus creating an increased tax base over time. This increment, or a portion of the increment, is set aside for reinvestment in the area. Tax increment financing may assist in the building or rehabilitating of affordable housing for middle and lower income households.

PRIVATE PROGRAMS

1. West Central Wisconsin Community Action Agency (West CAP)

As stated on their website, West CAP is a non-profit corporation and a member of Wisconsin's community action association (WISCAP). West CAP serves the counties of Barron, Chippewa, Dunn, Pepin, Pierce, Polk, and St. Croix. West CAP will purchase and remodel good housing structures in suitable locations and re-market them through Ideal Realty to low-income families at affordable prices & housing counseling is available. "The mission of West CAP is to take action against poverty by developing the social and economic assets of low-income families and their communities, and by working to create a more just and sustainable society." Further information can be found on their website: www.westcap.org

2. Movin' Out, Inc.

Movin' Out, Inc. is a housing organization in Madison that provides information and assistance, housing counseling, and gap financing for purchase and rehabilitation to Wisconsin households with a member who has a permanent disability. Further information can be found on their website: www.movin-out.org

3. Non-Profit Housing Development Corporations

These organizations may qualify for tax-deductible donations, foundations grants, and public funds. To be eligible, the organizations must apply for and receive non-profit status from the IRS. Non-profits build and maintain housing projects in many areas of Wisconsin. Their projects help communities improve their range of housing opportunities.

SWOT ANALYSIS ~ Housing

On June 14, 2007, the Town of Garfield Plan Commission and members of the public met with representatives from Stevens to conduct a SWOT Analysis on the Housing Element. Table 2.12 contains the list of results with the exact wording used in the discussion. This list, along with the vision statement, was then used to create goals, objectives, policies, and programs for the Town of Garfield.

Table 2.12

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Available land • Proximity to larger municipalities (shopping, nursing homes, etc.) • Desirable building locations/sites 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Lack of rental units • Lack of retirement housing options • Landscape ordinance/design standards • Lack of zoning
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Land • Ability to guide housing market 	<p>THREATS</p> <ul style="list-style-type: none"> • Over-development • Subdivision characteristics

Goals, Objectives, Policies, Programs

Goal: Promote a rural residential environment which provides a variety of housing types

Objectives

- Plan housing developments in desirable locations
- Utilize village powers to steer the local housing market in positive and a locally supported direction
- Use zoning standards to regulate development
- Provide housing that meets all types of physical and financial levels

Policies

- Provide incentives for developers that incorporate LMI homes into subdivisions.
- Require use of multiple housing designs in a subdivision.

Programs

- Develop and adopt Town subdivision ordinance as soon as possible.

TRANSPORTATION ELEMENT

Introduction

An apparent trend among each element of a comprehensive plan is that they are all intertwined. The transportation element is one that greatly affects all other elements. For example, the direct impact between land use and transportation should be clearly understood to ensure the provided transportation system will support the planned land use. Placing a commercial development on a local road will require upgrades to the road to support additional traffic and weight requirement. Therefore, where land is developed and how it is used is critical to a municipality's transportation element. Understanding the existing transportation system, identifying needed improvements, and coordinating additions to the system with planned future land use patterns and overall Plan goals and objectives will help to ensure that the Town's future transportation needs are met.

Demographics also play a role in the transportation element. Wisconsin is currently experiencing an increase in population, increase in commuting distance, and increase in vehicles per household. These are all putting more pressure on the state's transportation system. In addition, the cost of building and maintaining roads and highways has greatly increased due to increase in petroleum and other raw materials. The choice is not whether to fix the transportation system, but how to fix it efficiently and cost effectively.

This plan element will provide an inventory of the Town's existing transportation system, including roadways, rail, pedestrian, bicycle, transit, air and water systems and associated inter-modal connections. From this inventory and direction from the community regarding specific transportation needs and desires, specific policy recommendations will be developed to help guide Town's decisions over the next 20 years.

Transportation Element

A compilation of objectives, policies, goals, maps, and programs to guide the future development of the various modes of transportation, including highways, transit, transportation systems for persons with disabilities, bicycles, walking, railroads, air transportation, trucking, and water transportation. The element shall compare the local governmental unit's objectives, policies, goals and programs to state and regional transportation plans. The element shall also identify highways within the local governmental unit by function and incorporate state, regional, and other applicable transportation plans, including transportation corridor plans, county highway functional and jurisdictional studies, urban area and rural area transportation plans, airport master plans and rail plans that apply in the local governmental unit.

§ 66.1001(2)(c), Wis. Stat.

Transportation System

- *Transportation options used to move people and products*
- *Levels of jurisdictional authority*
- *Facilities that a user might access to begin, change or switch, and end a trip*
- *Includes:*
 - *Roads*
 - *Transit services*
 - *Rail services*
 - *Bike lanes, paths, and trails*
 - *Air travel*
 - *Pedestrian accommodations*
 - *Water travel*

Town Road Summary

The Town of Garfield has over 60 miles of town roads within its boundaries (see Base Map). These roads are sufficient to provide for the needs of the current population. However, the population is expected to increase steadily over the next twenty years, putting greater pressure on the transportation system. Also, there are safety concerns with the current transportation system, including narrow roads and unmaintained road signs. The following statements were selected from the Town of Garfield Community Survey with regard to the Transportation Element:

When asked how they would rate the general condition of local roads in the Town of Garfield, 10.6% said fine, 70.5% said good, 18.3% said poor, and .6% had no opinion.

When asked how they would rate the ongoing maintenance of local roads in the Town of Garfield, 4.6% said excellent, 48.4% said good, 30.3% said fair, 15% said poor, while 1.7% had no opinion.

The residents of the Town were also asked to rate the snow removal of local roads. About 10.3% said with excellent, exactly 40% said good, 17.7% said fair, 18% said with poor, while 14% of residents had no opinion. There were a handful of additional comments that generally described dissatisfaction with the rate of snow removal.

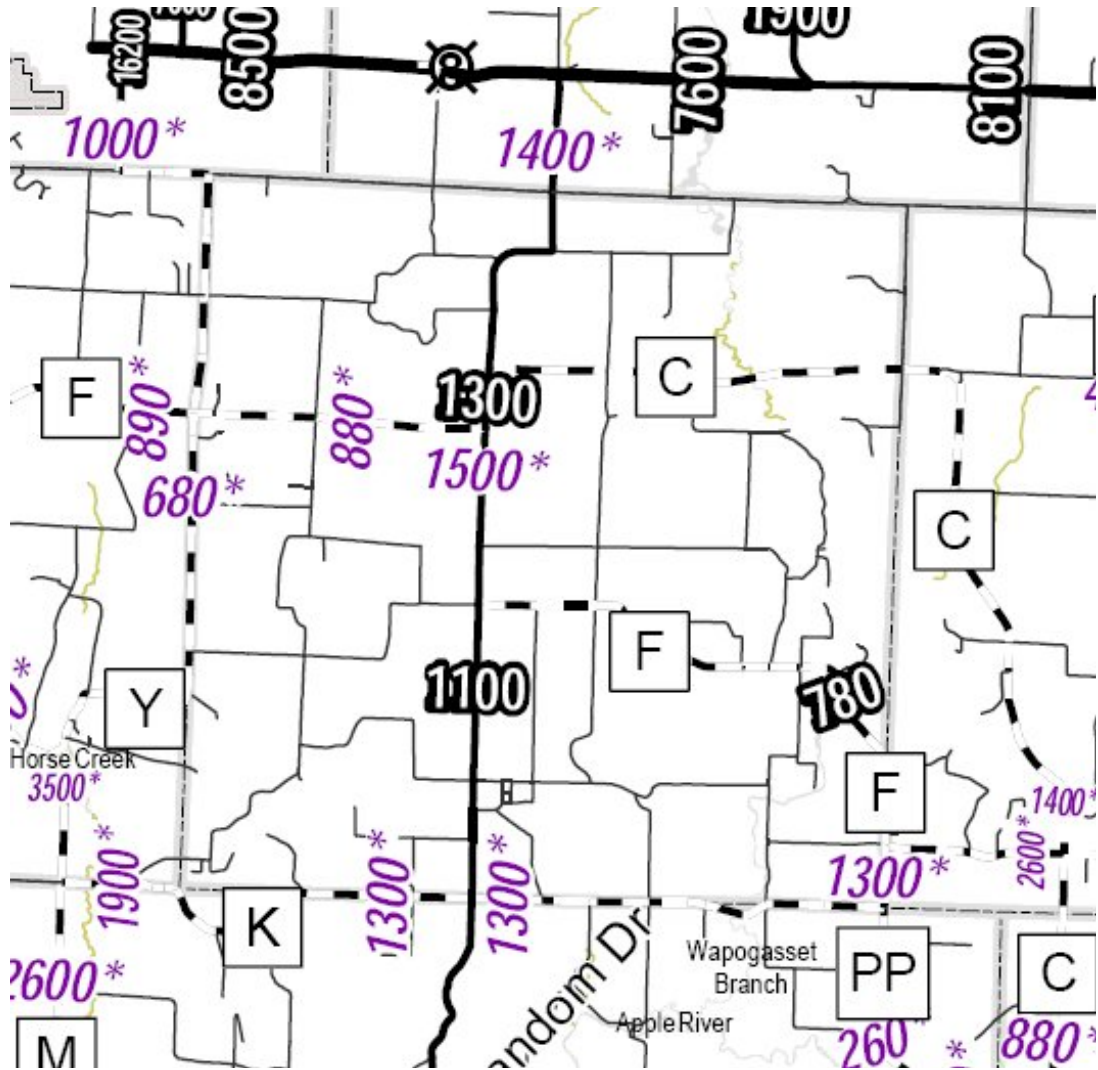
In mid-2007, representatives from Stevens Engineers, Inc. observed the road conditions in the Town of Garfield. Most of the paved roads were in fair to good condition. South Bear Lake Lane and North Bear Lake Lane, which are gravel roads, were noted to be in poor shape, despite the fact that numerous new houses have been built or are being built in the area. These roads are labeled as high priorities within the town.

It was also noted during this observation that the Town's existing transportation network has numerous safety concerns. There is an overall lack of road signs within the town, and the signs that do exist have not been maintained including sign posts that are leaning or angled incorrectly. Some signs were inconsistent in design from others, causing confusion for drivers. Also, many of the roads are narrow and insufficient to handle emergency and service vehicles, especially areas within lake developments. Many of these roads connected numerous driveways and lack any turn around at the end. This restricts the efficiency and effectiveness of emergency vehicle response, school bus safety or other services such as garbage refuse collection. The Town's goals, policies and objectives identify their commitment to improve these areas of concern.

Existing Traffic Volumes

The Wisconsin Department of Transportation (WisDOT) studies and reports Average Annual Daily Traffic (AADT) counts for several roadways within the Town. The AADT counts assist a community in classifying the streets within its roadway system. In 2006, WisDOT documented AADT counts on area State and County roads. These counts and their location are shown on the following figure.

Figure 3.1 - 2006 Traffic Count



Source: WI Department of Transportation (DOT)

Functional Classification

A functionally classified road system is one in which streets and highways are grouped into classes according to the character of service they provide, ranging from a high degree of travel mobility to land access functions. At the upper limit of the system (principal arterials, for example), are those facilities that emphasize traffic mobility (long, uninterrupted travel), whereas at the lower limit are those local roads and streets that emphasize access. Such classification aids in determining appropriate roadway widths, speed limits, intersection control, design features, accessibility and maintenance priorities (see Functional Classification Map).

Rural Classifications

Principal Arterials: Principal arterials serve corridor movements having trip length and travel density characteristics of an interstate or interregional nature. Along these facilities, access needs to be limited in order to preserve the ability of the roadway to accommodate the volumes and to maximize safety.

Principal Arterials that exist in Town of Garfield: None

Minor Arterials: Minor arterials, in conjunction with the principal arterials, connect cities, large communities, and other major traffic generators providing intraregional and Inter-area traffic movements. Minor arterials generally serve medium to short trips and may provide an alternate route for congested Principal Arterial roadways.

Minor Arterials that exist in Town of Garfield: State Highway 65

Major Collectors: Major collectors provide service to moderate sized communities and serve shorter trips within the County.

Major Collectors that exist in Town of Garfield:
 County Trunk Highway F = 7.07 miles
 County Trunk Highway K = 2.20 miles
 County Trunk Highway PP = .26 miles

Minor Collectors: Minor collectors provide connection between neighborhoods and commercial/industrial areas, and the major collector and minor arterial system.

Minor Collectors that exist in Town of Garfield:
 County Highway Trunk Y = 2.19 miles
 County Highway Trunk C = 3.51 miles

Local Roads: Local roads provide access to adjacent land and provide for travel over relatively short distances on an inter-township or intra-township basis. All roads not classified as arterials or collectors are local function roads.

Local Roads that exist in Town of Garfield:

- 65th Avenue = 1.99 miles
- 68th Avenue = 0.24 miles
- 70th Avenue = 3.07 miles
- 80th Avenue = 1.64 miles (Duck Lake Rd)
- 85th Avenue = 0.74 miles
- 90th Avenue = 3.33 miles
- 93rd Avenue = 1.07 miles
- 94th Avenue = 0.20 miles
- 98th Avenue = 0.27 miles
- 100th Avenue = 0.83 miles
- 101st Avenue = 0.09 miles
- 110th Avenue = 1.88 miles
- 112th Avenue = 0.52 miles
- 120th Avenue = 2.88 miles

130 th Street =	0.94 miles
138 th Street =	1.97 miles
140 th Street =	2.62 miles
143 rd Street =	1.28 miles
148 th Street =	0.43 miles
150 th Street =	1.73 miles
155 th Street =	4.67 miles
160 th Street =	1.72 miles
170 th Street =	2.08 miles
172 nd Street =	0.48 miles
175 th Street =	0.25 miles
179 th Avenue =	0.19 miles
180 th Street =	4.47 miles
185 th Street =	0.17 miles
187 th Street =	0.27 miles
188 th Street =	0.25 miles
Bance Road =	1.09 miles (75 th Avenue)
North Bear Lake Drive =	1.37 miles
South Bear Lake Drive =	1.00 miles
Big Lake Court =	0.13 miles
Big Lake Drive =	1.47 miles
Lenz Road =	0.57 miles
Minneapolis Street =	0.26 miles
Kennedy Mill Avenue =	1.96 miles
First Street East =	0.18 miles
Wonderoos Road =	1.16 miles
Nokomis Drive =	0.65 miles
Pepper Street =	0.07 miles
Home Court =	0.38 miles
Sunrise Beach Drive =	1.64 miles
Lone Pine Lane =	0.57 miles
Lone Pine Court =	0.25 miles
Walleye Court =	0.33 miles
Wapogasset Lake Lane =	0.51 miles

The Federal-Aid Highway Act of 1973 set forth policies and procedures for implementing the functional realignment of the Federal-Aid Highway System on the basis of the functional usage anticipated during the 1980-1985 period. The Wisconsin DOT, in cooperation with appropriate local officials, has the primary responsibility for establishing and periodically updating a statewide highway functional system based on anticipated functional usage for the specified period. The functional system became effective July 1, 1976, and it is based upon anticipated functional usage for 1980. Functional usage is determined in accordance with the functional concepts, criteria, and procedures established in Volume 20, Appendix 12, of the Federal Highway Administration's "Highway Planning and Program Manual." Beyond the federal requirements for functional classification and subsequent realignment of the respective Federal-Aid Systems, Chapter 29, Wisconsin Laws of 1977, created Section 86.30, mandating that distribution of state transportation-related financial aids to local units of government be based upon current functional usage and classification. These statutes provide that uniform criteria be applied to assure

compatibility between state and federal functional systems, and are briefly enumerated as follows:

1. Population centers within and without the state, stratified and ranked according to size.
2. Important traffic-generating activities, including, but not limited to, recreational, agricultural, governmental, business, and industrial activity centers.
3. Directness of travel and distance between points of economic importance.
4. Lengths of trips.

Public Transit

The closest city that offers public transportation is New Richmond, which has a shared-ride taxi service. It is funded by WisDOT and is run by Pape Taxi Service, Inc. out of New Richmond. This taxi service only operates within the city limits of New Richmond.

Transportation Facilities for Disabled

Transportation services for the elderly and handicapped are coordinated through the Polk County Transportation for Disabled and Elderly, Inc. This organization provides about 18,000 rides a year with a fleet of six wheelchair-accessible vehicles. This organization also provides contracted transportation services to the Department of Aging in Polk County, which utilizes about 40 volunteers.

The Department of Aging in Polk County offers rides to citizens 55 years and older who cannot find a ride. Any individual, regardless of any handicap, can call this free service for a ride to an appointment, grocery store, or any other reasonable destination. This program relies on local volunteers to drive.

When asked on the survey if the Town needs to build or expand on disabled transportation within the next 20 years, 11% of respondents strongly agreed, 39% agreed, 20 % disagreed, 5% strongly disagreed, while 26% had no opinion.

Bicycles and Pedestrian

The results from the survey showed that almost 68% of respondents agreed that the Town of Garfield should develop biking trails while almost 71% agreed that the Town of Garfield should develop hiking/walking trails. When asked if the Town should develop cross county ski trails, 63% were in favor while 23% were opposed. When asked about developing horseback riding trails, 57% were in favor while 25% were opposed (see Recreational Resources Map).

Bicycle

Bicycle means every vehicle propelled by the feet acting upon pedals and having wheels any 2 of which are not less than 14 inches in diameter.” This includes adult three-wheel bicycles, and two, three, and four wheel recumbent bicycles. However, it may not include some foldable bicycles whose wheels are less than 14 inches in diameter.

Wis. Stat. 340.01 (5)

Gandy Dancer Trail

According to WisDOT, 39% of all Americans use bicycles. One of the most popular bike trails in the western side of Wisconsin is the Gandy Dancer Trail, which runs through the western side of Polk County. This 98 mile trail follows the old Minneapolis, St. Paul, and Sault Ste. Marie railroad from St. Croix Falls to Superior. After it was abandoned, part of it was purchased by Burnett County and the State of Wisconsin for use as a recreational trail. "Gandy Dancers" were coined from the workers who used to build and maintain the railroad tracks. In Polk County, the trail starts in St. Croix Falls and passes through Centuria, Milltown, Luck, Frederic, and Lewis. While ATV use is permitted on most of the trail, it is not in the Polk County section. Snowmobile use, however, is permitted on this trail. The trail contains numerous rest stops and facilities throughout its corridor.

Amery to Dresser Trail

This trail is not opened at this time. The 13.48 mile railroad corridor runs from the Village of Dresser down through the Town of Garfield, through Wanderoos, and up to the City of Amery. This trail is currently un-developed. The Wisconsin Department of Natural Resources (DNR) had plans to provide a multi-use trail that would have a dual surface to provide two-way traffic for ATV, bicycling, hiking, and winter snowmobile use. However, a lawsuit led by the trail conservation and recreation group named Friends of L.O.G. Greenway, Inc. and an individual property owner named Richard Roos, were able to prohibit the use of all-terrain vehicles and snowmobiles on the new Amery to Dresser State Trail.

The development of the Amery to Dresser Trail directly affects the Town of Garfield. As a reoccurring characteristic, the Town of Garfield and its neighboring communities have a variety of outdoor recreation options available to residents and non-residents. While these resources have a beneficial impact on the community, the financial benefit for the Town is low.

ATV and Snowmobile Trails

When asked if the Town of Garfield should allow ATV's and snowmobiles on Town roads, residents were strongly split. 12.7% strongly agreed, 23.5% agreed, 31.2% disagreed, 25% strongly disagreed, while 7.6% had no opinion on the subject.

Over 60% of residents did agree that the Town should develop snowmobile trails while over 30% were opposed. When asked whether or not the Town of Garfield should develop ATV trails, 22% strongly agreed, 31% agreed, 22% disagreed, and 16% strongly disagreed, while 8% had no opinion.

The Polk County snowmobile trails are open from December 11 to March 31 as long as there is a 6 inch snow base. Polk County has over 360 miles of groomed trails that run through numerous communities promoting friendly hospitality to snowmobilers. Out of state snowmobile passes are \$18 and are good from July 1 to June 31 of each year. These passes can be purchased at the Polk County Clerk Office or from any DNR licensing station.

Cattail Trail

The Cattail State Trail consists of 17.8 miles of old railroad tracks that is now owned by Polk County. The Cattail State Trail is the closest operational state trail to the Town of Garfield. This trail is available for a wide variety of use; including horse back riding, snowmobiling, mountain biking, and walking. All terrain vehicles are allowed on the trail year round. Off road motorcycles are allowed on the trail year round in Polk County only. Once the Amery to Dresser state trail is developed, it will tie into the Cattail State Trail with similar, if not the same, allowed user types.

Railroads

There are no existing railroads in the Town of Garfield. The Canadian National (CN) Railroad comes through Polk County; connecting Osceola and Dresser with Minneapolis-St. Paul. Canadian National also has a track that runs through St. Croix County; running through numerous municipalities. Union Pacific (UP) has a railroad that runs through Roberts, Hammond, Baldwin, Woodville, and Wilson in St. Croix County.

The West Central Wisconsin Rail Coalition is a voluntary group that has been working towards the development of a passenger rail service across west central Wisconsin in an effort to provide balanced and more sustainable forms of transportation. The creation of a passenger rail service would have little effect on the Town of Garfield, since the proposed route would be along the I-94 corridor or along the Mississippi River.

Air Transportation

Polk County has two publicly-owned airports located in the communities of Osceola and Amery. The Amery Airport is classified as a general utility airport and has a 4,000 foot primary runway, while the L.O. Simenstad Airport in Osceola is a transport/corporate airport and is scheduled to extend its primary runway to 5,005 feet in 2006. Because of Polk County's proximity to the major air facilities in Minneapolis-St. Paul, many communities rely on these facilities for scheduled air service (Polk County Economic Profile).

The New Richmond Regional Airport was officially established in 1964 and is considered one of the fastest growing airports in the Midwest. Over 180 aircraft reside in privately owned hangers. It is about 17 miles (20 minutes) away from the Town of Garfield.

The Minneapolis-St. Paul International Airport is the main airport used by people in the region and is about 65 miles (75 minutes) away from the town. This airport has about 500,000 landings and takes-offs in a given year and will continue to be available to residents of the Town of Garfield.

There are many other privately owned airports located across the county.

Trucking

There are no trucking terminals in the Town of Garfield.

Water Transportation

There are no forms of water transportation in the Town of Garfield. The St. Croix River is the closest location of water transportation.

State and Regional Transportation Plans

- Wisconsin State Airport System Plan 2020

This plan determines the number and type of airport facilities around Wisconsin that are needed to meet aviation needs through the year 2020. The plan defines the State Airport System and forecasts the level of public investment required to:

1. Upgrade substandard features of the system such as widening of existing runways to meet federal and state standards.
2. Preserve the airport system in the future such as the replacement of existing pavements and lighting systems to meet federal and state standards.
3. Enhance the system in the future such as the construction of runway extensions and new runways in order to meet forecast increases in aviation demand.

- West Central Regional Freeway System (2005)

This is a comprehensive study made by WI Department of Transportation (WisDOT) of the west central freeway system consisting of St. Croix, Pierce, Dunn, Polk, Chippewa, and Eau Claire counties. Of the corridors listed below, State Trunk Highway 65 would affect the Town of Garfield the most.

- I-94 within St. Croix, Dunn, and Eau Claire County
- STH 65 within St. Croix, Polk, and Pierce County
- STH 63 in St. Croix County
- STH 35 Between River Falls and Hudson in St. Croix County

The studies conducted by the DOT indicate the following consequences on State Trunk Highway 65:

No Action consequences

"Traffic volume on WIS 65 will meet warrants for a 4-lane facility within 10 years which will create substantial peak hour delays. While addition of traffic signals may enhance some operational aspects, it will result in long delays for through traffic WIS 65."

Improvements Needed

"Realignment of WIS 65 between I-94 and USH 12 on the east side of the

Village of Roberts and expanding to 4-lanes between USH 12 and the City of New Richmond. The estimate for this treatment is \$33 million.”

