



PLAN COMMISSION

September 15, 2020 at 6:30 PM via Go To Meeting

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AGENDA

1. Call to Order and Roll Call
2. Approval of Agenda
3. Consent Agenda
 - a. Approval of minutes from the August 18, 2020 Plan Commission Meeting
4. Public Comment (non-agenda items)
5. Action Items:
 - a. Public Hearing and Vote on a Conditional Use Permit request to allow a Clinic use for an ultrasound machine and associated services at 522 Chapple Avenue, zoned Mixed Residential/Commercial (MRC). Applicant: Eva Thewis on behalf of Chequamegon Pregnancy Center
 - b. Public Hearing and Vote on a Conditional Use Permit request to allow a Veterinary Clinic for small and large animals on parcel #201-04896-0000, a 35 acre lot located on Sanborn Avenue directly across from Fellman Drive, zoned: Future Development (FD), Applicant: Trevor Provost and Tim Dykstra on behalf of FMK Properties, LLC
 - c. Offer to purchase two (2) parcels of City-owned land, parcels #201-01061-0000 and #201-01406-0000, located on the southeastern corner of US Highway 2 and Stuntz Avenue, zoned: City Center (CC) and Gateway-Overaly (G-O) district. Applicant: Lucy Koivisto and Michael Tuttle on behalf of MI Copper Cup LLC (DBA Copper Cup)
6. Announcements/Reports/Comments/Questions
7. Adjournment

City of Ashland – Plan Commission Meeting Minutes

A meeting of the Ashland Plan Commission was held on **Tuesday, August 18, 2020 at 6:30 p.m.** via GoToMeeting.

Committee Members Present: Katie Gellatly, David Mettille, John Beirl, Matt Mackenzie, Mayor Lewis

Committee Members Absent: Laurie Gregor

Staff Present: Megan McBride, Lucas Phillips

Mayor Lewis opened the meeting at 6:30 p.m.

Agenda

1) Approval of Agenda

Motion to approve the agenda by John Beirl, seconded by Mayor Lewis. Passed unanimously.

2) Consent Agenda

Motion to approve the minutes from the June 23, 2020 Plan Commission meeting by John Beirl. Seconded by Katie Gellatly. Passed unanimously.

3) Public Comment (non-agenda items)

None

4) Projects/Discussions

- a) Discussion and recommendation to Council regarding a request to vacate the portion of undeveloped 44th Avenue East located north of Lake Park Road

Megan McBride provided background information regarding the requested Right-of-Way vacation, and informed Commission members that the right-of-way in question is adjacent only to properties owned by the applicant. The right-of-way requested for vacation stretches from Lake Park Rd to Lake Superior, and Public Works has no intended future use for it. The applicant would like to vacate the portion of right-of-way for the purpose of consolidating their land into a single parcel. Additionally, it was brought to Megan's attention by City Attorney Tyler Wickman that this property owner has had issues in the past with fishers and smelters leaving litter on this property under the assumption that this is public land, so vacating this ROW will allow the property owner to enforce trespassing violations, as well as consolidate their property.

Motion to recommend approval of the right-of-way vacation request and forward to City Council by Matt Mackenzie. Seconded by John Beirl. Passed unanimously.

5) Discussion Items

a) Discussion related to community property maintenance and Comprehensive Plan recommendations

Megan McBride provided updates regarding the City's Code Enforcement efforts, as the Comprehensive Plan had recommended increased enforcement of existing Property Maintenance ordinances. Commissioner Mackenzie recommended continuing to increase enforcement, as existing efforts have been successful, but have also shown that there is still a need for continued and possibly increased property maintenance enforcement in the community. Commissioner Mackenzie recommended requesting that Property Maintenance enforcement is expanded to possibly include the police department helping with enforcement, as he feels that the existing need for enforcement is too great for one person to handle.

Megan McBride explained how Property Maintenance has been impacted by COVID-19. She explained that the priorities for this summer have been shifted to focus solely on long grass and garbage, with primary structure concerns (siding, roofing, garages, etc.) having been granted extensions to summer 2021. She explained that vacant properties have been mowed at the City's direction, with the costs being forwarded to the property owner via a lien on the property. She explained the Property Maintenance enforcement process, and how the City gives property owners several chances to comply before moving forward with citations or other legal actions.

Mayor Lewis explained that the City had also experienced difficulties in finding someone to mow grass on behalf of the City this summer, but this has since been rectified and now the City is able to address these properties with excessively long grass.

Megan McBride elaborated that the Planning department has been evaluating a more efficient way to handle Property Maintenance concerns throughout this summer – evaluating priorities and processes for handling concerns in a way that does not rely solely on neighbor complaints. She encouraged Commission members to provide feedback on what they have seen, or any feedback they receive from the community.

John Beirl cited concerns over long grass and weeds out at the Timeless Timber site, and suggested that the City should address that as a way of setting an example, but also improving the chances of having a successful RFP at that site.

Matt Mackenzie recommended that the City consider hiring an LTE during the summer, or find some other way to increase staff time to address property maintenance concerns.

6) Announcements/Reports/Questions

a) Updates on Main Street Program and Downtown Building Improvement Grant Program

Megan McBride updated the Commission on the progress of the Downtown Building Improvement Grant program (formerly referred to as the Façade Improvement Program), and how the focus has shifted to not only focus on façade/cosmetic

improvements, but also health and safety improvements to the structure. The RFP has been released, and proposals are due back the beginning of September.

Megan also provided additional updates on developments that are ongoing in the City, including that the 509-515 Main St W buildings have finally sold. The property owner is soliciting feedback on what the community would like to see. The new property owner will be working with the Main Street Program and WEDC to market the storefronts, and they currently plan to develop the upper floors into a mixture of market-rate and affordable housing, as well as potential commercial uses.

b) Updates on Strategic Demolition planning activities

Megan McBride explained that the City has the ability to utilize CDBG Housing Revolving Loan Fund money to address residential slum and blight properties within the City, as is identified as a goal in the Comprehensive Plan. She explained that the County is considering partnering with the City to pass along parcels that are up for auction due to back taxes. Megan said that she has already been in touch with a few developers with backgrounds in affordable housing to gauge interest. Megan has been working on putting together an inventory of potential houses for demolition to see how much it would cost to obtain the properties that are of a highest concern.

7) Adjournment

Motion to adjourn by David Mettille. Seconded by John Beirl. Passed unanimously.
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Meeting was adjourned at 7:10 pm. Minutes done by Lucas Phillips.

STAFF REPORT

Plan Commission – September 9, 2020

Agenda Item # 5a: **Public Hearing and Consideration of a Conditional Use Permit Request to allow a Clinic use**

Zoning District: **Mixed Residential/Commercial (MRC)**

Property Address: **522 Chapple Avenue**

Parcel #: **201-04585-0100**

Applicant: **Eva Thewis on behalf of Chequamegon Pregnancy Center**

Staff Contact: **Megan McBride**

Background

The applicant, Eva Thewis, on behalf of the Chequamegon Pregnancy Center, is requesting a Conditional Use Permit (CUP) to allow for a Clinic use in the Wilmarth Mansion at 522 Chapple Avenue. The property is currently owned by Impact 7. The Chequamegon Pregnancy Center began leasing space in the mansion as of September 1, 2019, for the purpose of establishing their non-profit organization. The property is located in the Mixed Residential/Commercial (MRC) zoning district, in which a Clinic is a conditional use.

The addition of an ultrasound machine with associated staff and services constitutes a new use on the site, and thus constitutes the need for a CUP based on the current definition of "Clinic" in the UDO. A clinic is defined as "an establishment operated by one or more physicians, dentists, chiropractors, mental health professionals, or other licensed practitioners of the healing arts for the examination and treatment of persons solely on an outpatient basis." This definition fits the intent of the future use of the ultrasound machine for outpatient services, operated by licensed professionals, to complement the services they already offer to new families.

Standards for Conditional Use Review

The City of Ashland's Unified Development Ordinance Section 3.9 (C) Conditional Use Permit – Approval Criteria (and all subsections thereof), create the legal framework to regulate, administer, and enforce the conditional use standards for the City of Ashland. The following decision criteria were used to review the submitted conditional use:

1. **Consistency with Comprehensive Plan.** The proposed use is consistent with the goals and principles established in the Comprehensive Plan, which emphasizes the importance of attracting and retaining young families as a means of adding vibrancy and diversity to the area. The requested clinic use for the addition of an ultrasound machine at 522 Chapple would further support the family planning services provided by the Chequamegon Pregnancy Center at this location, and expand the services they are able to provide to individuals "on their parenthood journey."
2. **Compatibility.** The proposed use is compatible with the other existing professional service uses within the Wilmarth Mansion, and the addition of an ultrasound in the building would not impact the compatibility of the site with surrounding, primarily residential, uses.

