

CHAPTER 1

ISSUES AND OPPORTUNITIES

Critical to the planning process is an objective look at the situation the community is facing (at opportunities for success, at challenges to continued achievement). At any given time, a community can identify strategic issues, which if not dealt with, may inhibit the future quality of life of the community.

Strategic issues are issues that may be destructive to the community if not resolved, or which may present a positive opportunity to achieve a desired future. Most frequently, strategic issues focus on decisions and actions involved in changing long-term community goals, reallocating community resources, or implementing major changes in community policies or ways of doing things. Careful definition of strategic issues and opportunities enables public officials, business persons, and citizens to invest both time and dollars wisely in projects that are most likely to ensure the future health of the community.

The following issues for the City of St. Croix Falls are the result of the efforts provided by the Citizen Advisory Board in the fall of 2000. These issues were identified as being critical to achieving the vision developed by the Plan Commission and outlined within the Vision Statement. Most issues listed below will change over time, some within the course of one to two years.

1. *What should St. Croix Falls do to promote and protect the natural scenic beauty of the River Valley?*

Preserving the beauty and enhancing the environmental quality of the area is vital to promoting St. Croix Falls and to ensuring a high quality of life for residents. This issue includes such things as protecting the scenic riverway and groundwater quality, protecting environmentally sensitive areas from development, preserving air quality, protecting the community's forestry, promoting recycling, and cleaning up contaminated sites.

2. *What should St. Croix Falls do to promote controlled uniform growth?*

As development pressure continues to increase in St. Croix Falls, it will be necessary for the City to promote in-fill and continuous growth while discouraging urban sprawl or "leapfrogging development."

3. *What should St. Croix Falls do to enhance and revitalize its downtown area?*

Assist in promoting its prosperity and restoring its historic identity. The conditions of the downtown, as the community's center, is often seen by visitors and prospective businesses as representative of the health of the entire community. Downtown revitalization is a long term, sometimes difficult process, that requires the assistance of many sectors of the community including downtown property and business owners, the City, and new private investors.

4. *What should St. Croix Falls do to keep and promote its small town friendly atmosphere?*

There is an ever-increasing development pressure on the City of St. Croix Falls for additional industrial, commercial and residential development. Finding a balance to this development and protecting cultural and historical aspects of the community will be increasing important to maintain a link between the past, present and future of the community.

5. *What should St. Croix Falls do to promote orderly planning through cost-effective and responsible use of tax dollars?*

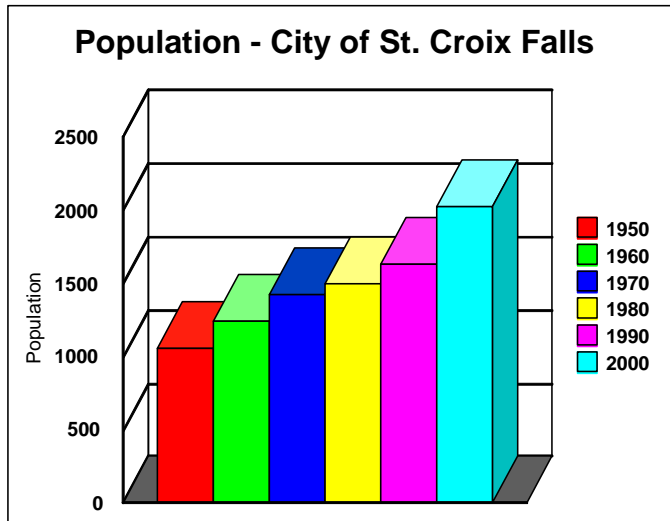
Orderly growth is essential to a continued high quality of life. Orderly development is related to ensuring long term quality of life in all parts of the community, and, specifically to decisions about the extension of sewer and water mains, assuring water quality, storm sewer management, and the appropriate size of the urban sewer service area. This will involve enhanced development standards; zoning to ensure compatible land uses; policies on annexation and exercising extraterritorial rights; and incentive programs.

Community Demographic and Background Data

Population

A study of local population and identification of trends is a vital part of the planning process. Population characteristics provide the basis for planning decisions, resource allocation and forecasting land and housing needs.

