

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

According to the 2024 United States Census Bureau information, the City of Wausau had a population of 39,948. This is an increase from 2010 which was 39,106; however, in the past few years the population is slowly declining due to low birth rates and the aging of the baby boomers. Wausau is located right in the center of the State of Wisconsin and is known for its Olympic style kayak course, its Olympic style curling club, beautiful parks, a rebuilding downtown with the redevelopment of the previous mall site located at heart of the downtown, the symbolic “400 Block”, and the recent addition of the Children’s Imaginarium. Like the rest of the nation, Wausau has experienced its difficulties over the past five years but has seen an economic development upswing and housing sales going strong. Recently we are seeing more business owners take a chance on growth or starting their own businesses. In addition, we are witnessing home prices increasing each year with the demand of houses on the market exploding.

The Community Development Block Grant program is very much in demand. Funding has also experienced its difficulties. Over the past few years, funding levels hovering around the \$600,000 mark. However, is still almost a third as much as it was in the 1990’s. Program decisions are becoming more and more difficult to make as the requests for funding continue to pour in. Our Citizen’s Advisory Committee has the daunting task of make those difficult decisions. These next few years, we expect, will be no different. However, we pride ourselves on the services that are offered to our citizens as well as the comradery organizations/agencies have with each other and the ability to work together instead of being territorial.

The following is a plan that was derived over a dozen round table conversations with citizens, non-profit organizations, homeless organizations, educators, youth providers, health care professionals, special needs providers, business leaders, governmental agencies, etc. It is an in-depth look at the needs of our community and will be used to make those tough funding decisions.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Wausau Community Development Department held over a dozen focus groups with non-profit agencies, health care providers, youth agencies, community leaders, financial institutions, business owners, government leaders, etc. to determine the needs of the community. The objectives and outcomes that were identified are listed on a chart in the Appendix as well as discussed in the Priority Needs chart located under SP-25 of this plan. Affordable housing and the needs of the Homeless population will be a high priority for years to come. Rents and Sales Prices have skyrocketed making it almost impossible to find decent, safe, and affordable housing for our lower income residents. Infrastructure continues to deteriorate as the cost to rebuild increase significantly making it is more difficult to get projects completed annually.

3. Evaluation of past performance

In reviewing the previous 5 years Consolidated Plan it was very interesting to see what goals we had obtained and where we fell short. We were anticipating assisting 25 households with our Homeowner Rehabilitation Loan Program. This was down almost 50% of our prior plan due to not having enough contractors willing to work with our program. However, at the time of writing this plan, we were able to assist over 52. This is primarily due to the increase of emergency roofs and failing sewer lines. The prices

of construction have skyrocketed making it impossible for homeowners to budget and save for necessary repairs. They then do nothing until the building component fails and needs to be fixed “now.” Thankfully for this fund being allowed to react in these types of emergency situations, several homes were able to be saved with the low-interest, affordable loan option. The past couple of years we have been able to secure a few more contractors to assist with our programs, helping get projects moving along again.

The Downpayment Program’s numbers were very disappointing. 75 were anticipated – which calculated out to only 15 per year. As of the writing of this plan, only 21 loans were closed. This is due to the lack of available housing and people fighting over trying to purchase a home. In order to win a bid on a home, they can’t write contingencies, and they have to outbid one another. This drives up house prices significantly so that lower income households can’t compete. Realtors have been telling their clients not to use our product due to the inspection requirement. Through our Housing Counseling program, we have found several clients get into loan products that will help them buy a home, but the loan terms are not favorable and, in our opinion, are setting them up for failure.

The Housing Counseling program is starting to get off its feet. Even though our downpayment assistance program has not seen a lot of activity, there are still other loan programs that require Housing Counseling and/or Homebuyer Education. Being a HUD approved agency has helped us with the ability to see more clients and hopefully educate them enough that they will be successful homeowners. We are concerned that there will be another housing crash in the near future with the type of loan products inexperienced homebuyers are utilizing and with purchasing at a higher cost than they could afford just to get a home.

As the last Consolidated Plan anticipated, the Rental Rehabilitation Program continues to be underutilized. We anticipated assisting 20 units; however, to date that number is only 6. With the ability to tap into the Lead Safe Homes State grant, property owners with qualifying children are able to obtain funds to assist with the abatement of lead paint hazards. Then, if there are other non-lead work that should be addressed, they are able to tap into our Rental Rehabilitation loan program or our Housing Rehabilitation loan program.

Homelessness will continue to be a high priority as we see the need for shelters increase as well as the need for transitional housing. Once a client has overstayed their visit at a shelter, they still may not be ready to be able to afford their own place. Additional transitional units have been determined to be a higher need in our area to give clients more time to get back on their feet. The discussion of tiny homes for the homeless is a conversation that continues to happen. However, to find a place where the “Not In My Backyard” (NIMBY) population won’t protest continues to be a high hurdle.

In previous plans, the redevelopment of the Riverfront was a high priority. Finally, we have seen positive results. Both a new entertainment center/restaurant and a new city park was created during the past 5-Year Consolidated Plan years. Now, there is a larger, market rate apartment complex on the water with another proposed to start the end of 2025. There are still a few more available lots available for development that we are hoping developers will be interested in as they see more activity happening.

