



Chequamegon Bay Regional Housing Survey Report, 2021

Shelly Hadley
David Trechter
Denise Parks
Shaheer Burney

Survey Research Center Report 2021/3
May 2021

Students working for the Survey Research Center (SRC) at UW-River Falls were instrumental in the completion of this study. We would like to thank Hannah Nelson, David Foerster, Tyler Schmidt, Luke Spaeth, Ellisa Fredrickson, Brigitte Ledford, Rachel Milbauer, and Jerry LaFord. We gratefully acknowledge their hard work and dedication.

We would also like to thank Sheldon Johnson, Executive Director of the Northwest Regional Planning Commission, Kellie Pederson, Community Development Educator with UW-Madison Division of Extension, Bayfield County, and members of the Chequamegon Bay Regional Housing Coalition for their assistance throughout this project. Carmen Novak, GIS Technician with the Bayfield County Land Records Department, provided mailing list assistance. We are grateful for her contribution to this effort.

Finally, we thank the residents of the Chequamegon Bay region who completed their questionnaires, and the cities and towns of Ashland and Bayfield Counties who co-sponsored this research.

Table of Contents

Executive Summary.....	5
Chequamegon Bay Regional Housing Survey Report and Analysis	12
Survey Purpose.....	12
Survey Design	12
Survey Methods	12
Survey Response	13
Statistical Analysis	14
Testing Methodology	14
Appendices	15
Organization of the Report	15
Part 1: Chequamegon Bay Regional Housing Survey Sample Results	16
Current Housing	19
Housing Preferences	22
Housing Affordability	24
Housing Needs in the Future.....	25
Challenges	26
Community of Residence Housing Opinions.....	29
Part 2: Analysis by Key Subpopulations	32
Renter vs. Homeowners.....	32
Part-time vs. Year-round Residents	34
Shorter-term Residents vs. Long-term Residents	36
Household Incomes of <\$50,000 vs. Household Incomes of \$50,000+.....	37
Smaller Households vs. Larger Households	39
Part 3: Community Summaries	41
City of Ashland	43
City of Bayfield	48
City of Washburn.....	53
Barksdale	58
Town of Bayfield.....	63
Bayview	68
Bell.....	73
Cable.....	78

Grand View	83
Iron River	88
La Pointe.....	93
Namakagon	98
Russell.....	103
Town of Washburn	108
Overall Conclusions.....	113
Appendix A: Non-Response Bias Test	115
Appendix B: Chequamegon Bay Regional Housing Survey, 2021 Open-Ended Comments	116
Appendix C: Quantitative Summary of Responses by Question.....	123
Bayfield Cluster	128
Bayfield Cluster Responses vs. the Overall Survey Sample Responses	128
Appendix C-1: Bayfield Cluster Quantitative Summary of Responses by Question	130
Washburn Cluster	135
Washburn Cluster Responses vs. the Overall Survey Sample Responses.....	135
Appendix C-2: Washburn Cluster Quantitative Summary of Responses by Question	137
Appendix D: Statistically Significant Differences by Subgroups	142

Executive Summary

The Chequamegon Bay Regional Housing Coalition, a partnership of local municipalities, housing authorities and economic development organizations working to assess regional housing needs, decided to conduct a regional housing study with a goal of determining opinions about regional housing conditions and attitudes in the Chequamegon Bay region of Northern Wisconsin.

With the support of the Northwest Regional Planning Commission (NWRPC), the Housing Coalition received a Community Development Block Grant (CBDG) to assist with the costs of the study. In addition to the Housing Coalition, and the NWRPC, the survey was co-sponsored by 14 cities and towns in the region: the Cities of Ashland, Bayfield, and Washburn, and the Towns of Barksdale, Bayfield, Bayview, Bell, Cable, Grand View, Iron River, La Pointe, Namakagon, Russell, and Washburn, which will collectively be called sponsoring or participating communities/jurisdictions.

From late November 2020 through the end of February 2021, the Survey Research Center (SRC) at the University of Wisconsin-River Falls surveyed residents in the Chequamegon Bay Region of Ashland and Bayfield Counties in Wisconsin.

The populations receiving the survey were:

- Random samples of households in the 14 sponsoring jurisdictions.
- A random sample of Chequamegon Bay Region households outside of the sponsoring cities/towns.

5,822 surveys were delivered. 2,057 completed surveys were submitted = 35% response rate.

Part 1: Survey Sample

Because of varying response rates, the confidence interval for some of the participating communities was smaller and for others larger than the pre-survey estimate of +/-7% (**Table 1**).

The Chequamegon Bay Regional Housing Survey sample aligned well with the Census for most demographic variables with the exceptions of age and level of education. Compared to the Census, the sample has lower proportions of young people, and much higher proportions of those 65+. The average household size is 2.1 people which is similar to Census estimates for Ashland/Bayfield County households. A slight majority of respondents were male, and a slight majority had a bachelor's degree or higher. The survey sample aligns well with the Census income and race/ethnicity data for the area (**Table 2**).

At least 90% of respondents strongly agreed or somewhat agreed that their residence was safe, met their needs, was large enough, was in good condition, and that their rent or mortgage was affordable (**Figure 1**).

The two housing types identified by the largest proportion of the sample as best suiting their current needs were a smaller, single-family home and a larger, single-family home (**Figure 2**). Almost one-half of survey respondents did not know if there was enough of the type of housing that best meets their current needs in their community (**Figure 3**).

A majority of respondents said that having a residence with a garage, high speed internet, and a yard was very important to them (**Figure 4**).

When respondents were asked how important location (in town, in the country, near outdoor recreation) and proximity to services (medical, childcare, schools, shops/businesses) were to them and their family as they pertain to a residence, only three characteristics (being near outdoor recreation, in the country, and being near medical services) were considered very important to at least one-quarter of respondents (**Figure 5**).

Approximately one-half of respondents (47%) could afford a monthly rent/mortgage of over \$800, and, similarly, about half (53%) could not (**Figure 6**).

Although relatively few respondents were definitive in their belief that they will need housing accommodations within the next five years (such as assisted living, housing for independent seniors, low/no maintenance housing, etc.), between about one-quarter and one-third said they might need such accommodations (**Figure 7**).

At least one-third of respondents said they might move from the Ashland/Bayfield County area to be closer to friends and family, due to health concerns, or because of high property taxes (**Figure 8**).

Approximately four-in-ten respondents had not experienced any difficulty finding housing when they or someone in their household moved to or within Ashland/Bayfield Counties. Three difficulties were experienced by approximately one-third of respondents: housing that was of poor quality, too expensive, or not in a desired location (**Figure 9**).

Substantial majorities of the sample report they were “not at all” concerned with being able to pay their rent/mortgage or needing to move away due to the economic challenges caused by the COVID-19 pandemic (**Figure 10**).

Respondents were asked if they believed there was a sufficient number of options in the area for ten types of housing (housing for people with physical disabilities, for renters, etc.). A majority of respondents said there was not enough housing for renters or people with lower incomes. Considerable proportions of respondents, in many cases more than half, did not know about the housing supply in their area for different types of housing (**Figure 11**).

Approximately eight-in-ten respondents, with an opinion, generally agreed that homes in their community were becoming too expensive. About two-thirds of respondents generally agreed their community needs to address homelessness, that rental property was generally not well maintained in their community, and that there was a need for more seasonal worker/short-term housing in their community (**Figure 12**).

Part 2: Analysis by Resident Subgroups

The SRC compared the opinions of respondents in resident subgroups who were included in the sample. The SRC used data from all 2,057 completed surveys to look at differences of opinion between:

- Those currently **renting** versus those who are currently **homeowners**.
- **Part-time residents** of Ashland/Bayfield Counties versus **year-round residents**.
- **Shorter-term** (10 years or less) versus **long-term residents** (more than 10 years).
- Those reporting annual **household incomes under \$50,000** compared to those from households with **household incomes \$50,000 and above**.
- Households with **one or two people** versus households with **more than two people**.

Renters vs. Homeowners. Demographically, renters were younger, had less formal education, and had lower household incomes. Significantly higher proportions of renters strongly agreed that they plan to buy a home in Ashland/Bayfield County in the next five years. Renters were more likely to say that the type of housing that best suits their current needs is an affordable, single-family “starter” home, and place higher importance on a residence that is in town and near shop/businesses. Renters were more likely to say that they might move from the area due to limited local employment opportunities, a lack of desired/needed housing type, and high housing expenses, and were more likely to be very concerned about being able to pay their rent or possibly needing to move because of the economic downturn caused by COVID-19.

Part-time vs. Year-round residents. Demographically, year-round residents had less formal education and lower household incomes. Year-round residents were less likely to agree that their residence was in good condition, or that they could afford the upkeep on their residence. Year-round residents were more likely to say there is not enough of the type of housing that best meets their needs in their community. Year-round residents were less likely to be able to afford a monthly rent/mortgage of higher than \$800 for a residence that meets their needs.

Shorter-term vs. Long-term residents. Demographically, shorter-term residents (10 years or less) were younger and had more formal education. Shorter-term residents placed higher importance on a residence that was single story and in town. Shorter-term residents were more likely to be able to afford a monthly rent/mortgage of more than \$800 for a residence that meets their needs. When moving to and within the area, shorter-term residents were more likely to have experienced the following challenges: housing was unavailable in a desired location, available housing was of poor quality, and housing was too small.

Household incomes of <\$50,000 vs. Household incomes of \$50,000⁺. Demographically, respondents from households with less than \$50,000 annual income had less formal education. They were less likely to agree they can afford the upkeep on their residence, less likely to agree their residence meets their household's needs, is in good condition, or safe. Respondents from households with less than \$50,000 annual income were less likely to believe there is enough of the type of housing that best meets their current needs in their community and were less likely to say that they can afford a monthly rent/mortgage of more than \$800 for a residence that meets their needs.

Smaller households vs. Larger households. Demographically, respondents with smaller households (1-2 people) were more likely to be 45+ and to have lower household incomes. Respondents with smaller households were more likely to agree their residence was large enough for their household, that their rent/mortgage was affordable, that their utilities were affordable, that they could afford the upkeep on their residence, that their residence met their needs, and that their residence was in good condition. Respondents with smaller households placed higher importance on a residence that was single story, was near medical services and near shops/businesses.

Part 3: Community Summaries

City of Ashland. The SRC received 263 completed surveys from City of Ashland residents, which should provide estimates accurate to within plus/minus 5.8% with 95% confidence. Compared to respondents from other parts of the region, City of Ashland residents were more interested in housing with 3+ bedrooms and less interested in living in the country or near outdoor recreation. A higher proportion of City of Ashland residents agreed that rental housing in their community was generally not well-maintained (**Table 15**).

City of Bayfield. The SRC received 167 completed surveys from City of Bayfield residents, which should provide estimates accurate to within plus/minus 6.1% with 95% confidence. The high cost of available housing was the biggest challenge noted by City of Bayfield residents when moving to and within the Ashland/Bayfield Counties. A housing characteristic that was important to City of Bayfield residents was high speed internet; less importance was placed on living near schools or childcare. Respondents from the City of Bayfield lived in households with slightly fewer people (**Table 16**).

City of Washburn. The SRC received 272 completed surveys from City of Washburn residents, which was the highest response of the 14 sponsoring jurisdictions. The SRC expects estimates for the City of Washburn to be accurate to within plus/minus 5.1% with 95% confidence. When moving to or within the area, the biggest housing challenges noted by Washburn residents were poor housing quality, housing that was too expensive, and housing that was unavailable in a desired location. Half or more of the City of Washburn respondents said it was very important to them that they have a home with a garage, high speed internet, and a yard (**Table 17**).

Barksdale. The SRC received 104 completed surveys from Town of Barksdale residents, which should produce estimates accurate to within plus/minus 8.1% with 95% confidence. Barksdale residents placed high importance on living in the country. Having a garage, high speed internet, and a yard was also very important to Barksdale residents. More than 90% of Barksdale respondents agreed that their current home was safe, large enough, met their needs, and was in good condition. (**Table 18**).

Town of Bayfield. The SRC received 90 completed surveys from Town of Bayfield residents, which should produce estimates accurate to within plus/minus 9.6% with 95% confidence. Relative to other parts of the region, Town of Bayfield residents were significantly more concerned about homes becoming too expensive in their community. Large majorities of Town of Bayfield residents strongly agreed or somewhat agreed that their current residence was large enough, safe, in good condition, and met their current needs (**Table 19**).

Bayview. The SRC received 83 completed surveys from Town of Bayview residents, which should produce estimates accurate to within plus/minus 9.5% with 95% confidence. Having high speed internet in their residence was significantly more important to Bayview residents than for other Chequamegon Bay Region respondents. Respondents from Bayview had more formal education when compared to the overall sample (**Table 20**).

Bell. The SRC received 80 completed surveys from Town of Bell residents, which should produce estimates accurate to within plus/minus 10.2% with 95% confidence. Bell respondents, compared to those living elsewhere, were more likely to say that senior housing/independent living would best suit their current needs. Within the next five years, about three in five Bell respondents believed they or someone in their household will or might need low/no maintenance housing, and a similar percentage believed they or someone in their household will or might need housing for independent seniors. A high proportion of Bell respondents were 65 and above (**Table 21**).

Cable. The SRC received 185 completed surveys from Town of Cable residents, which should produce estimates accurate to within plus/minus 6.2% with 95% confidence. Relative to elsewhere in the region, significantly higher proportions of Cable respondents agreed that their property taxes were affordable. Cable respondents were less likely to have experienced difficulty finding housing when moving to or within the region (**Table 22**).

Grand View. The SRC received 72 completed surveys from Town of Grand View residents, which should provide estimates accurate to within plus/minus 10.8% with 95% confidence. Compared to residents elsewhere, Grand View residents were significantly more likely to say that a larger, single-family home best meets their current needs. Grand View residents placed less importance on a residence having high speed internet than other participating communities (**Table 23**).

Iron River. The SRC received 209 completed surveys from Iron River residents, which should provide estimates accurate to within plus/minus 6.0% with 95% confidence. A high proportion of Iron River respondents were 65 and above. Although most Iron River residents preferred to be homeowners, Iron River had the highest proportion of respondents saying they preferred to rent. Within the next five years, approximately three in five Iron River residents believed they or someone in their household will or might need low/no maintenance housing, and one-half believed they or someone in their household will or might need housing for independent seniors (**Table 24**).

La Pointe. The SRC received 75 completed surveys from La Pointe. The SRC expects estimates for La Pointe to be accurate to within plus/minus 10.8% with 95% confidence. La Pointe respondents, when compared to those living elsewhere, were less likely to agree that their property taxes were affordable and less likely to agree that they could afford the upkeep on their residence. Compared to people living elsewhere in Ashland/Bayfield Counties, La Pointe residents placed less importance on having a garage or three or more bedrooms and more importance on a residence having high speed internet (**Table 25**).

Namakagon. The SRC received 141 completed surveys from Town of Namakagon residents, which should produce estimates accurate to within plus/minus 7.3% with 95% confidence. A majority of Namakagon survey respondents were part-time residents. When compared to those living elsewhere in the region, Namakagon respondents were much more likely to agree that they could afford upkeep on their residence, their residence was in good condition, was safe, and their property taxes were affordable. Namakagon residents were less likely to agree that the cost of housing will make it too expensive to remain in their community. Namakagon respondents were somewhat older than those elsewhere in the region, had higher levels of education and higher household incomes (**Table 26**).

Russell. The SRC received 54 completed surveys from Russell residents, which should produce estimates accurate to within plus/minus 12.8% with 95% confidence. Though not significant at the 5% level, Russell respondents had the highest proportion of residents who were very concerned about being able to pay their current rent/mortgage due to the COVID-19 economic downturn. The proportion of Russell residents who could afford a rent or mortgage payment of more than \$800 a month was significantly lower than the proportion in the overall dataset (**Table 27**).

Town of Washburn. The SRC received 78 completed surveys from Town of Washburn residents, which should produce estimates accurate to within plus/minus 9.6% with 95% confidence. All Town of Washburn residents were year-round residents. When compared to those living elsewhere in the region, Town of Washburn respondents were more likely to agree that their property taxes were affordable, and were more likely to say that a smaller, single family home best meets their current needs. Town of Washburn residents were more likely than those living elsewhere in the region to say they might need to move from the area due to limited local employment opportunities, and less likely to say they might need to move due to high property taxes (**Table 28**).

Chequamegon Bay Regional Housing Survey Report and Analysis

Survey Purpose

The Chequamegon Bay Regional Housing Coalition, a partnership of local municipalities, housing authorities and economic development organizations working to assess regional housing needs, decided to conduct a study and survey that would assist in developing appropriate responses to housing challenges in the region.

With the support of the Northwest Regional Planning Commission (NWRPC), the Chequamegon Bay Regional Housing Coalition received a Community Development Block Grant (CBDG) to assist with costs of the study. In addition to the NWRPC, and the Housing Coalition, the survey was co-sponsored by 14 cities and towns in the region: the Cities of Ashland, Bayfield, and Washburn, and the Towns of Barksdale, Bayview, Bell, Cable, Grand View, Iron River, La Pointe, Namakagon, Russell, and Washburn.

Survey Design

The questionnaire used in this survey was jointly developed by the Chequamegon Bay Regional Housing Coalition Survey Committee, Kellie Pederson, UW-Madison Division of Extension, Bayfield County, Sheldon Johnson, Executive Director of the Northwest Regional Planning Commission, and the Survey Research Center (SRC) at UW-River Falls. The survey was adapted from one used by the SRC in Polk County, Wisconsin in 2019.

Survey Methods

This study focused on a random sample of Chequamegon Bay Region households. The random samples for the 14 sponsoring communities and residents living elsewhere in Ashland/Bayfield Counties were drawn from a purchased mailing list that included renters. For some communities, mailing lists were augmented by the Bayfield County Land Records Department.

Data collection for residents of the sponsoring communities and elsewhere in the Chequamegon Bay Region began in November of 2020 and extended through February 2021.¹ In November 2020, the SRC mailed everyone on the mailing list a survey with a postage-paid return envelope. A URL to an identical online version of the mailed survey was provided in the cover letter for those who preferred to complete the survey electronically. A postcard reminder was mailed to non-respondents at the end of December, followed by a second survey at the end of January 2021.

¹ In November 2020, UWRF suspended on-campus teaching and other activities due to COVID-19 concerns. This impacted the SRC's staffing significantly. The SRC greatly appreciates the patience and understanding of the survey's sponsors as the SRC managed safety and health concerns for staff during the pandemic.

Survey Response

Out of 5,822 delivered surveys, the SRC received 2,057 usable surveys which were completed by mail (1,919) or online (138) which is 35% of the deliverable surveys.

Table 1 shows the number of housing units in each of the 14 sponsoring communities and the rest of Ashland/Bayfield Counties, the number of surveys mailed to households in the sponsoring communities and the rest of the two Counties, the number of completed surveys received from each jurisdiction and the resulting expected confidence intervals.

The confidence interval for some of the communities was smaller, and for others larger, than expected (pre-survey estimate of +/-7% confidence interval). The overall response rate was higher (35%) than the 33% the SRC assumed would be returned. The 778 non-deliverable surveys were also higher than typically expected.

Table 1: Chequamegon Bay Regional Housing Survey Returns by Jurisdiction, 2021				
	Housing Units¹	Mailout²	Responses Received	Confidence Interval (+/-)
Cities				
Ashland	3,893	932	263	5.8%
Bayfield	476	606	167	6.1%
Washburn	979	757	272	5.1%
Towns				
Barksdale	371	283	104	8.1%
Bayfield	663	301	90	9.6%
Bayview	368	228	83	9.5%
Bell	581	165	80	10.2%
Cable	708	471	185	6.2%
Grand View	578	253	72	10.8%
Iron River	980	706	209	6.0%
La Pointe	857	280	75	10.8%
Namakagon	615	351	141	7.3%
Russell	707	347	54	12.8%
Washburn	311	202	78	9.6%
Rest of Ashland/Bayfield				
	10,888	718	184	7.2%
Total	22,975	6,600²	2,057	
1. 2019 American Community Survey 5-Year Estimates, US Census Table ID: B25001				
2. A total of 778 surveys were undeliverable (5,822 surveys were delivered). Nineteen (19) respondents removed their survey identification numbers, so jurisdiction was unknown. Data from those surveys were excluded from analysis. Sixty (60) respondents returned surveys but provided little or no data. Data from those surveys were excluded.				

Statistical Analysis

Analysis by Resident Subgroup. In the analysis to follow, the SRC will summarize the Chequamegon Bay Regional Housing survey results and note any statistically significant results among the following resident subgroups:

- those currently renting versus those who are currently homeowners
- part-time residents of Ashland/Bayfield Counties versus year-round residents
- shorter-term residents (10 years or less) versus long-term residents (10+ years)
- those reporting annual household income under \$50,000 compared to those from households with incomes greater than that²
- households with one or two people versus households with more than two people

Analysis by Demographic Subgroup. The SRC will also summarize the survey results and note any statistically significant results among the following demographic groupings:

- those under 45 versus those 45 and above
- those with a 4-year degree and higher versus those with less than a 4-year degree
- male versus female respondents
- those identifying themselves as White/Caucasian versus respondents that identified themselves as a race or ethnicity other than White/Caucasian

Appendix D at the end of the report contains tables and discussion regarding demographic differences in responses based on resident and demographic subgroups for each question asked in the survey.

Testing Methodology

The SRC used statistical tests to identify questions with statistically significant differences across demographic groups and resident subgroups. In statistics, a result is **statistically significant** if it is unlikely to have occurred by chance. Statistical significance is expressed as a probability that the observed difference between two groups' averages is not real. A commonly used probability standard is .05 (5%). Statistical significance at the .05 level indicates there is only a 5 in 100 probability that the average values for the two groups are actually equal. Such a result does not mean the difference is necessarily large, important, or significant in the common meaning of the word.

If there are a sufficiently large number of observations, as in the case of this study, even small differences of opinion can be statistically significant. **Response patterns that vary at statistically significant levels ($p < .05$) are noted in the report.**

² The median household income for Ashland County is \$42,510 and \$56,096 for Bayfield County. Source: U.S. Census, 2019 American Community Survey 5-Year Data Profiles.

For some questions in the survey, "no opinion" or "not applicable" were answer options. To aid in the analysis, the no opinion and not applicable responses were excluded from the analysis and the percentages were recalculated for the remaining response categories. However, there were two questions in the survey in which a substantial proportion of respondents selected the "don't know" answer option, indicating they had a low level of familiarity with the topic (housing supply). The SRC believes it is important to report the "don't know" responses, especially when they constitute a substantial portion of the responses. For statistical analysis and data visualization purposes, "no opinion" responses are included in Figures 3 and 11 because such responses are both a measure of unfamiliarity and a measure of potential impact for education/outreach.

Appendices

There are multiple factors that determine what an acceptable survey response rate is (distribution method, instrument, population(s) of interest, sampling, survey type, questions, benefits for respondent, etc.) So, the aim is not necessarily a high response rate, but the representation of the population(s) of interest and low non-response bias. Based upon a standard statistical analysis that is described in **Appendix A**, the Survey Research Center concludes there is little evidence that non-response bias is a significant concern for this survey.

In addition to numeric data, respondents provided additional written answers. **Appendix B** contains respondents' written comments.

Appendix C contains a copy of the survey questionnaire with a complete quantitative summary of overall responses by question for the entire 2021 dataset. **Appendix C-1** contains the quantitative summary for the *Bayfield Cluster* (the combined aggregated data for the Town of Russell, Town of LaPointe, City of Bayfield, and Town of Bayfield). **Appendix C-2** contains the quantitative summary for the *Washburn Cluster* (the combined aggregated data for the City of Washburn, Town of Washburn, and Town of Bayview). Statistically significant differences between the two Clusters and the overall survey sample are noted in the appendices.

Appendix D contains tables and descriptive analysis by demographic subgroups (such as age, gender identity, levels of education, income, ethnicity, and resident subgroups such as renter/homeowner, part-time/year-round residents, etc.).

Organization of the Report

Part 1 of this report summarizes results from the overall survey sample of respondents.

Part 2 will compare and discuss the responses from resident subgroups.

Part 3 of the report will summarize opinions about housing issues in each of the sponsoring communities.

Part 1: Chequamegon Bay Regional Housing Survey Sample Results

Survey Sample Profile. This section provides a summary of the profile of respondents in the overall survey sample. The sample is fairly similar to Census figures with regard to ethnicity, household size and income. Compared to the Census, the survey sample has more formal education, and includes a higher representation of people age 65 and older and less representation from younger age groups.

Table 2 (this and the following page) provides a summary of the demographics of respondents in the Chequamegon Bay Regional Housing Survey sample. Where available, comparable data from the U.S. Census for the counties of Ashland and Bayfield are included for comparative purposes.

Characteristics of Residents. Ninety-two percent of the survey respondents are year-round residents of Ashland or Bayfield County. Approximately three-in-four respondents have lived in the Ashland/Bayfield County area for more than 10 years and 56% have lived in the area for more than 20 years. Forty-five percent of the sample expect to live in the area for at least 20 more years. Ninety percent of the survey sample are homeowners and ten percent are renters. Most survey respondents (91%) prefer to be homeowners.

Table 2: Profile of Respondents, Chequamegon Bay Regional Housing Survey Sample, 2021								
Part-Time or Year-Round Resident of Ashland/Bayfield County								
	Count	Part-time	Year-round					
Sample	1,969	8%	92%					
Years Living in the Ashland/Bayfield County Area								
	Count	<1 year	1-5 years	6-10 years	11-20 years	20+ years		
Sample	2,049	2%	14%	10%	17%	56%		
Expect to Live in the Ashland/Bayfield County Area for How Many More Years								
	Count	<1 year	1-5 years	6-10 years	11-20 years	20+ years		
Sample	1,956	1%	12%	15%	27%	45%		
Currently, Rent or Own								
	Count	Rent	Own					
Sample	1,757	10%	90%					
Census	68% of the occupied housing units in Ashland County are owner-occupied/32% are renter-occupied. 83% of the occupied housing units in Bayfield County are owner-occupied/17% are renter-occupied.							
Would Prefer To								
	Count	Rent	Own					
Sample	1,303	9%	91%					

(cont.) Table 2: Profile of Respondents, Chequamegon Bay Regional Housing Survey Sample, 2021

Age													
	Count	18-24	25-34	35-44	45-54	55-64	65+						
Sample	2,038	0%	4%	7%	11%	24%	54%						
Census 18 ⁺	24,539	10%	12%	13%	16%	22%	29%						
Number People in Household													
	Count	1	2	3	4	5	6	7	8	9	10	11	12 ⁺
Sample	2,016	25%	56%	9%	7%	2%	0%	0%	0%	0%	0%	0%	0%
Census	The average household size in the Chequamegon Bay Regional Housing Survey sample is 2.1 people. The average household size for owner-occupied units in Ashland/Bayfield Counties combined is 2.2. The average household size for renter-occupied units in Ashland/Bayfield Counties combined is 2.1.												
Gender Identification													
	Count	Male	Female	Non-binary	Other	Prefer not to say							
Sample	2,025	54%	43%	0%	0%	3%							
Census 18 ⁺	24,539	51%	49%	---	---	---							
Highest Level of Education Completed													
	Count	No High School or GED	High School or GED	Some Tech or College	2-Yr/ Associate Degree	Bachelor's Degree	Prof or Grad Degree						
Sample	2,029	1%	15%	22%	12%	26%	25%						
Census 25 ⁺	22,159	7%	33%	22%	13%	17%	9%						
Household Annual Income Range													
	Count	<\$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000 ⁺						
Sample ¹	1,735	38%	24%	16%	14%	4%	4%						
Census Household	13,622	50%	21%	13%	11%	3%	2%						
¹ Note: The household income profile excludes the 14% of the sample who chose the "Prefer Not to Answer" option.													
Ethnicity Identification													
	Count	Asian Amer.	Black or African Amer.	White or Cauca.	Hispanic/Latino/Latinx	Amer. Ind or Alaska Native	Native Hawaiian or Pac Isl	Prefer not to say	Other				
Sample	2,057	1%	1%	90%	1%	6%	0%	4%	1%				
Census Total Pop.	30,610	<1%	<1%	85%	3%	12%	0%	---	---				
Combined Census data for Ashland/Bayfield Counties. Source: U.S. Census, 2019 American Community Survey 5-Year Est.													

Age. The sample has lower proportions of young people, particularly those under 35, and much higher proportions of those 65 or older than Census data for the area. In the analysis to follow, we will compare the responses of those under 45 years of age and those older than that.

Household Size. The average household size in the Chequamegon Bay Regional Housing Survey sample is 2.1 people. Few of the respondents lived in households with more than four people; only 2% included five or more people. The Census indicates that the combined average household size for an owner-occupied unit in Ashland/Bayfield Counties is 2.2 people and the average for sample respondents is 2.1. City of Bayfield respondents reported the lowest average household size at 1.8 people, while the Towns of Bayfield, Namakagon, and Washburn reported the highest average household sizes at 2.3 people/household.

Gender. Fifty-four percent of the survey respondents were male. For comparison purposes, males comprise 51% of the Ashland/Bayfield area adult population. Statistically significant differences between the views of males and females in this survey are noted in the report.

Education. The proportion in the survey sample with a 4-year degree and above (52%) is much higher than the Ashland/Bayfield area as a whole (26%). In the analysis to follow, we will compare the responses of those with more formal education and those with less than a bachelor's degree.

Income. The Census indicates that the median annual household income in Ashland County is \$42,510 and for Bayfield County, \$56,096.³ The survey sample aligns quite well with the Census income data for the area. It is important to note that 14% of the survey sample preferred not to answer the income question on the survey. The table only shows responses from respondents who answered the income question.

Ethnicity. The survey sample is overwhelmingly White/Caucasian (90%) and aligns with the Census data for the area.

In summary, the Chequamegon Bay Regional Housing Survey sample aligns well with the Census for most demographic variables with the exceptions of age and level of education.

³ Source: U.S. Census, American Community Survey 5-Year Estimates Data Profiles.

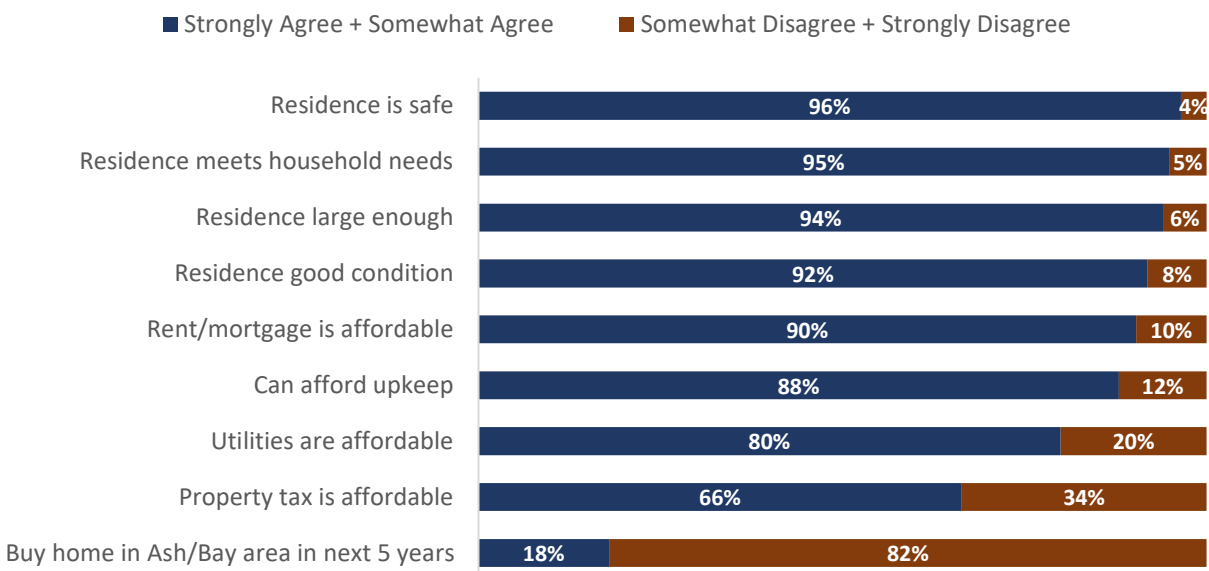
Chequamegon Bay Region Housing Opinions

Current Housing

***Current Housing Situation.** Residents were asked nine questions about their current residence using the following scale: strongly agree, somewhat agree, somewhat disagree, strongly disagree, and not applicable.⁴ The results are shown in Figure 1 and are sorted in order of the largest percentage of combined “strongly agree + somewhat agree” responses (left blue segment) followed by the combined percentages of the “somewhat disagree” + “strongly disagree” responses (right red segment).*

Figure 1: Extent of Agreement with Current Housing Situation

Not Applicable Responses Excluded, n range = 897 - 2,034



A high proportion of respondents strongly agreed or somewhat agreed that their residence was safe, met their needs, was large enough, was in good condition, that their rent or mortgage was affordable, and they could afford the upkeep of their residence. Eight-in-ten respondents strongly agreed/somewhat agreed that their utilities were affordable, and two-thirds of respondents strongly agreed or somewhat agreed that their property taxes were affordable.

A large percentage (82%) do not plan to buy a home in Ashland or Bayfield County in the next five years. Since 90% of respondents own their current residence, the relatively small proportion expecting to buy a home in the area in the next five years aligns with expectations.

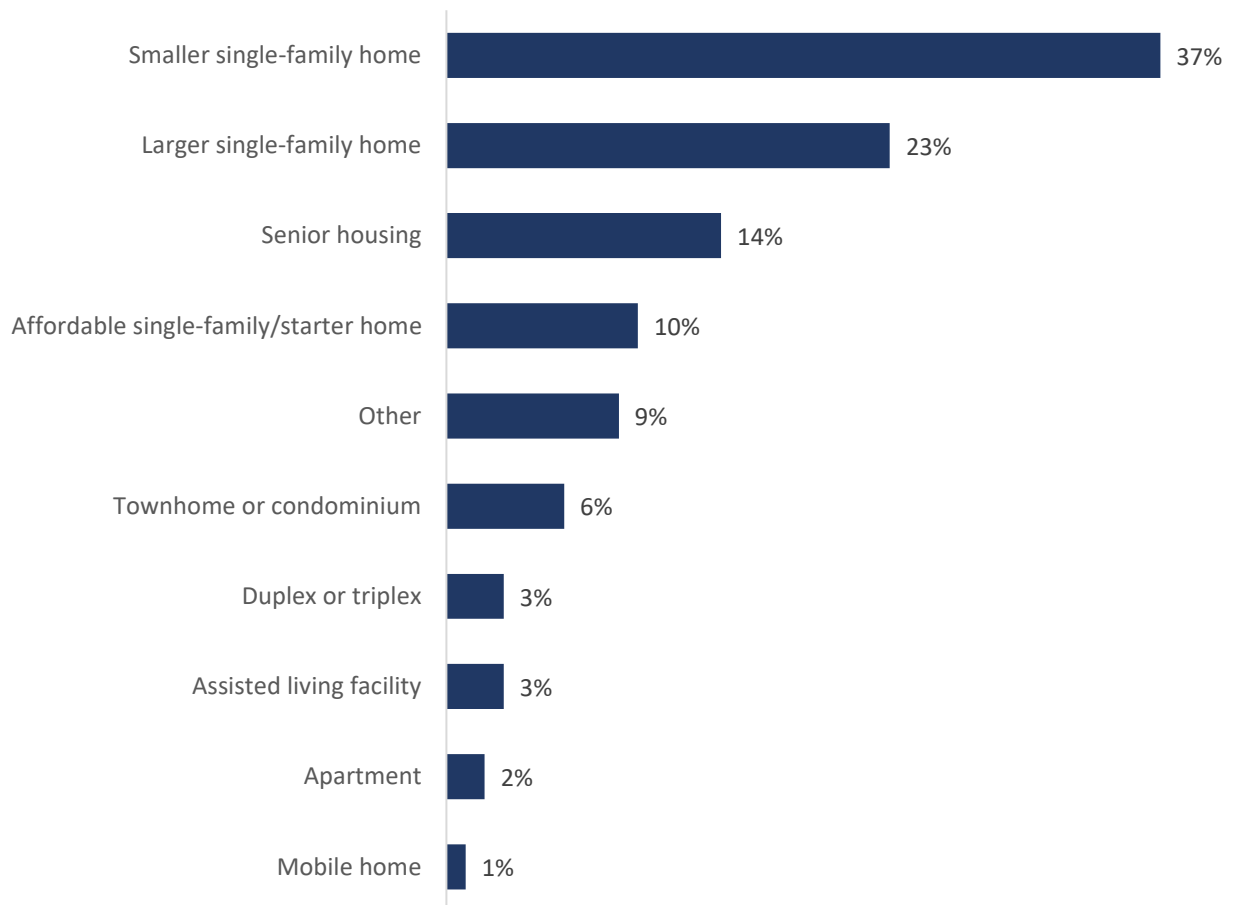
⁴ Not Applicable (NA) responses are excluded from the analysis. The question was designed in a matrix format, so each topic (residence is safe, residence meets household needs, etc.) was asked about separately. The total number of responses (n) could differ based on each topic.

Type of Housing that Best Suits Current Needs. Chequamegon Bay Region residents were asked what type of housing would best suit their current needs. In the survey, respondents could choose from nine housing types or an “other, please specify” option.

As shown in Figure 2, the two types identified by the largest proportion of the survey sample as best meeting their current needs were smaller, single-family homes (37% of the respondents) and larger, single-family homes (23%). Senior housing best meets the current needs of 14% of respondents. Relatively few respondents said that multiple family units (such as townhomes/condos, apartments, duplexes/triplexes) best meets their current needs.

A majority of “other” comments were from respondents who said their current residence meets their needs. Other written comments included a farm, a lake home, and handicapped accessible home (see Appendix B, Question 9 for “other” written comments).