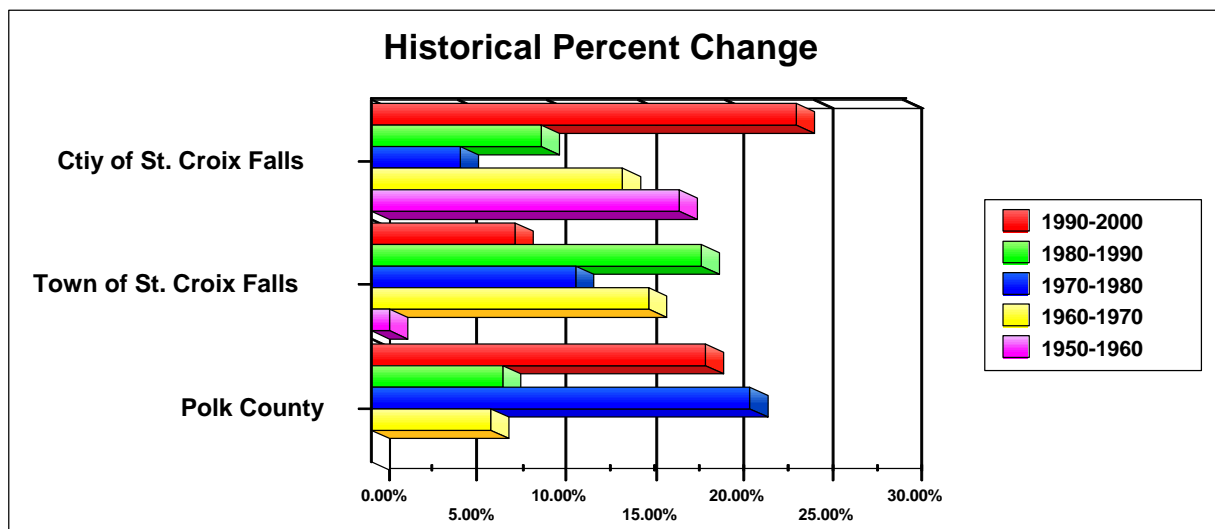
Figure I-1



Since at least 1950, the City of St. Croix Falls has experienced varying growth rates, but has increased in population throughout the period 1950-2000. The highest growth rate was achieved during the past 10 years (see figure I-1). Based on the historic increases and the regional growth trends, this upward trend in population is expected to continue into, and throughout the planning horizon.

Source: 2000 US Census Bureau

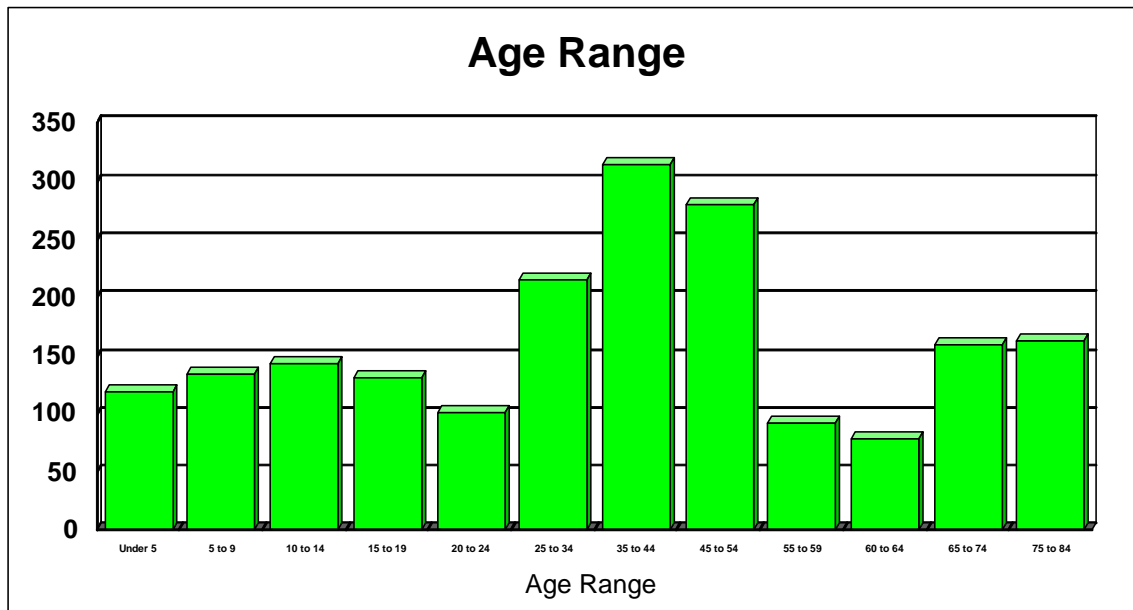
Figure I-2 shows a comparison of Historic Growth Rates (St. Croix Falls, Town of St. Croix Falls, Polk County)