Lack of affordable housing became an even hotter topic over the past couple of years. Through a Housing Needs Assessment, it was determined that Wausau would need over 500 more housing units by the end of 2025 in order to keep up with demand. Currently, there is one market rate 153-unit development and one 55-unit low-income housing tax credit project in the buildings stages with another 50-unit low-income housing tax credit project still in the development agreement stages with plans to start building in 2025. With the assistance of ARPA funds, the City Council directed staff to develop single family homes to be made available to lower-income households. This has been and will continue to be difficult due to the gap between building new single-family homes and being able to sell them at prices that lower income households can afford.

The past five years CDBG funding was able to replace many deteriorated playground equipment in neighborhood parks in lower income neighborhoods. This equipment included handicapped accessible surface areas and play equipment so everyone could enjoy utilizing the park. The use of CDBG funds in these lower income census areas helped bump up those neighborhood parks to be first ones to be addressed rather than waiting for other funding.

4. Summary of Citizen Participation Process & Consultation Process

Community Development staff hosted over a dozen informational sessions/planned focus groups to identify and prioritize community needs. All sessions were open to the public and were advertised in the local paper and on the City of Wausau's website. Staff also contacted individuals/groups that were unable to attend the meetings to collect their input. The topics covered were Neighborhood Needs, Youth/Education Needs, Diversity, Housing, Health Care, Disability/Mental Health, Economic Development, Homelessness, Transportation, Broadband, Emergency Services, and public facility needs. All members of the Community Development Block Grant Citizen's Advisory Committee and City Council were asked to attend as many forums as possible to better educate themselves in areas other than with what they are familiar.

Several of these focus groups were well attended and some not as much. The Consolidated Plan was completed using this information as was advertised and placed on the City's web site for public comment. In addition, City Council members received a copy to review before it is to be brought to the Finance Committee and City Council for approval with the upcoming Annual Plan.

5. Summary Of Public Comments

All public forums were very informative and, in some cases, depressing on the caliber of needs in the community. The following is an overview of each meeting:

- ▶ Neighborhood concerns are different for each neighborhood as they all have different issues. All agreed that there is an increase of crime, drug use, and deteriorated properties. Other needs are the repairs of deteriorated streets, but the cost of the assessments associated with them is daunting. Also, the use of CDBG funds versus the expense of street reconstruction is no longer a viable option due to the high expense of rebuilding streets. Therefore, staff have been addressing the need for ADA approved curb cuts as the City's insurance company is requiring those old curb cuts to be addressed and improved as quickly as possible. Lead pipes are also a concern as the City is trying to replace all lead water service lines as soon as possible.
- ▶ The Youth/Education meeting discussed the need for more in-depth programs for birth to child ready age groups not only for child education but family education and support. A high priority was to find a way that agencies can communicate together regarding individual families. But with HIPPA and no blanket release signed by a family, agencies cannot discuss those family needs with other agencies who are also working with the same family.
- ▶ Diversity discussed the need to encourage minority groups to participate in community forums. We had representation from both the Hmong and Hispanic populations. It was agreed that the trust factor is not always there between different cultures. The number one priority was to form a collaborative effort between the different cultures so we can work together to bring necessary resources to all. The organization called Hmong and Hispanic Communication Network or H2N, was developed so both cultures are able to come to the same table and work together to address concerns and needs.

- ▶ Housing continues to be discussed and the need for more funds to assist with rehabilitation costs for property owners. The need for additional contractors and affordable construction materials continues to be a struggle. Better education for new homeowners is a concern when it comes to the on-going maintenance and care of their home.
- ▶ Health Care/Mental Health discussed the rising number of heroin/prescription drug users in the area. Resources are needed to reduce the increased number of unstable families and the ability to recruit psychologists to the area. Addiction and no local in-house rehabilitation program exist making persons needed to go to other communities for assistance. In addition, there are no transitional housing options for those coming out of inhouse rehabilitation and back into the community. Without the ability for this additional housing step, many who don't have a good support system do not succeed in staying sober/clean the first or second time.
- ▶ Economic Development discussed the ability to bring higher paying jobs to the area, the need to educate all the partners regarding the role of public/private partnerships, and the need for a smaller loan fund to assist with start-up businesses who may not be ready to rent or purchase a building site. The past few years, a Micro-loan was created to assist with those small loan needs. These funds are becoming increasingly important as interest rates rise, making loan repayments difficult for small businesses to make.
- ▶ Homelessness discussed the need for different options for the different type of homeless persons. Tiny homes and other transitional housing options were discussed as well as affordable and safe housing for the long term. More funding is needed for in-depth wrap around services to meet each client's needs to successfully bring them out of homelessness.
- ▶ There were several concerns that seemed to be brought up in almost every meeting – the need for reliable transportation, affordable/safe housing, and an increase in unstable families.
- ▶ The need for dependable broadband services was also discussed. While service is available within the City of Wausau, as opposed to the outlining areas, the cost of such service for a lower income family may be unaffordable. The need for these services for families with school-aged children is high since most homework is now performed and submitted on-line; however, the school district does provide those households with the ability to receive a hot spot so they can perform school activities at home.

6. Summary of Comments or Views Not Accepted and the Reasons for Not Accepting Them

There are no views or comments that were not accepted. Staff take all comments/views seriously even though they may be issues that CDBG cannot address or there is not enough funding to properly address them.