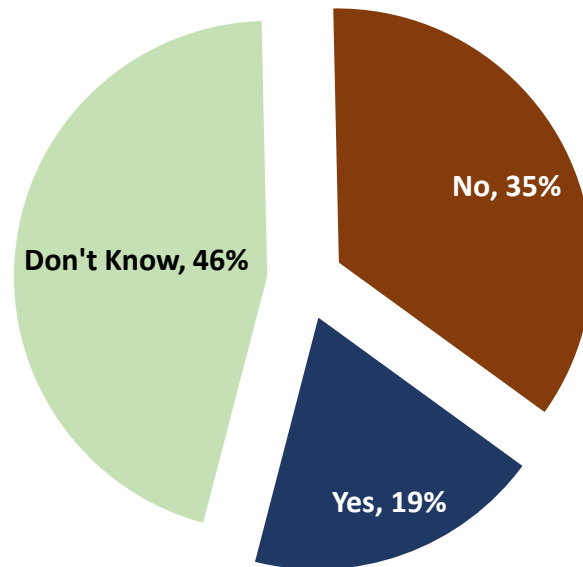
Figure 2: Type of Housing that Best Meets Current Needs
Total Exceeds 100% - Some Respondents Choose More than One Answer
n = 1,806



Enough of the Type of Housing that Best Suits Current Needs. When asked if there is enough of the type of housing that best meets their current needs in their community, nearly half the respondents did not know (46%), approximately one-third (35%) said there was not, and about one-fifth (19%) said there was enough (Figure 3). So, nearly twice as many of those with an opinion said there wasn't enough housing that best meets their needs in their community as those who said the supply was adequate.

Figure 3: There is Enough of the Type of Housing that Best Meets Your Current Needs in Your Community

n = 1,980



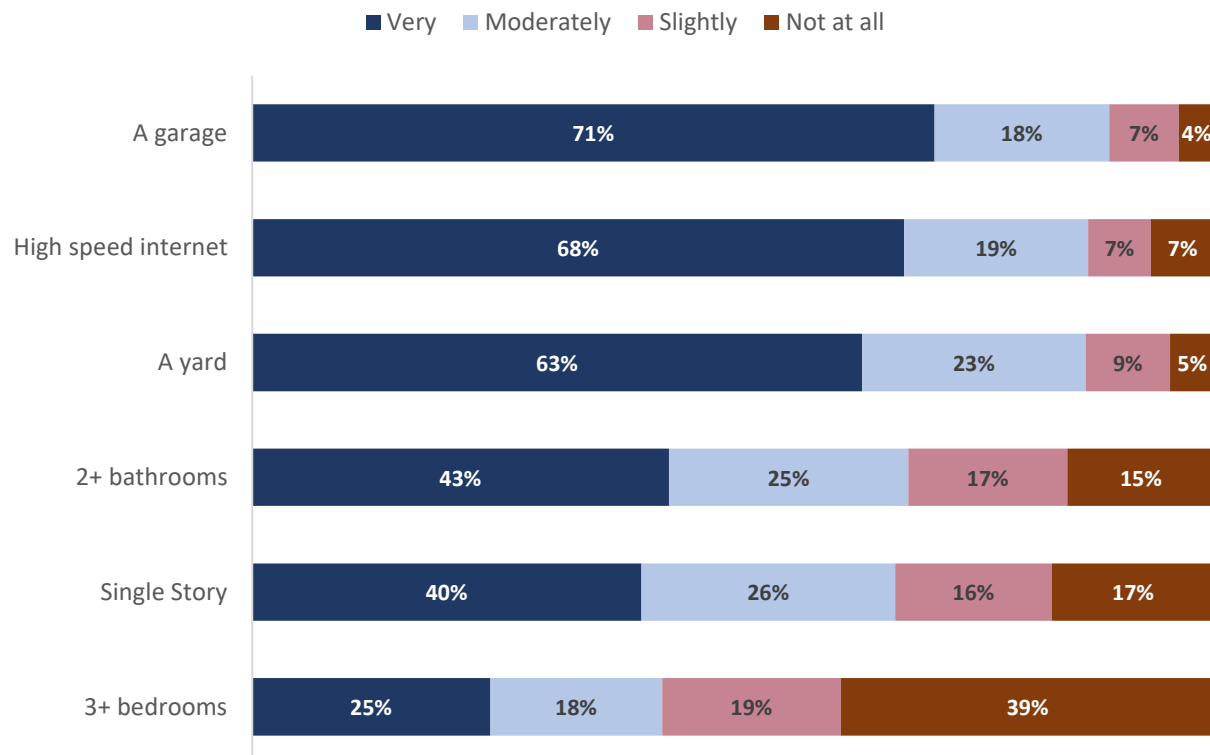
Housing Preferences

Importance Placed on Housing Characteristics: Respondents were asked how important a series of housing characteristics were to them and their family (Figure 4).

A majority of respondents said that a garage, high speed internet, and a yard were very important to them. Approximately one-fifth to one-fourth (18% - 26%) of respondents placed moderate importance on all the housing characteristics asked about.⁵

Figure 4: Importance Placed on Housing Characteristics

n range = 2,013 - 2,053

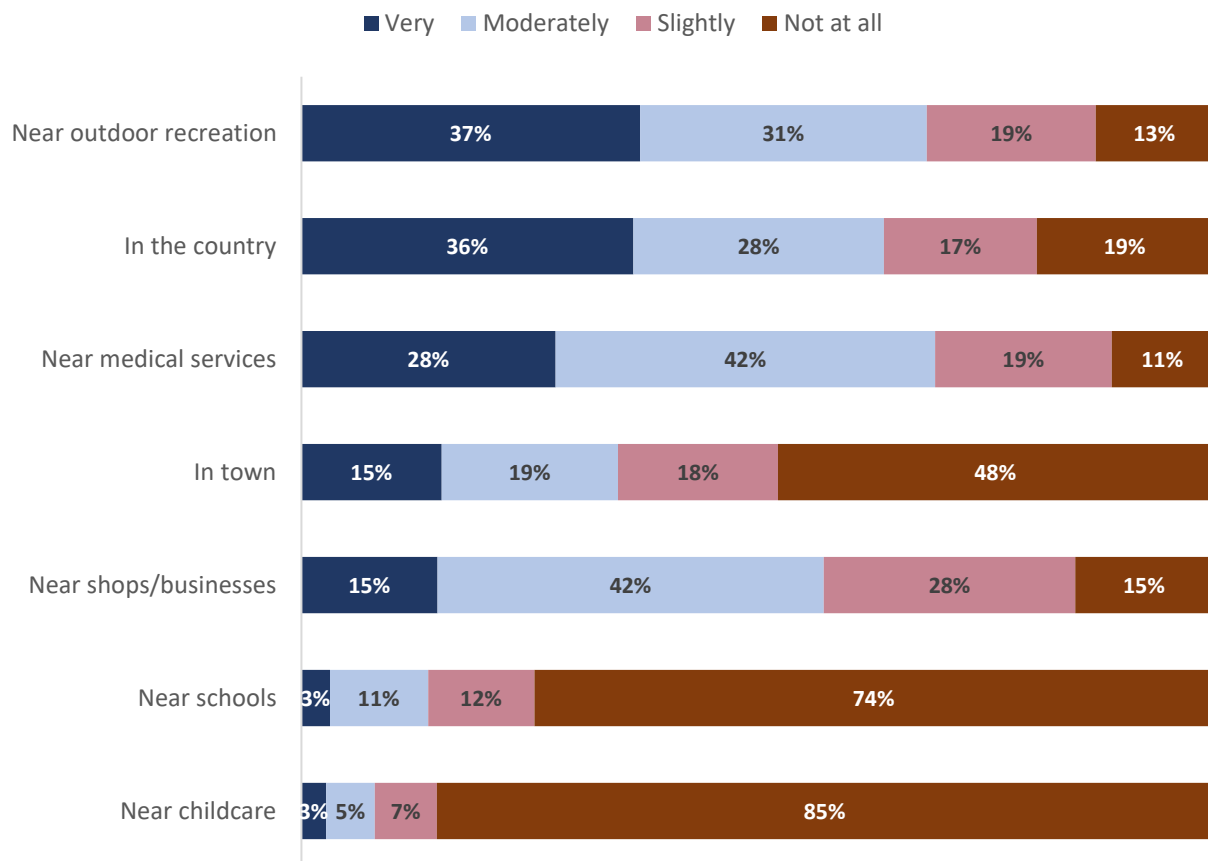


⁵ The question was designed in a matrix format, so each characteristic (garage, yard, etc.) was asked about separately. The total number of responses (*n*) could differ based on each characteristic.

Importance Placed on Location/Proximity to Services: Respondents were asked how important location (in town, in the country, etc.) and proximity to various services (medical, childcare, etc.) were to them and their family.

As shown in Figure 5, none of the characteristics were very important to a majority of respondents. Only three characteristics (being near outdoor recreation, being in the country, and being near medical services) were considered very important to at least one-quarter of respondents.⁶ Those three characteristics and being near shops/businesses were at least moderately important or very important to a majority of respondents.

**Figure 5: Importance Placed on Residence Location/
Proximity to Services**
n range = 1,885 - 1,953



⁶ The question was designed in a matrix format, so each characteristic (in town, near schools, etc.) was asked about separately. The total number of responses (*n*) could differ based on each characteristic.

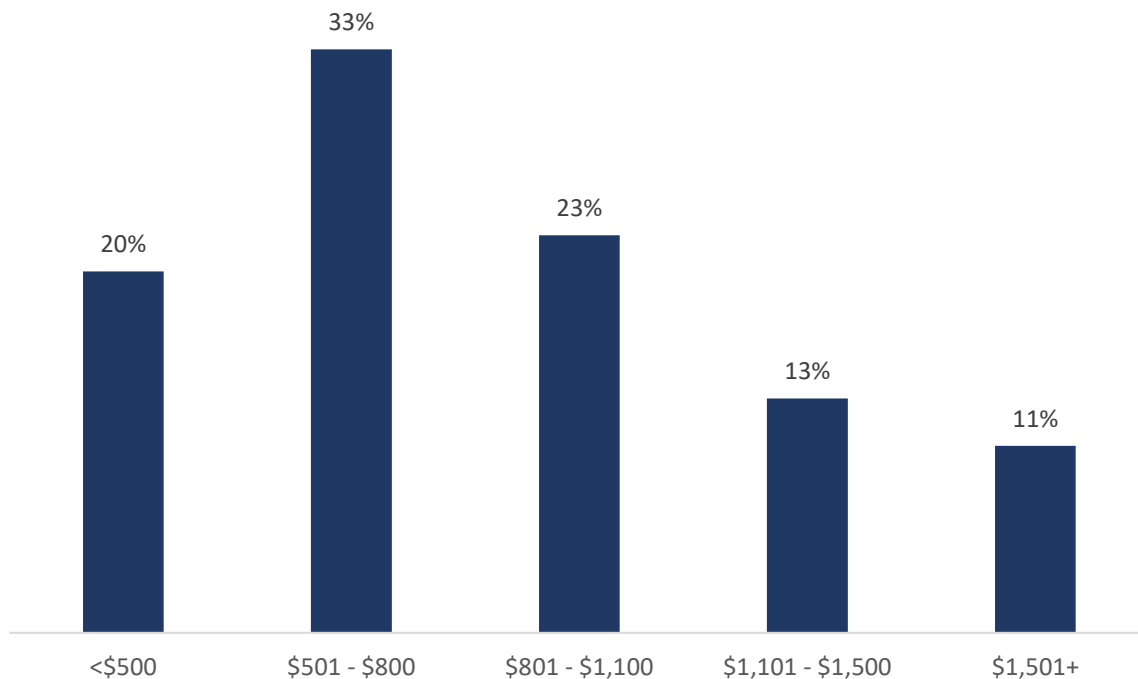
Housing Affordability

Afford to Pay Per Month for Rent/Mortgage for a Residence That Meets Needs: Chequamegon Bay Region residents were asked how much they could afford to pay monthly for a residence that meets their needs using the following scale: under \$500, \$501 - \$800, \$801 - \$1,100, \$1,101 - \$1,500, and \$1,501+.

The results are shown in Figure 6 and approximately one-half of respondents (53%) could afford a rent/mortgage of \$800 or less per month for a housing that best meets their needs and 47% could afford a monthly rent/mortgage of over \$800.⁷

Figure 6: Afford to Pay Monthly for Rent/Mortgage for a Residence that Meets Your Needs

n = 1,859



⁷ According to the U.S. Census, in Ashland County, the median mortgage (half pay more, and half pay less) for housing units with a mortgage is \$1,204 and the median gross rent is \$631. For Bayfield County, the median mortgage for housing units with a mortgage is \$1,224 and the median gross rent is \$653. Source: U.S. Census, 2019 American Community Survey 5-Year Estimates Data Profiles.

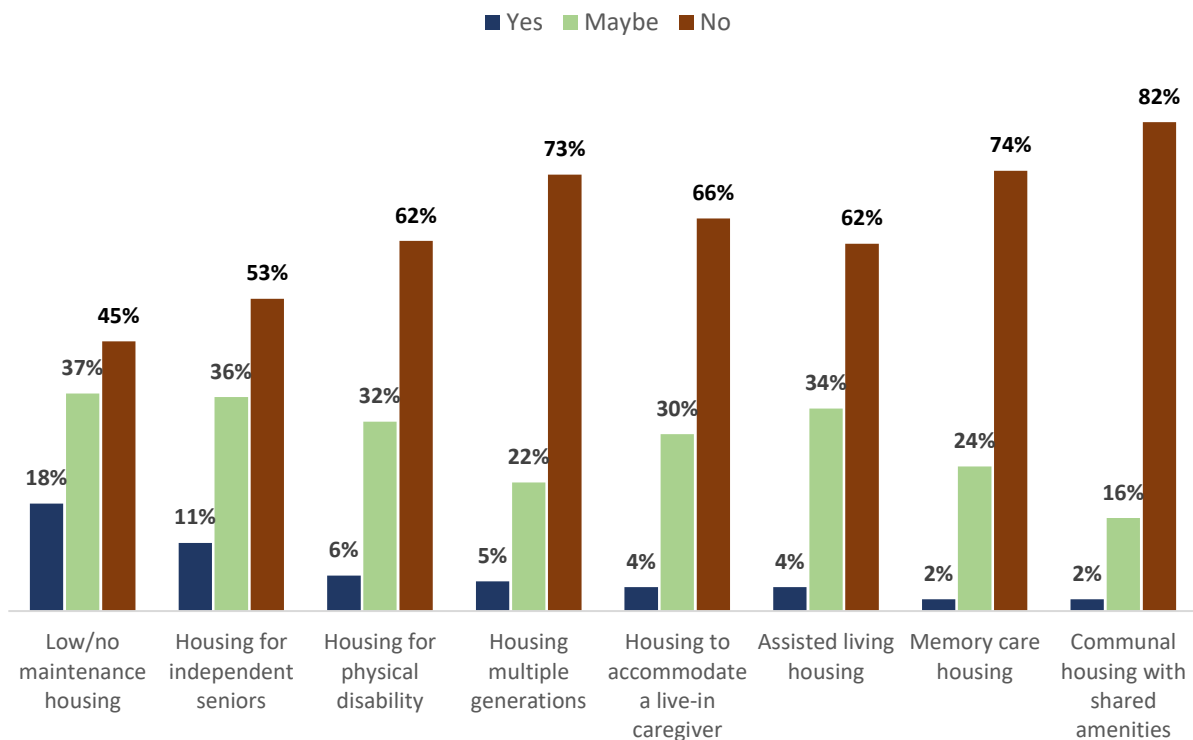
Housing Needs in the Future

***Future Housing Needs:** Respondents were asked if they believe that in the next five years, they, or someone in their household, will need various housing accommodations (assisted living, memory care, etc.) with a scale of: no, maybe, and yes.*

The results are shown in Figure 7 and are sorted from left to right in order of the largest percentage of “yes” responses followed by “maybe” and “no.” A relatively low proportion of respondents believe they will need the various accommodations about which was asked within the next five years (range 2% - 18%). However, between one-quarter and one-third believe that they might (“maybe”) need most of these adaptations (range 16%-37%).⁸

Figure 7: Within the Next Five Years, Do You Think You or Someone in Your Household Will Need:

n range = 1,885 - 1,953



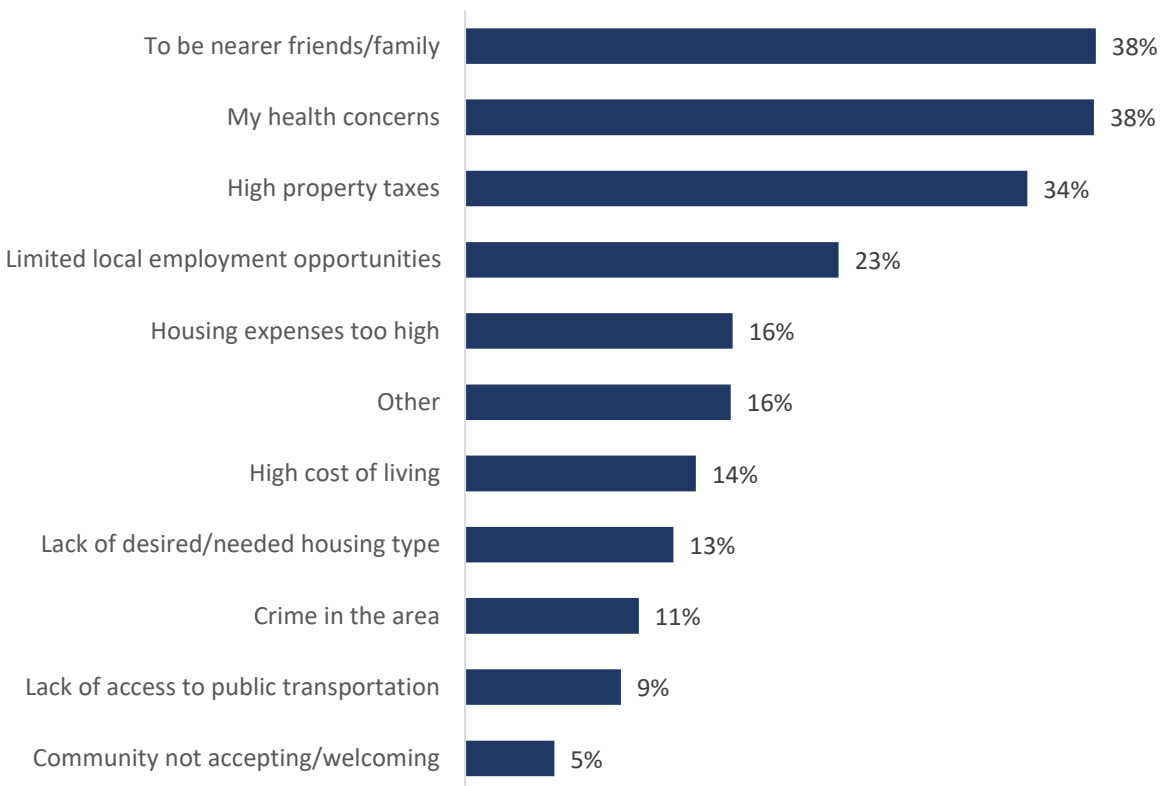
⁸ The question was designed in a matrix format, so each accommodation (memory care, housing for physical disability, etc.) was asked about separately. The total number of responses (*n*) could differ based on each accommodation.

Challenges

Factors That Might Cause Residents to Move from Area. Chequamegon Bay Region residents were asked what current factors might cause them to move from the Ashland/Bayfield County area. In the survey, respondents could choose from ten factors and an “other, please specify” option. As shown in Figure 8, the three factors identified by at least one-third of respondents were to be nearer friends and family (38%), health concerns (38%), and high property taxes (34%). Approximately one-fourth of respondents said that limited local employment opportunities might cause them to move out of the area. Various housing issues (housing expenses too high or a lack of desired/needed housing) and the overall cost of living would cause between 13% - 16% of respondents to consider leaving the area. A considerable number of respondents selecting “other” said that weather might cause them to move (see Appendix B, Question 7 for “other” written comments). Crime, lack of public transportation, and an unaccepting/unwelcoming community might cause between 5% - 11% of respondents to consider moving from the Ashland/Bayfield County area.

Figure 8: Factors Which Might Cause You to Move from Ashland/Bayfield County Area

Total Exceeds 100% - Respondents Could Choose More than One Answer
n = 1,756



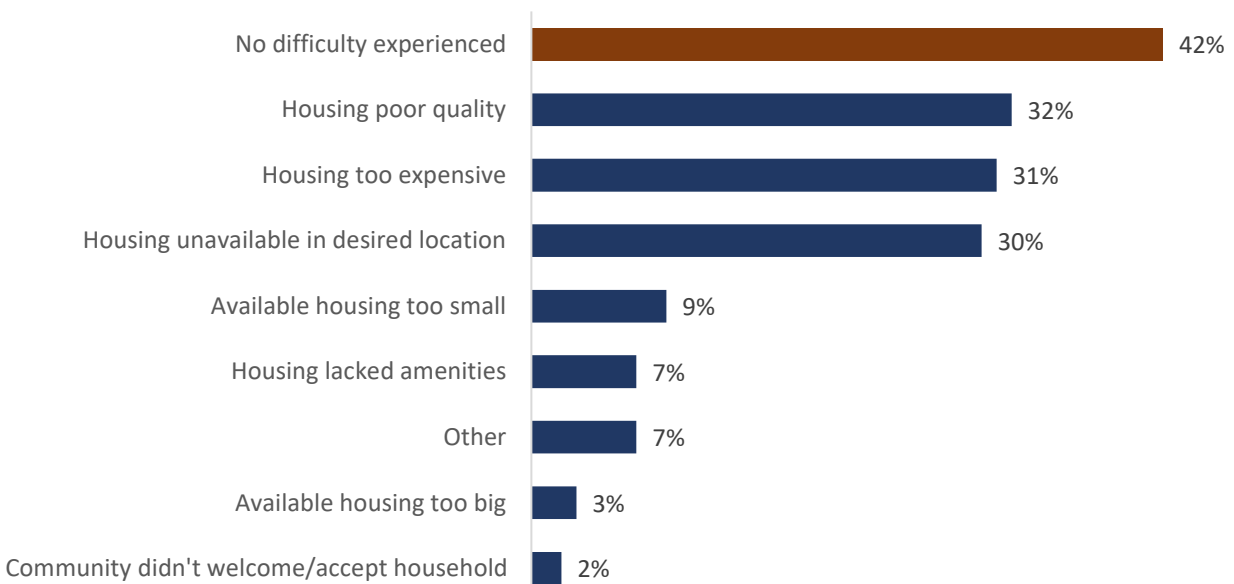
Housing Challenges in Moving to or within Ashland/Bayfield Counties. Chequamegon Bay Region residents were asked if they or someone in their household experienced difficulty finding housing when moving to or within the area. In the survey, respondents could choose from seven difficulties, not applicable, or an “other, please specify” option. One of the answer options was “no difficulty experienced” and those responses have been included in the analysis to emphasize the percentage of respondents that have not experienced any of the housing difficulties discussed in the survey. However, not applicable (NA) responses have been excluded from analysis.

As shown in Figure 9, approximately four-in-ten respondents have not experienced any of the housing difficulties listed in this question. Three difficulties were experienced by approximately one-third of respondents: housing that was of poor quality, too expensive, or not in a desired location. The other difficulties (housing too small, too big, lacking amenities, or being unwelcomed/unaccepted in the community) were experienced by under 10% of respondents. Some of the “other” written responses included, not enough rental housing, not enough housing in general, and difficulty finding handicapped accessible housing. If a respondent chose “available housing lacked needed amenities,” they were given an opportunity to describe the amenities that were not available, examples of written comments included: no garage, no laundry on site, and no pets allowed (see Appendix B, Question 8 for “other” written comments).

Figure 9: Housing Difficulties You/Someone in Your Household Have Experienced in Moving To or Within Ashland/Bayfield Counties

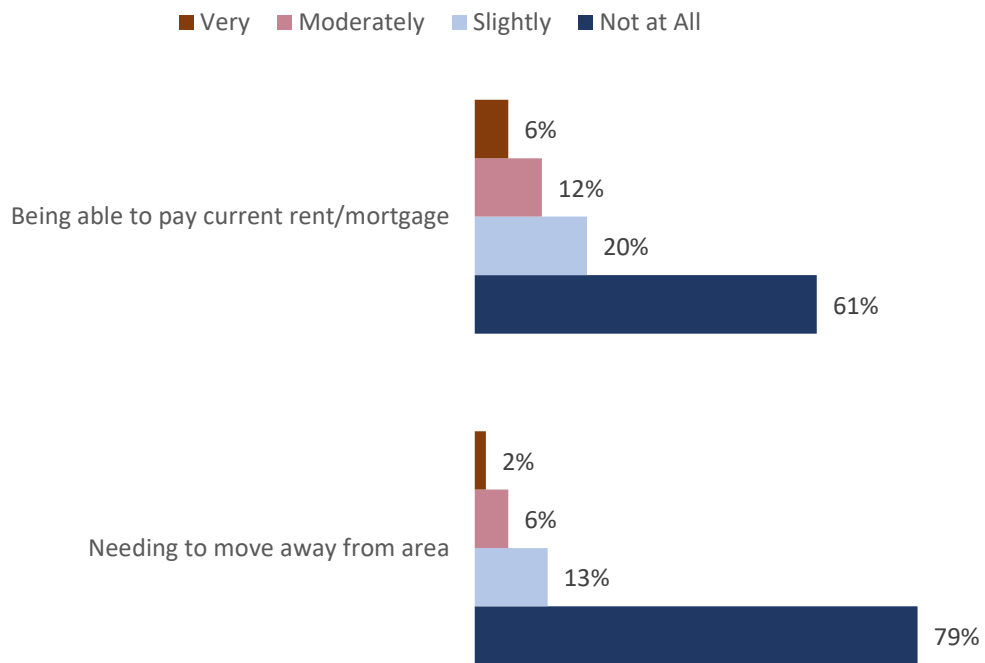
Total Exceeds 100% - Respondents Could Choose More than One Answer

Not Applicable Responses Excluded, n = 1,079



Economic Challenges due to COVID-19. Data collection for the survey began approximately nine months after the COVID-19 pandemic was declared.⁹ Residents were asked how concerned they were that the economic downturn caused by COVID-19 would lead them to move away from Ashland/Bayfield Counties or would affect their ability to pay their current rent or mortgage. As shown in Figure 10, the economic downturn caused by the pandemic has caused at least some level of concern for nearly 4-in-10 respondents in their ability to pay their rent/mortgage. Approximately one-fifth of respondents, to some degree, were concerned they might need to move from the area due to economic difficulties caused by COVID-19. However, substantial majorities of the survey sample reported they were “not at all” concerned with being able to pay their rent/mortgage or needing to move away due to the pandemic (61% and 79%, respectively).

**Figure 10: Due to Economic Downturn Caused by COVID-19,
How Concerned are you about:
n range = 2,013 - 2,053**



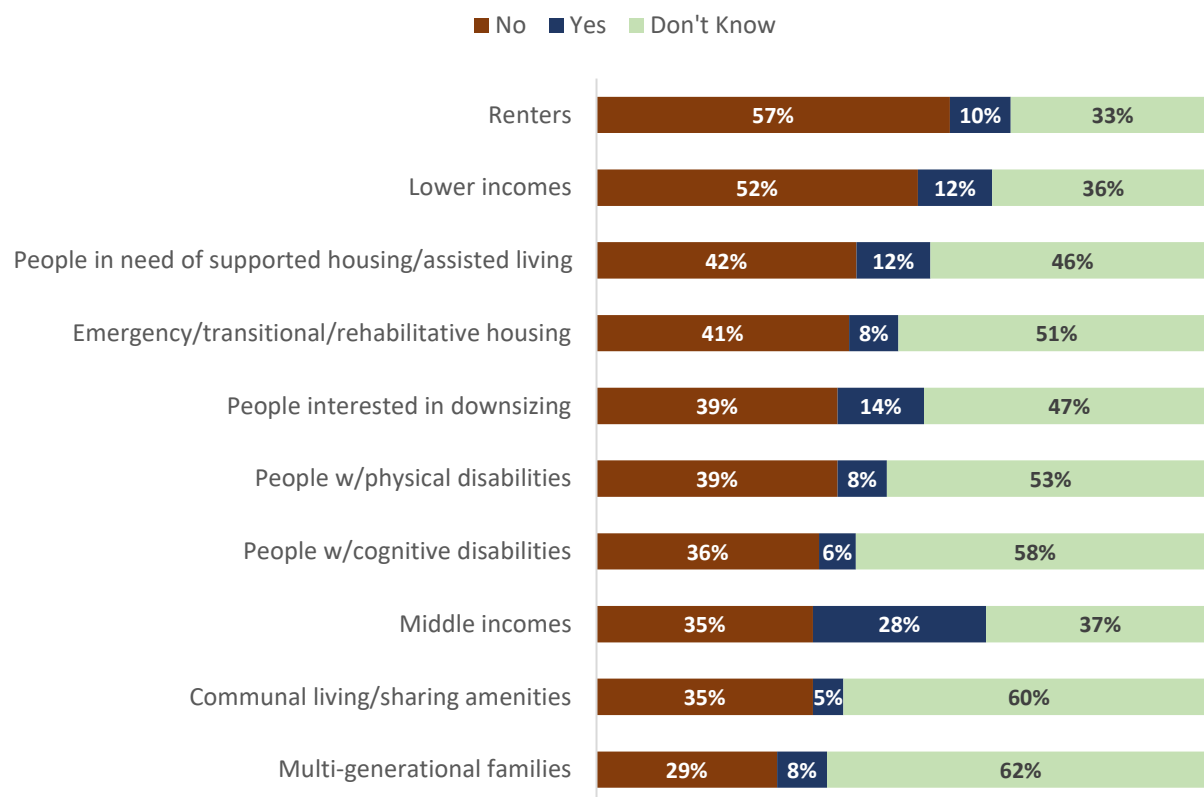
⁹ The World Health Organization (WHO) declared the novel coronavirus (COVID-19) outbreak a global pandemic on March 11, 2020.

Community of Residence Housing Opinions

Sufficient Number of Housing Options. Respondents were asked if they believe there is a sufficient number of options for ten types of housing in their area (for people with physical disabilities, for renters, etc.) with a scale of: yes, no, and don't know. The results are shown in Figure 11 and are sorted in order of the largest percentage of "no/left red segment" responses followed by yes/middle blue segment" responses followed by "don't know/right green segment."

A majority of respondents said there was not enough housing for renters (57%) or people with lower incomes (52%). Substantial proportions believed there was insufficient housing for the rest of the housing types listed on the survey (range 29% - 42%).¹⁰ The "don't know" responses are presented to emphasize the considerable percentage of residents (range 33% to 62%, depending on the type of housing) who did not know if an adequate supply of housing options were available in their area.

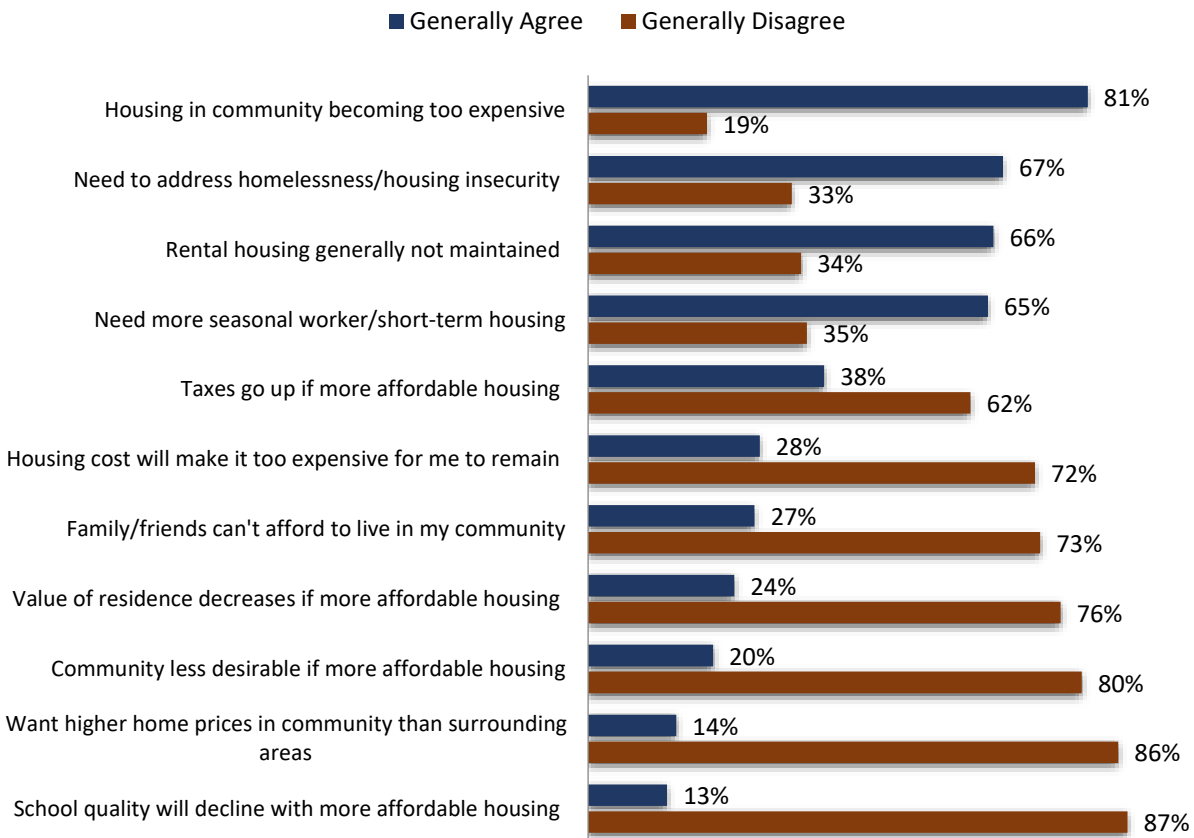
Figure 11: Is There a Sufficient Number of Housing Options in Your Area for:
n range = 2,005 - 2,024



¹⁰ The question was designed in a matrix format, so each housing option (housing for renters, housing for people interested in downsizing, etc.) was asked about separately. The total number of responses (n) could differ based on each housing option.

Opinions about Housing and Related Issues in Respondent’s City, Village, or Town.
 Chequamegon Bay Region residents were asked their level of agreement regarding eleven housing statements as they pertain to their city, village, or town using the following scale: generally agree, generally disagree and no opinion.¹¹ The results are shown in Figure 12 and are sorted in order of the largest percentage of “generally agree” responses (top blue bar in each pair) followed by the percentage of “generally disagree” responses (bottom red bar).

Figure 12: Opinions re: Housing in Your City, Village, or Town in Ashland/Bayfield County
n range = 1,058 - 1,388



Approximately 8 in 10 respondents, with an opinion, generally agreed that homes in their community were becoming too expensive. About two-thirds of respondents generally agreed that their community needed to address homelessness, that rental property was generally not well maintained in their community, and that there was a need for more seasonal worker/short-term housing in their community.

¹¹ No opinion responses are excluded from the analysis. The question was designed in a matrix format, so each statement (my family and friends can’t afford to live in my community, etc.) was asked about separately. The total number of responses (*n*) could differ based on each statement.

There was a series of four questions asking about impacts if more affordable housing is built in a community.¹² Substantial proportions of respondents who had an opinion, generally disagreed that more affordable housing will cause:

- their taxes to increase (62% disagreed)
- the value of their residence to decline (76% disagreed)
- their community to be less desirable (80% disagreed)
- school quality to decline (87% disagreed)

These results were surprisingly strong and runs counter to an opposition by residents to more affordable housing that might have been expected.

However, the survey did not define the term “affordable housing.” For some, the term affordable housing could mean subsidized affordable housing through nonprofit or government subsidies (such as housing choice voucher programs). For others, affordable housing could mean housing that is available on the market, open to anyone and not subsidized by the government or nonprofit, but which happens to be within the budget of many families. It would be worth additional exploration of local interpretations of affordable housing by policy makers in Ashland and Bayfield Counties.

¹² In the U.S., housing is considered affordable if it costs 30% or less of a household’s gross income. U.S. Department of Housing and Urban Development (HUD) *Defining Housing Affordability*. Available at <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html> (Accessed: 7 April 2021).

Based on the HUD definition of affordable housing, monthly housing costs for Ashland County residents should total no more than \$1,063 (based on median household income of \$42,510) and no more than \$1,402/month for Bayfield County residents (based on median household income of \$56,096).

Part 2: Analysis by Key Subpopulations

Appendix D at the end of the report contains tables and discussion regarding demographic differences in responses based on respondent age, gender, education, etc., for each question asked in the survey.

***Resident Subgroups.** In this section the SRC compares the responses of renters vs. homeowners, part-time vs. year-round residents, shorter-term residents vs. long-term residents, those with household incomes of less than \$50,000 vs. those with household incomes of \$50,000 and above, and households with more than two people vs. households with 1-2 people.*

- Those currently **renting** compared to those who are currently **homeowners**.
- **Part-time** compared to **year-round** residents.
- Residents living in the area for **10 years or less** (shorter-term residents) compared to residents living in the area for **more than 10 years** (long-term).
- Those with **household incomes of less than \$50,000** compared to those with **household incomes of \$50,000+**.
- Households with **1-2 people** compared to households with **more than two people**.

Only response patterns that vary at statistically significant levels ($p < .05$) are noted.

Renter vs. Homeowners

In the Chequamegon Bay Regional Housing Survey dataset, 10% of the respondents said they were currently renting their residence and 90% were currently homeowners. There were many statistically significant differences in how these two groups answered the questions in the survey. Overall, based on survey results described below, renters are a group with more housing issues and challenges.

Demographically, renters were:

- Younger (24% under 45 compared to 10% of homeowners).
- Had less formal education (68% with less than a bachelor's degree vs. 47% of homeowners).
- Had lower household incomes (82% reported household incomes of less than \$50,000 compared to 32% of homeowners).

Significantly higher proportions of renters strongly agree they plan to buy a home in Ashland/Bayfield County in the next five years (21% vs. 5% of homeowners).

Renters were more likely to say the type of housing that best suits their current needs is an affordable, single-family "starter" home (34% compared to 26% homeowners).

Renters placed higher importance on a residence that is:

- In town (35% vs. 13% of homeowners).
- Near shops/businesses (24% vs. 14% of homeowners).

In terms of future housing needs, renters, compared to homeowners, were:

- More likely to say someone in their household would need low/no maintenance housing in the next five years (27% vs. 17% of homeowners).
- More likely to say someone in their household would need housing for independent seniors (20% vs. 10% of homeowners).

Renters were more likely to say the following factors might cause them to move from the area:

- Limited local employment opportunities (33% vs. 19% of homeowners).
- Lack of desired/needed housing type (30% vs. 9% of homeowners).
- Housing expenses too high (33% vs. 19% homeowners).

Compared to homeowners, renters agree more significantly that they have experienced the following challenges when moving to and within Ashland/Bayfield Counties:

- Available housing was too expensive (36% vs. 15% of homeowners).
- Housing was unavailable in a desired location (34% vs. 15% of homeowners).
- Available housing was of poor quality (30% vs. 16% of homeowners).
- Available housing was too small (16% vs. 4% of homeowners).