- WisDOT six year highway improvement program

One of the subprograms under this is the State Highway rehabilitation subprogram which consists of three parts; existing highways, state bridges, backbone rehabilitation.

WisDOT has a few projects planned for the future in Polk County that may affect the Town of Garfield. Between May 1, 2007 and June 1, 2008, the DOT plans on replacing a bridge over the Apple River in the City of Amery and resurfacing nine miles County Highway M just south of the Village of Osceola.

- Wisconsin Rail Issues and Opportunities Report

This report gives an overview of the status of the rail system in Wisconsin and addresses issues that will be faced in the future. This is the beginning report on what will become the DOT State Rail Plan. In general, rail will continue to be extremely important form of transportation in the future; mainly for shipping purposes. This report will have little effect on the Town of Garfield.

- Midwest Regional Rail System

This is a massive proposal of creating passenger rail connections across the Midwest; connecting all the major cities. The proposal aims at increasing efficiency and safety as well as offering more transportation options in the Midwest. The system would also boost Wisconsin’s economy and numerous industries from the construction of the project. Massive federal funding would be necessary for such a project. Either way, this project will have little effect on the Town of Garfield.

- Wisconsin Bicycle Transportation Plan 2020 (December 1998)

This plan was created because of the Intermodal Surface Transportation Efficiency Act (ISTEA) of 1991 and its replacement the Transportation Equality Act (TEA-21) of 1998 as well as Wisconsin’s Translinks 21 plan. Under part of Translinks 21, WisDOT committed to creating a comprehensive bicycle plan. This plan has two main goals:

1. Increase levels of bicycling throughout Wisconsin, doubling the number of trips made by bicycles by 2010 (with additional increases achieved by 2020).
2. Reduce crashes involving bicyclists and motor vehicles by 10% by 2010 (with additional increases achieved by 2020).

The plan goes on to list roles associated with the plan:

Counties

- Consider the needs of bicyclists in all road projects and build facilities accordingly.
- Develop, revise, and update long-range bicycle plans and maps.
- Consider adopting a shoulder paving policy.
- Promote land use policies that are bicyclists-friendly

- Educate county sheriffs on share-the-road safety techniques and enforcement strategies for specific high-risk bicyclist and motorists infractions of the law.

Communities

- Develop, revise, and update long-range bicycle plans and maps.
 - Consider the needs of bicyclists in all street projects (especially arterial and collector streets), and build bicycle facilities accordingly.
 - Promote and offer bicycle safety programs.
 - Promote bicyclists-friendly development through plans, zoning, and subdivision ordinances.
 - Provide bicycle racks at public and commercial areas,
 - Consider providing locker room facilities for employees.
 - Consider bicycle racks on buses.
 - Encourage business involvement as a means to increase bicycle commuting and other functional trips.
 - Help promote bike to work/school days.
- Wisconsin Pedestrian Policy Plan 2020 (March 2002)

The purpose of this plan was to outline statewide and local measure to increase walking and promote pedestrian safety. It was meant to identify local and state roles concerning pedestrian transportation. State goals include the following:

1. Increase the number and improve the quality of walking trips in Wisconsin.
2. Reduce the number of pedestrian crashes and fatalities.
3. Increase the availability of pedestrian planning and design guidance and other general information for state, local officials and citizens.

The first objective refers to State Trunk Highways. It acknowledges that WisDOT must work with local governments to assist with pedestrian needs along State Trunk Highways. The Town of Garfield has State Trunk Highway 65 running through it. If there were ever pedestrian related issues or any construction related to this highway, WisDOT should work with the town to agree and resolve pedestrian needs and make necessary accommodations.

The second objective refers to engineering and planning. This objective calls for local governments to utilize federal funding programs to meet local pedestrian needs. As stated in the executive summary, "Local officials should identify and propose high priority pedestrian projects that qualify for grants under the Congestion Mitigation and Air Quality (CMAQ) programs, the local Transportation Enhancement programs, and the Surface Transportation Project Discretionary (STP-D) programs." WisDOT will provide information on financial assistance and financial techniques for assessing sidewalk improvement.

A third objective of this plan is education. The plan calls for ... "local governments to commit to provide for the training needs of their project planning and design staff." The WisDOT will provide the training opportunities in all levels of government. It also calls for locals to continue to provide

pedestrian education through a variety of education and promotional activities, such as team walking or special needs pedestrian escorts.

A fourth objective concerns enforcement. The plan calls for locals to increase enforcement efforts. All governments and agencies should commit to enforcing the pedestrian and motorist laws to improve pedestrian safety and comfort.

The final objective of this plan refers to encouragement of pedestrian travel. In this objective, WisDOT vows to share its expertise with local governments.

To better implement this plan, WisDOT planned on developing a Pedestrian Best Practices Resource Guide (BPRG) for release in summer of 2002. This guide was unable to be found.

- Translinks 21

This plan was created after the Intermodal Surface Transportation Efficiency Act (ISTEA) was created in 1991. This required all states to have a statewide multimodal transportation plan. Translinks 21 was created in 1994 to satisfy this requirement. The goals of this plan include the following:

Mobility – moving people and goods from place to place

Choice – making more transportation options available to citizens

Safety – improve transportation safety

Connectivity – a seamless transportation system that is convenient, reliable, and cost-effective

Efficiency – save time and money

- Connections 2030 (WisDOT)

WisDOT is currently working on this plan that will cover all forms of transportation; including highways, local roads, railroad, air, water, transit, bicycle, and pedestrian, through the year 2030.

- Wisconsin State Highway Plan 2020

This is a 21-year strategic plan which addresses current conditions of state highways, future plans, financial tools, and other strategies to use to maintain the State's 11,800 miles of highway. This plan is updated every six years.

Highway 65 is the only state highway to run through the Town of Garfield. This transportation plan needs to be consistent with the DOT plan for Highway 65.

- Rustic Roads

The Wisconsin legislature created the rustic road system in 1973 to, "preserve what remains of Wisconsin's scenic, lightly traveled country roads for the leisurely enjoyment of bikers, hikers and motorists."

According to WisDOT, a Rustic Road needs to possess the following qualities:

- Should have outstanding natural features along its borders such as rugged terrain, native vegetation, native wildlife, or include open areas with agricultural vistas which singly or in combination set this road apart from other roads.
- Should be a lightly traveled local access road, one which serves the adjacent property owners and those wishing to travel by auto, bicycle, or hiking for purposes of recreational enjoyment of its rustic features.
- Should be one not scheduled nor anticipated for major improvements which would change its rustic characteristics.
- Should have, preferably, a minimum length of 2 miles and, where feasible, should provide a closure or loop, or connect to major highways at both ends of the route.

No State rustic roads exist in the Town of Garfield. There are five in Polk County; Mains Crossing located just north of Amery, Clara Lake Road right next to Big Round Lake, West County Line Road located just north of Turtle Lake, Chippewa Trail in Luck, and County Road S between Osceola and Dresser. There has been some debate within the Town of Garfield regarding potential rustic roads. Critics of state rustic roads worry about safety. One option is to designate a road as a town rustic road. This allows more flexibility on how to maintain them than the state guidelines.

- St. Croix River Crossing Project

The St. Croix River Crossing project includes the construction of a bridge from the Town of St. Joseph, Wisconsin to Stillwater, Minnesota to replace the severely deteriorated Stillwater Lift Bridge. Currently, the project completion date is anticipated in the year 2024. The project continues to be debated.

For the purpose of this plan, the impacts of a new bridge would drastically increase access to and from the Town of Garfield with desirable and undesirable effects.

SWOT Analysis ~ Transportation

On June 14th, 2007, the Town of Garfield Plan Commission met with representatives from Stevens Engineers, Inc. and conducted a SWOT analysis on the transportation element. The following lists are the exact results from that discussion.

Table 3.1

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Available land • Local road access • Proximity to airports 	<ul style="list-style-type: none"> • No public transportation (senior citizens) • Bike/pedestrian transportation

OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Land • Railroad • Bike, ATV, pedestrian, snowmobile • Tourism • Rustic roads 	<ul style="list-style-type: none"> • ATV trails • Ag/vehicle conflicts • Eroded shoulders • Road sign problems • Emergency/public service problems • Speed/safety issues

Goals, Objectives, Policies, Programs

Goal: Provide a safe, efficient, and cost effective local transportation system

Objectives

- Create a more walkable community.
- Create trails of all kinds that allow for the enjoyment of the abundant natural resources.
- Promote tourism.
- Allow for efficient and safe interaction between vehicles and agricultural machinery.
- Maintain road shoulders/ditches.
- Keep all properties accessible by emergency service vehicles, buses and other service vehicles.
- Minimize traffic accidents.
- Minimize transportation costs.
- Cooperate with the development of the Amery to Dresser trail.
- Continue relying on neighboring municipalities for air and water transportation.

Policies

- Look into public opinions regarding motorized trails within the town.
- Find out what neighboring municipalities are doing regarding public motorized trails.
- Designate certain local roads for town bicycle trails.
- Look into public transportation options; especially for senior citizens.
- Fix road signs.
- Keep road signs consistent.
- Place appropriate road signs where agricultural use of roads is high.
- Make lake front tracts more accessible to emergency service vehicles, buses, etc.
- Continue relying on Polk County Transportation for Disabled and Elderly, Inc.
- Communicate with WI DNR to support the development of the Amery to Dresser Trail in a way that benefits the residents of the Town of Garfield.

Programs

- Develop a road sign maintenance program.
- Create a Town Rustic Road Plan.

UTILITIES AND COMMUNITY FACILITIES ELEMENT

Introduction

One of the main duties of local government is to provide services to its citizens. Such services include police and fire protection, education, water, and sewer services among others. The purpose of this element is to take an inventory of existing utilities and community facilities within the Town of Garfield. The location, use, capacity, and future needs of these utilities and facilities will be analyzed as well as timetables for the rehabilitation or construction of related projects.

The utilities and community facilities of the Town of Garfield reflect those of many other rural municipalities with a few notable exceptions. As with most rural municipalities, residents rely on private wells and septic systems for their homes; except for homes around Lake Wapogasset, which use a community sanitary sewer system. The Town's parks and recreational areas are exceptional for a rural municipality. As with most rural municipalities, one of the main concerns is road improvements, maintenance and deteriorating street signs. Adequate snow removal has also been a concern in recent years as noted in the community survey. Please refer to the Community Facilities Map throughout this element.

Sanitary Sewer

The majority of residents in the Town rely on private onsite wastewater treatment systems (POWTS). In 1990, there were 12,292 private sewage systems in Polk County. This number has risen dramatically in the past decade and will continue to rise in the foreseeable future.

Homes and facilities located within 1000 feet of Lake Wapogasset are required to connect to the centralized sanitary sewer system owned and operated by The Lake Wapogasset and Bear Trap Lake Sanitary District. This facility has the capacity to serve the stated service area. The only Town facility that is connected to the central sanitary sewer system is the restroom facility at the Lake Wapogasset Park and Boating Facility.

Utilities and Community Facilities Element

A compilation of objectives, policies, goals, maps and programs to guide the future development of utilities and community facilities in the local governmental unit such as sanitary sewer service, storm water management, water supply, solid waste disposal, on-site wastewater treatment technologies, recycling facilities, parks, telecommunications facilities, power-generating plants and transmission lines, cemeteries, health care facilities, child care facilities and other public facilities, such as police, fire and rescue facilities, libraries, schools and other governmental facilities. The element shall describe the location, use and capacity of existing public utilities and community facilities that serve the local governmental unit, shall include an approximate timetable that forecasts the need in the local governmental unit to expand or rehabilitate existing utilities and facilities or to create new utilities and facilities and shall assess future needs for government services in the local governmental unit that are related to such utilities and facilities.

§ 66.1001(2)(d), Wis. Stat.

Long term impacts that POWTS have on ground water resources are a concern and have been discussed at the regional level including neighboring Counties. More dense development, such as cluster or conservation concepts, with centralized sewer systems will assist in relieving the pressure on the ground water sources. With any centralized sewer system land application of the treated effluent will be necessary and will likely be a topic of discussion as the Town develops.

According to the Polk County Land Use Plan, all land area in Polk County (595,840 acres) has either moderate (8,890 acres) or severe (586,950 acres) limitations for septic tank absorption fields.

Water Supply

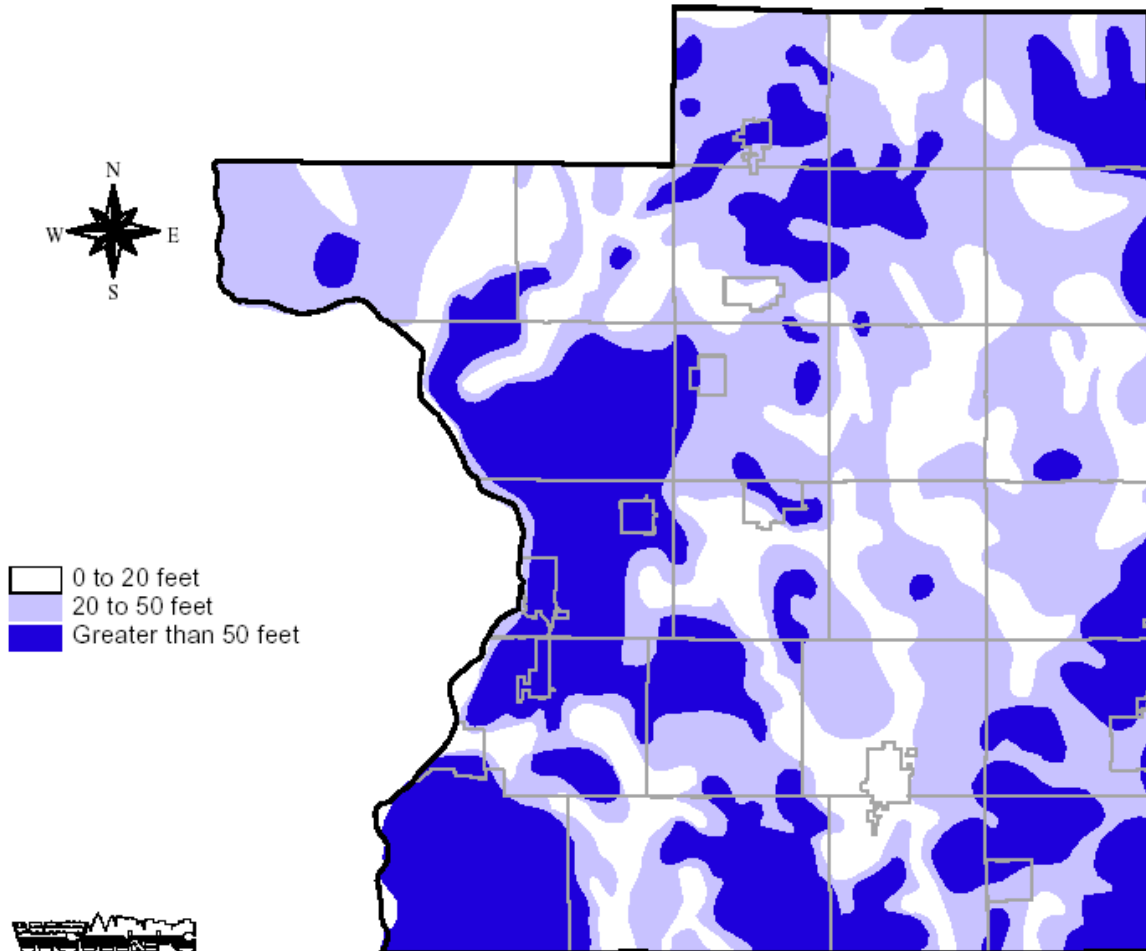
The majority of the residents in the Town rely on private wells for their domestic water source. The water quality of these private wells can vary depending on the area of the Town that they are located. According to the Polk County Land Use Plan, the principal sources of potable water supplies are the sand and gravel aquifer and the sandstone aquifer. Due to the abundance of water and depth of the sandstone, the aquifer is typically used for wells that require large amounts of water.

As mentioned in the Agricultural, Natural, and Cultural Resources Element, the depth to water-table is deepest (1120' deep) in the north central portion of the Town of Garfield, and most shallow (960' deep) in the south west portion near Big Lake.

Bedrock maps published by the Wisconsin Geological and Natural History Survey and the U.S. Geological Survey shows that the bedrock depth in the Town ranges from 50-100 feet deep in the east half of the Town and 100-200 feet deep on the west half of the Town. There may be some concern with well development where the bedrock depths are less than 100 feet.

According to the Polk County Land Information Department, the only known problems affecting groundwater in the Town of Garfield are high levels of nitrates. Wisconsin considers any water with levels of nitrates higher than 10 parts-per-million to be contaminated. The Wisconsin Department of Natural Resources recorded nitrate levels to be up to 80 parts-per-million in well water in Wanderoos. The most likely cause for such high levels was a former outdoor poultry farm that no longer exists.

According to the Wisconsin Department of Natural Resources, there have been 495 constructed wells in Township 33 N Range 17 W (Garfield lies in both Range 17 W and part of 18 W).



Source: Polk County Land Use Plan

Stormwater Management

Stormwater management is a growing concern for all communities. Local, State and Federal regulations regulate stormwater discharge not only to control erosion and sediment transport but to protect the water quality of our natural resources such as wetlands, streams, rivers, ponds, and lakes.

In general, for new development, State and Federal regulations require that amount of storm water leaving the site after the development is complete shall not exceed the amount that existed prior to development. Control of stormwater runoff is achieved through various "Best Management Practices" including wet and dry retention ponds, infiltration basins, bioretention basins, etc.

For Towns and rural communities, the largest hurdle to overcome is not determining whether or not to treat stormwater and how to perform the treatment, but rather how to regulate the on-going maintenance that is required for these facilities to operate properly. Currently, most stormwater treatment facilities for new developments are located on private property and covered by a drainage easement. The residents are essentially responsible for maintaining these facilities. Discussion

should continue at the Town level on how best to maintain these facilities in the future and possibly even consider a storm water utility that provides funding for operating and maintaining the facilities.

The Town has several storm water treatment systems located on Town property. A storm water retention pond is located at the Lake Wapogasset Park and Boating Facility and infiltration basins are located in the road right-of-way at the Basswood Estates subdivision. These facilities require annual monitor and will require sediment removal on an as needed basis.

Solid Waste Disposal

Waterman Sanitation and Waste Management are both available in the area to pick up solid waste. These services are paid for by the individuals who use them. There is no public solid waste disposal, which causes a lot of residents to dispose of their own trash, often in the form of burning it in a steel drum barrel. This is strongly discouraged as the burning of some of the trash releases toxic chemicals into the air. This activity will probably continue, though, as there is no enforcement to burning trash and too few options available for solid waste disposal. Perhaps the Town of Garfield could add a dumpster for solid waste next to the current recycling facilities to allow residents to dispose of solid waste when they bring in their recycling.

The Polk County solid waste office is open Monday through Friday from 8:00 a.m. to 4:30 p.m.

Recycling Facilities

The Town of Garfield has public recycling facilities located next to the Town Hall which are available at certain times during the year.

When asked if within the next 20 years, the Town will need to build or expand the recycling center, over 37% were in favor while over 28% of residents opposed. Almost 24% had no opinion.

The Polk County Recycling Center is located on State Trunk Highway 8 in St. Croix Falls, WI and open Monday through Friday from 6:30 a.m. to 4:30 p.m. and also on every 1st Saturday from 9:00 a.m. to Noon (2nd Saturday in July and September). The center is not co-mingled and separates into aluminum, tin, plastic, glass by color, newspapers, shiny paper, and corrugated cardboard.



Parks

Community parks are a serious matter to the Town of Garfield. Because of the abundance in resources, the town sees a lot of tourism and outdoor recreation in the area. Having park facilities can be the deciding factor when tourists decide where to stay. Besides tourism, homeowners can take parks into consideration. Living nearby a public park can increase property taxes and supply a homeowner with open space that won't be developed. Furthermore, parks allow the opportunity for citizens to enjoy a healthier lifestyle.

Lake Wapogasset Park

Lake Wapogasset Park is located on the central east side of Lake Wapogasset. Back in the early 1940's, land was deeded to Garfield in order to provide public access to Lake Wapogasset and a park was constructed. A pavilion and dance hall were constructed on the site, but supposedly residents didn't like it and burned it to the ground. In 1942, a tornado came through and destroyed what was left of the park.



Today, this park has been improved to provide outstanding facilities to the public. The park includes a boat landing, playground equipment, trail development, a walking bridge, trash cans, picnic tables, restrooms, parking, fishing piers, and an additional 189 acres of open space available for future park development. This park sufficiently meets the needs of the Town of Garfield.

When asked if the Town of Garfield will need to build or expand parks/open space within the next 20 years, 16% of residents strongly agreed, 39% agreed, 23% disagreed, 7% strongly disagreed, while 16% had no opinion on the subject.

Village Park

This park, also known as the Wanderoos Ball Park, is maintained by the Wanderoos Area Lions Club, Inc. and was dedicated in memory of Elton Taylor on July 6th, 1985. The park centers on a complete softball field and includes bleachers, a basketball court, playground equipment, concession stand, as well as additional shelter and parking space. The





popular park is used numerous nights a week during the summer and has become a popular community social hub. The park is currently owned and maintained by the Lions Club.

DD Kennedy Environmental County Park

Also located in the town is the DD Kennedy Environmental Area County Park. This 106 acre preserve is located along the Balsam Branch, which runs through central Polk County. The park includes a prairie restoration that is used as an outdoor classroom for schools as well as a dam and millpond. Interpretive hiking trails and campgrounds complete with shelter, electricity, and restrooms are also located at the park.

Balsam Branch Wildlife Area

Finally, the Wisconsin DNR runs the Balsam Branch Wildlife Area, located less than a mile south of the DD Kennedy County Park. It consists of 180 acres of state-owned property. Principal wildlife includes waterfowl, ruffed grouse, deer, and furbearers. Habitats include stream, potholes, brush, and marsh. All Wildlife Areas allow hunting, fishing, trapping, hiking, nature study and berry picking. Birdwatching is an additional form of recreation allowed in this area.

Garfield Recreation Area

These 188.72 acres of land is located just east of the Lake Wapogasset Lutheran Bible Camp. These lands, along with the DD Kennedy Environmental County Park share the Balsam Branch Cross Country Ski Trails. These include 11 km of groomed trails which offer three levels of difficulty and can be skied in either direction. The Nordic Ski Club of Amery manages the trails. Shelter, food, and nearby lodging are both offered at the facility and there are no fees.

Telecommunications Facilities

Amerytel and Centurytel provide phone service to the Town of Garfield.

Power Plants/Transmission Lines

The Town of Garfield has two suppliers of electricity; Xcel Energy and Polk-Burnett Cooperative. Hook up rates for Polk-Burnett are listed as the following:

Non-Commercial Single-Phase Rates

Service requirements and fees are subject to change at any time.

Polk-Burnett will furnish, install, own, and maintain the electric distribution system to the metering point for the following fees:

Installation charge.....	\$350
Line extension	\$4.50/ft
Double run of secondary wire (additional fee per foot)	\$2/ft
Installation of secondary wire in conduit (if desired - additional)	\$1/ft

Construction service (Polk-Burnett-provided)	\$300
<i>(12 month limit to make service permanent)</i>	
Construction service (Customer-provided)	\$200
<i>(12 month limit to make service permanent)</i>	
Extra trip charge for service not being ready or not prepared to Polk-Burnett or NEC requirements	\$200/trip

Additional Fees

- If a new service is connected to an existing installed line of less than five years of age, the new member may be required to pay a share of the initial cost of installing the original line.
- In addition to normal line extension rates, any fees such as local permits charged to Polk-Burnett for extending and constructing the electric service to a new location will be passed on to the member requesting the service.
- There may be an additional charge for boring under obstructions (i.e. roads, driveways, waterways) for underground installations.
- Services to signs, traffic lighting, and storage rental units may incur additional charges dependent upon construction requirements.
- For underground service performed after November 15 and until winter conditions cease, the following additional charges and requirements will apply :
 1. There is an additional charge of \$6 per foot for winter conditions that impede progress of the installation. There also may be an additional labor and/or equipment charge associated with digging our lines into equipment that is required due to frost such as transformers, enclosures, or the meter socket.
 2. Other options are available such as temporary overhead installation.

