

# 10 Growth Forecasts

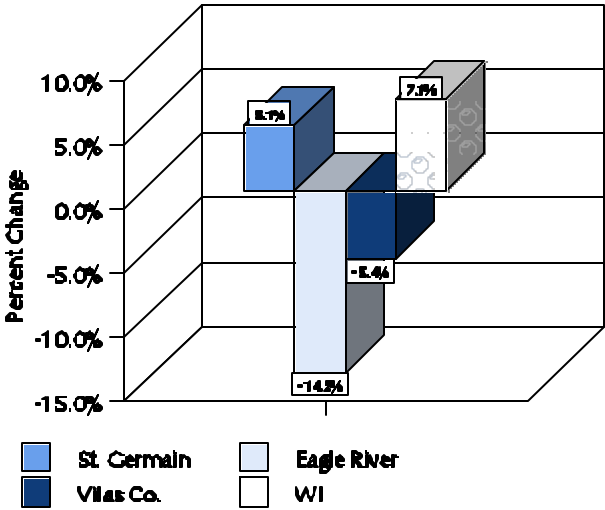
Based on historic and current trends, projections can be built regarding population and housing units. These projections are used to estimate growth rates in the town, and how the *Town of St. Germain Year 2020 Comprehensive Land Use Plan* can best accommodate anticipated growth.

## 10.1 Population Trends and Projections

### Wisconsin Department of Administration Projections

In 1993 the Wisconsin Department of Administration’s (WDOA) Demographic Services Center prepared baseline population projections to the year 2015 for the communities and counties of the state. These projections are recognized by the North Central Regional Planning Commission. The WDOA utilized a projection formula that calculates the annual population change over three varying time spans. From this formula, the average annual numerical population change is calculated, which is used to give communities preliminary population projections for a future date. Figure 10-1 illustrates the comparative projected population growth for the town of St. Germain, city of Eagle River, Vilas County and the state of Wisconsin using the WDOA's projections.

**Figure 10-1**  
**WDOA Comparative Population Projections**  
**Town of St. Germain and Selected Areas**  
**1998-2015**

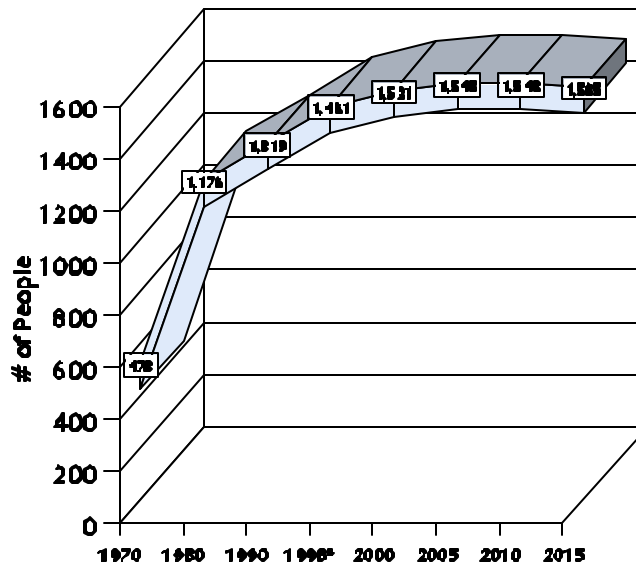


Source: Wisconsin Demographic Services Center Official Municipal Population Projections 1990-2015. \* Wisconsin Department of Administration Official Population Estimate, 1998.

Figure 10-1 illustrates that the town of St. Germain and the state of Wisconsin are projected to experience increases in population between 1998 and 2015, increasing by 5.1% and 7.1%, respectively. The city of Eagle River and Vilas County are projected to experience decreases in population between 1998 and 2015, with the city of Eagle River declining the most at 14.2% and Vilas County decreasing 5.4%.

Figure 10-2 depicts the population trends and projections specifically for the town of St. Germain from 1970 to the year 2015.

**Figure 10-2**  
**Population Trends and WDOA Projections**  
**Town of St. Germain**  
**1970-2015**



Source: Wisconsin Demographic Services Center Official Municipal Population Projections 1990-2015. \* Wisconsin Department of Administration Official Population Estimate, 1998.

These baseline projections, prepared by the WDOA, predict a gradual increase in the town of St. Germain's population from the 1998 estimate of 1,461 persons to 1,548 persons in 2005. Between 2005 and 2015, the population is expected to remain rather stable. Overall, the town of St. Germain is forecasted experience a 5.1% increase in population between 1998 and 2015.