Renters were more likely to be very concerned about being able to pay their rent because of the economic downturn caused by COVID-19 (16% vs. 5% of homeowners). Renters were also more likely to be very concerned that they may need to move away from Ashland/Bayfield County because of the economic downturn due to the pandemic (7% vs. 2% of homeowners).

Renters, compared to homeowners, were:

- More likely to agree homes in their community are becoming too expensive (96% generally agreed vs. 79% of homeowners).
- More likely to agree housing costs will make it too expensive to remain in the area (60% generally agreed vs. 24% of homeowners).
- More likely to agree their family and friends cannot afford to live in their community (37% generally agreed vs. 26% of homeowners).
- More likely to agree more seasonal worker/short-term housing is needed in their community (78% generally agreed vs 63% of homeowners).
- More likely to agree their community needs to address homelessness and housing insecurity (83% generally agreed vs 65% of homeowners).

Part-time vs. Year-round Residents

In the Chequamegon Bay Regional Housing Survey dataset, 8% of the respondents said they were part-time residents and 92% are year-round residents.

Demographically, year-round residents:

- Had less formal education (50% with a bachelor's degree or higher vs. 66% of part-time residents).
- Had lower household incomes (61% reported household incomes of \$50,000 and above compared to 88% of part-time residents).

Year-round residents, compared to part-time residents, were:

- Less likely to agree they can afford the upkeep on their residence (53% strongly agreed vs. 69% of part-time residents).
- Less likely to agree their residence is in good condition (68% strongly agreed vs. 80% of part-time residents).

Year-round residents were more likely to say that there is not enough of the type of housing that best meets their current needs in their community (68% vs. 33% of part-time residents).

Year-round residents placed less importance on a residence that has:

- 3+ bedrooms (24% vs. 36% of part-time residents).
- 2+ bathrooms (42% vs. 60% of part-time residents).
- High-speed internet (67% vs. 76% of part-time residents).

Year-round residents placed higher importance on their residence being single story (41% said this was very important vs. 32% of part-time residents) and being in town (16% said this was very important vs. 7% of part-time residents).

Year-round residents were less likely to say they can afford a monthly rent/mortgage of more than \$800 for a residence that meets their needs (44% vs. 76% part-time residents).

Year-round residents were more likely to say limited local employment opportunities might cause them to move from the Ashland/Bayfield County area (21% vs. 7% part-time residents). Year-round residents were also more likely to say crime in the area might cause them to move from the area (9% vs. 4% part-time residents).

Compared to part-time residents, year-round residents agree more significantly that they have experienced the following challenges when moving to and within Ashland/Bayfield Counties:

- Available housing was too expensive (18% vs. 6% of part-time residents).
- Housing was unavailable in a desired location (17% vs. 4% of part-time residents).
- Available housing was of poor quality (18% vs. 6% of part-time residents).
- Available housing was too small (5% vs. 1% of part-time residents).

Year-round residents were less likely than part-time residents to say sufficient housing options were available in their area for:

- Renters (13% of year-round residents said there was sufficient housing for renters vs. 43% part-time residents).
- People with middle incomes (43% vs. 60% part-time residents).
- People interested in downsizing (26% vs. 40% part-time residents).
- Housing for multi-generational families (21% vs. 42% part-time residents).
- Housing for people with cognitive difficulties (13% vs. 25% part-time residents).

Year-round residents, compared to part-time residents, were:

- Less likely to agree they want home prices in their community to be higher than in surrounding areas (12% generally agreed vs. 49% of part-time residents).
- More likely to agree the cost of housing will make it too expensive for them to remain in the area (28% generally agreed vs. 17% part-time residents).
- More likely to agree rental housing in their community is generally not well-maintained (67% generally agreed vs. 53% of part-time residents).
- More likely to agree homelessness/housing insecurity needs to be addressed in their community (68% generally agreed vs. 52% of part-time residents).
- Less likely to agree more affordable housing will cause their community to be less desirable (19% generally agreed vs. 33% of part-time residents).
- Less likely to agree more affordable housing will lead to a decline in the value of their residence (22% generally agreed vs. 35% of part-time residents).
- Less likely to agree more affordable housing will lead to increased taxes (37% generally agreed vs. 50% of part-time residents).
- Less likely to agree more affordable housing will cause school quality to decline (12% generally agreed vs. 20% of part-time residents).

Shorter-term Residents vs. Long-term Residents

In the Chequamegon Bay Regional Housing Survey dataset, 26% of the respondents have lived in the Ashland/Bayfield County area for 10 years or less and 74% have lived in the area for more than 10 years. In this split, both sides have housing challenges, they are just different. For example, newer residents want to live in town, want more single-level houses, and cannot find what they want in terms of quality, location, and size. Longer-term residents want something smaller, with low maintenance, possibly senior housing.

Shorter-term residents (10 years or less) were:

- More likely to have more formal education (62% with a bachelor's degree or higher vs. 47% longer-term residents (more than 10 years)).
- Younger (23% were under the age of 45 vs. 6% of longer-term residents).

Shorter-term residents placed higher importance on a residence that has:

- A single story (everything on one level) (24% vs. 14% of longer-term residents).
- In town (54% vs. 45% of longer-term residents).

In terms of future housing needs, shorter-term, compared to longer-term residents, were:

- Less likely to say someone in their household would need low/no maintenance housing in the next five years (14% vs. 20% of longer-term residents).
- Less likely to say someone in their household would need housing for independent seniors (7% vs. 13% of longer-term residents).

Shorter-term residents were more likely to say they can afford a monthly rent/mortgage of more than \$800 for a residence that meets their needs (56% vs. 43% longer-term residents).

Compared to long-term residents, shorter-term residents agree more significantly that they have experienced the following challenges when moving to and within Ashland/Bayfield Counties:

- Housing was unavailable in a desired location (22% vs. 14% of longer-term residents).
- Available housing was of poor quality (24% vs. 14% of longer-term residents).
- Available housing was too small (16% vs. 4% of longer-term residents).

Household Incomes of <\$50,000 vs. Household Incomes of \$50,000+

In the Chequamegon Bay Regional Housing Survey dataset, 38% of the respondents have household incomes of less than \$50,000 and 38% have household incomes of \$50,000+. Based on survey results described below, as is the case with area renters, residents with lower incomes, are a group with more housing issues and challenges.

Respondents from households with less than \$50,000 annual income, were:

- Less likely to agree they can afford the upkeep on their residence (37% strongly agreed vs. 62% with household incomes of \$50,000+).
- Less likely to agree their residence meets their household's needs (67% vs. 79% with household incomes of \$50,000+).
- Less likely to agree their residence is in good condition (54% strongly agreed vs. 75% with household incomes of \$50,000+).
- Less likely to agree their residence is safe (74% vs. 85% with household incomes of \$50,000+).
- Less likely to agree their property taxes are affordable (19% vs. 25% with household incomes of \$50,000+).

Respondents from households with less than \$50,000 annual income, were:

- More likely to say an affordable, single-family "starter" home best suits their current needs (16% vs. 6% with household incomes of \$50,000+).
- More likely to say senior housing (independent living) best suits their current needs (21% vs. 8% with household incomes of \$50,000+).

Respondents from households with less than \$50,000 annual income were less likely to believe there is enough of the type of housing that best meets their current needs in their community (22% vs. 41% of with household incomes of \$50,000+).

Respondents from households with less than \$50,000 annual income placed more importance on a residence that:

- Has a yard (69% vs. 54% with household incomes of \$50,000+).
- Is single-story (51% vs. 33% with household incomes of \$50,000+).
- Is in town (24% vs. 10% with household incomes of \$50,000+).
- Is near medical services (33% vs. 22% with household incomes of \$50,000+).
- Is near shops/businesses (22% vs. 10% with household incomes of \$50,000+).

Respondents from households with less than \$50,000 annual income were less likely to be able to afford a monthly rent/mortgage of more than \$800 for a residence that meets their needs (14% vs. 65% with household incomes of \$50,000+).

In terms of future housing needs, respondents from households with less than \$50,000 annual income, compared to residents with incomes higher than that, were:

- More likely to say someone in their household would need low/no maintenance housing in the next five years (28% vs. 12% with household incomes of \$50,000+).
- More likely to say someone in their household would need housing for independent seniors (19% vs. 7% with household incomes of \$50,000+).

Respondents from households with less than \$50,000 annual income were:

- More likely to say high housing expenses might cause them to move from the area (20% vs. 11% with household incomes of \$50,000+).
- More likely to say they might move from the area to be near family/friends (36% vs. 29% with household incomes of \$50,000+).
- More likely to say they might move due to health concerns (36% vs. 30% with household incomes of \$50,000+).

Compared to residents with higher household incomes, residents with household incomes of less than \$50,000 agree more significantly that available housing was too expensive when moving to and within Ashland/Bayfield Counties (25% vs. 14% with household incomes of \$50,000+).

Respondents from households with less than \$50,000 annual income were more likely to be very concerned about being able to pay their rent/mortgage because of the economic downturn caused by COVID-19 (11% vs. 4% with household incomes of \$50,000+).

Respondents from households with less than \$50,000 annual income were:

- More likely to agree homes in their community are becoming too expensive (93% vs. 73% with household incomes of \$50,000+).
- More likely to agree the cost of housing will make it too expensive for them to remain in the area (51% generally agreed vs. 18% with household incomes of \$50,000+).
- More likely to agree their family and friends cannot afford to live in their community (40% vs. 21% with household incomes of \$50,000+).
- More likely to agree homelessness/housing insecurity needs to be addressed in their community (74% generally agreed vs. 66% with household incomes of \$50,000+).

Smaller Households vs. Larger Households

In the Chequamegon Bay Regional Housing Survey dataset, 81% of the respondents live in a household with one or two people and 19% live in households with more than two people.

Demographically, respondents with smaller households (1-2 people):

- Were more likely to be 45 and above (95% vs. 66% of respondents with larger households).
- Had lower household incomes (40% reported household incomes of less than \$50,000 compared to 26% of respondents from larger households).

Respondents with smaller households were:

- More likely to agree their residence is large enough for their household (84% strongly agreed vs. 69% with larger households).
- More likely to agree their rent/mortgage is affordable (65% strongly agreed vs. 53% with larger households).
- More likely to agree their utilities are affordable (40% strongly agreed vs. 27% with larger households).
- More likely to agree they can afford the upkeep on their residence (56% strongly agreed vs. 44% with larger households).
- More likely to agree their residence meets their needs (78% strongly agreed vs. 67% with larger households).
- More likely to agree their residence is in good condition (70% strongly agreed vs. 61% with larger households).

Respondents with smaller households were more likely to say the type of housing that best suits their current needs is:

- A smaller, single-family home (34% compared to 24% of respondents with larger households).
- Senior housing – independent living (15% compared to 2% of respondents with larger households).

Respondents with smaller households placed higher importance on a residence that is:

- A single story, everything on one level (45% vs. 18% with larger households).

Respondents with smaller households placed higher importance on a residence that is:

- Near medical services (31% vs. 16% with larger households).
- Near shops/businesses (17% vs. 7% with larger households).

In terms of future housing needs, respondents with smaller households, compared to respondents with larger households, were:

- More likely to say someone in their household would need low/no maintenance housing in the next five years (20% vs. 11% with larger households).
- More likely to say someone in their household would need housing for independent seniors (13% vs. 4% with larger households).
- Less likely to say someone in their household would need multi-generational housing (4% vs. 11% with larger households).

Respondents with smaller households were more likely to say they may need to move from the Ashland/Bayfield County area:

- Due to health concerns (37% vs. 13% with larger households).
- To be nearer friends/family (35% vs. 24% with larger households).

Part 3: Community Summaries

In the following pages, responses will be summarized for the 14 sponsoring communities and the responses for a given community will be compared to the responses received from residents living elsewhere in Ashland/Bayfield Counties. Because of the varying number of observations per community, the degree to which survey responses reflect the opinions of all residents in a given community also varies. This limitation affects all communities but is particularly heightened in those with fewer observations.

Some key findings by jurisdiction include:

- **City of Ashland:** *Compared to respondents from other parts of the region, City of Ashland residents were more interested in housing with 3+ bedrooms and less interested in living in the country or near outdoor recreation. A higher proportion of City of Ashland residents agreed rental housing in their community was generally not well-maintained.*
- **City of Bayfield:** *Compared to other cities/towns, a significantly higher proportion of City of Bayfield residents said that when moving to and within the area, available housing was too expensive, and housing was unavailable in a desired location. City of Bayfield residents were more likely to say they may need to move from the area due to a lack of desired/needed housing, high property taxes, and high housing expenses.*
- **City of Washburn:** *City of Washburn residents were more likely to be renters and year-round residents, compared to respondents from other parts of the region. Residents of the City of Washburn were more likely to agree homelessness/housing insecurity needs to be addressed in their community.*
- **Barksdale:** *Residents from the Town of Barksdale were more apt to be long-term residents of the area. Nearly all Barksdale respondents agreed their current residence was safe, large enough, met their current needs, and was in good condition.*
- **Town of Bayfield:** *Residents of the Town of Bayfield were more concerned that homes in their community were becoming too expensive and they might need to move from the area due to health concerns. Town of Bayfield residents placed high importance on living in the country and near outdoor recreation.*
- **Bayview:** *Residents of Bayview, compared to respondents from elsewhere, were more likely to say it is very important that a residence has high speed internet. Bayview residents were less likely to agree affordable housing would make their community less desirable or would cause a decline in the value of their home.*
- **Bell:** *Residents of Bell were more likely to say senior housing would best suit their current needs. Bell respondents were more likely to believe they or someone in their household will or might need assisted living housing or housing designed for someone with a physical disability within the next five years. Respondents from Bell were older and lived in slightly smaller households in terms of people.*

- **Cable:** Residents of Cable were more likely to agree their property taxes were affordable. Cable residents were less likely to have experienced difficulty finding housing when they, or someone in their household, moved to or within the Ashland/Bayfield County area. Residents of Cable were more likely than those living elsewhere to say there is not enough housing for renters.
- **Grand View:** Residents of Grand View were more likely to agree that property taxes were affordable compared to the overall survey sample. Grand View respondents were significantly more likely to say a larger, single-family home best suits their current needs. Grand View residents placed less importance on a residence having high speed internet compared to people elsewhere in the region.
- **Iron River:** Residents of Iron River were more likely than residents living elsewhere in the region to say they prefer to rent. Compared to people living elsewhere in Ashland/Bayfield Counties, Iron River residents placed less importance on having a yard and more importance on having a single-story residence. Residents from Iron River were older with less formal education.
- **La Pointe:** Residents of La Pointe were less likely to agree their property taxes were affordable and less likely to agree they can afford the upkeep on their residence. A majority of La Pointe respondents said there was not enough of the type of housing that best meets their needs in their community. La Pointe residents were more likely than those living elsewhere to say the high cost of living, high housing expenses, health concerns, and lack of access to public transportation are factors that might cause them to move from the Ashland/Bayfield County area.
- **Namakagon:** Residents of Namakagon were more likely to be part-time residents and were more likely to agree they could afford upkeep on their residence, that their residence was in good condition, was safe, and their property taxes were affordable. Namakagon residents placed higher importance on a residence having 3+ bedrooms, 2+ bathrooms, and high-speed internet and less importance on a single-story residence.
- **Russell:** Residents of Russell were more likely to say they plan to remain in the area for more than 10 years. Though not significant at the 5% level, Russell had the highest proportion of residents who were very concerned about being able to pay their current rent/mortgage due to the COVID-19 economic downturn. When comparing the responses of Russell with the overall survey sample, Russell residents were statistically more likely to agree that their family/friends cannot afford to live in their community.
- **Town of Washburn:** All respondents from the Town of Washburn reported they were year-round residents. When compared to those living elsewhere in the region, Town of Washburn respondents were more likely to agree their property taxes were affordable and that a smaller, single family home best met their current needs.

City of Ashland

As noted in Table 1, the Census estimates that there are 3,893 housing units in the City of Ashland. The 263 surveys received from City of Ashland residents are expected to produce results accurate to within plus/minus 5.8% with 95% confidence. This means that if residents of the City of Ashland were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 5.8%. **Table 15** following this summary displays the quantitative responses from City of Ashland residents.

The average respondent had 2.2 people living in the household (avg. household size in the survey sample is 2.1 people). Most Ashland residents (98%) were year-round residents which is a higher proportion than in the overall survey sample (92%). The Census indicates that 43% of occupied dwellings in the City of Ashland are rented;¹³ only 16% of the survey respondents from the City of Ashland said they were currently renters. While this is a higher proportion than in the overall dataset (10%), it still means that renters were under-represented in the City of Ashland sample. Most Ashland residents preferred to be homeowners (86%).

A substantial percentage of City of Ashland residents (73%) have lived in the Ashland/Bayfield County area for more than 20 years and this is considerably higher than the overall survey sample (56%). Two-thirds of City of Ashland respondents (66%) expect to live in the area for more than 10 years.

Most City of Ashland respondents somewhat agreed or strongly agreed that their current residence was safe (95%), large enough (93%), met their current needs (93%), and was in good condition (89%). Approximately three-fourths somewhat agreed/strongly agreed they could afford the upkeep of their residence and believe their utilities were affordable. About two-thirds agreed their rent or mortgage was affordable. About one half (46%) somewhat agreed/strongly agreed their property taxes were affordable. Only 9% planned to buy a home in the Ashland/Bayfield County area in the next five years. When compared to those living elsewhere in the region, City of Ashland respondents were less likely to agree they can afford upkeep on their residence and were less likely to agree their property taxes were affordable.

A slight majority of City of Ashland respondents (54%) said a smaller, single family home or larger, single-family home best suits their current needs. About half the City of Ashland respondents (48%) said they do not know if there is enough of the type of housing that best meets their needs in their community.

Solid majorities of City of Ashland respondents said it was very important that a home have a garage (75%), that it had high speed internet (69%), and a yard (59%). Nearly half said that it was very important that a residence have two or more bathrooms (49%). Compared to people living elsewhere in Ashland/Bayfield Counties, City of Ashland residents placed higher importance on a residence having 3+ bedrooms.

¹³ Source: All renter-occupied housing percentages listed in the **Community Summary** section were obtained from the U.S. Census, 2019 American Community Survey (ACS) 5-Year Estimates Data Profiles. Table ID: DP04.

City of Ashland residents placed more importance on living in town and less importance on living in the country or living near outdoor recreation than those living elsewhere in the region. Within the next five years, 58% of City of Ashland residents believed they or someone in their household will or might need low/no maintenance housing. Close to one-half (47%) of respondents believed they or someone in their household will or might need housing for independent seniors.

The biggest housing-related difficulties when moving to or within Ashland/Bayfield Counties, according to City of Ashland respondents, were poor quality housing (29%) and that available housing was too expensive (20%). City of Ashland residents were more likely to say that poor housing quality was a challenge when they or someone in their household moved to or within the area when compared to those living elsewhere in the region.

Approximately one-third of City of Ashland residents reported they might need to move from the area due to high property taxes (38%) or to be near friends/family (32%). City of Ashland residents were more likely than those living elsewhere in the region to say they might need to move from the area due to limited local employment opportunities, crime, and high property taxes.

Six percent of City of Ashland respondents said they were very concerned they might not be able to pay their rent/mortgage due to the economic downturn caused by COVID-19, and 3% said they were very concerned they might need to move away from Ashland/Bayfield County because of the economic decline caused by the pandemic. These proportions were not significantly different than the rest of the survey sample.

Fifty-six percent of City of Ashland residents could not afford a rent/mortgage payment of more than \$800 a month which was a higher proportion than in the overall dataset (53% cannot afford \$800+/month).

A majority of City of Ashland respondents generally agreed rental housing in their community was not well-maintained (64%). Sixty-two percent believed homelessness and housing insecurity needs to be addressed in their community. About half of City of Ashland respondents said homes in their community were becoming too expensive (47%). When compared to the overall survey sample, City of Ashland residents were more likely to agree rental housing in their community was generally not well-maintained and were more likely to agree their community needed to address homelessness and housing insecurity.

Close to a majority of City of Ashland residents believed there was not sufficient housing options in their area for renters (53%), people with lower incomes (47%), or people in need of emergency, transitional, or rehabilitative housing (42%). However, City of Ashland residents were more likely than those living elsewhere to say there was sufficient housing for people with lower-incomes, multi-generational housing, and housing for people with cognitive disabilities.

City of Ashland respondents were younger than average, with 17% being under 45 compared to only 11% in the rest of the survey sample. City of Ashland residents had less formal education (44% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, City of Ashland respondents' household incomes were similar to the overall sample (for both, 33% of household had incomes of \$75,000 or more).

Table 15: City of Ashland Summary

Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										2%	98%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										16%	84%
Preferred housing situation										14%	86%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
26%	48%	10%	11%	3%	0%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				1%	80%	13%	3%	3%			
My rent/mortgage payment is affordable.				29%	49%	15%	5%	2%			
My utilities are affordable.				3%	32%	41%	18%	7%			
I can afford the upkeep on my residence.				7%	44%	34%	14%	2%			
My residence meets my household's needs.				1%	71%	22%	5%	2%			
My residence is in good condition.				1%	62%	27%	8%	2%			
My residence is safe.				1%	73%	22%	2%	2%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				54%	5%	4%	5%	32%			
My property taxes are affordable.				15%	14%	32%	21%	19%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				1%	9%	6%	11%	73%			
How many more years do you expect to live here?				2%	16%	17%	26%	40%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				61%	21%	13%	6%				
Needing to move away from Ashland/Bayfield County?				76%	15%	7%	3%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
27%	Limited local employment opportunities			9%	Community is not accepting/welcoming						
16%	Housing expenses too high			26%	Crime in the area						
11%	Lack of desired/needed housing types			16%	High cost of living						
32%	To be nearer friends/family			38%	High property taxes						
3%	Lack of access to public transportation			14%	Other						
19%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
20%	Available housing too expensive	29%	Available housing was of poor quality		
16%	Housing unavailable in desired location	5%	Available housing lacked needed amenities		
2%	Community didn't welcome/accept household	6%	Other		
0%	Available housing too big	17%	No difficulty experienced		
7%	Available housing too small	36%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
10%	Affordable, single-family or "starter" home	3%	Apartment (multiple units in same building)		
30%	Smaller, single-family home	14%	Senior housing (independent living)		
24%	Larger, single-family home	2%	Assisted living facility		
2%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
5%	Townhome or condominium (3+ units)	7%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		18%	48%	34%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
24%	32%	25%	12%	7%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		34%	14%	20%	31%
Two or more bathrooms		14%	15%	23%	49%
A garage		4%	6%	14%	75%
High speed Internet		10%	5%	23%	62%
A yard		4%	9%	27%	59%
Single story (everything on one level)		22%	14%	23%	42%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		24%	17%	29%	30%
In the country		34%	22%	22%	22%
Near schools		71%	12%	13%	3%
Near childcare		82%	6%	8%	4%
Near medical services		13%	20%	36%	31%
Near shops/businesses		14%	28%	41%	17%
Near outdoor recreation		18%	22%	29%	30%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:		No	Maybe	Yes	
Assisted living housing		62%	33%	5%	
Memory care housing		77%	21%	2%	
Housing designed for someone with a physical disability		65%	28%	7%	
Housing for independent seniors		53%	33%	14%	
Housing that can accommodate multiple generations		73%	21%	6%	
Communal housing with shared amenities		84%	12%	4%	
Low/No maintenance housing		43%	39%	19%	
Housing that can accommodate a live-in caregiver		69%	27%	3%	

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree	
Homes in my community are becoming too expensive.				47%	38%	15%	
I want higher home prices in my community than in surrounding areas.				9%	49%	42%	
The cost of housing will make it too expensive for me to remain here.				18%	35%	47%	
My family and friends can't afford to live in my community.				11%	42%	47%	
My community will be less desirable if there is more affordable housing.				17%	30%	54%	
The value of my residence will decrease if we build more affordable housing.				21%	29%	50%	
My taxes will go up if we build more affordable housing in my community.				31%	37%	32%	
The quality of schools in my community will decline if we build more affordable housing.				12%	34%	54%	
Rental housing in my community is generally not well-maintained.				64%	26%	9%	
We need more seasonal worker/short-term housing in my community.				24%	56%	21%	
We need to address homelessness/housing insecurity in my community.				61%	24%	15%	
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know	
Renters, in general				13%	53%	34%	
People with lower incomes (households below \$35,000/year)				16%	47%	38%	
People with middle incomes (households \$35,000 - \$75,000/year)				31%	36%	33%	
People interested in downsizing				15%	39%	46%	
People interested in living communally and sharing amenities				5%	27%	68%	
Multi-generational families				12%	23%	65%	
People with physical disabilities				10%	34%	56%	
People with cognitive disabilities				10%	29%	61%	
People in need of supported housing or assisted living				14%	36%	50%	
People in need of emergency, transitional or rehabilitative housing				8%	42%	51%	
Question 17. With which gender do you identify?							
Male		Female		Non-binary		Other	
53%		41%		0%		0%	
Prefer not to say		5%					
Question 18. What is your age?							
18-24		25-34		35-44		45-54	
1%		6%		10%		11%	
55-64		65+					
24%		49%					
Question 19. What is the highest level of education you have completed?							
No High School or GED		High School or GED		Some Tech or College		2-Yr/Associate Degree	
1%		17%		29%		10%	
Bachelor's Degree		Professional or Grad Degree					
26%		18%					
Question 20. What is your household's annual income range?							
Less than \$50,000		\$50,000-\$74,999		\$75,000-\$99,999		\$100,000-\$149,999	
36%		21%		14%		13%	
\$150,000-\$199,999		\$200,000+		Prefer not to say			
4%		2%		10%			
Question 21. Please tell us how you identify your ethnicity? Mark all that apply							
1%		Asian American			7%		American Indian or Alaska Native
1%		Black or African American			0%		Native Hawaiian or Pacific Islander
89%		White or Caucasian			4%		Prefer not to say
1%		Hispanic/Latino/Latinx			1%		Other

City of Bayfield

As noted in Table 1, the Census estimates that there are 476 housing units in the City of Bayfield. The 167 surveys received from City of Bayfield residents are expected to produce results accurate to within plus/minus 6.1% with 95% confidence. This means that if residents of the City of Bayfield were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 6.1%. **Table 16** following this summary displays the quantitative responses from City of Bayfield residents.

The average respondent had 1.8 people living in the household which is a smaller household size when compared to the overall average of the survey sample (2.1). Most City of Bayfield residents (93%) were year-round residents which is similar to the proportion in the overall survey sample (92%). The Census indicates that 44% of occupied dwellings in the City of Bayfield are rented; only 16% of the survey respondents from the City of Bayfield said they were currently renters. While this is a higher proportion than in the overall dataset (10%), it still means that renters were under-represented in the City of Bayfield sample. Most City of Bayfield residents preferred to be homeowners (85%).

A substantial percentage of City of Bayfield residents (48%) have lived in the Ashland/Bayfield County area for more than 20 years, which is less than the overall survey sample (56%). Approximately 7-in-10 respondents (71%) expected to remain in the area for more than 10 years.

Strong majorities of City of Bayfield respondents somewhat agreed or strongly agreed that their current residence was safe (94%), large enough (94%), met their current needs (93%), was in good condition (89%), they could afford the upkeep of their residence (83%), and their utilities were affordable (79%). About two-thirds agreed (67%) their rent or mortgage was affordable. About one-half (46%) somewhat agreed/strongly agreed their property taxes were affordable. Ten percent of City of Bayfield respondents planned to buy a home in the Ashland/Bayfield County area in the next five years. When compared to those living elsewhere in the region, City of Bayfield respondents were less likely to agree their property taxes were affordable.

Slightly less than one-half of City of Bayfield respondents (49%) said a smaller, single family home or larger, single-family home best suits their current needs, and a similar percentage (47%) said there was not enough of the type of housing that best meets their needs in their community.

Solid majorities of City of Bayfield respondents said it was very important a home had high speed internet (72%), a garage (62%), and a yard (58%). Approximately one-third said that it was very important a residence had two or more bathrooms (37%) or that it was single-story (37%). City of Bayfield residents placed more importance on living in Town and near shops/businesses and less importance on living in the country than those living elsewhere in the region.

Within the next five years, 57% of City of Bayfield residents believed they or someone in their household will or might need low/no maintenance housing, and 55% of respondents believed they or someone in their household will or might need housing for independent seniors within the next five years, which is higher than the overall two-county sample.

The biggest housing-related difficulty when moving to or within Ashland/Bayfield Counties, according to City of Bayfield respondents was housing being too expensive (30%). When compared to those living elsewhere in the region, City of Bayfield residents were more likely to say available housing was too expensive, and housing was unavailable in a desired location when they or someone in their household moved to or within the area.

A substantial proportion of City of Bayfield residents reported they might need to move from the area due to high property taxes (38%) or to be nearer friends/family (38%). City of Bayfield residents were more likely than those living elsewhere in the region to say they may need to move from the area due to a lack of desired/needed housing, high property taxes, and housing expenses that were too high. Four percent of City of Bayfield respondents said they were very concerned they might not be able to pay their rent/mortgage or would need to leave the area due to the economic downturn caused by COVID-19; neither figure is significantly different than the rest of the survey sample.

Forty-nine percent of City of Bayfield residents could not afford a rent/mortgage payment of more than \$800 a month which was a lower proportion than in the overall dataset (53% cannot afford \$800+/month).

A strong majority of City of Bayfield respondents generally agreed homes in their community were becoming too expensive (79%), and more seasonal worker/short-term housing was needed in their community (73%). About one-half of City of Bayfield respondents said homelessness and housing insecurity needs to be addressed in their community (53%). When compared to the overall survey sample, City of Bayfield residents were more likely to agree homes in their community were becoming too expensive, that housing costs would make it too expensive to remain in the area, and that family and friends could not afford to live in their community.

Strong majorities of City of Bayfield residents believed there was not sufficient housing in their area for renters (79%) or people with lower incomes (78%). Approximately one-half of respondents believed there was not sufficient number of housing for people in need of supported housing or assisted living (57%), people with middle incomes (51%), people interested in downsizing (51%), people in need of emergency, transitional, or rehabilitative housing (51%), or for people interested in living communally with shared amenities (47%). City of Bayfield residents were more likely than those living elsewhere to say there is not sufficient housing for renters, people with lower-incomes, and people with middle incomes.

More females were in the City of Bayfield sample (56%) when compared to the overall survey sample profile (43%). The age profile of City of Bayfield respondents was similar to the overall age demographics of the survey sample. City of Bayfield residents had more formal education (60% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, City of Bayfield respondents' household incomes were similar to the rest of the sample (35% with household incomes of \$75,000+ vs. 33% of the survey sample).

Table 16: City of Bayfield Summary

Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										7%	93%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										16%	84%
Preferred housing situation										15%	85%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
38%	49%	10%	2%	1%	0%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				1%	83%	11%	4%	2%			
My rent/mortgage payment is affordable.				27%	45%	22%	6%	1%			
My utilities are affordable.				3%	37%	42%	15%	3%			
I can afford the upkeep on my residence.				6%	46%	37%	9%	2%			
My residence meets my household's needs.				1%	73%	20%	3%	2%			
My residence is in good condition.				0%	67%	22%	8%	3%			
My residence is safe.				1%	79%	15%	4%	1%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				54%	4%	6%	8%	29%			
My property taxes are affordable.				16%	17%	29%	22%	16%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				2%	19%	8%	23%	48%			
How many more years do you expect to live here?				2%	14%	13%	23%	48%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				58%	20%	18%	4%				
Needing to move away from Ashland/Bayfield County?				77%	14%	5%	4%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
20%	Limited local employment opportunities			3%	Community is not accepting/welcoming						
22%	Housing expenses too high			5%	Crime in the area						
17%	Lack of desired/needed housing types			17%	High cost of living						
38%	To be nearer friends/family			38%	High property taxes						
5%	Lack of access to public transportation			9%	Other						
34%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
30%	Available housing too expensive	19%	Available housing was of poor quality		
23%	Housing unavailable in desired location	5%	Available housing lacked needed amenities		
1%	Community didn't welcome/accept household	4%	Other		
5%	Available housing too big	20%	No difficulty experienced		
5%	Available housing too small	28%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
14%	Affordable, single-family or "starter" home	3%	Apartment (multiple units in same building)		
35%	Smaller, single-family home	14%	Senior housing (independent living)		
14%	Larger, single-family home	1%	Assisted living facility		
4%	Duplex or triplex (2-3 attached homes)	1%	Mobile home		
11%	Townhome or condominium (3+ units)	5%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		21%	32%	47%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
17%	32%	26%	15%	10%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		48%	19%	15%	17%
Two or more bathrooms		17%	21%	26%	37%
A garage		4%	9%	26%	62%
High speed Internet		4%	5%	19%	72%
A yard		4%	11%	28%	58%
Single story (everything on one level)		22%	16%	25%	37%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		23%	18%	28%	31%
In the country		29%	27%	31%	14%
Near schools		78%	7%	10%	5%
Near childcare		83%	5%	8%	4%
Near medical services		11%	21%	38%	31%
Near shops/businesses		8%	28%	41%	24%
Near outdoor recreation		8%	23%	33%	35%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:			No	Maybe	Yes
Assisted living housing			59%	36%	4%
Memory care housing			69%	29%	3%
Housing designed for someone with a physical disability			61%	32%	6%
Housing for independent seniors			45%	37%	18%
Housing that can accommodate multiple generations			69%	23%	8%
Communal housing with shared amenities			77%	21%	2%
Low/No maintenance housing			43%	36%	21%
Housing that can accommodate a live-in caregiver			64%	30%	6%

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				79%	16%	5%
I want higher home prices in my community than in surrounding areas.				8%	38%	54%
The cost of housing will make it too expensive for me to remain here.				27%	29%	45%
My family and friends can't afford to live in my community.				39%	30%	31%
My community will be less desirable if there is more affordable housing.				7%	25%	68%
The value of my residence will decrease if we build more affordable housing.				9%	30%	62%
My taxes will go up if we build more affordable housing in my community.				18%	39%	44%
The quality of schools in my community will decline if we build more affordable housing.				6%	28%	65%
Rental housing in my community is generally not well-maintained.				27%	45%	28%
We need more seasonal worker/short-term housing in my community.				73%	21%	6%
We need to address homelessness/housing insecurity in my community.				53%	29%	18%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				6%	79%	15%
People with lower incomes (households below \$35,000/year)				6%	78%	17%
People with middle incomes (households \$35,000 - \$75,000/year)				21%	51%	28%
People interested in downsizing				13%	51%	36%
People interested in living communally and sharing amenities				3%	47%	50%
Multi-generational families				12%	36%	52%
People with physical disabilities				7%	51%	42%
People with cognitive disabilities				4%	45%	52%
People in need of supported housing or assisted living				10%	57%	32%
People in need of emergency, transitional or rehabilitative housing				8%	51%	41%
Question 17. With which gender do you identify?						
Male		Female		Non-binary		Other
43%		56%		0%		0%
Prefer not to say		1%				
Question 18. What is your age?						
18-24		25-34		35-44		45-54
0%		4%		7%		9%
55-64		65+				
22%		57%				
Question 19. What is the highest level of education you have completed?						
No High School or GED		High School or GED		Some Tech or College		2-Yr/Associate Degree
0%		8%		19%		12%
Bachelor's Degree		Professional or Grad Degree				
33%		27%				
Question 20. What is your household's annual income range?						
Less than \$50,000		\$50,000-\$74,999		\$75,000-\$99,999		\$100,000-\$149,999
35%		18%		14%		13%
\$150,000-\$199,999		\$200,000+				
6%		2%				
Prefer not to say		11%				
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
0%		Asian American			14%	
0%		Black or African American			1%	
87%		White or Caucasian			1%	
2%		Hispanic/Latino/Latinx			1%	
0%		American Indian or Alaska Native			0%	
0%		Native Hawaiian or Pacific Islander			0%	
0%		Prefer not to say			0%	
0%		Other			0%	

City of Washburn

As noted in Table 1, the Census estimates that there are 979 housing units in the City of Washburn. The 272 surveys received from City of Washburn residents are expected to produce results accurate to within plus/minus 5.1% with 95% confidence. This means that if residents of the City of Washburn were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 5.1%. **Table 17** following this summary displays the quantitative responses from City of Washburn residents.

The average respondent had 2.1 people living in the household which is similar to the overall average of the survey sample (2.1). Most City of Washburn residents (97%) were year-round residents which is a higher proportion than in the overall survey sample (92%). The Census indicates that 25% of occupied dwellings in the City of Washburn are rented; 19% of the survey respondents from the City of Washburn said they are currently renters. While this is a higher proportion than in the overall dataset (10%), it still means that renters were under-represented in the City of Washburn sample. Most City of Washburn residents prefer to be homeowners (86%).

A substantial percentage of City of Washburn residents (49%) have lived in the Ashland/Bayfield County area for more than 20 years which is less than the overall survey sample (56%). Approximately 7-in-10 respondents (72%) expected to remain in the area for more than 10 years.

Strong majorities of City of Washburn respondents somewhat agreed or strongly agreed that their current residence was safe (96%), met their household's needs (94%), was in good condition (93%), was large enough (91%), they could afford the upkeep of their residence (85%), and their utilities were affordable (75%). About two-thirds agreed (67%) their rent or mortgage was affordable. About one half (54%) somewhat agreed/strongly agreed their property taxes were affordable. Twelve percent of Washburn respondents planned to buy a home in the Ashland/Bayfield County area in the next five years. When compared to those living elsewhere in the region, City of Washburn respondents were less likely to agree they can afford the upkeep on their residence.

About one-half of City of Washburn respondents (54%) said a smaller, single family home or larger, single-family home best suited their current needs, and 46% said there was not enough of the type of housing that best meets their needs in their community.

Solid majorities of City of Washburn respondents said it was very important a home had a garage (71%), high speed internet (69%), and a yard (62%). About two-in-five respondents said it was very important a residence has two or more bathrooms (42%) or be a single-story residence (40%). City of Washburn residents placed more importance on living in Town and less importance on living in the country than those living elsewhere in the region.

Within the next five years, 53% of City of Washburn residents believed they or someone in their household will or might need low/no maintenance housing.

The biggest housing-related difficulties when moving to or within Ashland/Bayfield Counties, according to City of Washburn respondents were poor quality housing (28%), housing being too expensive (26%), and housing unavailable in a desired location (22%). When compared to those living elsewhere in the region, City of Washburn residents were more likely to say available housing was too expensive, that housing was unavailable in a desired location, and housing was of poor quality when they or someone in their household moved to or within the area.

A substantial proportion of City of Washburn residents reported they might need to move from the area to be near friends/family (34%), might move due to high property taxes (25%), limited local employment opportunities (23%), or health concerns (22%). There were no statistically significant differences between City of Washburn residents versus other area respondents as they pertain to needing to move from the area.