7. Summary

In summary, Community Development staff were surprised at the depth of the unmet needs, concerns and voices at these meetings. Staff were educated in areas that they don't encounter on a daily basis. These topics will assist staff and the Citizen's Advisory Committee to make better educated decisions when it comes to funding future programs with Community Development Block Grant funds.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WAUSAU	Tammy Stratz, Community Development Manager
CDBG Specialist	WAUSAU	Shannon Graff, Community Development Specialist

Narrative

The City of Wausau’s Community Development Department is the responsible entity for preparing the Consolidated Plan and Annual Plans and responsible for administration of each grant program and funding source. By holding the information sessions and preparing the Plan internally, staff learns from the public firsthand as to the needs of the community. Partnerships also develop through these meetings that might be able to address any upcoming needs.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Wausau's Community Development Department is the responsible entity for preparing the Consolidated Plan and for administration of each grant program and funding source. By holding the information sessions and preparing the Plan internally, staff learns from the public firsthand as to the needs of the community. It also allows staff to hear about potential new non-profits being formed, changing needs, overwhelmed needs and areas where Community Development Block Grant funds could be utilized to make the biggest impacts.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Community Development staff works closely with the Community Development Authority who manages the City's Public Housing and Housing Choice Voucher programs. Each department works with the other in the development of plans and services they offer. Community Development partners with Marathon County Health Department regarding Lead Based Paint projects/activities. Community Development partners with Habitat for Humanity to coordinate funds for the possible purchase/sale of lots in which Habitat can develop new homeownership through. We hope to enhance this partnership so additional single-family homes can be developed more economically and then made available to Habitat approved new homeowners. Staff also partners with their Board to assist with the Family Selection Committee to approve applicants.

Staff work with the Bridge Community Clinic who provides health, dental and mental health care for lower income households. Bridge Clinic has recently been able to absorb Peaceful Solutions (a non-profit therapy service) to assist with the on-going need for mental health issues and AODA issues. This is a huge benefit for our community.

Staff work with Community Partners Campus (CPD) which is a non-profit organization who owns and operates a building that houses several non-profit organizations who typically work with the same clientele. This allows shared resources, so each non-profit organization does not have to have their own conference room, their own copy machine, own kitchen for their employees, etc. It also allows for a one-stop place for clients to meet with several organizations in one day. This makes transportation less of an obstacle.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Community Development Department assists with the United Way of Marathon County's Homeless Coalition. Northcentral Community Action, who is a recipient of Continuum of Care funds, also is a partner of this coalition. All housing providers met to discuss ways to address the increasing number of homeless families.

Staff has worked working closely with Catholic Charities' programs – Beyond Shelter, which identifies the highest risk chronic homeless males and provides housing for them, and their Good Shephard Warming Center, which is an overnight stay for homeless adults to go to get out of the cold.

The Salvation Army recently changed the way they operate their shelter. It is no longer for individual men and women; it is strictly for families.

The Women's Community has identified that the increasing numbers of homeless families with young children are staggering. Both shelters continue to be full and have a difficult time finding temporary shelter to those with children. There is a desperate need for safe, affordable housing as well as in-depth case management to bring these families out of homelessness and back into housing they can afford to keep for the long term. Due to this, several non-profit organizations have been developed to address these needs. The Hagar House will only take single moms with children. They provide longer-term housing so families can better identify their needs and how to become successful in the long term. Several of their clients come from the Women's Community after their approved length of stay has expired.

Bridge Street Mission Church developed their own transitional housing plan. They have been offering free meals for those in need and had purchased an older single room occupancy apartment building for those trying to transition out of homelessness. Recently they purchased a building that could better house their needs and with enough space to offer a community room, separate dorm style rooms for men and women and then transitional housing for those who need a little longer time to overcome their struggles and be successful in their own housing. The church has been highly successful with their mission; however, there is a required religious component with their program so federal funding cannot be utilized to assist.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.

The City of Wausau does not receive ESG funding. However, staff work with agencies who do receive Continuum of Care funds through the State of Wisconsin. These agencies received authorization when applying for funds documenting that their programs do meet the needs as identified in the City's Consolidated Plan(s).

2. Describe agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

1	Entity Name	Adaptive Communities
	Entity Type	Services-Special Needs
	Section of Plan Addressed	Non-Homeless Special Needs
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Adaptive Communities is a social activity center for adults with special needs. A fun place to hang out, learn life skills and enhance quality of life. The outcome is to provide a service to a population of need that has been overlooked.
2	Entity Name	Aging and Disability Resource Center
	Entity Type	Services-Elderly Persons, Persons with Disabilities
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Aging and Disability Resource Center assisted with the Housing, Medical, Mental Health and Disability roundtables. Goals are how to better the lives of persons with disabilities and elderly.
3	Entity Name	Alzheimer's Association
	Entity Type	Services – Persons with Disabilities, Health
	Section of Plan Addressed	Housing Need Assessment Medical Needs

