Housing Market Study Report

City of Ashland, Wisconsin

March 2018

Center for Rural Communities
NORTHLAND COLLEGE

Acknowledgements

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Maps

All maps were developed by Olivia Anderson.

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Executive Summary

Housing is central to community and economic development. Housing intersects with local industries (construction, building materials, and labor); individual wealth and financial stability; the ability of local employers to attract and retain qualified employees; public health and safety; a communities' ability to serve the diverse needs of its citizens; sense of place and community investment; and individual social and emotional well-being. Quality, affordability, and diversity are critical elements community planners must consider when evaluating housing within their community. Without quality housing options, a city may struggle to maintain and attract residents, and may see property values decline while public health concerns increase. Unaffordable options force people out of the community or into inadequate or unsafe housing arrangements. Absent a variety of housing options, a city cannot meet the needs of diverse groups of citizens who currently reside in or wish to reside in the community.

This report examines recent demographic, economic, and housing trends in the City of Ashland Wisconsin. It was commissioned by the City of Ashland in 2017 to inform City efforts related to housing policies and development efforts.

Key findings

- There has been an increase in high-wage earners in the City in the last 5 years, suggesting this cohort is successful in finding housing options within the city and policy and public investment should focus on lower income groups.
- Renovation trends over the last 18 years show increased investment in the housing stock.
- Tight rental market has driven up rental prices and limit rental options, particularly among mid and low-income groups.
- Housing stock is old and expensive to maintain. This puts it at high risk for deterioration, which in turn presents potential safety and health hazards. It also poses an investment risk for families with limited incomes and/or access to wealth.
- Affordability is a major concern. The majority of renting households make less than the median household income, and the majority of lower income renter households pay over 30 percent of their income on rent.
- Increase in aging population is at pace with the state and nation, thus growing fast, housing options must be affordable and include appropriate accessibility features.
- Younger households are primarily in lower income brackets, and affordable options must be available for this group.
- Homeowners in lower income brackets are burdened by housing costs. Homeownership supports can be a vehicle to wealth building.
- The city lacks modern housing options and interviews revealed a market for this type of home.

Introduction

The City of Ashland is a community in flux. Like other similarly-sized rural communities, Ashland faces challenges related to population decline, low median wages, limited development and old and deteriorating housing stock. Conversely, Ashland has a number of historical homes with distinguished architecture, as well as a unique Main Street and downtown district. Despite low median wages and some affordability challenges for lower-income groups, homes are affordable to middle and higher income groups who have increasingly invested in renovations. Research suggests that community assets such as historically significant housing and downtowns, higher density districts, pedestrian and bike-friendly towns, tight-knit communities that are rich in social capital, and those located near natural amenities serve as catalysts to economic development (Hofstedt & Tochterman, 2015). Ashland can continue to build on these existing strengths while working to address the noted challenges.

This report examines recent demographic, economic and housing trends in the City of Ashland Wisconsin. The report includes an introduction, three sections of analysis, and recommendations. Section I provides an overview of the housing stock; Section II provides a demographic and economic overview; Section III examines affordability; and Section IV outlines recommendations based on our findings.

Objectives

The City of Ashland retained the Center for Rural Communities at Northland College (CRC) in 2017 for a study of local housing. The overarching purpose of this broad scope housing market analysis is to examine recent trends and identify housing needs and opportunities in the City of Ashland.

Specific study objectives include:

- Provide an overview of the existing housing supply in the study area
- Provide an overview of recent demographic and economic trends
- Collect and present information from rental property owners to examine rental cost, availability, and unit characteristics
- Collect and present information from large employers and real estate professionals to contextualize trends and examine market barriers and strengths
- Explore housing gaps and evaluate needs and opportunities for development in the City

With this information the City of Ashland intends to better understand recent market trends, inform housing policies, and enhance City efforts to meet identified needs.

Methodology

Secondary Data Analysis

We culled data from a variety of sources to examine recent housing market trends and demographic and economic characteristics in the City of Ashland and region. Sources include:

- United States Census American Community Survey (ACS) Estimates for 2016 were released in December of 2017. We included select 2016 data for key indicators tables, however the analysis primarily relies on 2010 to 2015 estimates.
- Bureau of Labor Statistics economic overview
- Consumer Financial Protection Bureau Home Mortgage Disclosure Act data
- City of Ashland housing data
  - Permits Issued
  - Comprehensive Plan Quality Assessment performed by CBZ consultants
  - Residential valuation
- Home sales data/
  - Wisconsin Realtor Association
  - National Association of Realtors
- Credit scores
  - ListGiant

Rental Property Owner Survey

Property owners who registered their properties with the City of Ashland and who provided a phone number were invited to participate in a brief phone survey. Records with outdated contact information and people who were no longer renting were excluded from the sample. The final sample pool was 223 property owners, 70 agreed to participate (31.4 percent participation rate), and reported on 417 rental properties in Ashland.

Employer and Real Estate Agent Interviews

We conducted brief qualitative interviews with human resources professionals, owners or other administrators at local large employers (n=10) about their perspectives on their work staff housing needs and community experiences in general. We also spoke to real estate agents who work in the City of Ashland and/or region (n=3), but present only data collected from those working in the local market.

Housing Program Interviews

We met in-person or by phone with key informants (n=8) to learn about housing programs for special populations including people in lower income brackets, seniors and people with disabilities.

Participating Employers

Ashland School District
Bad River Tribe
Bretting Manufacturing
City of Ashland
Deltco Plastics
Memorial Medical Center
Northlakes Community Clinic
Northland College
St. Luke's Chequamegon Clinic
WITC

Participating Realtors

Coldwell Banker
Blue Water Realty

Participating Organizations

City of Ashland Housing Authority
Ashland County Housing Authority
Impact 7
Northwest Wisconsin Community Services Agency
Birch Haven Senior Living
Golden Living Center, Court Manor
Ashland Health and Rehab

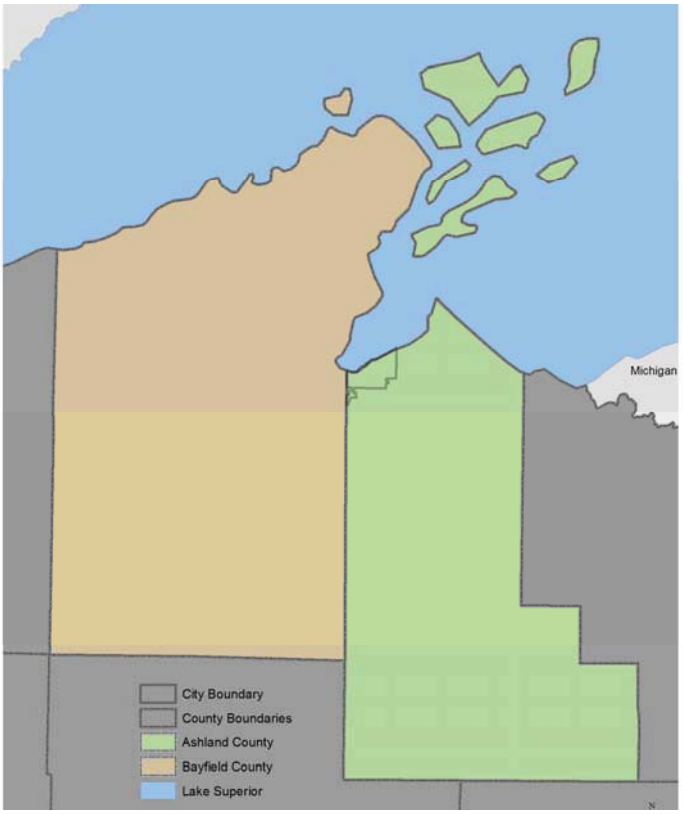
Market Area

This study is generally organized using four units of analysis. The first unit is defined as the Ashland and Bayfield County region (Map 1). The second unit of analysis is the City of Ashland and is delineated by municipal boundaries (Map 2). The third and fourth units of analysis are City of Ashland census tracts and neighborhoods, utilized intermittently and when appropriate throughout the study.

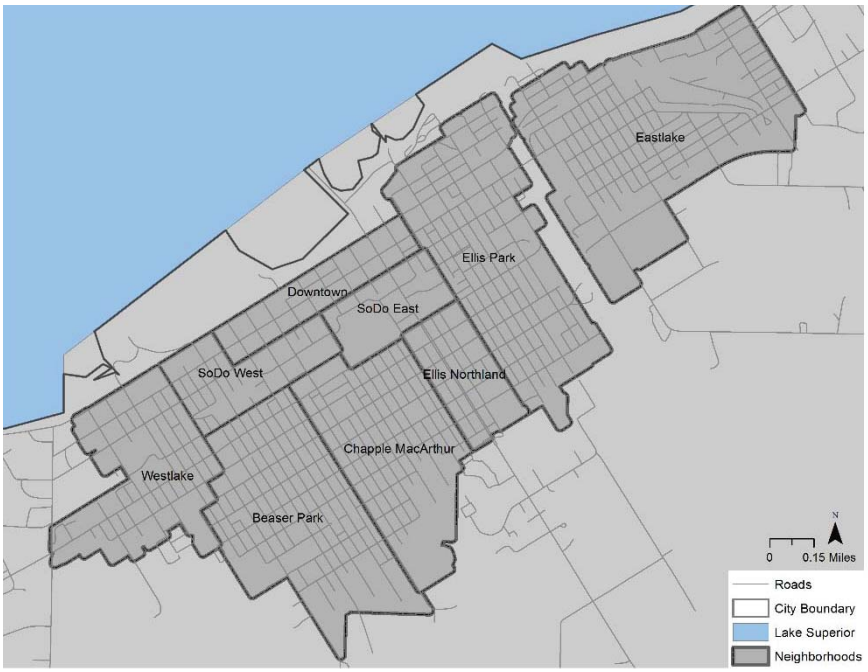
Census tracts are established by the US Census for sampling procedures, considered relatively permanent, and are made up of roughly 2,500-8,000 people per tract (Map 3). Finally, when available, we identify and analyze data at the neighborhood level following Ashland's 2017 Comprehensive Plan Neighborhood Map (Map 4).

An additional unit of analysis, zip code 54806 boundary, is used in the report sections on home sales. This area includes the City of Ashland as well as Barksdale, Diaperville, Eileen, Franks Field, Gingles, Kelly, Keystone, Mason, New Odanah, Odanah, Pilsen, Sanborn, and White River (Map 5).

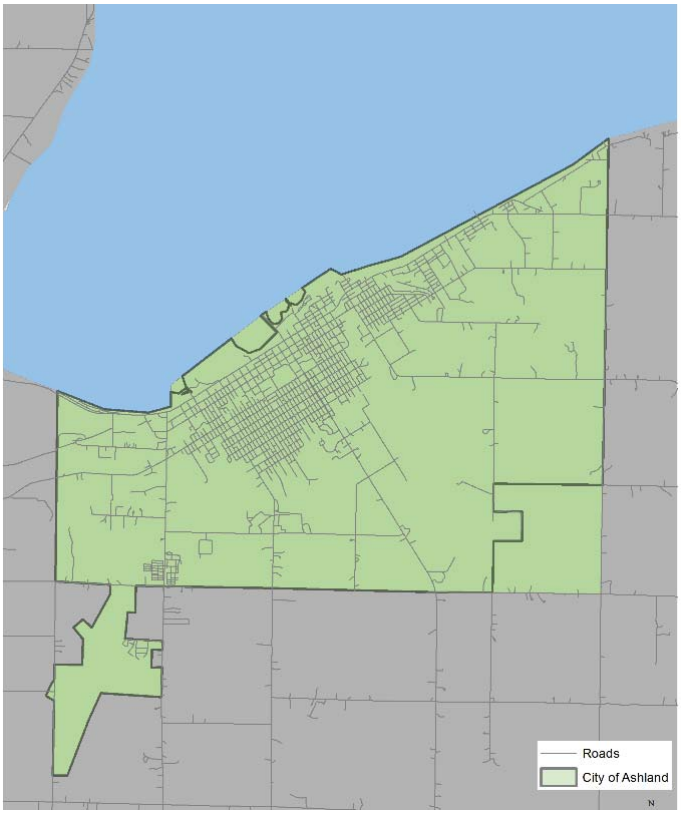
Map 1. Ashland and Bayfield County Region



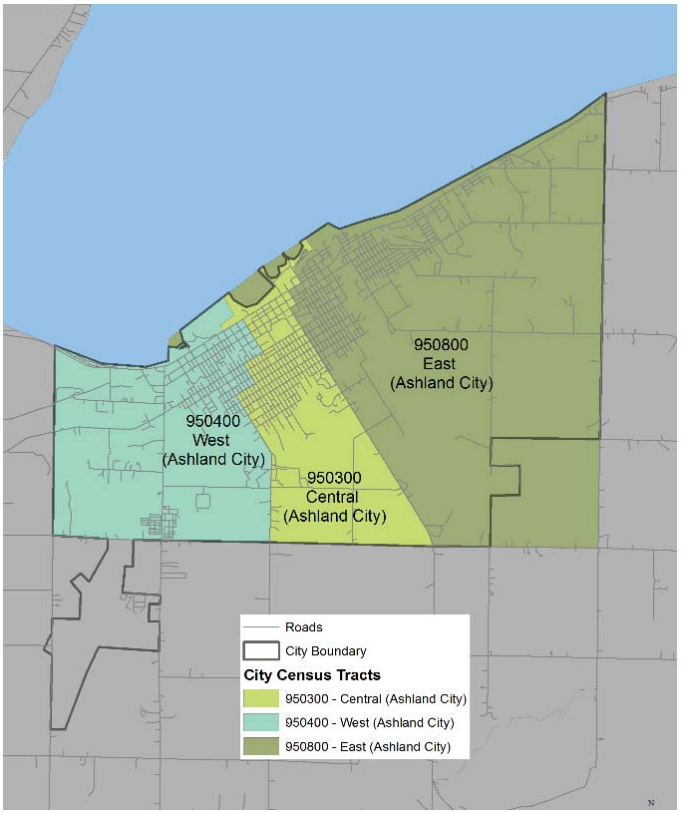
Map 4. City of Ashland Neighborhoods



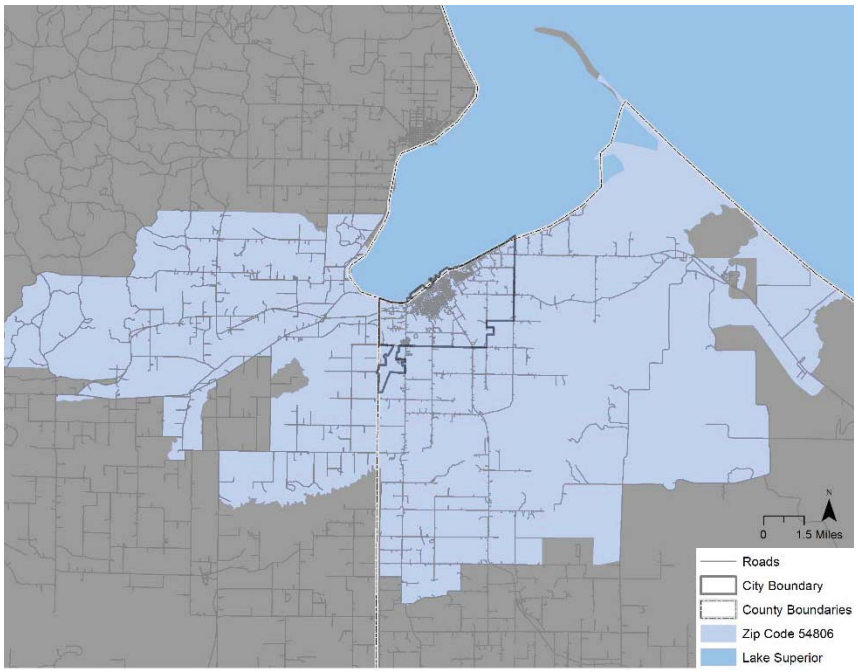
Map 2. City of Ashland



Map 3. City of Ashland Census Tracts



Map 5. Map of zip code 54806



Housing Overview

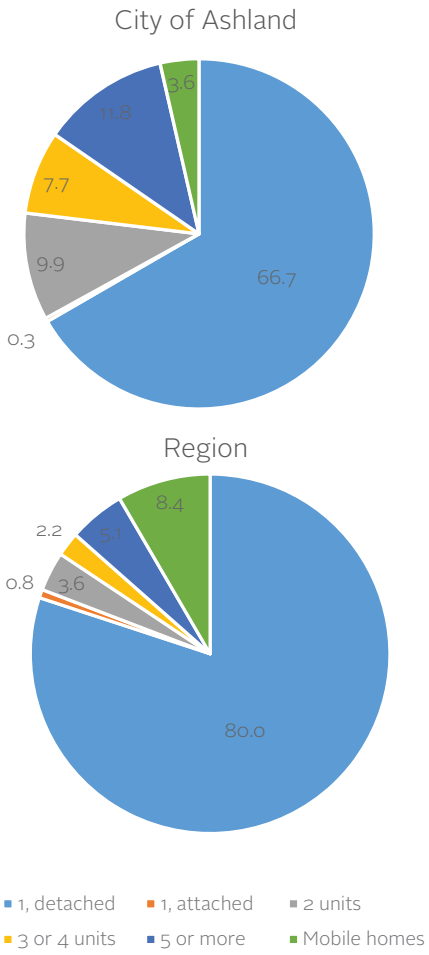
Housing Stock

Between 2010 and 2015, the City of Ashland saw a modest loss (1.6 percent) in the total number of housing units (Appendix, Table 1). The East side and Central part of the City drove this trend, while the West side saw a small increase in total units. The proportion of units by tract remained fairly stable, with the East side holding 37.9 percent of the housing stock, and the remaining stock evenly divided in the West (31.6 percent) and Central (30.5 percent) parts of town (Appendix, Table 2).

Conversely, the region saw very modest gains in the number of housing units in the last 5 years (1.5 percent), with Bayfield County growing at a higher rate than Ashland County (2.3 percent compared to 0.6 percent) (Appendix, Table 3). This increase is comparable to statewide trends (1.9 percent).

About two-thirds of the housing structures in the City are single-unit detached structures (Appendix, Table 4). The City's proportion is comparable to urban areas in the United States (64.6 percent single-unit detached homes in 2016) while in more rural areas of the country, the proportion of these homes is higher (78.3 percent in 2016) (Census Measuring America: Our Changing Landscape,

Figure 1. Types of housing structures



Source: US Census, ACS 5-year estimates 2011-2015

Table 1. Housing units and occupancy, 2015-2016

			Percentage change	
Key Indicators	**2015**	**2016**	**2014-2015**	**2010-2015**
Total housing units	3,885	3,785	-1.1	-1.6
1-Unit Detached Homes	2,590	2,537	-0.9	3.8
Built before 1940	1609	1573	-8.1	-23
Occupied units	3,587	3,487	2.1	-1.4
Vacant units	298	298	-28	-4.8
Owner Occupied	2,164	2,028	2.0	-2.8
Renter Occupied	1,423	1,459	2.3	0.9

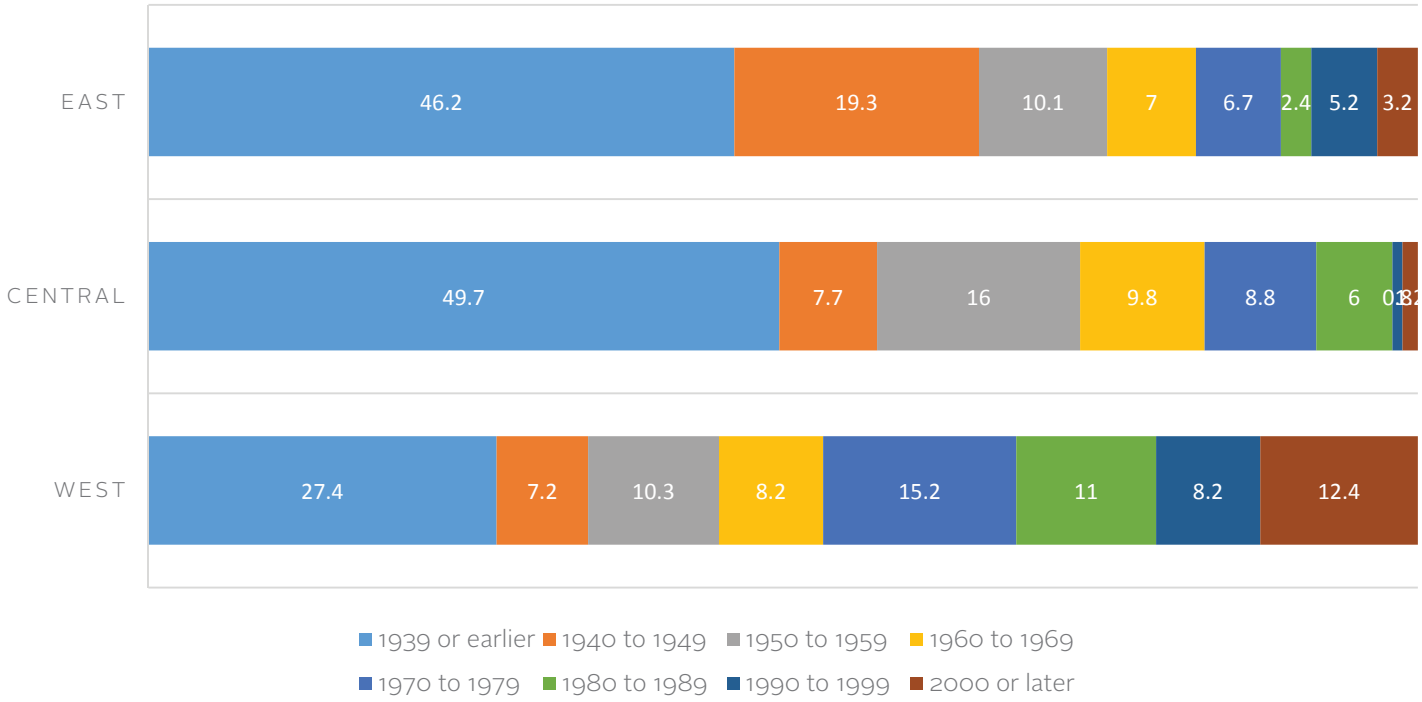
2016). Compared to select similarly sized towns in the north woods region of Minnesota, Wisconsin and Michigan, Ashland has one of the highest proportion of single-unit detached units. Ashland is comparable to Crookston Minnesota (66.4 percent) and Escanaba Michigan (66.1 percent), but considerably higher than Rhinelander Wisconsin (62.7 percent), Virginia Minnesota (58.1 percent), Rice Lake Wisconsin (54.8 percent), and Houghton Michigan (52.4 percent), suggesting Ashland is somewhere between urban (and urban cluster communities like the ones listed) and rural places nationally and regionally. This trend underscores the need to explore diversification of stock.