Once full payment is received and all service requirements are met, extensions are scheduled on a first-come, first-served basis. For emergency requests of installation of electric service, there will be a three business-day minimum wait for locating underground utilities through Digger’s Hotline.

Security Light Installation

Fees and requirements are subject to change at any time.

- Installation of a security light on an existing Polk-Burnett pole (excluding a transformer or underground riser pole)no charge
- Installation of a security light requiring overhead or underground service and a pole (Polk-Burnett supplies and owns the pole)\$250 pole setting fee plus \$1 per foot from the Polk-Burnett power source (as determined by Polk-Burnett) to the security light location.
- In those instances where the member requires a meter pole for electric service and it is used for the security light installationno charge
- After initial installation requests to change a security light location and/or directioncost of time and material

Churches/Cemeteries

There are three churches in the Town of Garfield; Trinity Lutheran, Deronda Lutheran, and El Salem Baptist Twin Falls Christian Center. Trinity Lutheran and Deronda Lutheran have cemeteries; El Salem Community Cemetery exists on its own. All three of the cemeteries in the Town are over 100 years old.



Health Care Facilities

No health care facilities exist in the Town of Garfield. The Town relies on Amery and Osceola for such services.

The Amery Regional Medical Center contains a hospital, two nursing homes and two assisted living in a 120,000 square foot facility on a 28 acre lot. The facility boasts a handful of "green" amenities including rain gardens, green roofs, trails, a raptor nest, pervious surfaces, and plenty of landscaping. As stated on their website, the facility has 42 exam rooms, 3 mental health rooms, and 2 chiropractic treatment rooms along with 25 private patient rooms.

The Osceola Clinic is a non-profit facility which includes a clinic, hospital, and nursing home all in one independent facility.

St. Croix Falls also has a hospital, one nursing home, and one assisted living.

Child Care Facilities

The Polk County Child Support Agency is located Balsam Lake and offers child support determination, collections, and establishing paternity.

Police, Fire, Rescue

The town relies on Polk County Sheriff for police support. The Dresser Osceola Garfield Fire Association (DOG Fire) was created in 1960 under the ownership of the Towns of Garfield and Osceola and the Village of Dresser. The DOG Fire association consists of two fire stations. The first located in downtown Dresser and the second in the Town of Garfield. Currently we operate 14 trucks, ranging from pumpers to rescue units.



The DOG Fire Association provides services of not only fire suppression, but also Emergency Medical First Responders. Our volunteers consist of individuals with various backgrounds, and all are trained to perform many types of operations when called upon.

Emergency services are provided by Amery, Osceola, and St. Croix Falls depending on location.

When asked if they agreed that the Town will need to build a new fire/EMS station within the next 20 years, 14% of residents strongly agreed, 34% agreed, 24% disagreed, 5% strongly disagreed, while 23% had no opinion.

Libraries

No libraries exist within the Town of Garfield, but there are a number of resourceful libraries within a twenty minute drive from the Town of Garfield.

The Amery Public Library is located in the City of Amery and is open six days a week. The library is currently located in the Excel Energy building, but is moving to the old hospital clinic within a year. The library needed space to grow, but couldn't come up with enough money to build a new building. When the hospital clinic decided to build a new building, the Village of Amery decided to rent space in the old building and move the library there. The library has five public computers with DSL internet and is known for an excellent summer reading program. They plan on going wireless within the next few years. This library should be able to meet the needs of the Town of Garfield for the next twenty years.

The Osceola Public Library is located in downtown Village of Osceola. This library is open six days a week and offers internet access, book and audio books, DVD's and videos, magazines and newspapers, interlibrary loans, special programs, local history collections, and special collections.

The Balsam Lake Public Library is located in the Village of Balsam Lake and open five days a week. The library offers books and audio books, videos and DVD's, computer software, internet access, reference materials, magazines and newspapers, local history, and interlibrary loan.

The Dresser Public Library is located in the Village of Dresser. The library is open 4 days a week and offers internet access, copy fax services, books, DVD's and videos, magazines and newspapers, local history collections, and interlibrary loans.

Schools

The Town of Garfield is split into three school districts: Amery on the east, Osceola on the west, and St. Croix Falls in the northwest (see School District Map).

Amery School District

Enrollment in the Amery School District in 2007/08 is 1,764 students PK-12. Of this enrollment, there are 238 students from the Town of Garfield. The districts maximum capacity is approximately between 2,250 and 2,400.

St. Croix Falls School District

Total enrollment in the St. Croix Falls School District for the 2007/08 school year was 1,086. The maximum capacity of the district is about 1,200. At the time, there were

no projections made about future enrollment. The number of students that lived in the Town of Garfield was unknown, but it was thought to be few if any.

Osceola School District

Enrollment in the Osceola School District towards the end of 2007 was 1,815, but because of open enrollment, there are actually 1,878 students in the district. At the time, there were no projected enrollments made and the district capacity was unknown. The possibility of a new facility within 5 to 10 years had been discussed within the district. The number of students that live in the Town of Garfield was unknown. However, the districts tax base in 2007 was \$912,392,985. Of this, the Town of Garfield accounted for only 2.78%, or \$25,391,669, and had experience significant growth in the past year.

Secondary Education Institutions

There are also a handful of distinct higher education facilities not too far away including the University of Minnesota, University Wisconsin-River Falls, Wisconsin Indianhead Technical College in New Richmond and Rice Lake, Chippewa Valley Technical College in River Falls and Menomonie, and University Wisconsin - Stout.

Including higher college or graduate school, there were 354 students within the Town of Garfield in 2000.

Table 4.1

School Enrollment in Town of Garfield	Number in 2000
Total (3 years and over enrolled in school)	354
Nursery school, preschool	24
Kindergarten	25
Elementary school (grades 1-8)	183
High school (grades 9-12)	101
College or graduate school	21

Source: 2000 Census

Other Government Facilities

The town currently uses an old school house located in Wanderoos as a Town Hall. There have been many improvements to this building, but the building still lacks restroom facilities and additional office space. The town also has no Town Shop. Because of the projected growth in the area, the Town of Garfield has recognized the need for a new Town Hall/Town Shop to meet the growing demand within the next 5 years. According to the Public Facilities Needs Assessment written by Stevens Engineers, Inc., the cost of such a building would be



about \$350,000 plus engineering, design, and legal fees.

One question on the survey asked residents if they agreed that within the next 20 years, the Town of Garfield will need to build or expand the town hall. 8% strongly agreed with this, 34% agreed, 29% disagreed, 6% strongly disagreed, while 23% had no opinion.

The residents were also asked if the Town would need a new town shop within the next 20 years. 39% agreed to some degree with this statement, 29% disagreed to some degree, while 33% had no opinion.

SWOT Analysis ~ Utilities and Community Facilities

On July 12th, representatives met with the Town Plan Commission and conducted a SWOT analysis on the Utilities and Community Facilities element.

Table 4.2

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Addressing stormwater through design standards • Parks • Proximity to health care • School districts • Churches • Fire association/Rescue • EMT's 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • Inconsistent technology providers • Lack of access to high speed internet • Child care • Police protection • No facilities for tourists to lodge and eat.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Shared sewer/water • Stormwater run-off • Available land for parks • Maintenance personnel • Update Town Facilities – Develop Parks and Trails • Promote sewer and water in new developments 	<p>THREATS</p> <ul style="list-style-type: none"> • Individual sewers • STH 65 • Transmission lines • Water and air pollution

Goals, Objectives, Policies, Programs

Goal: Meet the community services and facility needs for the residents of the Town of Garfield.

Objective

- Provide cost effective services and facilities.

- Combine services and facilities with neighboring municipalities, when appropriate
- Invest in the future infrastructure of the Town without compromising the budget
- Continue to offer and maintain an effective park system

Policy

- Ensure stormwater management for agricultural, residential, and commercial development
- Provide efficient and effective snow plowing services
- Continue to utilize neighboring municipality's libraries, health care, and child care facilities
- Maintain relationship with Polk County Sheriff Department for police protection services
- Continue contracting with private entities for solid waste disposal.

Program

- Complete a Capital Improvements Program
- Construct a Town Shop
- Utilize DNR Urban Nonpoint Source and Targeted Runoff Grants for stormwater management facilities
- Update Park Plan every 5 years
- Create long-term contact for snowplowing services received in the Town to ensure consistent service over the next five year

ECONOMIC DEVELOPMENT ELEMENT

Introduction

Economic development is important to the well-being in all communities; the bottom line is money. Money spent in a community increases profit for local businesses, which in turn creates more local job openings, which increases wages and brings in more people to the community; the cycle goes on. Increased personal income increases the local tax base, which helps the state, county, or community provide the services which residents expect. Also, the economic expenses of a community are investments towards the future.

Economic investments allow communities to decide which direction to take for the future according to their own values and characteristics. The Town of Garfield is going to experience economic changes irrelevant of any plans that are made. But using comprehensive planning allows for the Town to anticipate these changes and guide development to reflect the communities unique goals and needs. According to the U.S. Economic Development Administration (EDA), a comprehensive economic development framework "...is fundamentally about enhancing the factors of productive capacity - land, labor, capital, and technology - of a national, state or local economy." This element will look at the current inventory of businesses and industries as well as trends in the labor force and economic base.

The rural Town of Garfield continues to rely on agriculture as one of its most important industries, but the economic vitality of the Town comes mainly from the Twin Cities and surrounding metro; which offers an abundance of educational opportunities and job openings. Some facts about economic development in the Town include:

- In the year 2000, there were 716 residents in the civilian working force with an unemployment rate of about 2.5%.
- The average income per capita is \$21,834 which is more than the County and State average.
- 78% of employees individually drive a vehicle to work and the average commute time is 28.9 minutes.
- Most of the perceived tourism income is from natural resource based tourism; although the Town's financial gain from this seems to be small.

Economic Development Element

A compilation of objectives, policies, goals, maps and programs to promote the stabilization, retention or expansion, of the economic base and quality employment opportunities in the local governmental unit, including an analysis of the labor force and economic base of the local governmental unit. The element shall assess categories or particular types of new businesses and industries that are desired by the local governmental unit. The element shall assess the local governmental unit's strengths and weaknesses with respect to attracting and retaining businesses and industries, and shall designate an adequate number of sites for such businesses and industries. The element shall also evaluate and promote the use of environmentally contaminated sites for commercial or industrial uses. The element shall also identify county, regional and state economic development programs that apply to the local governmental unit.

§ 66.1001(2)(f), Wis. Stat.

Some chosen results from the Town's community survey regarding economic development are summarized below. Among the additional comments that were written, there were a few respondents that said they would like to see a restaurant on Lake Wapogasset.

Should the Town should actively encourage and support new business?

Strongly Agree	53	15.19%
Agree	212	60.74%
Disagree	51	14.61%
Strongly Disagree	13	3.72%
No opinion	20	5.73%

Does the Town needs a convenience store/gas station?

Strongly Agree	44	12.50%
Agree	130	36.93%
Disagree	97	27.56%
Strongly Disagree	27	7.67%
No opinion	54	15.34%

Should the Town encourage and support redevelopment or the revitalization of Wanderoos?

Strongly Agree	41	11.75%
Agree	141	40.40%
Disagree	61	17.48%
Strongly Disagree	27	7.74%
No opinion	79	22.64%

The Town needs commercial development...

Strongly Agree	20	5.93%
Agree	84	24.93%
Disagree	120	35.61%
Strongly Disagree	51	15.13%
No Opinion	62	18.40%

The Town needs light industrial development...

Strongly Agree	20	5.93%
Agree	116	34.42%
Disagree	97	28.78%
Strongly Disagree	46	13.65%
No Opinion	58	17.21%

The Town needs home based businesses...

Strongly Agree	33	9.76%
Agree	170	50.30%
Disagree	34	10.06%
Strongly Disagree	19	5.62%
No Opinion	82	24.26%

The Town needs recreational businesses...

Strongly Agree	33	9.68%
Agree	171	50.15%
Disagree	57	16.72%
Strongly Disagree	21	6.16%
No Opinion	59	17.30%

The Town needs DSL/high speed internet...

Strongly Agree	115	34.33%
Agree	112	33.43%
Disagree	24	7.16%
Strongly Disagree	18	5.37%
No Opinion	66	19.70%

The Town needs Tourism...

Strongly Agree	45	13.64%
Agree	124	37.58%
Disagree	62	18.79%
Strongly Disagree	22	6.67%
No Opinion	77	23.33%

Labor Force and Economic Base

Economic inventory

Because the Town of Garfield is a rural community, natural resource related occupations account for the majority of local business and industry. As mentioned in the Agricultural, Natural, and Cultural Resource element, agriculture dominates the Town's land use. In 2002, the Town had 12 dairy farms.

The following is a list of the types of businesses and industries currently in the Town:

- Bars
- Auto repair
- Candle making business
- Animal kennel
- Wood door business

- Manufacturing firm
- Barber shop
- Taxidermy
- Engineers/road construction business
- Dairy supply
- Auctioneer
- Bible camp
- Farms

In addition, the Town has a handful of home based business, such as unlicensed child care providers.

Education

Educational institutions are vital for keeping a skilled and competitive labor force. Through increasing technology, many lower skilled jobs are moving out of the country; leaving higher skilled jobs. The greatest number of new job opportunities in Wisconsin will require some type of secondary education.

The Town of Garfield is split into three school districts: Amery on the east, Osceola on the west, and St. Croix Falls in the northwest. There are also a handful of distinct higher education facilities not too far away including the University of Minnesota, University Wisconsin-River Falls, Wisconsin Indianhead Technical College in New Richmond and Rice Lake, and University Wisconsin-Stout, and University Wisconsin-Eau Claire. Including higher college or graduate school, there were 354 students within the Town of Garfield in 2000.

Table 6.0 – School Enrollment

School Enrollment	Number in 2000
Total (3 years and over enrolled in school)	354
Nursery school, preschool	24
Kindergarten	25
Elementary school (grades 1-8)	183
High school (grades 9-12)	101
College or graduate school	21

Source: U.S. Census Bureau, Census 2000

Wisconsin Indianhead Technical College (WITC)

Most training needs among businesses in the region use WITC. Located in New Richmond and Rice Lake, WITC offers associate degrees and vocational education programs in the areas of agriculture, service, health and home economics, business and marketing, trade and industry, and general education, as well as apprenticeship trades.

Chippewa Valley Technical College (CVTC)

CVTC aims to bring progressive technical education and meet the workforce needs of the region. Although there are campuses located across the state, the two closest to the Town of Garfield are the River Falls and Menomonie campuses. They maintain to be the state's third largest transfer college to the University Wisconsin System.

CVTC offers a wide variety of programs, certificates, apprenticeships, and weekend and online courses.

Employment

The following statistics from the 2000 census describe the labor force in the Town of Garfield. These figures represent population 16 years of age or older and are either employed or unemployed but seeking employment. The unemployment rate in the Town in 2000 was 2.5% which was below the Polk County rate of 3.9%. By 2004 the unemployment rate in Polk County climbed to 5.4% and managed to rise above Wisconsin's rate of 4.9% (Polk County Economic Profile; October 2005). The labor force is increasing faster than the number of available jobs in Polk County because of the high migration from the Twin Cities.

Table 6.3 – Employment status in 2000

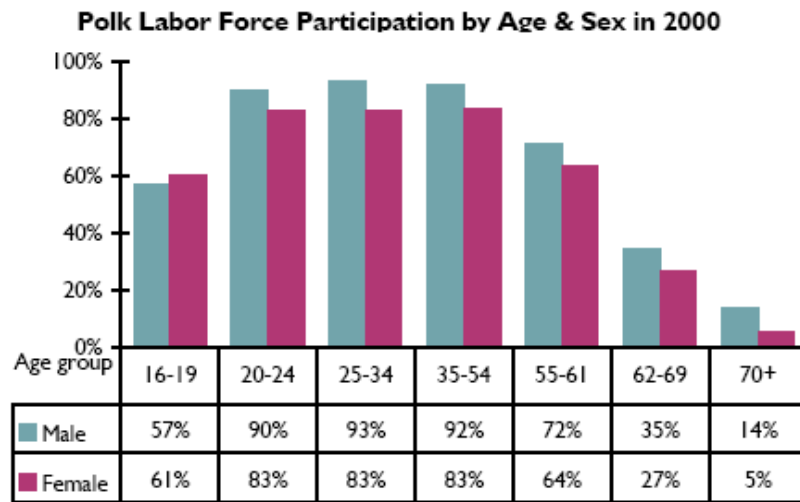
EMPLOYMENT STATUS	Number	Percent
Population 16 years and over	1,014	100.0
In labor force	719	70.9
Civilian labor force	716	70.6
Employed	698	68.8
Unemployed	18	1.8
Percent of civilian labor force	2.5	(X)
Armed Forces	3	0.3
Not in labor force	295	29.1

Source: U.S. Census Bureau, Census 2000

Figure 6.1 and 6.2 - Labor force

The figure to the right represents the disparities between male and female participation rates. Wisconsin happens to have a high female workforce compared to most states.

Once every ten years the census produces labor force demographics that includes labor force participation rates by age groups.

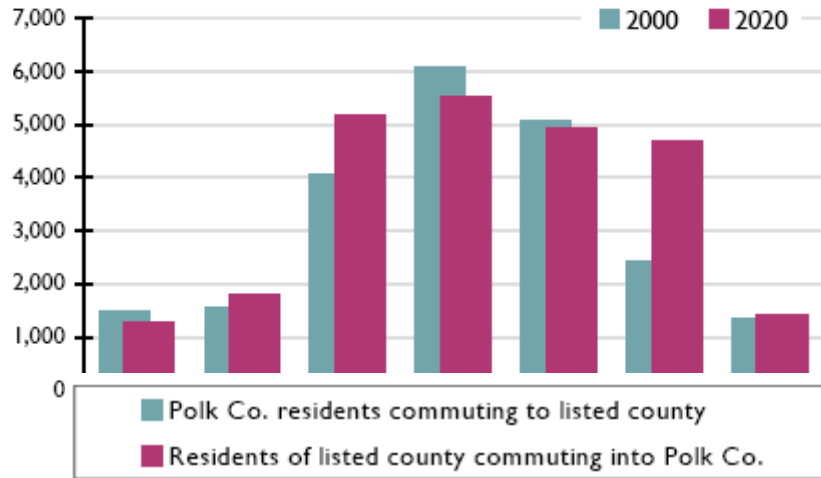


Source: US Dept. of Commerce, Census 2000, Summary file 4, PCT-79

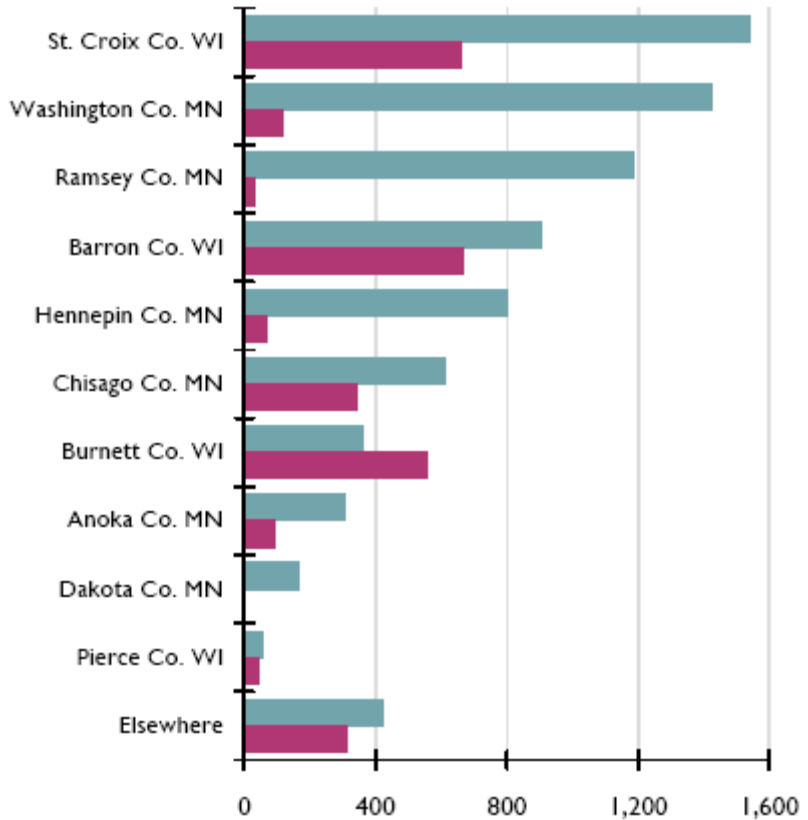
The labor force participation rate (LFPR) is the number of residents who are either working or looking for work divided by the total, non-institutional population. Figure 6.2 to the right shows labor force participation at highest levels in the middle age groups. According to the Wisconsin Department of Workforce Development, this chart shows the changing needs and desires of people to work. Younger residents are in school, middle-aged residents have financial commitments, and older residents are looking at retirement.

Labor Force by Age in 2000 & 2020 in Polk County

According to the Wisconsin Department of Workforce Development, Wisconsin has a high LFPR than most other states. In 2002, the LFPR in Wisconsin was 73% and was among the five highest in the United States. The participation rate in Polk County is lower than it was in the late 1990's when there were more jobs. In 2002, Polk County's LFPR was 72.4%. Another reason for declining participation rate is an aging population. One of the reasons for those lower rates might be the physical demands required in many of the jobs in the county. Participation from the youngest age groups is also lower than in the state. The labor force projections in the graph on the right assume current participation rates by age and sex of the projected population for 2020 (WI DWD, January 2004).



Source WI De



The figure to the right shows the net changes of commuting patterns in Polk County and surrounding counties. As shown, the majority of Polk County residents commuting outside of the county end up in the Twin Cities. Of all the counties, though, St. Croix has the highest number of Polk County commuters.

Our auto-orientated society continues to rely on individual vehicular transportation (see table 6.4). Over 78% of workers (16 years and above) drove alone to work in 2000 in the Town of Garfield. The average commute time was 28.9 minutes. In Polk County, almost 77% of workers drove alone to work with an average commute time

of 28.7 minutes. These figures have probably changed significantly since then. National trends show that lengths of commutes continue to rise despite increasing costs of oil.

Table 6.4 – Commute in 2000

COMMUTING TO WORK	Number	Percent
Workers 16 years and over	697	100.0
Car, truck, or van -- drove alone	545	78.2
Car, truck, or van -- carpoled	77	11.0
Public transportation (including taxicab)	0	0.0
Walked	38	5.5
Other means	2	0.3
Worked at home	35	5.0
Mean travel time to work (minutes)	28.9	(X)

Source: U.S. Census Bureau, Census 2000

(X) Not applicable.

The employment data listed in Table 6.5 and 6.6 use the North American Industry Classification System. The majority of residents of the Town have management and professional occupations; 220 in the year 2000. These types of occupations are also considered some of the fastest growing in Western Wisconsin. They also usually require some level of secondary education. It is important that employees in Polk County are meeting their educational needs.

Table 6.5 – Occupation in 2000

Employed civilian population 16 years and over	698	100.0
OCCUPATION		
Management, professional, and related occupations	220	31.5
Service occupations	81	11.6
Sales and office occupations	134	19.2
Farming, fishing, and forestry occupations	27	3.9
Construction, extraction, and maintenance occupations	72	10.3
Production, transportation, and material moving occupations	164	23.5

Source: U.S. Census Bureau, Census 2000

The top industry groups in Polk County include education services, food services, and drinking places. According to the Wisconsin DOA, the largest manufacturers in Polk County include Polaris Industries in Osceola, Advanced Food Products, LLC in Clear Lake, Cardinal DGP, LG in Amery, and Bishop Fixtures and Millwork in Balsam Lake. Table 6.6 (below) shows that the majority of workers in the Town of Garfield are private wage and salary.