Source: 2000 US Census Bureau

Community Composition

Figure I-3



Source: 1990 US Census Bureau

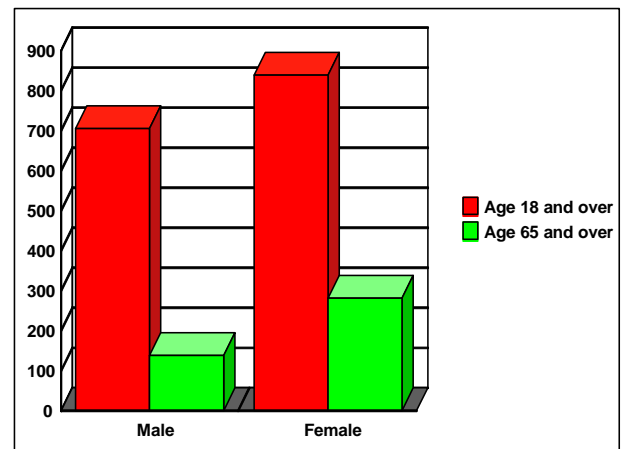
Age distribution is an important consideration throughout the planning process. In the City of St. Croix Falls, the median age is 40.7 years, approximately 5 years older than the state median age (see figure I-3). This figure is significant in that it divides the age distribution into equal halves. This value gives an indication of the needs that need to be addressed in the community, whether it is planning for increases in the student enrollment, or addressing the needs of an aging population. Figure I-4 shows a breakdown of educational attainment, while Figure I-5 shows age distribution by sex.

Age Distribution by Sex - Figure I-5

Educational Attainment - Figure I-4

Educational Attainment (Age 25+)	Persons	Percent
Less than 9th Grade	92	8.1%
9th to 12th Grade, no Diploma	109	9.6%
High School Graduate (includes equivalency)	402	35.5%
Some College, no Degree	206	18.2%
Associate Degree	106	9.4%
Bachelors Degree	139	12.3%
Graduate or Professional Degree	79	7.0%
Total	1133	

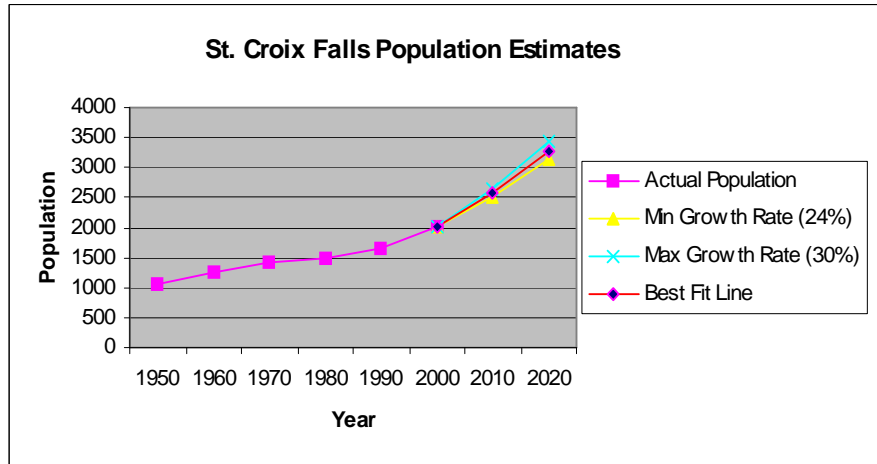
Source 1990 US Census Bureau



Source 1990 US Census Bureau

Population Projections

Figure I-6



Population projections are a critical tool used in planning. These forecasts provide guidance to the city in determining future needs for public facilities and services, housing, and for land development. It is important to remember that these figures are only estimates; unforeseen events can alter these numbers significantly. The population projections are derived by extrapolating the most likely growth rate (percentage) into the future. Growth rates were calculated based on assessment of historic trends (24% historical maximum) and given the existing economic and social environment, a growth rate of 30% is the most likely figure (see figure I-6).