Stock Age

In 2015, about half of the housing stock in the City of Ashland and half of the stock in the region had been built between 1940 and 1989 (Appendix, Table 5). Notably, the City has a significant proportion of old stock, with another 41.4 percent built before 1940, compared to 21.6 percent in the region and 20 percent in Wisconsin. However, in the City of Ashland, this proportion is down from over half (53.7 percent) in the 2007-2011 census estimates, a statistically significant decline. Census data and City permit data both suggest that development of new housing is fairly limited in the City, therefore this decline in proportion of the older stock is most likely attributed to demolitions versus new construction.

The West side of town is comparatively newer, with almost one third (31.6 percent) of the West side housing stock built after 1980, compared to only 7.9 percent in the Central part of town and 10.7 percent in the East side of town (Appendix, Table 5). About half of the stock in the Central and East side was built prior to 1939. Over 70 percent of the City stock built after 2000 is located in the West side of town (71.4 percent).

Figure 2. Percentage of homes in City of Ashland by year built

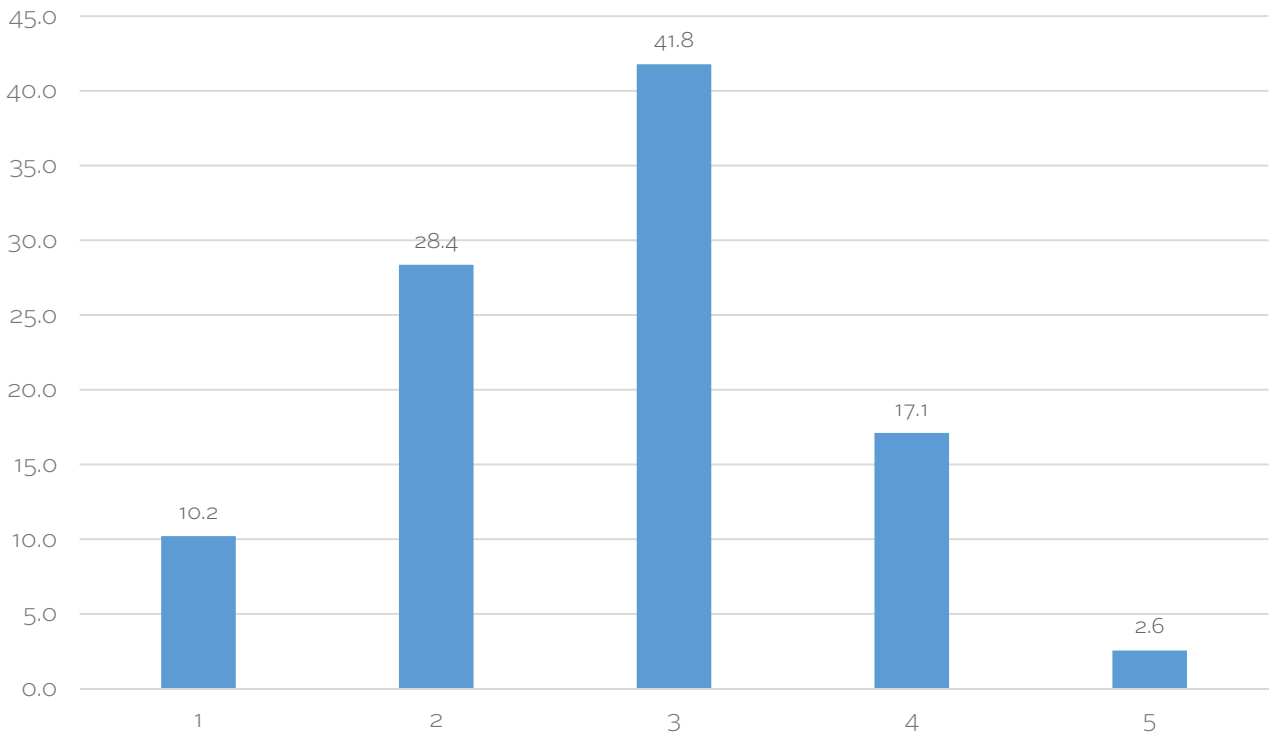


Quality

The American Community Survey (ACS) includes estimates of complete plumbing and kitchen facilities, both of which are used as quality measures and have public health implications. The Census estimates that in 2015 zero units lacked complete plumbing in the City, and as few as 8 units lacked complete kitchens. Additional quality measures are not available through the ACS, however CBZ consultants assigned a quality score to the City's stock as part of their comprehensive plan update for the City of Ashland in 2015. Homes in disrepair were scored "5" while homes in excellent condition received scores of "1". Almost 40 percent (n=983) of the sample of 2,549 homes received scores of "1" and "2", i.e.; were in good to excellent condition(Appendix, Table 6). Another 41.8 percent (n=1065) of homes received a score of "3". Almost 20 percent of homes (n=501) received scores of "4" and "5". To understand potential changes, we examined the number of permits for residential remodels valued above $5,000 issued between the summer of 2015 and the summer of 2017. Of the 175 permits meeting these criteria, only six were issued to homes that were rated "5" or in disrepair. However, this represents 9.5 percent of all "5" homes and the highest proportion among all groups (8.1 percent of homes scoring "1" and between 6 and 7 percent of homes receiving scores of "2" to "4" saw investment).

The quality assessment is consistent with findings from the 2014 Ashland Community Study. Approximately 29 percent of respondents rated the quality of housing in Ashland as "very good" (1.8 percent) or "good" (27.4 percent), under half said the condition was "fair" (45.2 percent) and about one-quarter rated it as "poor" (25.6 percent) (Hofstedt & Tochterman, 2015).

Figure 3. Percetage of homes under value score 1-5 in City of Ashland, September 2015



Occupancy

In 2015, most of the housing units in the City of Ashland were occupied (92.3 percent) (Appendix, Table 7).

Compared to select similarly sized small towns in the north woods areas of Wisconsin, Minnesota and Michigan, Ashland sees high occupancy like Houghton Michigan and Crookston Minnesota (90.3 and 93.5 percent), but has higher occupancy rates than Rice Lake Wisconsin (87.1 percent), Virginia Minnesota, (86.3 percent) and Rhinelander Wisconsin (79.9 percent).

Comparatively, the occupancy in the region is much lower, at 59.9 percent (Appendix, Table 7). Seasonal, recreational or occasional use account for the vast majority of vacancies in the region (84.4 percent). However, over two-thirds of the vacant units in the City are vacant for reasons other than seasonal, recreational or occasional use, or for rent or sale[1].

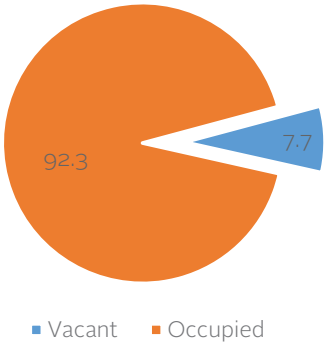
Rental vacancy rates[2] were low in the City of Ashland in 2015, at 3.7 compared to 5.3 in 2010, indicating a tightening of the local rental market. The survey with property owners confirmed low rental vacancy, with the vast majority of participants (84.1 percent) reporting no vacant rental properties. Tight rental market conditions can drive rental prices up.

1 Other reasons would include foreclosure, legal proceedings, preparing to rent or sell, being repaired, and extended absence among others. (Census Housing Vacancies and Homeownership, 2017).

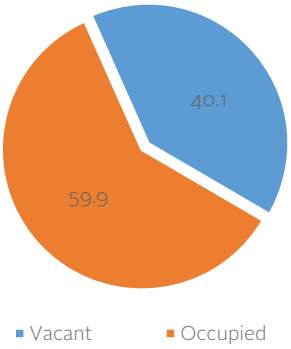
2 The rental vacancy rate is the proportion of rental inventory vacant for rent.

Figure 4. Occupancy rates in City of Ashland and the region

City



Region



Rental Housing

Rental housing in the City of Ashland is available mostly through multi-unit buildings, with 66.4 percent of occupied units located in apartments, and about one-third in single detached homes (Appendix, Table 8). This is in stark contrast to owner occupied units which are primarily single detached homes (90.2 percent) (Appendix, Table 8).

Rental units tend to be smaller as well, with just under 40 percent of occupied rentals (39.8 percent) having one or no bedrooms (Appendix, Table 9). Almost all owner occupied units (97 percent) have 2 or more bedrooms. Property owners surveyed report that the majority of rentals are one- and two-bedroom units (26.7 and 47.4 percent respectively) (Appendix, Table 10). About 40 percent of units include at least one utility in rent (n=169), and about 20 percent are ADA compliant or handicap accessible (n=78).

In 2015 there were 1,423 renter occupied units in the City of Ashland (Appendix, Table 10). Between 2010 and 2015, the total number of rental units remained fairly flat, increasing by an estimated 0.9 percent city-wide. During the same period, the East side of town experienced overall gains in rental units, while the West and Central tracts saw modest decreases (Appendix, Table 11).

While the East side has the largest share of rentals compared to other areas, the West side has the largest proportion of its existing housing stock that are rentals (42.3 percent in 2015) (Appendix, Table 11).

Several employers and real estate experts share concerns regarding the lack of available quality rentals, noting that quality units rarely go on the market. Another common theme is the perception that new arrivals are interested in in-town rentals, specifically among a young professional group. More generally, there is a perception that among new arrivals, homebuyers are forced into the commitment and would have elected to rent should they have found adequate rentals.

Rental property owners confirm the perception of lack of availability, with very few reporting lack of applicants (4.3 percent) (Appendix, Table 12). However, 41.4 percent report challenges finding qualified applicants, citing income, unemployment, unstable employment, and bad credit. A number of property owners also report having experienced challenges with tenants not paying rent (48.6), damage to units (45.7 percent), broken contracts (45.7 percent), and difficulty finding good tenants (38.6 percent) (Appendix, Table 12). Under one-quarter of property owners report issues with tenants involved in criminal activities, including crimes related to controlled substances. This is not surprising as local news reports suggest community concern about substance use and substance related incarcerations. This underscores the need for housing programs and supports to serve individuals who struggle with substance use and other behavioral health challenges.

To secure a rental apartment in town, renters will likely need first month's rent and a security deposit. Most rental property owners surveyed require first month's rent (84.3 percent), a security deposit (82.9 percent), a formal application (75.7 percent), or references (71.4 percent) (Appendix, Table 13). Less than half require a criminal background check (41.4 percent) and a credit check (32.9 percent).

Renters are more likely to find rentals in the paper or by tapping into social networks. The most widely used method of advertising rental units is the newspaper (47.1 percent) followed by word of mouth (44.3 percent) (Appendix, Table 14). Under one-third say they advertise online.

"Rents seem to be anywhere from that $400-800 per month range, and I think people would pay it if the buildings were really nice, but what I'm hearing from [employees] is it's a really high price for the quality and size of the building."

"We couldn't find a place to rent, we were forced to buy a house that we paid too much for, and it was a very bad experience."

Homeownership

Homeownership rates have been on the decline nationally, and Ashland is no exception to this trend. Homeownership rates in the City and Region dipped by 2.8 and 2.7 percent respectively over the last 5 years (Appendix, Table 10). In 2015, the homeownership rate in Ashland was 60.3 percent. This is lower than the region which has a 75.9 percent homeownership rate.

Traditionally, homeownership in the United States is viewed as a household wealth-building vehicle and is the largest asset owned by low and middle income households[3]. Research studies also point to potential increases in investments and participation in community life, which in turn may yield community-wide socioeconomic benefits[4].

3 See: Does Your Home Make You Wealthy? by Alexandra Killewald and Brielle Bryan Source: RSF: The Russell Sage Foundation Journal of the Social Sciences, Vol. 2, No. 6, Wealth Inequality: Economic and Social Dimensions (October 2016), pp. 110-128; Wealth Accumulation and Homeownership: Evidence for Low-Income Household by Thomas P. Boehm and Alan Schlottmann Source: Cityscape, Vol. 10, No. 2, Homeownership Experience of Low-Income and Minority Households (2008), pp. 225-256

4 See: Are Homeowners Better Citizens? Homeownership and Community Participation in the United States by Brian J. McCabe Source: Social Forces, Vol. 91, No. 3 (March 2013), pp. 929-954; REASSESSING THE CITIZEN VIRTUES OF HOMEOWNERSHIP by Stephanie M. Stern Source: Columbia Law Review, Vol. 111, No. 4 (MAY 2011), pp. 890-93; Incentives and Social Capital: Are Homeowners Better Citizens? Edward L. Glaeser Denise DiPasquale

A closer look at the City of Ashland reveals that the decline in homeownership rates occurred only in East Ashland with a sharp decline in the number of owner-occupied units (11.8 percent), while Central and West Ashland experienced a modest increase in homeownership rates (Appendix, Table 11).

As expected, there is age variation in homeownership, with higher homeownership in households in older age cohorts (all groups 35 and up). The 60 to 64 age cohort has the highes rates of homeownership (Appendix, Table 15).

Changes in homeownership and overall households follow similar trends, with younger groups seeing declines in both measures and older cohorts seeing increases in both measures. The exception is seen in the 35 to 44 year old group which experienced a decline in home owning households, and an increase in households overall (Appendix, Table 16).

Figure 5. Homeowner and renter households by age group

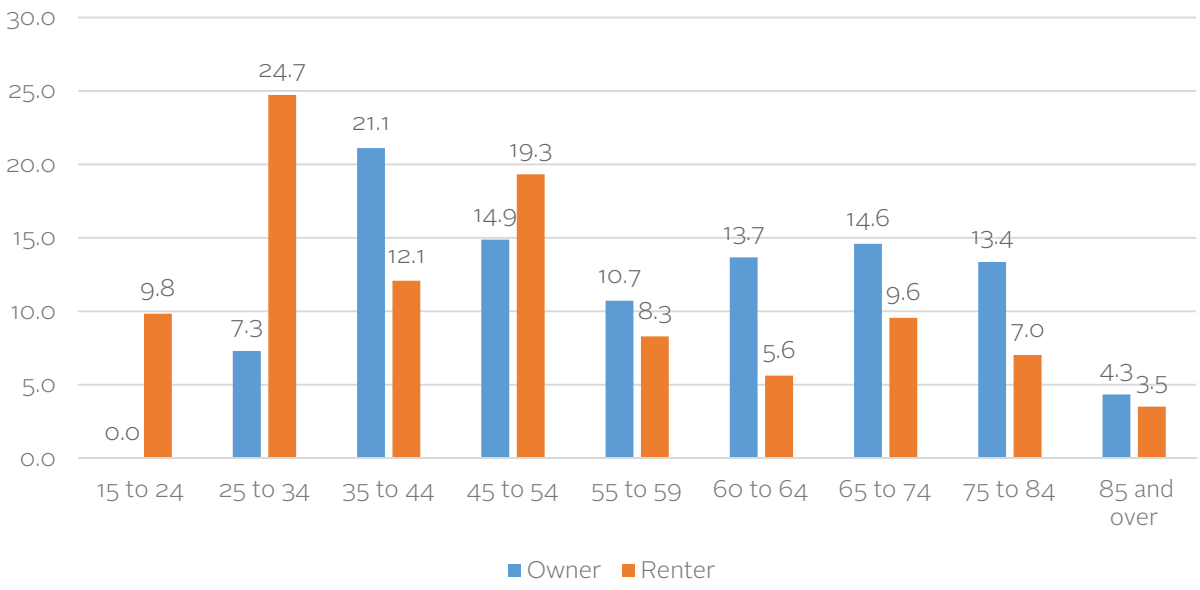
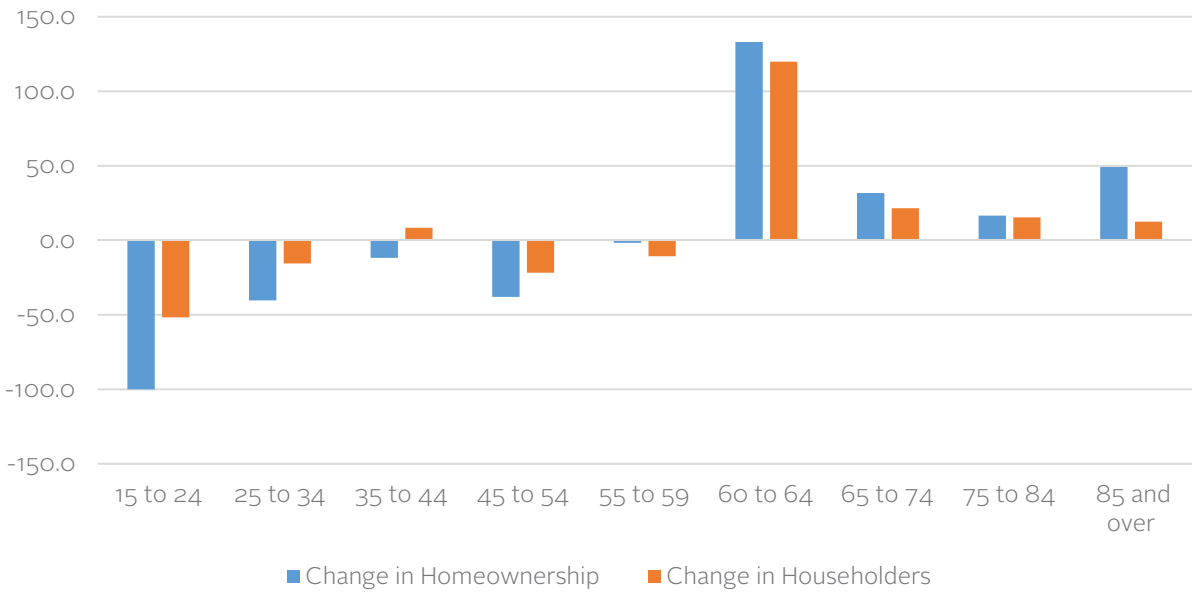


Figure 6. Homeownership and householder change 2010-2015



Home Sales and Construction

Home Sales

Since the recession in 2008, home sales in the region remained stable, increasing every year since 2013. During the recession, sales declined by 34 percent between 2007 and 2008, compared to 18.6 percent in Wisconsin. In 2016, the sales volume reached 2007 levels for the first time in almost 10 years with 540 home sales.

Active listings in the City of Ashland and surrounding towns in zip code 54806 show a decline in listing prices between 2012 and 2016. July 2017 marked the first time in these 5 years when the median price surpassed the May 2012 level. During this period, the highest monthly median listing price was $129,578.25 in August of 2017, and the lowest was $91,383.48 in May of 2016.