Table 6.6 – Class in 2000

CLASS OF WORKER	Number	Percent
Private wage and salary workers	567	81.2
Government workers	69	9.9
Self-employed workers in own not incorporated business	56	8.0
Unpaid family workers	6	0.9

Source: U.S. Census Bureau, Census 2000

Income Levels

According to the 2000 census, the per capita income in the Town of Garfield in 1999 was \$21,834. This was above the county average in 1999 of \$19,109 and just above the state average in 2000 of \$21,271.

Per Capita Income:

Historically there have been two different methods of determining personal income in the United States: The Bureau of Economic Analysis's (BEA) personal income and the Census Bureau's money income.

- *The BEA personal income is the income received by persons from participation in production, from government and business transfer payments, and from government interest. BEA estimates personal income largely from administrative data sources.*
- *The Current Population Survey (CPS) Annual Social and Economic Supplement is the source of the Census Bureau's official national estimates of poverty. CPS money income is defined as total pre-tax cash income earned by persons, excluding certain lump sum payments and excluding capital gains.*

Even though the data is not as recent, the Census Bureau estimates were used in this plan because BEA data for the Town of Garfield doesn't exist and because most of the other data used in this plan is from the Census Bureau.

Table 6.8 – Town of Garfield Household Income

INCOME IN 1999	Income	Percent
Households	518	100.0
Less than \$10,000	20	3.9
\$10,000 to \$14,999	12	2.3
\$15,000 to \$24,999	41	7.9
\$25,000 to \$34,999	81	15.6
\$35,000 to \$49,999	121	23.4
\$50,000 to \$74,999	139	26.8
\$75,000 to \$99,999	56	10.8
\$100,000 to \$149,999	32	6.2
\$150,000 to \$199,999	3	0.6
\$200,000 or more	13	2.5
Median household income (dollars)	48,000	(X)
Per capita income (dollars)	21,834	(X)
Median earnings (dollars):		
Male full-time, year-round workers	37,798	(X)
Female full-time, year-round workers	23,750	(X)

Source: U.S. Census Bureau, Census 2000

(X) Not applicable.

Table 6.9 (below) lists the family income in the Town of Garfield in 1999. Of the 390 families, there were 12 that lived below the poverty level. There were also 38 individuals in poverty. This gives the Town of Garfield a poverty rate of 2.8%, which is extremely low. Polk County's rate was 7.1% in 1999, but has recently risen to about 11%. Wisconsin's rate has usually been around 9%. The United States poverty rate usually ranges between 12 and 14%.

The median family income in the Town is \$52,159, which is above the Polk County average (\$48,538) and below the Wisconsin average (\$58,647).

Poverty:

The Census Bureau bases poverty rates on annual poverty thresholds. In 2004 for example, they defined poverty on average for the following family sizes:

- 1 person = \$9,643
- 2 people = \$12,335
- 3 people = \$15,071
- 4 people = \$19,311

Table 6.9 – Town of Garfield Family Income (1999)

Families	390	100.0
Less than \$10,000	12	3.1
\$10,000 to \$14,999	2	0.5
\$15,000 to \$24,999	26	6.7
\$25,000 to \$34,999	39	10.0
\$35,000 to \$49,999	97	24.9
\$50,000 to \$74,999	124	31.8
\$75,000 to \$99,999	49	12.6
\$100,000 to \$149,999	25	6.4
\$150,000 to \$199,999	3	0.8
\$200,000 or more	13	3.3
Median family income (dollars)	52,159	(X)
Families in Poverty	12	(X)
With related children under 18 years	4	(X)
Individuals in Poverty	38	(X)

Source: U.S. Census Bureau, Census 2000
 (X) Not applicable.

Future Development

As mentioned before, each element in a comprehensive plan is tied to other elements. In order to have a successful economic development plan, current and future patterns in land use need to be looked at. For example, Wisconsin relies heavily on its natural resources for an economic base, which can bring in a variety of businesses and industries along with employment opportunities. While this will all be addressed in the land use element, the following is a plan on how the Town of Garfield wants to address economic development for the next 20 years.

Desired businesses/industries

It is important for the Town of Garfield to know what types of businesses and industries are desired within the community. Because the Town of Garfield is such a rural community, farming, forestry, fishing, and other natural resource-based industries should be considered. Once these desired businesses and industries are

decided upon, the Town needs to designate an adequate supply of land for the development of these.

In general, the types of businesses and industries that are desired in the Town are those which do not take away from the rural character. The Town desires natural resource based businesses and industry which do not destroy or distract from the environment. Other desired businesses would be small home-based businesses. Other examples brought up by the Plan Commission are Christmas tree farms, apple orchards, craft stores, and a possible gas station. As mentioned in previous elements, the Town already experiences plenty of outdoor based tourism. The town would like to find ways to economically benefit from this without compromising the main reasons for which people enjoy visiting the Town.

1. The Town of Garfield recognizes the economic potential of natural resource based tourism. The challenge to the Town is to find ways of

Economic Impact of Tourism in Polk County – 2003

1. In 2003, travelers spent \$70 million in Polk County compared to \$29 million in 1993.
2. Sixteen percent of all expenditures were made in the winter (\$11 million); twenty percent in the spring (\$14 million); 39 percent in the summer (\$27 million); and 25 percent in the fall (\$18 million).
3. Traveler spending supported 1874 FTE's
4. Local taxes collected as a result of travelers amounted to \$3 million in revenue.

Redevelopment opportunities

Redevelopment opportunities are parcels of land that had been previously developed and built upon, but are not abandoned or underutilized. Because the Town is mostly rural and undeveloped, there is little opportunity for redevelopment. The only possible areas for redevelopment include unincorporated Villages of Wanderoos and Deronda.

Wanderoos

The unincorporated Village of Wanderoos is still a focal point in the Town of Garfield, even though it provides little economic base. Because the Town Hall, Fire station, Ball Park, and Wanderoos Bar exist in Wanderoos, many residents continue to rely on the location. According to the community survey, over 52% of respondents agree to some extent that Wanderoos should be redeveloped or revitalized. While a handful of additional comments from the survey results acknowledged the economic constraints with redeveloping Wanderoos, many more responses included the desire for a gas station/convenience store in Wanderoos, or other small businesses such as arts and crafts or restaurants.

Brownfields

Brownfields are abandoned, idle or underused properties where expansion or redevelopment has not occurred due to known or perceived environmental contamination. Brownfield remediation is a special case, recently made feasible by the desire of governments to invest in these types of projects. Since communities pursue brownfield redevelopment to meet economic as well as social goals, programs should track economic benefits, which tend to be measured quantitatively, as well as important social and community benefits, which require additional and qualitative information. This is especially true since brownfield redevelopments usually costs more than an undeveloped site and because brownfield projects often take longer to implement. Successful brownfield remediation requires:

1. managing the liabilities
2. conducting the clean-up (including finding funding)
3. implementing the redevelopment project

According to the Wisconsin Department of Natural Resources, there are no contaminated sites in the Town, but there are some perceived brownfields. These are sites that were formerly gas stations that have since been torn down. These sites would have had underground storage tanks that may or may not have been cleaned up. These sites include properties in Wanderoos as well as Ubet.

Economic strengths & weaknesses for attracting and retaining desired businesses and industries

(Refer to SWOT Analysis at the end of the element)

County, Regional, & State Economic Development Programs

Local and Regional Sources

- Polk County Economic Development Corporation

This emerging economic development firm is located in Balsam Lake and aims to support the economic growth of Polk County. The firm offers assistance to new businesses and existing businesses. Financial assistance includes help with available grants as wells as a Polk County Revolving Loan Fund.

- The West Central Regional Planning Commission

The West Central Wisconsin Regional Planning Commission is statutorily charged with the responsibility of planning for the physical, social, and economic development of the region. To accomplish this mission, the Commission conducts area wide planning and provides technical assistance to local governments. Their services include economic development, community development, transportation, environment and recreation, and mapping and graphics among others.

- Polk County Revolving Loan Fund

"The purpose of the Polk County EDC is to encourage and promote economic development and capital investment in Polk County in order to create and retain attractive jobs for a diverse population, enhance our Community's tax base, and facilitate positive, sustainable economic growth."

There are over 200 revolving loan funds in Wisconsin. The uses of these funds are limited by the Federal Guidelines because the loans were initially created from federal funds. The Polk County supervisors decided to consolidate the Polk County Revolving Loan with funds from other counties in western Wisconsin.

- The Center for Community and Economic Development, University of Wisconsin Extension (CCED).

The CCED, "creates, applies and transfers multidisciplinary knowledge to help people understand community change and identify opportunities." Programs that they offer among many others are listed below.

- community economic analysis
- business district and trade area analysis
- economic impact analysis
- problem definition and solution identification
- community economic development strategy building
- building social capital
- building learning organizations and communities

Wisconsin Sources

- Blight Elimination and Brownfield Redevelopment Program (CDBG-BEBR)

CDBG-BEBR program is designed to assist communities with assessing or remediating the environmental contamination of an abandoned, idle or underused industrial or commercial facility or site in a blighted area, or that qualifies as blighted. Critical to obtaining a grant...

- Business Employees' Skills Training (BEST) Program

This program was established by the Wisconsin Legislature to help small businesses in industries that are facing severe labor shortages upgrade the skills of their workforce. Under the BEST program, Commerce can provide applicants with a tuition reimbursement grant to help cover a portion of the costs associated with training employees. For further information call 1-800-HELP-BUS (1-800-435-7287).

- Community Based Economic Development (CBED)

CBED makes grants funds available to local governments for economic development planning, and to development organizations for development projects, business assistance grants and business incubator/technology based incubator grants...

- Community Development Block Grant (CDBG-ED) Economic Development Program

This program provides grants to communities to loan to businesses for start-up, retention, and expansion projects based on the number of jobs created or retained. Communities can create community revolving loan funds from the loan repayments.

- Community Development Zone Program

This program promotes a business relocating or expanding to Wisconsin on a particular site in any area of the state that suffers from high unemployment, declining income and property values, and other indicators of economic distress. The program offers tax credits for creating new, full-time jobs, hiring disadvantaged workers and undertaking environmental remediation. Tax credits can be taken only on income generated by business activity in the zone. The maximum amount of tax credits per zone is \$3 million.

- Customized Labor Training (CLT) Fund

This program provides training grants to businesses that are implementing new technology or production processes. The program can provide up to 50 percent of the cost of customized training.

- Dairy 2020 Early Planning Grant Program

The Dairy 2020 Early Planning Grant program is designed to encourage and stimulate the start up, modernization, and expansion of Wisconsin dairy farms. Under the Dairy 2020 program, Wisconsin Entrepreneurs' Network can provide applicants with a grant to help cover a portion of the cost of hiring an independent third party to develop a comprehensive business plan.

- Early Planning Grant (EPG) Program

This program helps individual entrepreneurs and small businesses throughout Wisconsin obtain the professional services necessary to evaluate the feasibility of a proposed start up or expansion.

- Economic Diversification Loan (EDL) Program

This program has a goal of diversifying a local community's economy such that it is less dependent upon revenue from Gaming. The EDL program is designed to help businesses establish and expand operations.

- Economic Impact Loan (EIL) Program

The goal of this program is to help Wisconsin businesses that have been negatively impacted by Gaming. Recognizing that qualified businesses may have difficulty accessing capital, the EIL program is designed to cover a portion of the cost associated with modernizing and/or improving the businesses operations.

- Employee Ownership Assistance Loan (EOP) Program

This program can help a group of employees purchase a business by providing individual awards up to \$15,000 for feasibility studies or professional assistance. The business under consideration must have expressed its intent to downsize or close.

- Entrepreneurial Training Grant (ETG) program

Through this program, commerce can provide applicants with a grant to help cover a portion of the cost of attending Small Business Development Center's (SBDC) new Entrepreneurial Training Course. Contact your nearest SBDC to apply.

- Industrial Revenue Bonds (IRB)

These are municipal bonds whose proceeds are loaned to private persons or to businesses to finance capital investment projects. All Wisconsin municipalities, cities, villages, and towns are authorized to issue IRB's.

- Major Economic Development (MED) Program

This program is designed to assist businesses that will invest private funds and create jobs as they expand in or relocate to Wisconsin.

- Milk Volume Production (MVP) program

This program is designed to assist dairy producers that are undertaking capital improvement projects that will result in a significant increase in Wisconsin's milk production. Only those projects that have a comprehensive business plan and can demonstrate that they will have a long term sustainable impact upon Wisconsin's milk production will be successful.

- Minority Business Development Fund

This program offers low-interest loans for start-up, expansion or acquisition projects. To qualify for the fund, a business must be 51-percent controlled, owned, and actively managed by minority-group members, and the project must retain or increase employment.

- Health Professions Loan Assistance Program (HPLAP)

The Health Professions Loan Assistance Program is designed to provide incentives for physicians, dentists, nurse practitioners, physician assistants, registered dental hygienists and certified nurse midwives to practice in Wisconsin rural and urban medical shortage areas.

- Public Facilities (CDBG-PF)

The Wisconsin CDBG-PF program provides grant funds to the States small cities. Eligible communities include all cities, villages, and townships with population of less than 50,000 and all counties except Milwaukee and Waukesha...

- Public Facilities for Economic Development (CDBG-PFED)

Through this program, communities can access funds to help pay the costs of infrastructure improvements needed to provide for business expansions or start-ups that will result in job creation and substantial private investment in the area...

- Rural Economic Development (RED) Program

This program is designed to provide working capital or fixed asset financing for businesses with fewer than 50 employees.

- Small Cities Community Development Block Grant (CDBG Emergency Grants)

This program can assist communities of less than 50,000 population that are faced with emergency repairs and expenditures related to restoring use of its infrastructure that has suffered damages as a result of natural or other catastrophic events...

- Tax Incremental Financing (TIF)

TIF helps cities in Wisconsin attract industrial and commercial growth in underdeveloped and blighted areas. A city or village can designate a specific area within its boundaries as a TIF district and develop a plan to improve its property values. Taxes generated by the increased property values pay for land acquisition or needed public works.

- Technology Development Fund (TDF)

This program helps Wisconsin businesses research and develop technological innovations that have the potential to provide significant economic benefit to the state.

- Technology Development Loan (TDL)

This program helps Wisconsin businesses develop technological innovations that have the potential to provide significant economic benefit to the state. This program is designed to help businesses commercialize new technology.

- The Wisconsin CAPCO Program

This program is intended to increase investment of venture capital funds into small business enterprises which have traditionally had difficulty in attracting institutional venture capital.

- Wisconsin Trade Project Program

This program can help small export-ready firms participate in international trade shows. The business covers its own travel and lodging expenses. Commerce can then provide up to \$5,000 in reimbursements to a business for costs associated with attending a trade show, such as booth rental, shipping displays or product brochure translation.

- Entrepreneurial Training Program Grant

The Entrepreneurial Training Program (ETP) is a course offered through the Small Business Development Center (SBDC) providing prospective and existing business owners with expert guidance through business plan development.

- Technology Assistance Grant

The Technology Assistance Grant (TAG) program aids small Wisconsin high-technology businesses in their efforts to obtain seed, early-stage or research and development funding. Eligible project costs are professional services involved in the preparation and review of a federal R&D grant application; in obtaining industry information, data or market research needed to complete applications for R&D or early-stage funding; or in meeting specific requirements to obtain seed or early-stage funding from outside sources.

- Early Planning Grant

The Early Planning Grant (EPG) program is designed to help individual entrepreneurs and small businesses throughout Wisconsin obtain the professional services necessary to evaluate the feasibility of a proposed start up or expansion. Under the EPG program, the Wisconsin Entrepreneurs' Network (WEN) with funding from the Wisconsin Department of Commerce

can provide applicants with a grant to help cover a portion of the cost of hiring an independent third party to develop a comprehensive business plan.

- Investors and Entrepreneurs Clubs

The Wisconsin Entrepreneurs’ Network (WEN), with financial support from the Wisconsin Department of Commerce, offers Wisconsin communities seed money to help form their own Inventors and Entrepreneurs (I&E) Clubs or enhance or strengthen an existing I&E Club. Up to \$1000 is available to assist with these costs.

- Wisconsin Economic Development Association (WEDA)

WEDA is a statewide non-profit organization dedicated to expanding the economy of the State of Wisconsin. Since 1975 WEDA has successfully represented the collective economic development interests of both the private and public sectors by providing leadership in defining and promoting statewide economic development initiatives. WEDA maintains Executive and Legislative Directors to administer and direct WEDA's ambitious activities and programs.

SWOT ANALYSIS ~ Economic Development

On October 11, 2007, the Town of Garfield Plan Commission met with representatives from Stevens to conduct a SWOT Analysis on the Economic Development Element. Table 6.10 contains a list of the results from the discussion. This list, along with the vision statement, was then used to create goals, objectives, policies, and programs for the Town of Garfield.

Table 6.10

<p>STRENGTHS</p> <ul style="list-style-type: none"> • Available land • Recreation area • Polk County economic development • Strong infrastructure • Develop with WITC • Nearby workforce 	<p>WEAKNESSES</p> <ul style="list-style-type: none"> • No police protection • Water/sewer • Highway 65 • Lack of regulations
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Capitalize on existing natural resource-based tourism 	<p>THREATS</p> <ul style="list-style-type: none"> • lack of regulations • lack of enforcing regulations

Goals, Objectives, Policies, Programs

Goal: Promote economic development that fits the Town of Garfield's rural character.

Objectives

- Provide adequate infrastructure for new and existing economic development
- Increase agriculture related employment
- Promote tourism
- Promote recreational opportunities and related businesses along water resources

Policies

- Develop multi-modal trail system
- Encourage commercial development along STH 65
- Offer economic development tools on the Town of Garfield website.

Programs

- Utilize property screening, such as the use of plantings, berms, and fencing to eliminate adverse effects on adjacent land uses.
- Offer economic development tools on the Town of Garfield website.

INTERGOVERNMENTAL COOPERATION ELEMENT

Introduction

Intergovernmental cooperation occurs when officials from two or more jurisdictions communicate visions or coordinate plans, policies, or programs on issues of mutual interest. This type of cooperation is important because the actions of one government often impact surrounding municipalities. Examples can be seen from environmental components, such as air and water, which move freely over man-made boundaries. "Everybody is downstream from somebody," could summarize the need for this element.

This element allows the Town of Garfield to keep the Comprehensive Plan consistent with plans from neighboring municipalities and government units.

According to the WI DOA, Wisconsin ranks thirteenth nationwide in total number of governmental units and third nationwide in governmental units per capita. Having so many governmental units allows for very local representation and means that Wisconsin residents have numerous opportunities to participate in local decision-making. Benefits of intergovernmental cooperation include:

- **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.
- **Address Regional Issues**
By 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.
- **Early Identification of Issues**
Cooperation enables jurisdictions to identify and resolve potential conflicts at an early stage, before affected interests have established rigid positions, before the political stakes have been raised, and before issues have become conflicts or crises.

Intergovernmental Cooperation Element

A compilation of objectives, policies, goals, maps and programs for joint planning and decision making with other jurisdictions, including school districts and adjacent local governmental units, for siting and building public facilities and sharing public services. The element shall analyze the relationship of the local governmental unit to school districts and adjacent local governmental units, and to the region, the state and other governmental units. The element shall incorporate any plans or agreements to which the local governmental unit is a party under §66.0301, §66.0307, §66.0309. The element shall identify existing or potential conflicts between the local governmental unit and other governmental units that are specified in this paragraph and describe processes to resolve such conflicts.

§ 66.1001(2)(g), Wis. Stat.

- **Reduced Litigation**
Communities that cooperate are able to resolve issues before they become mired in litigation. Reducing the possibility of costly litigation can save a community money, as well as the disappointment and frustration of unwanted outcomes.
- **Consistency**
Cooperation can lead to consistency of the goals, objectives, plans, policies, and actions of neighboring communities and other jurisdictions.
- **Predictability**
Jurisdictions that cooperate provide greater predictability to residents, developers, businesses, and others. Lack of predictability can result in lost time, money, and opportunity.
- **Understanding**
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.
- **Trust**
Cooperation can lead to positive experiences and results that build trust between jurisdictions.
- **History of Success**
When jurisdictions cooperate successfully in one area, the success creates positive feelings and an expectation that other intergovernmental issues can be resolved as well.
- **Service to Citizens**
The biggest beneficiaries of intergovernmental cooperation are citizens for whom government was created in the first place. They may not understand, or even care about, the intricacies of a particular intergovernmental issue, but all Wisconsin residents can appreciate their benefits, such as cost savings, provision of needed services, a healthy environment and a strong economy.

Because the Town of Garfield is a smaller rural community, it relies heavily on neighboring municipalities to provide services, and therefore, intergovernmental cooperation is a very important element to the Town.

Existing Agreements

Distinguishing between Intergovernmental Agreement Types

	General Agreements (§ 66.0301, Stats.)	Stipulations & Orders (§ 66.0225, Stats.)	Revenue Sharing Agreements (§66.0305, Stats.)	Cooperative Boundary Agreements (§66.0307, Stats.)
Used for?	Services	Boundaries	Revenue sharing	Boundaries, services, revenue sharing
Binding with boundaries?	No	Yes, so long as any party is willing to seek enforcement of the agreement	Yes, period fixed by participants (10 year minimum)	Yes, period fixed by participants (10 years or longer with MBR approval).
Notice required?	No	Yes	Yes	Yes
Public hearing required?	No	No	Yes	Yes
Referendum?	No	Binding referendum possible	Advisory referendum possible	Advisory referendum possible
Who decides?	Participating municipalities	<ul style="list-style-type: none"> • Municipalities involved in the lawsuit • Judge • Area residents (if they request a referendum) 	Participating municipalities	<ul style="list-style-type: none"> • Participating municipalities • MBR
Who reviews or comments?	Participating municipalities	<ul style="list-style-type: none"> • Municipalities involved in the lawsuit • Judge • Area residents (if they request a referendum) 	<ul style="list-style-type: none"> • Participating municipalities • Residents 	<ul style="list-style-type: none"> • Participating municipalities • MBR • Area jurisdictions • State agencies • RPC • County • Residents

Snowplowing

The Town currently does not own a snowplow and has relied on private contractors to provide the service. A new snowplow would cost the Town about \$150,000 plus labor, service, and storage. Based on the history of costs, at this time, it is more feasible to continue contracting for snow removal versus ownership.

Libraries

The Town relies on public libraries in the Village of Osceola, Village of St. Croix Falls, Village of Balsam Lake, Village of Dresser and the City of Amery. These libraries are all part of the Indianhead Federated Library System; a state funded agency aimed at providing access to public libraries for all residents in the area. Among the many services provided by this agency is a "books by mail" program aimed at residents

who require assistance to leave their homes. Residents in the Town of Garfield are offered this service.

Road Maintenance

The Town relies on private contractors to provide road maintenance. A new snowplow would cost the Town about \$150,000 plus labor, service, and storage. Based on the history of costs, at this time, it is more feasible to continue contracting for snow removal versus ownership.

Solid Waste Disposal and Recycling Facilities

Residents and businesses within the Town of Garfield contract directly with private solid waste disposal companies. The companies available in the area include:

Waterman Sanitation: 715-268-6471

Waste Management: 800-782-7347

Recycling is available on scheduled dates twice during each month at the Town Hall in Wanderoos. The Town maintains a calendar that is available on the Town's website.

Police/Fire/EMT/911

The Dresser Osceola Garfield Fire Association (DOG Fire) was created in 1960 under the ownership of the Towns of Osceola and Garfield and the Village of Dresser. The volunteer association has two fire stations; one in downtown Dresser and the other in Wanderoos. There are currently 14 trucks of all types in operation. DOG also provides Emergency Medical First Responders. In 2005, the Town of Garfield spent \$93,091.55 on the DOG Fire Department.

Private Utilities

Private utility services are provided to each resident within the Town. Some of the current service providers include:

Telephone and internet services:	Amerytel / Centurytel
Gas and electric services:	Xcel Energy and Polk-Burnett
General utility locates:	Digger's Hotline (800-242-8511)

School Districts

The Town of Garfield is split between three school districts; Osceola, Amery, and St. Croix Falls.