It is important to note that projections are based on past and current population trends; therefore projections are only baseline information. As indicated by the WDOA, actual population levels are subject to the town's geophysical conditions, the tourist economy, local economy, existing zoning restrictions, taxation, annexations and other political policies which influence the business and personal location decisions.

## Population Projections Based on Recent Building Permit Data Trends

In addition to the population projections provided by the WDOA, projected population figures may also be derived using recent building permit activity trends. A projection of total housing units through the year 2015 based on recent building permit activity data is provided in Section 10.2. Using this projection of total housing units for the town and the projected number of persons per household, population projections can be determined which reflect the outcome if recent trends were to continue throughout the planning period. Table 10-1 and associated Figure 10-3 identify the projected population for the town of St. Germain based on this data.

**Table 10-1**  
**Population Projections Based on Total Number of Housing Units as Projected**  
**Using Recent Building Permit Activity Data**  
**Town of St. Germain**  
**1990-2015**

	1990	1995	2000	2005	2010	2015
Total Housing Units	1,978	2,223	2,468	2,713	2,958	3,203
Occupied Units (29.5% of total units)	583	656	728	800	873	945
Persons Per Household	2.26	2.24	2.16	2.08	1.99	1.92
<b>Total Population</b>	<b>1,319</b>	<b>1,469</b>	<b>1,573</b>	<b>1,665</b>	<b>1,736</b>	<b>1,814</b>

Source: 1990 U.S. Census Data; WDOA Wisconsin Household Projections by Household Types 1990-2015, whereby the increments used to obtain the projected number of persons per household for the town of St. Germain were based on Vilas County's projection increments; Vilas County Zoning Office, Building Statistics, 1991-1998; Foth & Van Dyke, 1998.

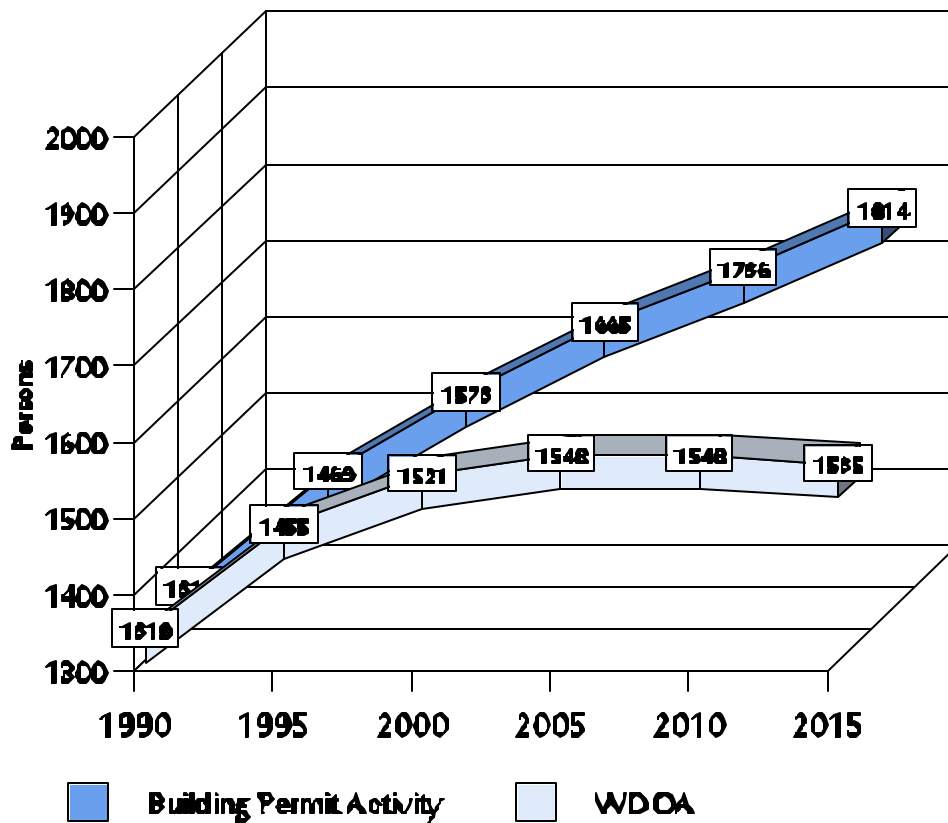
The projected total population identified in Table 10-1 reflects the outcome based on recent building permit activity trends continuing. The total housing unit figure is the projected number of total housing units based on recent building permit activity. The occupied units is based on the total numbers occupied housing units remaining consistent at the 1990 level of 29.5% of total housing units in the town. The projected number of persons per household is based on the projections prepared by the WDOA (Section 10.2, Figure 10-4).