3. **Importance of Services to the Community.** The addition of an ultrasound machine as requested will further augment the important services already provided by the Chequamegon Pregnancy Center at this location. They currently offer support services and resources “to help women and their partners during the journey of an unplanned pregnancy” (see attached cover letter). The addition of an ultrasound machine will add an additional tool for providing this support, particularly given that all of these services are provided free of charge.
4. **Neighborhood Protections.** The requested Clinic use would not require any additional neighborhood protections. The ultrasound machine will be an addition to the existing services offered through the Chequamegon Pregnancy Center at 522 Chapple Avenue, and is not anticipated to have any significant impacts on traffic flow or building use which would warrant the need for new neighborhood protections. Adequate off-street parking already exists on site, so no additional parking would be required through the addition of this zoning use.
5. **Conformance with Other Requirements:** The development must conform to all other provisions of the UDO, including the intent of the zoning district(s) in which the property is located. Part of the intent of the Mixed Residential/Commercial (MRC) district in which this property is located is to “allow the preservation and enhancement of existing commercial uses that are compatible with the predominantly residential character of the area, and the vision for the area as expressed in the City’s Comprehensive Plan.” The addition of an ultrasound machine will not create negative impacts on the surrounding residential uses, and the site already provides adequate on- and off-street parking to accommodate clients. Therefore, this use is compatible with the intent of the MRC zoning district and will fit with the existing adjacent residential uses.

Review Recommendation

Staff recommends APPROVAL of the Conditional Use Permit.

Additionally, as a Public Hearing is scheduled for the proposed Conditional Use Permit, the Plan Commission should hear all input from the public prior to making a decision. The required Class 2 public hearing notice was given, and letters were sent to property owners within 200 feet of the proposed development.

Approvals are based on background information provided by the applicant and known conditions. Deviations from this information may be considered a change in the application and reconsideration and possible revision to the approvals may be made by the Plan Commission and Common Council.



522 Chapple Avenue, Ashland, Wisconsin 54806 | (715) 682-1125

City of Ashland
Conditional Use Permit Request

August 24, 2020

Mayor Deb Lewis and Common Council
City of Ashland
601 Main Street West
Ashland, WI 54806

Dear Ashland Leadership:

On September 1, 2019 the Board of Directors of the Chequamegon Pregnancy Center signed a lease with Impact Seven, a Wisconsin corporation and owner of the Wilmarth Mansion, for the purpose of establishing our non-profit organization. The Chequamegon Pregnancy Center seeks to help women and their partners during the journey of an unplanned pregnancy. We assist with education regarding birthing options, we offer life skills and support, and our boutique has complimentary infant and toddler items. Simply put, we help to assist them on their parenthood journey. We offer baby goods, services and encouragement; however, we do not provide direct financial support to the mothers.

We have raised a sizable amount of funds that have allowed us to hire a full-time executive director, fund operating expenses, and set aside a monetary amount for the purpose of procuring an ultrasound machine. In networking with other pregnancy centers throughout the country, we've found that an ultrasound machine is a valuable tool in establishing the viability of the child – it is medically foundational to establishing the reality of a pregnancy and allows us to provide direct support to the pregnant mother. Following the initial visit, we continue providing support up to two years to assure a positive and hopeful future for mom and baby, as well as the father. All of our services are free and confidential.

The time for purchasing the ultrasound machine has come and we've learned due to the existing zoning requirements of the Wilmarth Mansion – *Residential/Commercial* – we must seek a conditional approval from the City of Ashland in order to use the ultrasound service at this location. This addition to our non-profit organization will designate us as a medical clinic and thus needs approval.

We therefore ask for your favorable review of our application. Thank you very much for your time and consideration.

Sincerely,


Eva Thewis, RN

Vice Chair – Medical Supervision & Internal Affairs,
Board of Directors of the Chequamegon Pregnancy Center

522 Chapple Ave Aerial Map



9/10/2020, 7:18:27 PM

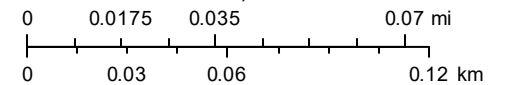
Lines

Override 1

Parcel Labels

Parcel Mapping

1:2,257



City of Ashland Public Works Department, GIS Division
PICTOMETRY INTL

STAFF REPORT

Plan Commission – September 9, 2020

Agenda Item # 5b: **Public Hearing and Consideration of a Conditional Use Permit Request to allow a Veterinary Clinic for Small and Large Animals**

Zoning District: **Future Development (FD); Gateway Overlay (GTWY-O)**

Property Address: **Sanborn Avenue directly across from Fellman Drive**

Parcel #: **201-04896-0000**

Applicant: **Trevor Provost and Tim Dykstra on behalf of Margaret Koosmann (Ashland Area Veterinary Clinic)**

Staff Contact: **Megan McBride**

Background

Trevor Provost of C&S Design and Tim Dykstra of Dykstra Construction have submitted a Conditional Use Permit (CUP) application on behalf of Margaret Koosmann (owner of Ashland Area Veterinary Clinic) to allow a "Veterinary Clinic: Small and Large Animals" on parcel #201-04896-0000. This parcel is located on Sanborn Avenue, directly across from Fellman Drive, and is located in the Future Development (FD) and Gateway Overlay (GTWY-O) zoning districts. The applicant's practice, Ashland Area Veterinary Clinic, is currently located at 2700 Farm Rd in Ashland. She leases this building, but is requesting the subject CUP for the purpose of constructing a new building and relocating to Sanborn Avenue.

Ashland Area Veterinary Clinic treats both small and large animals, and the move to this more centrally located site will allow them to continue to service their clients and expand the practice while remaining in the City of Ashland. They currently employ four (4) full-time doctors, one (1) full-time office manager, three (3) full-time receptionists, one (1) full-time vet tech, three (3) full-time vet assistants, and eight (8) part-time staff.

Approval of the requested CUP would be contingent upon approval of the full Site Plan by Plan Commission.

Standards for Conditional Use Review

The City of Ashland's Unified Development Ordinance Section 3.9 (C) Conditional Use Permit – Approval Criteria (and all subsections thereof), create the legal framework to regulate, administer, and enforce the conditional use standards for the City of Ashland. The following decision criteria were used to review the submitted conditional use:

1. **Consistency with Comprehensive Plan.** The proposed development is consistent with the goals and principles established in the Comprehensive Plan, which specifically states that the City will not "permit development outside our city's core, so that demand can be channeled for greatest economic impact" (p. 19). While a veterinary clinic for small and large animals would not be a compatible use in the City Center district, this location along the 800 block of Sanborn Avenue is more centrally located than their current location on Farm Rd adjacent to Binsfield Rd. This will not only help an existing business to expand and construct a new building that meets their needs, while also drawing the 16 full-time and 18 part-time jobs, along with their wide reach of clients, closer to other businesses and services in the economic center of the City.

2. **Compatibility.** The proposed use is compatible with the existing predominately residential uses in the vicinity of the proposed new vet clinic location. This is a relatively low-impact commercial use, with operations taking place indoors and standard hours of 9:00am- 5:00pm on weekdays, with the exception of emergency visits. The size of the lot, 35 acres, ensures that through proper site planning, setbacks and screening/buffering can be utilized to prevent any negative impacts on neighboring properties such as headlights from traffic coming and going from the site at late hours from emergency calls, or any noises or exterior lighting added by this use. The lot is also already served by City utilities, so no additional public infrastructure would be needed to support this project.
3. **Importance of Services to the Community.** Ashland Area Vet Clinic services clients with both small and large animals from all across the region, providing medical services to area animals while also creating another draw to the community which creates larger impact on the local economy.
4. **Neighborhood Protections.** Neighborhood protections will be particularly important with this proposed use on the subject property given the mix of residential uses also in the vicinity and located directly adjacent to the lot. Landscaping and other methods for buffering shall be incorporated into the site plan, along with adequate setbacks from residential uses, to ensure that noises, lights other impacts of this commercial use will not adversely impact neighboring properties. Additionally, the location in the Gateway Overlay (G-O) zoning district will ensure items such as landscaping, orientation of the building to block outdoor areas for animals, and overall appearance of the building to be considered through site plan evaluation for compatibility of this highly visible overlay district. Approval of this Conditional Use Permit shall be contingent upon approval of the full Site Plan at a later Plan Commission meeting.
5. **Conformance with Other Requirements:** The development must conform to all other provisions of the UDO, including the intent of the Future Development (FD) and Gateway Overlay (GTWY-O) zoning districts in which it is located. The intent of the FD district is primarily related to land which is not served by municipal water and sewer. As utilities are available to land in this district, as is the case for this particular property, it recommends promoting “economical uses” which are compatible with the size and location of the property.

Review Recommendation

Staff recommends APPROVAL of the Conditional Use Permit contingent upon the following conditions:

- Approval of Site Plan by Plan Commission, including adequate landscaping and screening to provide neighbor protections and ensure compatibility with location on Sanborn Ave in the Gateway-Overlay (GTWY-O) district.