Results from the community survey showed relatively little interest with the school districts. This may be a sign that there are no existing conflicts between the school

districts at this time. Many responders wrote next to the questions that they didn't know or weren't informed enough to answer. The results are shown below:

The Town has a good working relationship with the Osceola School District

Strongly Agree	15	4.57%
Agree	70	21.34%
Disagree	4	1.22%
Strongly Disagree	1	0.30%
No opinion	238	72.56%

The Town has a good working relationship with the Amery School District

Strongly Agree	16	4.88%
Agree	94	28.66%
Disagree	6	1.83%
Strongly Disagree	0	0.00%
No opinion	212	64.63%

The Town of Garfield has a good working relationship with the St. Croix Falls School District

Strongly Agree	16	4.89%
Agree	66	20.18%
Disagree	4	1.22%
Strongly Disagree	1	0.31%
No opinion	240	73.39%

Adjacent Local Governments

The town shares a border with the Towns of Osceola, St. Croix Falls, Balsam Lake, Lincoln, and Alden.

The Town of Garfield has numerous existing informal agreements with neighboring local governments concerning roads shared on the boundaries of the Town. The Town has communicated with the Town of Alden in the past over service sharing and has recently talked with the Town of Lincoln for exchanging roadway in order to reduce costs on both sides.

Again, the results from the community survey showed that the majority of residents don't have much of an opinion about the relationship between the Town and neighboring communities. Many responders wrote next to the questions that they didn't know or weren't informed enough to answer.

The Town has a good working relationship with neighboring communities

Strongly Agree	14	4.27%
Agree	98	29.88%
Disagree	8	2.44%
Strongly Disagree	0	0.00%
No opinion	208	63.41%

County

Polk County provides a wide array of services to the Town of Garfield. These services include, but not limited to:

1. Police protection
2. Recycling services
3. Completion of tax statement by the county treasurer
4. Joint purchasing of some supplies (mostly office) through the county
5. Economic Development

Additional information on services that are offered by Polk County can be found on the Polk County website at www.co.polk.wi.us and on the Polk County Tourism website at www.polkcountytourism.com.

From the results of the community survey, over half of residents have little opinion over the relationship between the Town and Polk County. The survey results are as follows:

The Town has a good working relationship with Polk County

Strongly Agree	18	5.50%
Agree	102	31.19%
Disagree	8	2.45%
Strongly Disagree	1	0.31%
No opinion	198	60.55%

West Central Wisconsin Regional Planning Commission

The West Central Wisconsin Regional Planning Commission is statutorily charged with the responsibility of planning for the physical, social, and economic development of the region. To accomplish this mission, the Commission conducts area wide planning and provides technical assistance to local governments. Their services include economic development, community development, transportation, environment and recreation, and mapping and graphics among others.

State

The Town has a good working relationship with WI DNR

Strongly Agree	13	3.99%
Agree	91	27.91%
Disagree	4	1.23%
Strongly Disagree	2	0.61%
No opinion	216	66.26%

The Town has a good working relationship with WI DOT

Strongly Agree	10	3.14%
Agree	81	25.47%
Disagree	6	1.89%
Strongly Disagree	3	0.94%
No opinion	218	68.55%

Department of Natural Resources (DNR)

The DNR performs a variety of responsibilities for environmental quality, state parks, and recreation. The department is divided into five regions of the State. The Town of Garfield is located within the Northern region.

Department of Transportation (WisDOT)

This department is divided into eight districts for administrative and programmatic purposes. The Town of Garfield is located in District 6. The district office is located in Eau Claire.

Department of Commerce (DOC)

The Department of Commerce administers and enforces state laws and regulations regarding building construction, safety, and health. Plan review and site inspection are part of the departments responsibilities in protecting the health and welfare of people in constructed environments.

Department of Agriculture, Trade and Consumer Protection (DATCP)

The main responsibilities of this department concern the farmland preservation program and certain agricultural practices.

Department of Revenue (DOR)

The DOR is responsible for assessing real estate.

Other Governmental Units

Wisconsin Towns Association (WTA)

Wisconsin Towns Association is a non-profit, non-partisan statewide organization created under s. 60.23(14) of the Wisconsin Statutes to protect the interests of the state's 1,259 towns and to improve town government. The association is organized into six districts and is headquartered in Shawano. WTA relies on regular district meetings, an annual statewide convention, publications, participation in cooperative training programs and other means to support the goal of keeping grassroots government strong and efficient in Wisconsin.

1,000 Friends of Wisconsin

1,000 Friends of Wisconsin was created to protect and enhance Wisconsin's urban and rural landscapes by providing citizens with the inspiration, information and tools they need to effectively participate in the decisions that have the greatest impact on community health: where we live, work, learn, play and how we get from one place to another. They accomplish their work through three major efforts:

1. Promoting Implementation of Smart Growth
2. Policy Development and Advocacy
3. Research and Information Sharing

Ideas for how to Cooperate with Services

- Voluntary assistance (mutual aid)
- Trading services
- Renting equipment
- Contracting
- Routine county services
- Sharing municipal staff (building inspector, assessor, accountant, etc.)
- Consolidating services (sharing facilities, joint purchasing, etc.)

Existing/Potential Conflicts

There are no existing conflicts between the Town of Garfield and any other jurisdictions. Perhaps the greatest potential conflict would involve the sanitary district around Lake Wapogasset. Such a scenario could include the expansion of the service district. Other stakeholders in this potential conflict could include the City of Amery, Polk County, and the Lake Wapogasset/Bear Trap Lake Association.

Conflict Resolution

The Comprehensive Planning Law requires that the intergovernmental cooperation element addresses a process that the community can use to resolve conflicts. Recommended methods for conflict resolution include:

a. Mediation

Easily the most recommended form of conflict resolution. Mediation is a cooperative process involving two or more parties and a mediator. The Mediator acts as a neutral third party and is highly trained in conflict resolution to help all parties reach a mutually acceptable settlement. A mediated outcome is often more favored by both sides of the disputing parties, is settled faster, and costs less than a prolonged law suit.

Possible mediators could include County Planning agency staff, Regional planning commission staff, UW Extension agents, and retired or active judges and attorneys.

b. Binding arbitration

This is a process where a neutral person is given the authority to make a legally binding decision and is used only with the consent of all of the parties. The parties present evidence and examine witnesses and the arbitrator makes a determination based on evidence.

c. Non-binding arbitration

This is another technique in which a neutral person is given the authority to render a non-binding decision as a basis for subsequent negotiation between the parties after the parties present evidence and examine witnesses.

d. Early neutral evaluation

Early neutral evaluation is a process in which a neutral person evaluates brief written and oral presentations early in the litigation process. The neutral person provides an initial appraisal of the merits of the case with suggestions for conducting discovery and obtaining a legal ruling to resolve the case as efficiently as possible.

e. Focus group

These can be used to resolve disputes by using a panel of citizens selected in a manner agreed upon by all of the parties. The citizens hear presentations from the parties and, after hearing the issues, the focus group deliberates and renders an advisory opinion.

f. Mini-trial

These consist of presentations by the parties to a panel selected and authorized by all the parties to negotiate a settlement of the dispute that, after the presentations, considers the legal and factual issues and attempts to negotiate a settlement.

g. Moderated settlement conference

This is a process in which conferences are conducted by a neutral person who hears brief presentations from the parties in order to facilitate negotiations. The neutral person renders an advisory opinion in aid of negotiation.

h. Summary jury-trial

A technique where attorneys make abbreviated presentations to a small jury selected from the regular jury list. The jury renders an advisory decision to help the parties assess their position to aid future negotiation.

Goals, Objectives, Policies, Programs

Goal: Establish a cooperative and mutually beneficial relationship with adjacent municipalities and jurisdictions.

Objectives:

- Work with other local governments, state agencies, school districts, lake associations, etc. on land use and community development issues of mutual concern.
- Maintain open communication.
- Minimize costs of services and facilities.
- Offer a forum for joint meetings.

Policy:

- Inventory all equipment owned by the Town of Garfield.
- Work to resolve actual and potential conflicts.

Program:

- Distribute inventory list to all neighboring municipalities.
- Conduct yearly meeting with the Lake Wapogasset Bear Trap Association and the Lake Wapogasset Sanitary Sewer District to share concerns.

LAND USE ELEMENT

Introduction

What will the Town of Garfield look like in ten, twenty, even fifty years? Whether or not the Town changes rapidly or slowly, change is inevitable. And change does not have to be a bad. Planning for the future should be looked at as a way for communities to plan for the success of goals that will affect their vision of the community.

Although it may not always be obvious in some communities, change is inevitable. According to, "Guide to Community Planning in Wisconsin", Planning is a way to improve local decisions that affect land. Good land use planning can:

- Provide a way to make more informed decisions
- Coordinate individual decisions and actions so that development decisions complement each other rather than detract from one another
- Provide facts on current conditions and trends
- Assist communities in evaluating future development proposals in light of community objectives
- Explore alternatives
- Provide a common framework for dealing with community change

Community Survey Results

According to the community survey, the majority of residents realize that the Town of Garfield is going to grow and that the growth should be managed. This includes utilizing design standards and ordinances for residential development. While the majority of residents feel that minimum lot sizes should be increased, they also describe the most ideal residential development as single family homes on 1-5 acres lots.

Land Use Element

A compilation of objectives, policies, goals, maps and programs to guide the future development and redevelopment of public and private property. The element shall contain a listing of the amount, type, intensity, and net density of existing uses of land in the local governmental unit, such as agricultural, residential, commercial, industrial, and other public and private uses. The element shall analyze trends in the supply, demand and price of land, opportunities for redevelopment and existing and potential land-use conflicts. The element shall contain projections, based on the background information specified in par. (a), for 20 years, in 5-year increments, of future residential, agricultural, commercial and industrial land uses including the assumptions of net densities or other spatial assumptions upon which the projections are based. The element shall also include a series of maps that shows current land uses and future land uses that indicate productive agricultural soils, natural limitations for building site development, floodplains, wetlands and other environmentally sensitive lands, the boundaries of areas to which services of public utilities and community facilities, as those terms are used in par. (d), will be provided in the future, consistent with the timetable described in par. (d), and the general location of future land uses by net density or other classifications.

§66.1001(2)(h), Wis Stats

Some selectively chosen results from the community survey that pertain to the Land Use element are listed below:

What is your opinion towards future growth and development in the Town?

We need to support and encourage growth and development	34	9.60%
The Town is going to grow, but we need to manage it	186	52.54%
We need to slow down the rate of growth and development in the Town	34	9.60%
I would like to see the Town of Garfield stay the way it is	80	22.60%
Not sure	20	5.65%

When asked if the Town should develop and promote design guidelines, covenants, or standards for residential development, 24.36% strongly agreed, 38.97% agreed, 20.34% disagreed, and 9.29% strongly disagreed, while 6.28% had no opinion.

How would you rate current efforts by the Town to regulate and guide development?

Too much planning and too many regulations	44	12.94%
About the right amount of planning/regulations	120	35.29%
Not enough planning and regulations	55	16.18%
No opinion	121	35.59%

When asked if the Town should implement larger minimum lot sizes, 23.94% strongly agreed, 33.33% agreed, 19.09% disagreed, 8.48% strongly disagreed, while 15.15% had no opinion.

When asked if the Town should implement smaller lot sizes, 5.30% strongly agreed, 11.48% agreed, 38.32% disagreed, 25.86% strongly disagreed, while 18.69% had no opinion.

Which of the following options best describes your ideas on the optimal size of parcels/lots for new residential development?

Single family scattered on 35+ acres lots	31	9.90%
Single family scattered on 5+ acres lots	102	32.59%
Single family on 1-5 acres lots	113	36.10%
Cluster type development	36	11.50%
Smaller lots served by community sewer/septic and water systems	31	9.90%

Land Use Public Workshop

Instead of conducting a regular SWOT Analysis, the Town of Garfield Plan Commission, along with representatives from Stevens Engineers facilitated a public land use workshop on November 6th, 2007 to gather direct input from the public. About twenty people attended the workshop, which consisted of a PowerPoint slideshow on Land Use and two group activities followed by general discussion.

Group Activity #1 involved an open discussion with residents on what the most important land use issues facing the Town over the next 20-years were. Each participant was given paper to write down their thoughts while residents took turns around the room voicing their opinion on the most critical issues facing the Town today. The following are examples of responses that were given.

- Design standards/mobile homes
- Need to determine space desirable for recreation/tourism (for supplemental income).
- Preserving farmland
- Preserving wetlands, forests, lakes
- Good people
- Prime farmland
- Placement of residential development
- Eutrophication of lakes
- Loss of green space around lakes
- Lack of sewer systems
- Lack of enforcement of county ordinances
- Drugs
- Loss of 'neighbors' or 'community pride'
- Lack of young people
- Costs of services
- Preserve 'personality' of Garfield
- Rental property – trailer homes

Other discussions included the negatively perceived affects to a community after providing low income housing (crime, drugs, dilapidated buildings, etc.). Farmland preservation and the preservation of rural character were easily identified as the biggest concern. Other concerns were regarding the protection of natural resources, local economy, and population increase.

Additional comments received after the meeting included the lack of enforcement by Polk County on conservation related issues, such as run-off and erosion, and also on safety, such as enforcing the speed limits. Other comments included the encouragement of clustering homes that share water and septic services for future development in order to preserve open space and protect natural resources. Concern about the effects of large farms in the Town were also mentioned, specifically regarding water quality, fertilizers, herbicides, odor, and their effect on neighboring farms. Finally, additional comments included data from the community survey and the need for the Town of Garfield to base their decisions on the opinions and values of the citizens.

Group Activity #2 was a cognitive mapping exercise which was designed to allow each participant to show how they would want the Town of Garfield to look in twenty years. Participants were given existing land use maps as well as some land use projections.

Each land use was assigned a different color marker to allow participants to draw accordingly on the map. There were four land uses available; Agriculture/Open Space, Private Forest, Low Density Residential, and High Density Residential. The goal was to portray a map showing how the Town of Garfield could absorb the projected population growth without compromising the characteristics that make the Town of Garfield unique. Participants were also asked to show with red marker where any new commercial development should be located.

The results of this activity showed mixed opinions on where future housing should be located, but gave a general idea of where the Town would prefer to place any future commercial development, which would be along the State Trunk Highway 65 corridor in the south central portion of the Town. For residential development, participants had mixed opinions about the preferred density and location of future residential development. For the most part, residents felt that new residential development should be hidden from the open space along roads, should not disrupt the local agriculture, and should not harm the natural resources. With this, the Plan Commission was able to identify areas for residential growth based on existing development, land cover, and soil capabilities. In order to preserve lake shores and prime farmland which have not been developed yet, the Town identified areas in the central and Southwest corner of the Town for future residential development. Many of these areas have already been somewhat developed and also exist in areas of heavy vegetation. The concept was that future residential development could be hidden in the trees from the view from the road.

Existing Land Use

Table 8.1 (below) shows the breakdown of assessed acres in the Town of Garfield according to the Department of Revenue. The table shows the changes in land uses between 2003 and 2006. Government land use is high because it takes into consideration local, county, and federal government lands. Government, agricultural, swamp, and forest lands all decreased between 2003 and 2006 while the number of residential land increased dramatically.

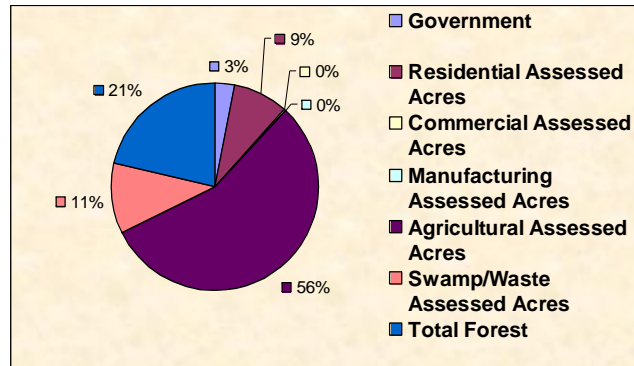
Table 8.1 – Department of Administration Land Use Data

Year	Government	Residential Assessed Acres	Commercial Assessed Acres	Manufacturing Assessed Acres	Agricultural Assessed Acres	Swamp/Waste Assessed Acres	Total Forest	Total Assessed
2003	682	1,607	13	0	11,662	2,262	4,459	20,685
2004	661	1,751	13	0	11,539	2,269	4,392	20,625
2005	623.48	1,779	13	0	11,596	2,256	4,423.68994	20,691.17
2006	623.83	1,812	14	0	11,580	2,253	4,411.68994	20,694.52
Change	-58.17	+205.00	+1.00	0.00	-82.00	-9.00	-47.31	(X)

Source: Wisconsin Department of Revenue

Figure 8.1

Figure 8.1 (right) shows the acres of each land use in 2006. While there is concern over the amount of residential development in the Town of Garfield, actual assessed residential acres represent less than 10% of the land use.



Existing land use represents how the land is used by people. The Town of Garfield existing land use map was created by interpretation of 2006 aerial photos and referencing the Town of Garfield Tax Roll. Uses were generally distinguished by parcels size. High density residential, for example, consisted of groups of parcels about 4 acres or less. Low density parcels were typically between 35 and four acres in size. Agricultural/open space and private forest were generally 35 acres or larger. (See Existing Land Use Map).

Residential

Residential land use in the Town of Garfield was given to parcels which were about 4 acres in size or less and were clustered with other lots of similar size in which some of the lots already have a home built on them. The majority of this land use consists of Lake Front Property and subdivisions. The main lake front properties exist around Lake Wapogasset, Big Lake, Bear Lake, and Basswood Lake. Other subdivisions include parts of Section 18 and the Wanderoos area.

Rural Residential

Rural Residential land use in the Town of Garfield was given to parcels which were between about 4 and 35 acres in size and contained a house or were next to an existing house. Exceptions were made for smaller lots with existing homes that were secluded and not located near any other houses.

Commercial

All lands used for commercial purposes; including wholesale and general retail, financial institutions, indoor recreation and entertainment. For the purposes of this plan, any land uses considered industrial also fall under commercial. All of the commercial land uses in the Town were identified from the tax role. Parcels with any commercial assessed property were entirely identified as commercial in order to make their appearance well known on the map. This means that commercial assessed land does not necessarily comprise the majority use on some of the parcels.

Because the Town of Garfield has a lower population and Wanderoos is no longer a viable Village, the commercial land uses are scattered throughout the Town. There are no areas in which commercial properties have been grouped together. Most of the commercial land uses are home-based businesses.

Agricultural/Open Space

These areas include all land under cultivation for row crops, small grains, and hay as well as any structures associated with a farming operation that includes residence, barns, and other outbuildings. Also included are lands not currently under agriculture such as pasture, fields under the conservation reserve program, and prairie. For the Town of Garfield, this land use generally was given to parcels about 35 acres or greater in size and were not heavily forested.

According to the Program on Agricultural Technology Studies, farms and forests continue to dominate Wisconsin despite population growth and development pressures. In 2005, more than four out of every five acres of private land was either covered in forest or used for agricultural production. In contrast, developed lands, including residential, commercial, and manufacturing, accounted for only 9 percent of all private lands. Although farmland and forest lands are on the decline, development is not entirely making up the difference. Of the land that was taken from farmland and forest lands, about half was developed, leaving the other half as fallow, undeveloped ground. St. Croix County is part of one of the three areas in Wisconsin which are losing agricultural lands at a fast rate. In recent years, Wisconsin has developed a number of policies in order to preserve these working lands. Use-value assessment or land-use taxation has been a main component of this. Over the past six years, farmland has been assessed by its value in production, and not its value on the open market.

According to the Polk County Land Use Plan, there were 12,611 acres of agricultural and vacant land in the Town of Garfield in 2000 (12,484 acres were assessed as agricultural).

Between 1991 and 1993, 66.1% of the land cover was agriculture, the third highest in Polk County. The Town was estimated to have 93 farms in 1990 and 87 in 1997, a -6.5% change. In comparison, the Town of St. Croix Falls had a -51.7% change. The Town of Garfield was estimated to have 30 dairy farms in 1989 and 17 in 1997, a -43.3% change. Between 1990 and 1997, the Town had 553 acres sold out of agriculture. The average value of an acre continuing in agriculture was \$799. Surprisingly, the average value of an acre converted out of agriculture was \$477 (in Polk county between 1990 and 1994, the average value of an acre continuing in agriculture was \$595 while an acre sold out of agriculture was \$799). In 1990, 20.2% of the population lived on a farm and 13.1% of adults worked on a farm.

Private Forest

This land use was given mostly to parcels 35 acres or larger in size and had forests as their major land cover. These parcels may have residential developments on them, but not to the point where it disrupts the land cover.

Conservation/Recreation

All lands used for recreation, including public and private recreational lands, and lands for active recreational pursuits such as golf, parks and campgrounds. Parcels that fall under this land use include all public property as well as the Lake Wapogasset Bible Camp.

Land Supply

The Town of Garfield, like most rural municipalities, has an abundance of available land supply. However, there are a handful natural and man-made factors that influence development. These include soil limitations, current land cover, and existing public utilities.

Soil Limitations (See Soil Limitations Map)

Soil properties influence the development of building sites, including the selection of the site, the design of the structure, construction, performance after construction, and maintenance. The USDA Polk County Soil Survey identifies soil limitations for various types of buildings. These limitations are labeled as slight, moderate, and severe. The ratings for dwellings are based on the soil properties that affect the capacity of the soil to support a load without movement and on the properties that affect excavation and construction costs. The properties that affect the load-supporting capacity include depth to a water table, ponding, flooding, subsidence, linear extensibility (shrink-swell potential), and compressibility. The properties that affect the ease and amount of excavation include depth to a water table, ponding, flooding, slope, depth to bedrock or a cemented pan, hardness of bedrock or a cemented pan, and the amount and size of rock fragments.

Land Cover (See Current Land Cover Map)

As described in the Agricultural, Natural, and Cultural Resources Element; a great deal of land in the Town of Garfield is covered by surface water, wetland, or floodplain. These lands are not viable to develop, but contribute a great deal of financial, environmental, aesthetic, and recreational value to the Town.

Public Utilities (See Community Facilities Map)

As described in the Utilities and Community Facilities Element, the only public utilities that exist in the Town of Garfield consist of the Lake Wapogasset Sanitary District. The sanitary district is discussed in further detail in the Utilities and Community Facilities Element.

Land Demand

Table 8.1 (below) breaks down the number of acres per capita for each land use classification in the Town of Garfield. By dividing the existing land uses by the population, one can calculate the acres per capita. This information can help us predict future land demand in particular land uses.

Table 8.1 – Acres per Capita

Land Use Type	Acres per Capita (2005)
Government	0.39
Residential	1.14
Commercial/Manufacturing	0.008
Manufacturing	0
Agricultural	7.43
Swamp/Waste	1.446
Forest	2.836

Source: Stevens Engineers, Inc.

Table 8.2 shows trends in the number of building and housing permits issued in the past three years.

Table 8.2 – Trends in Issued Permits in the Town

Year	Building Permits Issued	Housing Permits Issued
2005	59	23*
2006	50	18*
2007	48	19*

Source: Town of Garfield

*Estimated number based on permit description

Land Prices

Table 8.3 shows recent real estate sales in the Town of Garfield and surrounding area. These real estate sales include both residential and land only sales. Based on the land sales in the past three years in the Town of Garfield, the average value of an acre lies between \$4,500 and \$5,000.