Yearly averages of active listings have fallen by 29 percent between 2012 and 2016, while the average time on the market increased by 3 percent from 145.3 days to 149.8 days over the same period.

During this period characterized by steady increase in home sales and listing prices and fewer days on the market, Census estimates indicate the inflation adjusted median home value in the City has remained mostly flat every year since 2013 (Appendix, Table 17).

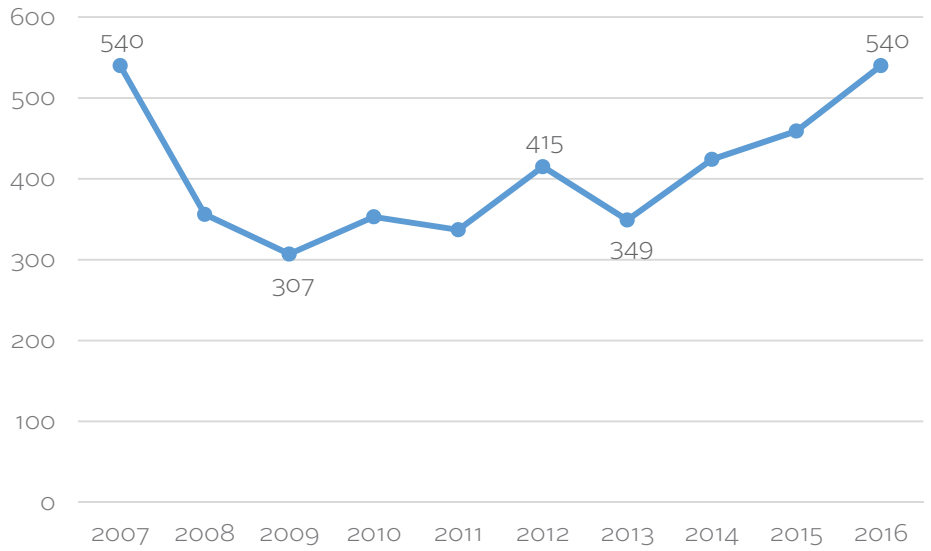
City of Ashland tax assessments were also used to examine assessed home values in 2003, 2009, and 2016. Between 2003 and 2016, the median assessed value of homes (inflation adjusted) in Ashland increased by 20 percent (Appendix, Table 18).

Table 2. Home sales and construction

			Percentage change	
Key Indicators	**2015**	**2016**	**2014-2015**	**2010-2015**
Home Sales, Region (n)	459	540	8.3	30
Median Home Value, City (Adjusted for inflation)	111,419	110,074	0	-0.3
Median Listing Price, Region (inflation adjusted dollars, July to July)	$99,697.47	$95,624.30	-18.9	-21.5*
Construction, City of Ashland				
Residential Construction (n)	1	2	-50	-75
Residential Improvements (n)	164	109	7.9	12.3
Construction Spending (inflation adjusted, October 2017 dollars)				
Residential improvements	2,073,036.05	1,279,432.17	65.9	0.6
New Residential	166,857.96	480,183.28	-70.8	-80.6

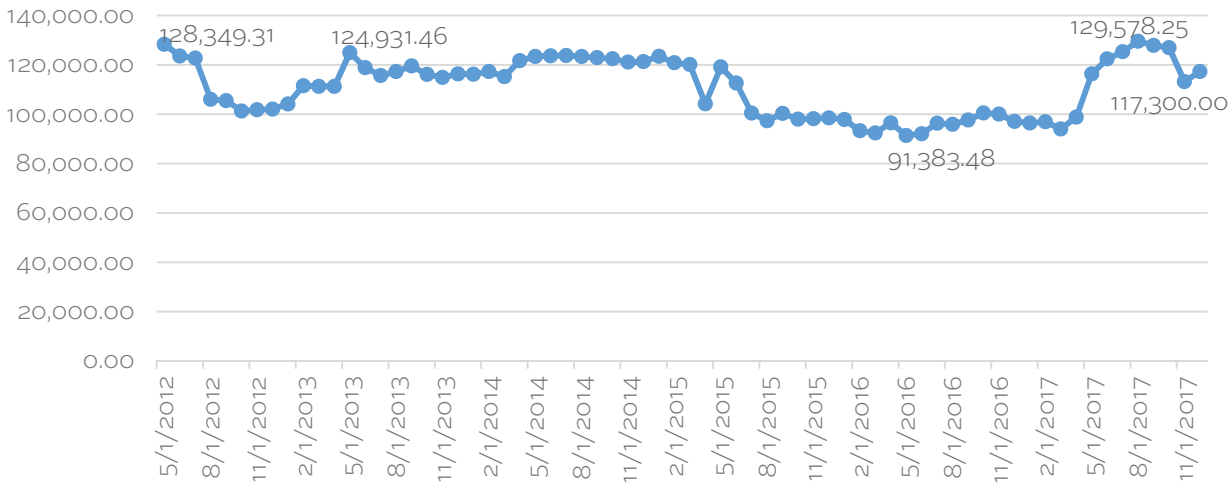
*Data not available for 2010, increase is as of 2012

Figure 7. Total home sales in the region 2007-2017



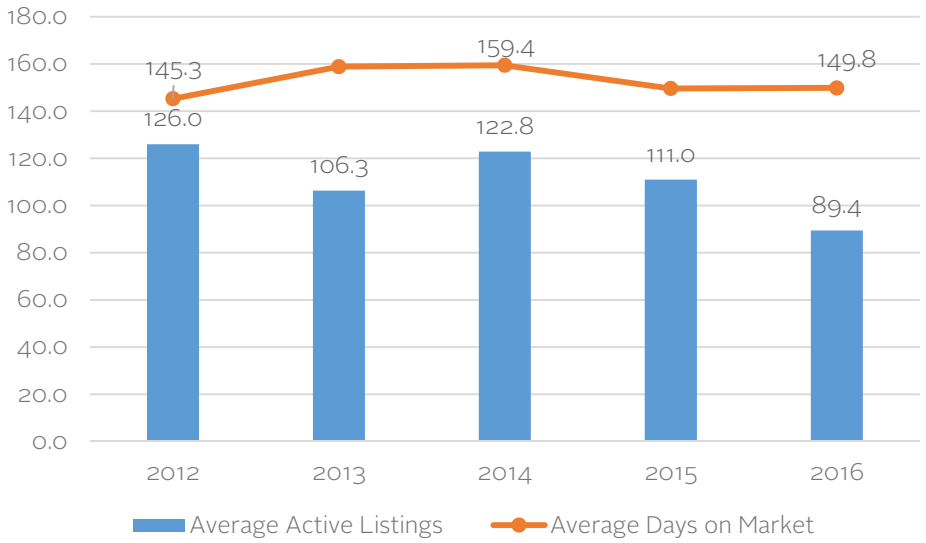
Source: County data from the Wisconsin Realtor Association 2007-2017

Figure 8. Median Listing Price by Month, May 2012 to September 2017 (Adjusted)



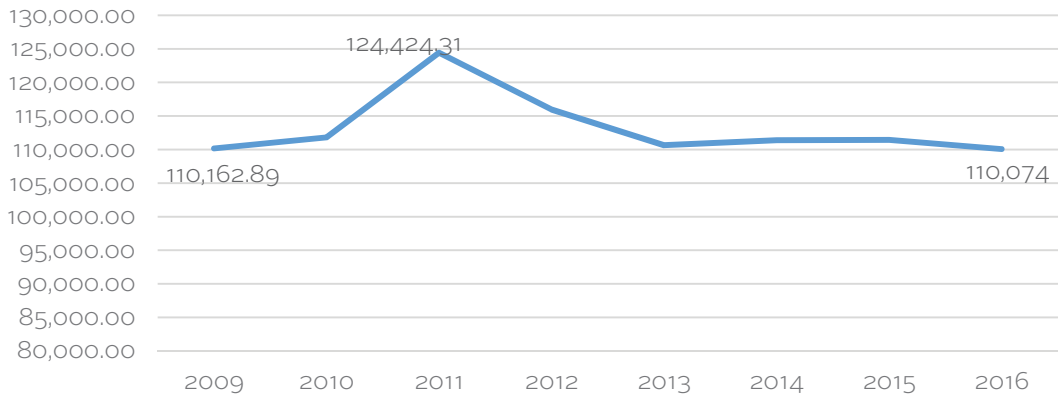
About 70 percent of the homes in Ashland were valued under $150,000 in 2015, which is a decrease from 76.2 percent in 2010 (Appendix, Table 19). All City areas experienced a decrease in the proportion of units valued under $100,000. The Central area saw the largest gains in the overall numbers of homes valued $200,000 and over, as well as a large increase in the proportion of homes valued $200,000 and over (from 7.1 percent to 15.9 percent) (Appendix, Table 20).

Figure 9. Average active listings and days on market



Source: National Association of Realtors data for zip code 54806, 2012 to 2016

Figure 10. Median home value trend, City of Ashland, 2010-2016



Source: US Census, ACS (5-year estimates), 2006-2010 and 2012-2015

Figure 11. Percentage of homes in value range by City of Ashland area

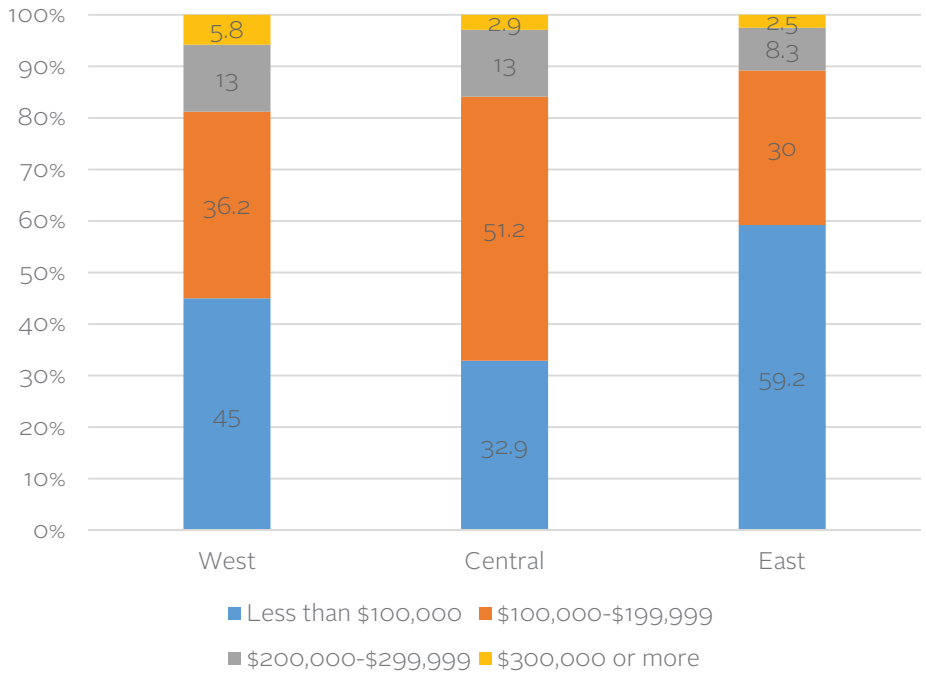
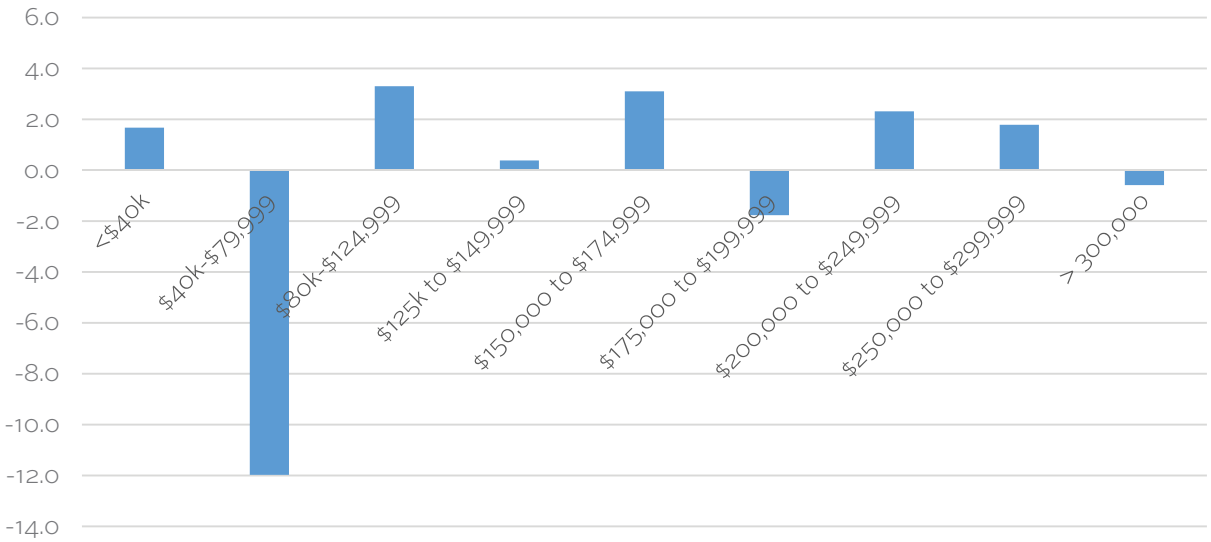


Figure 12. Percentage change in City of Ashland home values 2010-2015



Construction and Remodel Trends

In the last 10 years, Ashland saw less than 50 new residential building starts. While new residential construction is slow, the number of remodels has increased steadily, peaking in 2013 with 176 permits, and more than doubling over the last 17 years. The total value of permits was highest in 2015, at $2,073,036.05 (adjusted for inflation, October 2017 U.S. Dollars). Between 2010 and 2016, residential remodels represent between 4 and 6 percent of the total housing stock each year[5].

Residential remodeling permits in the City Center and the East side rose steadily over the last 17 years, peaking in 2014 and 2015 respectively, and dipping in 2016. Less permits were issued in the West side, perhaps due to its newer stock. Examining a 5-year average, the East side saw the largest increase of permits issued with an average of 57.7 between 2012 and 2016 compared to 41.4 in preceding 5 years. The East also had the largest share of permits issued each year since 2012.

5 Permits are not for unique properties, so the proportion of the total stock is an overestimation.

Figure 13. Number of residential remodeling permits issued, City of Ashland, 1999-2016

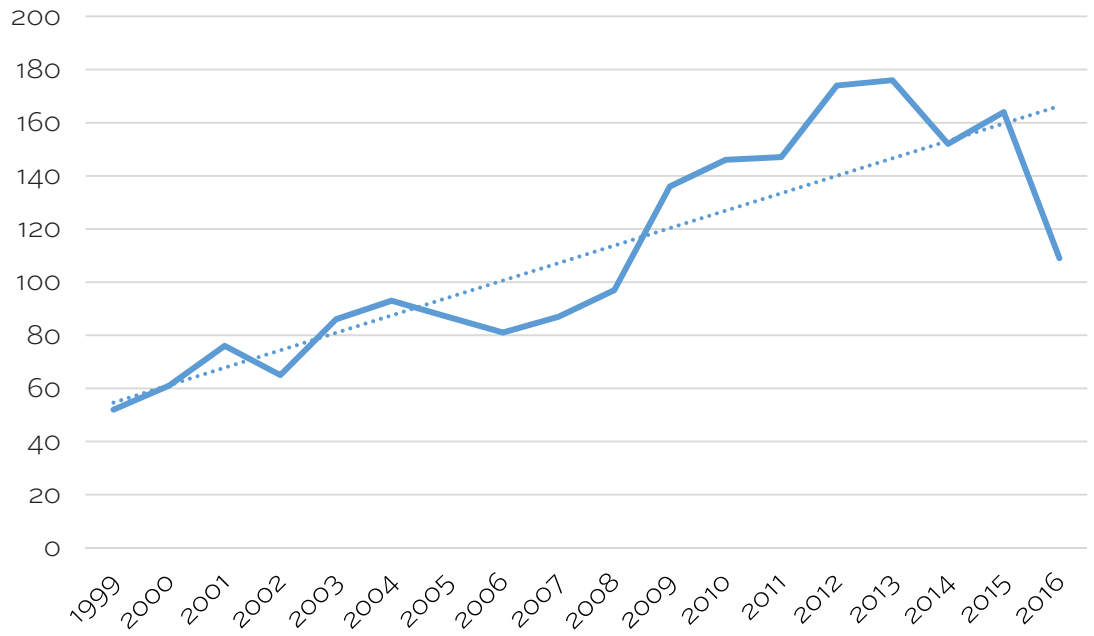
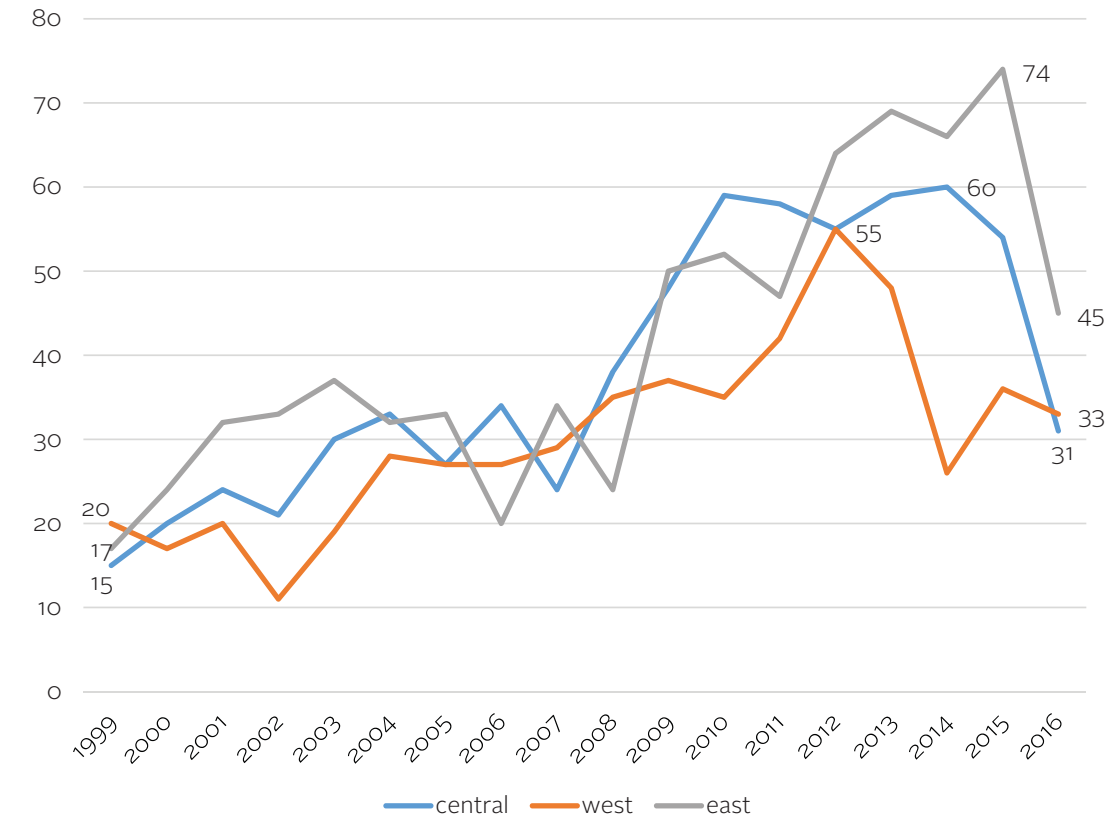


Figure 14. Residential remodeling permits issued East, Central, and West Ashland, 1999-2016



Source: City of Ashland Building Permit Data 1999-2016

Demographic and Economic Overview

Total Population

In the City of Ashland, total population has decreased by 167 between 2010 and 2015 from 8,283 to 8,116 (Appendix, Table 21). During this period, the changes in each City area were uneven. The East side of Ashland experienced a 2 percent decrease in population and the West side saw a 16 percent decrease in population. The only area of growth was the Central part of Ashland, which saw an estimated 9.6 percent increase in population between 2010 and 2015 [6] (Appendix, Table 21). Since the Central part of town is fully developed, this trend suggests demand for the existing housing stock and form.

Interviews confirm that there is some interest in historic homes, and one emerging theme is an interest in living in walkable (or bicycle-friendly) neighborhoods, near the Tri-County Corridor, parks, groceries, and downtown amenities.

6 The central part of the city of Ashland includes Northland College campus. The total enrollment in 2010 was 596 with 376 living on campus. By 2015, student enrollment had dropped to 553 students, while the total number of students living on campus increased to 386. Therefore, the central part of Ashland may have seen a very modest increase due to a small increase in the number of students living on campus.