Additionally, as a Public Hearing is scheduled for the proposed Conditional Use Permit, the Plan Commission should hear all input from the public prior to making a decision. The required Class 2 public hearing notice was given, and letters were sent to property owners within 200 feet of the proposed development.

Approvals are based on background information provided by the applicant and known conditions. Deviations from this information may be considered a change in the application and reconsideration and possible revision to the approvals may be made by the Plan Commission and Common Council.



Margaret M. Koosmann, DVM

September 10, 2020

Hello my name is Margaret Koosmann and I am a veterinarian and Ashland Area Veterinary Clinic. I recently purchased that practice following the passing of my boss Gretchen Wilson this spring. I am a 2006 graduate of Mellen High-school, 2010 graduate of Northland College, and a 2015 graduate of the University of Wisconsin School of Veterinary Medicine. I have been practicing in Ashland since June 1, 2015.

I am currently renting the building where AAVC has resided since 1990. I employ four full time doctors, one full time office manager, three full time receptionists, one full time vet tech and three full time vet assistants. I also provide work for eight other part time staff. The clinic is open Monday through Friday from 9 am to 5 pm and operates 24/7 answering all emergency calls for large and small animal. I am in the process of purchasing land and looking to build a new clinic at this time.

It is my intention to keep the business in the city of Ashland and continue to provide high quality care for our patients. My clientele spans from all the way from two hours into the Upper Peninsula of Michigan, to Duluth, down to Cable, to Park Falls and everywhere in between. Although I see clients from all over the area, it is important for us to remain in the city of Ashland with an easily accessible area to allow for large animal patients to continue to use our facility as well.

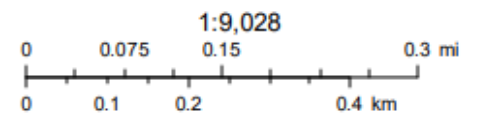
Parcel #201-04896-0000 Aerial Map



9/9/2020, 10:27:54 AM

Parcel Labels

Parcel Mapping



City of Ashland Public Works Department, GIS Division
PICTOMETRY INTL

Find yourself next to the water.



City of Ashland, Wisconsin

601 Main Street West Ashland, WI 54806 www.coawi.org

**DEPARTMENT OF
PLANNING &
DEVELOPMENT**

601 Main Street West
Ashland, WI 54806

STAFF REPORT

Plan Commission – September 9, 2020

Agenda Item # 5c: **Public Hearing Vote on an Offer to Purchase City-owned property**

Applicant: **Lucy Koivisto and Michael Tuttle on behalf of MI Copper Cup LLC (DBA Copper Cup)**

Parcel No: **201-01061-0000 and 201-01406-0000**

Staff Contacts: **Megan McBride**

Background

The City currently owns two small parcels of land located on the southeast corner of U.S. Highway 2 and Stuntz Avenue, with the Bay City Creek ravine running through the eastern portion of the site. These properties are considered non-essential, and have not been identified in any City planning documents (Comprehensive Plan, Waterfront Development Plan, Comprehensive Outdoor Rec Plan, etc.) for use by the City or future private redevelopment. The setbacks imposed on these lots by their location on U.S. Highway 2 (Gateway Overlay district), and adjacent to the Bay City Creek ravine make them incredibly difficult to develop or locate a standard sized building. The preliminary site plan included in the applicant's cover letter demonstrates how the proposed use of a drive-through coffee shop would fit on the lot while accommodating setbacks and other site standards, with ingress and egress both located on Stuntz Avenue.

Copper Cup is currently located in Ironwood, MI, and was opened in 2018. They are a locally owned and operated, women-owned, Native American-owned business who offers a variety of coffee products and small baked goods/food items. They have searched for a site in Ashland to establish a second location for over a year, and have identified the requested lots as ones which perfectly meet their needs. Their drive-through model is reliant upon visibility, convenience, and the ability to safely accommodate a line of vehicles as well as a few off-street parking spaces for staff. Without needing to request any variances of zoning standards, their anticipated site plan would fit these two properties. This would create additional jobs in Ashland, provide an unanticipated positive use along this commercial corridor in close proximity to the Oredock upland, and put non-essential City-owned land back on the tax roll in addition to the unanticipated revenue through the purchase price.

Review Criteria for Offer to Purchase and Sale of Land:

1. Consistency with the Comprehensive Plan:

The Comprehensive Plan calls for careful disposition of vacant land. This means making financially sound decisions with the land that we own, and ensuring that the highest and best use for the land is achieved. Based on the size and irregularity of these parcels, and the ravine located on the eastern side of the property, the ability for the City to sell the properties for redevelopment into a new commercial use would be the highest and best use in this highly visible location along U.S. Highway 2. This would create several economic benefits for the City, including putting non-essential land back on the tax roll, gaining a new commercial development, and adding additional jobs which pay at least minimum wage plus tips.

2. Consistency with the Unified Development Ordinance (U.D.O.):

A. Zoning Districts: City Center (CC) and Gateway Overlay (GTWY-O)

The sale of this non-essential City-owned land for the intended commercial development is compatible with the intent and goals of both the City Center (CC) and Gateway Overlay (GTWY-O) zoning district in which it is located. The intent of the (CC) district is to encourage and foster the further development and enhancement of the downtown (city center) area. For this reason, setbacks for commercial uses in this district are reduced to 0ft to promote the density of commercial uses which fosters vibrancy in the City Center area. If the Offer to Purchase is accepted, the developer will need to obtain a Conditional Use Permit for a drive-through window in the City Center (CC) district as well as Site Plan approval.

The properties are also located in the Gateway-Overlay district, the intent of which is to provide “general design standards and guidelines that are intended to help enhance and unify the appearance of development along the major roadways leading into and through Ashland.” The location of these properties in the Gateway-Overlay district creates a minimum setback of 15ft from the northern property line, and its position as a corner lot creates a 15ft setback from the western property line to ensure traffic safety and visibility. In combination, these factors have been constraining for other commercial developments, but are not prohibitive to the proposed future use of these sites by Copper Cup. This commercial development, which is compatible with a highway location, meets the intent of this overlay district.

B. Compatibility of Proposed Development with Existing and Future Development.

The proposed commercial development which accompanies this offer to purchase will be compatible with the existing commercial uses along the highway, as well as future plans to redevelop the Oredock upland area into a waterfront commercial hub serving both tourists and local residents. The applicants have also already expressed plans to be sensitive to the location adjacent to the Bay City Creek ravine, with the Phase I Environmental Site Assessment guiding future stormwater plans including location of a rain garden. Additionally, they will work with the City’s Parks and Recreation Department for a shared parking agreement on the south side of the site to accommodate a small public parking area and trailhead for the future Bay City Creek trail identified as a long-term Comp Plan goal.

STAFF RECOMMENDATION ON CONSISTENCY WITH THE U.D.O:

Staff recommends approval of the Offer to Purchase these parcels to be redeveloped by Copper Cup into an Ashland location for their drive-through coffee shop.

3. Consideration of Highest and Best Use:

Considering all factors as listed above, staff sees this as the highest and best use of the property. Redevelopment of these vacant, mostly undevelopable lots into a commercial use which has appeal to both residents and tourists:

- 1) Aligns with the goals for new development outlined in the City's Comprehensive Plan and Waterfront Development Plan;
- 2) Would complement future intended commercial and residential development in the Oredock upland; and
- 3) Would create both short- and long-term economic benefits for the Ashland community.

4. Additional Factors, including Compliance with other City Ordinances and State Statutes:

- A. The sale is contingent upon results of the Phase I Environmental Site Assessment (currently in progress)
- B. Will need to obtain a Conditional Use Permit (CUP) for drive-through window in the City Center (CC) zoning district
- C. Will need to obtain Site Plan approval from Plan Commission prior to issuance of any Building Permits

Staff Recommendation:

City staff recommends the APPROVAL of the Offer to Purchase land by Lucy Koivisto and Michael Tuttle on behalf of MI Copper Cup LLC (DBA Copper Cup) contingent on the following items:

- 1) The sale is contingent upon the completion of the Phase I Environmental Site Assessment.
- 2) The property to be purchased shall be surveyed by the purchaser prior to final sale.
- 3) The properties shall be combined into a single parcel with the Ashland County Register of Deeds office.

As a Public Hearing is scheduled, the Plan Commission should hear all input from the public prior to making a decision. The proper Class 1 Public Hearing notice was issued for this item, and letters were sent to all property owners within 200 feet.

Approvals are based on background information provided by the applicant and known conditions. Deviations from this information may be considered a change in the application and reconsideration and possible revision to the approvals may be made by the Plan Commission and Common Council.