Table 8.3 – Town of Garfield Land Sales

Township	Property Type	Total Acres	Total Real Estate Value	Price Per Acres	Date Conveyed
Garfield, Town of	Land and Building	1	\$187,900	\$187,900	30-Nov-07
Garfield, Town of	Land only	14	\$150,000	\$10,714	27-Dec-06
Garfield, Town of	Land only	27	\$157,500	\$5,833	25-May-06
Garfield, Town of	Land only	10	\$56,000	\$5,600	18-May-07
Garfield, Town of	Land only	19	\$96,200	\$5,063	7-Dec-06
Garfield, Town of	Land only	14	\$62,000	\$4,429	17-Aug-06
Garfield, Town of	Land only	75	\$262,500	\$3,500	28-Dec-07
Garfield, Town of	Land only	10	\$7,500	\$750	25-Aug-05
Garfield, Town of	Land only	64	\$36,600	\$572	28-Jun-06
Garfield, Town of	Land only	74	\$9,533	\$129	13-Sep-07
Garfield, Town of	Land and Building	0	\$159,900	\$0	12-Oct-07
Garfield, Town of	Land only	0	\$6,000	\$0	4-Oct-07

Source: Polk County

Table 8.4 (below) shows examples of recent real estate sales in municipalities that neighbor the Town of Garfield.

Table 8.4 – Neighboring Land Sales

Township	Property Type	Total Acres	Total Real Estate Value	Price Per Acres	Date Conveyed
Osceola, Town of	Land and Building	1	\$215,000	\$215,000	20-Dec-07
Osceola, Town of	Land and Building	1	\$179,900	\$179,000	29-Nov-07
Osceola, Town of	Land and Building	3	\$330,000	\$110,000	8-Oct-07
Lincoln, Town of	Land and Building	1	\$98,600	\$98,600	19-Oct-07
Osceola, Town of	Land and Building	5	\$185,000	\$37,000	8-Oct-07
Osceola, Town of	Land and Building	3	\$46,000	\$15,333	15-Oct-07
Lincoln, Town of	Land and Building	38	\$295,000	\$7,763	5-Nov-07
Osceola, Town of	Land only	4	\$30,000	\$7,500	10-Oct-07
Lincoln, Town of	Land only	60	\$244,375	\$4,073	1-Oct-07
Lincoln, Town of	Land only	11	\$35,000	\$3,182	18-Oct-07

Source: Polk County

Opportunity for Redevelopment

Redevelopment opportunities are parcels of land that had been previously developed and built upon, but are not abandoned or underutilized. Because the Town is mostly rural and undeveloped, there is little opportunity for redevelopment. The only possible areas for redevelopment include unincorporated Villages of Wanderoos and Deronda. The Wanderoos area contains known or perceived areas of contamination (brownfields).

Existing/Potential Land Use Conflicts

There are no existing land use conflicts. Residents have expressed concern about the following potential conflicts:

- Multi-family housing in rural areas
- Motorized recreation in rural areas
- Residential development within intense agricultural areas
- Increased Traffic along local roads
- Increased Lakeshore development degrading environmental quality

Private Property Rights

Property owners do not wish to be told what they can and cannot do with their land. The intent of this plan is to respect private property rights by showing the entire

planning process and making the rationale behind land use decisions that are made on a local level, translucent to the public. If a landowner disagrees with the existing land use map, future land use map, or any other part of this plan, they have the right to petition the Town to amend the document. Any amendments would occur through a public process, including a public hearing (see Implementation Element).

Projections

By using the acres per capita figures we calculated when looking at land demand, we can calculate the number of future residential land needed in the Town. Table 8.4 shows the additional acreage needed to accommodate the projected population growth in the Town. Between 2005 and 2025, about 450 acres will be converted to residential land use. Based on the land use trends shown in Table 8.1, the majority of new residential land will come from existing agricultural land, as well as some forest land. Please note that these projections account for only land that is assessed as residential. For example, a new home constructed in the middle of a five acre field would account for a small amount of space (residentially assessed acres), but the location of the house may force the entire field to be un-farmable.

Table 8.4 – Future Residential land use

Future Residential Land Use Needs based on population projections	Total Acres Needed					
	2005	2010	2015	2020	2025	(2005-2025)
Projected Population	1,560	1,676	1,778	1,871	1,957	
Residential Acres	1779	1,910.64	2,026.92	2,132.94	2,230.98	
Additional Acres Needed	(X)	131.64	116.28	106.02	98.04	451.98

Source: Stevens Engineers, Inc.

Table 8.5 (below) shows the same projections for commercially assessed acres. Based on the number of acres per capita of commercial land in 2005; the Town is looking at an extremely small increase in commercial land.

Table 8.5 – Future Commercial land use

Future Commercial Land Use Needs based on population projections	Total Acres Needed					
	2005	2010	2015	2020	2025	(2005-2025)
Projected Population	1,560	1,676	1,778	1,871	1,957	
Commercial Acres	12.48	13.41	14.22	14.97	15.66	
Additional Acres Needed	(X)	0.93	0.81	0.75	0.69	3.18

Source: Stevens Engineers, Inc.

The Land Use projections were developed by calculating the acres per capita from the 2006 assessment for residential and commercial land uses and from the trends shown in Table 8.1. Assuming that the number of acres assessed as government remains relatively the same, the Town is looking at a large increase in swamp/waste and residential land and a large decrease in agricultural land. One possible explanation for the high increase in swamp/waste land is the leftover land from residential development which is no longer farmed.

Table 8.5 – 5 year land use projections

Year	Government	Residential Assessed Acres	Commercial Assessed Acres	Agricultural Assessed Acres	Swamp/Waste Assessed Acres	Total Forest	Total Acres
2005	623.48	1,779.00	12.48	11,596.00	2,256.00	4,423.69	20,690.65
2010	623.48	1,910.64	13.41	10,876.16	2,824.14	4,442.82	20,690.65
2015	623.48	2,026.92	14.22	10,175.69	3,384.86	4,465.48	20,690.65
2020	623.48	2,132.94	14.97	9,485.54	3,945.57	4,488.15	20,690.65
2025	623.48	2,230.98	15.66	8,803.44	4,506.29	4,510.81	20,690.65
Percent Change (2005-2025)	0.0	+25.40	+2.55	-24.08	+99.75	+1.97	0.0

Source: Stevens Engineers, Inc.

Preferred Land Use (See Preferred Land Use Map)

A Preferred Land Use (or Future Land Use) Map is a community's visual guide to future planning. It is meant to be a map of what the community would like to happen. The map is not the same as a zoning map or an official map and is not a prediction of the future. The preferred land use map brings together most if not all of the elements in the comprehensive plan. Compared to the existing land use map, there are two new land use classifications.

Along with the public workshop, the Town of Garfield Plan Commission met several times to discuss the Preferred Land Use Map. Based on the discussions and the input from the public participation process, the following recommendations were developed to guide future land use decisions for the Town of Garfield:

- Land use decisions and policies should preserve prime farmland.

As mentioned in the Agricultural, Natural, and Cultural Resources Element, the Ubet flats consist of class II soils and make up some of the best farmland in the region. At the same time, these same soils have the fewest limitations for development, and therefore, are the cheapest and easiest areas to build houses. In order to protect this agricultural resource as well as limit any future land use conflicts, the Town has identified roughly a two mile radius around the southern tip of Bear Lake as preferred farmland preservation ground.

- Land use decisions and policies should attempt to conceal and concentrate future residential growth

Up to this point, the residential development in the Town has been fairly random, concentrating mostly around lakes and the Wanderoos area. Preferred future residential development would best be located within wooded areas and around existing development. This would allow the Town to preserve open space, prevent further fragmentation of the land, limit cost of services, and maintain the aesthetic appeal of the Town. Homes tucked into vegetated areas which do not

disrupt the countryside are more favorable than homes in the middle of a no longer viable field with little to no vegetation surrounding them.

- Land use decisions and policies should increase conservation and recreational land uses.

The Town of Garfield currently contains a diverse variety of conservation and recreational land that includes private, local, county, and state owned land. However, because lakefront property continues to be in demand, the Town would prefer to protect lakes that haven't already been completely developed around, such as Bear and Big Horseshoe Lake. In addition, being able to connect existing conservation/recreation lands would maximize the environmental benefits of these land uses as well as the recreational opportunities available to the Town.

- Land use decisions and policies should consider the Dresser to Amery trail as a non-motorized recreational trail.

This is not necessarily considered a land use and the Town has little influence on how the trail is developed. But the future development of Dresser to Amery Trail will be for recreational purposes that exclude the use of motorized vehicles, such as motorcycles, ATV's and snowmobiles. In order to be consistent with this type of trail, land use decisions within proximity to the trail need to take into consideration activities that would disrupt the trails amenities. When developed, these will include such characteristics as peacefulness, aesthetics, and level of human activity.

Land Use Regulations

The Town currently has no general zoning, either with the county or its own. If the Town of Garfield decides that general zoning ordinance is necessary, it can either join County Zoning or create its own zoning.

Join County Zoning:

By adopting county zoning, Polk County would cover the cost for administration. Polk County currently has three major land use ordinances:

1. Comprehensive Land Use Ordinance

The Comprehensive Land Use Ordinance was adopted by the County in 1971 and has been considered long out of date. The County's zoning ordinance identifies ten land use districts.

- Residential District
- Agricultural District (A-1)
- Exclusive agricultural District (A-2)
- Conservancy
- Restricted commercial District (C-2)
- Commercial District (C-1)
- Industrial District (I-1)
- Restricted industrial District (I-2)
- Recreational District

- Forestry District

2. Subdivision Ordinance

Polk County established a subdivision ordinance as part of its land use regulations on July 1, 1996. These regulations provide an overlay district on top of the regular zoning ordinance. Polk County defines subdivisions as the division of a piece of property that results in one or more parcels or building sites that are five acres or smaller in size. According to the County Statute, Town comprehensive plans will be given review consideration, but the responsibility for enforcing the plans belongs “primarily” to the Town. Also included in the County language is requirement that developers proposing subdivisions complete and submit to the County a “town government checklist,” which takes roads, culverts, surface drainage, erosion control, and soil permeability standards into consideration.

The Town is currently in the process of developing a subdivision ordinance which includes a complete developer’s packet. This ordinance would address Town goals relating to the housing element.

3. Shoreland Zoning Ordinance

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

The Town of Garfield does not have a more restrictive ordinance. According to the Community Survey, almost 82% of respondents believe that the Town should implement shoreland/lakefront protection.

Create own zoning:

The Town could write its own zoning ordinance after being approved by the County Board. Any Town ordinance needs to be as restrictive or more restrictive than existing County ordinance. Local zoning would give the greatest amount of control over zoning decisions. Disadvantages of this would be that the Town would be forced to cover the administration costs, which would include a zoning administrator (part-time) and enforcement (including legal expenses).

Goals, Objectives, Policies, and Programs

Goal: Encourage land uses that will maintain the Town’s rural character and agricultural heritage.

Objectives:

- Maintain consistency in land use planning
- Respect private property owner’s rights
- Separate incompatible land uses

- Promote orderly growth
- Allow commercial development along major transportation corridors
- Encourage public participation
- Land use decisions and policies should attempt to conceal and concentrate future residential growth
- Land use decisions and policies should consider the Dresser to Amery trail as a non-motorized recreational trail.
- Land use decisions and policies should preserve prime farmland.
- Land use decisions and policies should increase conservation and recreational land uses.

Policy

- Discourage subdivision development next to existing agricultural farmsteads
- Protect undeveloped lakeshore property from dense residential development
- Educate landowners on available land use options
- Require use of multiple housing designs in a subdivision
- Discourage subdivision development on productive farmland

Programs

- Develop and adopt Town subdivision ordinance as soon as possible which addresses design standards, conservation subdivisions, and encourages development patterns which are consistent with this plan.
- Review and update for consistency with this plan as rules and regulations change
- Draft, adopt, and enforce a public nuisance ordinance
- Look into creating a Town zoning ordinance. Should the Town decide to create a zoning ordinance, the following statements are given to reflect the content of the ordinance:
 - A Town zoning ordinance should restrict non-farm residential development to areas with soils classed IV through VII (as described in the Polk County Soil Survey) in order to preserve prime farmland (primarily the Ubet Flats)
 - Any zoning ordinance should be created based on the preferred land use map identified in this plan

IMPLEMENTATION ELEMENT

Introduction

All too often, effort put into plans is put to waste because no actions are ever taken. These plans often ‘sit on the shelf’ and never really make an impact. The ideas that were created in the discussion of the plan are never implemented. This is why the final element in this plan is called the implementation element. This element should be looked at like a ‘to do’ list which compiles all the elements together and gives the plan some ‘teeth’. The implementation element gives decision makers, land owners, non-profit organizations, and others the ability to turn a plan into action.

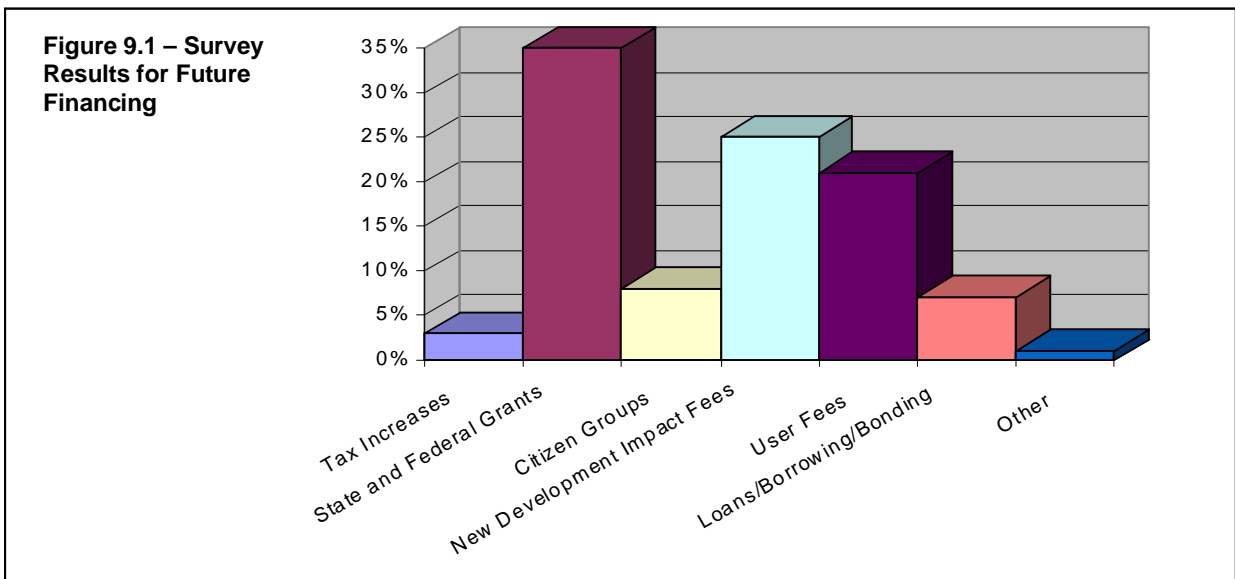
When asked in the community survey, over 38% of respondents felt that public information regarding Town meetings, events, or activities is adequately available; while over 34% disagreed with this. When asked about methods of communication that residents would like to see, almost 36.5% respondents wanted to see newsletters while about 27% checked website.

Implementation Element

A compilation of programs and specific actions to be completed in a stated sequence, including proposed changes to any applicable zoning ordinances, Official maps, or subdivision ordinances, to implement the objectives, policies, plans and programs contained in pars. (a) to (h). The element shall describe how each of the elements of the comprehensive plan will be integrated and made consistent with the other elements of the comprehensive plan, and shall include a mechanism to measure the local governmental unit’s progress toward achieving all aspects of the comprehensive plan. The element shall include a process for updating the comprehensive plan. A comprehensive plan under this subsection shall be updated no less than once every 10 years.

§66.1001(2)(i) Wis. Stat.

Finally, residents were asked which methods the Town should use for financing future needs for public facilities, parks, utilities, and roads. The chart below displays the responses for this question.



Plan Adoption

As stated in the Public Participation Plan, the adoption of the Town of Garfield Comprehensive Plan involves the consent of the Plan Commission, the Town Board, and the public. By adopting this plan, the entire Town of Garfield recognizes its commitment to uphold the plan and ensure the implementation of the goals, objectives, policies, and programs that were developed in the plan.

Plan Monitoring, Amendments, and Update

It is the major function of the Town of Garfield Plan Commission to prepare and amend the comprehensive plan as well as coordinate and oversee that the implementation measures are accomplished. Because the comprehensive plan addresses many different areas of the community, the plan commission cannot control implementation without assistance from the entire community. As identified in the Implementation Matrix, the Plan Commission has chosen to assign specific implementation activities to the Town Board, particularly ones which involve drafting Town ordinances.

Plan Monitoring

Once adopted, all land use actions must be consistent with the Town of Garfield Comprehensive Plan. In order to achieve this, the Town should evaluate decisions regarding development, public investments, regulations, incentives, and other actions to the Goals, Objectives, Policies, and Programs of the Town of Garfield Comprehensive Plan.

Plan Amendments

Amendments to be made following the adoption of the Town of Garfield Comprehensive Plan are generally defined as minor or major. Minor amendments are generally limited to changes to maps or general text. Major amendments are defined as any change to the Goals, Objectives, Policies, Programs, or the Future Land Use Map. Major amendments will require at a minimum a public hearing to gather input from the community. Any amendment to the Town of Garfield Comprehensive Plan must be adopted by ordinance according to the procedures outlined in Wis. Stat. 66.0295(4).

Plan Updates

The state requires that comprehensive plans are updated no less than once every ten years. Compared to an amendment, an update involves a significant change of the text and maps. Because the Town of Garfield Comprehensive Plan relied heavily on the 2000 census, much of the data collected is already out of date. In order to keep the demographic and projection data up to date, these statistics should be updated immediately after every United States Census report. These updates should be made in addition to the required ten year updates to spread out the work load.

Consistency among Plan Elements

The State Comprehensive Planning statutes require plans to describe how each of the elements of the comprehensive plan will be integrated and made consistent with each other. Because the Town of Garfield conducted a SWOT Analysis on every element, the Plan Commission was able to compare the results of each element to each other to ensure consistency among the beliefs reflected in the goals, objectives, policies, and programs.

Implementation Toolbox

The following list contains specific methods of implementation that could be available to the Town of Garfield:

a. zoning ordinances

The idea of zoning is to separate incompatible land uses. It addresses use, bulk, and density of land development. A general zoning ordinance is probably the most common implementation tool. There are many different types of zoning. Communities may need help from a professional planner to administer these ordinances.

b. land division ordinance

State subdivision regulations provide minimum standards and procedures for dividing and recording parcels of land in a community. State agencies are authorized to review and object to local subdivisions on the basis of minimum requirements for sanitation, street access and platting. Wisconsin counties, towns, cities, and villages are also authorized to adopt local land division ordinances that are more restrictive than state subdivision standards. These ordinances often focus on the design and physical layout of a development and may require developers to provide public improvements such as roads, utilities, landscaping or signage. Together with zoning, which focuses on the uses of land in a community, land division and subdivision regulations help to control the physical layout and quality of new developments.

c. eminent domain

Eminent domain allows government to take private property for public purposes, even if the owner does not consent, if the government compensates the property owner for their loss. Local governments may use eminent domain to acquire critical natural resource lands.

d. conservation subdivision design

A conservation design (cluster development) is a type of "Planned Unit Development" in which the underlying zoning and subdivision ordinances are modified to allow buildings (usually residences) to be grouped together on part of the site while permanently protecting the remainder of the site from development. This type of development provides great flexibility of design to fit site-specific resource protection needs. Conservation design creates the same number of residences under current community zoning and subdivision regulations or offers a density bonus to encourage

this type of development. There is a savings in development costs due to less road surface, shorter utility runs, less grading and other site preparation costs. Municipalities also experience lower long-term maintenance costs for the same reasons. The preserved land may be owned and managed by a homeowners association, a land trust or the municipality.

e. conservation easements

A conservation easement is an incentive-based legal agreement that is voluntarily placed on a piece of property to restrict the development, management, or use of the land in order to protect a resource or to allow the public use of private land as in the case of a trail or water access.

f. purchasing of development rights (PDR)

Purchasing development rights is an incentive based, voluntary program with the intent of permanently protecting productive, sensitive, or aesthetic landscapes, yet retaining private ownership and management. A landowner sells the development rights of a parcel to a public agency, land trust, or unit of government. A conservation easement is recorded on the title of the property that limits development permanently. While the right to develop or subdivide that land is permanently restricted, the land owner retains all other rights and responsibilities with that land and can use or sell it for purposes allowed in the easement. PDR programs and conservation easements do not necessarily require public access, though it may be granted as part of the agreement or be a requirement of the funding source.

g. transferring of development rights (TDR)

Transfer of Development Rights (TDR) is a voluntary, incentive-based program that allows landowners to sell development rights from their land to a developer or other interested party who then can use these rights to increase the density of development at another designated location. While the seller of development rights still owns the land and can continue using it, an easement is placed on the property that prevents further development. A TDR program protects land resources while at the same time providing additional income to both the landowner and the holder of the development rights.

h. traditional neighborhood design (TND)

The Wisconsin Comprehensive Planning law defines Traditional Neighborhood Development (TND) to mean: A compact, mixed use neighborhood where residential, commercial and civic buildings are within close proximity to each other. It is a planning concept based on traditional small towns and city neighborhoods. The variety of uses permits educational facilities, civic buildings and commercial establishments to be located within walking distance of private homes. A TND is served by a network of paths, streets, and lanes designed for pedestrians as well as vehicles. Residents have the option of walking, biking, or driving to places within their neighborhood. Potential future modes of transit are also considered during the planning stages. Public and private spaces have equal importance, creating a balanced community that serves a wide range of home and business owners. The

inclusion of civic buildings and civic space such as plazas, greens, parks, and squares enhances community identity and value. Such neighborhoods allow the efficient use of public resources and can help preserve the historic and architectural character of the community.

i. planned unit development (PUD)

The term Planned Unit Development (PUD) is used to describe a type of development and the regulatory process that permits a developer to meet overall community density and land use goals without being bound by existing zoning requirements. PUD is a special type of floating overlay district which generally does not appear on the municipal zoning map until a designation is requested. This is applied at the time a project is approved and may include provisions to encourage clustering of buildings, designation of common open space, and incorporation of a variety of building types and mixed land uses. A PUD is planned and built as a unit thus fixing the type and location of uses and buildings over the entire project. Potential benefits of a PUD include more efficient site design, preservation of amenities such as open space, lower costs for street construction and utility extension for the developer and lower maintenance costs for the municipality.

j. overlay zoning

Overlay zoning is a regulatory tool that creates a special zoning district, placed over an existing base zone(s), which identifies special provisions in addition to those in the underlying base zone. The overlay district can share common boundaries with the base zone or cut across the base zone boundaries. Regulations or incentives are attached to the overlay district to protect a specific resource or guide development within a special area.

k. density bonuses

A density bonus is an incentive-based tool that permits developers to increase the maximum allowable development on a property in exchange for helping the community achieve public policy goals. Increasing development density may allow for increases in developed square footage or increases in the number of developed units. This tool works best in areas where growth pressures are strong and land availability is limited or when incentives for attaining the goals outweigh alternative development options.

l. official maps

These maps can show existing and planned public facilities among other things. They can also be used to restrict the issuance of building permits within the limits of the mapped area; often by depicting classes of land.

m. comprehensive planning

Comprehensive Plan – means the adopted official statement of a legislative body of a local government that sets forth (in words, maps, illustrations and/or tables) goals, policies and guidelines intended to direct the present and future physical, social and economic development that occurs within its planning jurisdiction and that includes a unified physical design for the public and private development of land and water. (Note: The Wisconsin Smart Growth Law lists and describes nine elements that must be contained in a comprehensive plan.)

n. economic/environmental impact analysis

Growth has often been viewed as healthy and desirable for communities because it often leads to additional jobs; increased income for residents; a broader tax base; and the enhancement of cultural amenities such as libraries and parks. But growth may also be accompanied by costs such as increased fiscal expenditures for necessary public services and infrastructure, traffic congestion, consumption of local natural resources, loss of open space and unique cultural attributes. Also, development decisions are too often made without a sufficient understanding of the consequences of those decisions on overall community well-being. An economic/environmental impact analysis is conducted to slow down the development process and look at all the consequences that could result.

o. impact fees

An impact fee is a financial tool used to subsidize anticipated capital improvements associated with new development. Impact fees enable cities, villages and towns to shift a proportionate share of the capital cost of public facilities serving new developments to developers (Wis. Stat. 66.0617). They also serve to bridge the gap between limits on traditional funding sources, such as property taxes and state or federal aids, and the high cost of new development.

p. tax increment financing (TIF)

Local officials can encourage private development by making publicly funded improvements such as demolition, sewer, roads, curb and gutter. This option is expensive, however, and can discourage local officials from taking action since the overlying taxing jurisdiction would not bear any redevelopment costs, yet would share in the expanded tax base.