Five percent of City of Washburn respondents said they were very concerned they may not be able to pay their rent/mortgage and 1% said they were very concerned they would need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Sixty-one percent of City of Washburn residents could not afford a rent/mortgage payment of more than \$800 a month which was a higher proportion than in the overall dataset (53% cannot afford \$800⁺/month).

Approximately one-half of City of Washburn respondents generally agreed that homelessness/housing insecurity needed to be addressed in their community (51%), and homes in their community were becoming too expensive (50%). When compared to the overall survey sample, City of Washburn residents were more likely to agree rental housing in their community was generally not well-maintained and were more likely to say homelessness/housing insecurity needed to be addressed in their community.

A majority of City of Washburn residents believed there was not sufficient housing in their area for renters (67%) or people with lower incomes (57%). However, substantial proportions of City of Washburn respondents (ranging from 26% to 65% depending on the type of housing being asked about) did not know if there was a sufficient amount of housing in their community.

The age profile of City of Washburn respondents was similar to the overall age demographics of the survey sample. City of Washburn residents had more formal education (61% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, City of Washburn respondents' household incomes were lower when compared to the rest of the sample (28% with household incomes of \$75,000⁺ vs. 33% of the survey sample).

Table 17: City of Washburn Summary

Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										3%	97%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										19%	81%
Preferred housing situation										14%	86%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
34%	45%	9%	8%	3%	0%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				0%	76%	15%	4%	4%			
My rent/mortgage payment is affordable.				25%	44%	23%	6%	3%			
My utilities are affordable.				4%	34%	41%	15%	6%			
I can afford the upkeep on my residence.				6%	45%	40%	6%	3%			
My residence meets my household's needs.				0%	74%	20%	4%	2%			
My residence is in good condition.				1%	63%	30%	4%	2%			
My residence is safe.				1%	79%	17%	1%	1%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				55%	5%	7%	4%	29%			
My property taxes are affordable.				15%	16%	38%	21%	10%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				3%	16%	13%	19%	49%			
How many more years do you expect to live here?				1%	13%	14%	28%	44%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				59%	25%	11%	5%				
Needing to move away from Ashland/Bayfield County?				77%	15%	6%	1%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
23%	Limited local employment opportunities			3%	Community is not accepting/welcoming						
13%	Housing expenses too high			6%	Crime in the area						
15%	Lack of desired/needed housing types			11%	High cost of living						
34%	To be nearer friends/family			25%	High property taxes						
6%	Lack of access to public transportation			15%	Other						
22%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
26%	Available housing too expensive	28%	Available housing was of poor quality		
22%	Housing unavailable in desired location	7%	Available housing lacked needed amenities		
0%	Community didn't welcome/accept household	4%	Other		
2%	Available housing too big	18%	No difficulty experienced		
8%	Available housing too small	31%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
10%	Affordable, single-family or "starter" home	3%	Apartment (multiple units in same building)		
35%	Smaller, single-family home	13%	Senior housing (independent living)		
19%	Larger, single-family home	3%	Assisted living facility		
4%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
6%	Townhome or condominium (3+ units)	8%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		16%	38%	46%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
23%	38%	23%	11%	5%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		35%	21%	17%	28%
Two or more bathrooms		16%	21%	21%	42%
A garage		5%	5%	20%	71%
High speed Internet		7%	5%	20%	69%
A yard		5%	9%	23%	62%
Single story (everything on one level)		21%	16%	24%	40%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		19%	20%	29%	32%
In the country		39%	28%	22%	11%
Near schools		72%	13%	9%	6%
Near childcare		87%	6%	4%	3%
Near medical services		14%	21%	33%	33%
Near shops/businesses		13%	21%	47%	20%
Near outdoor recreation		13%	18%	32%	37%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:			No	Maybe	Yes
Assisted living housing			62%	35%	3%
Memory care housing			75%	24%	1%
Housing designed for someone with a physical disability			62%	31%	7%
Housing for independent seniors			52%	37%	11%
Housing that can accommodate multiple generations			74%	23%	4%
Communal housing with shared amenities			81%	17%	2%
Low/No maintenance housing			48%	30%	23%
Housing that can accommodate a live-in caregiver			67%	29%	4%

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?	Generally Agree	No Opinion	Generally Disagree			
Homes in my community are becoming too expensive.	50%	39%	11%			
I want higher home prices in my community than in surrounding areas.	9%	43%	48%			
The cost of housing will make it too expensive for me to remain here.	19%	29%	52%			
My family and friends can't afford to live in my community.	16%	35%	48%			
My community will be less desirable if there is more affordable housing.	13%	27%	60%			
The value of my residence will decrease if we build more affordable housing.	19%	26%	55%			
My taxes will go up if we build more affordable housing in my community.	24%	38%	38%			
The quality of schools in my community will decline if we build more affordable housing.	9%	30%	60%			
Rental housing in my community is generally not well-maintained.	44%	39%	17%			
We need more seasonal worker/short-term housing in my community.	35%	46%	19%			
We need to address homelessness/housing insecurity in my community.	51%	34%	15%			
Question 16. In your opinion, are there a sufficient number of housing options in your area for:	Yes	No	Don't Know			
Renters, in general	7%	67%	26%			
People with lower incomes (households below \$35,000/year)	10%	57%	33%			
People with middle incomes (households \$35,000 - \$75,000/year)	28%	40%	32%			
People interested in downsizing	13%	41%	45%			
People interested in living communally and sharing amenities	4%	33%	63%			
Multi-generational families	6%	29%	65%			
People with physical disabilities	9%	39%	52%			
People with cognitive disabilities	8%	34%	58%			
People in need of supported housing or assisted living	16%	36%	48%			
People in need of emergency, transitional or rehabilitative housing	9%	40%	51%			
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
49%	46%	1%	1%	3%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	3%	10%	15%	22%	50%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
1%	10%	17%	12%	32%	29%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
37%	22%	16%	9%	2%	1%	11%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
1%	Asian American	6%	American Indian or Alaska Native			
0%	Black or African American	0%	Native Hawaiian or Pacific Islander			
91%	White or Caucasian	4%	Prefer not to say			
2%	Hispanic/Latino/Latinx	1%	Other			

Barksdale

As noted in Table 1, the Census estimates that there are 371 housing units in the Town of Barksdale. The 104 surveys received from Town of Barksdale residents are expected to produce results accurate to within plus/minus 8.1% with 95% confidence. This means that if residents of the Town of Barksdale were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 8.1%. **Table 18** following this summary displays the quantitative responses from Town of Barksdale residents. Overall, there were very few statistically significant differences between how Barksdale viewed housing challenges and issues when compared to respondents living elsewhere in the region.

The average respondent had 2.2 people living in the household which is similar to the average household size for the survey sample (2.1). Most Barksdale residents (95%) were year-round residents which is a higher proportion than in the overall survey sample (92%). Nearly all respondents from the Town of Barksdale were homeowners (96%) and the same percentage (96%) preferred to be homeowners. The Census indicates that 8% of occupied dwellings in the Town of Barksdale are rented; only 4% of the survey respondents from Barksdale said they were currently renters, so renters were under-represented in the Barksdale sample.

A substantial percentage of Barksdale residents (67%) have lived in the Ashland/Bayfield County area for more than 20 years and this is considerably higher than the overall survey sample (56%). More than three-fourths of Town of Barksdale respondents (77%) expected to remain in the area for more than 10 years.

Most Town of Barksdale respondents somewhat agreed or strongly agreed their current residence was safe (95%), was large enough (96%), met their current needs (96%), was in good condition (92%), they could afford the upkeep on their residence (87%), and their utilities were affordable (79%). About two-thirds agreed their property taxes were affordable (69%), and 61% agreed their rent/mortgage was affordable. Eleven percent of Barksdale respondents planned to buy a home in the Ashland/Bayfield County area in the next five years. There were no statistically significant differences between how Barksdale residents responded to this series of questions when compared to other area residents.

A majority of Barksdale respondents (61%) said a smaller, single family home or larger, single-family home best suited their current needs. About half the Barksdale respondents (53%) said they do not know if there was enough of the type of housing that best meets their needs in their community.

Solid majorities of Barksdale respondents said it was very important that a home have a garage (77%), a yard (72%), and high-speed internet (67%). Nearly half said that it was very important that a residence be single-story.

Barksdale residents placed more importance on living in the country than those living elsewhere in the region. Within the next five years, 54% of Barksdale residents believed they or someone in their household will or might need low/no maintenance housing.

The biggest housing-related difficulty when moving to or within Ashland/Bayfield Counties, according to Barksdale respondents, was poor quality housing (22%). There were no statistically significant differences between Barksdale respondents and those living elsewhere in the region with respect to the housing issues in Question 8.

A significant proportion of Barksdale residents reported they might need to move from the area due to high property taxes (32%) to be nearer friends/family (31%), or due to limited local employment opportunities (23%). There were no statistically significant differences between Barksdale respondents and those living elsewhere in the region with respect to current factors that might cause them to move from the Ashland/Bayfield County area.

Five percent of Barksdale respondents said they were very concerned that they might not be able to pay their rent/mortgage and 2% said they were concerned they would need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Forty-nine percent of Barksdale residents could not afford a rent/mortgage payment of more than \$800 a month which was a lower proportion than in the overall dataset (53% cannot afford \$800+/month).

When compared to the overall survey sample, Barksdale residents were more likely to agree that rental housing in their community was generally not well-maintained.

Approximately one-half of Barksdale residents believed there was not sufficient housing options in their area for renters (53%), or people with lower incomes (48%).

Barksdale respondents' overall demographic profile (gender, age, education, income, and ethnicity) was similar to the over survey sample.

Table 18: Town of Barksdale Summary											
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										5%	95%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										4%	96%
Preferred housing situation										4%	96%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
19%	56%	16%	8%	1%	0%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				0%	85%	11%	2%	3%			
My rent/mortgage payment is affordable.				37%	40%	21%	1%	1%			
My utilities are affordable.				0%	37%	42%	19%	2%			
I can afford the upkeep on my residence.				1%	50%	37%	8%	4%			
My residence meets my household's needs.				1%	75%	21%	2%	1%			
My residence is in good condition.				1%	59%	33%	7%	0%			
My residence is safe.				1%	79%	19%	1%	0%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				59%	4%	7%	3%	27%			
My property taxes are affordable.				1%	17%	52%	21%	9%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				1%	14%	6%	13%	67%			
How many more years do you expect to live here?				1%	8%	14%	24%	53%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				64%	19%	12%	5%				
Needing to move away from Ashland/Bayfield County?				81%	12%	5%	2%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
23%	Limited local employment opportunities			5%	Community is not accepting/welcoming						
7%	Housing expenses too high			16%	Crime in the area						
13%	Lack of desired/needed housing types			12%	High cost of living						
31%	To be nearer friends/family			32%	High property taxes						
9%	Lack of access to public transportation			10%	Other						
29%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
14%	Available housing too expensive	22%	Available housing was of poor quality		
19%	Housing unavailable in desired location	3%	Available housing lacked needed amenities		
2%	Community didn't welcome/accept household	4%	Other		
2%	Available housing too big	18%	No difficulty experienced		
4%	Available housing too small	52%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
7%	Affordable, single-family or "starter" home	4%	Apartment (multiple units in same building)		
35%	Smaller, single-family home	8%	Senior housing (independent living)		
26%	Larger, single-family home	0%	Assisted living facility		
2%	Duplex or triplex (2-3 attached homes)	2%	Mobile home		
3%	Townhome or condominium (3+ units)	10%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		16%	53%	31%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
17%	32%	17%	23%	11%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		36%	14%	20%	30%
Two or more bathrooms		14%	20%	27%	39%
A garage		2%	7%	15%	77%
High speed Internet		6%	8%	19%	67%
A yard		3%	9%	16%	72%
Single story (everything on one level)		12%	24%	19%	46%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		61%	23%	12%	3%
In the country		4%	13%	26%	57%
Near schools		65%	15%	14%	5%
Near childcare		75%	12%	8%	4%
Near medical services		11%	19%	47%	22%
Near shops/businesses		20%	25%	40%	15%
Near outdoor recreation		9%	24%	37%	30%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:			No	Maybe	Yes
Assisted living housing			64%	32%	4%
Memory care housing			74%	23%	2%
Housing designed for someone with a physical disability			67%	28%	5%
Housing for independent seniors			56%	36%	8%
Housing that can accommodate multiple generations			68%	26%	6%
Communal housing with shared amenities			85%	14%	1%
Low/No maintenance housing			46%	37%	17%
Housing that can accommodate a live-in caregiver			67%	28%	5%

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				45%	44%	11%
I want higher home prices in my community than in surrounding areas.				4%	43%	53%
The cost of housing will make it too expensive for me to remain here.				16%	45%	40%
My family and friends can't afford to live in my community.				14%	40%	46%
My community will be less desirable if there is more affordable housing.				10%	39%	51%
The value of my residence will decrease if we build more affordable housing.				17%	35%	49%
My taxes will go up if we build more affordable housing in my community.				22%	45%	32%
The quality of schools in my community will decline if we build more affordable housing.				8%	42%	50%
Rental housing in my community is generally not well-maintained.				46%	43%	11%
We need more seasonal worker/short-term housing in my community.				18%	66%	16%
We need to address homelessness/housing insecurity in my community.				50%	35%	15%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				9%	53%	38%
People with lower incomes (households below \$35,000/year)				11%	48%	42%
People with middle incomes (households \$35,000 - \$75,000/year)				28%	27%	45%
People interested in downsizing				13%	31%	56%
People interested in living communally and sharing amenities				1%	29%	70%
Multi-generational families				2%	25%	73%
People with physical disabilities				6%	34%	60%
People with cognitive disabilities				3%	29%	68%
People in need of supported housing or assisted living				13%	30%	57%
People in need of emergency, transitional or rehabilitative housing				6%	30%	64%
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
53%	44%	0%	1%	2%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	4%	10%	13%	21%	53%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
1%	20%	19%	13%	23%	23%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
22%	24%	11%	14%	3%	6%	20%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
1%	Asian American		7%	American Indian or Alaska Native		
0%	Black or African American		0%	Native Hawaiian or Pacific Islander		
91%	White or Caucasian		3%	Prefer not to say		
1%	Hispanic/Latino/Latinx		1%	Other		

Town of Bayfield

As noted in Table 1, the Census estimates that there are 663 housing units in the Town of Bayfield. The 90 surveys received from Town of Bayfield residents are expected to produce results accurate to within plus/minus 9.6% with 95% confidence. This means that if residents of the Town of Bayfield were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 9.6%. **Table 19** following this summary displays the quantitative responses from Town of Bayfield residents.

The average respondent had 2.1 people living in the household which is similar to the overall average of the survey sample (2.1). Most Town of Bayfield residents (95%) were year-round residents which is slightly higher than the proportion in the overall survey sample (92%). The Census indicates that 8% of occupied dwellings in the Town of Bayfield are rented; only 4% of the survey respondents from the Town of Bayfield said they were currently renters, so renters were under-represented in the Town of Bayfield sample. The proportion of renters in the Town of Bayfield is lower than in proportion in the overall dataset (10%). Most Town of Bayfield residents preferred to be homeowners (98%).

A substantial percentage of Town of Bayfield residents (56%) have lived in the Ashland/Bayfield County area for more than 20 years and is identical to the proportion in the overall survey sample (56%). Approximately two-in-three respondents (68%) expected to remain in the area for more than 10 years.

Strong majorities of Town of Bayfield respondents somewhat agreed or strongly agreed their current residence was large enough for their household (99%), was safe (97%), was in good condition (95%), met their current needs (93%), they could afford the upkeep of their residence (86%), and their utilities were affordable (85%). About three-in-five respondents agreed (62%) their property taxes were affordable and agreed their rent/mortgage payment was affordable (57%). Nine percent of Town of Bayfield respondents planned to buy a home in the Ashland/Bayfield County area in the next five years. There were no statistically significant differences between how Town of Bayfield residents responded to this series of questions when compared to other area residents.

Slightly more than one-half of Town of Bayfield respondents (52%) said a smaller, single family home or larger, single-family home best suits their current needs, and approximately one-third (34%) said there was not enough of the type of housing that best meets their needs in their community.

Solid majorities of Town of Bayfield respondents said it was very important that a home had high speed internet (74%), a garage (71%), and a yard (62%). Nearly one-half said that it was very important that a residence has two or more bathrooms (47%). Town of Bayfield residents placed more importance on living in the country and being near outdoor recreation than those living elsewhere in the region.

Within the next five years, 64% of Town of Bayfield residents believed they or someone in their household will or might need low/no maintenance housing, 55% believed they or someone in their household will or might need housing for independent seniors within the next five years, 49% may or

will need housing for someone with a physical disability, and 47% may or will need housing that can accommodate a live-in caregiver.

Town of Bayfield residents reported little difficulty finding housing when moving to and within the Ashland/Bayfield area. Residents that did experience difficulty finding housing were most likely to say housing was too expensive (14%) or was unavailable in a desired area (14%).

A substantial proportion of Town of Bayfield residents reported they might need to move from the area due to health concerns (43%), high property taxes (37%) or to be nearer friends/family (34%). Town of Bayfield residents were more likely than those living elsewhere in the region to say they might need to move from the area due to health concerns, and high housing expenses.

Six percent of Town of Bayfield respondents said they were very concerned they might not be able to pay their rent/mortgage, and 1% were very concerned they might need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Forty-two percent of Town of Bayfield residents could not afford a rent/mortgage payment of more than \$800 a month which was a much lower proportion than in the overall dataset (53% cannot afford \$800+/month).

A strong majority of Town of Bayfield respondents generally agreed that homes in their community were becoming too expensive (68%), and more seasonal worker/short-term housing was needed in their community (60%). About one-half of Town of Bayfield respondents said homelessness and housing insecurity needs to be addressed in their community (45%), and about one-third (34%) generally agreed their family and friends cannot afford to live in their community. When compared to the overall survey sample, Town of Bayfield residents were more likely to agree homes in their community were becoming too expensive, that family and friends could not afford to live in their community, and more seasonal worker/short-term housing was needed in their community.

Strong majorities of Town of Bayfield residents believed there was not sufficient housing in their area for people with lower incomes (69%), or renters (64%). Town of Bayfield residents were more likely than those living elsewhere to say there was not sufficient housing for people with lower incomes.

More males were in the Town of Bayfield sample (69%) when compared to the overall survey sample profile (54%). The age profile of Town of Bayfield respondents was older than the overall age demographics of the survey sample (66% of Town of Bayfield survey respondents were 65 and above vs. 54% in the overall survey sample). Town of Bayfield residents had more formal education (57% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, Town of Bayfield respondents' household incomes were higher when compared to the overall survey sample (41% with household incomes of \$75,000+ vs. 33% of the survey sample).

Table 19: Town of Bayfield Summary											
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										5%	95%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										4%	96%
Preferred housing situation										2%	98%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
15%	71%	8%	5%	0%	1%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				0%	84%	15%	0%	1%			
My rent/mortgage payment is affordable.				35%	40%	17%	4%	3%			
My utilities are affordable.				3%	43%	42%	10%	1%			
I can afford the upkeep on my residence.				3%	48%	38%	7%	3%			
My residence meets my household's needs.				2%	76%	17%	4%	0%			
My residence is in good condition.				0%	69%	26%	4%	1%			
My residence is safe.				1%	83%	14%	0%	1%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				53%	2%	7%	5%	33%			
My property taxes are affordable.				3%	13%	49%	24%	10%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
					<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.		
How many years have you lived here?					0%	8%	16%	21%	56%		
How many more years do you expect to live here?					0%	10%	22%	23%	45%		
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
					Not at all	Slightly	Moderately	Very			
Being able to pay your current rent/mortgage?					56%	32%	7%	6%			
Needing to move away from Ashland/Bayfield County?					75%	17%	7%	1%			
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
14%	Limited local employment opportunities				6%	Community is not accepting/welcoming					
22%	Housing expenses too high				4%	Crime in the area					
11%	Lack of desired/needed housing types				16%	High cost of living					
34%	To be nearer friends/family				37%	High property taxes					
8%	Lack of access to public transportation				16%	Other					
43%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
14%	Available housing too expensive	9%	Available housing was of poor quality		
14%	Housing unavailable in desired location	6%	Available housing lacked needed amenities		
1%	Community didn't welcome/accept household	2%	Other		
3%	Available housing too big	28%	No difficulty experienced		
2%	Available housing too small	49%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
16%	Affordable, single-family or "starter" home	0%	Apartment (multiple units in same building)		
33%	Smaller, single-family home	11%	Senior housing (independent living)		
19%	Larger, single-family home	4%	Assisted living facility		
1%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
9%	Townhome or condominium (3+ units)	6%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		22%	44%	34%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
14%	28%	22%	17%	19%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		38%	24%	18%	19%
Two or more bathrooms		15%	14%	24%	47%
A garage		5%	7%	17%	71%
High speed Internet		4%	4%	19%	74%
A yard		4%	12%	22%	62%
Single story (everything on one level)		14%	15%	33%	38%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		63%	15%	19%	3%
In the country		7%	9%	39%	45%
Near schools		77%	14%	9%	0%
Near childcare		86%	10%	4%	0%
Near medical services		12%	12%	44%	33%
Near shops/businesses		15%	23%	48%	14%
Near outdoor recreation		4%	13%	38%	46%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:			No	Maybe	Yes
Assisted living housing			60%	33%	6%
Memory care housing			70%	28%	1%
Housing designed for someone with a physical disability			51%	41%	8%
Housing for independent seniors			46%	38%	16%
Housing that can accommodate multiple generations			66%	29%	5%
Communal housing with shared amenities			79%	20%	1%
Low/No maintenance housing			36%	46%	18%
Housing that can accommodate a live-in caregiver			53%	42%	5%

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				68%	28%	5%
I want higher home prices in my community than in surrounding areas.				8%	52%	40%
The cost of housing will make it too expensive for me to remain here.				19%	32%	49%
My family and friends can't afford to live in my community.				34%	29%	37%
My community will be less desirable if there is more affordable housing.				9%	34%	56%
The value of my residence will decrease if we build more affordable housing.				8%	33%	59%
My taxes will go up if we build more affordable housing in my community.				14%	40%	46%
The quality of schools in my community will decline if we build more affordable housing.				6%	28%	67%
Rental housing in my community is generally not well-maintained.				22%	53%	25%
We need more seasonal worker/short-term housing in my community.				60%	26%	14%
We need to address homelessness/housing insecurity in my community.				45%	36%	20%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				4%	64%	31%
People with lower incomes (households below \$35,000/year)				3%	69%	28%
People with middle incomes (households \$35,000 - \$75,000/year)				23%	44%	33%
People interested in downsizing				15%	47%	38%
People interested in living communally and sharing amenities				7%	42%	51%
Multi-generational families				8%	31%	60%
People with physical disabilities				7%	39%	54%
People with cognitive disabilities				5%	38%	57%
People in need of supported housing or assisted living				10%	44%	46%
People in need of emergency, transitional or rehabilitative housing				5%	44%	52%
Question 17. With which gender do you identify?						
Male		Female		Non-binary		Other
69%		27%		0%		0%
Prefer not to say		3%				
Question 18. What is your age?						
18-24		25-34		35-44		45-54
0%		2%		5%		10%
55-64		65+				
17%		66%				
Question 19. What is the highest level of education you have completed?						
No High School or GED		High School or GED		Some Tech or College		2-Yr/Associate Degree
1%		8%		27%		7%
Bachelor's Degree		Professional or Grad Degree				
31%		26%				
Question 20. What is your household's annual income range?						
Less than \$50,000		\$50,000-\$74,999		\$75,000-\$99,999		\$100,000-\$149,999
26%		16%		17%		16%
\$150,000-\$199,999		\$200,000+		Prefer not to say		
7%		1%		18%		
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
1%		Asian American			12%	
0%		Black or African American			0%	
87%		White or Caucasian			3%	
0%		Hispanic/Latino/Latinx			2%	
		American Indian or Alaska Native				
		Native Hawaiian or Pacific Islander				
		Prefer not to say				
		Other				

Bayview

As noted in Table 1, the Census estimates that there are 368 housing units in the Town of Bayview. The 83 surveys received from Town of Bayview residents are expected to produce results accurate to within plus/minus 9.5% with 95% confidence. This means that if residents of Bayview were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 9.5%. **Table 20** following this summary displays the quantitative responses from Bayview residents. Overall, there were very few statistically significant differences between how Bayview residents viewed housing challenges and issues when compared to respondents living elsewhere in the region.

The average respondent had 2.3 people living in the household (average household size in overall sample is 2.1). Most Bayview residents (94%) were year-round residents which is a slightly higher proportion than in the overall survey sample (92%). The Census indicates that 14% of occupied dwellings in the Town of Bayview are rented; only 4% of the survey respondents from Bayview said they were currently renters, so renters were under-represented in the Bayview sample. The proportion of renters in the Town of Bayfield is lower in proportion to the overall dataset (10%). Most Bayview residents prefer to be homeowners (98%).

A substantial percentage of Bayview residents (61%) have lived in the Ashland/Bayfield County area for more than 20 years and this is higher than the overall survey sample (56%). Approximately three-fourths of Bayview respondents (73%) expected to remain in the area for more than 10 years.

A majority of Bayview respondents somewhat agreed or strongly agreed their current residence met their needs (98%), was safe (97%), large enough (97%), was in good condition (95%), they could afford the upkeep of their residence (92%) and believed their utilities were affordable (87%). About seven in 10 agreed their property taxes were affordable. About three in five respondents (57%) somewhat agreed/strongly agreed their rent/mortgage payments were affordable. Ten percent of Bayview respondents planned to buy a home in the Ashland/Bayfield County area in the next five years. There were no statistically significant differences between how Bayview residents responded to this series of questions when compared to other area residents.

A slight majority of Bayview respondents (54%) said a smaller, single family home or larger, single-family home best suited their current needs, and a similar proportion (54%) said they do not know if there is enough of the type of housing that best meets their needs in their community.

Solid majorities of Bayview respondents said it was very important that a residence have a yard and high-speed internet (both 76%), and a garage (72%). Approximately two in five respondents said it was very important a residence has two or more bathrooms (41%), and about one-third (32%) placed high importance on single-story housing. Compared to people living elsewhere in the region, Bayview residents placed higher importance on a residence having high speed internet.

Bayview residents place more importance on living in the country or living near outdoor recreation than those living elsewhere in the region. Within the next five years, 61% of Bayview residents believed they or someone in their household will or might need low/no maintenance housing. Close to one-half (54%) of respondents believed they or someone in their household will or might need housing for independent seniors.

The biggest housing-related difficulties when moving to or within Ashland/Bayfield Counties, according to Bayview respondents, were poor quality housing (17%) and available housing that was too expensive (17%). There were no statistically significant differences between Bayview respondents and those living elsewhere in the region with respect to the housing issues in Question 8.

A significant proportion of Town of Bayview residents reported they might need to move from the area to be nearer friends/family (40%) or due to health concerns (31%). There were no statistically significant differences between Bayview respondents and those living elsewhere in the region with respect to current factors that might cause them to move from the Ashland/Bayfield County area.

Five percent of Bayview respondents said they were very concerned they might not be able to pay their rent/mortgage and 2% said they were concerned they would need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Forty-four percent of Bayview residents could not afford a rent/mortgage payment of more than \$800 a month which is a much lower proportion than in the overall dataset (53% cannot afford \$800+/month).

A majority of Bayview respondents generally disagreed that the quality of schools in their community will decline if more affordable housing is built, that the value of their residence will decline if more affordable housing is built, and their community would be less desirable if there is more affordable housing. When comparing the responses of Bayview residents with the overall survey sample, Town of Bayview residents were statistically more likely to disagree their community will become less desirable or the value of their residence will decrease if there is more affordable housing in their community.

Approximately one-half of Bayview residents believed there was not sufficient housing options in their area for renters (56%), or people interested in downsizing (49%). There were no statistically significant differences between how Bayview residents responded to this series of questions when compared to other area residents.

Bayview residents had much more formal education (68% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, Bayview respondents' household incomes were higher when compared to the overall survey sample (42% with household incomes of \$75,000+ vs. 33% of the survey sample).

Table 20: Town of Bayview Summary												
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County												
									Part-Time	Year-Round		
Resident Status									6%	94%		
Question 2. Current and Preferred Residence in Ashland/Bayfield County												
									Rent	Own		
Current housing situation									4%	96%		
Preferred housing situation									2%	98%		
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?												
1	2	3	4	5	6	7	8	9	10	11	12	
18%	63%	4%	8%	5%	1%	0%	0%	1%	0%	0%	0%	
Question 4. To what extent do you agree or disagree that:												
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree				
My residence is large enough for my household.				1%	81%	16%	1%	1%				
My rent/mortgage payment is affordable.				40%	35%	22%	4%	0%				
My utilities are affordable.				0%	37%	50%	12%	1%				
I can afford the upkeep on my residence.				1%	64%	28%	7%	0%				
My residence meets my household's needs.				0%	84%	14%	1%	0%				
My residence is in good condition.				1%	79%	16%	4%	0%				
My residence is safe.				1%	90%	7%	1%	0%				
I plan to buy a home in Ashland/Bayfield County in the next five years.				54%	4%	6%	11%	25%				
My property taxes are affordable.				4%	22%	49%	16%	10%				
Question 5. In terms of living in the Ashland/Bayfield County area:												
					<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?					1%	13%	5%	19%	61%			
How many more years do you expect to live here?					1%	16%	10%	30%	43%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:												
					Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?					68%	20%	7%	5%				
Needing to move away from Ashland/Bayfield County?					79%	10%	9%	2%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply												
18%	Limited local employment opportunities				2%	Community is not accepting/welcoming						
6%	Housing expenses too high				2%	Crime in the area						
8%	Lack of desired/needed housing types				10%	High cost of living						
40%	To be nearer friends/family				23%	High property taxes						
6%	Lack of access to public transportation				30%	Other						
31%	My health concerns											

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
12%	Available housing too expensive	17%	Available housing was of poor quality		
10%	Housing unavailable in desired location	1%	Available housing lacked needed amenities		
0%	Community didn't welcome/accept household	6%	Other		
1%	Available housing too big	18%	No difficulty experienced		
1%	Available housing too small	48%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
7%	Affordable, single-family or "starter" home	0%	Apartment (multiple units in same building)		
35%	Smaller, single-family home	13%	Senior housing (independent living)		
19%	Larger, single-family home	4%	Assisted living facility		
1%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
4%	Townhome or condominium (3+ units)	7%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		20%	54%	26%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
7%	37%	28%	18%	11%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		35%	20%	20%	24%
Two or more bathrooms		11%	9%	39%	41%
A garage		3%	9%	16%	72%
High speed Internet		3%	0%	22%	76%
A yard		4%	5%	15%	76%
Single story (everything on one level)		18%	19%	31%	32%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		57%	25%	13%	5%
In the country		12%	15%	21%	53%
Near schools		70%	13%	15%	3%
Near childcare		83%	8%	6%	3%
Near medical services		10%	21%	48%	21%
Near shops/businesses		20%	29%	46%	5%
Near outdoor recreation		7%	9%	35%	49%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:		No	Maybe	Yes	
Assisted living housing		54%	43%	3%	
Memory care housing		67%	32%	1%	
Housing designed for someone with a physical disability		59%	33%	8%	
Housing for independent seniors		46%	44%	10%	
Housing that can accommodate multiple generations		65%	31%	4%	
Communal housing with shared amenities		68%	27%	5%	
Low/No maintenance housing		39%	37%	24%	
Housing that can accommodate a live-in caregiver		58%	37%	5%	

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				46%	42%	12%
I want higher home prices in my community than in surrounding areas.				7%	50%	43%
The cost of housing will make it too expensive for me to remain here.				17%	27%	56%
My family and friends can't afford to live in my community.				12%	33%	54%
My community will be less desirable if there is more affordable housing.				6%	31%	63%
The value of my residence will decrease if we build more affordable housing.				10%	24%	66%
My taxes will go up if we build more affordable housing in my community.				17%	35%	48%
The quality of schools in my community will decline if we build more affordable housing.				6%	26%	68%
Rental housing in my community is generally not well-maintained.				45%	42%	13%
We need more seasonal worker/short-term housing in my community.				43%	43%	13%
We need to address homelessness/housing insecurity in my community.				37%	47%	16%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				7%	56%	37%
People with lower incomes (households below \$35,000/year)				14%	44%	42%
People with middle incomes (households \$35,000 - \$75,000/year)				32%	37%	31%
People interested in downsizing				9%	49%	43%
People interested in living communally and sharing amenities				1%	40%	59%
Multi-generational families				4%	27%	69%
People with physical disabilities				4%	39%	57%
People with cognitive disabilities				0%	39%	61%
People in need of supported housing or assisted living				6%	39%	55%
People in need of emergency, transitional or rehabilitative housing				4%	35%	61%
Question 17. With which gender do you identify?						
Male		Female		Non-binary		Other
55%		41%		0%		1%
Prefer not to say		2%				
Question 18. What is your age?						
18-24		25-34		35-44		45-54
0%		5%		5%		12%
55-64		65+				
26%		52%				
Question 19. What is the highest level of education you have completed?						
No High School or GED		High School or GED		Some Tech or College		2-Yr/Associate Degree
0%		7%		17%		7%
Bachelor's Degree		Professional or Grad Degree				
33%		35%				
Question 20. What is your household's annual income range?						
Less than \$50,000		\$50,000-\$74,999		\$75,000-\$99,999		\$100,000-\$149,999
12%		32%		21%		15%
\$150,000-\$199,999		\$200,000+				
2%		4%				
Prefer not to say		15%				
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
4%		Asian American			2%	
					American Indian or Alaska Native	
1%		Black or African American			0%	
					Native Hawaiian or Pacific Islander	
93%		White or Caucasian			0%	
					Prefer not to say	
2%		Hispanic/Latino/Latinx			1%	
					Other	

Bell

As noted in Table 1, the Census estimates that there are 581 housing units in the Town of Bell. The 80 surveys received from Bell residents are expected to produce results accurate to within plus/minus 10.2% with 95% confidence. This means that if residents of Bell were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 10.2%. **Table 21** following this summary displays the quantitative responses from Bell residents.

The average respondent had 1.9 people living in the household (average in overall survey sample is 2.1). Most Bell residents were year-round residents (96%) and homeowners (98%), and the proportions were higher than in the overall survey sample (92% and 90%, respectively). The Census indicates that 2% of occupied dwellings in Bell are rented, and 2% of the survey respondents from Bell said they were currently renters. Most Bell residents preferred to be homeowners (96%).

Approximately one-third of Bell residents (34%) have lived in the Ashland/Bayfield County area for 10 years or less and this is a higher proportion when compared to the overall survey sample (26% have lived in the area for 10 years or less). About two-thirds of Bell respondents (68%) expected to remain in the area for more than 10 years.

A majority of Bell respondents somewhat agreed or strongly agreed their current residence met their needs (97%), was safe (97%), was large enough (95%), was in good condition (93%), they could afford the upkeep of their residence (88%), and their utilities were affordable (83%). About three in five Bell respondents agreed their property taxes were affordable (63%) and their rent or mortgage was affordable (59%). Seven percent of Bell respondents planned to buy a home in the Ashland/Bayfield County area in the next five years.

About one-third of Bell respondents said a smaller, single family home best suits their current needs, and about one-fifth said senior housing (independent living) best suits their current needs. Approximately one-half of Bell respondents (48%) said they did not know if there was enough of the type of housing that best meets their needs in their community. Bell respondents, compared to those living elsewhere, were more likely to say that senior housing/independent living would best suit their current needs.

About three-fourths of Bell respondents said it was very important that a residence have high speed internet (72%). About two-thirds placed high importance on a garage (67%), or a yard (64%). About one-half said that it was very important that a residence be single-story (47%). There were no statistically significant differences between Bell and the rest of the region in terms the importance placed on housing characteristics.

Bell residents placed more importance on living in the country, living near outdoor recreation, and living near medical services. There were no statistically significant differences between Bell respondents and those living elsewhere in the region with respect to the importance placed on the locations and amenities listed in Question 13.

Within the next five years, about three in five Bell respondents believed they or someone in their household will or might need low/no maintenance housing, and a similar percentage (58%) believed they or someone in their household will or might need housing for independent seniors. About one-half of Bell respondents believed they or someone in their household will or might need assisted living housing (51%), or housing designed for someone with a physical disability (49%).

Bell residents reported little difficulty finding housing when moving to and within the area. Residents that did experience difficulty finding housing were most likely to say housing was too expensive (14%), was unavailable in a desired area or was of poor quality (both 8%).

A substantial proportion of Bell residents (55%) reported they might need to move from the area due to health concerns, and to be nearer friends/family (34%). Approximately one-quarter might need to move due to high property taxes (23%). Bell residents were less likely to say limited local employment opportunities was a factor that might cause them to move from the area, and Bell residents were more likely than those living elsewhere to say health concerns, and lack of access to public transportation were factors that might cause them to move from the Ashland/Bayfield County area.

Six percent of Bell respondents said they were very concerned they might not be able to pay their rent/mortgage, and 1% said they might need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Fifty-six percent of Bell residents could not afford a rent/mortgage payment of more than \$800 a month which was a higher proportion than in the overall dataset (53% cannot afford \$800⁺/month).

Approximately one-half of Bell respondents generally agreed that homes in their community were becoming too expensive (49%) and more housing was needed for seasonal workers (51%). When comparing the responses of Bell residents with the overall survey sample, Bell residents were statistically more likely to agree more seasonal worker/short-term housing was needed in their community. Bell residents were significantly less likely to agree they want higher home prices in their community than in surrounding areas, and less likely to agree homelessness/housing insecurity needed to be addressed in their community.

Approximately one-half or more of Bell residents believed there was not enough housing options in their area for people with physical disabilities (64%), people with low-incomes (56%), people in need of supported housing/assisted living (55%), housing for renters (50%), or for people in need of emergency, transitional, or rehabilitative housing (49%). Bell residents were more likely than those living elsewhere to say there was not enough housing for people with lower incomes, and people with physical disabilities.

The age profile of Town of Bell respondents was older than the survey sample (64% of Bell survey respondents were 65 and above vs. 54% in the overall survey sample). Bell respondents had higher levels of formal education (63% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, Bell respondents' household incomes were higher when compared to the overall survey sample (39% with household incomes of \$75,000⁺ vs. 33% of the sample).