Written Offer to Purchase City Owned Property

August 31, 2020

City of Ashland
601 Main Street West
Ashland, WI
54806

Re: Vacant city-owned lots on the corner of Stuntz and US Highway 2 in Ashland, WI

Dear Ashland Plan Commission & City Council,

The purpose of this letter is to present an offer to purchase this property and to describe our intent to develop this property.

Layman's Terms Property Description	Corner of Stuntz Ave and US Hwy 2 in Ashland, WI
Legal Property Description	Block 85, Ellis Division, Lots 1-7 (201-01406-0000) and Lots 8-12 (201-01061-0000)
Proposed Purchase Price	\$20,000
Down Payment	\$750
<i>Land Transfer Request Fee</i>	<i>\$150</i>
<i>Republication Fee</i>	<i>\$100</i>
<i>Down Payment for Request to Purchase</i>	<i>\$500</i>

In 2017 we were lucky enough to move back to the beautiful Northwoods. As parents with a newborn, however, we found it not worth the effort to haul our car seat through blizzards and to hunt for parking on streets narrowed by snow just to get a cup of coffee for a busy day. We also found that many coffee shops are trending toward less baby friendly seating and are serving a minimalist and simple black coffee - which left Lucy longing for her favorite mochas. With that, a vision was born to create an opportunity for people on the go to grab their favorite drink with a car full of rambunctious kids and give them an opportunity to customize their daily energy boost to their desire. Who are we to tell others how to enjoy their cup of joe?

We started with vision boards in our living room in October 2017, studied traffic flow, flew to Seattle for La Marzocco espresso machine repair training, sat through coffee tastings, and priced commercial lots and new builds in the Ironwood area. In March 2018, we decided to purchase a vacant old donut drive-thru for the business. In doing so we saw that we had an opportunity to reduce our environmental impact by cleaning up blight, filling an empty vacant building, reducing waste, repurposing the building, and reducing the amount of land that would be disturbed.

MI Copper Cup LLC (DBA Copper Cup) opened in Ironwood, Michigan on July 4, 2018. Not only did we

Mailing Address
PO Box 445
Ironwood, MI 49938

(906) 285-7451
micoppercup@gmail.com
www.micoppercup.com

Physical Address
517 E. Cloverland Drive
Ironwood, MI 49938

open a coffee shop in 3 months from purchasing the property, but we made one of our core values real from day one – we paid our employees more of a living wage. We started immediately by paying regular minimum wage plus tips, not tipped minimum wage. In the state of Michigan, this means that our employees currently make \$9.65/hour and other local baristas and waitresses start at \$3.67/hour. By 2030, the state of Michigan will have a minimum wage of \$12.00/hour but our full-time employees are already at \$10.25/hour and we have begun searching for health insurance benefits for our full time employees.

We understand that we are not required to provide a living wage and health insurance with our size, but by showing our team that we value them and respect their time we know we can maintain an outstanding retention rate and hopefully provide a space for our team to grow into careers that will help our company expand. We didn't want our community support to stop there, we have also donated generously to causes that support large local groups, schools, domestic violence prevention, child foster care, the animal shelter, etc. We recently purchased the website URL ConductingChange.org to begin formalizing our charitable giving and hopefully turn it into a full non-profit someday.

In 2019 we began looking for property in Ashland! We escape often to Ashland to indulge in the shopping and restaurants that we don't have in our area, so it seemed like the perfect next step. After over a year of searching and walking by properties, we just did not find property that could handle a line of cars nor a building that could be efficiently converted to meet our needs. We stumbled upon Stuntz by chance and the awkward long lot actually seems like it was made for a Copper Cup drive-thru.

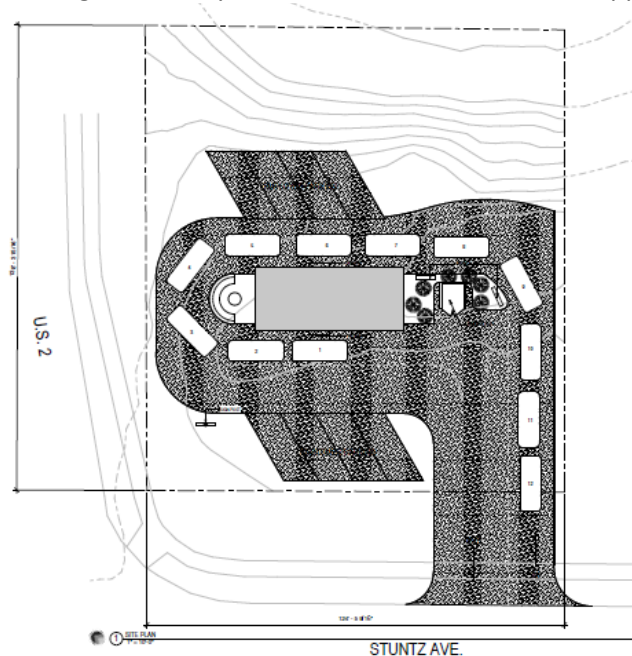


Image 1: Draft Site Plan for Stuntz/Hwy 2 Copper Cup

In Image 1 you will find a draft site plan for the parcel along US Hwy 2. We found that utilizing just that parcel does not leave much room for Copper Cup to expand in the future to potential outdoor seating/ordering – which we understand is a goal of the waterfront plan for Ashland. In the Image we have an outdoor seating space that may be built in the future but will not be included in our first phase due to extra costs of the restroom requirements and parking. However, the design will remain in all

Mailing Address
PO Box 445
Ironwood, MI 49938

(906) 285-7451
micoppercup@gmail.com
www.micoppercup.com

Physical Address
517 E. Cloverland Drive
Ironwood, MI 49938

future site plans so that we can work toward that goal. Through this design process and work to understand the feasibility, we were grateful for the opportunity to speak with the parks department to understand their future goals of a bike trail near the property. Therefore, our plans are to work closely with the city to provide support and accessibility to a future trailhead will be a goal of ours.

While the building will be small on the parcel, we understand the impacts of the building on the land. As the Phase I Environmental Survey is complete, we will look into various stormwater management systems like rain gardens that can help more naturally handle runoff and also introduce local plant species to attract local pollinators.

We would like to purchase the property pending the results of the Phase I Environmental Review. We hope that the old railroad has not deemed the property unbuildable, but we are hopeful that it is. Aside from the financial investments of the architects to understand if this property has potential for a drive-thru, we have more funding prepared and set aside to pay for the surveying.

We appreciate your consideration in allowing us to be a larger part of the Ashland community. We hope with this opportunity we can provide positive experiences for the city, community, customers, and employees.

Sincerely,



Lucy Koivisto
Owner



Michael Tuttle
Owner

Locally Owned & Operated | Woman-Owned | Native American Owned

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201-01411-0000
CITY OF ASHLAND

201-01410-0000
CITY OF ASHLAND

201-01061-0000
CITY OF ASHLAND

201-01406-0000
CITY OF ASHLAND

201-01409-0000
CITY OF ASHLAND

201-01401-0000
REARDON
PROPERTIES, LLC
1113 STUNTZ AVE

STUNTZ AVE



APPRAISAL OF REAL PROPERTY



LOCATED AT

Corner Stuntz Ave & Main St E
Ashland, WI 54806

RAILROAD RIGHT OF WAY OVER LOTS 1 TO 4 AND ALL OF LOTS 5 TO 7 BLOCK 85 ELLIS DIVISION V 736 PG

FOR

City of Ashland
601 Main St W
Ashland, WI 54806

OPINION OF VALUE

10,000

AS OF

08/03/2020

BY

Beth Roberts
Balsam Cottage Appraisals
PO BOX 924
Bayfield, WI 54814
715-661-3113
balsamcottage@pctcnet.net

APPRAISAL OF REAL PROPERTY



LOCATED AT

US Hwy 2 & Stuntz Ave
Ashland, WI 54806

Legal Desc: LTS 8-12 BLK 85 ELLIS DIVISION (OREDOCK APPROACH)

FOR

City of Ashland
601 Main St W
Ashland, WI 54806

OPINION OF VALUE

12,000

AS OF

04/10/2020

BY

Beth Roberts
Balsam Cottage Appraisals
PO BOX 924
Bayfield, WI 54814
715-661-3113
balsamcottage@pctcnet.net

Balsam Cottage Appraisals
PO BOX 924
Bayfield, WI 54814
715-661-3113

04/16/2020

Megan McBride
City of Ashland
601 Main St W
Ashland, WI 54806

Re: Property: US Hwy 2 & Stuntz Ave
Ashland, WI 54806
Client City of Ashland
File No.: US 2/Stuntz Ave Revised

Opinion of Value: \$ 12,000
Effective Date: 04/10/2020

In accordance with your request, I have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me if I can be of additional service to you.