Education

In the City of Ashland, the population holding a graduate or professional degree saw the most change, with a 58.9 percent increase. The second largest increase were those with "some college but no degree" (13.3 percent). Lower education attainment groups decreased, including "less than 9th grade" (decreased 71 percent) and "9th to 12th grade without diploma" (decreased 33.6 percent). Remaining groups saw small increases, including "high school graduate" (decreased 0.3 percent), "bachelor's degree" (decreased 31 percent), and "Associates" (decreased 3.7 percent) (Appendix, Table 22).

Commuting

Commuting times can offer some insight into the balance between local opportunities and those outside the City. The vast majority of the working population works within 29 minutes from their

Table 3. Demographic and economic key indicators

			Percentage change	
Key Indicators	**2015**	**2016**	**2014-2015**	**2010-2015**
Population	8,116	8,083	-0.6	-2
Median Age	41.5	39.4	3.8	9.2
Population 19 and under	1850	1923	-3.4	-11.3
Population 20 to 64	4788	4766	-1.1	-2.8
Population 65 and over	1478	1394	4.7	16.3
Graduate or professional degree	677	659	14	58.5
Households	3,587	3,487	2.1	-1.4
Average Household Size	2.10	2.15	-2.3	-0.9
Median Household Income (not adjusted for inflation)	$38,882	$37,917	-1.0	9.2

“[...] [professional employees] want safe, they want to walk to the black cat, they want to kayak they want to bike, they are coming here for the lifestyle, not the money [...] they want to be able to walk their kids to the corridor or walk down to the lake or bike.

I think location of course is very, very important. Some of them are looking for the ability to bike or walk, you know, not necessarily getting in your car to go to the grocery store, go to the coffee shop. [...] But there's also some that are looking for access to other activities, like the trails, the jogging, the running, the snowmobiling, the skiing – that kind of thing. Just being able to hop on and play right outside your door, I think that's another thing that they're looking for when they are talking out loud about what their ideal location for their home would be.”

homes (88.1 percent in 2015) (Appendix, Table 23). While in 2010 the majority worked less than 10 minutes from their home (53.5 percent), that proportion decreased in 2015 (44.9 percent). Notably, those commuting more than an hour to work more than doubled, although only accounting for 5.7 percent of commuters. The mean travel time has increased from 12.3 minutes in 2010 to 15.6 minutes in 2015.

Race and Ethnicity

Ashland is comparable to Wisconsin in having a largely white population, but has a larger Native American population proportionally than the state as a whole. In 2015, 85.7 percent of people identified as White alone, 7.2 percent identified as Native American alone, 0.8 percent as Black or African American alone, 0.7 as Asian alone, 0.1 percent identified as another race, 2.2 percent identified as Hispanic or Latino (of any race) and 5.5 percent as two or more races (Appendix, Table 24). Of the people identifying as two or more races (n=448), 88.2 percent identified as Native American and White[7].

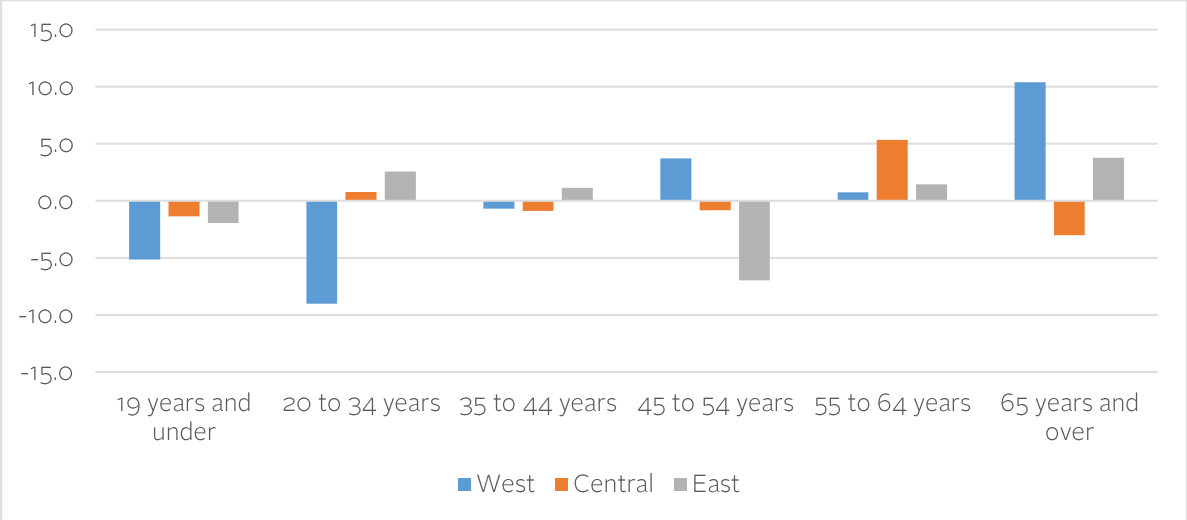
7 The census race categories are: white, American Indian and Alaska Native, Black or African American, Asian, Native Hawaiian and Other Pacific Islander, or Some other race.

Age

Age groups with the largest proportion of the population in both 2010 and 2015 were the "19 and under" cohort, followed by the "20 to 34" cohort. However, both saw a decrease in number of people as well as proportion of the population. The next two youngest age cohorts, "35 to 44" and "45 to 54," also saw a decrease in number of people, 1.1 percent and 13.5 percent decrease, respectively (Appendix, Table 25). The only age cohorts that experienced both number and proportional increases in population are the "55 to 64" cohort (19.9 percent increase) and the "65 and over" cohort (16.3 percent increase). This trend is consistent with regional, statewide, and national trends: In all cases, the population of those aged "65 and older" increased (11.0, 12.4, and 15.1 percent respectively).

The population under 65 years of age decreased in the City and region (5 and 3 percent respectively), and slightly increased in Wisconsin and nationwide (0.2 and 4.1 percent respectively) (Appendix, Table 26).

Figure 15. Percentage point change in age groups in City of Ashland by tract between 2010-2015



In the West tract, the proportion of people aged 65 and over increased from 18.7 to 29.1 percent (Appendix, Table 27). At the same time, the "19 and under" cohort and the "20 to 34" cohort saw their share decrease from 45.7 percent to 31.5 percent of the population, suggesting that the West is aging. In the City Center, all age groups increased in numbers, except for the "65 and older" cohort indicating the City Center is getting younger. In the East tract, the "65 and older" cohort increased by 26.9 percent and as a share of the population, suggesting that the East side is aging as well. The City needs to consider accessibility and affordability as it prepares to house an aging population.

Households

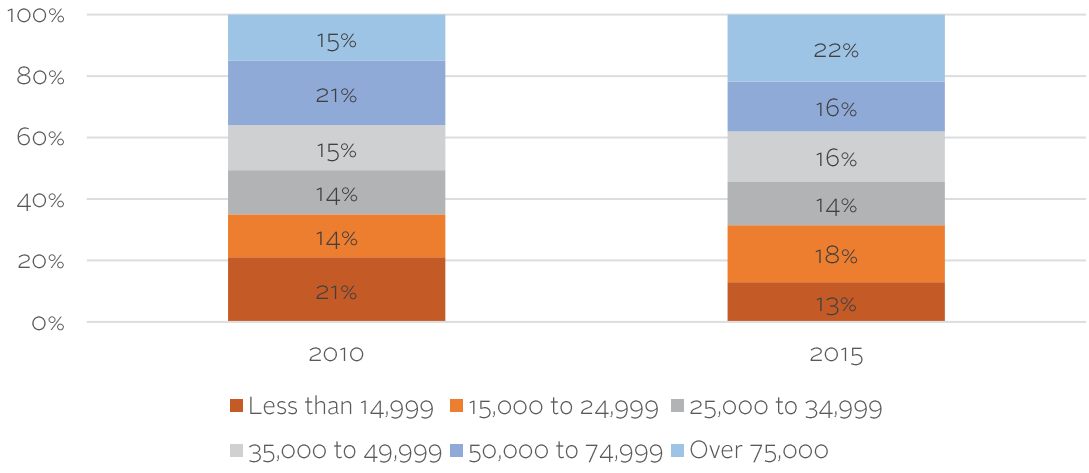
Total households in the City decreased by 1.4 percent between 2010 and 2015, a smaller loss compared to the region, which experienced a 2.3 percent loss (Appendix, Table 28 and 29). The tract with the largest decrease was East Ashland (3.7 percent). Central Ashland only lost 0.6 percent of households, while the West side saw a 1.1 percent increase (Appendix, Table 28).

Households with no persons over the age of 65 decreased by 8.2 percent, while the number of households with one or more persons over the age of 65 increased by 20 percent during that same period. This could be due in part by residents aging into that cohort, and in part by outmigration of younger households and immigration of older households (Appendix, Table 30). One-person households with no one over the age of 65 increased (15.1 percent), indicating that the loss of younger households is driven by two or more-person family households. Both of these trends indicate the need for housing that meets the needs of people 65 and over, as well as younger one-person households. Several interview participants noted that younger cohorts, as well as middle to low income groups have a difficult time identifying starter homes for purchase or rent that are affordable and in good shape.

At the tract level, 38.2 percent of the West side households have one or more persons over the age of 65, compared to 23.4 percent in the Central part of town and 28.4 percent in the East side (Appendix, Table 31).

We examined the housing tenure trends among householders that are over 65 years of age. Over the last 5 years, the number of households with a householder over the age of 65 who owns their home has increased by 26.9 percent, while the

Figure 16. Percentage of households by income-level, City of Ashland



overall number of owner-occupied households has slightly decreased by 2.8 percent (Appendix, Table 32). In 2010, about a quarter of all owner-occupied homes had a householder over 65 years of age, and that share increased to 32 percent in 2015.

From 2010 to 2015, the median household income in the City increased by 9.2 percent to $38,882, outpacing the State where the median income increased by 3.4 percent over the same period. However the increase in the City is within the margin of error. Proportionally, in 2015, the median household income in the City was about 73 percent that of Wisconsin compared to 69 percent on 2010.

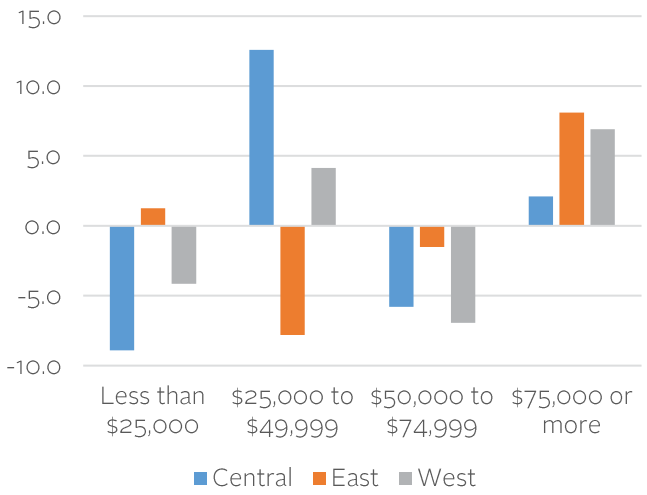
While the total number of households in the City decreased between 2010 and 2015, the number of households with incomes above $75,000 increased both overall (43.4 percent increase) and as a share of total households (from 15 percent to 21.8 percent). The total number of households with incomes under $14,999 decreased during the same period, both overall (39.3 percent) and as a share of households (from 21.1 to 13 percent). These trends suggest that the City of Ashland has attracted higher-income households, or that existing households have moved into the over $75,000 group. This also indicates that high-wage earners are successful in finding housing options (Appendix, Table 33).

All census tracts saw increases in households making $75,000 or over, both overall and as a proportion of all households. All tracts experienced losses in households in the 50,000-74,999 bracket as a proportion and overall. The Central tract has the smallest proportion of households making less than $25,000 (24.8 percent) and the largest proportion of households making over $75,000 (45.3 percent) (Appendix, Table 34).

Income by Householder Age

Despite this growth, an income by age analysis reveals that certain segments of the population are struggling. Households where the householder is under 25, all fall in income brackets under $45,000. The number of households with a householder over the age of 65 making less than $30,000 fell both overall and as a proportion of that cohort, however, despite the positive trend, the majority of this cohort remains in that income bracket (53.7 percent). In households where the householder is 25 and over, the numbers and proportion of households in the $75,000 and above income bracket increased. These trends highlight the need for affordable housing, particularly for householders under 25 and over 65 (Appendix, Table 35).

Figure 17. Percentage of households by income-level, City of Ashland by area



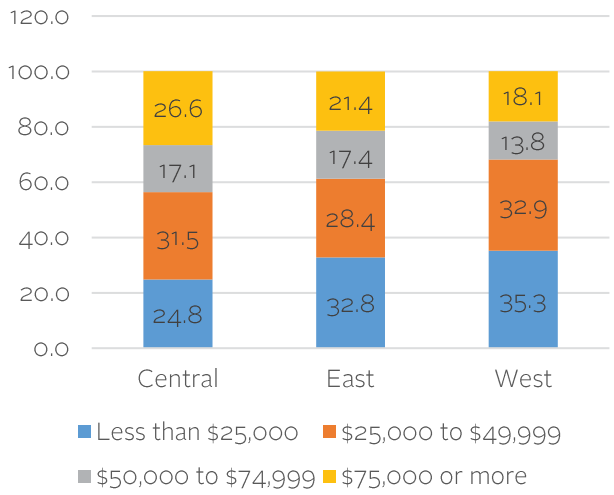


Table 4. Percentage of households in City of Ashland by age of householder and income-level

Income-level by Householder Age							
	2010			2015			Change
	n	by age cohort	by income cohort	n	by age cohort	by income cohort	
Householder Under 25	290	8.0		140	3.9		-51.7
Less than $30,000	242	83.4	14.8	109	77.9	8.0	-55.0
$30,000-$44,999	36	12.4	6.5	31	22.1	4.8	-13.9
$45,000-$74,999	12	4.1	1.3	0	0.0	0.0	-100.0
$75,000-$124,999	0	0.0	0.0	0	0.0	0.0	
$125,000-199,999	0	0.0	0.0	0	0.0	0.0	
$200,000	0	0.0	0.0	0	0.0	0.0	
Householder 25 to 44 years	1,184	32.6		1,139	31.8		-3.8
Less than $30,000	327	27.6	20.0	333	29.2	24.5	1.8
$30,000-$44,999	170	14.4	30.6	186	16.3	28.7	9.4
$45,000-$74,999	468	39.5	51.8	296	26.0	37.3	-36.8
$75,000-$124,999	189	16.0	44.0	252	22.1	43.4	33.3
$125,000-199,999	24	2.0	26.7	49	4.3	29.7	104.2
$200,000	6	0.5	23.1	23	2.0	60.5	283.3
Householder 45 to 64 years	1,326	36.5		1323	36.9		-0.2
Less than $30,000	526	39.7	32.2	390	29.5	28.7	-25.9
$30,000-$44,999	272	20.5	48.9	287	21.7	44.2	5.5
$45,000-$74,999	278	21.0	30.8	290	21.9	36.5	4.3
$75,000-$124,999	176	13.3	40.9	245	18.5	42.2	39.2
$125,000-199,999	54	4.1	60.0	96	7.3	58.2	77.8
$200,000	20	1.5	76.9	15	1.1	39.5	-25.0
Householder 65 years and over	837	23.0		985	27.5		17.7
Less than $30,000	537	64.2	32.9	529	53.7	38.9	-1.5
$30,000-$44,999	78	9.3	14.0	145	14.7	22.3	85.9
$45,000-$74,999	145	17.3	16.1	208	21.1	26.2	43.4
$75,000-$124,999	65	7.8	15.1	83	8.4	14.3	27.7
$125,000-199,999	12	1.4	13.3	20	2.0	12.1	66.7
$200,000	0	0.0	0.0	0	0.0	0.0	
Total households	3,637	100.0		3,587	100.0		-1.4

Economic Trends for Region

To provide some context to demographic and economic trends in the City, we examined trends in the region, including Ashland and Bayfield Counties, while highlighting diverging trends in each County. Both Counties have about the same population, while about half of the population in Ashland County lives in the City.

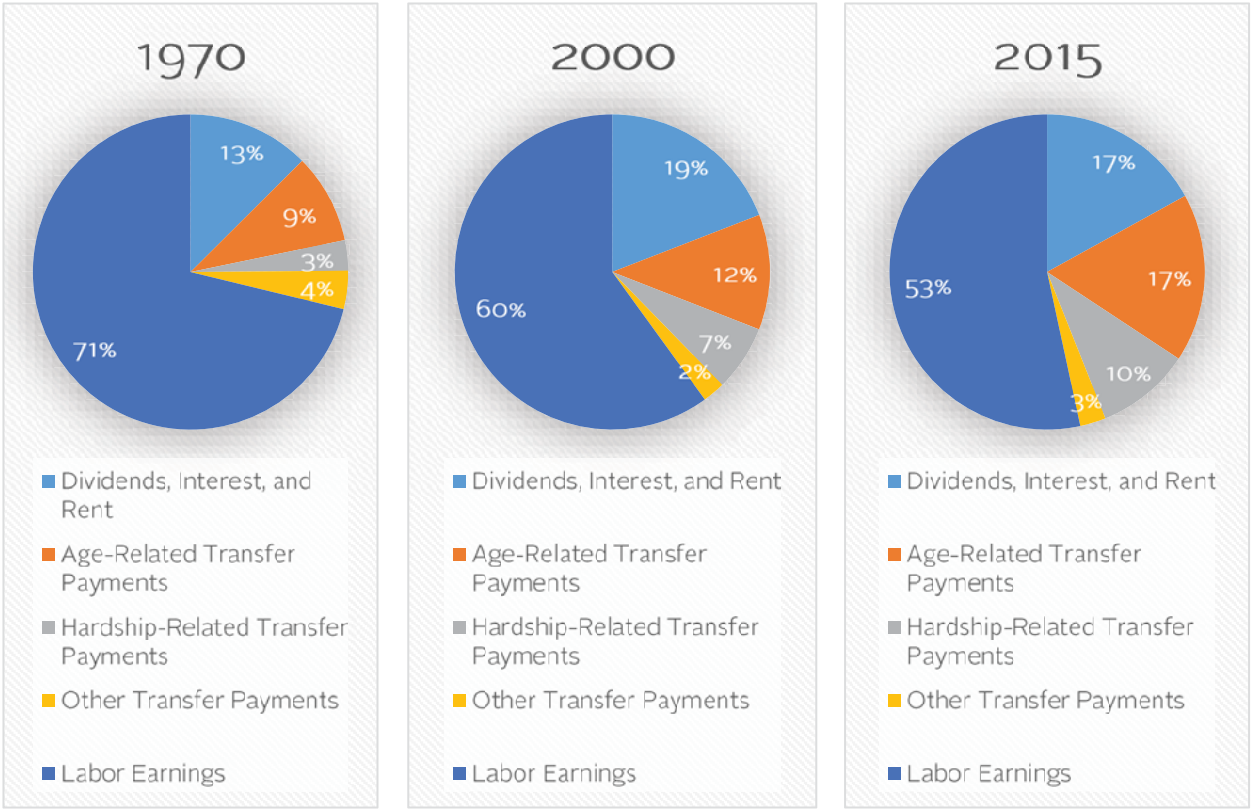
Between 2000 and 2015, the region experienced an overall decline in total employment as measured by full- and part-time jobs. More specifically, the region saw a loss in wage and salary jobs (i.e., paid jobs through an area employer), with 402 fewer in 2015 compared to 2000 (Appendix, Table 35). At the same time, there was an increase of 311 in the number of sole proprietors (i.e., self-employed). However, the gains and losses in each category diverged in the counties. While Ashland saw an overall decrease in wage and salary earners, Bayfield County saw an increase. Similarly, sole proprietors increased in Ashland County by 341 while decreasing by 30 in Bayfield County.

Between 2000 and 2015, aggregate personal income (i.e., income earned through labor [wage, salary and proprietor] or non-labor income [dividends, interest, rent, and transfer payments]) in the region increased by $210,320,000 (Appendix, Table 36).

In Ashland County, earnings among wage and salary employees saw an increase of $8,054,000 between 2000 and 2015, while proprietors' income fell by $1,612,000 [8] (Appendix, Table 37). While an increase in sole proprietor employment

8 Bayfield County followed a similar pattern from 2000-2015 with an overall increase in $3,530,000 in labor earnings; with an increase of $17,241,000 in wage and salary earnings and a $13,711,000 decrease in proprietor's income.

Figure 18. Personal income change, Ashland County, 1970-2015



Source: Bureau of Economic Analysis, 1970-2015

suggests a healthy, vibrant entrepreneurial business environment, the combination of a loss to wage and salary jobs with a decline in proprietor's income may point towards self-employment as a means to help make ends meet for many workers. Employment instability and low wages underscore the need for affordable housing.