Table 21: Town of Bell Summary												
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County												
									Part-Time	Year-Round		
Resident Status									4%	96%		
Question 2. Current and Preferred Residence in Ashland/Bayfield County												
									Rent	Own		
Current housing situation									2%	98%		
Preferred housing situation									4%	96%		
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?												
1	2	3	4	5	6	7	8	9	10	11	12	
29%	57%	9%	3%	3%	0%	0%	0%	0%	0%	0%	0%	
Question 4. To what extent do you agree or disagree that:												
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree				
My residence is large enough for my household.				0%	84%	11%	3%	3%				
My rent/mortgage payment is affordable.				38%	39%	20%	3%	1%				
My utilities are affordable.				0%	42%	41%	15%	3%				
I can afford the upkeep on my residence.				0%	63%	25%	9%	3%				
My residence meets my household's needs.				1%	83%	14%	1%	1%				
My residence is in good condition.				0%	75%	18%	5%	3%				
My residence is safe.				0%	83%	14%	1%	1%				
I plan to buy a home in Ashland/Bayfield County in the next five years.				56%	4%	3%	5%	33%				
My property taxes are affordable.				0%	16%	47%	28%	9%				
Question 5. In terms of living in the Ashland/Bayfield County area:												
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.				
How many years have you lived here?				4%	25%	5%	23%	44%				
How many more years do you expect to live here?				0%	5%	27%	32%	36%				
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:												
				Not at all	Slightly	Moderately	Very					
Being able to pay your current rent/mortgage?				68%	17%	9%	6%					
Needing to move away from Ashland/Bayfield County?				76%	17%	6%	1%					
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply												
10%	Limited local employment opportunities			4%	Community is not accepting/welcoming							
11%	Housing expenses too high			1%	Crime in the area							
6%	Lack of desired/needed housing types			5%	High cost of living							
34%	To be nearer friends/family			23%	High property taxes							
16%	Lack of access to public transportation			14%	Other							
55%	My health concerns											

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
6%	Available housing too expensive	8%	Available housing was of poor quality		
8%	Housing unavailable in desired location	3%	Available housing lacked needed amenities		
0%	Community didn't welcome/accept household	3%	Other		
3%	Available housing too big	19%	No difficulty experienced		
1%	Available housing too small	60%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
6%	Affordable, single-family or "starter" home	0%	Apartment (multiple units in same building)		
31%	Smaller, single-family home	21%	Senior housing (independent living)		
14%	Larger, single-family home	3%	Assisted living facility		
1%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
5%	Townhome or condominium (3+ units)	10%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		18%	49%	33%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
23%	33%	23%	9%	12%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		47%	21%	18%	15%
Two or more bathrooms		21%	17%	24%	38%
A garage		1%	10%	22%	67%
High speed Internet		8%	6%	14%	72%
A yard		4%	8%	24%	64%
Single story (everything on one level)		13%	17%	24%	47%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		51%	19%	21%	10%
In the country		16%	13%	29%	41%
Near schools		83%	12%	6%	0%
Near childcare		94%	3%	1%	1%
Near medical services		10%	15%	47%	28%
Near shops/businesses		13%	32%	46%	8%
Near outdoor recreation		19%	18%	29%	34%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:			No	Maybe	Yes
Assisted living housing			49%	44%	7%
Memory care housing			66%	34%	0%
Housing designed for someone with a physical disability			51%	42%	7%
Housing for independent seniors			42%	40%	18%
Housing that can accommodate multiple generations			68%	26%	6%
Communal housing with shared amenities			77%	19%	4%
Low/No maintenance housing			38%	40%	22%
Housing that can accommodate a live-in caregiver			63%	29%	9%

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				49%	38%	13%
I want higher home prices in my community than in surrounding areas.				1%	48%	51%
The cost of housing will make it too expensive for me to remain here.				12%	45%	43%
My family and friends can't afford to live in my community.				13%	39%	47%
My community will be less desirable if there is more affordable housing.				9%	28%	63%
The value of my residence will decrease if we build more affordable housing.				11%	28%	62%
My taxes will go up if we build more affordable housing in my community.				18%	38%	43%
The quality of schools in my community will decline if we build more affordable housing.				7%	23%	71%
Rental housing in my community is generally not well-maintained.				25%	51%	24%
We need more seasonal worker/short-term housing in my community.				51%	34%	14%
We need to address homelessness/housing insecurity in my community.				34%	34%	32%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				6%	50%	44%
People with lower incomes (households below \$35,000/year)				1%	56%	43%
People with middle incomes (households \$35,000 - \$75,000/year)				34%	26%	40%
People interested in downsizing				21%	36%	43%
People interested in living communally and sharing amenities				5%	40%	55%
Multi-generational families				5%	36%	58%
People with physical disabilities				3%	48%	49%
People with cognitive disabilities				4%	44%	52%
People in need of supported housing or assisted living				9%	55%	36%
People in need of emergency, transitional or rehabilitative housing				5%	49%	46%
Question 17. With which gender do you identify?						
Male		Female		Non-binary		Other
55%		40%		0%		0%
Question 18. What is your age?						
18-24		25-34		35-44		45-54
0%		0%		6%		10%
						55-64
						65+
						19%
						64%
Question 19. What is the highest level of education you have completed?						
No High School or GED		High School or GED		Some Tech or College		2-Yr/Associate Degree
0%		10%		19%		8%
						Bachelor's Degree
						25%
						Professional or Grad Degree
						38%
Question 20. What is your household's annual income range?						
Less than \$50,000		\$50,000-\$74,999		\$75,000-\$99,999		\$100,000-\$149,999
38%		14%		16%		18%
						\$150,000-\$199,999
						4%
						\$200,000+
						1%
						Prefer not to say
						9%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
1%		Asian American			4%	
					American Indian or Alaska Native	
0%		Black or African American			0%	
					Native Hawaiian or Pacific Islander	
91%		White or Caucasian			4%	
					Prefer not to say	
3%		Hispanic/Latino/Latinx			1%	
					Other	

Cable

As noted in Table 1, the Census estimates that there are 708 housing units in the Town of Cable. The 185 surveys received from Town of Cable residents are expected to produce results accurate to within plus/minus 6.2% with 95% confidence. This means that if residents of the Town of Cable were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 6.2%. **Table 22** following this summary displays the quantitative responses from Town of Cable residents.

The average respondent had 2.0 people living in the household (average household size in overall sample is 2.1). Most Cable residents (94%) were year-round residents which is a slightly higher proportion than in the overall survey sample (92%). The Census indicates that 13% of occupied dwellings in Cable are rented; only 7% of the survey respondents from Cable were renters. Most Cable residents prefer to be homeowners (95%).

A substantial percentage of Cable residents (51%) have lived in the Ashland/Bayfield County area for more than 20 years, but this is lower than the overall survey sample (56%). Approximately three-fourths of Cable respondents (72%) expected to live in the area for more than 10 years.

A majority of Cable respondents somewhat agreed or strongly agreed their current residence met their needs (96%), was safe (96%), was large enough (95%), was in good condition (92%), they could afford the upkeep of their residence (87%) and believed their utilities were affordable (82%). About three-fourths (72%) agreed their property taxes were affordable, and about three in five somewhat agreed/strongly agreed their utilities were affordable. Six percent plan to buy a home in the Ashland/Bayfield County area in the next five years. When compared to those living elsewhere in the region, Cable respondents were more likely to agree their property taxes are affordable.

The type of housing that best meets the highest percentage of Cable respondents is a smaller, single-family home (38%). Forty-four percent of Cable respondents said that they do not know if there is enough of the type of housing that best meets their needs in their community.

Solid majorities of Cable respondents said it was very important that a home have a garage (76%), a yard (66%), and high-speed internet (61%). Nearly half said that it was very important a residence is single-story (46%).

Cable residents placed more importance on living in the country and living near outdoor recreation. When Cable residents were asked if, within the next five years, they or someone in their household would need a variety of housing accommodations, 47% said they/someone in household might or will need low/no maintenance housing, and 45% might or will need housing for independent seniors.

Cable residents were more likely to say they experienced no difficulty finding housing when they or someone in their household moved to or within Ashland/Bayfield Counties compared to those living elsewhere in the region.

A significant proportion of residents reported they might need to move from the area due to health concerns (30%), or to be nearer friends/family (28%). Cable residents were less likely than those living elsewhere in the region to say they may need to move from the area due to high property taxes.

Five percent of Cable respondents said they were very concerned they might not be able to pay their rent/mortgage and 2% said they were concerned they would need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Fifty-six percent of Cable residents could not afford a rent/mortgage payment of more than \$800 a month which was a higher proportion than in the overall dataset (53% cannot afford \$800+/month).

Close to a majority of Cable respondents generally agreed that homes in their community were becoming too expensive (47%). There were no statistically significant differences between how Cable residents responded to this series of questions when compared to other area residents.

Approximately two-thirds of Cable residents believed there was not sufficient housing options in their area for renters (68%), and a majority believed there was not enough housing for people with lower incomes (58%), or people in need of supported housing or assisted living (54%). Close to one-half believed there was not sufficient housing for people in need of emergency, transitional, or rehabilitative housing (49%), people with disabilities (48%), people interested in downsizing (48%), or people with cognitive disabilities (47%). Cable residents were more likely than those living elsewhere to say there was not sufficient housing for renters.

Cable residents had less formal education (43% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, Cable respondents' household incomes were lower when compared to the overall survey sample (27% with household incomes of \$75,000+ vs. 33% of the survey sample).

Table 22: Town of Cable Summary											
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
									Part-Time	Year-Round	
Resident Status									6%	94%	
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
									Rent	Own	
Current housing situation									7%	93%	
Preferred housing situation									5%	95%	
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
30%	55%	7%	6%	2%	1%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				0%	84%	11%	3%	2%			
My rent/mortgage payment is affordable.				32%	46%	15%	5%	2%			
My utilities are affordable.				1%	40%	42%	14%	4%			
I can afford the upkeep on my residence.				1%	57%	30%	8%	4%			
My residence meets my household's needs.				0%	76%	20%	3%	1%			
My residence is in good condition.				0%	71%	21%	5%	2%			
My residence is safe.				0%	81%	15%	3%	1%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				54%	3%	3%	4%	36%			
My property taxes are affordable.				5%	31%	41%	17%	5%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				2%	14%	16%	17%	51%			
How many more years do you expect to live here?				1%	11%	16%	27%	45%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				62%	21%	12%	5%				
Needing to move away from Ashland/Bayfield County?				81%	12%	6%	2%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
14%	Limited local employment opportunities			3%	Community is not accepting/welcoming						
14%	Housing expenses too high			5%	Crime in the area						
12%	Lack of desired/needed housing types			11%	High cost of living						
28%	To be nearer friends/family			18%	High property taxes						
11%	Lack of access to public transportation			16%	Other						
30%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
11%	Available housing too expensive	8%	Available housing was of poor quality		
13%	Housing unavailable in desired location	3%	Available housing lacked needed amenities		
1%	Community didn't welcome/accept household	2%	Other		
1%	Available housing too big	29%	No difficulty experienced		
4%	Available housing too small	43%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
9%	Affordable, single-family or "starter" home	1%	Apartment (multiple units in same building)		
38%	Smaller, single-family home	12%	Senior housing (independent living)		
11%	Larger, single-family home	3%	Assisted living facility		
0%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
4%	Townhome or condominium (3+ units)	11%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		17%	44%	39%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
23%	33%	24%	13%	8%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		32%	31%	16%	21%
Two or more bathrooms		15%	18%	27%	40%
A garage		3%	5%	15%	76%
High speed Internet		8%	11%	20%	61%
A yard		6%	6%	22%	66%
Single story (everything on one level)		14%	16%	25%	46%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		61%	14%	19%	6%
In the country		13%	12%	32%	43%
Near schools		80%	12%	8%	1%
Near childcare		86%	9%	3%	2%
Near medical services		12%	19%	48%	22%
Near shops/businesses		19%	24%	44%	14%
Near outdoor recreation		14%	15%	30%	40%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:		No	Maybe	Yes	
Assisted living housing		65%	29%	6%	
Memory care housing		74%	24%	2%	
Housing designed for someone with a physical disability		65%	30%	5%	
Housing for independent seniors		55%	34%	11%	
Housing that can accommodate multiple generations		79%	18%	3%	
Communal housing with shared amenities		83%	16%	2%	
Low/No maintenance housing		53%	35%	12%	
Housing that can accommodate a live-in caregiver		68%	28%	4%	

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				47%	39%	14%
I want higher home prices in my community than in surrounding areas.				7%	46%	47%
The cost of housing will make it too expensive for me to remain here.				17%	31%	52%
My family and friends can't afford to live in my community.				11%	35%	54%
My community will be less desirable if there is more affordable housing.				17%	32%	51%
The value of my residence will decrease if we build more affordable housing.				15%	37%	48%
My taxes will go up if we build more affordable housing in my community.				24%	44%	32%
The quality of schools in my community will decline if we build more affordable housing.				9%	39%	52%
Rental housing in my community is generally not well-maintained.				29%	49%	22%
We need more seasonal worker/short-term housing in my community.				38%	44%	18%
We need to address homelessness/housing insecurity in my community.				28%	43%	29%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				7%	68%	26%
People with lower incomes (households below \$35,000/year)				11%	58%	31%
People with middle incomes (households \$35,000 - \$75,000/year)				28%	37%	35%
People interested in downsizing				13%	48%	39%
People interested in living communally and sharing amenities				6%	46%	49%
Multi-generational families				9%	33%	58%
People with physical disabilities				5%	48%	46%
People with cognitive disabilities				5%	47%	48%
People in need of supported housing or assisted living				10%	54%	35%
People in need of emergency, transitional or rehabilitative housing				7%	49%	44%
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
55%	41%	0%	1%	3%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	4%	4%	9%	27%	57%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
2%	17%	23%	13%	23%	20%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
34%	23%	15%	7%	2%	3%	17%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
0%	Asian American		2%	American Indian or Alaska Native		
0%	Black or African American		0%	Native Hawaiian or Pacific Islander		
90%	White or Caucasian		6%	Prefer not to say		
0%	Hispanic/Latino/Latinx		1%	Other		

Grand View

As noted in Table 1, the Census estimates that there are 578 housing units in the Town of Grand View. The 72 surveys received from Town of Grand View residents are expected to produce results accurate to within plus/minus 10.8% with 95% confidence. This means that if residents of the Town of Grand View were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 10.8%. **Table 23** following this summary displays the quantitative responses from Town of Grand View residents.

The average respondent had 2.2 people living in the household (average household size in overall sample is 2.1). Most Grand View residents (93%) were year-round residents which is similar to the proportion in the overall survey sample (92%). The Census indicates that 5% of occupied dwellings in Grand View are rented, and 5% of the survey respondents from Grand View said they are currently renters. Most Grand View residents prefer to be homeowners (97%).

A substantial percentage of Grand View residents (56%) have lived in the Ashland/Bayfield County area for more than 20 years, which is the same as for the overall survey sample (56%). Approximately four in five Grand View respondents (79%) expected to remain in the area for more than 10 years.

A majority of Grand View respondents somewhat agreed or strongly agreed their current residence was safe (96%), was large enough (94%), met their needs (92%), was in good condition (87%), they could afford the upkeep of their residence (83%), and believed their property taxes were affordable (81%). About three-fourths agreed their utilities were affordable. About three in five respondents (61%) somewhat agreed/strongly agreed their rent/mortgage payments were affordable. Few Grand View respondents (7%) planned to buy a home in the Ashland/Bayfield County area in the next five years. Grand View residents were more likely to agree their property taxes were affordable, compared to the overall survey sample.

A majority of Grand View respondents (57%) said either a smaller, single family home or larger, single-family home best suited their current needs, and a similar proportion (52%) said they do not know if there is enough of the type of housing that best meets their needs in their community. A significantly higher proportion of Grand View residents, compared to the overall sample, said a larger, single-family home best suited their current needs.

Solid majorities of Grand View respondents said it was very important that a home have a garage (70%), and a yard (66%). Having high-speed internet in a residence was very important to 58% of Grand View respondents. Approximately one-half of respondents said it was very important that a residence has two or more bathrooms (46%), and 39% placed high importance on single-story housing. Compared to people living elsewhere in the region, Grand View residents placed less importance on a residence having high-speed internet.

Grand View residents placed more importance on living in in the country than those living elsewhere in the region., 53% of Grand View residents believed they or someone in their household will or might Within the next five years need low/no maintenance housing.

Grand View residents reported little difficulty when moving to and within the Ashland/Bayfield area. Residents that did experience difficulty finding housing were most likely to say housing was of poor quality (11%). There were no statistically significant differences between Grand View respondents and those living elsewhere in the region with respect to the housing issues in Question 8.

A significant proportion of Grand View residents reported that they might need to move from the area to be nearer friends/family (38%) or due to health concerns (33%). Grand View respondents were less likely to say high property taxes or high housing expenses would cause them to move from the area when compared to those living elsewhere in the region.

Four percent of Grand View respondents said they were very concerned they might not be able to pay their rent/mortgage and 1% said they were concerned they would need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Fifty-two percent of Grand View residents could not afford a rent/mortgage payment of more than \$800 a month which was close to the proportion in the overall dataset (53% cannot afford \$800+/month).

A slight majority of Grand View respondents generally disagreed that the quality of schools in their community will decline if more affordable housing is built; generally disagreed the value of their residence will decline if more affordable housing is built; and generally disagreed their community would be less desirable if there is more affordable housing. When comparing the responses of Grand View residents with the overall survey sample, Grand View residents were statistically less likely to agree their family and friends could not afford to live in their community and were significantly less likely to agree that more housing is needed for seasonal workers or that homelessness needs to be addressed in their community.

Between one-quarter and one-third of Grand View residents (20% - 34%) believed there was not enough housing options in their area for all the groups listed on the survey (housing for renters, low-income, middle-income, people with physical disabilities, etc.).

More males were in the Grand View sample (62%) when compared to the overall survey sample profile (54%). Grand View residents had less formal education (39% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, Grand View respondents' household incomes were marginally lower when compared to the overall survey sample (30% with household incomes of \$75,000+ vs. 33% of the survey sample).

Table 23: Town of Grand View Summary											
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
									Part-Time	Year-Round	
Resident Status									7%	93%	
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
									Rent	Own	
Current housing situation									5%	95%	
Preferred housing situation									3%	97%	
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
17%	65%	7%	7%	3%	0%	1%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				1%	81%	13%	3%	3%			
My rent/mortgage payment is affordable.				31%	44%	17%	6%	1%			
My utilities are affordable.				3%	38%	39%	14%	6%			
I can afford the upkeep on my residence.				0%	54%	29%	13%	4%			
My residence meets my household's needs.				0%	71%	21%	6%	3%			
My residence is in good condition.				0%	69%	18%	8%	4%			
My residence is safe.				0%	83%	13%	1%	3%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				67%	3%	4%	6%	21%			
My property taxes are affordable.				3%	35%	46%	15%	0%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				4%	15%	13%	13%	56%			
How many more years do you expect to live here?				0%	7%	13%	30%	49%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				68%	14%	14%	4%				
Needing to move away from Ashland/Bayfield County?				89%	6%	4%	1%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
18%	Limited local employment opportunities			6%	Community is not accepting/welcoming						
8%	Housing expenses too high			7%	Crime in the area						
6%	Lack of desired/needed housing types			13%	High cost of living						
38%	To be nearer friends/family			18%	High property taxes						
6%	Lack of access to public transportation			8%	Other						
33%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
6%	Available housing too expensive	11%	Available housing was of poor quality		
8%	Housing unavailable in desired location	3%	Available housing lacked needed amenities		
1%	Community didn't welcome/accept household	1%	Other		
1%	Available housing too big	24%	No difficulty experienced		
4%	Available housing too small	56%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
8%	Affordable, single-family or "starter" home	3%	Apartment (multiple units in same building)		
24%	Smaller, single-family home	14%	Senior housing (independent living)		
33%	Larger, single-family home	0%	Assisted living facility		
1%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
1%	Townhome or condominium (3+ units)	6%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		28%	52%	20%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
22%	30%	25%	5%	19%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		38%	16%	16%	30%
Two or more bathrooms		12%	16%	25%	46%
A garage		3%	6%	21%	70%
High speed Internet		12%	15%	15%	58%
A yard		5%	9%	20%	66%
Single story (everything on one level)		12%	18%	30%	39%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		75%	6%	10%	9%
In the country		16%	9%	20%	55%
Near schools		77%	9%	11%	3%
Near childcare		90%	4%	3%	3%
Near medical services		9%	17%	45%	29%
Near shops/businesses		21%	24%	38%	18%
Near outdoor recreation		18%	21%	28%	33%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:		No	Maybe	Yes	
Assisted living housing		62%	35%	3%	
Memory care housing		81%	19%	0%	
Housing designed for someone with a physical disability		59%	34%	7%	
Housing for independent seniors		58%	33%	9%	
Housing that can accommodate multiple generations		74%	22%	4%	
Communal housing with shared amenities		88%	9%	3%	
Low/No maintenance housing		47%	32%	21%	
Housing that can accommodate a live-in caregiver		69%	27%	4%	

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?	Generally Agree	No Opinion	Generally Disagree			
Homes in my community are becoming too expensive.	30%	55%	14%			
I want higher home prices in my community than in surrounding areas.	6%	47%	47%			
The cost of housing will make it too expensive for me to remain here.	19%	42%	39%			
My family and friends can't afford to live in my community.	7%	42%	51%			
My community will be less desirable if there is more affordable housing.	12%	37%	51%			
The value of my residence will decrease if we build more affordable housing.	13%	36%	51%			
My taxes will go up if we build more affordable housing in my community.	20%	45%	35%			
The quality of schools in my community will decline if we build more affordable housing.	10%	33%	57%			
Rental housing in my community is generally not well-maintained.	23%	54%	23%			
We need more seasonal worker/short-term housing in my community.	20%	49%	30%			
We need to address homelessness/housing insecurity in my community.	26%	46%	28%			
Question 16. In your opinion, are there a sufficient number of housing options in your area for:	Yes	No	Don't Know			
Renters, in general	15%	32%	52%			
People with lower incomes (households below \$35,000/year)	24%	29%	47%			
People with middle incomes (households \$35,000 - \$75,000/year)	30%	24%	46%			
People interested in downsizing	19%	24%	57%			
People interested in living communally and sharing amenities	3%	34%	63%			
Multi-generational families	10%	20%	70%			
People with physical disabilities	10%	30%	61%			
People with cognitive disabilities	6%	25%	69%			
People in need of supported housing or assisted living	13%	32%	55%			
People in need of emergency, transitional or rehabilitative housing	11%	28%	61%			
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
62%	35%	0%	0%	3%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	6%	1%	11%	26%	56%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
1%	19%	26%	14%	17%	22%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
29%	24%	13%	10%	0%	7%	17%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
1%	Asian American	6%	American Indian or Alaska Native			
4%	Black or African American	0%	Native Hawaiian or Pacific Islander			
90%	White or Caucasian	6%	Prefer not to say			
4%	Hispanic/Latino/Latinx	1%	Other			

Iron River

As noted in Table 1, the Census estimates there are 980 housing units in the Town of Iron River. The 209 surveys received from Iron River residents are expected to produce results accurate to within plus/minus 6.0% with 95% confidence. This means that if residents of Iron River were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 6.0%. **Table 24** following this summary displays the quantitative responses from Iron River residents.

The average respondent had 2.0 people living in the household (average in overall survey sample is 2.1). Most Iron River residents (95%) were year-round residents which is a higher proportion than in the overall survey sample (92%). The Census indicates that 21% of occupied dwellings in Iron River are rented; only 14% of the survey respondents from Iron River said they are currently renters. While this is a higher proportion than in the overall dataset (10%), it still means that renters were under-represented in the Iron River sample. Although most Iron River residents prefer to be homeowners (82%), Iron River had the highest proportion of respondents from the participating communities to say that they prefer to rent (18%).

A majority of Iron River residents (57%) have lived in the Ashland/Bayfield County area for more than 20 years and this is similar to the average in the overall survey sample (56%). About three-fourths of Iron River respondents (72%) expected to live in the area for more than 10 years.

A majority of Iron River respondents somewhat agreed or strongly agreed their current residence was safe (95%), met their needs (94%), was large enough (92%), and was in good condition (92%). Approximately four in five respondents somewhat agreed/strongly agreed they could afford the upkeep of their residence and believed their utilities were affordable. Given the proportion of renters in the Iron River sample, if you exclude “not applicable” responses, 66% of respondents said their property taxes were affordable. Few Iron River respondents (5%) planned to buy a home in the Ashland/Bayfield County area in the next five years. There were no statistically significant differences between how Iron River residents responded to this series of questions when compared to other area residents.

Close to one-half of Iron River respondents (49%) said a smaller, single family home or larger, single-family home best suited their current needs. About half the Town of Iron River respondents (47%) said that they do not know if there is enough of the type of housing that best meets their needs in their community.

Solid majorities of Iron River respondents said it was very important that a home have a garage (74%), and high-speed internet (61%). Compared to people living elsewhere in Ashland/Bayfield Counties, Iron River residents placed less importance on having a yard and more importance on having a single-story residence.

Iron River residents placed more importance on living in the country and near outdoor recreation and less importance on living in town. Within the next five years, 59% of Town of Iron River residents believed they or someone in their household will or might need low/no maintenance housing. One-half (50%) of respondents believed they or someone in their household will or might need housing for independent seniors.

The biggest housing-related difficulties when moving to or within Ashland/Bayfield Counties, according to Iron River respondents, was that available housing was not available in a desired location (21%).

A significant proportion of Iron River residents reported they might need to move from the area due to high property taxes (34%), health concerns (33%), or to be nearer friends/family (31%). There were no statistically significant differences between Iron River and the rest of the region in terms of factors that might cause residents to move away from the area.

Currently, 10% of Iron River respondents said they were very concerned they might not be able to pay their rent/mortgage and 3% said they were concerned they would need to leave the area due to the economic downturn caused by COVID-19. Though not significant at the 5% level, Iron River respondents had the second highest percentage of “very concerned” responses (10%) of participating communities for the proportion of residents who were very concerned about being able to pay their current rent/mortgage due to the COVID-19 economic downturn.

Fifty-eight percent of Iron River residents could not afford a rent/mortgage payment of more than \$800 a month which was a higher proportion than in the overall dataset (53% cannot afford \$800+/month).

A slight majority of Iron River respondents generally disagreed that the quality of schools in their community will decline if more affordable housing is built and were less likely to agree their family and friends cannot afford to live in their community. When comparing the responses of Iron River residents with the overall survey sample, Iron River residents were statistically less likely to agree homes in their community were becoming too expensive, less likely to agree their family and friends cannot afford to live in their community and were significantly less likely to agree more housing is needed for seasonal workers.

About one-half of Iron River residents believed there was not enough housing options in their area for renters (53%), and people with lower incomes (48%). There were no statistically significant differences between Iron River responses and respondents living elsewhere with respect to sufficient housing in the community.

The age profile of Town of Iron River respondents was older than the overall age demographics of the survey sample (62% of Iron River survey respondents were 65 and above vs. 54% in the overall survey sample). Iron River respondents had lower levels of formal education (41% with a bachelor’s degree or higher vs. 51% of the sample). With respect to household income, Iron River respondents’ household incomes were lower when compared to the overall survey sample (29% with household incomes of \$75,000+ vs. 33% of the survey sample).

Table 24: Town of Iron River Summary												
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County												
									Part-Time	Year-Round		
Resident Status									5%	95%		
Question 2. Current and Preferred Residence in Ashland/Bayfield County												
									Rent	Own		
Current housing situation									14%	86%		
Preferred housing situation									18%	82%		
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?												
1	2	3	4	5	6	7	8	9	10	11	12	
24%	62%	7%	5%	2%	0%	0%	0%	0%	0%	0%	0%	
Question 4. To what extent do you agree or disagree that:												
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree				
My residence is large enough for my household.				0%	81%	11%	4%	4%				
My rent/mortgage payment is affordable.				30%	44%	19%	5%	2%				
My utilities are affordable.				2%	39%	41%	13%	4%				
I can afford the upkeep on my residence.				3%	58%	26%	6%	6%				
My residence meets my household's needs.				0%	76%	18%	3%	3%				
My residence is in good condition.				0%	73%	19%	4%	4%				
My residence is safe.				0%	82%	14%	1%	3%				
I plan to buy a home in Ashland/Bayfield County in the next five years.				54%	1%	4%	5%	36%				
My property taxes are affordable.				11%	20%	39%	14%	17%				
Question 5. In terms of living in the Ashland/Bayfield County area:												
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.				
How many years have you lived here?				2%	16%	10%	15%	57%				
How many more years do you expect to live here?				2%	16%	10%	15%	57%				
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:												
				Not at all	Slightly	Moderately	Very					
Being able to pay your current rent/mortgage?				60%	18%	11%	10%					
Needing to move away from Ashland/Bayfield County?				81%	13%	3%	3%					
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply												
15%	Limited local employment opportunities			4%	Community is not accepting/welcoming							
13%	Housing expenses too high			5%	Crime in the area							
11%	Lack of desired/needed housing types			8%	High cost of living							
31%	To be nearer friends/family			34%	High property taxes							
12%	Lack of access to public transportation			11%	Other							
33%	My health concerns											

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
13%	Available housing too expensive	14%	Available housing was of poor quality		
21%	Housing unavailable in desired location	3%	Available housing lacked needed amenities		
3%	Community didn't welcome/accept household	4%	Other		
1%	Available housing too big	26%	No difficulty experienced		
5%	Available housing too small	39%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
7%	Affordable, single-family or "starter" home	3%	Apartment (multiple units in same building)		
29%	Smaller, single-family home	17%	Senior housing (independent living)		
20%	Larger, single-family home	4%	Assisted living facility		
5%	Duplex or triplex (2-3 attached homes)	2%	Mobile home		
5%	Townhome or condominium (3+ units)	7%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		20%	47%	34%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
21%	37%	19%	12%	11%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		51%	11%	16%	22%
Two or more bathrooms		18%	15%	24%	43%
A garage		2%	6%	18%	74%
High speed Internet		9%	8%	23%	61%
A yard		7%	12%	27%	55%
Single story (everything on one level)		11%	14%	27%	48%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		50%	16%	18%	15%
In the country		15%	15%	32%	38%
Near schools		74%	11%	12%	3%
Near childcare		87%	6%	5%	2%
Near medical services		10%	20%	47%	24%
Near shops/businesses		12%	25%	44%	19%
Near outdoor recreation		16%	20%	34%	30%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:		No	Maybe	Yes	
Assisted living housing		58%	39%	3%	
Memory care housing		73%	26%	1%	
Housing designed for someone with a physical disability		58%	36%	6%	
Housing for independent seniors		49%	38%	12%	
Housing that can accommodate multiple generations		77%	18%	5%	
Communal housing with shared amenities		86%	13%	2%	
Low/No maintenance housing		41%	40%	19%	
Housing that can accommodate a live-in caregiver		62%	34%	4%	

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				37%	47%	16%
I want higher home prices in my community than in surrounding areas.				7%	53%	40%
The cost of housing will make it too expensive for me to remain here.				20%	36%	44%
My family and friends can't afford to live in my community.				11%	36%	53%
My community will be less desirable if there is more affordable housing.				16%	34%	50%
The value of my residence will decrease if we build more affordable housing.				16%	34%	50%
My taxes will go up if we build more affordable housing in my community.				24%	41%	35%
The quality of schools in my community will decline if we build more affordable housing.				9%	36%	56%
Rental housing in my community is generally not well-maintained.				29%	48%	23%
We need more seasonal worker/short-term housing in my community.				16%	53%	30%
We need to address homelessness/housing insecurity in my community.				35%	42%	24%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				11%	53%	37%
People with lower incomes (households below \$35,000/year)				13%	48%	39%
People with middle incomes (households \$35,000 - \$75,000/year)				26%	32%	42%
People interested in downsizing				18%	39%	43%
People interested in living communally and sharing amenities				6%	28%	66%
Multi-generational families				7%	31%	63%
People with physical disabilities				12%	38%	50%
People with cognitive disabilities				7%	37%	55%
People in need of supported housing or assisted living				14%	43%	43%
People in need of emergency, transitional or rehabilitative housing				9%	39%	52%
Question 17. With which gender do you identify?						
Male		Female		Non-binary		Other
53%		44%		0%		0%
Question 18. What is your age?						
18-24		25-34		35-44		45-54
0%		2%		4%		9%
						55-64
						65+
						24%
						62%
Question 19. What is the highest level of education you have completed?						
No High School or GED		High School or GED		Some Tech or College		2-Yr/Associate Degree
0%		21%		24%		14%
						Bachelor's Degree
						21%
						Professional or Grad Degree
						20%
Question 20. What is your household's annual income range?						
Less than \$50,000		\$50,000-\$74,999		\$75,000-\$99,999		\$100,000-\$149,999
36%		21%		11%		13%
						\$150,000-\$199,999
						3%
						\$200,000+
						2%
						Prefer not to say
						14%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
2%		Asian American			4%	
					American Indian or Alaska Native	
0%		Black or African American			0%	
					Native Hawaiian or Pacific Islander	
93%		White or Caucasian			5%	
					Prefer not to say	
1%		Hispanic/Latino/Latinx			1%	
					Other	

La Pointe

As noted in Table 1, the Census estimates that there are 857 housing units in the Town of La Pointe. The 75 surveys received from La Pointe residents are expected to produce results accurate to within plus/minus 10.8% with 95% confidence. This means that if residents of La Pointe were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 10.8%. **Table 25** following this summary displays the quantitative responses from La Pointe residents.

The average respondent had 1.9 people living in the household (average in overall survey sample is 2.1). Most La Pointe residents (83%) were year-round residents, however the proportion is lower than in the overall survey sample (92%). The Census indicates that 17% of occupied dwellings in La Pointe are rented; only 8% of the survey respondents from La Pointe said they are currently renters, so renters were under-represented in the La Pointe sample. Most La Pointe residents prefer to be homeowners (92%).

A majority of La Pointe residents (55%) have lived in the Ashland/Bayfield County area for more than 20 years and this is similar to the average in the overall survey sample (56%). About three-fourths of La Pointe respondents (71%) expected to live in the area for more than 10 years.

A majority of La Pointe respondents somewhat agreed or strongly agreed their current residence was large enough (96%), was safe (93%), met their needs (92%), and was in good condition (92%). Approximately three-fourths of respondents somewhat agreed/strongly agreed their utilities were affordable (78%), and they could afford the upkeep of their residence (74%). About three in five La Pointe respondents agreed their rent or mortgage was affordable (59%), and about two in five agreed their property taxes were affordable (42%). Few La Pointe respondents (4%) planned to buy a home in the Ashland/Bayfield County area in the next five years. La Pointe respondents, when compared to those living elsewhere, were less likely to agree their property taxes were affordable and less likely to agree they could afford the upkeep on their residence.

Three in five La Pointe respondents (60%) said a smaller, single family home or larger, single-family home best suits their current needs. A majority of La Pointe respondents (57%) said there was not enough of the type of housing that best meets their needs in their community.

Three-fourths of La Pointe respondents said it was very important that a residence have high-speed internet (75%). A majority (56%) said it was very important that a home has a yard. Compared to people living elsewhere in the region, La Pointe residents placed less importance on having a garage or three or more bedrooms and more importance on a residence having high-speed internet.

Compared to the overall sample, La Pointe residents placed more importance on living in the country, living near outdoor recreation, and living near medical services and less on living near shops/businesses. Within the next five years, about one-half of La Pointe residents (53%) believed they or someone in their household will or might need low/no maintenance housing, and a similar percentage (52%) believed they or someone in their household will or might need housing for independent seniors.

The biggest difficulties when finding housing when moving to or within Ashland/Bayfield Counties, according to La Pointe respondents, was that available housing was too expensive (17%) or was not available in a desired location (25%).

A substantial proportion of La Pointe residents (60%) reported they might need to move from the area due to health concerns, or high property taxes (52%). Approximately one-third said they might need to move to be nearer friends/family (31%), and approximately one-quarter might need to move due to high housing expenses (25%) or the high cost of living (24%). La Pointe residents were more likely than those living elsewhere to say the high cost of living, high housing expenses, health concerns, and lack of access to public transportation are factors that might cause them to move from the Ashland/Bayfield County area.

Four percent of La Pointe respondents said they were very concerned they might not be able to pay their rent/mortgage or might need to leave the area due to the economic downturn caused by COVID-19. These proportions were not significantly different than the rest of the survey sample.

Forty-eight percent of La Pointe residents could not afford a rent/mortgage payment of more than \$800 a month which was lower proportion than in the overall dataset (53% cannot afford \$800+/month).

A strong majority of La Pointe respondents generally agreed that homes in their community were becoming too expensive (78%) and more housing is needed for seasonal workers (71%). When comparing the responses of La Pointe residents with the overall survey sample, La Pointe residents were statistically more likely to agree that homes in their community were becoming too expensive, that the cost of housing will make it too expensive to remain in the area, their family and friends cannot afford to live in their community, and more seasonal worker/short-term housing is needed in their community. La Pointe residents were significantly less likely to agree that rental housing is generally not well-maintained in their community, that more affordable housing would make their community less desirable, that the value of their residence will decline with more affordable housing, and school quality will decline with more affordable housing.

Significant proportions of La Pointe residents believed there was not enough housing options in their area for people in need of supported housing (79%), people with low-incomes (78%), for renters (73%), for people in need of emergency, transitional, or rehabilitative housing (71%). A majority of La Pointe respondents believed there was not enough housing for people with physical disabilities (64%), people with cognitive disabilities (61%), and people interested in living communally (58%). About one-half believed there was not enough housing for people with middle incomes or multi-generational families. La Pointe residents were more likely than those living elsewhere to say there is not enough housing for people with cognitive disabilities.

La Pointe respondents had higher levels of formal education (60% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, La Pointe respondents' household incomes were slightly higher when compared to the overall survey sample (36% with household incomes of \$75,000+ vs. 33% of the survey sample).