Sincerely,

Beth Roberts
State License
License or Certification #: 1300-4
State: WI Expires: 12/14/2021
balsamcottage@pctcnet.net

LAND APPRAISAL REPORT

File No.: US 2/Stuntz Ave Revisec

SUBJECT	Property Address: US Hwy 2 & Stuntz Ave		City: Ashland		State: WI		Zip Code: 54806																																																																																																		
	County: Ashland		Legal Description: Part of Legal Desc: LTS 8-12 BLK 85 ELLIS DIVISION (OREDOCK APPROACH)																																																																																																						
	Assessor's Parcel #: Prt of 201-01061-0000		Tax Year: 2019		R.E. Taxes: \$ 0		Special Assessments: \$ 0																																																																																																		
	Market Area Name: Ashland City		Map Reference: 33/48/4W		Census Tract: 9508.00																																																																																																				
	Current Owner of Record: City of Ashland		Borrower (if applicable): City of Ashland																																																																																																						
ASSIGNMENT	Project Type (if applicable): ☐ PUD ☐ De Minimis PUD ☐ Other (describe) HOA: \$ 0 ☐ per year ☐ per month																																																																																																								
	Are there any existing improvements to the property? ☒ No ☐ Yes If Yes, indicate current occupancy: ☐ Owner ☐ Tenant ☐ Vacant ☐ Not habitable																																																																																																								
	If Yes, give a brief description:																																																																																																								
MARKET AREA DESCRIPTION	The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe)																																																																																																								
	This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date) ☐ Retrospective ☐ Prospective																																																																																																								
	Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)																																																																																																								
	Intended Use: To determine a fair market value for a possible future purchase.																																																																																																								
	Intended User(s) (by name or type): City of Ashland																																																																																																								
Client: City of Ashland				Address: 601 Main St W, Ashland, WI 54806																																																																																																					
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Market Area Comments: Ashland County has 1,000's of acres of National, State, County, & other public lands totaling an estimated 55% of present land use and is a popular vacation recreational area. The City of Ashland has a wide variety of employers, from industrial to commercial to recreational and educational. Ashland Co has a population of 15,843 per 2015 census & 1,045.047 sq miles making it a rural community. Over 8,000 people live in the City of Ashland leaving the remaining 8,000 scattered over 1,030 sq miles. Sales declined after 2008 and values dropped by 25-40% from the high in 2007. Currently the market appears to be growing per the attached WRA Ashland County Stats both the # of home sales and sales prices. Per market research, generally the value of vacant land and commercial property follows single family housing sales but an increase in commercial property has not developed currently. Per the WRA Ashland Co Stats, after a decline in 2018, 2019 took a 15% jump in single family housing sales. 2020 appears to be following this trend but the year ahead will bring clarity and determine if it's a short term climb or a long term trend. Subject market does fluctuate with the seasons and the marketing time for this rural community is generally 6 months due to weather and buyers traveling from other areas to view and purchase property.																																																																																																									

LAND APPRAISAL REPORT

File No.: US 2/Stuntz Ave Revised

Dimensions: 125'x140'+- est per co maps Site Area: 17,500 sf Sq.Ft.

Zoning Classification: CC, City Center Description: The intent of the CC City Center District is to encourage and foster the further development and enhancement of the downtown (city center) area.

Do present improvements comply with existing zoning requirements? ☐ Yes ☐ No ☒ No Improvements

Uses allowed under current zoning: See attached list

Are CC&Rs applicable? ☐ Yes ☒ No ☐ Unknown Have the documents been reviewed? ☐ Yes ☐ No Ground Rent (if applicable) \$ /

Comments:

Highest & Best Use as improved: ☒ Present use, or ☐ Other use (explain)

Actual Use as of Effective Date: Commercial Use as appraised in this report: Commercial

Summary of Highest & Best Use: Per zoning and location along Hwy in the Heart of Ashland, I determine this is the HBU.

SITE DESCRIPTION

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Frontage	US Hwy
Electricity	☒	☐	Local Providers	Street	State Hwy	☒	☐	Topography	Level/Steep Slope
Gas	☒	☐	Local Providers	Width	66'			Size	17,500sf* total
Water	☒	☐	City	Surface	Paved			Shape	Irregular see att map
Sanitary Sewer	☒	☐	City	Curb/Gutter	City	☒	☐	Drainage	Average
Storm Sewer	☒	☐	City	Sidewalk	None	☐	☐	View	US Hwy/Commercial
Telephone	☒	☐	Local Providers	Street Lights	City	☒	☐		
Multimedia	☒	☐	Local Providers	Alley	None	☐	☐		

Other site elements: ☐ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☐ Underground Utilities ☐ Other (describe)

FEMA Spec'l Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone C FEMA Map # 5500050001B FEMA Map Date 9/30/1977

Site Comments: Subject site is a corner lot at US Hwy 2 & Stuntz Ave with an estimated 138' Hwy frontage & 123' Stuntz Rd Frontage. It has an estimated 17,500 sf total per co mapping but due to the steep slope to the rear, there is an estimated 8,712sf of useable land per county mapping.

The useable land is level and open with a good view of the highway. It provides easy access and would be desirable for small commercial enterprises offering drive thru access as parking would be limited. Per the City, access would be available and the set backs would allow for development.

As of 8/10/2020 The City Ashland provided new mapping with setbacks and buildable site area for the subject. Per these maps, subject has approximately 4,000 sf of buildable space which will be used as the site sf on the sales grid in place of the original 8,712 sf. This will affect the value of the subject.

SALES COMPARISON APPROACH

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	US Hwy 2 & Stuntz Ave Ashland, WI 54806	Main St E & 7th Ave E Corner Ashland, WI 54806		Main St E & Willis Ave Corner Ashland, WI 54806		611 Main St E Ashland, WI 54806	
Proximity to Subject		0.10 miles SW		0.16 miles SW		0.13 miles SW	
Sale Price	\$	\$ 9,000		\$ 9,000		\$ 3,500	
Price/ Sq.Ft.	\$	\$ 1.72		\$ 1.02		\$ 2.01	
Data Source(s)	City	LSAR MLS# 6081472, DOM 47		LSAR MLS# 6081474, DOM 534		LSAR MLS# 6081829;DOM 0	
Verification Source(s)	Co Online Rclds	CoDoc# 347835		CoDoc# 347835		CoDoc# 347955	
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Cash;0	
Date of Sale/Time		05/11/2019		05/11/2019		06/17/2019	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	US Hwy/City	City/Main St		City/Main St		City/Main St	
Site Area (in Sq.Ft.)	4,000	5,227	-2,110	8,799	-8,254	1,742	+3,884
Topography	Level/Steep Slope	Level		Level		Level	
Zoning	CC	CC		CC		CC	
Access	Hwy	Main St	+5,000	Main St	+5,000	Main St	+5,000
Net Adjustment (Total, in \$)		☒ + ☐ -	\$ 2,890	☐ + ☒ -	\$ -3,254	☒ + ☐ -	\$ 8,884
Adjusted Sale Price (in \$)			\$ 11,890		\$ 5,746		\$ 12,384



LAND APPRAISAL REPORT

File No.: US 2/Stuntz Ave Revised

SALES COMPARISON APPROACH	Summary of Sales Comparison Approach All sales cited are the most comparable sales available per a search of the local MLS and were adjusted for their differences in location and physical characteristics as needed. Subject & comparables are smaller city lots appealing to similar commercial buyers. <i>I included only the useable sf from subject site on the sales grid.</i> Comparables 1-4 bracket subject in useable site size, location, & access.	
	All sales were given consideration in this appraisal and are considered to be good indicators of value. The comparables established a value range for the Subject, after adjustments, of a rounded \$6,000-\$13,000. While all sales have distinct differences themselves and from the Subject, this is a range with any choice of value in that range being considered realistic and justifiable. Comparable sale 1 is more similar overall. It is bracketed by sales 2 & 3 in value and supported by comparable 4. Therefore, most weight to Comparable Sale 1, in my opinion, based on the market approach to value.	
	Adjustment explanation: I made contributory site size adjustments @ \$1.72 sf which is the median of the 3 comparable sales. I adjusted at \$5000 for location along the US 2 based on Comparable 4.	
	Search criteria: My LSAR MLS search criteria was smaller, commercial city sites under 1 ac which sold in the past 2 years. I found 4 sales and used the 3 on the east side of Ellis Ave.	
TRANSFER HISTORY	My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
	Data Source(s): County online records, WIIPAS	
	1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: None since 2014 per Co Doc
	Date: 06/14/2014	
	Price:	
	Source(s): CoDoc#333152	
PUD	2nd Prior Subject Sale/Transfer	
	Date: Price: Source(s):	
RECONCILIATION	PROJECT INFORMATION FOR PUDs (if applicable) ☐ The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
	Indicated Value by: Sales Comparison Approach \$ 12,000	
ATTACH.	Final Reconciliation Land is not generally rented in market & there are no substantial improvements for the cost approach. Market value is best determined by the Sales Comparison Approach as it reflects the buyers and sellers action in the market.	
	This appraisal is made ☒ "as is", or ☐ subject to the following conditions:	
	☐ This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based upon an inspection of the subject property, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 12,000, as of: 04/10/2020, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
SIGNATURES	A true and complete copy of this report contains _____ pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report, which contains the following attached exhibits:	
	☒ Limiting cond./Certifications ☒ Narrative Addendum ☒ Location Map(s) ☐ Flood Addendum ☐ Additional Comparable 4 ☒ Photo Addenda ☒ Parcel Map ☒ Environmental Add ☒ WRA Stats ☐	
SIGNATURES	Client Contact: Megan McBride Client Name: City of Ashland	
	E-Mail: mmcbride@coawi.org Address: 601 Main St W, Ashland, WI 54806	
	APPRAISER	
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
	Appraiser Name: Beth Roberts Supervisory or Co-Appraiser Name:	
	Company: Balsam Cottage Appraisals Company:	
	Phone: 715-661-3113 Fax:	
	E-Mail: balsamcottage@pctcnet.net E-Mail:	
	Date of Report (Signature): 04/16/2020 Date of Report (Signature):	
	License or Certification #: 1300-4 State: WI License or Certification #: State:	
Designation: State License Designation:		
Expiration Date of License or Certification: 12/14/2021 Expiration Date of License or Certification:		
Inspection of Subject: ☒ Did Inspect ☐ Did Not Inspect (Desktop) Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect		
Date of Inspection: 04/10/2020 Date of Inspection:		