From 2000 to 2015, Ashland County also saw an overall increase of $62,850,000 in non-labor income [9]. The largest proportion of this increase being tied to age-related transfer payments ($38,875,000) followed by hardship-related transfer payments ($21,060,000) (Appendix, Table 38).

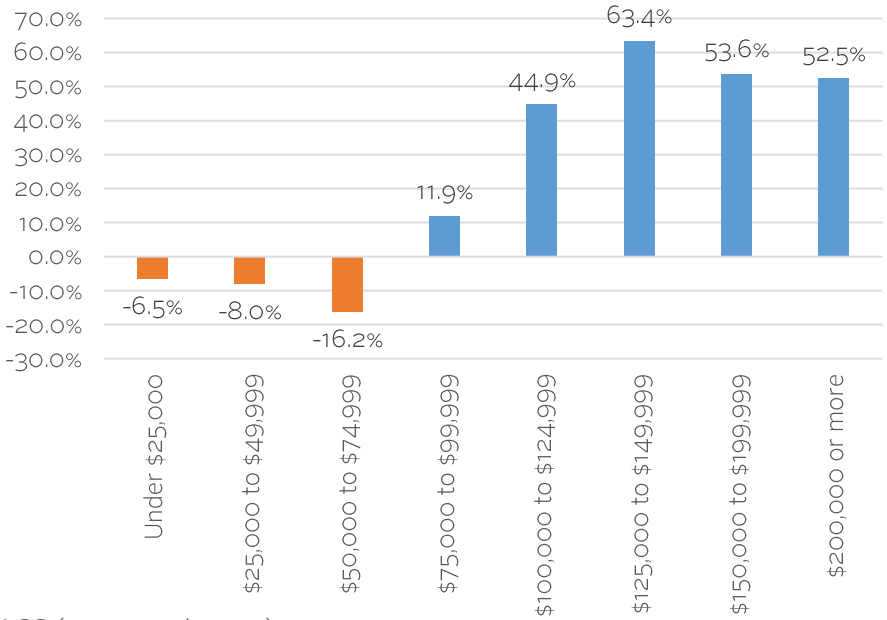
Ashland County has seen an increase in the proportion of personal income made up of non-labor income related sources – approximately 18 percent increase since 1970 and 7 percent increase since 2000 [10]. With an aging demographic, this increase is to be expected. Additionally, overall growth in non-labor income - specifically the growth in the proportion of age-related transfer payments (5 percent increase since 2000) - could indicate migration of people with investment and retirement income. In the Chequamegon Bay area, access to the natural beauty, high quality of life, and relatively low standard of living costs are undoubtedly attractive to aging demographics looking to retire here. The other area of growth (3 percent since 2000), hardship-related transfer payments, also suggests an increase in the number of people who are dependent on supplemental income due to unemployment, under-employment, or low pay. Both of these data points would suggest a need for affordable housing for retirees on fixed-income and for low-income populations [11].

9 Non-labor income includes: dividends, interest, and rent income (i.e., investment or property incomes); age-related transfer payments (e.g., social security and Medicare); hardship-related transfer payments (i.e., payments related to welfare and poverty alleviation programs); and other transfer payments (e.g., veteran's benefits, government retirement or disability, or workers compensation).

10 Note that the overall "pie" also grew after adjustment for the rate of inflation by a total of $53,829,000 since 2000.

11 The region, which includes both Ashland and Bayfield County, is following a similar pattern with a couple of slight variations. First, since 2000, the proportion of non-labor related income increased by approximately 7 percent (41 percent compared to 48 percent). Second, age-related transfer payments and dividends/interest/rent income grew by 6 percent (nearly all of the growth in age-related payments while dividends, interest, and rent remained the same). Finally, hardship-related transfer payments only increase by about 1 percent from 2000-2015.

Figure 19. Percent change in household income, Ashland County, 2010-2015



Source: US Census, ACS (5-year estimates), 2010-2015

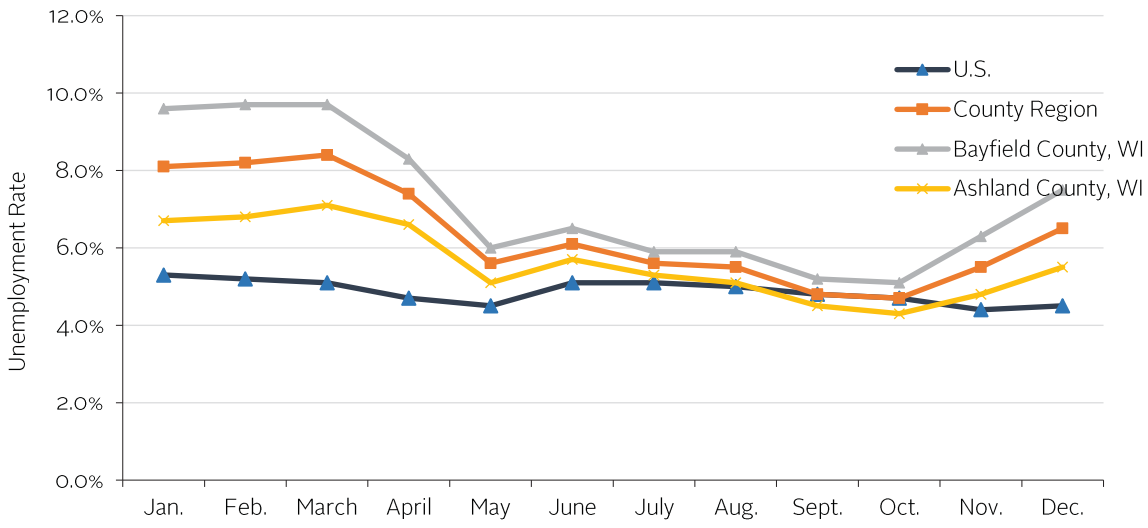
Household Income

The region experienced an increase in both average earning per job ($2,684) and per capita income ($7,877) from 2000 to 2015. Average earnings in Ashland County increased more than Bayfield County ($3,396 versus $1,899), while per capita income increased more in Bayfield County ($10,557) than Ashland County ($5,324) (Appendix, Table 39). The former increase suggests that Ashland County has both higher wage jobs as well as faster growth in higher-wage occupations compared to Bayfield County. This increase is accentuated when cost of living is taken into account. This is particularly the case for the cost of housing in Ashland, which is lower than other comparable communities, as well as metropolitan areas.

Household income in the region has increased between 2010 and 2015. The number of households with an income of below $74,999 has decreased, while the number of households making $75,000 to $200,000 or more has increased (Appendix, Table 40). The largest change between 2010 and 2015 was the percent increase in households making $200,000 or more (62.5 percent increase). The largest decrease was in households making under $25,000 (8.5 percent decrease). There are still overall far more households making under $25,000 than $200,000 or more (3866 versus 208), highlighting the need for affordable housing options. The difference in these trends can be in part explained by an influx of older professionals with higher salaries and outflow of young high school or college graduates. Or they may be explained by upward mobility, with people with lower incomes moving to higher earning groups. Presumably people in higher income brackets are absorbing homes in the local market.

Ashland County household income trends follow those of the region: households making less than $74,999 have decreased, while those making $75,000 to $200,000 or more have increased between 2010 and 2015 (Appendix, Table 41). The largest increase has been 63.4 percent in households making between $125,000 and $149,999. The largest decrease was 16.2 percent in households making between $50,000 and $74,999. Despite these shifts, there are still overall far more households making under $25,000 than over

Figure 20. Monthly unemployment in the region, 2016



Source: Bureau of Economic Analysis

$200,000 (2,117 versus 90). As with the region's statistics, these changes suggest an increase in high-wage professionals in the area, and out flux of lower-income cohorts, or upward mobility.

Unemployment

Ashland and Bayfield Counties' unemployment rate is very near to the state and national average at 4.1 percent and 4.9 percent. Bayfield County's is slightly higher at 7.1 percent, while Ashland County's is at 5.6 percent (Appendix, Table 42).

Monthly unemployment in Bayfield and Ashland Counties fluctuate with the seasons. Bayfield sees nearly 10 percent unemployment in the winter months (January, February, and March), shifting to about 5 percent in September and October pointing to its reliance on the tourism industry. Ashland follows this trend, although less dramatically (around 7 percent unemployment in the winter months and just over 4 percent in September and October). Temporary rental housing units can cater to seasonal mobile employees, while perhaps serving people in need of transitional or affordable housing in the colder months.

Weeks worked per year for ages 16 to 64 in both Ashland and Bayfield Counties reflect the national averages in 2015. The largest percentage of working-age, 57 percent in Ashland County and 52.7 percent in Bayfield County, worked 50 to 52 weeks in 2015. The lowest percentage of people worked 1 to 26 weeks (11.4 percent in Ashland County and 11.8 percent in Bayfield county), slightly more than the national average of 9 percent. About 20 percent of working age adults in Ashland and Bayfield did not work in 2015, compared to the national average of 25.1 percent (Appendix, Table 43).

Those of working age (16 to 64) working 35 hours or more each week in Ashland and Bayfield Counties reflect the national average of 57.1 percent. In Ashland County, the percent of working age individuals working 35 or more hours a week is 55.2 percent, compared to 56.9 percent in Bayfield County. The lowest percentage of working age individuals worked 1 to 14 hours per week, 5.1 percent in Ashland County, and 5.5 percent in Bayfield County. These trends suggests that over half of working age individuals in the region work the equivalent of a full-time job in either one, or one or more jobs.

Table 5. Hours worked per week, population age 16 to 64, 2015

	Ashland	Bayfield	Region	U.S.
Worked 35 or more hours per week	55.2%	56.9%	56.0%	57.1%
Worked 15 to 34 hours per week	19.8%	17.4%	18.7%	14.3%
Worked 1 to 14 hours per week	5.1%	5.5%	5.3%	3.5%
Did not work	19.9%	20.2%	20.1%	25.1%
Mean usual hours worked for workers	36.5	37.3	36.9	38.5

Source: US Census, ACS (5-year estimates), 2011-2015

Affordability Analysis

Affordability in Renter-Occupied Housing

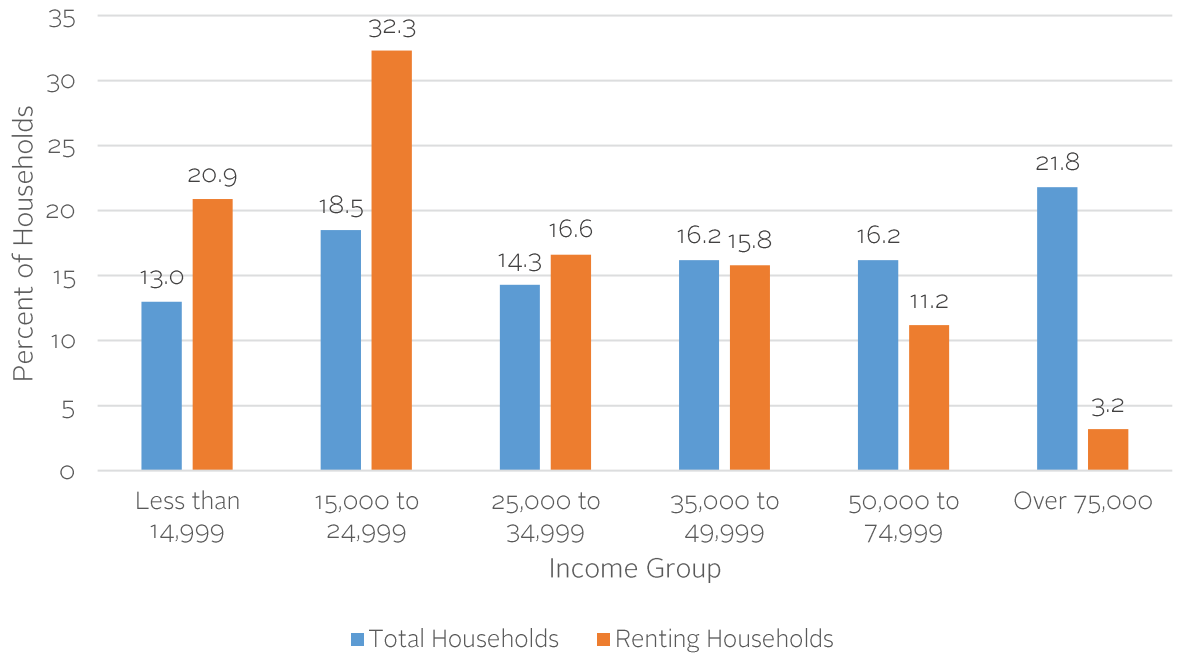
In 2015, the median income in the City was $38,882. Almost one-third of City households (n=1,570) made over $50,000 per year, and only 13 percent of these were renters (n=205 households) (Appendix, Table 44). Almost 70 percent of renting households make less than $35,000 per year (n=993), and out of these, 626 are rent burdened. Overall, 45 percent of renter-occupied households have a housing cost burden greater than 30 percent of their income (Appendix, Table 45). Estimates indicate that nearly all burdened households have annual incomes below $35,000 (i.e., zero or near zero households making $35,000 per year and above are paying more than 30 percent of their income on rent). Burdened households are at risk of housing loss and public interventions should target this group.

Rental contracts are on the rise in the City, with the sharpest increases in the $500 to $749 and $750 to $999 ranges and a loss in contracts below $500 (Appendix, Table 46). In 2015, about half of all contracts were in the $500 to $749 range, and the median rent was $649, up from $618 in 2014, outpacing inflation. Despite these changes, 41.5 percent of units were contracted for under $499 in 2015. All three City areas saw a decline in rental contracts below $300, and a sharp increase in rentals between $600 and $899. However, the largest share of rentals in all three areas are contracts below $600 (Appendix, Table 47).

Table 6. Affordability key indicators

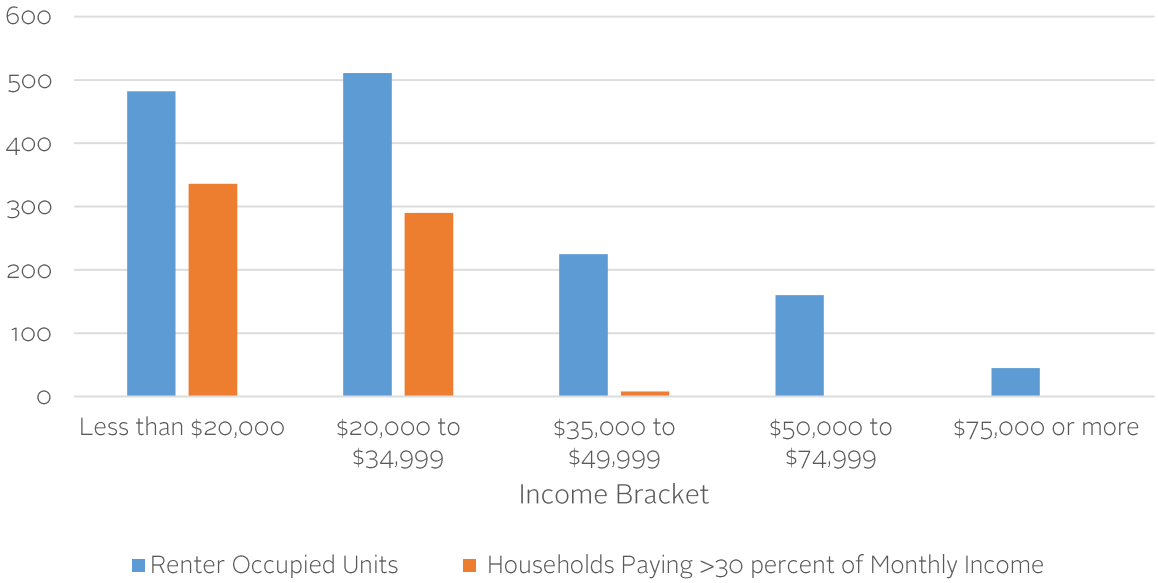
			Percentage change	
Key Indicators	**2015**	**2016**	**2014-2015**	**2010-2015**
Renter Occupied Units	1,423	1,459	2.3	0.9
Rent burdened households (30 percent)	634	644	2.3	-3.1
Median Rent	$649	$657	5.0	22.7
Owner Occupied Units	2,164	2,028	2.0	-2.8
Owner Occupied burdened	530	463	7.7	-17.1
Median Monthly Owner Costs (with a mortgage)	$1141	$1095	2.7	2.3
Median Monthly Owner Costs (without a mortgage)	$444	$476	4.7	13.6
Housing units with a mortgage	1,162	1,133	-5.2	-18.6
Percent of loans originated	65.0	60.1	-4.2	38.9

Figure 21. Renters by income



Source: ACS Estimates, Excludes zero or negative income

Figure 22. Renter occupied cost burden

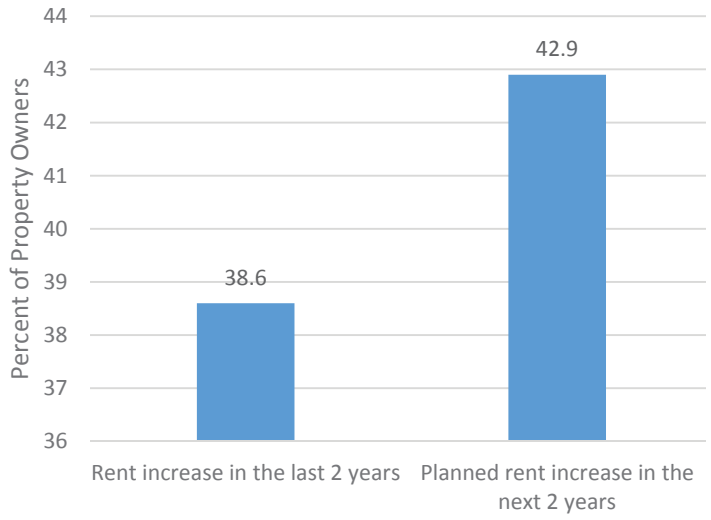


Source: ACS Estimates, Excludes zero or negative income

Most rentals in Ashland are 2 bedrooms (60.2 percent in 2015) (Appendix, Table 9). The City saw a decrease in the number and share of 1-, 2- and 3-bedroom rental units between 2010 and 2015. Rental property owners surveyed report that over half of their 1-, 2-, and 3- bedroom units rent for $500 to $749, while most 4-bedroom units fall between $500 and $999 (Appendix, Table 10). Across all unit sizes, 57.1 percent of property owners reported rental contracts that averaged between $500 and $749 per month. This is consistent with census estimates that show median rents range between $499 and $786 for 4 and 5+ bedrooms (Appendix, Table 40). Just under 40 percent reported raising rents in the last 2 years, and 42.9 percent plan an increase in the next 2 years.

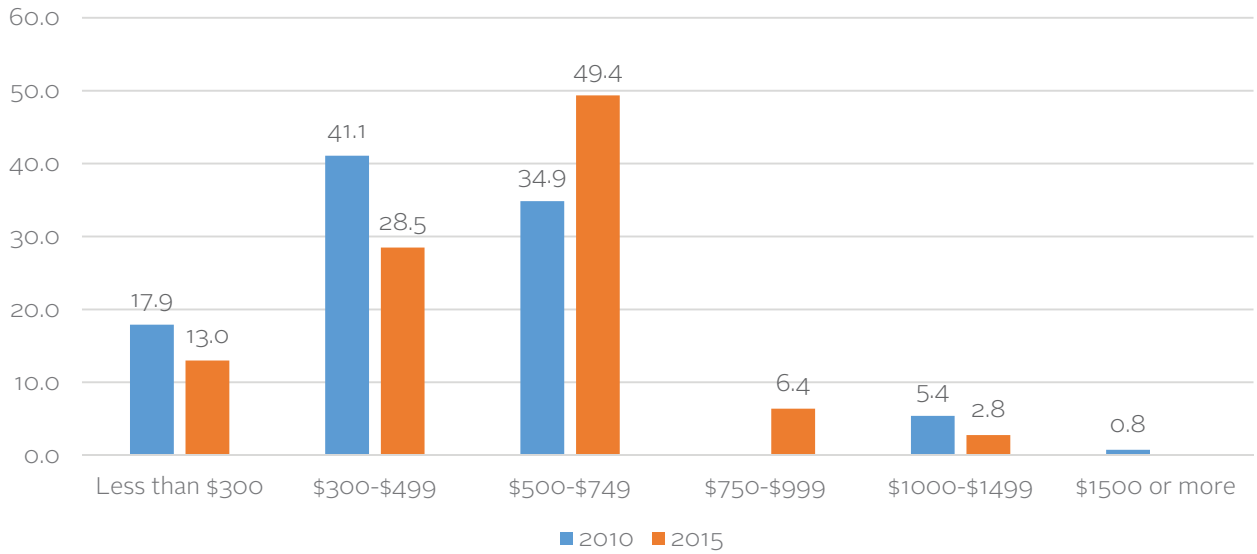
Interviews with large employers and real estate agents in Ashland revealed shared concerns about rentals. Several indicate there are a lack of affordable rental options in the City, and almost all say that there is a mismatch between the quality and price point of rentals, and a perceived lack of rental options that are both in good condition and affordable. Almost all participants also share concerns about the low quality of rentals. Another common perception is the lack of "mid-range" rentals that are in good condition. Some also shared that it was difficult to find single bedroom units to rent, which are in demand for younger professionals in the area.