Population Yields at 24%	Population Yields at 30%
2000 - 2033 Residents	2000 - 2033 Residents
2010 - 2521 Residents	2010 - 2643 Residents
2020 - 3127 Residents	2020 - 3436 Residents

Employment and Income Characteristics

A key indicator of the City's economic health is income statistics. The per capita income for Polk County in 1998 was \$21,265 (US Department of Commerce), compared with the state figure of \$26,284. Figure I-7 shows ranges of household income in the City of St. Croix Falls, based on the 1990 decennial census.

According to 1990 census figures, the largest percentage of residents below the poverty line are in the age class 18 to 64, although a substantial number of residents above the age of 64 are also below this threshold see figure I-8. These figures are important when developing policies and programs related to housing.

Figure I-7

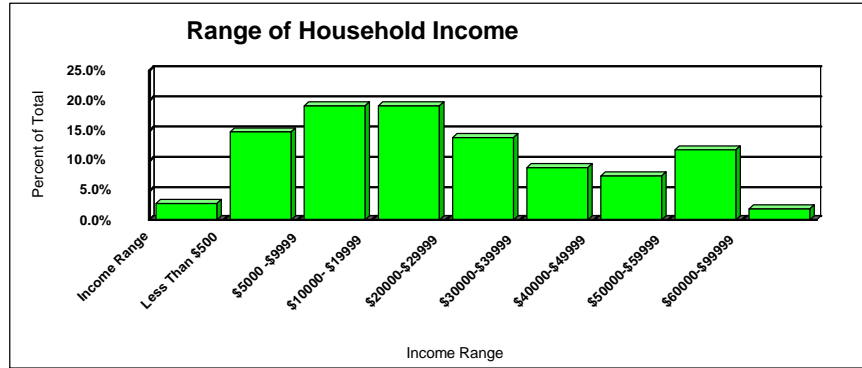
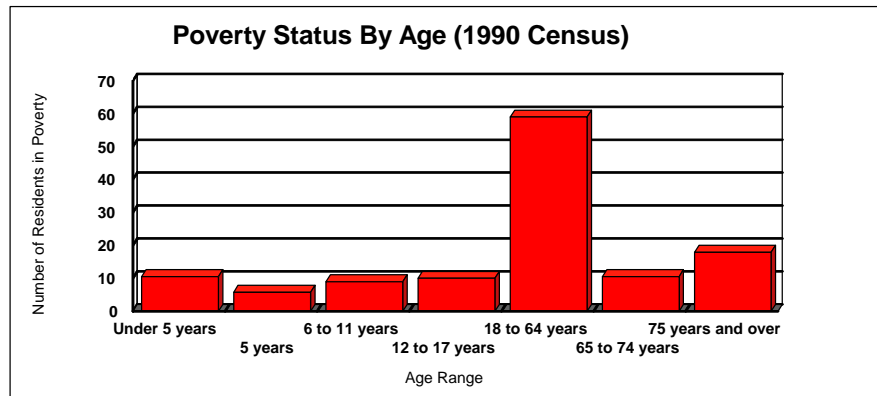


Figure I-8



2001 Employment Statistics for Polk County
(Wisconsin Department of Workforce Development) JAN-AUG 2001

Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Labor Force	23,333	23,768	24,153	24,089	24,037	24,927	24,674	24,226
Unemployed	1,384	1,899	1,959	1,749	1,273	1,384	1,243	982
RATE	5.9	8.0	8.1	7.3	5.3	5.6	5.0	4.1

Year	1996	1997	1998	1999	2000
Polk County %	4.9	4.1	4.0	3.6	3.7
Region %	3.9	4.0	3.6	3.0	3.8
Wisconsin %	3.5	3.7	3.4	3.0	3.5

Economy

A critical component of the planning process is an examination of the local economy. Identification of constraints and opportunities can be used to guide future development. Figure I-9 supplies a breakdown employment by occupation.