File No.: US 2/Stuntz Ave Revised

SALES COMPARISON APPROACH

Assumptions & Limiting Conditions

File No.: US 2/Stuntz Ave Revisec

Property Address: US Hwy 2 & Stuntz Ave

City: Ashland

State: WI

Zip Code: 54806

Client: City of Ashland

Address: 601 Main St W, Ashland, WI 54806

Appraiser: Beth Roberts

Address: PO BOX 924, Bayfield, WI 54814

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis

of it being under responsible ownership.

- The appraiser may have provided a plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.

- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area.

Because

the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.

- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved

in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or

warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist

or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the

field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.

- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items

that were furnished by other parties.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the

client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements

applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. Possession of this

report or any copy thereof does not carry with it the right of publication.

- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.

Definitions & Scope of Work

File No.: US 2/Stuntz Ave Revisec

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DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.): **My scope of work included walking inspection of subject site, ity of Ashland Planning & Zoning Dept, Ashland County land records, GIS, tax lister, zoning, and tax rolls, LSAR MLS search for VL parcels sold in the City of Ashland over the past 24 months, FEMA Flood Mapping, WIIPAS, office data and files, topo and plat maps.**

Certifications

File No.:

Property Address: <u>US Hwy 2 & Stuntz Ave</u>	City: <u>Ashland</u>	State: <u>WI</u>	Zip Code: <u>54806</u>
Client: <u>City of Ashland</u>	Address: <u>601 Main St W, Ashland, WI 54806</u>		
Appraiser: <u>Beth Roberts</u>	Address: <u>PO BOX 924, Bayfield, WI 54814</u>		

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

Client Contact: <u>Megan McBride</u>	Client Name: <u>City of Ashland</u>
E-Mail: <u>mmcbride@coawi.org</u>	Address: <u>601 Main St W, Ashland, WI 54806</u>

APPRAISER Appraiser Name: <u>Beth Roberts</u> Company: <u>Balsam Cottage Appraisals</u> Phone: <u>715-661-3113</u> Fax: _____ E-Mail: <u>balsamcottage@pctcnet.net</u> Date Report Signed: <u>04/16/2020</u> License or Certification #: <u>1300-4</u> State: <u>WI</u> Designation: <u>State License</u> Expiration Date of License or Certification: <u>12/14/2021</u> Inspection of Subject: ☒ Did Inspect ☐ Did Not Inspect (Desktop) Date of Inspection: <u>04/10/2020</u>	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect Date of Inspection: _____
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SIGNATURES



USPAP Compliance Addendum

Loan #

File # US 2/Stuntz Ave Revised

Client	City of Ashland				
Property Address	US Hwy 2 & Stuntz Ave				
City	Ashland	County	Ashland	State	WI Zip Code 54806
Appraiser	Beth Roberts				

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☒ Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- ☐ Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- ☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- ☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- ☐ I have NOT made a personal inspection of the property that is the subject of this report.
- ☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

Commercial property generally takes 1-3 years to sell.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 180+ day(s) utilizing market conditions pertinent to the appraisal assignment.
- ☒ A reasonable exposure time for the subject property is 180+ day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name Beth Roberts
 Date of Signature 04/16/2020
 State Certification # _____
 or State License # 1300-4
 State WI
 Expiration Date of Certification or License 12/14/2021
 Effective Date of Appraisal 04/10/2020

Signature _____
 Name _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____
 Supervisory Appraiser Inspection of Subject Property
☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Section 4.17 CC City Center District

A. Intent

The intent of the CC City Center District is to encourage and foster the further development and enhancement of the downtown (city center) area. The district requirements recognize the unique characteristics of the city center area as the heart of the city. The city center provides a mix of traditional downtown uses that are consistent with the vision for the area as expressed in the Comprehensive Plan, including retail, entertainment, offices, services, government facilities, and a mixture of residential uses. However, the district also includes a variety of industrial uses, some of which may not be compatible with the City's vision for the district. Should an existing industrial use in this district cease to exist, it is the intent of this district to encourage the parcel to transition to a use consistent with the vision of the area as expressed in the Comprehensive Plan.

B. Uses

1. **Permitted uses.** The following are permitted uses in the CC City Center District.

a. Residential uses.

- (1) Residential use, provided that the use was in existence prior to the adoption of this ordinance and provided that the use has not lapsed for more than twelve (12) consecutive months since the date of adoption of this ordinance.
- (2) Bed and breakfast establishment, pursuant to *Section 5.1, B.: Bed and Breakfast Establishment*
- (3) Dwelling combined with a permitted use

b. Commercial uses.

- (1) Animal boarding, animal training, or animal grooming, except that no outdoor kennels nor outdoor runs shall be allowed
- (2) Artist studio
- (3) Assembly hall
- (4) Bank or financial institution
- (5) Business service
- (6) Conference center
- (7) Day care center: commercial, pursuant to *Section 5.2, C.: Day Care Center: Commercial*
- (8) Dry cleaning and laundry, drop off and pick up, but excluding processing

- (9) Funeral home
- (10) Household maintenance and repair establishment
- (11) Laundromat
- (12) Local food store, pursuant to *Section 5.2, D.: Local Food Store*
- (13) Office
- (14) Personal service
- (15) Recreation facility: commercial indoor
- (16) Restaurant: carry-out, fast food, or sit-down
- (17) Retail: convenience or general
- (18) Tavern
- (19) Theater
- (20) Veterinary clinic: small animal, except that no outdoor kennels nor outdoor runs shall be allowed
- c. Public, civic, and institutional uses.
 - (1) Clinic
 - (2) Club or association
 - (3) Government or community service use
 - (4) Museum
 - (5) Public park
 - (6) School: primary, secondary, or specialty or personal instruction
 - (7) Religious institution
- d. Utility and communication uses.
 - (1) Communication service
 - (2) Essential services
- e. Open space uses.
 - (1) Open space: public or private
- f. Temporary or seasonal use.
 - (1) Land filling and/or excavation (excluding mining) involving fifty (50) cubic yards or less of material and three thousand five hundred (3,500) square feet or less of land disturbance, pursuant to *Section 6.1, H.: Grading, land filling, and/or excavation.*
 - (2) Seasonal market pursuant to *Section 5.5, D.: Seasonal Market*
- g. Other uses.
 - (1) Other uses not specifically listed in this Ordinance, but for which the Zoning Administrator or Designated Authorized Agent has determined that the use is consistent with the intent of the permitted uses in this district.



Ashland County Housing Statistics

All county figures on sales volume and median prices are compiled by the WRA and are not seasonally adjusted. Median prices are only computed if the county recorded at least 10 home sales in the quarter. All data collected by the WRA is subject to revision if more complete data becomes available. Beginning in June 2018, all historical sales volume and median price data from 2015 forward at the county level have been re-benchmarked using the Relitix system that accesses MLS data directly. Data prior to January 2015 is derived from the Techmark system that also accessed MLS data directly. The Wisconsin Housing Affordability Index is updated monthly with the most recent data on median housing prices, mortgage rates and estimated median family income data for Wisconsin.

Find out the number of home sales and the median price of a home by county. Simply select the region using the dropdown menu, then select the county from the new dropdown menu that appears.