With TIF, the overlying taxing jurisdictions become involved in helping to pay development costs in partnership with the city or village. The municipality makes the expenditures to promote development/redevelopment in an area where development would not likely otherwise occur. Any resulting private development increases the tax base. The other taxing jurisdictions agree to forego the increase in property tax revenues so that the city or village can use it exclusively to repay the costs of public improvements. If everything works out well, development/redevelopment occurs, resulting in increased tax base and jobs; the local municipality recoups the cost of their investment; and thereafter, all taxing jurisdictions share the tax base. This is the theoretical basis of TIF. The entire

concept can very extremely difficult to understand; even land use planners have difficulty describing it to other people.

Implementation Matrix

The implementation schedule provided in this element is a listing of all the policies and programs (or activities) that need to be completed in order to implement the goals of this comprehensive plan. The potential groups to implement have been suggested, however it may be the desire of these groups to form subgroups, task forces, or other citizen participation methods to complete the tasks and encourage opportunities for citizen involvement.

Element	Proposed Action	Potential Groups to Implement	Proposed Completion Date	Method of Funding	Current status
Issues and Opportunities	Prepare a Welcome Guide and distribute to new residents in the Town.	Plan Commission	Nov-08	General Fund	
Issues and Opportunities	Review "Polk County Rural Living Guides" when completed and consider distribution to new residents in the Town.	Plan Commission	Jan-09	General fund	
Issues and Opportunities	Involve public in being good stewards of Town funds.	Town Board	Ongoing	General fund	
Housing, Land Use	Revise subdivision ordinance to include incentives to developers who satisfy Town goals.	Town Board, Plan Commission	Dec-09	General Fund	
Housing, Land Use	Address design standard for residential development in new subdivision ordinance.	Plan Commission, Town Board	Dec-09	General Fund	
Transportation	Upgrade all private roads to meet Town road standards.	Town Board, Plan Commission	Ongoing	General Fund	
Transportation	Maintain consistent road signs in the Town of Garfield.	Town Board	Ongoing	General Fund	
Utilities and Community Facilities	Utilize DNR Urban Nonpoint Source and Targeted Runoff Grants for stormwater management facilities.	Plan Commission	Ongoing	General Fund	
Utilities and Community Facilities	Update Town Park Plan every 5 years.	Park Commission	Ongoing	General Fund	
Utilities and Community Facilities	Monitor needs of public facilities.	Town Board	Ongoing	Grants and/or General Fund	

Utilities and Community Facilities	Keep Capital Improvements Program (CIP) current.	Town Board	Ongoing	General Fund	
Utilities and Community Facilities	Create long-term contracts for public services received in the Town to ensure consistent service over the next five years.	Town Board	Within 6 months	General Fund	
Utilities and Community Facilities	Increase the number of visitors to the Town Park to create revenue to make Park self supporting.	Town Board	Ongoing	General Fund	
Agricultural, Natural, and Cultural Resources	Encourage and maintain the Town's rural character.	Town Board	Ongoing	General Fund	
Agricultural, Natural, and Cultural Resources	Provide information to agricultural landowners on land development options.	Plan Commission	Within 6 months of plan adoption	General Fund	
Agricultural, Natural, and Cultural Resources	Create a Farmland Preservation Plan for the Town of Garfield.	Plan Commission	Within 2 years of plan adoption	General Fund	
Economic Development	Offer economic development tools.	Plan Commission	Ongoing	General Fund	
Economic Development	Develop a means to assist local businesses.	Plan Commission	Ongoing	General Fund	
Intergovernmental Cooperation	Inventory all equipment owned by Town of Garfield and distribute list to neighboring municipalities for potential collaboration.	All Town Staff, Town Board	Within 6 months	General Fund	
Intergovernmental Cooperation/Agricultural, Natural, and Cultural Resources	Conduct yearly meeting with the Lake Wapo/Bear Trap Association and the Lake Wapo Sanitary Sewer District to address current issues.	Town Board, Plan Commission	Ongoing	General Fund	
Land Use	Research the creation of a zoning ordinance.	Plan Commission, Town Board	Within 6 months of plan adoption	General Fund	
Implementation	Conduct community survey every five years to monitor change in Town views.	Plan Commission	Ongoing	General Fund	
Implementation	Update all demographic data in comprehensive plan within 6 months of new U.S. Census.	Plan Commission	Ongoing	General Fund	
Implementation	Address and update items listed in Implementation Element.	Plan Commission, Town Board	Ongoing	General Fund	

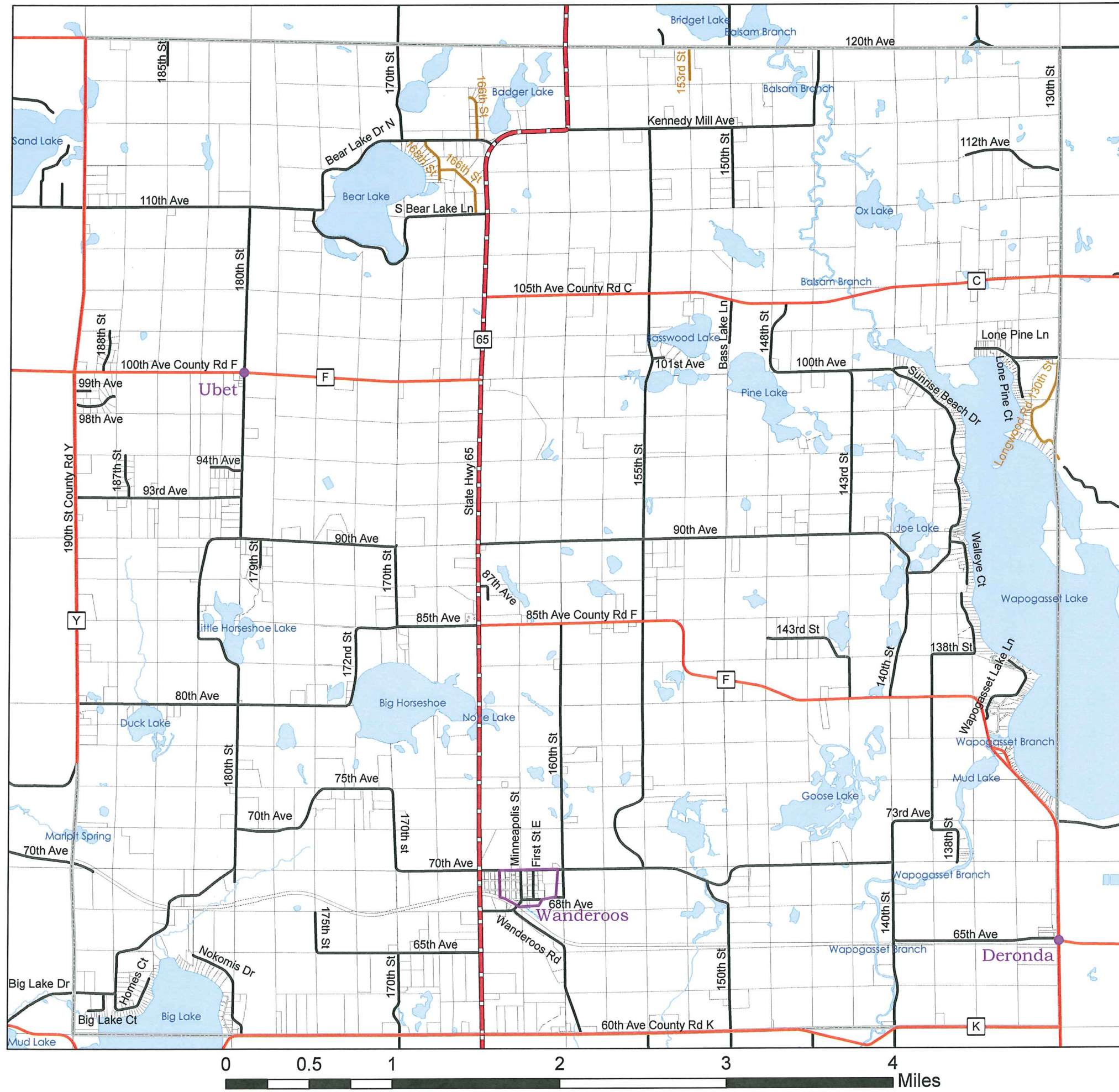
Appendix

Comprehensive Planning Public Participation Plan
Resolution No. 4-16-2007
Resolution No. 3-2008
Ordinance No. 5-2008

Map #1: Base Map
Map #2: Housing
Map #3: Functional Classification
Map #4: Recreational Resources
Map #5: Community Facilities
Map #6: School Districts
Map #7: Current Land Cover
Map #8: Soil Limitations
Map #9: Soil Capacity
Map #10: Existing Land Use
Map #11: Preferred Land Use

Town of Garfield, Polk County

Map #1 Base Map



Legend

-  Town of Garfield
-  Parcels
-  Lakes
-  Rivers and Streams
-  State Highway
-  County Highway
-  Local Road
-  Private Road



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Source: Polk County Land Information Dept.
Projection: Transverse Mercator



Town of Garfield, Polk County

Map #3 Functional Classification

Legend

 Town of Garfield

Functional Class

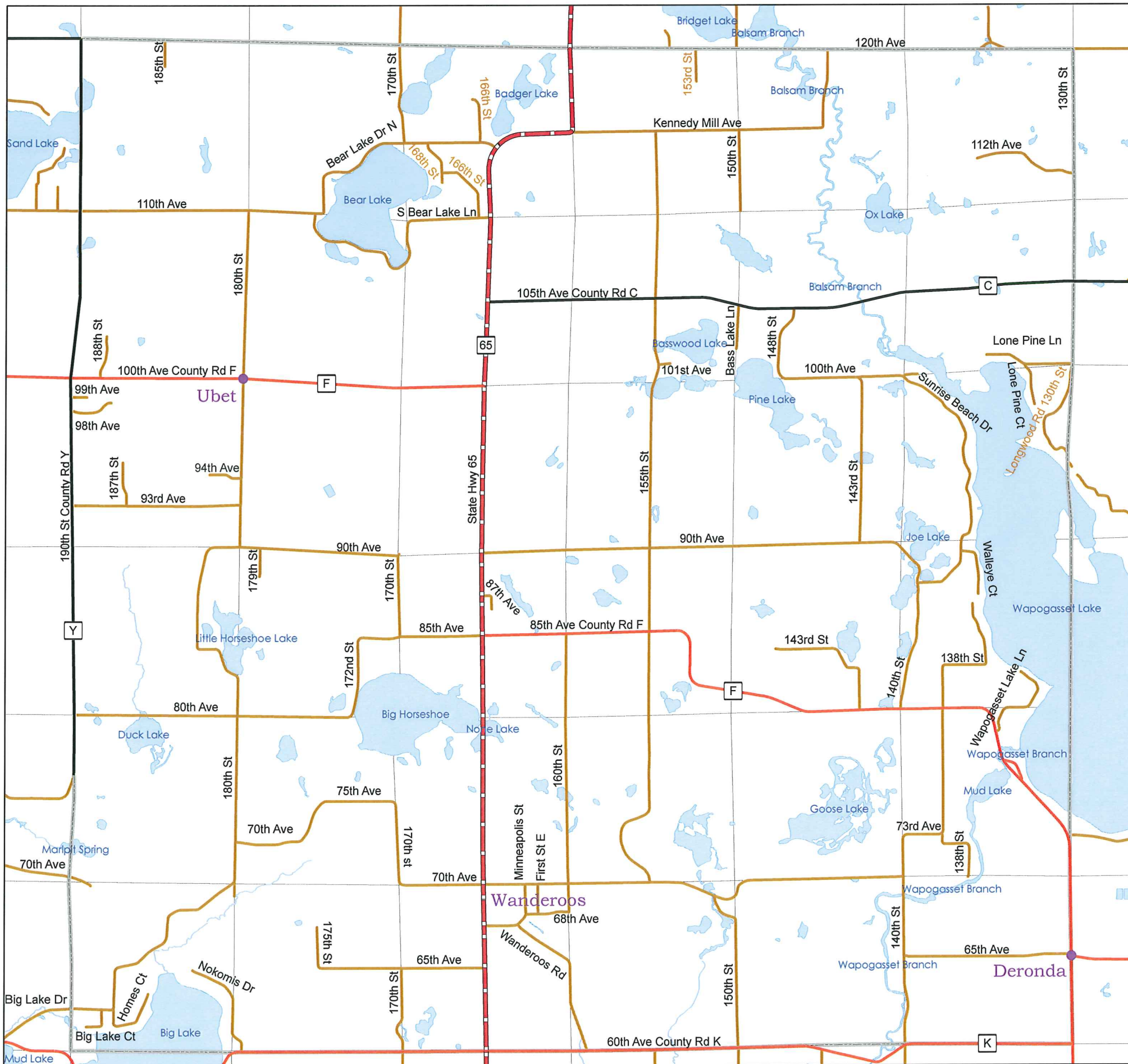
-  Minor Arterial
-  Major Collector
-  Minor Collector
-  Local Roads

A functionally classified road system is one in which streets and highways are grouped into classes according to the character of service they provide. At the upper limit of the system are those facilities that emphasize traffic mobility, whereas at the lower limit are local streets that emphasize access.



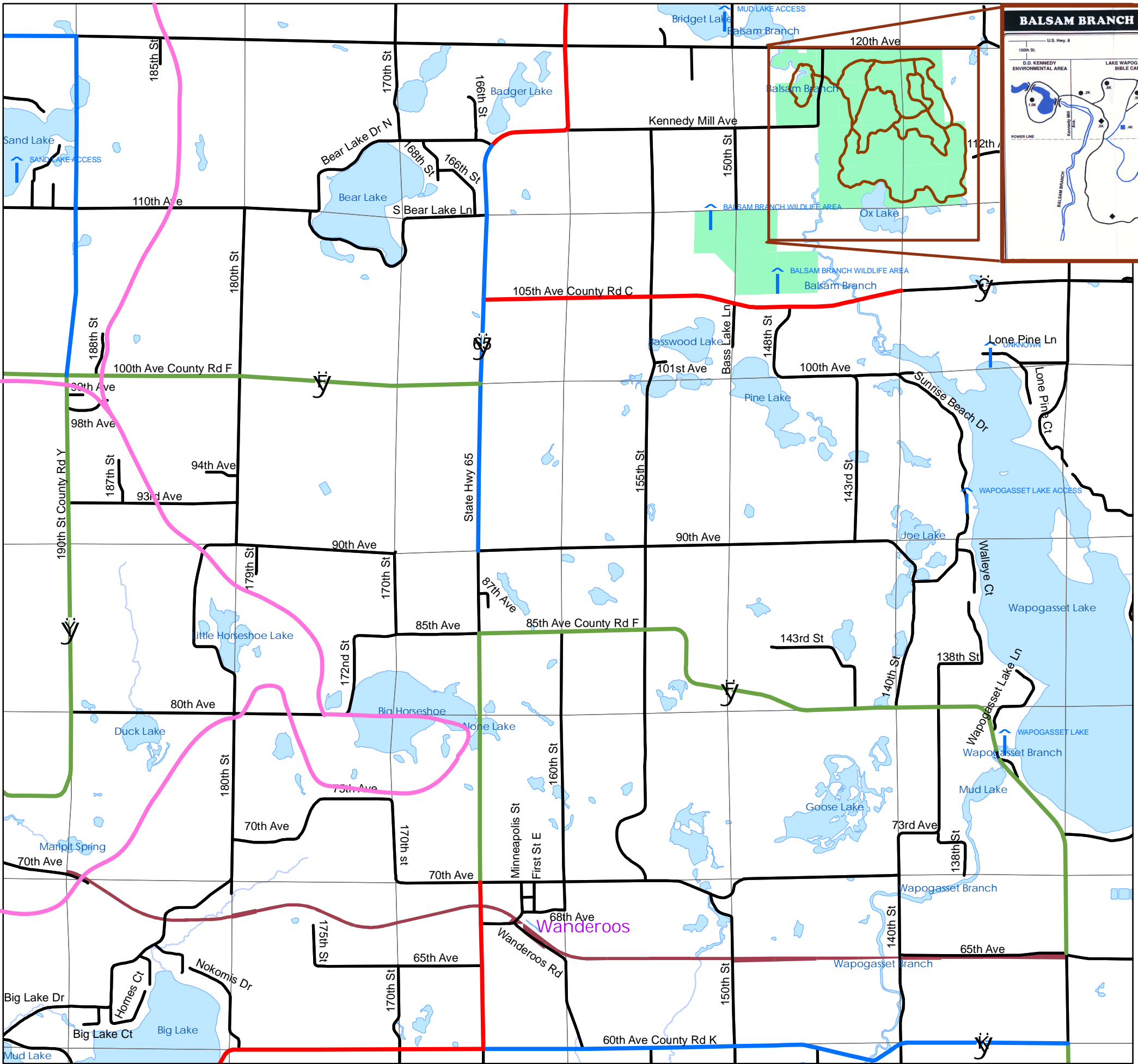
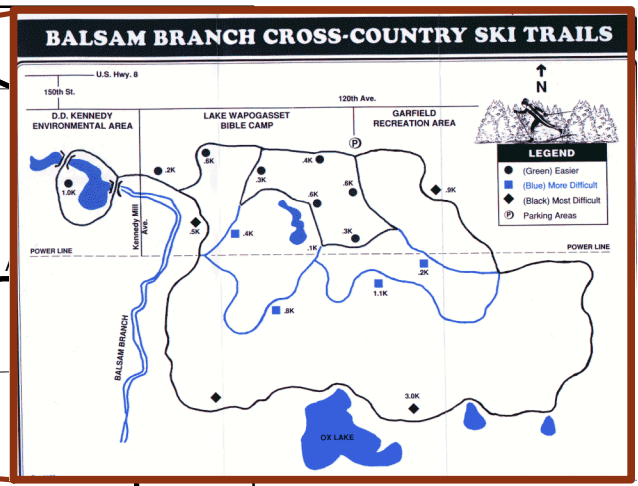
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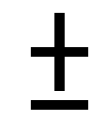
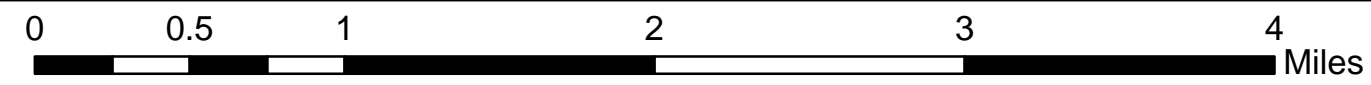
Town of Garfield, Polk County

Map #4 Recreational Resources



- Legend**
- Town of Garfield
 - Lakes
 - Rivers and Streams
 - Boat Access
 - Balsam Branch Cross-County Ski Trails
 - Old Railroad Track
 - Recreational Land
 - Snowmobile Trail
 - Road Conditions for Bicycling
 - Best Conditions
 - Moderate Conditions
 - Undesirable Conditions

Note: The exact locations of the snowmobile trails depicted on this map may change from year to year. Interested parties should contact local snowmobile clubs and the Polk County Parks Dept. each year for trail routes.



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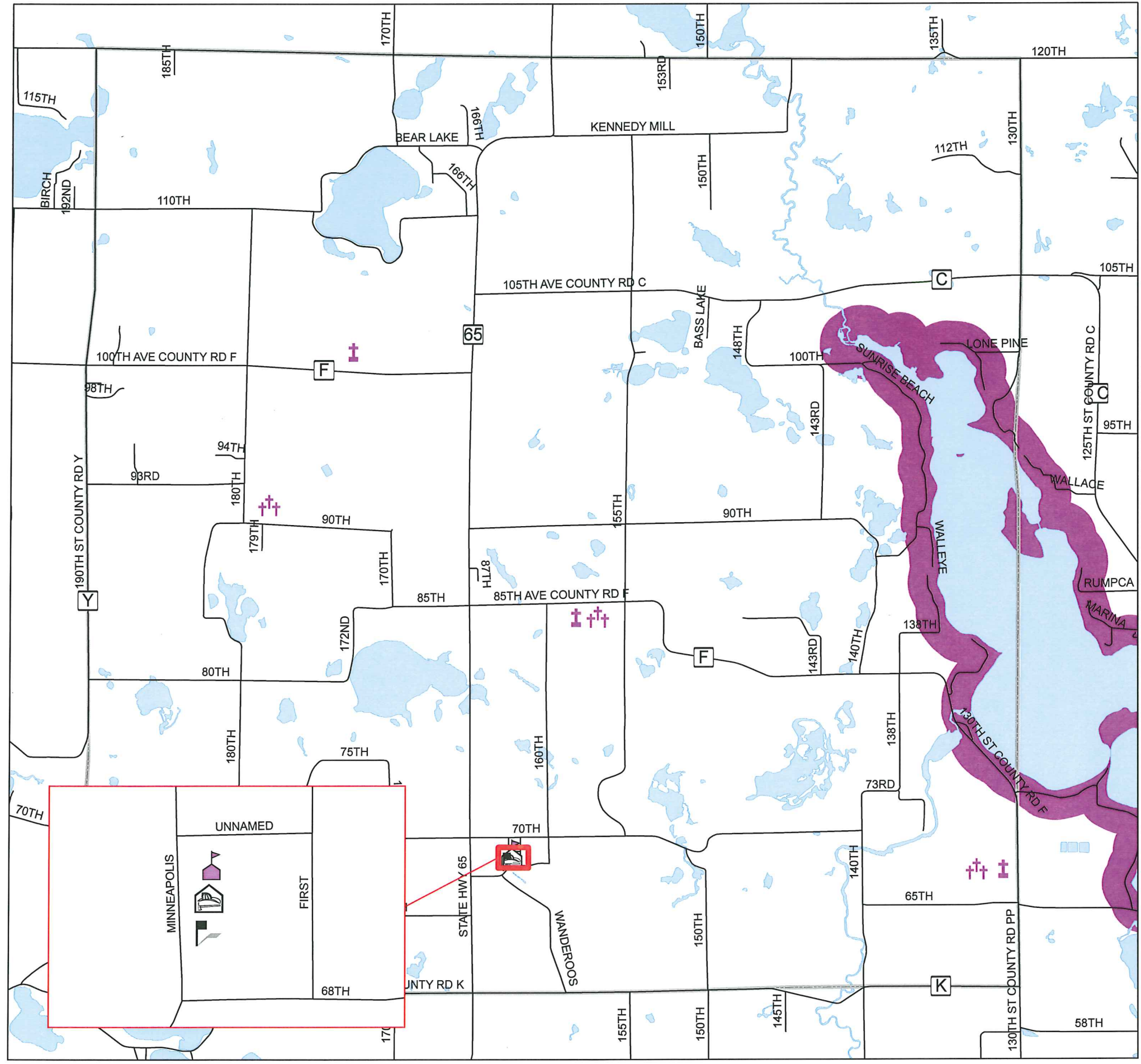
December, 2007
Source: Polk County Land Information Dept., Polk County Parks and Recreation Dept., WI DOT
Projection: Transverse Mercator

Town of Garfield, Polk County

Map #5 Community Facilities

Legend

-  Town of Garfield
-  Cemetery
-  Church
-  Fire Station
-  Town Hall
-  Recycling Center
-  Sanitary District (1,000 ft.)