	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Alzheimer Association was consulted for the Healthcare roundtable. Needs addressed were not only healthcare but the needs for additional housing for individuals who suffer from this disease.
4	Entity Name	American Red Cross
	Entity Type	Civic Leader
	Section of Plan Addressed	Housing Need Assessment Victim Services Emergency Services
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The American Red Cross was consulted for the Housing and Emergency Services roundtables. Outcomes consisted of emergency housing for those in need due to a disaster. The need for non-profits to better work together for the same goals of an individual/household.
5	Entity Name	B.A. Esther Greenheck Foundation
	Entity Type	Services – Housing, Children, Elderly Persons, Persons with Disabilities, Victims of Domestic Violence, Homeless, Health, Education, Employment, Business, Civic Leaders, Foundation
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Economic Development Anti-Poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The B.A. Esther Greenheck Foundation was consulted for information, and they saw as a high priority need in the community. One outcome is the need for the non-profits to be housed in one area so they can all assist clients more efficiently.
6	Entity Name	Big Brothers, Big Sisters (BBBS)
	Entity Type	Services-Children
	Section of Plan Addressed	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Education Needs
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BBBS was consulted for the youth/education roundtable. However, through discussions they assisted with the homeless' concerns especially with homeless families with children. Their outcome is to assist those families to provide peer mentoring, so children have the tools to get an education and possibly break the poverty cycle. Their recent move provides more space of which they call "The Nest." It provides a place for the Littles to come to meet with their Bigs and have a safe place.
7	Entity Name	Boys & Girls Club (BGC)
	Entity Type	Civic Leaders, Services-Children
	Section of Plan Addressed	Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth Anti-Poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The BGC was consulted for the youth/education roundtable. Outcomes consist of creating a safe environment for children to go into during non-school hours so they don't get into trouble and can better their education, which will assist them in breaking the cycle of poverty.
8	Entity Name	Bridge Community Health Clinic
	Entity Type	Civic Leader, Health Agency
	Section of Plan Addressed	Healthcare needs
	How was the entity consulted and what are the anticipated outcomes of	Bridge Community Health Care was consulted for several roundtables: Medical, Mental and Physical Disabilities, Transportation needs. The

	the consultation or areas for improved coordination?	anticipated outcomes are to continue to hire additional mental health physicians to assist with the grown number of mental health patients and make assistance affordable.
9	Entity Name	Childcaring, Inc.
	Entity Type	Civic Leader, Services-Children
	Section of Plan Addressed	Anti-Poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Childcaring Inc was consulted for the Youth/Education roundtable. The anticipated outcomes are to provide safe and reliable childcare for families at an affordable rate to allow families to work and be stable.
10	Entity Name	Wausau City Attorney
	Entity Type	Local Government
	Section of Plan Addressed	Housing Need Assessment Public Housing Needs Market Analysis Transportation issues
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City Attorney's office was consulted regarding Housing issues but also provided additional information on the City's transportation issues. The outcomes discussed were the need for safe, affordable housing and additional transportation needs.
11	Entity Name	Wausau Engineering Department
	Entity Type	Local Government
	Section of Plan Addressed	Public Facility Needs
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Engineering Department was consulted as to the needs for public facilities upgrades - street and/or ADA curb-cuts reconstruction. Outcomes consist of reconstructing streets, sidewalks, curb cuts, water and sewer line replacements, with an emphasis of lead water line replacement.
12	Entity Name	Wausau Mayor's Office
	Entity Type	Local Government
	Section of Plan Addressed	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development Anti-poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mayor was invited to all roundtables to add input he has seen/heard throughout the community. Outcomes consist of the need for safe, affordable housing, the need for rebuilding of streets and sidewalks, addressing the transportation gap and addressing homelessness.
13	Entity Name	Wausau Planning, Community & Economic Development Dept.
	Entity Type	Local Government Grantee Department
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis transportation
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Planning Department was consulted throughout the entire process. They contributed to the needs for safe and affordable housing, the need for filling employment gaps, transportation issues.
14	Entity Name	City of Wausau Department of Public Works

	Entity Type	Local Government
	Section of Plan Addressed	Public Facility Needs
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wausau Public Works was consulted regarding the need for street/sidewalk/public facility upgrades throughout the city. Outcomes will be identifying projects throughout the city that need to be reconstructed.
15	Entity Name	Community Foundation of North Central Wisconsin
	Entity Type	Civic Leaders Foundation
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Economic Development
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Foundation was consulted due to their involvement with many local issues. Outcomes included the need for decent, affordable housing, addressing the homeless' issues, and the need for non-profits to be able to work closer together.
16	Entity Name	Compass Counseling
	Entity Type	Services - Mental Health & Addiction
	Section of Plan Addressed	Homelessness Strategy, Non-Homeless Special Needs
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Compass Counseling was consulted to discuss the additional need for mental health therapists and psychiatrists. Outcomes are the ability to hire additional persons in this field to assist with the growing number of clients needing this type of assistance.
17	Entity Name	CoVantage Credit Union
	Entity Type	Business Leaders Community Development Financial Institution Private Sector Banking / Financing
	Section of Plan Addressed	Housing Need Assessment Economic Development
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CoVantage Credit Union was consulted to discuss the need for mortgage loan opportunities for homebuyers and business loans for economic opportunities. Outcomes are additional programs that are geared towards lower income households to promote homeownership and business opportunities.
18	Entity Name	Dudley Foundation
	Entity Type	Civic Leaders, Foundation
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Dudley Foundation was consulted to discuss all aspects they see as priorities within the City of Wausau. They work with many non-profits and have an insight on the needs and funding shortfalls. Outcomes consist of additional homelessness services and the need for affordable housing and transportation needs.
19	Entity Name	Dwight and Linda Davis Foundation
	Entity Type	Civic Leaders, Foundation
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy

	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Dwight and Linda Davis Foundation was consulted to discuss all aspects they see as priorities within the City of Wausau. They work with many non-profits and have an insight on the needs and funding shortfalls. Outcomes consist of additional homelessness services and the need for affordable housing and transportation needs.
20	Entity Name	Health Opportunities for Latin Americans (HOLA)
	Entity Type	Civic Leaders, Service-Fair Housing
	Section of Plan Addressed	Housing Need Assessment Anti-poverty Strategy Fair Housing
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HOLA represents the Latino community in eight central Wisconsin counties, including Marathon. Outcomes identified were the need to provide better communication and access to community resources
21	Entity Name	Wausau Business Incubator (WBI)
	Entity Type	Civic Leaders, Businesses
	Section of Plan Addressed	Economic Development Anti-poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The WBI was consulted to discuss the needs of small business startups. Outcomes consist of a small business loan pool to help with small/micro loans for startups.
22	Entity Name	Faith In Action of Marathon County, Inc. (FIA)
	Entity Type	Services-Elderly Persons
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FIA was consulted regarding housing issues with the elderly population. Outcomes identified were the need for transportation for the elderly as well as offering visits to combat loneliness.
24	Entity Name	First Weber
	Entity Type	Business Leaders
	Section of Plan Addressed	Housing Need Assessment Economic Development Market Analysis
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	First Weber was consulted regarding the housing market and needs for homebuyers and business borrowing. Outcomes are continued need for down payment assistance for households and businesses with gap financing opportunities.
25	Entity Name	Habitat for Humanity of Wausau
	Entity Type	Housing
	Section of Plan Addressed	Housing Need Assessment
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat was consulted to discuss the gaps in affordable housing. Outcomes are the need for affordable housing options for low-income households.
26	Entity Name	Health First
	Entity Type	Health Agency
	Section of Plan Addressed	Anti-Poverty Strategy Healthcare Needs
	How was the entity consulted and what are the anticipated outcomes of	Healthfirst was consulted to discuss the healthcare needs for the lower income level households. Healthfirst operates the W.I.C.

	the consultation or areas for improved coordination?	(Women, Infant and Children) programs with outcomes of increasing the ability for affordable healthcare options.
27	Entity Name	Hmong Wisconsin Chamber of Commerce
	Entity Type	Civic Leaders
	Section of Plan Addressed	Economic Development Employment Anti-Poverty Strategy Fair Housing
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Hmong Wisconsin Chamber of Commerce was consulted to discuss the needs of the Hmong entrepreneurial opportunities as well as fair housing issues. Outcomes consist of additional business loan opportunities and non-discriminatory practices for businesses and residential options for the Hmong population.
28	Entity Name	Hmong American Center
	Entity Type	Civic Leaders Services-Economic Development, Education, Fair Housing
	Section of Plan Addressed	Housing Need Assessment Anti-Poverty Strategy Fair Housing
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Hmong American Center was consulted regarding the needs of the youth/young adult Hmong population, housing opportunities and fair housing issues. Outcomes consist of the support of youth/young adult activities that promote leadership and higher education within the Hmong Community, in addition to Fair Housing education and combating discriminatory practices.
29	Entity Name	Wisconsin Judicare
	Entity Type	Civic Leaders, Legal Services
	Section of Plan Addressed	Housing Need Assessment Anti-poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wisconsin Judicare was consulted regarding Fair Housing issues within the City of Wausau. Outcomes continue to be more education for lower income, minority households to better understand and recognize discriminatory practices.
30	Entity Name	Marathon County Emergency Management
	Entity Type	County Government
	Section of Plan Addressed	Emergency Services
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To review the county's Emergency Preparedness Plan's alignment with housing and community development goals. Outcomes consist of the use of CDBG funding in the case of a natural and human-caused disasters and how to be able to address issues quickly.
31	Entity Name	Marathon County Child Development Agency (Head Start)
	Entity Type	Civic Leaders, Services-Children/Youth, Education
	Section of Plan Addressed	Anti-Poverty Strategy Children/Education
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Head Start was consulted to understand the needs of lower income households with small children and provide the educational materials that will assist with child development. Outcomes consist of additional resources for families to provide education to children starting from birth to school aged.
32	Entity Name	Marathon County Supervisors
	Entity Type	Civic Leaders
	Section of Plan Addressed	Homelessness Strategy Economic Development Market Analysis