Figure 23. Recent and planned rent increases



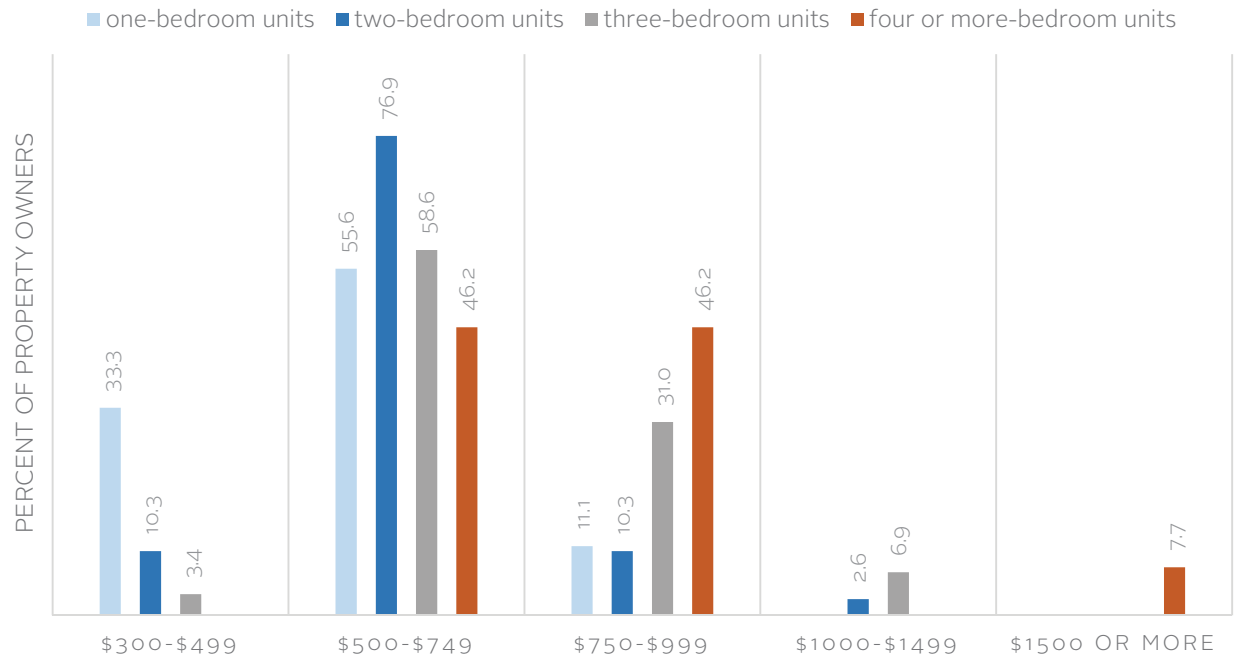
Source: CRC property owner survey

Figure 24. Rental contracts by price range, City of Ashland

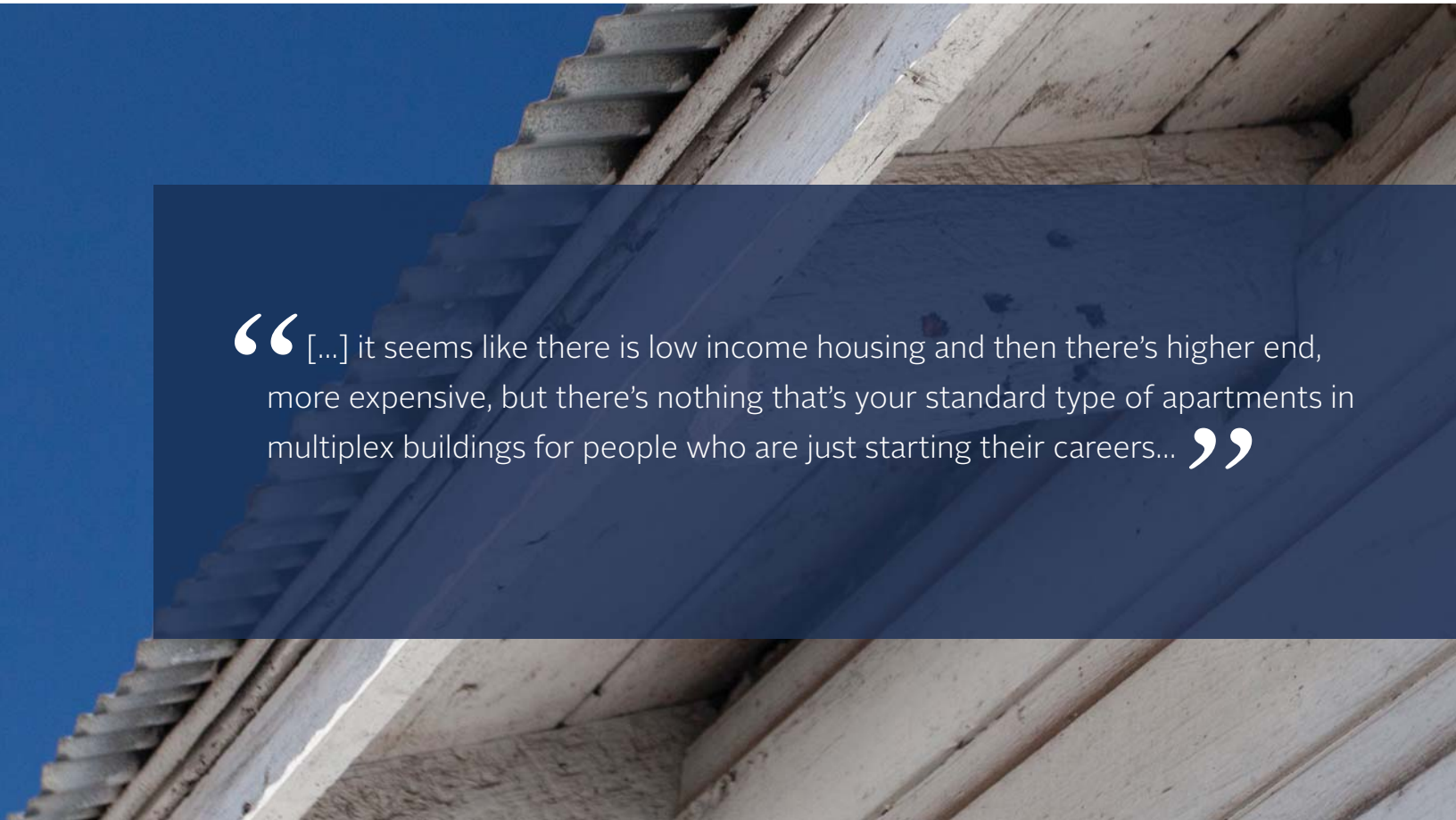


Source: US Census, ACS (5-year estimates)

Figure 25. Rental contracts by unit size, City of Ashland



Source: CRC property owner survey



> "[...] it seems like there is low income housing and then there's higher end, more expensive, but there's nothing that's your standard type of apartments in multiplex buildings for people who are just starting their careers..."

Housing Assistance

The City of Ashland Housing Authority, Ashland County Housing Authority, Northwest Community Services Agency (NWCSA), HUD and Impact Seven provide housing assistance in the City of Ashland. Assistance varies by agency, and includes subsidized rental housing, housing vouchers, and transitional and emergency housing.

Across the four agencies, representatives report that there are 287 subsidized rental units available in Ashland, and 12 transitional housing units. The housing authorities also offer Housing Choice Vouchers, with an estimated 60 allocated each month. This amount varies as allocations are in dollars and rent prices vary. As of the end of 2017, the housing authorities had a total 482 people on the waiting list for subsidized units (n=326) and vouchers (n=156). Twenty percent of rental property owners surveyed reported accepting section 8 Housing Choice vouchers that covered a portion of the tenants' rents.

Almost 160 subsidized rental units prioritize seniors or persons with disabilities. The City of Ashland Housing Authority also offers housing options for seniors (62+) and persons with disabilities. With care takers living on site at three of their buildings (Bay Tower, Bay Haven, and Bay Terrace). Together offering a total of 122 units, each of these buildings are at capacity with a total of 213 applicants on waiting lists. Though a care taker does not live on site at their fourth building, Bay Ridge, care taker services are available to tenants. All of the units available (n=11) at Bay Ridge are reserved specifically for the elderly. Bay Ridge is also at capacity and has a current waiting list of 37 applicants.

Assisted living programs and nursing homes serve the elderly and disabled in the City, including Birch Haven Senior Living, Ashland Health and Rehabilitation Center, and Golden Living Court Manor. Birch Haven offers 55 units in Ashland, 53 of which are located in an assisted living Residential Care Apartment Complex (RCAC) that includes medical supervision, medication management, medical transportation, case management, and care & supervision. With an average of 70 people served in a single calendar year, Birch Haven's facilities are currently at capacity and have a waiting list of 8 applicants. Offering short and long-term care programs, Ashland Health and Rehab Center and Court Manor both specialize in nursing care at their respective facilities in Ashland. In the last calendar year, approximately 64 people were housed at Ashland Rehab Center and an estimated 250 stayed at Court Manor. Neither organization have applicant waiting lists. Although programs and services at Birch Haven, Court Manor, and the Ashland Rehab Center are open to all eligible individuals aged 18 or older, the majority of those served are elderly (over the age of 62).

Affordability in Owner-Occupied Housing

In 2015, 2,164 units were owner occupied (60.3 percent of the total housing units), and the largest share of owner occupied households, just over one-third, made $75,000 per year or more (Appendix, Table 49). About one-quarter (24.5 percent) of owner occupied households pay 30 percent or more of their income on housing costs [12]. Burdened households tend to be those in lower income brackets, with the largest group in the $20,000 or less bracket (73.9 percent in this group are cost burdened).

Employers and real estate experts say that while the housing stock in the City is perceived as affordable and low cost, there are concerns about the quality of the stock and deterioration of older homes. There is demand for older historic homes, especially among young professionals and middle- to high- income families, and demand for in-town homes near downtown stores and the Tri-County Corridor Trail. Some participants noted that some young families are interested in country living and land, but may choose to live in town due to the affordability of the stock within the city. There is also increased interest in walkable and bike-friendly locations with short work commutes.

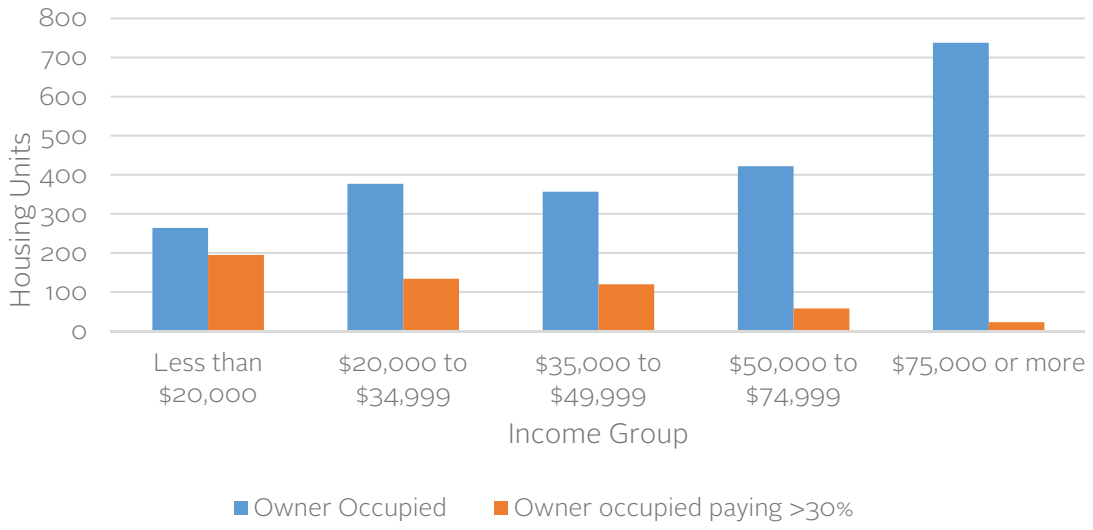
Participants also perceive a high demand for newer homes, as well as one-level starter homes that would require less maintenance and upkeep. This emerged as a theme both in the context of affordability for lower income groups or older households on fixed incomes, as well as in the context of young professionals.

As previously noted, several participants noted that new comers are forced into purchasing homes due to the lack of rentals. This has serious financial implications as it requires a significant investment before people feel committed to the place.

Participants noted that newcomers often ask for assistance with home searches, and are interested in school quality, safety, and proximity to amenities. While some perceived the City to be safe, some also noted safety concerns.

12 The U.S. Census Bureau calculates monthly owner costs using payment for mortgages, real estate taxes, insurances, utilities, fuels, mobile home costs, and condominium fees.

Figure 26. Owner-occupied burden, City of Ashland



Source: ACS Estimates, Excludes zero or negative income

The percentage of housing units with a mortgage decreased from 64.1 percent to 53.7 percent between the 5-year periods of 2006 to 2010 and 2011 to 2015, a statistically significant decrease (Appendix, Table 50). We examined mortgage applications and lender actions and found that between 2010 and 2016, there was a large increase (40.5 percent) in the number of loans originated (Appendix, Table 51). Loans originated as a share of applications also increased from 48.7 percent to 60 percent.

Between 2010 and 2016, the proportion of loans for home purchasing increased steadily while the proportion of refinancing loans decrease steadily over this period (Appendix, Table 52).

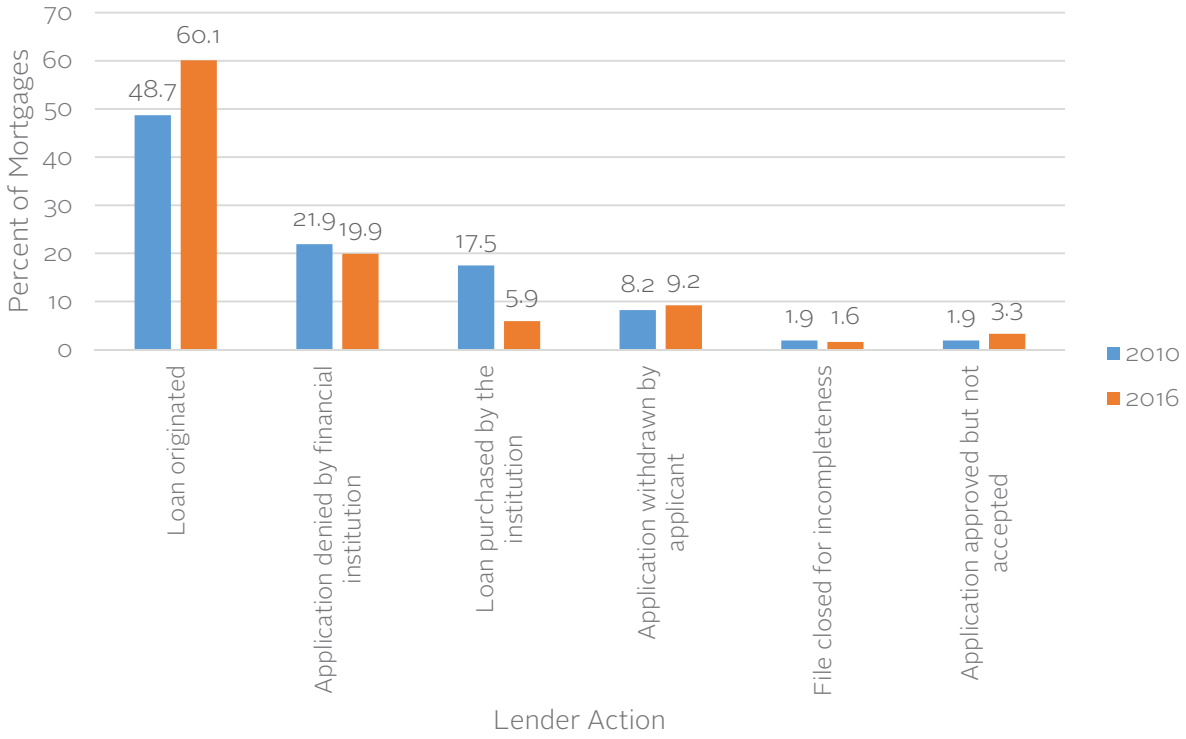
To assess mortgage eligibility we examined a sample of credit scores in the region and the City of Ashland, which follow very similar bell curves (Appendix, Table 53). About a quarter of the sample in the region and the City of Ashland have a credit score in the 750 to 799 range (27 and 26 percent respectively). The next largest group has scores in the 700 to 749 range (20 percent in both the region and City of Ashland). Only 1 percent of both the region and City population have credit scores below 499. However, in the City, 14 percent have scores that are below the national average or subprime and may face challenges applying for a mortgage, or would only be eligible to obtain one at higher interest rates.

"There has been an influx of people, [Ashland] feels more energetic and forward thinking."

"[...] there seems to be a lot of building, a lot of investment in our community and a lot of excitement[...] there's much more optimism and pride in our community and the things that are happening right now."

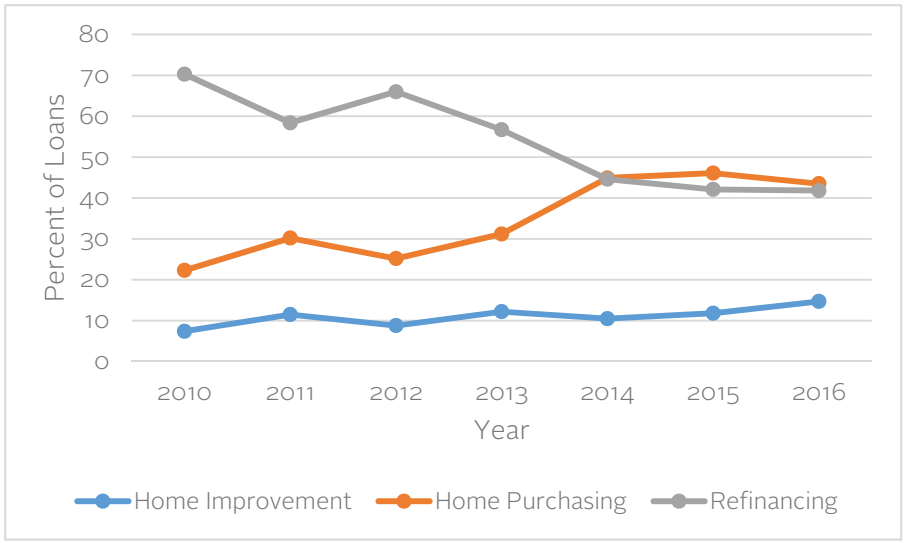
"I think there is a lot of positive energy about the City right now."

Figure 27. Mortgage lender action, City of Ashland, 2010-2016



Source: Consumer Financial Protection Bureau, Home Mortgage Disclosure Act Data, 2010-2016

Figure 28. Home improvement, purchasing, and refinancing loans, City of Ashland, 2010-2016



Source: Consumer Financial Protection Bureau, Home Mortgage Disclosure Act Data, 2010-2016

Recommendations

1. Address underserved populations and the need for affordable housing
2. Meet the housing needs across age cohorts
3. Improve quality and safety
4. Identify supports for vulnerable populations
5. Explore development and outreach strategies
6. Support development of an online presence

Address underserved populations and the need for affordable housing

- There are approximately 1000 renter occupied households making less than $34,999 per year (69.8 percent of all renter households) and over 600 of these are rent burdened (63 percent). Rent burdened households are not only at risk of losing housing, but also have limited resources to spend on basic needs like health, nutrition, etc. These households also have limited resources to invest in local businesses and participate in the local economy.

- There are 529 households with a householder over the age of 65 that make under $30,000 per year. This cohort is likely on a fixed income and need affordable solutions. Moreover, affordable housing must also include accessibility features for aging householders.

- The study findings also show that homeowners in lower income brackets are burdened by housing costs. Homeownership can be considered a vehicle for wealth building, and the City can engage local lenders and identify ways to facilitate lending, including exploring partnerships to reduce risk and alleviate burden.

- In addition to more traditional options for affordable housing development (e.g., state and national level housing subsidies and investor developments), models for innovative affordable housing development include housing trusts or shared equity homeownership programs.