Utilizing recent building permit activity data, it is projected the town of St. Germain population will increase steadily from 1,319 persons in 1990 to 1,814 persons in the year 2015, an overall increase of 495 persons, or 37.5% over the 25 year period.

## Comparative Population Projections

Figure 10-3 illustrates both the WDOA population projection and the projection prepared based on recent building permit activity data, simultaneously.

**Figure 10-3**  
**Comparative Population Projections**  
**WDOA Population Projections and Projections Prepared Using Projected Number**  
**of Total Housing Units Based on Recent Building Permit Activity Trends**  
**Town of St. Germain, 1990-2015**



Source: Wisconsin Demographic Services Center Official Municipal Population Projections 1990-2015; 1990 U.S. Census Data; WDOA Wisconsin Household Projections by Household Types 1990-2015, whereby the increments used to obtain the projected number of persons per household for the town of St. Germain were based on Vilas County's projection increments; Vilas County Zoning Office, Building Statistics, 1991-1998; Foth & Van Dyke, 1998.

The two projections are clearly different, with the WDOA projections show the town's population to increase rather significantly between 1990 and 2000, and then remain relatively stable throughout the

remainder of the planning period, while the projection prepared based on recent building permit activity trends shows a significant population increase continuing through the year 2015.

The projections prepared based on recent building permit activity trends are aggressive when compared to the projections provided by the WDOA. It should be noted that the timeframe used in developing the housing unit projections (1991-1998) was a very prosperous one, thus these population projections are based on similar prosperous trends continuing through the year 2015.

However, the projection based on building permit data offers contrasting perspective relative to WDOA forecasted population increases over the plan period. The comparative trend analysis creates a range to target actual land use acreage calculations that tie into and reference housing unit projections, which is discussed in Section 10.2. The range allows the plan to assess land use impact as a result of acreage demand from population increases.

## **10.2 Housing Unit Projections**

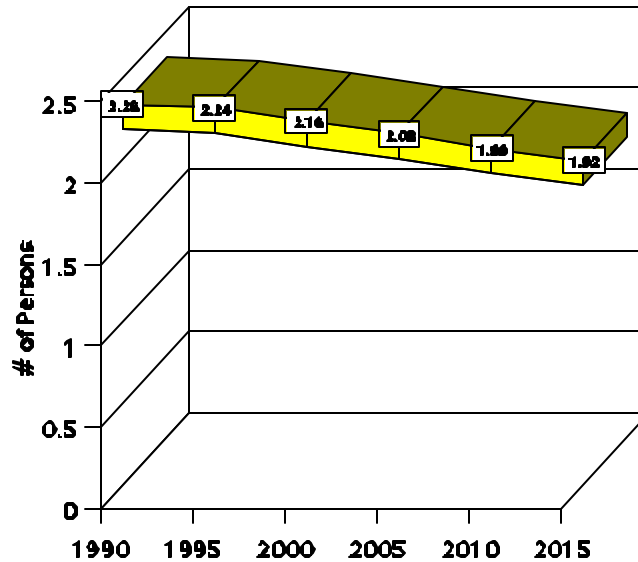
Housing unit projections are an important element in preparing the land use plan. Specifically, they are used to allocate required acreage to accommodate the expected increase in residential development throughout the plan period.

Two housing unit projections are presented in this plan, including 1) housing unit projections based on WDOA population and persons per household projections and U.S. Census data which reflect both year round housing units (which include all occupied units and vacant units which are either for sale or for rent), and vacant other units (which are used for seasonal, recreational, occasional and other uses), and 2) total housing units including all occupied and vacant prepared utilizing 1990 U.S. Census data and 1991-1998 building permit activity trends.

Before these projections can be made, projections of the number of persons per household must first be presented. Figure 10-4 depicts the actual and projected number of persons per household for the town of St. Germain from 1990 to 2015. The increments used to obtain the projected number of persons per household for the town of St. Germain were taken from Vilas County's projection increments which were prepared by the WDOA Demographic Services Center.