North Region ▼

Ashland ▼

Housing Stats by Month



(/Resources/StatFiles/housingstats_monthly.xls)

Number of Home Sales

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2007	11	5	14	13	20	24	11	23	12	12	5	6	156
2008	8	5	8	10	5	12	14	13	18	15	7	8	123
2009	7	7	5	11	2	12	17	11	11	8	10	13	114
2010	8	4	7	15	11	14	13	6	11	13	7	10	119
2011	6	9	11	7	18	14	17	13	14	10	8	7	134
2012	5	10	16	19	16	24	9	12	12	15	11	6	155
2013	4	8	22	10	11	16	17	18	7	18	8	12	151
2014	7	2	8	15	18	9	14	25	16	16	12	19	161
2015	4	8	12	17	12	17	21	22	17	16	5	9	160

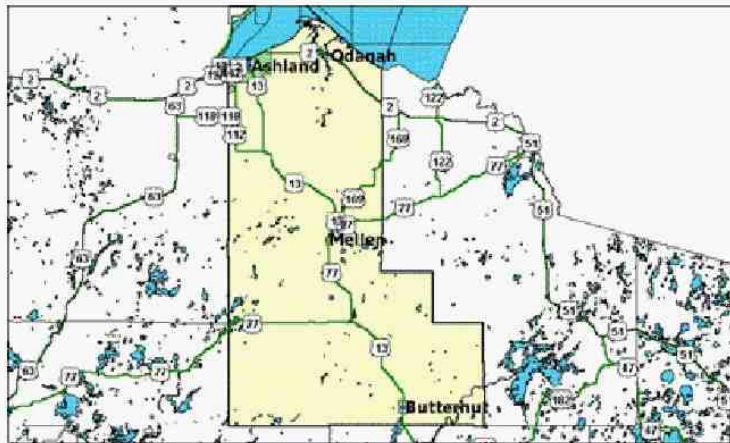
WRA Ashland Co Stats - Page 2

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2016	8	13	13	17	18	23	20	21	16	17	13	12	191
2017	9	7	10	9	14	31	14	18	23	25	16	20	196
2018	12	10	10	9	16	18	23	24	16	19	15	14	186
2019	13	15	11	15	17	28	33	26	17	24	15	13	227
2020	17	11	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	28

Median Price

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2007	\$117,000	\$72,500	\$84,250	\$97,000	\$76,000	\$91,000	\$79,500	\$99,395	\$80,750	\$73,000	\$55,000	\$94,500	\$85,000
2008	\$92,000	\$66,000	\$77,000	\$80,900	\$95,000	\$95,500	\$84,750	\$91,000	\$120,000	\$106,000	\$71,500	\$165,000	\$95,000
2009	\$85,000	\$74,000	\$109,000	\$50,000	\$81,500	\$90,750	\$75,000	\$105,000	\$90,000	\$132,850	\$128,750	\$110,000	\$90,500
2010	\$85,250	\$91,000	\$98,000	\$83,000	\$99,900	\$128,000	\$75,000	\$85,000	\$90,000	\$92,000	\$70,800	\$88,750	\$90,000
2011	\$67,250	\$35,000	\$135,000	\$79,000	\$84,750	\$75,000	\$73,500	\$105,000	\$81,950	\$90,500	\$77,000	\$61,000	\$77,750
2012	\$64,901	\$46,000	\$145,000	\$100,000	\$125,500	\$124,450	\$109,000	\$89,250	\$93,750	\$67,000	\$73,500	\$77,500	\$87,500
2013	\$70,750	\$74,950	\$81,750	\$65,300	\$77,900	\$87,500	\$91,670	\$84,500	\$100,000	\$103,500	\$162,750	\$53,000	\$84,500
2014	\$122,500	\$162,450	\$47,500	\$93,000	\$61,000	\$134,000	\$84,250	\$88,000	\$84,750	\$107,500	\$95,500	\$86,000	\$86,000
2015	\$37,000	\$74,000	\$64,500	\$40,000	\$85,750	\$98,000	\$117,500	\$118,500	\$79,000	\$61,000	\$40,850	\$42,000	\$76,000
2016	\$105,500	\$145,000	\$107,500	\$54,000	\$64,950	\$90,000	\$109,000	\$132,500	\$81,500	\$63,000	\$58,000	\$121,250	\$84,500
2017	\$120,000	\$87,000	\$115,500	\$59,900	\$127,500	\$129,500	\$134,750	\$101,000	\$72,500	\$128,000	\$82,500	\$89,750	\$96,950
2018	\$73,450	\$144,950	\$49,500	\$68,250	\$107,500	\$112,500	\$92,000	\$106,000	\$117,600	\$88,000	\$125,000	\$71,750	\$92,000
2019	\$65,900	\$113,000	\$50,000	\$120,000	\$142,000	\$132,500	\$176,500	\$83,000	\$107,000	\$90,500	\$110,000	\$109,000	\$107,000
2020	\$165,000	\$59,900	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$107,500

Please Note: Data is updated daily; thus will not reflect the same numbers reported in press releases.



2020 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007

ENVIRONMENTAL ADDENDUM

APPARENT* HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

File # US 2/Stuntz Ave Revisec

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					

***Apparent is defined as that which is visible, obvious, evident or manifest to the appraiser.**

This Environmental Addendum is for use with any real estate appraisal. Only the statements which have been marked by the appraiser apply to the Subject property.

This addendum reports the results of the appraiser's routine viewing of and inquiries about the subject property and its surrounding area. It also states what assumptions were made about any observed evidence of any hazardous substances and/or detrimental environmental conditions. **The appraiser is not an expert environmental inspector** and therefore might be unaware of existing hazardous substances and/or detrimental environmental conditions which may have a negative effect on the safety or value of the property. It is possible that tests and inspections made by a qualified environmental inspector would reveal the existence of hazardous materials and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.

DRINKING WATER

- ☒ Drinking water is supplied to the subject from a municipal water supply which is considered safe. However, the only way to be absolutely certain that the water meets published standards is to have it tested at all discharge points.
- ☐ Drinking water is supplied by a well or other non-municipal source. It is recommended that tests be made to be certain that the property is supplied with adequate drinking water.
- ☒ Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or appliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested at all discharge points.
- ☒ **The opinion of value is based on the assumption that there is an adequate supply of safe, lead-free drinking water.**

Comments:

SEWER SYSTEM

- ☒ Sewage is removed from the property by a municipal sewer system.
- ☐ Sewage is disposed of by a septic system or other sanitary on-site waste disposal system. The only way to determine that the disposal system is adequate and in good working condition is to have it inspected by a qualified inspector.
- ☒ **The opinion of value is based on the assumption that the sewage is disposed of by a municipal sewer or an adequate properly permitted alternate treatment system in good condition.**

Comments:

SOIL CONTAMINANTS

- ☒ There are no **apparent** signs of soil contaminants on or near the subject property (except as stated in Comments, below). It is possible that research, inspection and testing by a qualified environmental inspector would reveal existing and/or potential hazardous substances and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.
- ☒ **The opinion of value is based on the assumption that the subject property is free of soil contaminants.**

Comments:

ASBESTOS

- ☐ All or part of the improvements were constructed before 1979 when asbestos was a common building material. The only way to be certain that the property is free of friable and non-friable asbestos is to have it inspected and tested by a qualified asbestos inspector.
- ☐ The improvements were constructed after 1979. No **apparent** friable asbestos was observed (except as stated in Comments, below).
- ☐ **The opinion of value is based on the assumption that there is no uncontained friable asbestos or other hazardous asbestos material on the property.**

Comments: N/A**PCBs (POLYCHLORINATED BIPHENYLS)**

- ☒ There were no **apparent** leaking fluorescent light ballasts, capacitors or transformers anywhere on or nearby the property (except as stated in Comments, below).
- ☒ There was no **apparent** visible or documented evidence known to the appraiser of soil or groundwater contamination from PCBs anywhere on the property (except as reported in Comments below).
- ☒ **The opinion of value is based on the assumption that there are no uncontained PCBs on or nearby the property.**

Comments:

RADON

- ☒ The appraiser is not aware of any radon tests made on the subject property within the past 12 months (except as stated in Comments, below).
- ☒ The appraiser is not aware of any indication that the local water supplies have been found to have elevated levels of radon or radium.
- ☒ The appraiser is not aware of any nearby properties (except as stated in Comments, below) that were or currently are used for uranium, thorium or radium extraction or phosphate processing.
- ☒ **The opinion of value is based on the assumption that the Radon level is at or below EPA recommended levels.**

Comments: None Known. Radon varies from property to property and is found throughout the county.

USTs (UNDERGROUND STORAGE TANKS)

- ☒ There is no apparent visible or documented evidence known to the appraiser of any USTs on the property nor any known historical use of the property that would likely have had USTs.
- ☒ There are no apparent petroleum storage and/or delivery facilities (including gasoline stations or chemical manufacturing plants) located on adjacent properties (except as reported in Comments below).
- ☐ There are apparent signs of USTs existing now or in the past on the subject property. It is recommended that an inspection by a qualified UST inspector be obtained to determine the location of any USTs together with their condition and proper registration if they are active; and if they are inactive, to determine whether they were deactivated in accordance with sound industry practices.
- ☒ The opinion of value is based on the assumption that any functioning USTs are not leaking and are properly registered and that any abandoned USTs are free from contamination and were properly drained, filled and sealed.