A thorough understanding of the trends and present economic conditions will help determine the potential for growth and development and it's impact on the City of St. Croix Falls.

Figure I-9
Employment by Industry (1990 Census)

Employed persons over the age of 16	Persons	Percent
Agriculture, Forestry, and Fisheries	7	0.9%
Mining	5	0.6%
Construction	31	4.0%
Manufacturing Nondurable Goods	53	6.9%
Manufacturing Durable Goods	100	13.0%
Transportation	15	1.9%
Communication and Other Public Facilities	14	1.8%
Wholesale Trade	28	3.6%
Retail Trade	139	18.1%
Finance, Insurance and Real Estate	47	6.1%
Businesses and Repair Services	15	1.9%
Personal Services	28	3.6%
Entertainment and Recreational Services	12	1.6%
Health Services	127	16.5%
Educational Services	77	10.0%
Other Professional and Related Services	55	7.1%
Public Administration	17	2.2%

Figure I-10

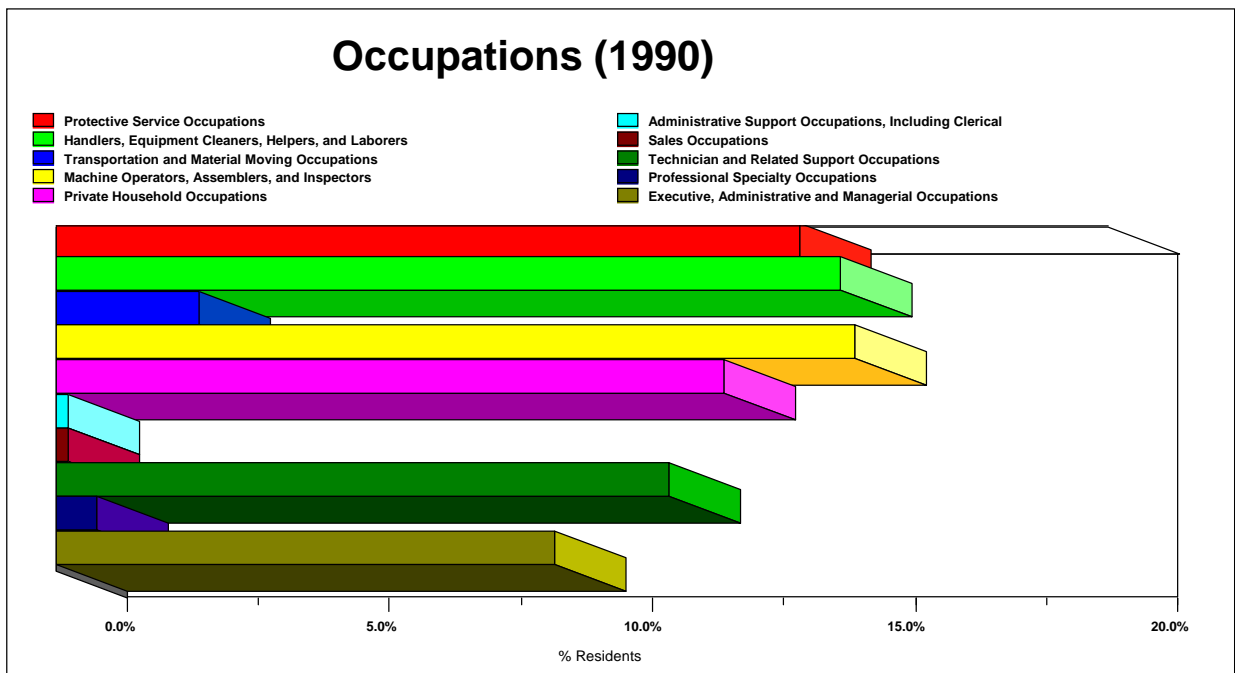


Figure I-10 shows that most people were employed in the retail trade industry in 1990. Other significant sectors include health services, manufacturing, and educational services.