The number of persons per occupied housing unit is projected to gradually decline in the town of St. Germain between the years 1990 and 2015. In 1990, the actual number of persons per occupied housing unit was 2.26, and by 2015 it is projected that there will be 1.92 persons per occupied housing unit. The planning impact relates to population increases and the associated increase in housing demand. The reduced number of persons per housing unit then relates to the greater acreage demands due to volume.

**Figure 10-4  
Projected Persons Per Household  
Town of St. Germain, 1990-2015**



Source: WDOA Wisconsin Household Projections by Household Types 1990-2015, whereby the increments used to obtain the projected number of persons per household for the town of St. Germain were based on Vilas County's projection increments.

**Housing Unit Projections Based on WDOA Data**

As mentioned previously, the housing unit projections prepared using WDOA data reflect both year-round housing units and seasonal/recreational units. Total population figures for the period 1990 to 2015 were based upon the 1990 U.S. Census and the WDOA's population projections. It was assumed that all of the town's population would reside in housing units as opposed to group quarters such as nursing homes, mental care facilities, rooming and boarding facilities, etc., which was the case in 1990. The average number of persons per household was based upon the projected increments of household size for Vilas County as prepared by the WDOA's Demographic Services Center.

The total population divided by the average number of persons per household determined the total number of occupied housing units. It was assumed that occupied units would account for 29.5% of all year-round housing units, vacant year round units 2.8%, and seasonal/recreational units 67.7%. Table 10-2 provides the projected number of housing units for the town of St. Germain to the year 2015.

**Table 10-2**  
**Projected Number of Housing Units**  
**Town of St. Germain**  
**1990-2015**

Characteristics	1990	1995	2000	2005	2010	2015
Population	1,319	1,455	1,521	1,548	1,548	1,535
Persons Per Household	2.26	2.24	2.16	2.08	1.99	1.92
Occupied Units: 29.5%	583	650	704	744	778	799
Vacant Year Round Units: 2.8%	55	62	67	71	74	76
Seasonal/Recreational Units: 67.7%	1,340	1,491	1,616	1,708	1,785	1,835
<b>Total Units</b>	<b>1,978</b>	<b>2,203</b>	<b>2,387</b>	<b>2,523</b>	<b>2,637</b>	<b>2,710</b>

Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, STF1A; WDOA Demographic Service Center, Official Municipal Population Projections 1990-2015.

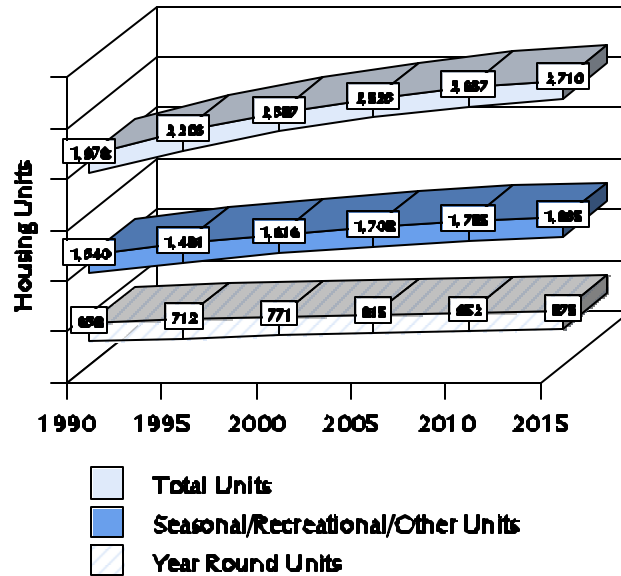
Note: The increments used to obtain the projected household size for the town of St. Germain were taken from Vilas County's projection increments according to the Demographic Services Center.

The total number of year round housing units (occupied units + vacant year-round units) in the town is expected to increase from 638 units in 1990 to 875 units in 2015, a total of 237 units or 37.1% increase. The increase is due to two factors: 1) the population residing in households is projected to increase only slightly overall by 216 persons (approx. 9 persons/year), while the average household size is expected to decline at a more rapid rate from 2.26 persons per household in 1990 to 1.92 persons per household in 2015. The total number of seasonal/recreational housing units is projected to increase from 1,340 units in 1990 to a high of 1,835 units in 2015. The overall increase in seasonal and recreational housing units for the town of St. Germain based on the 1990 and 2015 figures is 495 housing units or 36.9%. Overall, the town is projected to experience its highest number of total housing units, 2,710, in the year 2015, an increase of 732 units or 37.0%.