Meet the housing needs across age cohorts

- Housing development efforts should support aging in place for seniors and explore intergenerational arrangements that could have far-reaching benefits for seniors and youth, including increased social supports and well-being[13].

- Low to mid-income young professionals need rental options that are suitable to single or small family arrangements that are also affordable. Low-cost rentals in the dense mixed-use city center would meet that need while drawing younger people downtown, a benefit to downtown businesses and the community. These rentals can potentially make the move to the City more amenable and less risky, offering temporary, low commitment options to younger and/or individuals with limited resources.

Improve quality and safety

- Although the majority of the housing stock are rated moderate to excellent quality, interview participants shared concerns over substandard housing, both for rent and sale. Housing stock age also increase the burden on property owners resulting from high maintenance costs and the potential for deterioration. Current City efforts to encourage property maintenance must continue with increased outreach to rental property owners and more efforts in disseminating information about home improvement resources and programs that most are unfamiliar with.

13 Social isolation, loneliness, and all-cause mortality in older men and women by Andrew Steptoe, Aparna Shankar, Panayotes Demakakos and Jane Wardle Source: Proceedings of the National Academy of Sciences of the United States of America, Vol. 110, No. 15 (April 9, 2013), pp. 5797-5801.

- The City can also explore policies and programs to assist rental property owners with improvements while requiring commitments to include affordable rentals.

- The City should also explore partnerships with public health groups and public safety programs to collaboratively improve substandard housing.

- Public investment should prioritize rehabilitation of existing stock over new construction to address some of the most serious quality and safety concerns.

Identify supports for vulnerable populations

- Rental property owners report challenges working with substance and criminal justice involved individuals, and some also require a criminal background check prior to rentals. The City should explore partnerships with service providers to develop supports for rental property owners working with these individuals who are at higher risk of homelessness.

Explore development and outreach strategies

- Zoning ordinances should be carefully considered to actively promote the development of detached residential additions that have the potential to loosen rental demand while meeting the demand for more modern, high quality rentals.

- Development should target existing citizen needs, which will render Ashland more attractive to residents, visitors, and potential newcomers alike.

- Further, the City can lead education and outreach efforts to match qualifying individuals with existing programs, including subsidized rentals and homeownership programs. While most programs have waiting lists, not all do. Even those programs that have waiting lists encourage applications – as apartments become available, eligibility and needs may have changed.

- The City can also continue to strengthen relationships between local government and affordable housing developers, and perhaps explore the development of a local housing resource center to bring resources and information to local government regarding financing tools, housing programs, state, and federal grants, and a better understanding of market conditions, this unit could be tasked with developing a Housing Master Plan.

Support development of an online presence

- An online presence for rentals would help residents and new community members find housing options more easily. The City can promote the use of existing online platforms in general communication and outreach efforts as well as specific outreach to landlords via email and in-person meetings. The City can also consider disseminating specific posting instructions on select online platforms.

List of Terms

Please see the following document for a list of terms:

https://www.census.gov/housing/hvs/definitions.pdf

Appendix

Table. 1 Total Housing Units, City of Ashland, 2010-2015							
	2010	2011	2012	2013	2014	2015	Change 2010-2015
Total Housing Units	3950	3938	3932	3925	3927	3885	
Percent Change (%)		-0.3%	-0.2%	-0.2%	0.1%	-1.1%	-1.6%
Change (n)		-12	-6	-7	2	-42	-65

Source: US Census, ACS (5-year estimates)

Table 2. Total Housing Units, City of Ashland by Tract, 2010-2015					
	2010		2015		% Change 2010-2015
	Housing Units (n)	% of total units	Housing Units (n)	% of total units	
West	1195	30.2	1228	31.6	2.8%
Central	1279	32.4	1188	30.5	-7.1%
East	1478	37.4	1475	37.9	-0.2%

Source: US Census, ACS (5-year estimates)

Table 3. Total Housing Units, Region, 2010-2015							
	2010	2011	2012	2013	2014	2015	% Change 2010-2015
Ashland County	9572	9603	9624	9625	9650	9625	0.6%
Bayfield County	12842	12938	13005	13037	13077	13134	2.3%
Region Total	22414	22541	22629	22662	22727	22759	1.5%

Source: US Census, ACS (5-year estimates)

Table 4. Type of Structure, City of Ashland, 2015		
	Total Units in Structure (n)	Percent of Total Units (%)
1, detached	2590	66.7
1, attached	13	0.3
2 units	385	9.9
3 or 4 units	299	7.7
5 to 9 units	141	3.6
10 to 19 units	140	3.6
20 to 49 units	96	2.5
50 or more units	82	2.1
Mobile homes	139	3.6
Total Units	3885	

Source: US Census, ACS (5-year estimates)

Table 5. Housing Units Year-Built, City of Ashland and Region, 2015										
	City		Region		West		Central		East	
	n	%	n	%	n	%	n	%	n	%
1939 or earlier	1609	41.4	4922	21.6	337	27.4	591	49.7	681	46.2
1940 to 1949	465	12.0	1626	7.1	88	7.2	92	7.7	285	19.3
1950 to 1959	466	12.0	1843	8.1	127	10.3	190	16.0	149	10.1
1960 to 1969	321	8.3	1733	7.6	101	8.2	117	9.8	103	7.0
1970 to 1979	390	10.0	3563	15.7	187	15.2	104	8.8	99	6.7
1980 to 1989	240	6.2	2365	10.4	135	11.0	71	6.0	35	2.4
1990 to 1999	181	4.7	3201	14.1	101	8.2	9	0.8	76	5.2
2000 or later	213	5.5	3506	15.4	152	12.4	14	1.2	47	3.2
Total	3885	100	22759	100	1228	100	1188	100	1475	100

Source: US Census, ACS (5-year estimates)

Table 6. CZB Scores, City of Ashland					
	Scores	Percent	Permits > $5,000 Issued	Percent remodeled	Percent within score
1	260	10.2	21	12	8.1
2	723	28.4	48	27.4	6.6
3	1065	41.8	72	41.1	6.8
4	436	17.1	28	16	6.4
5	65	2.6	6	3.4	9.2
Total	2549	100	175	-	6.9

Source: CZB Scores for the City of Ashland and CRC tabulations

Table. 7 Housing Occupancy	City		Region	
	(n)	(%)	(n)	(%)
Occupied Housing Units	3587	92.3	13637	59.9
Vacant Housing units	298	7.7	9122	40.1
Total Housing Units	3885		22759	

Source: US Census, ACS (5-year estimates), 2010-2015

Table 8. Number of Units in Structures						
	All		Owner		Renter	
Occupied Housing Units	3,587		2,164		1,423	
Units in Structure	n	%	n	%	n	%
1, detached	2,425	67.6	1952	90.2	472	33.2
1, attached	14	0.4	13	0.6	0	0.0
2 apartments	355	9.9	76	3.5	280	19.7
3 or 4 apartments	255	7.1	19	0.9	236	16.6
5 to 9 apartments	140	3.9	0	0.0	141	9.9
10 or more apartments	287	8.0	0	0.0	287	20.2
Mobile home or other type of housing	111	3.1		4.9	6	0.4

Source: US Census, ACS (5-year estimates)

Table 9. Unit Size Occupied Rental Units, City of Ashland and Region								
	City of Ashland				Region			
	2010		2015		2010		2015	
	n	%	n	%	n	%	n	%
No bedroom	44	3.1	145	10.2	177	5.3	203	6.2
One Bedroom	479	33.9	421	29.6	821	24.8	846	25.7
Two Bedroom	531	37.6	445	31.3	1216	36.7	1097	33.4
Three Bedroom	283	20.1	261	18.3	866	26.1	774	23.5
Four Bedroom plus	74	5.2	151	10.6	237	7.1	369	11.2
Total	1411	100	1423	100	3317	100	3289	100

Source: US Census, ACS (5-year estimates), 2011-2015

Table 10a. Rental Unit Characteristics, Rental Property Owner Survey, 2017										
	one-bedroom units		two-bedroom units		three-bedroom units		four or more-bedroom units		Total	
	n	%	n	%	n	%	n	%	n	%
Total properties	107	26.7	190	47.4	63	15.7	4	1	401	100
Utilities Included in Rent	69	64.5	84	44.2	13	20.6	3	7.3	169	42.1
ADA Compliant or Handicap Accessible	28	26.2	24	12.6	14	22.2	12	29.3	78	19.5
Senior-friendly (i.e., no or few stairs, bathroom supports)	76	71	96	50.5	30	47.7	27	65.9	229	57.1
Smoke-free Units									283	70.6
Furnished Unit									31	7.7
Total property owners reporting unit size	19	27.1	42	60	31	44.3	14	20	70	100
Average Monthly Cost										
Less than $300	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
$300-$499	6	33.3	4	10.3	1	3.4	0	0.0	5	7.1
$500-$749	10	55.6	30	76.9	17	58.6	6	46.2	40	57.1
$750-$999	2	11.1	4	10.3	9	31.0	6	46.2	17	24.3
$1000-$1499	0	0.0	1	2.6	2	6.9	0	0.0	3	4.3
$1500 or more	0	0.0	0	0.0	0	0.0	1	7.7	1	1.4
Utilities Included	15	78.9	19	45.2	7	22.6	2	14.3	25	35.7
Gas	12	63.2	16	38.1	6	19.4	0	0.0	20	28.6
Electricity	10	52.6	12	28.6	7	22.6	1	7.1	17	24.3
Cable	2	10.5	3	7.1	1	3.2	1	7.1	3	4.3
Internet	2	10.5	3	7.1	2	6.5	1	7.1	4	5.7
Water	14	73.7	21	50.0	8	25.8	2	14.3	26	37.1
ADA Compliant or Handicap Accessible	8	42.1	12	28.6	8	25.8	3	21.4	21	30.0
Smoke-free Units									57	81.4
Furnished Units									10	14.3
Typical Tenants										
Single adults	14	73.7	17	40.5	8	25.8	2	14.3	31	44.3
Students	3	15.8	6	14.3	4	12.9	4	28.6	14	20.0
Couples	6	31.6	25	59.5	9	29.0	2	14.3	35	50.0
Families with Children	1	5.3	11	26.2	14	45.2	11	78.6	29	41.4
Seniors	2	10.5	8	19.0	5	16.1	1	7.1	13	18.6

CRC Rental Property Owner Survey, 2017

Table 10b. Housing Tenure, 2010-2015						
		2010		2015		Change 2010-2015
		n	%	n	%	%
Region	Owner	10640	76.2	10348	75.9	-2.7
	Renter	3317	31.2	3289	31.8	-0.8
	Total	13957		13637		-2.3
City	Owner	2226	61.2	2164	60.3	-2.8
	Renter	1411	38.8	1423	39.7	0.9
	Total	3637		3587		-1.4

Source: US Census, ACS (5-year estimates), 2010-2015

Table 11. Housing Tenure, City of Ashland Tract, 2010-2015						
		2010		2015		Change 2010-2015
		Occupied Units (n)	Tenure by Tract Total (%)	Occupied Units (n)	Tenure by Tract Total (%)	
West	Owner occupied	657	57.1	671	57.7	2.1
	Renter occupied	493	42.9	492	42.3	-0.2
	Total	1150	100.0	1163	100.0	1.1
Central	Owner occupied	688	64.2	699	65.6	1.6
	Renter occupied	383	35.8	366	34.4	-4.4
	Total	1071	100.0	1065	100.0	-0.6
East	Owner occupied	1012	65.4	893	60.8	-11.8
	Renter occupied	535	34.6	576	39.2	7.7
	Total	1547	100.0	1469	100.0	-5.0

Source: US Census, ACS (5-year estimates)

Table 12. Reported Challenges	n	%
Lack applicants for available units	3	4.3
Lack qualified applicants for rental units	29	41.4
Non-payment of rent	34	48.6
Experienced damage to units	32	45.7
Tenants broke rental agreements	32	45.7
Difficulty finding good tenants	27	38.6
Cost of property maintenance	16	22.9
Tenants involved in criminal activities related to controlled substances	16	22.9
Tenants involved in criminal activities related something other than controlled substances	12	17.1
Keeping up with legislation	11	15.7
Keeping up with property management	9	12.9

Source: CRC Property Owner Survey, 2017

Table 13. Rental Requirements	n	%
First Month's Rent	59	84.3
Security Deposit	58	82.9
Application form	53	75.7
References	50	71.4
Criminal Background Check	29	41.4
Credit check	23	32.9
Last Month's Rent	8	11.4

Source: CRC Property Owner Survey, 2017

Table 14. Advertising Units	n	%
Newspaper classifieds	33	47.1
Word of mouth	31	44.3
Online	21	30

Source: CRC Property Owner Survey, 2017

Table 15. Tenure by Householder, City of Ashland, 2015				
	Owner		Renter	
	n	%	n	%
15-24	0	0.0	140	9.8
25-34	158	7.3	352	24.7
35-44	457	21.1	172	12.1
45-54	322	14.9	275	19.3
55-59	232	10.7	118	8.3
60-64	296	13.7	80	5.6
65-74	316	14.6	136	9.6
75-84	289	13.4	100	7.0
85 and over	94	4.3	50	3.5
Total	2164	100.0	1423	100.0

Source: US Census, ACS (5-year estimates), 2010-2015

Table 16. Homeownership by Age and Age of Householder, City of Ashland, 2010-2015						
	Homeowners			Householders		
	2010	2015	Change	2010	2015	Change
Householder 15 to 24 years	10	0	-100.0	290	140	-51.7
Householder 25 to 34 years	265	158	-40.4	604	510	-15.6
Householder 35 to 44 years	518	457	-11.8	580	629	8.4
Householder 45 to 54 years	519	322	-38.0	763	597	-21.8
Householder 55 to 59 years	236	232	-1.7	392	350	-10.7
Householder 60 to 64 years	127	296	133.1	171	376	119.9
Householder 65 to 74 years	240	316	31.7	372	452	21.5
Householder 75 to 84 years	248	289	16.5	337	389	15.4
Householder 85 years and over	63	94	49.2	128	144	12.5
Total	2,226	2,164		3,637	3,587	

Source: US Census, ACS (5-year estimates), 2010-2015

Table 17. Median Home Value, City of Ashland	
	Median value (dollars)
2016	107,800
2015	106,900
2014	106,100
2013	104,600
2012	108,000
2011	113,900
2010	99,400

Source: US Census, ACS (5-year estimates), 2006-2010 and 2012-2015

Table 18. Assessed Home Values, City of Ashland			
	Median Land Value	Median Improvement	Total Value Median
2003	$8,018.90	$52,390.14	$61,478.23
2009	$9,085.92	$68,431.92	$79,128.00
2016	$8,200.00	$64,062.53	$73,697.53
Percent Change 2003-2016	2	22	20

City of Ashland Tax Assessment Data, Inflation adjusted January 20xx to January 2017

Table 19. Home Value, City of Ashland, 2010-2015													
	2010		2011		2012		2013		2014		2015		Change 2010-2015
	n	%	n	%	n	%	n	%	n	%	n	%	%
Less than $30,000	174	7.8	66	3.1	71	3.2	77	3.5	89	4.2	128	5.9	-26.4
$30,000 to $49,999	96	4.3	123	5.7	132	6.0	130	5.9	91	4.3	126	5.8	31.3
$50,000 to $79,999	442	19.9	412	19.1	407	18.4	335	15.2	279	13.1	239	11.0	-45.9
$80,000 to $99,999	411	18.5	299	13.8	378	17.1	494	22.5	535	25.2	510	23.6	24.1
$100,000 to $124,999	328	14.7	322	14.9	361	16.4	339	15.4	275	13.0	288	13.3	-12.2
$125,000 to $149,999	244	11.0	290	13.4	246	11.1	217	9.9	240	11.3	249	11.5	2.0
$150,000 to $174,999	120	5.4	154	7.1	208	9.4	195	8.9	180	8.5	182	8.4	51.7
$175,000 to $199,999	157	7.1	165	7.6	93	4.2	94	4.3	109	5.1	119	5.5	-24.2
$200,000 to $249,999	116	5.2	168	7.8	174	7.9	180	8.2	162	7.6	162	7.5	39.7
$250,000 to $299,999	46	2.1	62	2.9	66	3.0	42	1.9	59	2.8	82	3.8	78.3
$300,000 or more	92	4.1	98	4.5	71	3.2	95	4.3	103	4.9	79	3.7	-14.1
Total Homes	2226		2159		2207		2198		2122		2164		

Source: US Census, ACS (5-year estimates), 2010-2015

Table 20. Home Value, City of Ashland by Tract, 2010-2015					
	2010		2015		Change 2010-2015
	n	%	n	%	%
West					
Less than $100,000	328	49.9	302	45.0	-7.9
$100,000-$199,999	184	28.0	243	36.2	32.1
$200,000-$299,999	98	14.9	87	13.0	-11.2
$300,000 or more	47	7.2	39	5.8	-17.0
Central					
Less than $100,000	227	33.0	230	32.9	1.3
$100,000-$199,999	412	59.9	358	51.2	-13.1
$200,000-$299,999	40	5.8	91	13.0	127.5
$300,000 or more	9	1.3	20	2.9	122.2
East					
Less than $100,000	600	59.3	490	54.9	-18.3
$100,000-$199,999	266	26.3	270	30.2	1.5
$200,000-$299,999	61	6.0	85	9.5	39.3
$300,000 or more	85	8.4	48	5.4	-43.5
East[5]					
Less than $100,000	570	64.6	473	59.2	-17.0
$100,000-$199,999	253	28.7	240	30.0	-5.1
$200,000-$299,999	24	2.7	66	8.3	175.0
$300,000 or more	36	4.1	20	2.5	-44.4

Source: US Census, ACS (5-year estimates), 2010-2015

Tabel 21a. Total Population, City of Ashland, 2010-2015							
Year	2010	2011	2012	2013	2014	2015	% Change 2010-2015
City of Ashland	8,283	8,255	8,213	8,189	8,167	8,116	-2.0%
West	2,723	2,544	2,484	2,412	2,388	2,286	-16.0%
Central	2,495	2,602	2,613	2,647	2,649	2,735	9.6%
East[6]	3,337	3,390	3,369	3,312	3,360	3,292	-1.3%
(East minus La Pointe)	(3,065)					(3,095)	(1.0%)

Source: US Census, ACS (5-year estimates), 2010-2015

Table 21b. Total Population Trends, 1970-2015						
	1970	1980	1990	2000	2015	Change 2000-2015
Ashland County	16704	16913	16268	16823	15843	-980
Bayfield County	11719	13887	14025	15028	14977	-51
Region	28423	30800	30293	31851	30820	-1031

Source: Bureau of Ecnomic Analysis, 1970-2015

Table 22. Education Levels, City of Ashland, 2010-2015					
	2010		2015		Change 2010-2015 (%)
	n	%	n	%	
Less than 9th grade	162	3.0	47	0.8	-71.0
9th to 12th grade, no diploma	372	6.9	247	4.4	-33.6
High school graduate (includes equivalency)	1694	31.4	1699	30.3	0.3
Associate's degree	701	13.0	727	13.0	3.7
Some college, no degree	1052	19.5	1192	21.3	13.3
Bachelor's degree	982	18.2	1012	18.1	3.1
Graduate or professional degree	426	7.9	677	12.1	58.9
Total Population 25 and Over	5389		5601		

Source: US Census, ACS (5-year estimates), 2010-2015

Table 23. Travel Time to Work, City of Ashland, 2010-2015				
	2010		2015	
Less than 10 minutes	53.5%	2103	44.9%	1741
10 to 14 minutes	20.9%	822	25.5%	989
15 to 19 minutes	8.5%	334	10.8%	419
20 to 24 minutes	3.3%	130	6.4%	248
25 to 29 minutes	0.8%	31	0.5%	19
30 to 34 minutes	6.5%	256	3.0%	116
35 to 44 minutes	1.8%	71	1.1%	43
45 to 59 minutes	2.2%	86	2.1%	81
60 or more minutes	2.5%	98	5.7%	221
Mean travel time to work (minutes)	12.3		15.6	
Total (workers 16 years and over)	3,931		3,878	

Source: US Census, ACS (5-year estimates), 2010-2015

Table 24. Race, City of Ashland, 2010-2015		
	2015	
	n	%
White	6,955	85.7
Native American	586	7.2
Black or African American	64	0.8
Asian	55	0.7
Another race	8	0.1
Two or more races	448	5.5
White and Native American	395	88.2
Black or African American and and Native American	27	6.8
White and Asian	18	66.7
White and Black or African American	2	11.1
Hispanic or Latino (of any race)	178	2.2
Total	8,116	