Households

Household information is compiled in order to determine overall community composition. This information is used to forecast housing needs, develop policies, and to visualize community change over time. Figure I-11 shows a number of key housing statistics gathered from the 2000 US Census data for the City of St. Croix alls.

Figure I-11

	Households	City of SCF Percent	Polk County Percent	Wisconsin Percent
Family Households	505	57.9%	69.7%	66.5%
Family Households w/Children Under 18	262	30.0%	32.1%	31.9%
Married Couple Family	412	47.2%	58.2%	53.2%
Married Couple w/Children Under 18	193	22.1%	24.5%	23.7%
Female Household, No Husband Present	71	8.1%	7.4%	9.6%
Female Household, No Husband Present, Children Under 18	54	6.2%	5.0%	6.2%
Non-Family Households	367	42.1%	30.3%	33.5%
Householder Living Alone	321	36.8%	25.2%	26.8%
Householder 65 Years and Over	166	19.0%	25.7%	9.9%
Average Family Size	2.96	N/A	N/A	N/A
Average Household Size	2.22	N/A	N/A	N/A
Households w/Individuals Under 18	270	31.0%	34.1%	33.9%
Households w/Individuals 65 and Over	267	30.6%	25.7%	23.0%

The number of housing units is used to determine future housing needs (see figure I-12). This information is compared to housing types, quality of housing information, vacancy rates, and household size to define the housing needs throughout the planning horizon.

Figure I-12

Housing Units	1980	1990	2000
Housing Units (Occupied)	577	676	872
Owner Occupied	391	440	545
Renter Occupied	186	236	327
Household Size Owners	N/A	2.64	2.56
Household Size Renters	N/A	1.73	1.6

Source US Census Bureau

Employment Forecasts

The employment forecasts were derived from the population projections (see figure I-6). Figure I-13 shows the employment rates for 1990 and 2000 along with the number of individuals in the labor force. The 2000 percentage of labor force to population over 16 years of age was 62.2%. This percentage was used to project the labor force until 2020. The employment rate for 2000 of 96.5% was applied to the projected labor force to arrive at the totals for employed and unemployed workers.

The employment rate of 96.5% may be high considering that that was approximately the peak of recent economic prosperity and may have to be adjusted in the future.

Figure I-13 *Employment Status*

	1990	% Of Labor Force	2000	% Of Labor Force
In Labor Force	810	100.0%	1,009	100.0%
Employed	770	95.1%	974	96.5%
Unemployed	40	4.9%	35	3.5%

US Census Bureau 1990 and 2000

The percentage of people working in the fields listed in Figure I-14 has remained steady over the past ten years. This may be because all sectors of the job market are expanding at approximately the same rate or that an increase in one sector has a positive effect on other sectors. Future employee needs were projected based on projected population, percentage of population in the workforce, and the 2000 US Census Bureau percentage of total workforce in each category (Figure I-15). As a percentage, service and productions occupations will likely increase while management/professional occupations will slightly decrease.

Figure I-14 *Employed Civilian Population 16 Years And Older*

Occupation	1990	%	2000	%
Management, Professional, and Related Occupations	226	29.3%	307	31.5%
Service Occupations	92	11.9%	125	12.8%
Sales and Office Occupations	236	30.6%	242	24.8%
Farming, Fishing, and Forestry Occupations	6	0.7%	8	0.8%
Construction, Extraction, and Maintenance Occupations	24	3.1%	70	7.2%
Production, Transportation, and Material Moving Occupations	186	24.2%	222	22.8%
Totals	770	100%	974	100%

US Census Bureau 1990 and 2000

Figure I-15 *Future Employee Needs By Occupation*

Occupation	2005	2010	2015	2020
In Labor Force based on 24% Growth Rate	1128	1249	1399	1549
Management, Professional, and Related Occupations	356	393	440	488
Service Occupations	145	160	179	199
Sales and Office Occupations	280	309	347	384
Farming, Fishing, and Forestry Occupations	9	10	11	12
Construction, Extraction, and Maintenance Occupations	81	90	101	112
Production, Transportation, and Material Moving Occupations	257	285	319	354
Totals	1035	1312	1614	1917