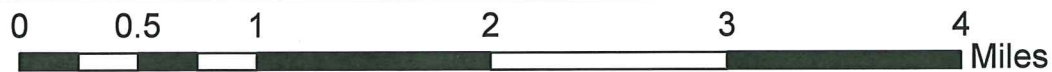
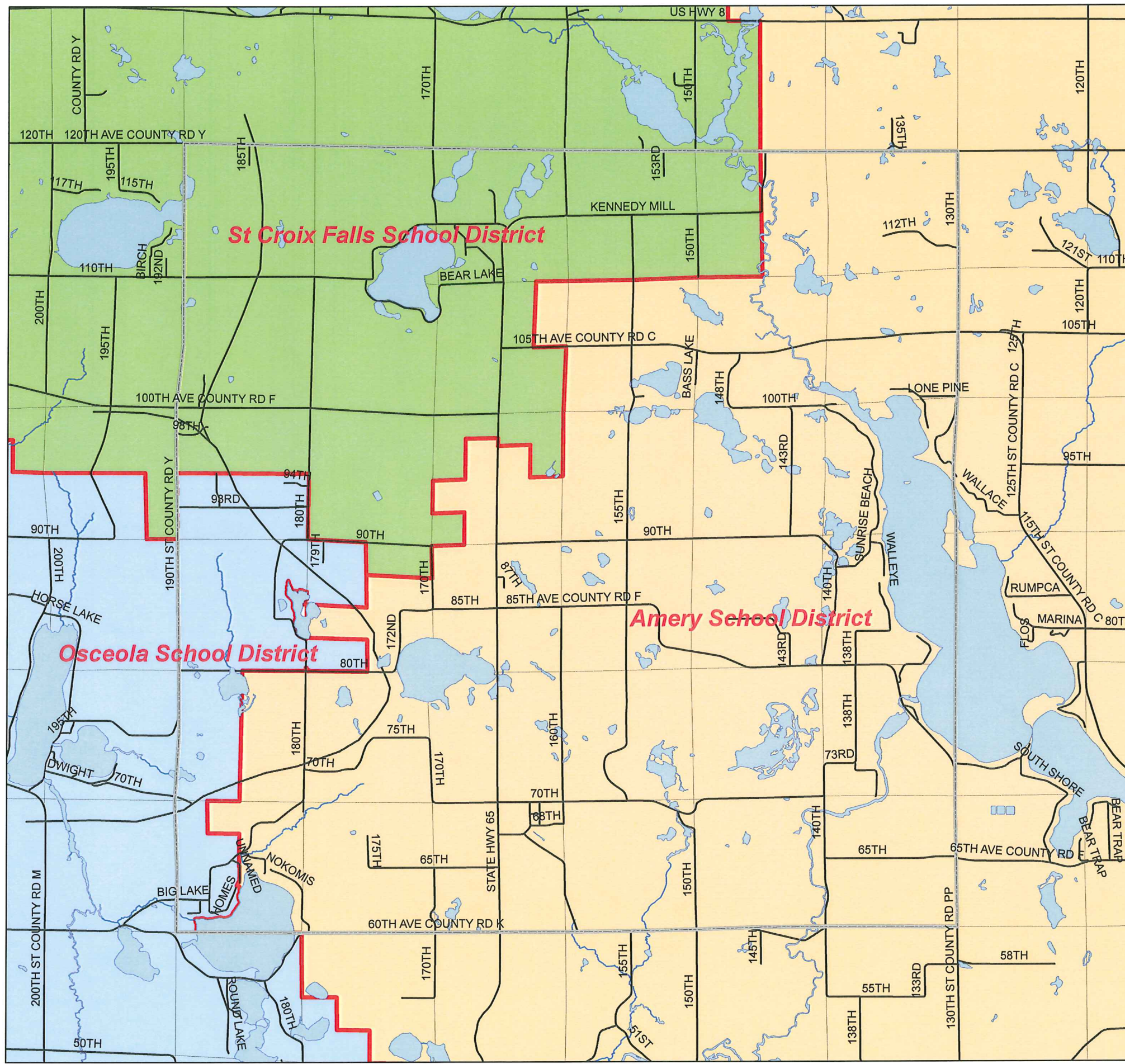
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Projection: Transverse Mercator

Town of Garfield, Polk County

Map #6 School Districts

Legend

-  Town of Garfield
-  Roads
-  Amery School District
-  Osceola School District
-  St Croix Falls School District

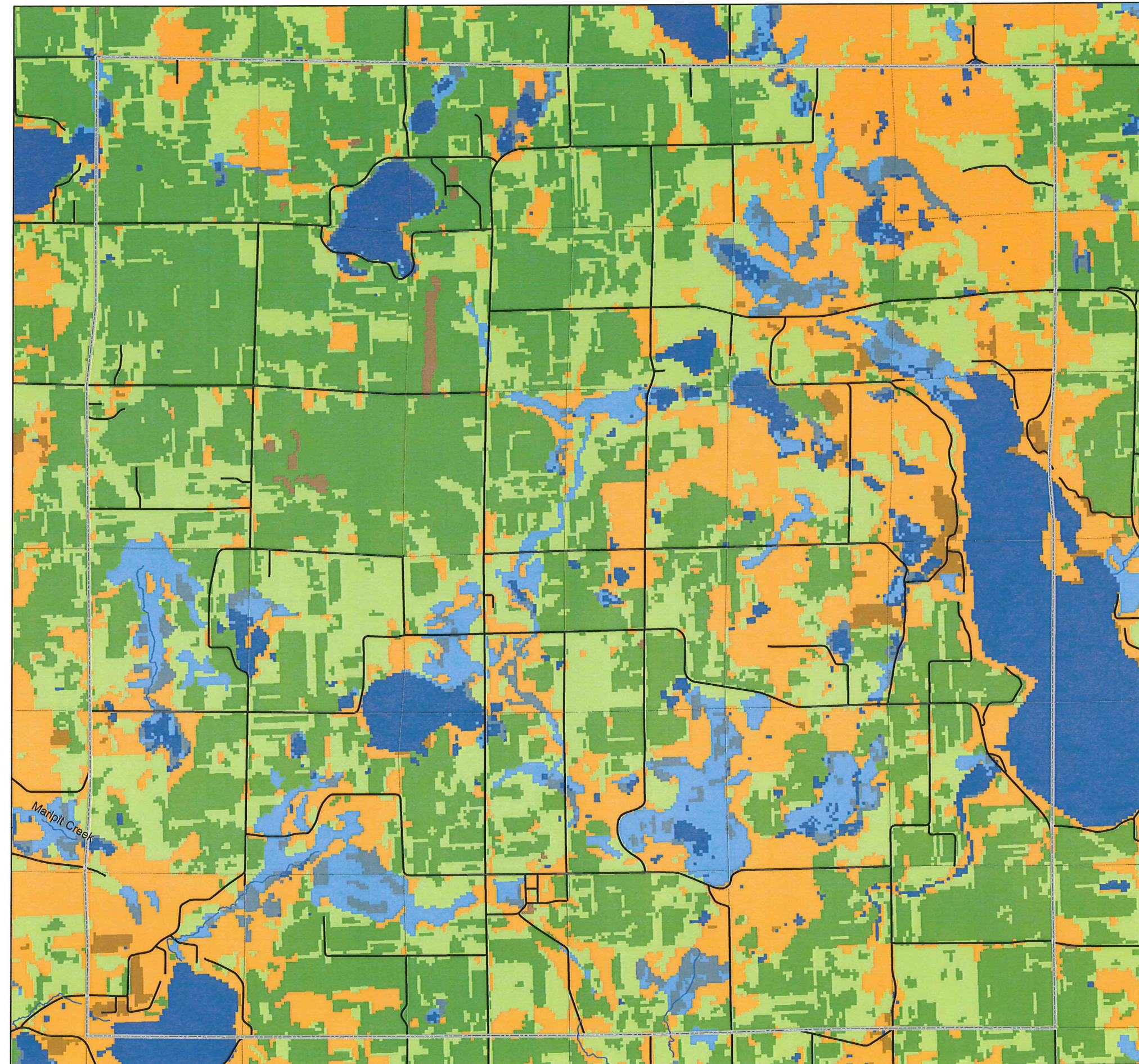


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Town of Garfield, Polk County

Map #7 Current Land Cover



Legend

- Town of Garfield
- Agriculture
- Grassland
- Coniferous Forest
- Deciduous Forest
- Mixed Forest
- Open Water
- Wetland
- Forested Wetland
- Barren

The data used for this map was from Wisconsin DNR WISCLAND land cover data. This data was created from interpretation of 1992 satellite imagery. The land cover features from this data have 5 acre minimums. The data consists of 37 separate land covers, but these have been reduced and combined specifically for the Town of Garfield.













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Town of Garfield, Polk County

Map #9 Soil Capability

Legend

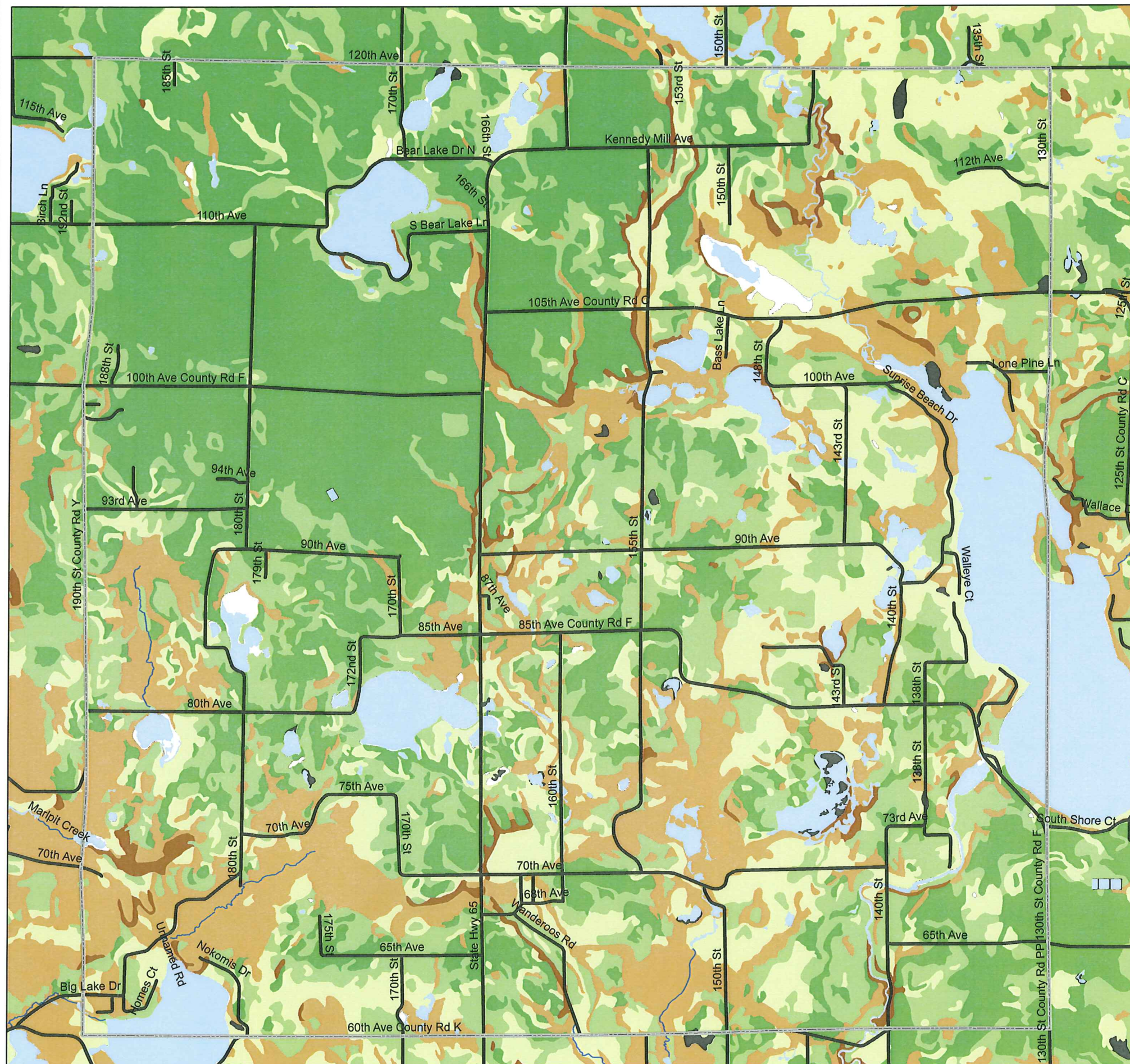
-  Town of Garfield
-  Missing Data
-  Class I
-  Class II
-  Class III
-  Class IV
-  Class V
-  Class VI
-  Class VII
-  Class VIII

Land Suited to Cultivation and Other Uses:

- Class I - soils have few limitations that restrict their use.
- Class II - soils have some limitations that reduce the choice of plants or require moderate conservation practices.
- Class III - soils have severe limitations that reduce the choice of plants or require special conservation practices, or both.
- Class IV - soils have very severe limitations that restrict the choice of plants, require very careful management, or both.

Land Limited in Use-Generally Not Suited to Cultivation:

- Class V - soils have little or no erosion hazard but have other limitations impractical to remove that limit their use largely to pasture, range, woodland, or wildlife food and cover.
- Class VI - soils have severe limitations that make them generally unsuited to cultivation and limit their use largely to pasture or range, woodland, or wildlife food and cover.
- Class VII - soils have very severe limitations that make them unsuited to cultivation and that restrict their use largely to grazing, woodland, or wildlife.
- Class VIII - soils and landforms have limitations that preclude their use for commercial plant production.



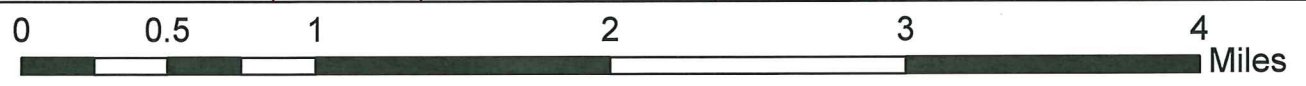
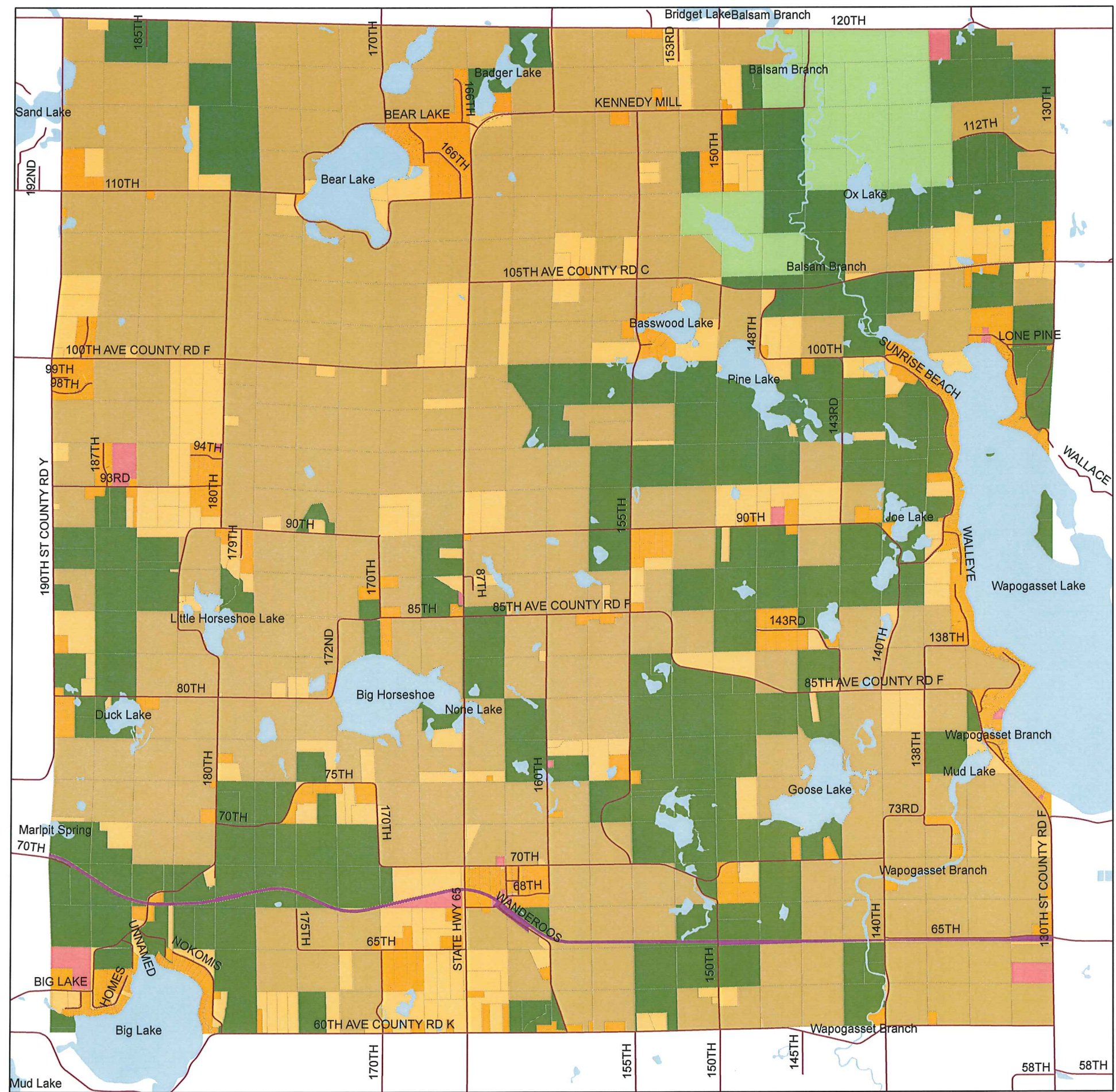
Stevens
ENGINEERS · PLANNERS · SURVEYORS
1680 LIVINGSTONE ROAD
HUDSON, WISCONSIN
WWW.STEVENSENGINEERS.COM
715-385-5819
715-385-5879 FAX
February, 2008
Source: Polk County Land Information, NRCS Soil Data Mart
Projection: Transverse Mercator

Town of Garfield, Polk County

Map #10 Existing Land Use

- Current Land Use
- Residential
 - Rural Residential
 - Commercial
 - Agriculture/Open Space
 - Private Forest
 - Conservation/Recreation
 - Railroad Trail
 - Lakes and Rivers

Existing land use represents how the land is used by people. Residential land consists primarily of parcels about 5 acres or less. Rural residential land consists of parcels between 5 and 35 acres in size. Agricultural/open space and Private Forest land consists of parcels 35 acres or more. Finally, parcels labeled commercial have a portion of land assessed as commercial property.



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715-386-5819
715-386-5879 FAX

November, 2007
Source: Polk County Land Information Dept.
Stevens Engineers, Inc.
Projection: Transverse Mercator

Ordinance No. 5-2008

ORDINANCE TO ADOPT THE TOWN OF GARFIELD COMPREHENSIVE PLAN

TOWN OF GARFIELD
Polk County, WI

The town board of the Town of Garfield, Wisconsin do ordain as follows:

Section 1. Pursuant to section 62.23(2) and (3) under 60.22(3) of the Wisconsin Statutes, the Town of Garfield, is authorized to prepare and adopt a comprehensive plan as defined in section 66.1001(1)(a) and 66.1001(2) of the Wisconsin Statutes.

Section 2. The town board of the Town of Garfield, Wisconsin, has adopted written procedures designed to foster public participation in every stage of the preparation of a comprehensive plan as required by section 66.1001(4)(a) of the Wisconsin Statutes.

Section 3. The plan commission of the Town of Garfield, by a majority vote of the entire plan commission recorded in its official minutes, has adopted a resolution recommending to the town board the adoption of the document entitled "Town of Garfield Comprehensive Plan," containing all of the elements specified in section 66.1001(2) of the Wisconsin Statutes.

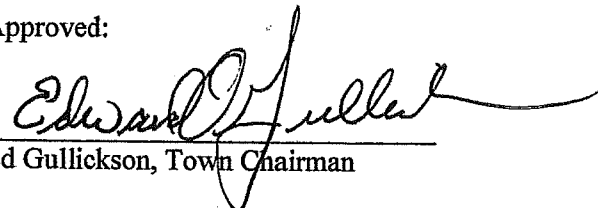
Section 4. The Town of Garfield has held at least one public hearing on this ordinance, in compliance with the requirements of section 66.1001(4)(d) of the Wisconsin Statutes.

Section 5. The town board of the Town of Garfield, Wisconsin, does, by enactment of this ordinance, formally adopt the document entitled, "Town of Garfield Comprehensive Plan" pursuant to section 66.1001(4)(c) of the Wisconsin Statutes.

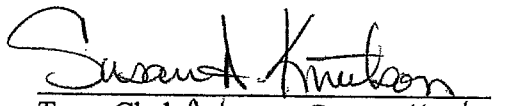
Section 6. This ordinance shall take effect upon passage by a majority vote of the members-elect of the town board and publication or posting required by law.

Adopted this 25th day of November, 2008

Approved:


Ed Gullickson, Town Chairman

Attest:


Town Clerk-Acting, Susan Knutson

Resolution No. 3-2008

**RESOLUTION TO ACCEPT THE COMPREHENSIVE PLAN AND
DISTRIBUTE FOR PUBLIC REVIEW**

**TOWN OF GARFIELD
Polk County, Wisconsin**

The Town Board of the Town of Garfield, Wisconsin, does resolve the following:

Whereas, pursuant to sections 62.23 (2) and (3) of Wisconsin Statutes, the Town of Garfield is authorized to prepare and adopt a comprehensive plan as defined in sections 66.1001(1)(a) and 66.1001(2) of Wisconsin Statutes.

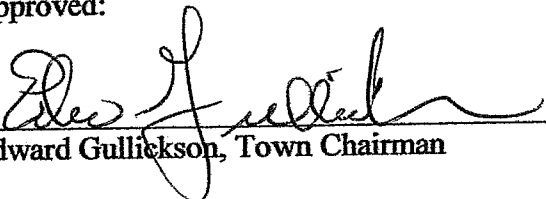
Whereas, the Town Board of the Town of Garfield, Wisconsin, has adopted written procedures designed to foster public participation in every stage of the preparation of a comprehensive plan as required by Section 66.1001(4)(a) of the Wisconsin Statutes.

Whereas, the Plan Commission of the Town of Garfield by a majority vote recorded in its official minutes, is recommending to the Town Board the acceptance of the document entitled "Comprehensive Planning: Town of Garfield", pursuant to section 66.1001(4)(c) of the Wisconsin Statutes.


NOW THEREFORE BE IT RESOLVED, the Town of Garfield Town Board officially accepts "Comprehensive Planning: Town of Garfield" together with all sections and maps, and authorizes distribution for public review followed by a Public Hearing as required by law.

ADOPTED this 16 day of JUNE, 2008.

Approved:


Edward Gullickson, Town Chairman

Attest:


Susan Knutson, Treasurer & Acting Clerk

Resolution No. 4-16-2007

**RESOLUTION ADOPTING
WRITTEN PUBLIC PARTICIPATION PROCEDURES**

TOWN OF GARFIELD
Polk County, Wisconsin

WHEREAS, the Town of Garfield is preparing a Comprehensive Plan under Wisconsin State Statute 66.1001, and;

WHEREAS, the Town of Garfield may amend the Comprehensive Plan, and;

WHEREAS, Wisconsin State Statute 66.1101 (4) requires a governing body of a local unit of government to adopt written procedures designed to foster public participation in the adoption or amendment of a comprehensive plan, and;


WHEREAS, the Town Plan Commission has prepared, publicly reviewed such written procedures, and recommended approval to the Town Board of the public participation plan entitled Town of Garfield: Comprehensive Planning Public Participation Plan, which is attached hereto and made part hereof, and;

WHEREAS, the Town of Garfield believes that regular, meaningful, public involvement in the comprehensive planning process is important to assure that the resulting Comprehensive Plan meets the wishes and expectations of the public.

NOW THEREFORE BE IT RESOLVED, the Town of Garfield Town Board officially adopts Town of Garfield: Comprehensive Planning Public Participation Plan.

Adopted this 16th day of April, 2007.

Approved:


Edward Gullickson, Town Chairman

Attest:


Hazel Nelson, Town Clerk