Comments:

NEARBY HAZARDOUS WASTE SITES

- ☒ There are no apparent hazardous waste sites on the subject property or nearby the subject property (except as stated in Comments, below). Hazardous Waste Site search by a trained environmental engineer may determine that there is one or more hazardous waste sites on or in the area of the subject property.
- ☒ The opinion of value is based on the assumption that there are no hazardous waste sites on or nearby the subject property that negatively affect the value or safety of the property.

Comments:

UREA FORMALDEHYDE INSULATION (UFFI)

- ☐ All or part of the improvements were constructed before 1982 when urea foam insulation was a common building material. The only way to be certain that the property is free of urea formaldehyde is to have it inspected by a qualified urea formaldehyde inspector.
- ☐ The improvements were constructed after 1982. No apparent urea formaldehyde materials were observed (except as stated in Comments, below).
- ☐ The opinion of value is based on the assumption that there is no significant UFFI insulation or other urea formaldehyde material on the property.

Comments: N/A

LEAD BASED PAINT

- ☐ All or part of the improvements were constructed before 1978 when lead based paint was a common building material. There is no apparent visible or known documented evidence of peeling or flaking Lead Paint on the floors, walls or ceilings (except as stated in Comments, below). The only way to be certain that the property is free of surface or subsurface lead based paint is to have it inspected by a qualified inspector.
- ☐ The improvements were constructed after 1978. No apparent Lead Paint was observed (except as stated in Comments, below).
- ☐ The opinion of value is based on the assumption that there is no flaking or peeling Lead Paint on the property.

Comments: N/A

AIR POLLUTION

- ☒ There are no apparent signs of air pollution at the time of the appraiser's viewing of the subject property, nor were any reported (except as reported in Comments, below). The only way to be certain that the air is free of pollution is to have it tested.
- ☒ The opinion of value is based on the assumption that the property is free of air pollution.

Comments:

WETLANDS/FLOOD PLAINS

- ☒ The site does not contain any apparent wetlands/flood plains (except as stated in Comments, below). The only way to be certain that the site is free of wetlands/flood plains is to have it inspected by a qualified environmental professional.
- ☒ The opinion of value is based on the assumption that there are no Wetlands/Flood Plains on the property (except as stated in Comments, below).

Comments: Site is fairly level and open with a steep slope to the ravine in the rear.

MISCELLANEOUS ENVIRONMENTAL HAZARDS

- ☒ There are no other apparent hazardous substances and/or detrimental environmental conditions on or in the area of the site except as indicated below:

- ☐ Excess noise
- ☐ Radiation and/or electromagnetic radiation
- ☐ Light pollution
- ☐ Waste heat
- ☐ Acid mine drainage
- ☐ Agricultural pollution
- ☐ Geological hazards
- ☐ Nearby hazardous property
- ☐ Infectious medical wastes
- ☐ Pesticides
- ☐ Other (chemical storage, drums, pipelines, etc.)

- ☒ The opinion of value is based on the assumption that, except as reported above, there are no other environmental hazards that would negatively affect the value of the subject property.

When any of the environmental assumptions made in this addendum are not correct, the opinion of value in this appraisal may be affected.

Subject Land Photo Page

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



NE View Along Hwy 13

US Hwy 2 & Stuntz Ave
Sales Price
Date of Sale
Location US Hwy/City
Site/View
Topography Level/Steep Slope
Zoning CC
Access Hwy



SW View along Stuntz Rd



Subject Street

Subject Land Photo Page

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



Rear drop off

US Hwy 2 & Stuntz Ave
Sales Price
Date of Sale
Location US Hwy/City
Site/View
Topography Level/Steep Slope
Zoning CC
Access Hwy



Main building site



View from site

Subject Land Photo Page

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



View from the site

US Hwy 2 & Stuntz Ave
Sales Price
Date of Sale
Location US Hwy/City
Site/View
Topography Level/Steep Slope
Zoning CC
Access Hwy



Stuntz Rd view



Additional Hwy 13 view

Comparable Sales 1-3 Photo Page

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



Comparable 1

Main St E & 7th Ave E Corner
 Prox. to Subj. 0.10 miles SW
 Sales Price 9,000
 Date of Sale 05/11/2019
 Location City/Main St
 Site/View
 Topography Level
 Zoning CC
 Access Main St



Comparable 2

Main St E & Willis Ave Corner
 Prox. to Subject 0.16 miles SW
 Sales Price 9,000
 Date of Sale 05/11/2019
 Location City/Main St
 Site/View
 Topography Level
 Zoning CC
 Access Main St



Comparable 3

611 Main St E
 Prox. to Subject 0.13 miles SW
 Sales Price 3,500
 Date of Sale 06/17/2019
 Location City/Main St
 Site/View
 Topography Level
 Zoning CC
 Access Main St

Comparable sales 1-3 additional Site Photos

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



Main St E & 7th Ave E Corner



Main St E & 7th Ave E Corner



Main St E & Willis Ave Corner



Main St E & Willis Ave Corner



611 Main St E



611 Main St E St View

Comparable 4 Photo Page

Client	City of Ashland						
Property Address	US Hwy 2 & Stuntz Ave						
City	Ashland	County	Ashland	State	WI	Zip Code	54806
Appraiser	Beth Roberts						



Comparable 4

722 Lake Shore Dr E
Prox. to Subject 0.04 miles SW
Sale Price 19,300
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location US Hwy/City
View
Site 6,534
Quality
Age

Comparable 5

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable Property 4 additional site photos

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



722 Lake Shore Dr E Site



722 Lake Shore Dr E US Hwy 2 View

Location Map

Client	City of Ashland				
Property Address	US Hwy 2 & Stuntz Ave				
City	Ashland	County	Ashland	State	WI
Appraiser	Beth Roberts	Zip Code	54806		



Subject GIS Map

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



Subject site setbacks

Client	City of Ashland					
Property Address	US Hwy 2 & Stuntz Ave					
City	Ashland	County	Ashland	State	WI	Zip Code 54806
Appraiser	Beth Roberts					



Subject Buildable site map

Client	City of Ashland						
Property Address	US Hwy 2 & Stuntz Ave						
City	Ashland	County	Ashland	State	WI	Zip Code	54806
Appraiser	Beth Roberts						





1438-F West Main Street
Ephrata, PA 17522-1345

Phone 717-721-3500
Fax 717-721-3515

08/30/19

Beth A. Roberts d/b/a
Balsam Cottage Appraisals
627-4th Avenue South
Park Falls WI 54552

Email balsamcottage@pctcnet.net

Re: Errors & Omissions for Real Estate Appraisers
Insurance Company: Lexington Insurance Company
Certificate #: 018390080-07 Certificate Period: 09/02/19 to 09/02/20

This note is to confirm that the application on file for the above named insured shows the following appraisers listed:

Licensed Appraisers

Beth A. Roberts

A handwritten signature in cursive script that reads "Allen G. Barry III".

Allen G. Barry III

E&O 2019-2020 Address change

Policy Change Number_1

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IL 12 01 11 85

POLICY CHANGES

MASTER POLICY NUMBER 018389876-07 Certificate No. 018390080-07	POLICY CHANGES EFFECTIVE 12:01 A.M. 09/27/19	COMPANY Lexington Insurance Company
Name of Certificate Holder Beth A. Roberts d/b/a Balsam Cottage Appraisals		AUTHORIZED REPRESENTATIVE Intercorp, Inc.
COVERAGE PARTS AFFECTED Real Estate Appraisers Professional Liability Coverage Form Master Policy PRG 3512 (12/15) In consideration of no change in premium paid, it is agreed that the mailing address is amended to read: P.O. Box 924 Bayfield, WI 54814		
All other terms and conditions remain unchanged. Issued: 09/27/19		



AUTHORIZED REPRESENTATIVE SIGNATURE

Appraisal License 2020-2021

NO. 1300 - 4

**The State of Wisconsin
Department of Safety and Professional Services**

EXPIRES: 12/14/2021
LIMITED LICENSE - SEE
ORDER

Hereby certifies that
BETH A ROBERTS
was granted a certificate to practice as a
**LICENSED APPRAISER ELIGIBLE TO APPRAISE FEDERALLY RELATED
TRANSACTIONS IS AQB COMPLIANT**

*in the State of Wisconsin in accordance with Wisconsin Law
on the 12th day of April in the year 2000.*

The authority granted herein must be renewed each biennium by the granting authority.

*In witness thereof, the State of Wisconsin
Department of Safety and Professional Services
has caused this certificate to be issued under
its official seal.*



Dawn B. Cini
DPS Secretary

This certificate was printed on the 2nd day of December in the year 2019