Based on the total number of housing units counted by the U.S. Census in 1990 (1,978), and adding on the number of building permits granted for new residential developments experienced between 1991 and 1998 (389), there was a total of approximately 2,367 residential housing units in the town of St. Germain in 1998. This indicates that between 1990 and 1998 the growth rate of new residential housing units in the town was similar to that which was projected using WDOA population and persons per household projections and 1990 U.S. Census data. These projections indicated that the town would experience approximately 2,203 total housing units in 1995 and 2,387 units in the year 2000, therefore the 1998 count of 2,367 total housing units is approximately on target with these projections.

Figure 10-5 illustrates the total number of housing units projected within the town of St. Germain broken down by year-round units, seasonal units and total units.

**Figure 10-5**  
**Projected Number of Housing Units by Year-Round, Seasonal, and Total Units**  
**Town of St. Germain**  
**1990-2015**



Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, STF1A; WDOA Demographic Service Center, Official Municipal Population Projections 1990-2015.  
 Note: The increments used to obtain the projected household size for the town of St. Germain were taken from Vilas County's projection increments according to the Demographic Services Center.

**Projections Based on Recent Building Permit Activity Trends**

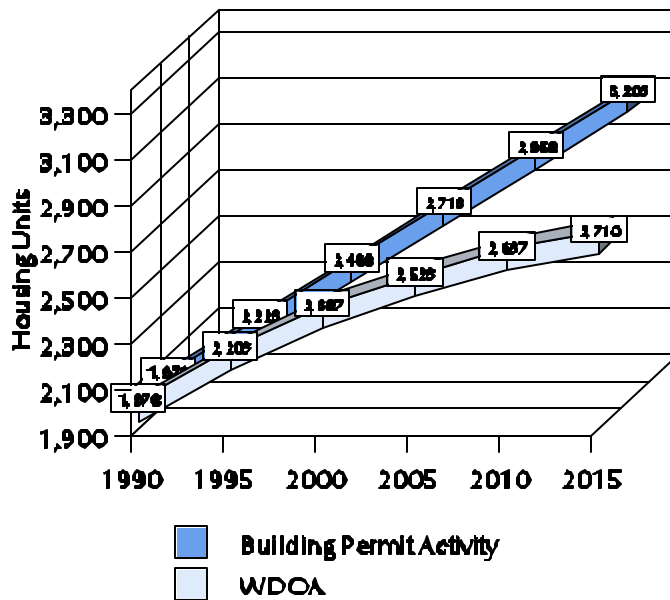
An additional measure that assists in the illustration of the growth in residential housing units for the town of St. Germain is recent building permit activity trends. Figure 4-4 in Section 4 of this plan displays the residential building permit activity which occurred in the town between 1991 and 1998, which includes new homes and mobile home dwellings.

Utilizing the results from the more recent building permit activity data which established an average yearly increase of 49 housing units based on the number of permits granted between 1991 and 1998, a projection of the number of future housing units was made. These projections indicate that the town will experience an addition of 1,225 housing units between 1990 and 2015, an increase of 61.9%. This projection is shown in Figure 10-6 in comparison with the projections prepared using WDOA data.

**Comparative Housing Projections**

The projections prepared using building permit activity trends from 1991 to 1998 are slightly more aggressive when compared to the projections prepared utilizing WDOA data. It should be noted however, that the timeframe from 1991 to 1998 was a very prosperous one. The building permit projections, based on that trend continuing through the year 2015, are to be considered optimistic. Utilizing the more current building permit activity trends, it is projected that St. Germain will have 3,203 total housing units by the year 2015. In contrast, WDOA data projected the town to have 2,710 total housing units, a difference of 493 housing units. However, 1998 data indicates the number of housing units in the town was approximately at the projected number predicted using WDOA data. Therefore, it is likely that the projected number of housing units for the town is closer to the WDOA projections, and not as high as the projections prepared using recent building permit activity trends. It is also unlikely that economic conditions will consistently remain as strong as they were between 1991 and 1998 through the year 2015, which will lower the projected number of housing units based on building permit activity as well.