Table 25: Town of La Pointe Summary												
Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County												
									Part-Time	Year-Round		
Resident Status									17%	83%		
Question 2. Current and Preferred Residence in Ashland/Bayfield County												
									Rent	Own		
Current housing situation									8%	92%		
Preferred housing situation									8%	92%		
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?												
1	2	3	4	5	6	7	8	9	10	11	12	
27%	59%	7%	7%	0%	0%	0%	0%	0%	0%	0%	0%	
Question 4. To what extent do you agree or disagree that:												
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree				
My residence is large enough for my household.				1%	77%	19%	1%	1%				
My rent/mortgage payment is affordable.				35%	35%	24%	7%	0%				
My utilities are affordable.				1%	37%	41%	15%	5%				
I can afford the upkeep on my residence.				3%	43%	31%	20%	3%				
My residence meets my household's needs.				1%	75%	17%	5%	1%				
My residence is in good condition.				1%	62%	30%	7%	0%				
My residence is safe.				1%	82%	11%	4%	1%				
I plan to buy a home in Ashland/Bayfield County in the next five years.				55%	3%	1%	7%	34%				
My property taxes are affordable.				5%	12%	30%	32%	20%				
Question 5. In terms of living in the Ashland/Bayfield County area:												
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.				
How many years have you lived here?				0%	20%	3%	22%	55%				
How many more years do you expect to live here?				3%	12%	14%	34%	37%				
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:												
				Not at all	Slightly	Moderately	Very					
Being able to pay your current rent/mortgage?				51%	27%	18%	4%					
Needing to move away from Ashland/Bayfield County?				61%	21%	13%	4%					
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply												
15%	Limited local employment opportunities			4%	Community is not accepting/welcoming							
25%	Housing expenses too high			1%	Crime in the area							
7%	Lack of desired/needed housing types			24%	High cost of living							
31%	To be nearer friends/family			52%	High property taxes							
15%	Lack of access to public transportation			12%	Other							
60%	My health concerns											

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
17%	Available housing too expensive	8%	Available housing was of poor quality		
15%	Housing unavailable in desired location	1%	Available housing lacked needed amenities		
0%	Community didn't welcome/accept household	4%	Other		
1%	Available housing too big	28%	No difficulty experienced		
1%	Available housing too small	41%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
8%	Affordable, single-family or "starter" home	3%	Apartment (multiple units in same building)		
37%	Smaller, single-family home	12%	Senior housing (independent living)		
23%	Larger, single-family home	3%	Assisted living facility		
1%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
5%	Townhome or condominium (3+ units)	4%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		18%	25%	57%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
13%	35%	25%	14%	13%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		55%	19%	14%	12%
Two or more bathrooms		24%	14%	27%	34%
A garage		7%	20%	41%	32%
High speed Internet		0%	13%	13%	75%
A yard		6%	14%	24%	56%
Single story (everything on one level)		12%	16%	32%	40%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		38%	31%	24%	7%
In the country		10%	17%	43%	29%
Near schools		80%	9%	9%	3%
Near childcare		88%	3%	7%	1%
Near medical services		12%	20%	39%	29%
Near shops/businesses		27%	38%	29%	6%
Near outdoor recreation		13%	25%	26%	35%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:			No	Maybe	Yes
Assisted living housing			62%	30%	8%
Memory care housing			66%	30%	4%
Housing designed for someone with a physical disability			63%	31%	6%
Housing for independent seniors			49%	35%	17%
Housing that can accommodate multiple generations			69%	23%	9%
Communal housing with shared amenities			76%	23%	1%
Low/No maintenance housing			46%	35%	18%
Housing that can accommodate a live-in caregiver			62%	32%	6%

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				78%	19%	3%
I want higher home prices in my community than in surrounding areas.				8%	39%	53%
The cost of housing will make it too expensive for me to remain here.				36%	32%	33%
My family and friends can't afford to live in my community.				42%	32%	26%
My community will be less desirable if there is more affordable housing.				7%	24%	69%
The value of my residence will decrease if we build more affordable housing.				11%	18%	72%
My taxes will go up if we build more affordable housing in my community.				18%	31%	51%
The quality of schools in my community will decline if we build more affordable housing.				1%	23%	75%
Rental housing in my community is generally not well-maintained.				29%	36%	36%
We need more seasonal worker/short-term housing in my community.				71%	11%	18%
We need to address homelessness/housing insecurity in my community.				44%	27%	29%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				15%	73%	11%
People with lower incomes (households below \$35,000/year)				8%	78%	14%
People with middle incomes (households \$35,000 - \$75,000/year)				30%	48%	22%
People interested in downsizing				18%	50%	32%
People interested in living communally and sharing amenities				10%	58%	33%
Multi-generational families				14%	48%	38%
People with physical disabilities				5%	64%	30%
People with cognitive disabilities				1%	61%	38%
People in need of supported housing or assisted living				4%	79%	16%
People in need of emergency, transitional or rehabilitative housing				4%	71%	25%
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
51%	42%	1%	0%	6%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	3%	3%	11%	31%	53%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
0%	10%	22%	8%	18%	42%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
36%	16%	8%	17%	7%	4%	12%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
4%	Asian American		0%	American Indian or Alaska Native		
3%	Black or African American		0%	Native Hawaiian or Pacific Islander		
91%	White or Caucasian		7%	Prefer not to say		
5%	Hispanic/Latino/Latinx		1%	Other		

Namakagon

As noted in Table 1, the Census estimates that there are 615 housing units in the Town of Namakagon. The 141 surveys received from Namakagon residents are expected to produce results accurate to within plus/minus 7.3% with 95% confidence. This means that if residents of the Town of Namakagon were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 7.3%. **Table 26** following this summary displays the quantitative responses from Namakagon residents. Overall, there were many statistically significant differences between the demographic profile of Namakagon residents and how they viewed housing challenges and issues when compared to respondents living elsewhere in the region.

The average respondent had 2.3 people living in the household (average in overall survey sample is 2.1). A majority of Namakagon survey respondents (53%) were part-time residents which is a much higher proportion than in the overall survey sample (8% part-time residents). The Census indicates that 9% of occupied dwellings in Namakagon are rented; only 1% of the survey respondents from Namakagon said they are currently renters, so renters were under-represented in the Namakagon sample. Most Namakagon residents prefer to be homeowners (98% vs. 91% in overall sample).

A substantial percentage of Namakagon residents (40%) have lived in the Ashland/Bayfield County area for more than 20 years, yet this is considerably lower than the overall survey sample (56%). Approximately three-fourths of Namakagon respondents (72%) expect to remain in the area for more than 10 years.

A majority of Namakagon respondents somewhat agreed or strongly agreed their current residence was safe (97%), in good condition (97%), met their needs (95%), they could afford the upkeep on their residence (94%), and their residence was large enough (93%). Approximately three-fourths somewhat agreed/strongly agrees their utilities were affordable (77%), and their property taxes were affordable (76%). About three in five agreed their rent or mortgage was affordable. Eight percent of Namakagon respondents planned to buy a home in the Ashland/Bayfield County area in the next five years. When compared to those living elsewhere in the region, Namakagon respondents were much more likely to agree they could afford upkeep on their residence, their residence was in good condition, their residence was safe, and their property taxes were affordable.

A majority of Namakagon respondents (57%) said a smaller, single family home or larger, single-family home best suited their current needs. Namakagon residents were less likely to say an affordable, single-family starter home or senior housing best meets their current needs, but were more likely to say a larger, single-family home best suits their needs.

Strong majorities of Namakagon respondents said it was very important that a home have a garage (80%), and high-speed internet (78%). Approximately two-thirds said it was very important that a residence has two or more bathrooms (68%), and a yard (66%). Compared to people living elsewhere in Ashland/Bayfield Counties, Namakagon residents placed higher importance on a residence having 3+ bedrooms, 2+ bathrooms, and high-speed internet and less importance on a single-story residence.

Town of Namakagon residents placed more importance on living near outdoor recreation and living in the country than those living elsewhere in the region. Namakagon residents were less likely than those living elsewhere to say within the next five years, they or someone in their household will or might need low/no maintenance housing.

Most Namakagon respondents have not experienced difficulty finding housing when moving to or within the area.

A considerable proportion of Namakagon residents reported they might need to move from the area due to health concerns (45%), to be near family/friends (35%), and high property taxes (24%). Town of Namakagon residents were less likely than those living elsewhere in the region to say they might need to move from the area due to limited local employment opportunities, and more likely to say they might need to move due to health concerns.

Four percent of Namakagon respondents said they were “very” concerned they might not be able to pay their rent/mortgage, and 2% were “very” concerned they might need to leave the area due to the economic downturn caused by COVID-19. Namakagon residents were more likely than those living elsewhere to say that they were “not at all” concerned with being able to pay their rent/mortgage due to the economic downturn caused by the pandemic.

Twenty-seven percent of Namakagon residents could not afford a rent/mortgage payment of more than \$800 a month which was a much lower proportion than in the overall dataset (53% cannot afford \$800+/month).

A majority of Namakagon respondents generally disagreed the cost of living will make it too expensive for them to remain in the area. When compared to the overall survey sample, Namakagon residents were more likely to agree they want home prices in their area to be higher than in surrounding areas, were more likely to agree their community will become less desirable if there is more affordable housing, more likely to agree the value of their residence will decrease if more affordable housing is built, and were more likely to agree the quality of schools will decline if more affordable housing is built. Namakagon residents were less likely to agree homelessness needs to be addressed in their community, and less likely to agree the cost of housing will make it too expensive to remain in their community.

A quarter or more of Namakagon respondents said there was not enough housing in their area for renters (30%), people with lower-incomes (29%), people interested in living communally with shared amenities (26%), and people in need of supported housing or assisted living (25%).

Namakagon residents were older (86% 55+ vs. 78% in sample), had much more formal education (63% with a bachelor’s degree or higher vs. 51% of the sample), and higher household incomes (45% with household incomes of \$75,000+ vs. 33% in sample).

Table 26: Town of Namakagon Summary

Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										53%	47%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										1%	99%
Preferred housing situation										2%	98%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
7%	77%	4%	6%	6%	0%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				1%	81%	12%	3%	2%			
My rent/mortgage payment is affordable.				35%	47%	14%	3%	1%			
My utilities are affordable.				1%	34%	43%	16%	6%			
I can afford the upkeep on my residence.				1%	70%	24%	4%	1%			
My residence meets my household's needs.				1%	82%	13%	2%	2%			
My residence is in good condition.				1%	82%	15%	1%	1%			
My residence is safe.				1%	91%	6%	1%	1%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				55%	1%	7%	5%	32%			
My property taxes are affordable.				1%	32%	44%	18%	4%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				5%	18%	14%	22%	40%			
How many more years do you expect to live here?				2%	10%	15%	34%	38%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				76%	14%	6%	4%				
Needing to move away from Ashland/Bayfield County?				87%	8%	3%	2%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
9%	Limited local employment opportunities			6%	Community is not accepting/welcoming						
11%	Housing expenses too high			7%	Crime in the area						
8%	Lack of desired/needed housing types			9%	High cost of living						
35%	To be nearer friends/family			24%	High property taxes						
9%	Lack of access to public transportation			10%	Other						
45%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
7%	Available housing too expensive	2%	Available housing was of poor quality		
8%	Housing unavailable in desired location	1%	Available housing lacked needed amenities		
1%	Community didn't welcome/accept household	3%	Other		
1%	Available housing too big	29%	No difficulty experienced		
2%	Available housing too small	50%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
3%	Affordable, single-family or "starter" home	1%	Apartment (multiple units in same building)		
27%	Smaller, single-family home	7%	Senior housing (independent living)		
30%	Larger, single-family home	3%	Assisted living facility		
3%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
8%	Townhome or condominium (3+ units)	9%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		33%	47%	20%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
7%	20%	26%	19%	28%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		22%	14%	26%	38%
Two or more bathrooms		5%	11%	16%	68%
A garage		4%	6%	10%	80%
High speed Internet		1%	4%	16%	78%
A yard		5%	7%	22%	66%
Single story (everything on one level)		16%	20%	36%	28%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		79%	13%	7%	1%
In the country		13%	11%	30%	46%
Near schools		86%	6%	7%	2%
Near childcare		90%	6%	3%	1%
Near medical services		8%	18%	44%	31%
Near shops/businesses		13%	37%	40%	10%
Near outdoor recreation		7%	14%	20%	59%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:		No	Maybe	Yes	
Assisted living housing		71%	25%	4%	
Memory care housing		79%	17%	4%	
Housing designed for someone with a physical disability		66%	29%	5%	
Housing for independent seniors		64%	27%	9%	
Housing that can accommodate multiple generations		80%	16%	4%	
Communal housing with shared amenities		92%	8%	0%	
Low/No maintenance housing		58%	30%	12%	
Housing that can accommodate a live-in caregiver		73%	26%	1%	

Question 15. Thinking about your City, village, or Town in Ashland/Bayfield County, do you agree or disagree with the following statements?				Generally Agree	No Opinion	Generally Disagree
Homes in my community are becoming too expensive.				40%	49%	11%
I want higher home prices in my community than in surrounding areas.				20%	60%	20%
The cost of housing will make it too expensive for me to remain here.				9%	36%	55%
My family and friends can't afford to live in my community.				15%	43%	41%
My community will be less desirable if there is more affordable housing.				21%	43%	36%
The value of my residence will decrease if we build more affordable housing.				24%	37%	39%
My taxes will go up if we build more affordable housing in my community.				24%	40%	36%
The quality of schools in my community will decline if we build more affordable housing.				12%	42%	46%
Rental housing in my community is generally not well-maintained.				22%	59%	19%
We need more seasonal worker/short-term housing in my community.				28%	52%	20%
We need to address homelessness/housing insecurity in my community.				24%	50%	26%
Question 16. In your opinion, are there a sufficient number of housing options in your area for:				Yes	No	Don't Know
Renters, in general				18%	30%	52%
People with lower incomes (households below \$35,000/year)				11%	29%	60%
People with middle incomes (households \$35,000 - \$75,000/year)				26%	16%	58%
People interested in downsizing				18%	23%	59%
People interested in living communally and sharing amenities				4%	26%	70%
Multi-generational families				9%	16%	74%
People with physical disabilities				5%	23%	72%
People with cognitive disabilities				4%	23%	73%
People in need of supported housing or assisted living				7%	25%	68%
People in need of emergency, transitional or rehabilitative housing				7%	23%	70%
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
59%	38%	0%	0%	3%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	1%	2%	10%	31%	55%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
0%	11%	12%	14%	31%	32%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
12%	12%	9%	17%	7%	12%	31%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
1%	Asian American		1%	American Indian or Alaska Native		
1%	Black or African American		0%	Native Hawaiian or Pacific Islander		
90%	White or Caucasian		5%	Prefer not to say		
2%	Hispanic/Latino/Latinx		0%	Other		

Russell

As noted in Table 1, the Census estimates that there are 707 housing units in the Town of Russell. The 54 surveys received from Town of Russell residents are expected to produce results accurate to within plus/minus 12.8% with 95% confidence. This means that if residents of the Town of Russell were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 12.8%. **Table 27** following this summary displays the quantitative responses from Town of Russell residents.

The average respondent had 2.1 people living in the household (same average as the overall survey sample). Most Russell residents (98%) were year-round residents, a proportion that is higher than in the overall survey sample (92%). The Census indicates that 42% of occupied dwellings in Russell are rented; only 18% of the survey respondents from Russell said they are currently renters, so renters were under-represented in the Russell sample. Most Russell residents preferred to be homeowners (94%).

One-half of Russell residents (50%) have lived in the Ashland/Bayfield County area for more than 20 years and this is lower than the average in the overall survey sample (56%). About four in five Russell respondents (82%) expect to remain in the area for more than 10 years which is significantly higher than the overall proportion in the survey sample (72%).

A majority of Russell respondents somewhat agreed or strongly agreed their current residence met their needs (91%), was safe (90%), was large enough (88%), was in good condition (84%), they could afford the upkeep of their residence (83%), and their utilities were affordable (78%). About three in five Russell respondents agreed their rent or mortgage was affordable (63%). Given the proportion of renters in the Russell sample, if you exclude “not applicable” responses, 61% of respondents said their property taxes were affordable. Few Russell respondents (6%) planned to buy a home in the Ashland/Bayfield County area in the next five years. Russell respondents, when compared to those living elsewhere, were less likely to strongly agree that their residence is safe.

About one-half of Russell respondents (48%) said a smaller, single family home or larger, single-family home best suits their current needs. A substantial proportion of Russell respondents (44%) said there was not enough of the type of housing that best meets their needs in their community.

Approximately three-fourths of Russell respondents said it was very important that a residence have a garage (73%) or a yard (71%). About two-thirds (67%) said it was very important that a residence has high-speed internet. There were no statistically significant differences between Russell respondents and those living elsewhere with respect to the importance placed on particular housing characteristics.

Russell residents placed more importance on living in the country and less on living near shops/businesses. Within the next five years, about one-half of Russell residents (48%) believed they or someone in their household will or might need low/no maintenance housing.

The biggest difficulties when finding housing when moving to or within Ashland/Bayfield Counties, according to Russell respondents, was that available housing was too expensive (24%) or was not available in a desired location (20%).

A substantial proportion of Russell residents (30%) reported they might need to move from the area due to limited local employment opportunities, health concerns (28%), and high property taxes (24%). There were no statistically significant differences between Russell respondents and other regional residents pertaining to factors which might cause them to move out of the area.

Eleven percent of Russell respondents said they were very concerned they might not be able to pay their rent/mortgage due to the economic downturn caused by COVID-19. Though not significant at the 5% level, Russell respondents had the highest percentage of “very concerned” responses of all participating communities for the proportion of residents who were very concerned about being able to pay their current rent/mortgage due to the COVID-19 economic downturn.

Seventy-four percent of Russell residents could not afford a rent/mortgage payment of more than \$800 a month which was a much higher proportion than in the overall dataset (53% cannot afford \$800+/month).

A majority of Russell respondents generally agreed that homes in their community were becoming too expensive (56%). A majority of Russell respondents generally disagreed their community will be less desirable if there is more affordable housing (59% generally disagreed), that they want higher home prices in their community than in surrounding areas (56% generally disagreed), and the quality of schools in their community would decline if more affordable housing is built (54% generally disagreed). When comparing the responses of Russell residents with the overall survey sample, Russell residents were statistically more likely to agree their family and friends could not afford to live in their community.

A majority of Russell residents believed there was not enough housing options in their area for renters (65%), and people with low incomes (54%). About one-half believed there was not enough housing for people in need of supported housing or assisted living. Russell residents were more likely than those living elsewhere to say there was not enough housing for people interested in downsizing.

Russell respondents had lower levels of formal education (40% with a bachelor’s degree or higher vs. 51% of the sample). With respect to household income, Russell respondents’ household incomes were lower when compared to the overall survey sample (25% with household incomes of \$75,000+ vs. 33% of the survey sample). The racial/ethnicity composition of Russell was more diverse when compared to the overall survey sample.

Table 27: Town of Russell Summary

Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										2%	98%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										18%	82%
Preferred housing situation										6%	94%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
26%	50%	15%	7%	0%	2%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				0%	77%	11%	2%	9%			
My rent/mortgage payment is affordable.				31%	37%	26%	2%	4%			
My utilities are affordable.				0%	39%	39%	13%	9%			
I can afford the upkeep on my residence.				4%	37%	46%	11%	2%			
My residence meets my household's needs.				0%	65%	26%	4%	6%			
My residence is in good condition.				0%	54%	30%	11%	6%			
My residence is safe.				0%	73%	17%	8%	2%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				48%	2%	4%	2%	44%			
My property taxes are affordable.				33%	11%	30%	11%	15%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				2%	13%	20%	15%	50%			
How many more years do you expect to live here?				0%	12%	6%	17%	65%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				60%	17%	11%	11%				
Needing to move away from Ashland/Bayfield County?				85%	4%	11%	0%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
30%	Limited local employment opportunities			2%	Community is not accepting/welcoming						
13%	Housing expenses too high			13%	Crime in the area						
6%	Lack of desired/needed housing types			7%	High cost of living						
30%	To be nearer friends/family			24%	High property taxes						
2%	Lack of access to public transportation			19%	Other						
28%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
24%	Available housing too expensive	13%	Available housing was of poor quality		
20%	Housing unavailable in desired location	6%	Available housing lacked needed amenities		
2%	Community didn't welcome/accept household	6%	Other		
4%	Available housing too big	19%	No difficulty experienced		
9%	Available housing too small	43%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
9%	Affordable, single-family or "starter" home	4%	Apartment (multiple units in same building)		
26%	Smaller, single-family home	9%	Senior housing (independent living)		
22%	Larger, single-family home	2%	Assisted living facility		
2%	Duplex or triplex (2-3 attached homes)	4%	Mobile home		
2%	Townhome or condominium (3+ units)	13%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		10%	46%	44%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
39%	35%	12%	4%	10%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		34%	9%	26%	32%
Two or more bathrooms		19%	13%	27%	42%
A garage		10%	4%	13%	73%
High speed Internet		6%	2%	25%	67%
A yard		4%	8%	17%	71%
Single story (everything on one level)		13%	19%	29%	40%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		69%	16%	6%	8%
In the country		16%	2%	29%	53%
Near schools		69%	14%	12%	4%
Near childcare		77%	6%	6%	10%
Near medical services		14%	29%	31%	27%
Near shops/businesses		27%	33%	37%	4%
Near outdoor recreation		18%	22%	24%	35%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:		No	Maybe	Yes	
Assisted living housing		73%	27%	0%	
Memory care housing		86%	14%	0%	
Housing designed for someone with a physical disability		69%	27%	4%	
Housing for independent seniors		69%	25%	6%	
Housing that can accommodate multiple generations		78%	18%	4%	
Communal housing with shared amenities		80%	18%	2%	
Low/No maintenance housing		52%	32%	16%	
Housing that can accommodate a live-in caregiver		67%	29%	4%	

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?	Generally Agree	No Opinion	Generally Disagree			
Homes in my community are becoming too expensive.	56%	33%	11%			
I want higher home prices in my community than in surrounding areas.	2%	43%	56%			
The cost of housing will make it too expensive for me to remain here.	19%	52%	30%			
My family and friends can't afford to live in my community.	30%	40%	30%			
My community will be less desirable if there is more affordable housing.	15%	26%	59%			
The value of my residence will decrease if we build more affordable housing.	15%	35%	50%			
My taxes will go up if we build more affordable housing in my community.	13%	51%	36%			
The quality of schools in my community will decline if we build more affordable housing.	6%	41%	54%			
Rental housing in my community is generally not well-maintained.	24%	52%	24%			
We need more seasonal worker/short-term housing in my community.	44%	39%	17%			
We need to address homelessness/housing insecurity in my community.	41%	44%	15%			
Question 16. In your opinion, are there a sufficient number of housing options in your area for:	Yes	No	Don't Know			
Renters, in general	4%	65%	31%			
People with lower incomes (households below \$35,000/year)	11%	54%	35%			
People with middle incomes (households \$35,000 - \$75,000/year)	28%	43%	30%			
People interested in downsizing	2%	37%	61%			
People interested in living communally and sharing amenities	8%	32%	60%			
Multi-generational families	11%	43%	46%			
People with physical disabilities	17%	39%	44%			
People with cognitive disabilities	11%	35%	54%			
People in need of supported housing or assisted living	17%	50%	33%			
People in need of emergency, transitional or rehabilitative housing	15%	41%	44%			
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
50%	44%	0%	0%	6%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	9%	7%	11%	26%	46%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
2%	11%	26%	21%	23%	17%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
47%	21%	13%	8%	2%	2%	8%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
4%	Asian American		43%	American Indian or Alaska Native		
2%	Black or African American		0%	Native Hawaiian or Pacific Islander		
54%	White or Caucasian		6%	Prefer not to say		
2%	Hispanic/Latino/Latinx		0%	Other		

Town of Washburn

As noted in Table 1, the Census estimates that there are 311 housing units in the Town of Washburn. The 78 surveys received from Town of Washburn residents are expected to produce results accurate to within plus/minus 9.6% with 95% confidence. This means that if residents of the Town of Washburn were surveyed 20 times, only once would results be expected to differ from those reported here by more than plus or minus 9.6%. **Table 28** following this summary displays the quantitative responses from Town of Washburn residents. Overall, there were very few statistically significant differences between how Town of Washburn viewed housing challenges and issues when compared to respondents living elsewhere in the region.

The average respondent had 2.3 people living in the household (average in survey sample is 2.1). All Town of Washburn respondents were year-round residents vs. 92% year-round residents in survey sample. The Census indicates that 7% of occupied dwellings in the Town of Washburn are rented; 5% of the survey respondents from the Town of Washburn said they are currently renters. Most Town of Washburn residents prefer to be homeowners (98%).

A substantial percentage of Town of Washburn residents (65%) have lived in the Ashland/Bayfield County area for more than 20 years and this is considerably higher than the overall survey sample (56%). Most Town of Washburn respondents (82%) expected to live in the area for more than 10 years.

A majority of Town of Washburn respondents somewhat agreed or strongly agreed their current residence was safe (99%), met their needs (96%), was in good condition (94%), was large enough (91%), they could afford the upkeep of their residence (90%), and believed their utilities were affordable (85%). About three-fourths agreed their property taxes were affordable (76%), and about two-thirds agreed their rent or mortgage was affordable (65%). Eight percent of Town of Washburn respondents planned to buy a home in the Ashland/Bayfield County area in the next five years. When compared to those living elsewhere in the region, Town of Washburn respondents were more likely to agree their property taxes were affordable.

Close to one-half of Town of Washburn respondents (45%) said a smaller, single family home best suits their current needs. About half of the Town of Washburn respondents (53%) said they do not know if there is enough of the type of housing that best meets their needs in their community. Compared to people living elsewhere in Ashland/Bayfield Counties, Town of Washburn residents were more likely to say a smaller, single family home best meets their current needs, and were less likely to say senior housing best suits their needs.

Solid majorities of Town of Washburn respondents said it was very important that a home has high-speed internet (74%), a yard (71%), and a garage (66%). Compared to people living elsewhere in Ashland/Bayfield Counties, Town of Washburn residents placed less importance on a residence having 2+ bathrooms or that the residence be single-story.

Town of Washburn residents placed more importance on living in the country and less importance on living in Town. Within the next five years, 50% of Town of Washburn residents believed they or someone in their household will or might need low/no maintenance housing.

The biggest housing-related difficulties when moving to or within Ashland/Bayfield Counties, according to Town of Washburn respondents, were poor quality housing (27%) and available housing was too expensive (18%). Town of Washburn residents were more likely to say poor housing quality was a challenge when they or someone in their household moved to or within the area when compared to those living elsewhere in the region.

A significant proportion of Town of Washburn residents reported they might need to move from the area to be nearer friends and family (41%), and limited local employment opportunities (31%), and health concerns (26%). Town of Washburn residents were more likely than those living elsewhere in the region to say they might need to move from the area due to limited local employment opportunities, and less likely to say they might need to move due to high property taxes.

Five percent of the Town of Washburn respondents said they were very concerned they might not be able to pay their rent/mortgage, and 1% were very concerned they might need to leave the area due to the economic downturn caused by COVID-19. These proportions are not significantly different than the rest of the survey sample.

Fifty-nine percent of Town of Washburn residents could not afford a rent/mortgage payment of more than \$800 a month which was a higher proportion than in the overall dataset (53% cannot afford \$800⁺/month).

Slight majorities of Town of Washburn respondents generally agreed homelessness and housing insecurity needs to be addressed in their community (56%), and homes in their community were becoming too expensive (51%). When compared to the overall survey sample, Town of Washburn residents were more likely to agree their community needs to address homelessness and housing insecurity.

A majority of Town of Washburn residents believed there was not sufficient housing options in their area for renters (63%), and people with lower incomes (56%).

Town of Washburn respondents were slightly younger than average, with 18% being under 45 compared to only 11% in the rest of the survey sample. Town of Washburn respondents had much higher levels of formal education (68% with a bachelor's degree or higher vs. 51% of the sample). With respect to household income, Town of Washburn respondents' household incomes were similar to the survey sample (35% with household incomes of \$75,000⁺ vs. 33% of the survey sample).

Table 28: Town of Washburn Summary

Question 1. Part-time or Year-Round Resident of Ashland/Bayfield County											
										Part-Time	Year-Round
Resident Status										0%	100%
Question 2. Current and Preferred Residence in Ashland/Bayfield County											
										Rent	Own
Current housing situation										5%	95%
Preferred housing situation										2%	98%
Question 3. Including yourself, how many people live in your household in Ashland/Bayfield County?											
1	2	3	4	5	6	7	8	9	10	11	12
16%	55%	11%	17%	0%	1%	0%	0%	0%	0%	0%	0%
Question 4. To what extent do you agree or disagree that:											
				Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree			
My residence is large enough for my household.				1%	79%	12%	4%	4%			
My rent/mortgage payment is affordable.				29%	43%	22%	5%	0%			
My utilities are affordable.				1%	44%	41%	13%	1%			
I can afford the upkeep on my residence.				1%	52%	38%	8%	1%			
My residence meets my household's needs.				0%	67%	29%	3%	1%			
My residence is in good condition.				0%	68%	26%	5%	1%			
My residence is safe.				0%	90%	9%	0%	1%			
I plan to buy a home in Ashland/Bayfield County in the next five years.				64%	5%	3%	5%	23%			
My property taxes are affordable.				5%	34%	42%	13%	6%			
Question 5. In terms of living in the Ashland/Bayfield County area:											
				<1 year	1-5 yrs.	6-10 yrs.	11-20 yrs.	20+ yrs.			
How many years have you lived here?				0%	6%	13%	15%	65%			
How many more years do you expect to live here?				1%	9%	7%	25%	57%			
Question 6. Because of the economic downturn caused by COVID-19, how concerned are you about:											
				Not at all	Slightly	Moderately	Very				
Being able to pay your current rent/mortgage?				61%	16%	18%	5%				
Needing to move away from Ashland/Bayfield County?				76%	14%	9%	1%				
Question 7. Percent Selecting Factor that Might Cause Them to Move from the Ashland/Bayfield County Area Mark all that apply											
31%	Limited local employment opportunities			1%	Community is not accepting/welcoming						
17%	Housing expenses too high			5%	Crime in the area						
12%	Lack of desired/needed housing types			12%	High cost of living						
41%	To be nearer friends/family			17%	High property taxes						
6%	Lack of access to public transportation			14%	Other						
26%	My health concerns										

Question 8. Percent Selecting Reason That Their or Someone in Their Household has Experienced Difficulty Finding Housing When Moving to or within Ashland/Bayfield Counties Mark all that apply					
18%	Available housing too expensive	27%	Available housing was of poor quality		
15%	Housing unavailable in desired location	6%	Available housing lacked needed amenities		
0%	Community didn't welcome/accept household	3%	Other		
0%	Available housing too big	21%	No difficulty experienced		
6%	Available housing too small	32%	Not applicable		
Question 9. Percent Selecting the Type of Housing that Would Best Suit Current Needs Mark all that apply					
5%	Affordable, single-family or "starter" home	1%	Apartment (multiple units in same building)		
45%	Smaller, single-family home	4%	Senior housing (independent living)		
23%	Larger, single-family home	1%	Assisted living facility		
3%	Duplex or triplex (2-3 attached homes)	0%	Mobile home		
4%	Townhome or condominium (3+ units)	8%	Other		
Question 10. Is there enough of the type of housing that best meets your current needs in your community?		Yes	Don't Know	No	
		16%	53%	31%	
Question 11. How much could you afford to pay <u>per month</u> (rent/mortgage) for a residence that meets your needs?					
Under \$500	\$501-\$800	\$801-\$1,100	\$1,101-\$1,500	\$1,501+	
17%	42%	19%	19%	3%	
Question 12. How <u>important</u> are the following housing characteristics to you/your family?		Not at all	Slightly	Moderately	Very
Three or more bedrooms		42%	18%	22%	18%
Two or more bathrooms		19%	13%	39%	29%
A garage		3%	12%	20%	66%
High speed Internet		6%	6%	13%	74%
A yard		3%	5%	21%	71%
Single story (everything on one level)		27%	16%	31%	26%
Question 13. How <u>important</u> to you/your family is it that your residence is:		Not at all	Slightly	Moderately	Very
In town		75%	14%	8%	3%
In the country		4%	8%	26%	62%
Near schools		62%	19%	19%	0%
Near childcare		85%	5%	8%	1%
Near medical services		14%	24%	41%	21%
Near shops/businesses		18%	33%	42%	7%
Near outdoor recreation		11%	15%	48%	27%
Question 14. <u>Within the next five years</u> , do you think you, or someone in your household, will need:			No	Maybe	Yes
Assisted living housing			75%	24%	1%
Memory care housing			80%	20%	0%
Housing designed for someone with a physical disability			72%	25%	3%
Housing for independent seniors			64%	32%	4%
Housing that can accommodate multiple generations			73%	24%	3%
Communal housing with shared amenities			85%	13%	1%
Low/No maintenance housing			50%	41%	9%
Housing that can accommodate a live-in caregiver			75%	25%	0%

Question 15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?	Generally Agree	No Opinion	Generally Disagree			
Homes in my community are becoming too expensive.	51%	29%	21%			
I want higher home prices in my community than in surrounding areas.	4%	36%	60%			
The cost of housing will make it too expensive for me to remain here.	13%	32%	55%			
My family and friends can't afford to live in my community.	13%	36%	51%			
My community will be less desirable if there is more affordable housing.	13%	25%	62%			
The value of my residence will decrease if we build more affordable housing.	18%	21%	61%			
My taxes will go up if we build more affordable housing in my community.	19%	36%	44%			
The quality of schools in my community will decline if we build more affordable housing.	4%	27%	69%			
Rental housing in my community is generally not well-maintained.	44%	40%	16%			
We need more seasonal worker/short-term housing in my community.	31%	55%	14%			
We need to address homelessness/housing insecurity in my community.	56%	32%	12%			
Question 16. In your opinion, are there a sufficient number of housing options in your area for:	Yes	No	Don't Know			
Renters, in general	8%	63%	29%			
People with lower incomes (households below \$35,000/year)	8%	56%	36%			
People with middle incomes (households \$35,000 - \$75,000/year)	28%	45%	27%			
People interested in downsizing	6%	41%	53%			
People interested in living communally and sharing amenities	4%	40%	56%			
Multi-generational families	4%	29%	67%			
People with physical disabilities	5%	28%	67%			
People with cognitive disabilities	3%	29%	69%			
People in need of supported housing or assisted living	8%	41%	51%			
People in need of emergency, transitional or rehabilitative housing	6%	40%	54%			
Question 17. With which gender do you identify?						
Male	Female	Non-binary	Other	Prefer not to say		
56%	42%	0%	0%	3%		
Question 18. What is your age?						
18-24	25-34	35-44	45-54	55-64	65+	
0%	5%	13%	12%	26%	44%	
Question 19. What is the highest level of education you have completed?						
No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree	
3%	8%	12%	10%	37%	31%	
Question 20. What is your household's annual income range?						
Less than \$50,000	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000+	Prefer not to say
28%	24%	19%	9%	6%	1%	12%
Question 21. Please tell us how you identify your ethnicity? Mark all that apply						
3%	Asian American	8%	American Indian or Alaska Native			
0%	Black or African American	1%	Native Hawaiian or Pacific Islander			
91%	White or Caucasian	4%	Prefer not to say			
1%	Hispanic/Latino/Latinx	1%	Other			

Overall Conclusions

This survey has examined housing conditions and attitudes of Ashland and Bayfield County residents. The following summarizes the highlights of these findings that are particularly important to consider as public and private organizations develop appropriate responses to housing challenges in the area:

Current housing situations and issues. Most of the survey respondents were currently homeowners and preferred to remain so. Most lived in the region year-round, were long-time residents, and had relatively small households of one to two people.

A high proportion of respondents said their current residence was safe, met their needs, was large enough, was in good condition, their rent or mortgage was affordable, and they could afford the upkeep of their residence. Respondents with higher incomes and higher levels of formal education were more likely to strongly agree with these statements as were respondents from smaller households.

The two types of housing identified by the largest proportion of the survey sample as best meeting their current needs were smaller, single-family homes and larger, single-family homes. Renters were more likely to say that an affordable single-family “starter” home would best suit their current needs. Respondents over the age of 45, smaller households (1-2 people), and lower income respondents were more likely to say that senior housing (independent living) best met their current needs.

Three factors were identified by at least one-third of respondents as reasons which might cause them to move from the Ashland/Bayfield County area: to be nearer friends and family, health concerns, and high property taxes. Renters were more likely than homeowners to say limited local employment opportunities, high housing expenses, and lack of desired housing might cause them to leave the area, while homeowners were more likely to say their health concerns and high property taxes might cause them to leave the area.

Although relatively low percentages of respondents were “very concerned” with being able to pay their current rent or mortgage or felt they might need to move because of economic challenges due to COVID-19, renters were more likely than homeowners to be very concerned about these two possibilities. Lower income respondents were more likely to be very concerned about their ability to pay their current rent/mortgage due to COVID-19 economic challenges.

Approximately one-half of respondents could afford a rent/mortgage of \$800 or less per month for a residence that best meets their needs and approximately one-half could afford a monthly rent/mortgage of over \$800. Homeowners, part-time residents, respondents with more formal education, and respondents with household incomes of \$50,000 and above were more likely to be able to afford a monthly rent/mortgage payment of more than \$800 for a residence that meets their needs.

Community Housing Issues. When asked to identify housing-related challenges they faced when finding housing as they moved to or within Ashland/Bayfield Counties, a substantial proportion (42%) said they had experienced no difficulties finding housing. For those experiencing difficulties, the top three reasons were housing that was of poor quality, too expensive, or unavailable in a desired location. Renters and shorter-term residents agreed more significantly that they have experienced housing that was unavailable in a desired location, of poor quality, and too small.

Approximately eight-in-ten respondents, with an opinion, generally agreed homes in their community were becoming too expensive. About two-thirds of respondents generally agreed their community needs to address homelessness, that rental property was generally not well maintained in their community, and there was a need for more seasonal worker/short-term housing in their community.

When asked about the impact of building more affordable housing in their community in a series of four questions, substantial proportions of respondents, with an opinion, generally disagreed that more affordable housing will cause their taxes to increase (62%), generally disagreed the value of their residence will decline due to affordable housing (76%), generally disagreed their community will be less desirable with more affordable housing (80%), and generally disagreed school quality will decline with more affordable housing (87%).

Substantial proportions of survey respondents had a low level of familiarity with housing supply in their community (when asked if there was a sufficient number of housing options in their area, and if there was enough of the type of housing that best meets their needs in their community).

Future Housing Needs. Relatively few respondents believed they will need various housing accommodations within the next five years (such as assisted living, memory care housing, housing that can accommodate a live-in caregiver, etc.). However, considerable percentages believed they might need such adaptations. Households with 1-2 people and respondents 45 and above were more likely to say within the next five years they would need housing for independent seniors or no/low maintenance housing, while households with more than two people were more likely to say they would need housing that can accommodate multiple generations. Respondents with lower household incomes were more likely to say within the next five years they would need housing for independent seniors, and low/no maintenance housing.

Considerations. Results suggest the greatest housing challenges confront renters and lower income residents. Overall, these two groups were significantly more likely to face difficulty finding affordable homes. These groups were more likely to agree that homes in their community were becoming too expensive and the cost of housing will make it too expensive for them to remain in the area.