		Anti-Poverty Strategy Broadband
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Marathon County Board Supervisors who represent the City of Wausau where consulted to discuss the needs they see are in the community. Outcomes consisted of additional need for transportation, need for broadband services in the outlining community, affordable childcare options, and assisting homeless families with children.
33	Entity Name	MCDEVCO
	Entity Type	Business and Civic Leaders
	Section of Plan Addressed	Economic Development
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MCDEVCO was consulted to discuss the economic development needs of the community. Outcomes consisted of the need for workforce for the businesses creating jobs and the need for smaller loans for startup businesses.
34	Entity Name	Metro Ride
	Entity Type	Local Government
	Section of Plan Addressed	Transportation
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Metro Ride was consulted to discuss the need for reliable, affordable transportation opportunities. Outcomes consist of additional funding so public transportation can be expanded in areas and at times that would benefit additional riders.
35	Entity Name	National Alliance of Mental Illness (NAMI)
	Entity Type	Civic Leaders, Mental Health
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy Anti-Poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NAMI was consulted to discuss the needs of persons with mental illnesses. Outcomes consist of partnering individuals with organizations that can assist them and provide services for families with persons with mental illnesses.
36	Entity Name	North Central Community Action Program
	Entity Type	Civic Leaders, Housing
	Section of Plan Addressed	Housing Need Assessment Homelessness Strategy, Needs, Chronic Homelessness, Families with Children, Veterans Anti-Poverty Strategy
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Central Community Action was consulted regarding housing issues. Outcomes consist of additional transitional housing opportunities for homeless individuals and families.
37	Entity Name	Granite House (formerly Community Corner Club House)
	Entity Type	Civic Leaders, Mental Health
	Section of Plan Addressed	AODA Recovery and Mental Health Services
	How was the entity consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Granite House was consulted when discussing the need for services for those recovering from addiction. Outcomes consist of additional transitional units for those coming out of in-house treatment centers so they can better succeed in overcoming their addiction.

Identify any Agency Types not consulted and provide rationale for not consulting.

To the best of our knowledge, there were no groups that were not consulted in the preparation of the Consolidated Plan. We invited several agencies that did not attend for unknown reasons. Often, we find agencies are busy and it is difficult to attend a meeting that infringes on their work responsibilities.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care (COC)	WI Balance of State COC	The need for additional transitional housing units. Need for in-depth case management
City of Wausau 2017 Comprehensive Plan	City of Wausau	Housing issues, transportation issues, Economic Development opportunities
Comprehensive Outdoor Recreation Plan	Wausau & Marathon County Parks, Recreation & Forestry Dept.	Need to update public playground equipment and fall protection to meet ADA requirements
Life Report	Marathon County United Way	Housing needs, transportation needs, homelessness needs, mental health needs
Public Housing 5-Year Plan	Wausau Community Development Authority	Need for additional public housing and Housing Choice Voucher funding
Transit Development Plan	City of Wausau Metro Ride	Need for reliable public transportation for the entire metro area and for nights and weekends.
5-Year Consolidated Plan	WI Department of Housing, Economic & Community Resources	Need for affordable, safe housing, need for economic development opportunities
Strategic Plan	Marathon County Health Department	Need for lead and radon safe housing and a need for immunization to keep the community safe from communicable diseases
2019 Urban Design & Transportation Master Plan	City of Wausau	Need for safe, walkable neighborhoods

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Wausau collaborates with several public entities both in the preparation of this plan and on a day-to-day basis. Staff work with the HUD Milwaukee Field Office to develop new programs that comply with HUD regulations. They also coordinate with the State of Wisconsin's Department of Administration to implement HOME and NSP funding, which helps the City achieve its goals related to homebuyer assistance, property rehabilitation, and the acquisition of blighted properties. In partnership with the Marathon County Health Department, staff identify unsafe, lead-contaminated homes, working together to eliminate lead-based paint hazards and reduce the number of children with elevated blood lead levels.

Wausau staff also work with MCDEVCO, a non-profit economic development organization, to support both small and large business growth, including the promotion of female- and minority-owned businesses. Their Entrepreneurial Education Program and Dolphin Tank offer resources for aspiring business owners. Additionally, staff collaborate with Marathon County on the purchase and redevelopment of tax-delinquent, blighted properties, either rehabilitating or demolishing them for new developments. Lastly, staff partner with the Park and Engineering Departments to identify public facilities in need of rebuilding.

Narrative

Staff work with many organizations to develop the best programs for each funding year. Staying in tune with what is happening with community organizations helps create better partnerships and the ability to make programs succeed.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal setting.

In the preparation of this 5-year Consolidated Plan, Community Development staff hosted several informational sessions/planned focus groups to identify and prioritize community needs. Community leaders for non-profits, for-profits, social services, governmental agencies, medical, education, economic development, fair housing, etc., were invited to be in attendance. Staff contacted individuals/groups that were unable to attend the meetings to collect their input. The topics covered were Neighborhood Needs, Youth/Education needs, Diversity, Housing, Health Care, Mental Health/Disability, Economic Development, Transportation, Public Facilities, Homelessness and Broadband. In addition, staff met with County Board members who represent the City of Wausau to ask for their input. All members of the Community Development Block Grant Citizen's Advisory Committee and City Council were invited to attend to gain insight in areas other than with what they are familiar. If additional names/agencies that staff were unfamiliar with were mentioned at these forums, staff contacted those persons directly for their input.

The Community Development's Citizens' Advisory Committee consists of twelve citizens and one alderperson who is appointed by the Mayor. This committee plans the Community Development Block Grant (CDBG) application process. They host at least two public hearings a year to hear Community Development Block Grant and Public Hearing concerns. They are responsible for allocating the annual Block Grant funding towards eligible activities. Their recommendations are then forwarded to the City of Wausau's Finance Committee and then on to the City's Common Council for approval. After the Citizen's Advisory Committee develops their plan and before Council approval, the proposed plan is advertised in the Wausau Daily Herald as well as posted on the City of Wausau's web page to accept comments. Any comments that are received are passed on to the appropriate body and added to the proposed Action Plan for the program year.