**Figure 10-6**  
**Comparative Housing Unit Projections**  
**Based on WDOA Population Projections and Recent**  
**Building Permit Activity Trends**  
**Town of St. Germain**  
**1990-2015**



Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, STF1A; WDOA Demographic Service Center, Official Municipal Population Projections 1990-2015; Vilas County Zoning Office, Building Statistics, 1991-1997; Foth & Van Dyke, 1998

Note: The increments used to obtain the projected household size for the town of St. Germain were taken from Vilas County's projection increments according to the Demographic Services Center.

**10.3 Land Use Acreage Needs**

Projections of future land use types are a fundamental element in the development of the Town of St. Germain Preferred Land Use Plan Map (Map 12-1). To achieve "managed growth", demands for acreage to accommodate different land use types must be forecasted and ultimately located on the Preferred Land Use Plan Map.

In the town of St. Germain, adequate acreage for planned residential development is required to accommodate foreseeable needs, react to anticipated demands, and establish acreage parameters for anticipated land conversions due to development.

To accomplish this task, housing unit projections were utilized to develop Table 10-3. The housing unit projections cited in Section 10.2 were revised to account for the surge of recent building activity. Table 10-3 was built to forecast the most optimistic growth demands.

**Table 10-3  
Residential Acreage Projections  
Growth Based on Building Permit Activity**

Required Units 1995-2015	Parcel Size	Estimated % of Developments	Potential Dwelling Units	Acreage Requirements
980				
	20.0 acres or more	10%	98	1,960
	5.0 acres	10%	98	490
	2.5 acres	30%	294	735
	1.5 acres	30%	294	441
	1.0 acres	20%	196	196
<b>TOTAL</b>		<b>100%</b>	<b>980</b>	<b>3,822</b>

Source: Foth & Van Dyke Estimates & Projections  
 \* Revised projection based on recent building permit data.

Table 10-3 is based on the average number of housing units (49 new units) that were permitted in the town of St. Germain between 1991 and 1998 (see Section 4.2). Table 10-3 is also based on the composition of 100% single family units, which includes mobile homes. As a percentage of land use, single family residential occupies over 95.4% of the existing residential land use in the town.

As indicated by Table 10-3, approximately 3,822 acres could be converted to accommodate year round and seasonal residential use during the planning period, assuming the trend of new residential building activity remains relatively consistent. The densities of the unit projections were based on input from the St. Germain Planning and Zoning Committee relative to preferred densities within land use classifications (Section 12.1). It should be noted that existing Vilas County zoning districts relative to lot sizes were not utilized to develop Table 10-3 and Table 10-4.

The acreage need projection based on the permit activity can be biased due to the prosperous economic times that have transcended the trend period. The projection also assumes the trend of new residential building activity remains relatively consistent. However, reliance on the permit projections allows an optimistic comparison to Table 10-4 as portrayed below.

**Table 10-4  
Residential Acreage Projections  
Growth Based on WDOA Projections**

Required Units 1995-2015	Parcel Size	Estimated % of Developments	Potential Dwelling Units	Acreage Requirements
507				
	20.0 acres or more	10%	51	1,020
	5.0 acres	10%	51	255
	2.5 acres	30%	152	380
	1.5	30%	152	228
	1.0	20%	101	101
<b>TOTAL</b>		100%	507	1,984

Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, STF1A; WDOA Demographic Service Center, Official Municipal Population Projections 1990-2015 WDOA; Foth & Van Dyke, 1998.

Table 10-4 is a projection of acreage conversion and need based on WDOA housing unit projections found in Table 10-2. Table 10-4 is also based on the composition of 100% single family units, which includes mobile homes. As a percentage of land use, single family residential occupies over 95.4% of the existing residential land use in the town.

As indicated by Table 10-4, approximately 1,984 acres could be converted to accommodate year round and seasonal residential use during the planning period. The densities of the unit projections were based on

input from the St. Germain Land Use Planning Committee relative to preferred densities within land use classifications.

Comparing Tables 10-3 and 10-4, St. Germain can expect a range of between 1,984 and 3,822 acres and (1,838 acres difference) of land demands and conversion acreage based on the two projections. Again, based on the fact St. Germain's building rate is in line with the WDOA projections as discussed in Section 10.2, the lower acreage needs associated with Table 10-4 may be a more accurate indicator of future conversion acreage.

Given the town of St. Germain's high seasonal residential demands, and relatively low commercial base in the town, commercial need can be difficult to forecast. To that end, no specific formula was used for the determination of future need. However, specific areas have been targeted for future community/highway business and recreational business. Please reference Section 12.3, growth accommodation, which discusses future business areas within the town and the vacant acreage classified under business uses.