Appendix A: Non-Response Bias Test

Any survey has to be concerned with “non-response bias.” Non-response bias refers to a situation in which people who do not return a questionnaire have opinions that are systematically different from the opinions of those who return their surveys. For example, suppose a disproportionate number of respondents to the Chequamegon Bay Regional Housing Survey generally agree that homes in their communities are becoming too expensive. In this case, non-response bias might exist, and the raw results might not reflect overall opinions about housing costs in the two counties. **Non-response bias concerns decline when, as in this study, the response is strong.**

A standard way to test for non-response bias is to compare the responses of those who completed their survey after the first mailing to those who responded to the second mailing. Those who respond to the second mailing are, in effect, a sample of non-respondents (to the first mailing), and we assume that they are more representative of all non-respondents.

Among respondents to this survey, there were 1,337 paper responses to the first mailing and 582 paper responses to the second mailing. The SRC found seven variables with statistically significant differences among the 94 variables tested.

Those who responded to the second mailing were significantly different with respect to:

- If their residence is large enough for their household (77% strongly agreed with this statement vs. 82% of those responding to the first mailing).
- If their residence meets their household’s needs (72% strongly agreed with this statement vs. 77% of those responding to the first mailing).
- Importance of single story (everything on one level) housing (20% said single story was “slightly” important to them vs. 14% of those responding to the first mailing).
- Being near outdoor recreation (16% said having a residence near outdoor recreation is “not at all” important vs. 11% of those responding to the first mailing).
- Possibly needing housing for independent seniors in the next five years (31% said they might need housing for independent seniors in the next five years vs. 39% of those responding to the first mailing).
- Community will be less desirable if there is more affordable housing (71% generally disagreed that affordable housing will make their community less desirable vs. 78% of those responding to the first mailing).
- Need more seasonal worker/short-term housing in community (58% generally agreed vs. 67% of those responding to the first mailing).

Because there were few significant differences between the responses to the first and second mailing, the Survey Research Center (SRC) concludes that there is little evidence that non-response bias is a concern for the Chequamegon Bay Regional Housing Survey dataset.

Appendix B: Chequamegon Bay Regional Housing Survey, 2021 Open-Ended Comments

Q7: Which of the following current factors might cause you to move from the Ashland/Bayfield County area? "Other" responses **260 comments**

- Weather/Climate/Climate change-winter weather/Cold weather/Dislike our winter/Retire to warmer climate/It gets too dang cold lol/Long winter/Mild climate/Move to warmer climate/Snow/Too darn cold/Too cold-too much snow/Warming climate/Winter weather/Cold/Weather-Winter year round secretion/Winter Climate/Winter is too long/Winters harder to handle/Can't take winter (41x)
- Don't intend to move/Don't plan on moving/I am not moving/I don't plan on moving/Not going to move/Not moving/Not planning to lease/I wouldn't move/Never plans to do so/No plans to ever move/None - Here till we die/None don't plan to leave/None I'm great/None of the above. Will never leave/Plan to live here always/Wouldn't leave this area (20x)
- Age/Age related/Getting too old/Me and my husband's age/My age 90/Old age/Too old/I'm 83, how long will I live (16x)
- Retirement reasons/Retire elsewhere/Retiring/Retired (11x)
- Drugs/Drugs being sold by my house/Drugs everywhere/Drugs, Narcotics/Drugs - Let police arrest them all, willing to pay more taxes to build bigger jail if needed/Drugs/drug houses/High drug use in area (7x)
- Different employment we may pursue/If current employment changed/Job location/Job prospects/Job change (5x)
- Location of emergency service/hospital/Distance to medical care/center/Proximity to hospital/urgent care facility/Quality medical proximity/transportation (5x)
- Death of/loss of spouse (4x)
- Death (3x)
- Lack of good health care/Lack of quality nearby healthcare/Better medical care (3x)
- High water utility/Very high water bill/Water costs City of Bayfield access to healthcare (3x)
- Lack of assisted living (2x)
- Lack of senior housing/We need senior homes (2x)
- Lack of local shopping/services/Shopping (2x)
- Unknown/Unknown possibilities (2x)
- Picture to med. help (*illegible*)
- Poor and unaffordable internet and cell coverage
- Plans to live here until I pass away
- Acceptable assisted living facility
- Accepting different job
- Access to feasible health care
- Access to high quality health care
- Access to remote work opportunity
- After selling potential lack of available rentals
- Ashland officials are not serving the needs of the community well
- Bayfield Co. Health Department's ridiculous response to COVID - mask mandates, no schools open, no sports, no gatherings, etc.
- Bayfield has out taxed locals very bad
- Better pay in my job actually work in Sawyer County
- Building cost too high, should we want an ADA House
- Lack of forward thinking in Ashland County
- Change of scene

- Children graduating
- Clothes are hard to buy, limited shopping options
- Commercial access stakes, theaters, restaurants
- Construction % renovation prices are incredibly high & services are unreliable in my area of living.
- Cost of living on Madeline/Fendy
- Court system sucks- drag everything out for too long
- Decide to live elsewhere
- Decision of those in government making it harder for business
- Desire for more arts/culture
- Disability
- Distance from regional airports
- Don't foresee any problems
- Education (college). Cultural activities
- Erosion of shoreline due to lack of Lake Superior level control
- Experience another location
- Ferry boat expenses
- Finding a smaller house and yard to keep up
- Happy here
- Health care, affordable internet
- Help from housing authority
- High COVID-19 Infection rate
- High property taxes are killing water Bayfield County! Maple School District, this rate is double what it should be! Over 10 million leave Bayfield County per year.
- High utilities. TV. Telephone
- Housing density
- How communistic you become
- I get frustrated with all the rich people and their second homes in Bayfield- Empty most of the year and not a part of the community
- I hope none of these factors force me to move. Love where presently live, I am lucky.
- I own a home in MN
- If all these factors go up, then what?
- If not family legit has to be close to for help
- If they all go way up, I will be concerned
- In process at moving closer to family business
- Inability to find year-round housing
- Increase population
- Influx of non-area people moving into the area and trying to change things
- Isolating the Madeline island in the Winter
- Just wanting new are to explore
- Keep letting the low-income people come to this area/too many free programs
- Lack high speed internet
- Lack of four lane highway
- Lack of affordable labor for home maintenance
- Lack of county enforcement on neighbors' ordinance violations
- Lack of dating prospects/ways to meet new people and the weather (the cold)
- Lack of general contrasts and professional service providers that are available, trustworthy, affordable, and show up
- Lack of like-minded folks regarding our Christian faith and other values
- Lack of local shopping, restaurants, services
- Lack of public services such as garbage or mail service
- Lack of senior in home care
- Lack of services
- Lack of speed internet and job possibility
- Lacks thriving, music, art, theater scene
- Lack of wilderness/lakes area
- Lacking affordable and good high-speed internet
- Larger city life
- Less low-income housing and more jobs
- Liberal demographics
- Liberal politics
- Limited good paying jobs

- Limited senior medical support
- Little housing affordable to people
- Local government- Northland College- idiot communists
- Local politics
- Long term care/dementor
- Low action of judicial system
- Low income housing being built! Not good!
- Lower tolerance to cold weather, poor infrastructure
- Maple School District
- Mismanagement of COVID and overall political mess (federal)
- More single person housing
- Most jobs seasonal
- Moved to Ashland for affordable family living
- My neighbors are rude and disrespectful
- Natural disaster
- Need more rec. opportunities (Pod)
- Need to follow safety laws care in City of Bayfield. Need better handicap accessible and senior housing
- New job relocation
- No ambulance services
- No factors at all
- No homes for seniors over 65 (or 2 bedroom attached garage on one level)
- Not enough access to meaningful stores and ethnic restaurants
- Not enough activities
- Not expected
- Other job opportunities elsewhere
- Overpopulation
- Pipelines and pollution
- Poor shipping
- Quality-location + cost of rental unit no longer available. Very limited units in my area
- Recreational opportunities, lakes, public land
- Red Cliff doesn't follow government laws
- Republicanism
- School district
- Social activities more opportunities
- Spouse dics (*illegible*)
- State income taxes
- Stupidity of liberals running local government
- Taxes keep rising, internet and tv options cost way too much
- The re-election of Trump
- There's no adjustment for senior citizens
- Third world coming here to live free
- This area needs more housing
- Too many repeated drug offenders let out of jail and on streets while cops do nothing
- Too many tree huggers
- Too many liberal ideas costing taxpayers
- Too many liberals in this area
- Too rural- not close enough to civilization
- Too small of a community
- Town and County road in bad shape and garbage of high rates
- Trumppers who hate everyone. I've had two campaign signs stolen and one shot with a shot gun.
- Unavailable housing altogether
- Utility cost
- Want to live closer to my children
- Warm winters in SW Florida
- We do love the area
- When health declines in future.
- Why so many cops?
- Wife's health
- Win the lottery
- Zoning and building in Bayfield is hindering my ability to rebuild acceptable house to live in full time

Q8: In moving TO or WITHIN Ashland/Bayfield Counties, have you or someone in your household experienced difficulty finding housing for any of the following reasons? 144 Comments

Available housing lacked needed amenities such as: 69 Comments

- Garage/No garage (5x)
- Allowing pets/Pets allowed (4x)
- Heat/heating (2x)
- High speed internet (2x)
- Laundry/Laundry on site (2x)
- Access affordable water
- Accessibility
- Accessibility for disabled seniors
- Assisted living concerns
- Attached garage
- Basement under house
- Bedroom space
- Care of elderly residents
- Connected garage
- Dry wall moldy, flooring, faucets
- Electrical upgrades
- Functioning septic system
- Garage, no stairs
- Garage, one floor living
- Garage, nice yard
- Ground level/grab bars
- Group homes for handicapped
- Handicap accessibility/amenities
- Handicap people
- Indoor parking
- In-home care
- Internet, phone
- Land
- Large garage
- Laundry, air, garage, storage, accessibility
- Mail, garbage, cell, electricity
- More than one bathroom for a multi-person household
- No washer and dryer in unit/home; no attached garage:
- Off street parking
- Ove floor
- Pasture and barn
- Pet friendly rentals; in-unit laundry
- Privacy
- Repairs
- Running H2O
- Running water, insulation
- Running water/plumbing, appliances
- Senior friendly
- Senior housing
- Single level
- Storage units for items
- Transportation
- Updated energy efficiency
- Upstairs bathroom
- Washer and dryer
- Washer dryer hook-ups
- Washer, dryer, garage, storage
- Water (well)
- Water, electricity, sewer/septic
- Water, heat
- Wheelchair access
- Window storm and the window to the door is missing
- Yards
- Zone of public transport, internet

"Other" responses: 75 Comments

- Hard to even find available housing/Housing shortage/Lack of housing/Lack of decent housing/No availability/No housing available at all/Not enough housing in area/Nothing available (7x)
- Need more rentals/Not enough rentals/Small rental market for limited relocation/Trouble renting at first small # rental properties/No apartments are available/Lack of affordable townhouses/Particularly pertaining to difficulty finding quality rental opportunities prior to ownership (7x)
- Handicap accessibility/Handicap accessible/Handicapped/Not affordable for developmentally disabled (4x)
- Not enough affordable housing/There is a lack of affordable housing for all/Lack of availability affordable housing/High rent cost (4x)
- Housing was either of poor quality or too expensive at the time/Lack of options, too expensive for what is provided/Housing available is junk (3x)
- No one has looked/I haven't looked/Have not been looking (3x)
- Not pet friendly/Did not allow pets(dogs) (3x)
- Decent apartment/Quality rental properties are hard to find (2x)
- Far from stores/Very few retail in area (2x)
- Lack of high-speed internet/Need better internet (2x)
- A lake of properties needs more rentals in Washowan (*illegible*)
- Affordable housing on Madeline Island is not plentiful
- Affordable upkeep
- Available
- Lack of jobs, don't need welfare but need jobs
- Be close to wife's work
- Black mold
- But as a superintendent for Maple School we have had great difficulty having affordable housing for our teachers, support staff and families.
- Can't get help for building, upkeep, and maintenance
- Decent access to lake
- Difficult getting permits
- DNA
- Far away from place of management
- Housing is affordable
- I find it okay
- In-unit laundry, AC
- Lack of friendly housing spaces
- Lack of garage
- Landlord didn't even show up
- Lived in my house 82 yrs.
- Mid-price houses 10050K were being snapped up before we could even look at them!
- My brother is homeless
- No working lights in the basement
- Not enough land with decent house
- Not friendly rules
- Not the right therapy help
- Our house was inherited
- Poor neighborhoods
- Rough neighborhood
- Sewer
- Taxes
- Too much subsidized not eligible
- Transportation
- We bought land and built a house on our own. During that process and before building it was insanely difficult to find a place to live. It was a huge stressor in our lives and we eventually just gave up and live in our unfinished house illegally
- We purchased property and built our own home
- Went to neighboring communities
- Zoning regulation for the elderly

Q9: What type of housing would best suit your current needs? "Other" responses **142 comments**

Current needs are met: 75 Comments

- Current home/Current residence (8x)
- Currently satisfied (2x)
- Happy where I am (2x)
- My home (2x)
- Present home (2x)
- What I have (2x)
- All current needs are satisfied currently
- Current
- Current home is appropriate for me
- Current housing with attached units beside me is great
- Current residence
- Current single-family home
- Fine where I'm at
- Have a home
- Have my own
- Have what I need
- Home
- Home right now but housing move
- House I have
- House I live in
- I am happy in current home
- I don't currently have any needs
- I don't need housing
- I have a home already
- I own my own home
- I prefer to stay in my home
- Mine
- My home meets my needs
- My home suits many needs
- My house
- My needs are met
- My present housing is suitable
- My residence suits my current needs
- Needs currently met
- Our current home
- Our home is it
- Our home is just right
- Ours is fine
- Own home
- Own my current home
- Perfect where I'm at
- Right now, our house meets our needs
- Right where we are
- Same as now
- Satisfied now
- Satisfied with what I have
- Stay where I am
- Stay where we are
- The home I currently live in know
- The house I am in
- The house I'm living in
- We are fine as is
- We are happy in our home
- We are in a satisfactory home
- We own-no current need
- What I have is perfect
- What I have meets my needs
- What I have now
- What I need, not you!!
- What I now have
- What we have is fine if we could help for unprepped
- What we own
- Where I am

Other: 67 comments

- Farm (4x)
- Handicap accessible units/home/ADA compliant home (3x)
- Lake home (2x)
- Tiny home (2x)
- Small house by shop
- 1 level bed/bath
- 1 level house
- 1800 sq ft
- 2 bed with extra room for crafting
- 3 BR, 2 BA walkout ranch

- A home reminder to what we have but with more than one bathroom
- Acreage
- Arizona, if it wasn't for COVID we would be gone
- Built home to suit
- Cabin
- Could downsize in future
- Depends on health
- Detached villas/patio home (not low income)
- Does not anyway
- Don't plan on moving
- Don't plan to move
- Gamuue (*illegible*)
- Have no idea
- High performance/energy efficient
- High speed internet
- Home is small and nice
- Home with more storages & garages
- House with a lawn
- House with garage
- In town
- Investing waterfront warehouse style residences
- Larger, single-person home
- Less tourist
- Looking for new building site
- May be looking to senior at some point
- Medium, single family home
- Micro-housing
- Modern without crazy taxes
- Motor home
- Multi-Connectional
- Need affordable HOAs
- No tax
- On 50 acres
- One level, no basement
- Prefer country home
- Rental
- Rural home with acreage
- Seasonal worker housing
- Single family ranch
- Single level
- Single level single family home
- Small chain type
- Tiny house with running water
- Two-story efficiency
- Unlivable
- Unsure
- Upgrade current home
- Vacant plan to build
- With senior physical accommodations
- Zoning to be considerate of health problems

*Q21: Please tell us how you identify your ethnicity. "Other" responses **32 comments***

- American (8x)
- Human/Human race/One-race humanity (7x)
- French Canadian/ $\frac{3}{4}$ French Canadian (3x)
- American and believing in the Constitution
- 10th generation
- 5/17 Hungarian
- But who cares what color or breed?
- Celtic
- [*Expletive*] cracker
- Fluid
- German English Stockbridge
- German born
- Linlander
- Norwegian American
- Polish
- Prefer not to say
- Western European

Appendix C: Quantitative Summary of Responses by Question

Chequamegon Bay Regional Housing Survey

2,057 Usable Responses

Fill the circle that most closely matches your opinion about the following questions.

Like this: Not like this:

1. Which of the following best describes you?

I am a part-time resident of Ashland/Bayfield County	I am a year-round resident of Ashland/Bayfield County
8%	92%

2. Regarding your residence in Ashland/Bayfield County,

	Rent	Own
a. Currently, do you:	10%	90%
b. Would you prefer to:	9%	91%

3. Including yourself, how many people live in your household in Ashland/Bayfield County?

1	2	3	4	5	6	7	8	9	10	11	12+
25%	56%	9%	7%	2%	0%	0%	0%	0%	0%	0%	0%

4. To what extent do you agree or disagree that:

	Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
a. My residence is large enough for my household.	1%	80%	13%	3%	3%
b. My rent/mortgage payment is affordable.	31%	43%	19%	5%	2%
c. My utilities are affordable.	2%	37%	41%	15%	5%
d. I can afford the upkeep on my residence.	3%	52%	33%	9%	3%
e. My residence meets my household's needs.	1%	75%	19%	3%	2%
f. My residence is in good condition.	0%	68%	23%	6%	2%
g. My residence is safe.	1%	81%	15%	2%	2%
h. I plan to buy a home in Ashland/Bayfield County in the next five years.	56%	3%	5%	5%	31%
i. My property taxes are affordable.	9%	21%	40%	19%	11%

5. In terms of living in the Ashland/Bayfield County area:

	Under 1 year	1-5 years	6-10 years	11-20 years	More than 20 years
a. How many years have you lived here?	2%	14%	10%	17%	56%
b. How many more years do you expect to live here?	1%	12%	15%	27%	45%

6. Because of the economic downturn caused by COVID-19, how concerned are you about:

	Not at all	Slightly	Moderately	Very
a. Being able to pay your current rent/mortgage?	61%	20%	12%	6%
b. Needing to move away from Ashland/Bayfield County?	79%	13%	6%	2%

7. Which of the following current factors might cause you to move from the Ashland/Bayfield County area?
(*mark all that apply*)

19%	Limited local employment opportunities	5%	Community is not accepting/welcoming
14%	Housing expenses too high	9%	Crime in the area
11%	Lack of desired/needed housing type	12%	High cost of living
33%	To be nearer friends/family	29%	High property taxes
8%	Lack of access to public transportation	14%	Other: See Appendix B
33%	My health concerns		

8. In moving TO or WITHIN Ashland/Bayfield Counties, have you or someone in your household experienced difficulty finding housing for any of the following reasons? (*mark all that apply*)

16%	Available housing was too expensive	17%	Available housing was of poor quality
16%	Housing unavailable in desired location	4%	Available housing lacked needed amenities such as: See Appendix B
1%	Community didn't welcome/accept my household	4%	Other: See Appendix B
2%	Available housing was too big	22%	No difficulty experienced
5%	Available housing was too small	41%	Not applicable

9. What type of housing would best suit your current needs? (*mark one only*)

9%	Affordable single-family or "starter" home	2%	Apartment (multiple units in same building)
33%	Smaller, single-family home	13%	Senior housing (independent living)
20%	Larger, single-family home	2%	Assisted living facility
2%	Duplex or triplex (2-3 attached homes)	1%	Mobile home
5%	Townhome or condominium (3+ units)	8%	Other: See Appendix B

10. Is there enough of the type of housing that best meets your current needs in your community?

Yes	Don't Know	No
19%	46%	35%

11. How much could you afford to pay per month (rent/mortgage) for a residence that meets your needs?

Under \$500	\$501 - \$800	\$801 - \$1,100	\$1,101 - \$1,500	\$1,501+
20%	33%	23%	13%	11%

12. How important are the following housing characteristics to you/your family?

	Not at all	Slightly	Moderately	Very
a. Three or more bedrooms	39%	19%	18%	25%
b. Two or more bathrooms	15%	17%	25%	43%
c. A garage	4%	7%	18%	71%
d. High speed Internet	7%	7%	19%	68%
e. A yard	5%	9%	23%	63%
f. Single story (everything on one level)	17%	16%	26%	40%

13. How important to you/your family is it that your residence is:

	Not at all	Slightly	Moderately	Very
a. In town	48%	18%	19%	15%
b. In the country	19%	17%	28%	36%
c. Near schools	74%	12%	11%	3%
d. Near childcare	85%	7%	5%	3%
e. Near medical services	11%	19%	42%	28%
f. Near shops/businesses	15%	28%	42%	15%
g. Near outdoor recreation	13%	19%	31%	37%

14. Within the next 5 years, do you think you, or someone in your household, will need:

	No	Maybe	Yes
a. Assisted living housing	62%	34%	4%
b. Memory care housing	74%	24%	2%
c. Housing designed for someone with a physical disability	62%	32%	6%
d. Housing for independent seniors	53%	36%	11%
e. Housing that can accommodate multiple generations	73%	22%	5%
f. Communal housing with shared amenities	82%	16%	2%
g. Low/No maintenance housing	45%	37%	18%
h. Housing that can accommodate a live-in caregiver	66%	30%	4%

15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?

	Generally Agree	No Opinion	Generally Disagree
a. Homes in my community are becoming too expensive.	50%	38%	12%
b. I want higher home prices in my community than in surrounding areas.	8%	47%	45%
c. The cost of housing will make it too expensive for me to remain here.	18%	35%	47%
d. My family and friends can't afford to live in my community.	17%	37%	46%
e. My community will be less desirable if there is more affordable housing.	14%	31%	55%
f. The value of my residence will decrease if we build more affordable housing.	16%	31%	53%
g. My taxes will go up if we build more affordable housing in my community.	23%	40%	37%
h. The quality of schools in my community will decline if we build more affordable housing.	8%	34%	58%
i. Rental housing in my community is generally not well-maintained.	36%	44%	19%
j. We need more seasonal worker/short-term housing in my community.	35%	46%	19%
k. We need to address homelessness/housing insecurity in my community.	42%	37%	21%

16. In your opinion, are there a sufficient number of housing options in your area for:

	Yes	No	Don't Know
a. Renters, in general	10%	57%	33%
b. People with lower incomes (households below \$35,000/year)	12%	52%	36%
c. People with middle incomes (households \$35,000 to \$75,000/year)	28%	35%	37%
d. People interested in downsizing	14%	39%	47%
e. People interested in living communally and sharing amenities	5%	35%	60%
f. Multi-generational families	8%	29%	62%
g. People with physical disabilities	8%	39%	53%
h. People with cognitive disabilities	6%	36%	58%
i. People in need of supported housing or assisted living	12%	42%	46%
j. People in need of emergency, transitional or rehabilitative housing	8%	41%	51%

17. With which gender do you identify?

Male	Female	Non-binary	Other	Prefer not to say
54%	43%	0%	0%	3%

18. What is your age?

18-24	25-34	35-44	45-54	55-64	65 and older
0%	4%	7%	11%	24%	54%

19. What is the highest level of education you have completed?

No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree
1%	15%	22%	12%	26%	25%

20. What is your household's annual income range?

Less than \$50,000	\$50,000 - \$74,999	\$75,000 – \$99,999	\$100,000 – \$149,999	\$150,000 – \$199,999	\$200,000+	Prefer not to say
32%	21%	14%	12%	4%	3%	14%

21. Please tell us how you identify your ethnicity. (*mark all that apply*)

1%	Asian American	6%	American Indian or Alaska Native
1%	Black or African American	0%	Native Hawaiian or Pacific Islander
90%	White or Caucasian	4%	Prefer not to say
1%	Hispanic/Latino/Latinx	1%	Other, please specify: See Appendix B

Bayfield Cluster

Appendix C-1 contains the quantitative summary for the *Bayfield Cluster* (the combined aggregated data for the Town of Russell, Town of LaPointe, City of Bayfield, and Town of Bayfield).

Bayfield Cluster Responses vs. the Overall Survey Sample Responses

There were 22 statistically significant differences out of 103 variables tested between respondents from the Bayfield Cluster compared to the overall survey sample. For some questions in the survey, "no opinion" or "not applicable" were answer options. To aid in the analysis, the no opinion and not applicable responses were excluded from the analysis and the percentages were recalculated for the remaining response categories. **Response patterns that vary at statistically significant levels ($p < .05$) are noted.**

In terms of opinions, respondents from the Bayfield Cluster were:

Current Housing Situation

- Less likely to strongly agree + somewhat agree their property taxes were affordable (56% of Bayfield Cluster vs. 66% of the overall survey sample).

Current Factors Which Might Cause Moving from Ashland/Bayfield County Area

- More likely to say high housing expenses might cause them to move from the Ashland/Bayfield County area (21% vs. 14%).
- More likely to say their health concerns might cause them to move from the Ashland/Bayfield County area (40% vs 33%).
- More likely to say high property taxes might cause them to move from the Ashland/Bayfield County area (38% vs. 29%).

Housing Challenge

- More likely to say available housing was too expensive when moving to or within Ashland/Bayfield Counties (23% vs. 16%).

Importance Placed on Housing Characteristics or Residence Location

- Less likely to say a garage is a "very" important housing characteristic to them and their family (60% vs. 71%).
- Less likely to say a residence in the country is "very" important to them/their family (30% vs. 36%).

In terms of opinions, respondents from the Bayfield Cluster were:

Housing Opinions about Their Area

- More likely to generally agree that homes in their community are becoming too expensive (93% generally agree vs. 81% of the overall sample).
- More likely to generally agree the cost of housing will make it too expensive for them to remain in the area (38% generally agree vs. 28%).
- More likely to generally agree their family and friends cannot afford to live in their community (54% generally agree vs. 27%).
- Less likely to agree that their community will be less desirable if there is more affordable housing (12% generally agree vs. 20%).
- Less likely to agree that the value of their residence will decrease if more affordable housing is built (14% generally agree vs. 24%).
- Less likely to agree that taxes will go up if more affordable housing is built in their community (27% generally agree vs. 38%).
- Less likely to agree that the quality of schools will decline if more affordable housing is built (7% generally agree vs. 13%).
- Less likely to agree that rental housing in their community is generally not well maintained (47% generally agree vs. 66%).
- More likely to agree that more seasonal worker/short-term housing is needed in their community (85% generally agree vs. 65%).

Sufficient Number of Housing Options in Their Area

- Less likely to agree there is a sufficient number of housing options in their area for renters (9% agree vs. 15% of the overall survey sample).
- Less likely to agree there is sufficient housing options for people with lower incomes (8% agree vs. 18% of the overall survey sample).
- Less likely to agree there is sufficient housing options for people with middle incomes (34% agree vs. 44% of the overall survey sample).
- Less likely to agree there is sufficient housing options for people in need of supported housing or assisted living (15% agree vs. 22% of the overall survey sample).

Demographics

- Less likely to be White or Caucasian (83% vs. 90%).
- More likely to be American Indian or Alaska Native (15% vs. 6%).

Appendix C-1: Bayfield Cluster Quantitative Summary of Responses by Question Chequamegon Bay Regional Housing Survey

BAYFIELD CLUSTER: Town of Russell, Town of LaPointe, City of Bayfield, Town of Bayfield, n=386

Fill the circle that most closely matches your opinion about the following questions.

Like this:

Not like this:

1. Which of the following best describes you?

I am a part-time resident of Ashland/Bayfield County	I am a year-round resident of Ashland/Bayfield County
8%	92%

2. Regarding your residence in Ashland/Bayfield County,

	Rent	Own
c. Currently, do you:	12%	88%
d. Would you prefer to:	10%	90%

3. Including yourself, how many people live in your household in Ashland/Bayfield County?

1	2	3	4	5	6	7	8	9	10	11	12+
29%	56%	10%	4%	0%	1%	0%	0%	0%	0%	0%	0%

4. To what extent do you agree or disagree that:

	Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
a. My residence is large enough for my household.	1%	81%	13%	2%	3%
b. My rent/mortgage payment is affordable.	31%	41%	22%	5%	2%
c. My utilities are affordable.	2%	39%	41%	13%	4%
d. I can afford the upkeep on my residence.	4%	45%	38%	11%	3%
e. My residence meets my household's needs.	1%	73%	20%	4%	2%
f. My residence is in good condition.	0%	65%	25%	7%	2%
g. My residence is safe.	1%	80%	14%	3%	1%
h. I plan to buy a home in Ashland/Bayfield County in the next five years.	53%	3%	5%	6%	33%
i. My property taxes are affordable.	14%	14%	34%	23%	15%

5. In terms of living in the Ashland/Bayfield County area:

	Under 1 year	1-5 years	6-10 years	11-20 years	More than 20 years
a. How many years have you lived here?	1%	16%	10%	21%	52%
b. How many more years do you expect to live here?	1%	12%	14%	24%	48%

6. Because of the economic downturn caused by COVID-19, how concerned are you about:

	Not at all	Slightly	Moderately	Very
a. Being able to pay your current rent/mortgage?	57%	24%	15%	5%
b. Needing to move away from Ashland/Bayfield County?	75%	15%	8%	3%

7. Which of the following current factors might cause you to move from the Ashland/Bayfield County area? **(mark all that apply)**

19%	Limited local employment opportunities	4%	Community is not accepting/welcoming
21%	Housing expenses too high	5%	Crime in the area
12%	Lack of desired/needed housing type	17%	High cost of living
34%	To be nearer friends/family	38%	High property taxes
7%	Lack of access to public transportation	12%	Other
40%	My health concerns		

8. In moving TO or WITHIN Ashland/Bayfield Counties, have you or someone in your household experienced difficulty finding housing for any of the following reasons? **(mark all that apply)**

23%	Available housing was too expensive	13%	Available housing was of poor quality
19%	Housing unavailable in desired location	4%	Available housing lacked needed amenities
1%	Community didn't welcome/accept my household	4%	Other
4%	Available housing was too big	23%	No difficulty experienced
4%	Available housing was too small	38%	Not applicable

9. What type of housing would best suit your current needs? **(mark one only)**

12%	Affordable single-family or "starter" home	2%	Apartment (multiple units in same building)
34%	Smaller, single-family home	12%	Senior housing (independent living)
18%	Larger, single-family home	2%	Assisted living facility
3%	Duplex or triplex (2-3 attached homes)	1%	Mobile home
8%	Townhome or condominium (3+ units)	6%	Other

10. Is there enough of the type of housing that best meets your current needs in your community?

Yes	Don't Know	No
19%	35%	45%

11. How much could you afford to pay per month (rent/mortgage) for a residence that meets your needs?

Under \$500	\$501 - \$800	\$801 - \$1,100	\$1,101 - \$1,500	\$1,501+
19%	32%	23%	14%	13%

12. How important are the following housing characteristics to you/your family?

	Not at all	Slightly	Moderately	Very
a. Three or more bedrooms	45%	19%	17%	19%
b. Two or more bathrooms	18%	17%	26%	39%
c. A garage	5%	10%	25%	60%
d. High speed Internet	3%	6%	18%	72%
e. A yard	4%	11%	24%	60%
f. Single story (everything on one level)	17%	16%	29%	38%

13. How important to you/your family is it that your residence is:

	Not at all	Slightly	Moderately	Very
a. In town	41%	20%	22%	17%
b. In the country	18%	17%	35%	30%
c. Near schools	77%	10%	10%	3%
d. Near childcare	84%	6%	7%	3%
e. Near medical services	12%	20%	38%	30%
f. Near shops/businesses	15%	29%	40%	15%
g. Near outdoor recreation	10%	21%	32%	38%

14. Within the next 5 years, do you think you, or someone in your household, will need:

	No	Maybe	Yes
a. Assisted living housing	62%	33%	5%
b. Memory care housing	71%	27%	2%
c. Housing designed for someone with a physical disability	60%	34%	6%
d. Housing for independent seniors	49%	35%	16%
e. Housing that can accommodate multiple generations	70%	24%	7%
f. Communal housing with shared amenities	78%	20%	2%
g. Low/No maintenance housing	43%	37%	19%
h. Housing that can accommodate a live-in caregiver	61%	33%	6%

15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?

	Generally Agree	No Opinion	Generally Disagree
a. Homes in my community are becoming too expensive.	73%	22%	6%
b. I want higher home prices in my community than in surrounding areas.	7%	42%	51%
c. The cost of housing will make it too expensive for me to remain here.	26%	33%	41%
d. My family and friends can't afford to live in my community.	37%	32%	32%
e. My community will be less desirable if there is more affordable housing.	9%	27%	64%
f. The value of my residence will decrease if we build more affordable housing.	10%	29%	61%
g. My taxes will go up if we build more affordable housing in my community.	16%	39%	45%
h. The quality of schools in my community will decline if we build more affordable housing.	5%	29%	66%
i. Rental housing in my community is generally not well-maintained.	26%	46%	28%
j. We need more seasonal worker/short-term housing in my community.	66%	23%	12%
k. We need to address homelessness/housing insecurity in my community.	47%	32%	20%

16. In your opinion, are there a sufficient number of housing options in your area for:

	Yes	No	Don't Know
a. Renters, in general	7%	72%	21%
b. People with lower incomes (households below \$35,000/year)	6%	72%	21%
c. People with middle incomes (households \$35,000 to \$75,000/year)	24%	47%	28%
d. People interested in downsizing	13%	48%	39%
e. People interested in living communally and sharing amenities	6%	46%	48%
f. Multi-generational families	11%	38%	50%
g. People with physical disabilities	8%	49%	43%
h. People with cognitive disabilities	5%	45%	50%
i. People in need of supported housing or assisted living	10%	57%	32%
j. People in need of emergency, transitional or rehabilitative housing	7%	51%	41%

17. With which gender do you identify?

Male	Female	Non-binary	Other	Prefer not to say
52%	45%	0%	0%	3%

18. What is your age?

18-24	25-34	35-44	45-54	55-64	65 and older
0%	4%	6%	10%	23%	57%

19. What is the highest level of education you have completed?

No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree
1%	9%	23%	11%	28%	28%

20. What is your household's annual income range?

Less than \$50,000	\$50,000 - \$74,999	\$75,000 – \$99,999	\$100,000 – \$149,999	\$150,000 – \$199,999	\$200,000+	Prefer not to say
35%	17%	13%	14%	6%	2%	12%

21. Please tell us how you identify your ethnicity. (*mark all that apply*)

2%	Asian American	15%	American Indian or Alaska Native
1%	Black or African American	0%	Native Hawaiian or Pacific Islander
83%	White or Caucasian	3%	Prefer not to say
2%	Hispanic/Latino/Latinx	1%	Other

Washburn Cluster

Appendix C-2 contains the quantitative summary for the *Washburn Cluster* (the combined aggregated data for the City of Washburn, Town of Washburn, and Town of Bayview).

Washburn Cluster Responses vs. the Overall Survey Sample Responses

There were 12 statistically significant differences out of 103 variables tested between respondents from the Washburn Cluster compared to the overall survey sample. For some questions in the survey, "no opinion" or "not applicable" were answer options. To aid in the analysis, the no opinion and not applicable responses were excluded from the analysis and the percentages were recalculated for the remaining response categories. **Response patterns that vary at statistically significant levels ($p < .05$) are noted.**

In terms of opinions, respondents from the Washburn Cluster were:

Current Factors Which Might Cause Moving from Ashland/Bayfield County Area

- More likely to say limited employment opportunities might cause them to move from the Ashland/Bayfield County area (24% vs. 19%).
- Less likely to say their health concerns might cause them to move from the Ashland/Bayfield County area (25% vs 33%).
- Less likely to say high property taxes might cause them to move from the Ashland/Bayfield County area (23% vs. 29%).

Housing Challenges

- More likely to say available housing was too expensive when moving to or within Ashland/Bayfield Counties (22% vs. 16%).
- More likely to say housing was of poor quality when moving to or within Ashland/Bayfield Counties (25% vs. 17%).

Importance Placed on Residence Location

- More likely to say a residence in town is "very" important to them/their family (22% vs. 15%).
- Less likely to say a residence in the country is "very" important to them/their family (28% vs. 36%).

Housing Opinions about Their Area

- More likely to agree that rental housing in their community is generally not well maintained (77% generally agree vs. 67% of the overall survey sample).
- More likely to agree that homelessness/housing insecurity needs to be addressed in their community (77% generally agree vs. 67% of the overall survey sample).

In terms of opinions, respondents from the Washburn Cluster were:

Sufficient Number of Housing Options in Their Area

- Less likely to agree there is a sufficient number of housing options in their area for renters (10% agree vs. 15% of the overall survey sample).

Demographics

- More likely to be year-round residents (97% vs. 92%).
- More likely to have at least a bachelor's degree (63% vs. 51%).

Appendix C-2: Washburn Cluster Quantitative Summary of Responses by Question Chequamegon Bay Regional Housing Survey

WASHBURN CLUSTER: City of Washburn, Town of Washburn, Town of Bayview, n=433

Fill the circle that most closely matches your opinion about the following questions.