During this 5-year informational collection process it is very beneficial to have members of our Citizen's Advisory Committee attend. Many commented on how they learned so much from the agencies that work in each specific field to learn about their struggles and needs. The information collected at these meetings is distributed to all committee members, so they knew what specific needs were discussed throughout the meetings. This assists committee members with making those tough choices of what programs to fund.

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments not Accepted & Reasons	URL (If applicable)
1	Public Meetings to Learn About Needs in the Community	Minorities Persons with Disabilities Residents of Public & Assisted Housing General Public As Whole	Eight public meetings were held each with a different topic of focus. Each topic had a variety of people attend. A total of 64 people attended the meetings with some who came to several because they had information on several different topics.	<ul style="list-style-type: none"> ▪ Affordable Housing ▪ Public Transportation ▪ Workforce Development ▪ Diversity Issues ▪ Childcare Needs ▪ Educational Needs ▪ Homelessness Needs ▪ Street & Sidewalk Reconstruction ▪ Lead Water Line Replacement ▪ Playground Upgrades 	None	
2	Newspaper Ad	Non-Targeted/ Broad Community	No specific responses were received specifically due to the newspaper ad. The ad included all public meetings & hearings, & the 5-Year Consolidated Plan.	None	None	
3	Internet Outreach – Community Survey	Non-Targeted/ Broad Community	241 Individual Responses	Across the board, homelessness assistance, road repairs, housing issues, transportation issues, and many items that CDBG cannot address	Non-CDBG Eligible Comments: Mass Transit - not just within the City of Wausau Reduce Taxes & Water Bills Landlord Licensing Develop Privately Owned Buildings	
4	Public Hearing specific to CDBG funding	Non-Targeted/ Broad Community Citizens Advisory Committee	No outside members of the community attending the public hearing. All Citizens Advisory Committee members attended to hear any potential comments.	None	None	
5	Con Plan Advertising	Non-Targeted/ Broad Community	Will complete after comment period is over	Will complete after comment period is over	Will complete after comment period is over	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

According to HUD data, Wausau's population was 39,106 in 2009, with 16,640 households. By 2020, the population slightly declined to 38,685, while the number of households increased by 585 from 2009. In 2023, the population rebounded to 39,575, surpassing the 2009 level, with an additional 145 households, bringing the total to 17,370. These recent figures suggest modest growth in both population and households, reflecting overall stability.

In recent years, Wausau has successfully secured several WHEDA Low-Income Housing Tax Credit (LIHTC) projects to support new housing developments, including:

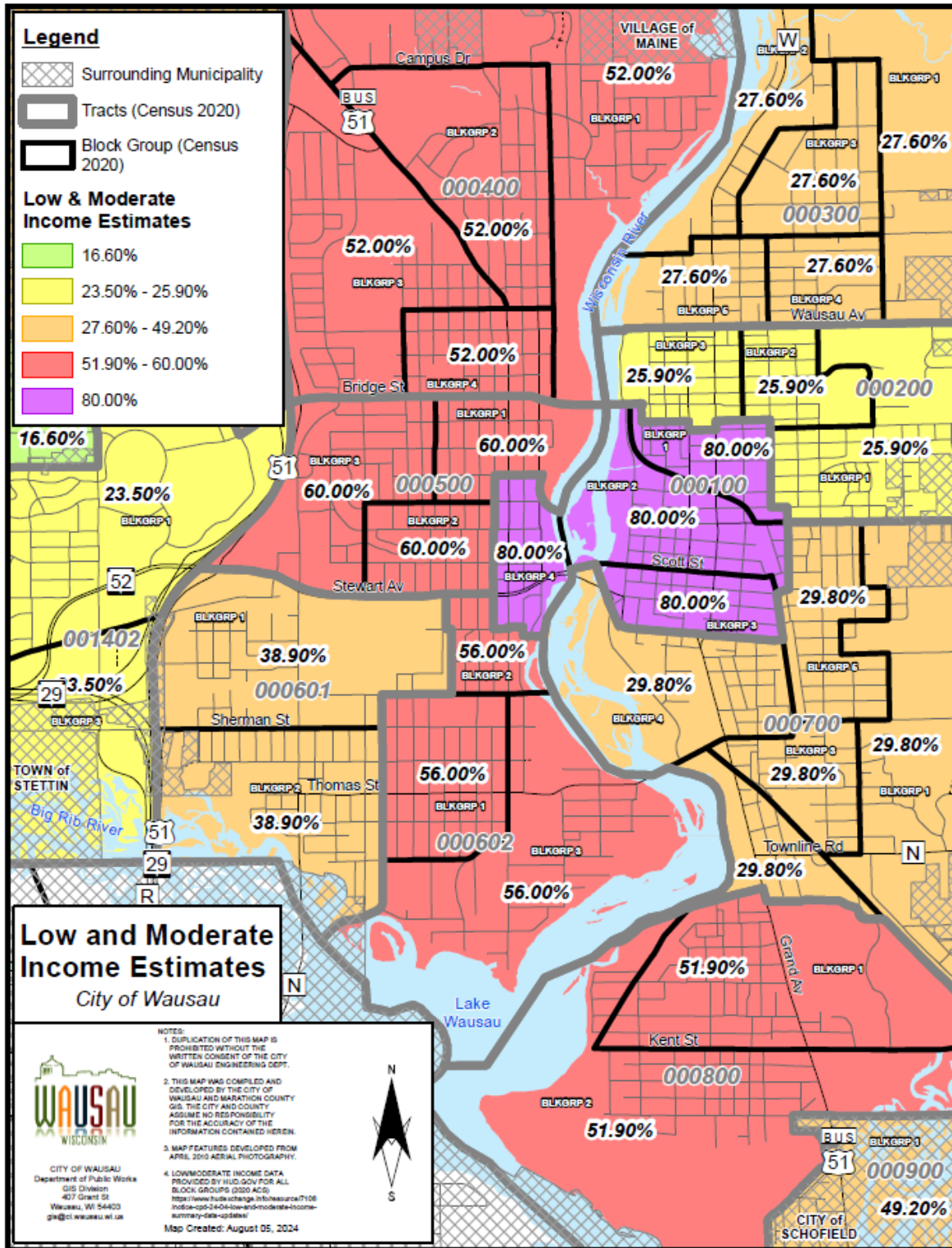
- 1) converting a large, historic former hotel – later turned apartment building – into a mixed-use, affordable housing complex.
- 2) construction of two affordable housing complexes on challenging vacant lots adding 105 units for income-eligible households.