Source: US Census, ACS (5-year estimates), 2010-2015

Table 25a. Age, City of Ashland, 2010-2015					
	2010		2015		% Change 2010-2015
19 years and under	2085	25.2%	1850	22.8%	-11.3%
20 to 34 years	1787	21.6%	1638	20.2%	-8.3%
35 to 44 years	972	11.7%	961	11.8%	-1.1%
45 to 54 years	1227	14.8%	1061	13.1%	-13.5%
55 to 64 years	941	11.4%	1128	13.9%	19.9%
65 years and over	1271	15.3%	1478	18.2%	16.3%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 25b. Age, Region, 2010-2015			
	2010	2015	% Change 2010-2015
Under 5 years	1657	1539	-7.1%
5 to 9 years	1788	1677	-6.2%
10 to 14 years	1912	1983	3.7%
15 to 19 years	2031	1967	-3.2%
20 to 24 years	1742	1620	-7.0%
25 to 34 years	3034	2944	-3.0%
35 to 44 years	3740	3148	-15.8%
45 to 54 years	5253	4646	-11.6%
55 to 59 years	2574	2564	-0.4%
60 to 64 years	2020	2768	37.0%
65 to 74 years	3068	3634	18.4%
75 to 84 years	1758	1862	5.9%
85 years and over	749	691	-7.7%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 25c. Age, Ashland County, 2010-2015			
	2010	2015	% Change 2010-2015
Under 5 years	988	920	-6.9%
5 to 9 years	1053	916	-13.0%
10 to 14 years	1014	1151	13.5%
15 to 19 years	1192	1145	-3.9%
20 to 24 years	1161	1051	-9.5%
25 to 34 years	1805	1692	-6.3%
35 to 44 years	1929	1710	-11.4%
45 to 54 years	2519	2322	-7.8%
55 to 59 years	1212	1185	-2.2%
60 to 64 years	725	1184	63.3%
65 to 74 years	1306	1486	13.8%
75 to 84 years	921	871	-5.4%
85 years and over	387	360	-7.0%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 26. Age Comparison, 2010-2015			
	2010	2015	Change (%)
City Population >65	1271	1478	16%
City Population <65	7012	6638	-5%
Region Population >65	5575	6187	11%
Region Population <65	25751	24856	-3%
Wisconsin Population >65	754,868	848,197	12%
Wisconsin Population <65	4,883,079	4,893,920	0.2%
US Population >65	38,749,413	44,615,477	15.1%
US Population <65	303,965,272	316,515,021	4.1%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 27. Age, City of Ashland by Tract, 2010-2015				
		2010	2015	% Change 2010-2015
West	19 years and under	668	443	-33.7%
	20 to 34 years	577	278	-51.8%
	35 to 44 years	296	233	-21.3%
	45 to 54 years	288	327	13.5%
	55 to 64 years	385	340	-11.7%
	65 years and over	509	665	30.6%
Central	19 years and under	682	710	4.1%
	20 to 34 years	554	628	13.4%
	35 to 44 years	345	354	2.6%
	45 to 54 years	342	352	2.9%
	55 to 64 years	206	372	80.6%
	65 years and over	366	319	-12.8%
East	19 years and under	796	721	-9.4%
	20 to 34 years	668	743	11.2%
	35 to 44 years	355	388	9.3%
	45 to 54 years	653	415	-36.4%
	55 to 64 years	427	469	9.8%
	65 years and over	438	556	26.9%

Source: US Census, ACS (5-year estimates), 2010-2015

Tabel 28a. Households, City of Ashland, 2010-2015			
	2010	2015	% Change 2010-2015
City of Ashland	3637	3587	-1.4%
West	1150	1163	1.1%
Central	1071	1065	-0.6%
East[8]	1547 (1418)	1469 (1365)	-5.0% (-3.7%)

Source: US Census, ACS (5-year estimates), 2010-2015

Table 28b. Average Household Size, 2010 & 2015		
	2010	2015
City of Ashland	2.28	2.26
West	2.37	1.97
Central	2.33	2.34
East	2.16 (2.16)	2.24 (2.27)

Source: US Census, ACS (5-year estimates), 2010-2015

Table 29. Total Households, Region, 2010-2015							
	2010	2011	2012	2013	2014	2015	% Change 2010-2015
Ashland County	6967	6952	6804	6775	6741	6718	-3.6%
Bayfield County	6990	6852	6931	6964	6949	6919	-1.0%
Total	13957	13804	13735	13739	13690	13637	-2.3%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 30. Households with People over the age of 65, City of Ashland, 2010-2015					
	2010		2015		Change 2010-2015
	n	%	n	%	
No people 65 years and over	2753	75.69	2527	70.45	-8.2
1-person households	781	21.47	899	25.06	15.1
2-or-more-person household	1972	54.22	1628	45.39	-17.4
Family households	1696	46.63	1345	37.50	-20.7
Nonfamily households	276	7.59	283	7.89	2.5
One or more people 65 years and over	884	24.31	1060	29.55	19.9
1-person household	516	14.19	551	15.36	6.8
2-or-more-person household	368	10.12	509	14.19	38.3
Family households	340	9.35	479	13.35	40.9
Nonfamily households	28	0.77	30	0.84	7.1
Total	3637		3587		-1.4

Source: US Census, ACS (5-year estimates), 2010-2015

Table 31. Households with People over the age of 65, City of Ashland Tracts, 2010-2015						
	West		Central		East	
	2015		2015		2015	
No people 65 years and over	719	61.8	816	76.6	1052	71.6
1-person households	354	30.4	245	23.0	331	22.5
2-or-more-person household	365	31.4	571	53.6	721	49.1
One or more people 65 years and over	444	38.2	249	23.4	417	28.4
1-person household	285	24.5	92	8.6	191	13.0
2-or-more-person household	159	13.7	157	14.7	226	15.4
Total	1163	100.0	1065	100.0	1469	100.0

Source: US Census, ACS (5-year estimates), 2010-2015

Table 32. Tenure by Age of Householder, City of Ashland, 2010-2015					
	2010		2015		Percent Change 2010-2015
	n	%	n	%	%
Owner-occupied with householder ≥ 65	551	65.8	699	71.0	26.9
Renter-occupied with householder ≥ 65	286	34.2	286	29.0	0.0
Total households, householder ≥ 65	837	100.0	985	100.0	17.7
Total owner occupied households	2,226	61.2	2,164	60.3	-2.8
Total renter occupied households	1,411	38.8	1,423	39.7	0.9
Total occupied households	3,637	100.0	3,587	100.0	-1.4

Source: US Census, ACS (5-year estimates), 2010-2015

Table 33. City of Ashland, Household Income, 2010-2015													
	2010		2011		2012		2013		2014		2015		Change 2010-2015
	n	%	n	%	n	%	n	%	n	%	n	%	
Less than 14,999	766	21.1	674	18.8	559	16.0	543	15.5	535	15.2	465	13.0	-39.3
15,000 to 24,999	508	14.0	466	13.0	539	15.4	657	18.8	672	19.1	662	18.5	30.3
25,000 to 34,999	523	14.4	537	14.9	440	12.6	359	10.3	400	11.4	513	14.3	-1.9
35,000 to 49,999	533	14.7	593	16.5	606	17.4	656	18.8	683	19.4	582	16.2	9.2
50,000 to 74,999	761	20.9	669	18.6	611	17.5	571	16.3	484	13.8	582	16.2	-23.5
Over 75,000	546	15.0	654	18.2	735	21.1	707	20.2	739	21.0	783	21.8	43.4
Total	3637	100	3593	100	3490	100	3493	100	3513	100	3587	100	

Source: US Census, ACS (5-year estimates), 2010-2015

Table 34. Household Income, City of Ashland Tracts, 2010-2015

		2010	2015	% Change 2010-2015
West	Less than $25,000	453	410	-9.5%
	$25,000 to $49,999	331	383	15.7%
	$50,000 to $74,999	238	160	-32.8%
	$75,000 to $99,999	67	92	37.3%
	$100,000 and over	61	118	93.4%
Central	Less than $25,000	361	264	-26.9%
	$25,000 to $49,999	203	336	65.5%
	$50,000 to $74,999	245	182	-25.7%
	$75,000 to $99,999	159	125	-21.4%
	$100,000 and over	103	158	53.4%
East	Less than $25,000	488	482	-1.2%
	$25,000 to $49,999	560	417	-25.5%
	$50,000 to $74,999	292	255	-12.7%
	$75,000 to $99,999	119	173	45.4%
	$100,000 and over	88	142	61.4%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 35. Total Employment (full & part-time jobs) Trends, 1970-2015

	1970	1980	1990	2000	2015	Change 2000-2015	% Change 2000-2015
Ashland County	6977	8160	9027	11174	10897	-277	-2.5%
Wage and salary jobs	5749	6765	7577	9171	8553	-618	-6.7%
Sole proprietor (#)	1228	1395	1450	2003	2344	341	17.0%
Bayfield County	3700	4715	5362	6814	7000	186	2.7%
Wage and salary jobs	2540	3226	3659	4092	4308	216	5.3%
Sole proprietor (#)	1160	1489	1703	2722	2692	-30	-1.1%
Region	10677	12875	14389	17988	17897	-91	-0.5%
Wage and salary jobs	8289	9991	11236	13263	12861	-402	-3.0%
Sole proprietor (#)	2388	2884	3153	4725	5036	311	6.6%

Source: Bureau of Economic Analysis, 1970-2015

Table 36. Total Real Personal Income (in $1,000, adjusted for inflation 2016) Trends, 1970-2015						
	1970	1980	1990	2000	2015	Change 2000-2015
Ashland County	$312,404.00	$368,879.00	$410,891.00	$523,988.00	$577,817.00	$53,829.00
Bayfield County	$195,275.00	$300,424.00	$361,207.00	$478,733.00	$635,224.00	$156,491.00
Region	$507,679.00	$669,303.00	$772,098.00	$1,002,721.00	$1,213,041.00	$210,320.00

Source: Bureau of Economic Analysis, 1970-2015

Table 37. Labor Earnings Change, Ashland County, 2000-2015 (in $1,000, adjusted for inflation 2016)			
	2000	2015	Change 2000-2015
Wage & salary	$310,852	$318,906	$8,054
Proprietors' income	$50,315	$48,703	-$1,612
Total	$361,167	$367,609	$6,442

Source: Bureau of Economic Analysis, 2000-2015

Table 38. Non-Labor Income Change, Ashland County, 2000-2015 (in $1,000, adjusted for inflation 2016)			
	2000	2015	Change 2000-2015
Non-Labor Income Total	$206,521	$269,371	$62,850
Dividends, Interest, and Rent	$98,620	$98,112	-$508,00
Age-Related Transfer Payments	$61,056	$99,931	$38,875
Hardship-Related Transfer Payments	$34,960	$56,020	$21,060
Other Transfer Payments	$11,885	$15,307	$3,422

Source: Bureau of Economic Analysis, 2000-2015

Table 39. Average Earnings per Job & Per Capita Income, Region, 1970-2015 (adjusted for inflation 2016)							
	1970	1980	1990	2000	2015	Change 2000-2015	% Change 2000-2015
Average Earnings per Job							
Ashland County	$36,822	$34,823	$37,178	$39,632	$43,028	$3,396	8.6%
Bayfield County	$30,806	$29,219	$28,430	$29,325	$31,224	$1,899	6.5%
Region Total	$34,737	$32,771	$33,918	$35,727	$38,411	$2,684	7.5%
Per Capita Income							
Ashland County	$18,702	$21,810	$25,258	$31,147	$36,471	$5,324	17.1%
Bayfield County	$16,663	$21,633	$25,755	$31,856	$42,413	$10,557	33.1%
Region Total	$17,862	$21,731	$25,488	$31,482	$39,359	$7,877	25.0%

Source: Bureau of Economic Analysis, 1970-2015

Table 40. Household Income, Region, 2010-2015			
	2010	2015	% Change 2010-2015
Under $25,000	4224	3866	-8.5%
$25,000 to $49,999	4155	3935	-5.3%
$50,000 to $74,999	2887	2652	-8.1%
$75,000 to $99,999	1454	1584	8.9%
$100,000 to $124,999	613	807	31.6%
$125,000 to $149,999	263	313	19.0%
$150,000 to $199,999	233	272	16.7%
$200,000 or more	128	208	62.5%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 41. Household Income, Ashland County, 2010-2015			
	2010	2015	% Change 2010-2015
Under $25,000	2265	2117	-6.5%
$25,000 to $49,999	2200	2025	-8.0%
$50,000 to $74,999	1429	1197	-16.2%
$75,000 to $99,999	614	687	11.9%
$100,000 to $124,999	234	339	44.9%
$125,000 to $149,999	82	134	63.4%
$150,000 to $199,999	84	129	53.6%
$200,000 or more	59	90	52.5%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 42. Unemployment Rate, 2016				
Ashland County	Bayfield County	Region	Wisconsin	U.S.
5.6%	7.1%	6.3%	4.1%	4.9%

Source: Bureau of Economic Analysis, 1970-2015

Table 43. Weeks Worked per Year, Population 16 to 64, 2015				
	Ashland	Bayfield	Region	U.S.
Worked 50 to 52 weeks	57.0%	52.7%	54.9%	55.7%
Worked 27 to 49 weeks	11.8%	15.2%	13.4%	10.2%
Worked 1 to 26 weeks	11.4%	11.8%	11.6%	9.0%
Did not work	19.9%	20.2%	20.1%	25.1%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 44. Household Income by tenure, 2015						
	City			Region		
Homeowners	n	%		n	%	
Less than 14,999	465	13.0		1734	12.7	
15,000 to 24,999	662	18.5		2132	15.6	
25,000 to 34,999	513	14.3		1703	12.5	
35,000 to 49,999	582	16.2		2232	16.4	
50,000 to 74,999	582	16.2		2652	19.4	
Over 75,000	783	21.8		3184	23.3	
Total	3587	100		13637	100.0	
Renters			% households in income bracket who rent			% households in income bracket who rent
Less than 14,999	298	20.9	64.1	787	23.9	45.4
15,000 to 24,999	459	32.3	69.3	921	28.0	43.2
25,000 to 34,999	236	16.6	46.0	502	15.3	29.5
35,000 to 49,999	225	15.8	38.7	490	14.9	22.0
50,000 to 74,999	160	11.2	27.5	427	13.0	16.1
Over 75,000	45	3.2	5.7	162	4.9	5.1
Total	1423	100		3289	100	

Source: US Census, ACS (5-year estimates), 2011-2015

Table 45. Renter Households Paying over 30 percent of Monthly Income, City of Ashland					
Household Annual Income, 2015	Total Renter Occupied	Renter Occupied Households Paying >30 percent of Monthly Income	Percent of Renter Occupied Households Paying >30 percent of Monthly Income	Renter Occupied Households Paying >50 percent of Monthly Income	Percent of Renter Occupied Households Paying >50 percent of Monthly Income
Less than $20,000	482	336	69.7	165	34.2
$20,000 to $34,999	511	290	56.8	29	5.7
$35,000 to $49,999	225	8	3.6	-	
$50,000 to $74,999	160	-		-	
$75,000 or more	45	-		-	
Total	1423	634	44.6	194	13.6

Source: US Census, ACS (5-year estimates), 2010-2015

Table 46. Rental Units by Price, City of Ashland, 2010-2015					
	2010		2015		Change 2010-2015 (%)
	n	%	n	%	
< $299	236	17.9	183	13.0	-22.5%
$300-$499	541	41.1	401	28.5	-25.9%
$500-$749	459	34.9	695	49.6	51.4%
$750-$999	0	0.0	90	6.4	-
$1,000-$1,499	71	5.4	39	2.8	-45.1%
$1,500+	10	0.8	0	0	-100.0%

Source: US Census, ACS (5-year estimates), 2010-2015

Table 47. Rental Units by Price, City of Ashland Tract, 2010-2015					
	2010		2015		
	n	%	n	%	Change 2010-2015
West					
Less than $300	158	32.0	139	28.3	-12
$300-$599	197	40.0	214	43.5	8.6
$600-$899	81	16.4	102	20.7	25.9
$900 or more	57	11.6	37	7.5	-35.1
	493		492		
Central					
Less than $300	76	19.8	37	10.1	-51.3
$300-$599	283	73.9	216	59.0	-23.7
$600-$899	0	0.0	91	24.9	n/a
$900 or more	24	6.3	22	6.0	-8.3
	383		366		
East					
Less than $300	96	17.9	23	4.0	-76
$300-$599	335	62.6	308	53.5	-8.1
$600-$899	104	19.4	215	37.3	106.7
$900 or more	0	0.0	30	5.2	n/a
	535		576		

Source: US Census, ACS (5-year estimates), 2011-2015

Table 48. City of Ashland, Median Rent in Occupied Rental Units, 2015	
	Median Rent
	$
No bedroom	499
One Bedroom	491
Two Bedroom	666
Three Bedroom	777
Four Bedroom	847
Five Bedroom plus	786
Total	649

Source: US Census, ACS (5-year estimates), 2011-2015

Table 49. Household Annual Income, City of Ashland, 2015				
	Total Owner Occupied (n)	Owner Occupied (%)	Owner Occupied Households Paying >30 percent of Monthly Income (n)	Owner Occupied Households Paying >30 percent of Monthly Income (%)
Less than $20,000	264	12.2	195	73.9
$20,000 to $34,999	377	17.4	134	35.5
$35,000 to $49,999	357	16.5	120	33.6
$50,000 to $74,999	422	19.5	58	13.7
$75,000 or more	738	34.1	23	3.1
Total	2164	100	530	24.5

Source: US Census, ACS (5-year estimates), 2010-2015

Table 50. Owner Occupied Units with a Mortgage, City of Ashland		
	2006-2010 Estimates	2011-2015 Estimates
Owner-occupied units	2,226	2,164
Housing units with a mortgage	64.1	53.7
Housing units without a mortgage	35.9	46.3

Source: US Census, ACS (5-year estimates), 2010-2015

Table 51a. Mortgage Applications by Lender Actions					
	2010		2016		Change
	n	%	n	%	%
Loan originated	131	48.7	184	60.1	40.5
Application denied by financial institution	59	21.9	61	19.9	3.4
Loan purchased by the institution	47	17.5	18	5.9	-61.7
Application withdrawn by applicant	22	8.2	28	9.2	27.3
File closed for incompleteness	5	1.9	5	1.6	-
Application approved but not accepted	5	1.9	10	3.3	100.0
Total	269	100.0	306	100.0	

Consumer Financial Protection Bureau, Home Mortgage Disclosure Act (HMDA) Data, 2010-2016

Table 51b. Mortgage Lender Actions by Race, 2010 to 2016								
	Hispanic or Latino		American Indian or Alaskan Native		White		Other	
	n	%	n	%	n	%	n	%
Loan originated	9	39.1	48	57.1	1221	61.8	8	57.1
Application denied by financial institution	7	30.4	21	25	383	19.4	3	21.4
Loan purchased by the institution	2	8.7	3	3.6	111	5.6	1	7.1
Application withdrawn by applicant	5	21.7	7	8.3	162	8.2	1	7.1
File closed for incompleteness	0	0	1	1.2	36	1.8	1	7.1
Application approved but not accepted	0	0	4	4.8	63	3.2	0	0
Total	23		84		1976		14	

Consumer Financial Protection Bureau, Home Mortgage Disclosure Act (HMDA) Data, 2010-2016

Table 52. Loan Purpose														
	2010		2011		2012		2013		2014		2015		2016	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Home Improvement	20	7.4	30	11.5	45	8.8	54	12.2	34	10.5	33	11.8	45	14.7
Home Purchasing	60	22.3	79	30.2	129	25.2	138	31.2	146	44.9	129	46.1	133	43.5
Refinancing	189	70.3	153	58.4	338	66.0	251	56.7	145	44.6	118	42.1	128	41.8
Total	269		262		512		443		325		280		306	

Consumer Financial Protection Bureau, Home Mortgage Disclosure Act (HMDA) Data, 2010-2016

Table 53. Credit Scores				
	Region		City of Ashland	
	n	%	n	%
Under 499	67	1%	30	1%
500 – 549	206	4%	84	4%
550 – 599	444	8%	195	9%
600 – 649	634	11%	247	11%
650 – 699	1023	18%	403	18%
700 – 749	1179	20%	451	20%
750 – 799	1588	27%	591	26%
800+	651	11%	233	10%
Total	5792	100%	2234	100%

Source: ListGIANT, random sample of 5792 personal credit scores in Ashland and Bayfield Counties

Center for Rural Communities
NORTHLAND COLLEGE

The Northland College Center for Rural Communities applies research-based solutions to social and economic challanges, partners with community members to build on local knowledge, and promotes the long-term health and vitality of rural communities in the north woods region. For more information, visit us at **northland.edu/crc**

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