Like this: <input checked="" type="radio"/>	Not like this: <input type="radio"/>	<input type="radio"/>	<input type="radio"/>
---	--------------------------------------	-----------------------	-----------------------

1. Which of the following best describes you?

I am a part-time resident of Ashland/Bayfield County	I am a year-round resident of Ashland/Bayfield County
3%	97%

2. Regarding your residence in Ashland/Bayfield County,

	Rent	Own
e. Currently, do you:	14%	86%
f. Would you prefer to:	9%	91%

3. Including yourself, how many people live in your household in Ashland/Bayfield County?

1	2	3	4	5	6	7	8	9	10	11	12+
27%	50%	8%	9%	3%	1%	0%	0%	0%	0%	0%	0%

4. To what extent do you agree or disagree that:

	Not Applicable	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
a. My residence is large enough for my household.	1%	78%	15%	3%	3%
b. My rent/mortgage payment is affordable.	28%	42%	22%	6%	2%
c. My utilities are affordable.	3%	36%	43%	14%	4%
d. I can afford the upkeep on my residence.	4%	50%	37%	7%	2%
e. My residence meets my household's needs.	0%	75%	21%	3%	1%
f. My residence is in good condition.	1%	67%	26%	4%	2%
g. My residence is safe.	1%	83%	14%	1%	1%
h. I plan to buy a home in Ashland/Bayfield County in the next five years.	56%	5%	6%	6%	27%
i. My property taxes are affordable.	11%	20%	41%	18%	9%

5. In terms of living in the Ashland/Bayfield County area:

	Under 1 year	1-5 years	6-10 years	11-20 years	More than 20 years
a. How many years have you lived here?	2%	14%	12%	18%	54%
b. How many more years do you expect to live here?	1%	13%	12%	28%	46%

6. Because of the economic downturn caused by COVID-19, how concerned are you about:

	Not at all	Slightly	Moderately	Very
a. Being able to pay your current rent/mortgage?	61%	22%	11%	5%
b. Needing to move away from Ashland/Bayfield County?	77%	14%	7%	2%

7. Which of the following current factors might cause you to move from the Ashland/Bayfield County area? **(mark all that apply)**

24%	Limited local employment opportunities	3%	Community is not accepting/welcoming
12%	Housing expenses too high	5%	Crime in the area
13%	Lack of desired/needed housing type	11%	High cost of living
36%	To be nearer friends/family	23%	High property taxes
6%	Lack of access to public transportation	18%	Other
25%	My health concerns		

8. In moving TO or WITHIN Ashland/Bayfield Counties, have you or someone in your household experienced difficulty finding housing for any of the following reasons? **(mark all that apply)**

22%	Available housing was too expensive	25%	Available housing was of poor quality
18%	Housing unavailable in desired location	6%	Available housing lacked needed amenities
0%	Community didn't welcome/accept my household	4%	Other
1%	Available housing was too big	18%	No difficulty experienced
6%	Available housing was too small	35%	Not applicable

9. What type of housing would best suit your current needs? **(mark one only)**

8%	Affordable single-family or "starter" home	2%	Apartment (multiple units in same building)
37%	Smaller, single-family home	11%	Senior housing (independent living)
20%	Larger, single-family home	3%	Assisted living facility
3%	Duplex or triplex (2-3 attached homes)	0%	Mobile home
5%	Townhome or condominium (3+ units)	8%	Other

10. Is there enough of the type of housing that best meets your current needs in your community?

Yes	Don't Know	No
17%	44%	39%

11. How much could you afford to pay per month (rent/mortgage) for a residence that meets your needs?

Under \$500	\$501 - \$800	\$801 - \$1,100	\$1,101 - \$1,500	\$1,501+
19%	38%	23%	14%	6%

12. How important are the following housing characteristics to you/your family?

	Not at all	Slightly	Moderately	Very
a. Three or more bedrooms	36%	20%	19%	25%
b. Two or more bathrooms	15%	18%	28%	39%
c. A garage	4%	7%	19%	70%
d. High speed Internet	6%	4%	19%	71%
e. A yard	4%	8%	21%	67%
f. Single story (everything on one level)	22%	16%	26%	36%

13. How important to you/your family is it that your residence is:

	Not at all	Slightly	Moderately	Very
a. In town	36%	20%	22%	22%
b. In the country	27%	22%	23%	28%
c. Near schools	70%	14%	12%	4%
d. Near childcare	86%	6%	5%	3%
e. Near medical services	14%	21%	37%	28%
f. Near shops/businesses	15%	25%	46%	14%
g. Near outdoor recreation	11%	16%	36%	37%

14. Within the next 5 years, do you think you, or someone in your household, will need:

	No	Maybe	Yes
a. Assisted living housing	63%	35%	3%
b. Memory care housing	74%	25%	1%
c. Housing designed for someone with a physical disability	63%	31%	6%
d. Housing for independent seniors	53%	37%	9%
e. Housing that can accommodate multiple generations	72%	24%	4%
f. Communal housing with shared amenities	79%	18%	2%
g. Low/No maintenance housing	47%	33%	20%
h. Housing that can accommodate a live-in caregiver	67%	30%	3%

15. Thinking about your city, village, or town in Ashland/Bayfield County, do you agree or disagree with the following statements?

	Generally Agree	No Opinion	Generally Disagree
a. Homes in my community are becoming too expensive.	49%	38%	13%
b. I want higher home prices in my community than in surrounding areas.	8%	43%	49%
c. The cost of housing will make it too expensive for me to remain here.	17%	29%	54%
d. My family and friends can't afford to live in my community.	15%	35%	50%
e. My community will be less desirable if there is more affordable housing.	12%	27%	61%
f. The value of my residence will decrease if we build more affordable housing.	17%	25%	58%
g. My taxes will go up if we build more affordable housing in my community.	22%	37%	41%
h. The quality of schools in my community will decline if we build more affordable housing.	8%	29%	63%
i. Rental housing in my community is generally not well-maintained.	44%	40%	16%
j. We need more seasonal worker/short-term housing in my community.	36%	47%	17%
k. We need to address homelessness/housing insecurity in my community.	49%	36%	15%

16. In your opinion, are there a sufficient number of housing options in your area for:

	Yes	No	Don't Know
a. Renters, in general	7%	64%	29%
b. People with lower incomes (households below \$35,000/year)	11%	54%	35%
c. People with middle incomes (households \$35,000 to \$75,000/year)	29%	40%	31%
d. People interested in downsizing	11%	43%	46%
e. People interested in living communally and sharing amenities	4%	36%	61%
f. Multi-generational families	5%	29%	66%
g. People with physical disabilities	7%	37%	56%
h. People with cognitive disabilities	6%	34%	60%
i. People in need of supported housing or assisted living	13%	37%	50%
j. People in need of emergency, transitional or rehabilitative housing	8%	39%	53%

17. With which gender do you identify?

Male	Female	Non-binary	Other	Prefer not to say
52%	44%	0%	1%	3%

18. What is your age?

18-24	25-34	35-44	45-54	55-64	65 and older
0%	4%	9%	14%	24%	49%

19. What is the highest level of education you have completed?

No High School or GED	High School or GED	Some Tech or College	2-Yr/Associate Degree	Bachelor's Degree	Professional or Grad Degree
1%	9%	16%	11%	33%	30%

20. What is your household's annual income range?

Less than \$50,000	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000+	Prefer not to say
31%	24%	18%	10%	3%	2%	12%

21. Please tell us how you identify your ethnicity. (*mark all that apply*)

2%	Asian American	6%	American Indian or Alaska Native
0%	Black or African American	0%	Native Hawaiian or Pacific Islander
91%	White or Caucasian	3%	Prefer not to say
2%	Hispanic/Latino/Latinx	1%	Other

Appendix D: Statistically Significant Differences by Subgroups

Current Housing Situation - Demographic Comparisons: For ease of presentation, Table D1 highlights the many statistically significant differences among demographic groupings (age, gender, etc.) and resident groupings (renter/owner, part-time/year-round, etc.) and their opinions regarding their current residence.

Respondents with higher incomes were more likely to strongly agree with eight out of the nine statements. The only statement in which there was not a statistically significant difference between lower and higher incomes was in the plan to buy a home in Ashland/Bayfield in the next five years. Those 45+ were significantly more likely to strongly agree with all the statements with two exceptions: buying a home in the area in five years (younger respondents were more likely to strongly agree) and property taxes affordability (there were no significant differences between younger and older respondents in regards to affordable property taxes).

Level of education and the size of household were also significant determinants of responses to this set of questions. Respondents with higher levels of education were more likely to strongly agree with most of the statements (more likely to say their rent/mortgage is affordable, more likely to say they can afford the upkeep on their residence, etc.) than respondents with less formal education. Respondents from households with 1-2 people were more likely to strongly agree their residence meets their needs, is large enough, is in good condition, they can afford the upkeep of their residence, and their rent/mortgage and utilities are affordable than households with more than two people.

Table D1: Statistically Significant Differences Among Demographic Groups re: Current Residence	
Current Housing Situation	More Likely to “Strongly Agree”
Residence large enough for household	<ul style="list-style-type: none"> • Respondents 45+ (83% vs. 64% of <45) • Respondents with household incomes of \$50,000+ (83% vs. 75% with household incomes of <\$50,000) • Homeowners (84% vs. 50% renters) • Households with 1-2 people (84% vs. 68% households with > two people) • Longer-term residents (82% vs. 77% of shorter-term residents)
Rent/Mortgage payment is affordable	<ul style="list-style-type: none"> • Respondents 45+ (64% vs. 52% of <45) • Respondents with a bachelor’s degree and higher (67% vs. 58% of respondents with less formal education) • Respondents with household incomes of \$50,000+ (65% vs. 56% with household incomes of <\$50,000) • Homeowners (64% vs. 47% renters) • Households with 1-2 people (65% vs. 53% households with > two people)
Utilities are affordable	<ul style="list-style-type: none"> • Respondents with a bachelor’s degree and higher (43% vs. 33% of respondents with less formal education) • Respondents with household incomes of \$50,000+ (41% vs. 33% with household incomes of <\$50,000) • White/Caucasian respondents (39% vs. 31% of respondents describing their race/ethnicity as something other than White/Caucasian) • Households with 1-2 people (40% vs. 27% households with > two people)

(cont.) Table D1: Statistically Significant Diff. Among Demographic Groups re: Current Residence

Current Housing Situation	More Likely to “Strongly Agree”
Can afford upkeep on residence	<ul style="list-style-type: none">• Male respondents (58% vs. 50% female)• Respondents 45+ (55% vs. 44% of <45)• Respondents with a bachelor’s degree and higher (59% vs. 48% of respondents with less formal education)• Respondents with household incomes of \$50,000+ (62% vs. 37% with household incomes of <\$50,000)• White/Caucasian respondents (55% vs. 43% of respondents describing their race/ethnicity as something other than White/Caucasian)• Homeowners (54% vs. 43% renters)• Households with 1-2 people (56% vs. 44% households with > two people)• Part-time residents (69% vs. 53% of year-round residents)
Residence meets household’s needs	<ul style="list-style-type: none">• Respondents 45+ (77% vs. 62% of <45)• Respondents with a bachelor’s degree and higher (79% vs. 72% of respondents with less formal education)• Respondents with household incomes of \$50,000+ (79% vs. 67% with household incomes of <\$50,000)• White/Caucasian respondents (76% vs. 66% of respondents describing their race/ethnicity as something other than White/Caucasian)• Homeowners (78% vs. 51% renters)• Households with 1-2 people (78% vs. 67% households with > two people)
Residence in good condition	<ul style="list-style-type: none">• Male respondents (72% vs. 65% female)• Respondents 45+ (70% vs. 54% of <45)• Respondents with a bachelor’s degree and higher (71% vs. 65% of respondents with less formal education)• Respondents with household incomes of \$50,000+ (75% vs. 54% with household incomes of <\$50,000)• White/Caucasian respondents (69% vs. 60% of respondents describing their race/ethnicity as something other than White/Caucasian)• Homeowners (70% vs. 50% renters)• Households with 1-2 people (70% vs. 61% households with > two people)• Part-time residents (80% vs. 68% of year-round residents)
Residence is safe	<ul style="list-style-type: none">• Respondents 45+ (82% vs. 75% of <45)• Respondents with a bachelor’s degree and higher (84% vs. 79% of respondents with less formal education)• Respondents with household incomes of \$50,000+ (85% vs. 74% with household incomes of <\$50,000)• Homeowners (84% vs. 64% renters)
Plan to buy home in Ashland/Bayfield County in the next five years	<ul style="list-style-type: none">• Respondents <45 (24% vs. 6% of 45+)• Renters (21% vs. 5% homeowners)• Households with >2 people (17% vs. 6% households with 1-2 people)
Property taxes are affordable	<ul style="list-style-type: none">• Respondents with a bachelor’s degree and higher (27% vs. 19% of respondents with less formal education)• Respondents with household incomes of \$50,000+ (25% vs. 19% with household incomes of <\$50,000)• White/Caucasian respondents (24% vs. 15% of respondents describing their race/ethnicity as something other than White/Caucasian)

Type of Housing that Best Suits Current Needs - Demographic Comparisons: Table D2 highlights the statistically significant differences among demographic groups and the type of housing that best meets their current needs.

Renters were more likely to say an affordable single-family “starter” home would best suit their current needs, while homeowners were more likely to say a smaller or larger, single-family home best meets their needs. Respondents over the age of 45, smaller households (1-2 people), and lower income respondents were more likely to say senior housing (independent living) best meets their current needs.

Table D2: Statistically Significant Differences Among Demographic Groups re: Housing Which Best Meets Current Needs	
Type of Housing	More Likely to Say this Type of Housing Best Meets Current Needs
Affordable single-family or “starter” home	<ul style="list-style-type: none"> • Renters (34% vs. 26% homeowners) • Respondents <45 (24% vs. 7% of 45+) • Respondents with household incomes of <\$50,000+ (15% vs. 6% with household incomes of \$50,000+)
Smaller, single-family home	<ul style="list-style-type: none"> • Homeowners (84% vs. 64% renters) • Households with 1-2 people (34% vs. 24% households with > two people) • Respondents with a bachelor’s degree and higher (37% vs. 28% of respondents with less formal education) • Respondents with household incomes of \$50,000+ (38% vs. 27% with household incomes of <\$50,000) • White/Caucasian respondents (34% vs. 24% of respondents describing their race/ethnicity as something other than White/Caucasian)
Larger, single-family home	<ul style="list-style-type: none"> • Homeowners (22% vs. 10% renters) • Households with >2 people (47% vs. 14% households with 1-2 people) • Male respondents (24% vs. 16% female) • Respondents <45 (37% vs. 19% of 45+) • Respondents with household incomes of \$50,000+ (26% vs. 12% with household incomes of <\$50,000)
Townhome or condominium (3+ units)	<ul style="list-style-type: none"> • Part-time residents (12% vs. 5% of year-round residents)
Senior housing (independent living)	<ul style="list-style-type: none"> • Respondents 45+ (14% vs. 1% of <45) • Households with 1-2 people (15% vs. 2% households with > two people) • Respondents with household incomes of <\$50,000+ (21% vs. 8% with household incomes of \$50,000+) • Longer-term residents (15% vs. 6% shorter-term residents)

Enough of the Type of Housing that Best Suits Needs - Demographic Comparisons: Table D-3 highlights the statistically significant differences among demographic groups and if they believe there is enough of the type of housing that best meets their current needs in their community.

The following demographic groups were less likely to say there is enough of the type of housing that best meets their current needs in their community: Female respondents, respondents <45, respondents with less formal education, respondents with incomes of <\$50,000, renters, and year-round residents. As noted in Table D2, three of these demographic groups (renters, those with <\$50,000 incomes, and those under 45) were more likely to say that an affordable, single-family or “starter” home would be the type of housing that would best suit their current needs.

Table D3: Statistically Significant Differences Among Demographic Groups: Enough Type of Housing That Best Meets Current Needs in Their Community	
Less Likely to Say There is Enough of the Type of Housing That Best Meets Current Needs	
•	Female respondents (26% vs. 44% male)
•	Respondents <45 (25% vs. 37% of 45+)
•	Respondents with less formal education (31% vs. respondents with a bachelor’s degree and higher)
•	Respondents with household incomes of <\$50,000 (22% vs. 41% with household incomes of \$50,000+)
•	Renters (19% vs. 38% homeowners)
•	Year-round residents (32% vs. 67% part-time residents)

Importance Placed on Housing Characteristics - Demographic Comparisons: Table D4 (next page) highlights the statistically significant differences among demographic groups and the importance placed on housing characteristics.

Respondents with household incomes of \$50,000 and above were much more likely to place high importance on a residence that contains three or more bedrooms, two or more bathrooms, a garage, and high speed internet, while respondents with less than \$50,000 annual household income placed more importance on having a yard and a residence with everything on one level.

Respondents younger than 45 placed high importance on three or more bedrooms high speed internet and a yard, while respondents 45 and above placed more importance on having a garage and single-story living. Not surprisingly, it was more important to households with more than two people that a residence have 3+ bedrooms and 2+ bathrooms than smaller households.

Table D4: Statistically Significant Differences Among Demographic Groups: Importance Placed on Housing Characteristics

Housing Characteristic	More Likely to Say this Characteristic is “Very” Important to Them/Their Family
Three or more bedrooms	<ul style="list-style-type: none"> • Part-time residents (36% vs. 24% of year-round residents) • Households with >2 people (55% vs. 17% households with 1-2 people) • Respondents <45 (42% vs. 22% of 45+) • Respondents with household incomes of \$50,000+ (29% vs. 15% with household incomes of <\$50,000) • Respondents describing their race/ethnicity as something other than White/Caucasian (32% vs. 24% White/Caucasian respondents)
Two or more bathrooms	<ul style="list-style-type: none"> • Part-time residents (60% vs. 42% of year-round residents) • Homeowners (46% vs. 24% renters) • Households with >2 people (54% vs. 41% households with 1-2 people) • Respondents with a bachelor’s degree and higher (47% vs. 40% of respondents with less formal education) • Respondents with household incomes of \$50,000+ (50% vs. 30% with household incomes of <\$50,000)
A garage	<ul style="list-style-type: none"> • Homeowners (74% vs. 44% renters) • Respondents 45+ (72% vs. 62% of <45) • Respondents with household incomes of \$50,000+ (76% vs. 59% with household incomes of <\$50,000)
High speed internet	<ul style="list-style-type: none"> • Homeowners (69% vs. 54% renters) • Respondents <45 (76% vs. 67% of 45+) • Respondents with a bachelor’s degree and higher (76% vs. 59% of respondents with less formal education) • Respondents with household incomes of \$50,000+ (76% vs. 54% with household incomes of <\$50,000)
A yard	<ul style="list-style-type: none"> • Homeowners (69% vs. 54% renters) • Households with >2 people (78% vs. 60% households with 1-2 people) • Respondents <45 (77% vs. 62% of 45+) • Respondents with household incomes of <\$50,000+ (69% vs. 54% with household incomes of \$50,000+)
Single story (everything on one level)	<ul style="list-style-type: none"> • Year-round residents (41% vs. 32% part-time residents) • Households with 1-2 people (45% vs. 18% households with > two people) • Female respondents (45% vs. 36% male) • Respondents 45+ (45% vs. 6% of <45) • Respondents with less formal education (49% vs. 33% of respondents with a bachelor’s degree and higher) • Respondents with household incomes of <\$50,000+ (51% vs. 33% with household incomes of \$50,000+) • Shorter-term residents (24% vs. 14% long-term residents)

Importance Placed on Location/Proximity to Services - Demographic Comparisons: Table D5 highlights the statistically significant differences among demographic groups and the importance they place on a residence’s location and proximity to services.

Respondents with household incomes of \$50,000+ placed higher importance on having a residence in the country and being near outdoor recreation, while respondents with less than \$50,000 household income placed more importance on living in town, near shops and businesses, and near medical services. Female respondents placed higher importance on living in town, near medical services, and near shops and businesses. Male respondents place higher importance on a residence being near outdoor recreation.

Table D5: Statistically Significant Differences Among Demographic Groups: Importance Placed on Residence Location and Proximity to Services	
Housing Characteristic	More Likely to Say this Characteristic is “Very” Important to Them/Their Family
In town	<ul style="list-style-type: none"> • Renters (35% vs. 13% homeowners) • Female respondents (21% vs. 11% male) • Respondents 45+ (17% vs. 6% of <45) • Respondents with household incomes of <\$50,000+ (24% vs. 10% with household incomes of \$50,000+) • Shorter-term residents (54% vs. 45% long-term residents)
In the country	<ul style="list-style-type: none"> • Homeowners (37% vs. 20% renters) • Respondents with household incomes of \$50,000+ (50% vs. 30% with household incomes of <\$50,000)
Near schools	<ul style="list-style-type: none"> • Households with >2 people (9% vs. 2% households with 1-2 people)
Near medical services	<ul style="list-style-type: none"> • Households with 1-2 people (31% vs. 16% households with > two people) • Female respondents (33% vs. 24% male) • Respondents 45+ (30% vs. 9% of <45) • Respondents with household incomes of <\$50,000+ (33% vs. 22% with household incomes of \$50,000+)
Near shops/businesses	<ul style="list-style-type: none"> • Renters (24% vs. 14% homeowners) • Households with 1-2 people (17% vs. 7% households with > two people) • Female respondents (21% vs. 10% male) • Respondents 45+ (16% vs. 5% of <45) • Respondents with household incomes of <\$50,000+ (22% vs. 10% with household incomes of \$50,000+)
Near outdoor recreation	<ul style="list-style-type: none"> • Part-time residents (56% vs. 36% of year-round residents) • Homeowners (38% vs. 26% renters) • Male respondents (41% vs. 33% female) • Respondents with a bachelor’s degree and higher (44% vs. 29% of respondents with less formal education) • Respondents with household incomes of \$50,000+ (42% vs. 29% with household incomes of <\$50,000)

Afford to Pay Per Month for Rent/Mortgage for a Residence That Meets Needs - Demographic Comparisons: Table D6 highlights the statistically significant differences among demographic groups and housing affordability.

Renters, year-round residents, respondents with less formal education, and respondents with household incomes of <\$50,000 were less likely to be able to afford a monthly rent/mortgage payment of more than \$800 for a residence that meets their needs.

Table D6: Statistically Significant Differences Among Demographic Groups: Rent/Mortgage Affordability	
Less Likely to Afford Paying More Than \$800/month on Rent/Mortgage for Residence that Meets Needs	
•	Year-round residents (44% vs. 76% of part-time residents)
•	Respondents with less formal education (32% vs. 61% of respondents with a bachelor’s degree and higher)
•	Respondents with household incomes of <\$50,000 (14% vs. 65% with household incomes of \$50,000+)
•	Homeowners (51% vs. 15% renters)
•	Long-term residents (43% vs. shorter-term residents)

Future Housing Needs - Demographic Comparisons: Table D7 highlights the statistically significant differences among demographic groups and the need for various housing accommodations in the next five years.

Residents with households of 1-2 people were more likely to say within the next five years they would need housing for independent seniors or no/low maintenance housing, while households with more than two people were more likely to say they would need housing that can accommodate multiple generations. Respondents with lower household incomes were more likely to say within the next five years they would need housing for independent seniors, or low/no maintenance housing.

Table D7: Statistically Significant Differences Among Demographic Groups: Need for Various Accommodations in the Next Five Years	
Housing Accommodation	More Likely to Say “Yes” They/Someone in Their Household Will Need Accommodation in the Next Five Years
Housing for independent seniors	<ul style="list-style-type: none"> • Renters (20% vs. 10% homeowners) • Households with 1-2 people (13% vs. 4% households with > two people) • Female respondents (15% vs. 8% male) • Respondents 45+ (13% vs. 1% of <45) • Respondents with household incomes of <\$50,000+ (19% vs. 7% with household incomes of \$50,000+) • Longer-term residents (13% vs. 7% of shorter-term residents)
Housing that can accommodate multiple generations	<ul style="list-style-type: none"> • Households with >2 people (11% vs. 4% households with 1-2 people)

(cont.) Table D7: Statistically Significant Differences Among Demographic Groups: Need for Various Accommodations in the Next Five Years	
Housing Accommodation	More Likely to Say “Yes” They/Someone in Their Household Will Need Accommodation in the Next Five Years
Low/No maintenance housing	<ul style="list-style-type: none"> • Renters (27% vs. 17% homeowners) • Households with 1-2 people (20% vs. 11% households with > two people) • Female respondents (23% vs. 14% male) • Respondents 45+ (20% vs. 7% of <45) • Respondents with household incomes of <\$50,000+ (28% vs. 12% with household incomes of \$50,000+) • Longer-term residents (20% vs. 14% of shorter-term residents)

Factors That Might Cause Residents to Move from Area - Demographic Comparisons: Table D8 highlights the statistically significant differences among demographic groups and the factors that might cause them to move from the Ashland/Bayfield County area.

Renters were more likely than homeowners to say limited local employment opportunities, high housing expenses, and lack of desired housing might cause them to leave the area, while homeowners were more likely to say their health concerns and high property taxes might cause them to leave the area. Respondents from households with more than two people were more likely to say limited local employment opportunities, and the high cost of living might cause them to leave, while respondents from smaller households (1-2 people) were more likely to say their health concerns or to be closer to family/friends might cause them to leave.

Table D8: Statistically Significant Differences Among Demographic Groups: Factors Which Might Cause Respondents to Move from the Ashland/Bayfield County Area	
Factor	More Likely to Say Factor Would Cause Them to Move from the Ashland/Bayfield County Area
Limited local employment opportunities	<ul style="list-style-type: none"> • Year-round residents (21% vs. 7% part-time residents) • Households with >2 people (45% vs. 14% households with 1-2 people) • Renters (33% vs. 19% homeowners) • Respondents <45 (62% vs. 14% of 45+) • Respondents describing their race/ethnicity as something other than White/Caucasian (25% vs. 19% White/Caucasian respondents) • Longer-term residents (83% vs. 74% of shorter-term residents)
Housing expenses too high	<ul style="list-style-type: none"> • Renters (33% vs. 12% homeowners) • Respondents <45 (21% vs. 13% of 45+) • Respondents with household incomes of <\$50,000+ (20% vs. 11% with household incomes of \$50,000+)
Lack of desired/needed housing type	<ul style="list-style-type: none"> • Renters (30% vs. 9% homeowners) • Female respondents (14% vs. 8% male) • Respondents <45 (20% vs. 10% of 45+)
To be nearer friends/family	<ul style="list-style-type: none"> • Households with 1-2 people (35% vs. 24% households with > two people) • Respondents with a bachelor’s degree and higher (38% vs. 27% of respondents with less formal education) • Respondents with household incomes of \$50,000+ (36% vs. 29% with household incomes of <\$50,000)

(cont.) Table D8: Statistically Significant Differences Among Demographic Groups: Factors Which Might Cause Respondents to Move from the Ashland/Bayfield County Area	
Factor	More Likely to Say Factor Would Cause Them to Move from the Ashland/Bayfield County Area
My health concerns	<ul style="list-style-type: none"> • Part-time residents (45% vs. 31% of year-round residents) • Homeowners (32% vs. 23% renters) • Households with 1-2 people (37% vs. 13% households with > two people) • Respondents 45+ (36% vs. 6% of <45) • Respondents with household incomes of <\$50,000+ (36% vs. 30% with household incomes of \$50,000+)
High cost of living	<ul style="list-style-type: none"> • Households with >2 people (16% vs. 11% households with 1-2 people) • Respondents with less formal education (15% vs. 9% of respondents with a bachelor's degree and higher)
High property taxes	<ul style="list-style-type: none"> • Homeowners (32% vs. 12% renters) • Respondents with less formal education (34% vs. 24% of respondents with a bachelor's degree and higher) • Longer-term residents (32% vs. 21% of shorter-term residents)

Housing Challenges in Moving to or within Ashland/Bayfield Counties - Demographic

Comparisons: Table D9 highlights the statistically significant differences among demographic groups and housing difficulties they or someone in their household has experienced when moving to or within Ashland/Bayfield Counties.

Households with more than two people, year-round residents, renters, and those under the age of 45 were more likely to report they or someone in their household had difficulty finding quality housing that they could afford, in a desired location. Renters and younger respondents also were more likely to say available housing was too small.

Table D9: Statistically Significant Differences Among Demographic Groups: Challenges Experienced when Moving to or within Ashland/Bayfield Counties	
Housing Difficulty/Challenge	More Likely to Have Experienced this Housing Challenge
Available housing was too expensive	<ul style="list-style-type: none"> • Year-round residents (18% vs. 6% part-time residents) • Households with >2 people (28% vs. 14% households with 1-2 people) • Renters (36% vs. 15% homeowners) • Female respondents (20% vs. 13% male) • Respondents <45 (36% vs. 14% of 45+) • Respondents with household incomes of <\$50,000+ (25% vs. 14% with household incomes of \$50,000+)
Housing unavailable in desired location	<ul style="list-style-type: none"> • Year-round residents (17% vs. 4% part-time residents) • Households with >2 people (26% vs. 14% households with 1-2 people) • Renters (34% vs. 15% homeowners) • Respondents <45 (40% vs. 13% of 45+) • Shorter-term residents (22% vs. 14% of long-term residents)
Available housing was too small	<ul style="list-style-type: none"> • Renters (16% vs. 4% homeowners) • Respondents <45 (15% vs. 4% of 45+)
Available housing was of poor quality	<ul style="list-style-type: none"> • Year-round residents (18% vs. 6% part-time residents) • Households with >2 people (30% vs. 14% households with 1-2 people) • Renters (30% vs. 16% homeowners) • Respondents <45 (41% vs. 14% of 45+) • Shorter-term residents (24% vs. 14% of long-term residents)

Economic Challenges due to COVID-19 - Demographic Comparisons: Table D10 highlights the statistically significant differences among demographic groups and their level of concern regarding the economic downturn caused by the pandemic.

Although relatively low percentages of the survey sample were “very concerned” with being able to pay their current rent or mortgage or felt they might need to move because of economic challenges due to COVID-19, renters were more likely than homeowners to be very concerned about these two possibilities. Lower income respondents were more likely to be very concerned about their ability to pay their current rent/mortgage.

Table D10: Statistically Significant Differences Among Demographic Groups: Concern Regarding Economic Downturn Caused by COVID-19	
Concern	More Likely to Say They are “Very Concerned”
Being able to pay current rent/mortgage	<ul style="list-style-type: none"> • Renters (16% vs. 5% homeowners) • Respondents with household incomes of <\$50,000+ (11% vs. 4% with household incomes of \$50,000+)
Needing to move away from area	<ul style="list-style-type: none"> • Renters (7% vs. 2% homeowners)

Sufficient Number of Housing Options - Demographic Comparisons: Table D11 highlights the statistically significant differences among demographic groups and their opinions regarding housing supply in their area.

Year-round residents were less likely than part-time residents to say sufficient housing options were available in their area for renters, people with middle incomes, people interested in downsizing, housing for multi-generational families, and housing for people with cognitive difficulties. Males were more likely than females to say there is a sufficient supply of housing for renters, people with lower incomes, and people with middle incomes. Respondents with less formal education were more likely to say there is sufficient housing in their area for people with lower incomes, people with cognitive difficulties, people in need of supportive living, and people in need of emergency, transitional or rehabilitative housing.

Table D11: Statistically Significant Differences Among Demographic Groups: Sufficient Number of Housing Options in the Area	
Housing Options For:	More Likely to Say There is Sufficient Number of Housing Options in the Area
Renters, in general	<ul style="list-style-type: none"> • Part-time residents (43% vs. 13% of year-round residents) • Homeowners (16% vs. 9% renters) • Male respondents (20% vs. 9% female) • Respondents 45+ (16% vs. 9% of <45)
People with lower incomes (households below \$35,000/year)	<ul style="list-style-type: none"> • Male respondents (23% vs. 13 female) • Respondents with less formal education (25% vs. 12% of respondents with a bachelor’s degree and higher)
People with middle incomes (households \$35,000 to \$75,000/year)	<ul style="list-style-type: none"> • Part-time residents (60% vs. 43% of year-round residents) • Homeowners (46% vs. 31% renters) • Male respondents (50% vs. 37% female) • Respondents with less formal education (48% vs. 41% of respondents with a bachelor’s degree and higher)

(cont.) Table D11: Statistically Significant Differences Among Demographic Groups: Sufficient Number of Housing Options in the Area	
Housing Options For:	More Likely to Say There is Sufficient Number of Housing Options in the Area
People interested in downsizing	<ul style="list-style-type: none"> • Part-time residents (40% vs. 26% of year-round residents) • Male respondents (30% vs. 23% female)
Multi-generational families	<ul style="list-style-type: none"> • Part-time residents (42% vs. 21% of year-round residents)
People with cognitive difficulties	<ul style="list-style-type: none"> • Part-time residents (25% vs. 13% of year-round residents) • Renters (26% vs. 13% homeowners) • Respondents with less formal education (18% vs. 11% of respondents with a bachelor's degree and higher) • Respondents with household incomes of <\$50,000* (18% vs. 11% with household incomes of \$50,000*) • Respondents describing their race/ethnicity as something other than White/Caucasian (23% vs. 13% White/Caucasian respondents)
People in need of supported housing or assisted living	<ul style="list-style-type: none"> • Respondents with less formal education (30% vs. 15% of respondents with a bachelor's degree and higher) • Respondents describing their race/ethnicity as something other than White/Caucasian (30% vs. 21% White/Caucasian respondents)
People in need of emergency, transitional or rehabilitative housing	<ul style="list-style-type: none"> • Respondents with less formal education (24% vs. 10% of respondents with a bachelor's degree and higher) • Respondents describing their race/ethnicity as something other than White/Caucasian (26% vs. 15% White/Caucasian respondents)

Opinions about Housing and Related Issues in Respondent's City, Village, or Town -

Demographic Comparisons: Table D12 (next two pages) highlights the numerous statistically significant differences among demographic groups and the level of agreement to 11 statements about housing in a respondent's community.

There is a high degree of consistency in these significant differences in regards to gender, household income, and if a respondent rents their residence – female respondents, renters, and respondents with household incomes of less than \$50,000 were more likely to generally agree that homes in their area are becoming too expensive, the cost of housing will make it too expensive to remain in the area, family and friends cannot afford to live in the area, and homelessness/housing insecurity needs to be addressed in their community. Homeowners and males were more likely to agree that their community will be less desirable, and their home value will decline, if more affordable housing is built. Respondents with higher household incomes were more likely to agree that they want higher home prices in their community than in surrounding areas, and that the quality of schools in their community will decline if more affordable housing is built.

Respondents with less formal education were more likely to agree that homes in their community were becoming too expensive, the cost of housing will make it too expensive to remain in the area, and their family/friends cannot afford to live in the area. Respondents with higher levels of education were more likely to agree that more housing is needed for seasonal/short-term workers, and that homelessness/housing insecurity should be addressed in their community.

White/Caucasian respondents were more likely to agree their community needs to address homelessness and housing insecurity. Respondents who self-describe as other than White/Caucasian were more likely to agree their family/friends cannot afford to live in their community, more affordable housing in their community will lead to increased taxes, a decline in the value of their residence and their schools, and their community will be less desirable.

Year-round residents were more likely to agree that the cost of housing will make it too expensive to remain in the area, that rental housing in their community was generally not well-maintained, and homelessness and housing insecurity should be addressed in their community. Part-time residents are more likely to generally agree they want higher home prices in their community than in surrounding areas, and more affordable housing in their community will lead to increased taxes, a decline in the value of their residence and their schools, and their community will be less desirable.

Table D12: Statistically Significant Differences Among Demographic Groups: Housing Statements about Respondents' City, Village, or Town	
Statement	More Likely to Generally Agree with the Statement
Homes in my community are becoming too expensive	<ul style="list-style-type: none"> • Renters (96% vs. 79% homeowners) • Female respondents (85% vs. 77% male) • Respondents with less formal education (88% vs. 74% of respondents with a bachelor's degree and higher) • Respondents with household incomes of <\$50,000* (93% vs. 73% with household incomes of \$50,000+)
I want higher home prices in my community than in surrounding areas	<ul style="list-style-type: none"> • Part-time residents (49% vs. 12% of year-round residents) • Homeowners (16% vs. 0% renters) • Respondents with household incomes of \$50,000+ (19% vs. 5% with household incomes of <\$50,000)
The cost of housing will make it too expensive for me to remain here	<ul style="list-style-type: none"> • Year-round residents (28% vs. 17% part-time residents) • Renters (60% vs. 24% homeowners) • Female respondents (35% vs. 22% male) • Respondents with less formal education (40% vs. 19% of respondents with a bachelor's degree and higher) • Respondents with household incomes of <\$50,000* (51% vs. 18% with household incomes of \$50,000+)
My family and friends can't afford to live in my community	<ul style="list-style-type: none"> • Renters (37% vs. 26% homeowners) • Female respondents (32% vs. 23% male) • Respondents with less formal education (33% vs. 22% of respondents with a bachelor's degree and higher) • Respondents with household incomes of <\$50,000* (40% vs. 21% with household incomes of \$50,000+) • Respondents describing their race/ethnicity as something other than White/Caucasian (40% vs. 26% White/Caucasian respondents)

(cont.) Table D12: Statistically Significant Differences Among Demographic Groups: Housing Statements about Respondents' City, Village, or Town

Statement	More Likely to Generally Agree with the Statement
My community will be less desirable if there is more affordable housing	<ul style="list-style-type: none"> • Part-time residents (33% vs. 19% of year-round residents) • Homeowners (21% vs. 11% renters) • Male respondents (24% vs. 15% female) • Respondents with less formal education (28% vs. 14% of respondents with a bachelor's degree and higher) • Respondents describing their race/ethnicity as something other than White/Caucasian (30% vs. 19% White/Caucasian respondents)
The value of my residence will decrease if we build more affordable housing	<ul style="list-style-type: none"> • Part-time residents (35% vs. 22% of year-round residents) • Homeowners (26% vs. 7% renters) • Male respondents (27% vs. 18% female) • Respondents with less formal education (32% vs. 17% of respondents with a bachelor's degree and higher) • Respondents describing their race/ethnicity as something other than White/Caucasian (37% vs. 22% White/Caucasian respondents)
My taxes will go up if we build more affordable housing in my community	<ul style="list-style-type: none"> • Part-time residents (50% vs. 37% of year-round residents) • Homeowners (40% vs. 22% renters) • Respondents with less formal education (53% vs. 26% of respondents with a bachelor's degree and higher) • Respondents describing their race/ethnicity as something other than White/Caucasian (51% vs. 37% White/Caucasian respondents)
The quality of schools in my community will decline if we build more affordable housing	<ul style="list-style-type: none"> • Part-time residents (20% vs. 12% of year-round residents) • Male respondents (16% vs. 8% female) • Households with >2 people (18% vs. 11% households with 1-2 people) • Respondents with household incomes of \$50,000+ (14% vs. 8% with household incomes of <\$50,000) • Respondents with less formal education (20% vs. 8% of respondents with a bachelor's degree and higher) • Respondents describing their race/ethnicity as something other than White/Caucasian (24% vs. 12% White/Caucasian respondents)
Rental housing in my community is generally not well-maintained	<ul style="list-style-type: none"> • Year-round residents (67% vs. 53% part-time residents) • Households with >2 people (75% vs. 63% households with 1-2 people) • Respondents <45 (79% vs. 64% of 45+)
We need more seasonal worker/short-term housing in my community	<ul style="list-style-type: none"> • Renters (78% vs. 63% homeowners) • Female respondents (73% vs. 58% male) • Respondents <45 (75% vs. 63% of 45+) • Respondents with a bachelor's degree and higher (70% vs. 58% of respondents with less formal education)
We need to address homelessness/housing insecurity in my community	<ul style="list-style-type: none"> • Year-round residents (68% vs. 52% part-time residents) • Renters (83% vs. 65% homeowners) • Female respondents (76% vs. 60% male) • Respondents <45 (77% vs. 66% of 45+) • Respondents with a bachelor's degree and higher (71% vs. 62% of respondents with less formal education) • Respondents with household incomes of <\$50,000+ (74% vs. 66% with household incomes of \$50,000+) • White/Caucasian respondents (68% vs. 57% of respondents describing their race/ethnicity as something other than White/Caucasian)