Additionally, the first phase of a large, market-rate mixed-use development began this year on the site of the former mall. This marks the beginning of a multi-phase redevelopment project. We're excited to see what future projects will take shape in this area.

When analyzing the following information, we identified several key findings—nearly 55% of the City of Wausau's population would qualify under HUD's income limits. This represents a 4% increase compared to the previous 5-year consolidated plan. Several census tracts/block groups became income-eligible between the 2010 and 2020 censuses, with most of those areas continuing to fall under the 51% low-income threshold in those tracts/block groups. The data also indicates that 35% of the population is over 62 years of age, a figure that has remained consistent over the years.

The charts further show that lower-income residents are more likely to be renters, and renters tend to represent the population living in substandard housing. The lower the income, the higher the housing burden, and the greater the likelihood that the housing is highly or severely substandard. During meetings with stakeholders throughout the community, the need for affordable and safe housing was consistently highlighted. Additionally, there is an increasing demand not only for physical housing but also for services that help occupants maintain their housing successfully.

Approximately 85% of Wausau's housing stock was built prior to 1978. Even though we are working diligently to eradicate lead-based paint hazards in these homes, there isn't enough funding to abate all of these houses. The Marathon County Health Department gets involved when a child has an elevated blood lead level of 5 µg/dL or greater. Recently, the State also recognized that it makes sense to identify and address lead hazards as soon as a child has a blood lead level of 3 µg/dL and has changed statutes stating that orders may be written at that level. Our local health department is trying to be more proactive in addressing lead hazards before the child becomes too exposed and sick while also struggling with the lack of lead paint abatement contractors to properly address the lead hazards.



NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The HUD provided demographics below are a little inconsistent compared to the numbers that were provided through the City of Wausau's Assessor's office. The number of households was actually 18,154 in 2011 with 18,296 in 2018 which only equates to a less than 1% increase. However, there are several larger apartment complexes and single-family housing units that are in the process of being built. This number will rise again in the coming years as the projects are completed. The rest of the numbers listed below were pretty accurate to what our local numbers reflect.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	39,210	38,685	-1%
Households	16,640	17,255	4%
Median Income	\$41,575.00	\$47,438	14%

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of

Households

Household (HH) Type	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,790	2,740	3,955	1,740	6,025
Small Family Households	705	630	1,020	590	2,770
Large Family Households	85	190	290	195	450
HH with at Least One Person 62-74 Years of Age	595	440	860	310	1,305
HH with at Least One Person Aged 75 or Older	505	790	605	195	360
HH with One or More Children 6 Years Old or Younger	495	475	530	255	329

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

Data Source for all information in tables below: 2016-2020 CHAS

1. Number of households per Area Median Income (AMI) with one of the listed needs

HOUSING ISSUE	RENTER					OWNER				
	0-30%	31-50%	51-80%	81-100%	TOTAL	0-30%	31-50%	51-80%	81-100%	TOTAL
Substandard Housing <i>(lack complete plumbing or kitchen facilities)</i>	140	55	55	0	250	0	0	35	10	45
Severely Overcrowded <i>(>1.51 people per room, complete kitchen & plumbing)</i>	0	0	0	0	0	0	0	4	0	4
Overcrowded <i>(1.01-1.5 people per room, none of the above problems)</i>	70	4	45	65	184	55	20	50	10	135
Housing Cost Burden > 50% <i>(none of the above problems)</i>	1,260	270	0	0	1,530	265	80	65	0	410
Housing Cost Burden > 30% <i>(none of the above problems)</i>	325	735	320	0	1,380	95	310	330	80	815
Zero/Negative Income <i>(none of the above problems)</i>	35	0	0	0	35	45	0	0	0	45

2. Number of households with 1+ severe housing problem: lacks kitchen, complete plumbing, severe overcrowding, severe cost burden

HOUSING ISSUE	RENTER					OWNER				
	0-30%	31-50%	51-80%	81-100%	TOTAL	0-30%	31-50%	51-80%	81-100%	TOTAL
1+ of 4 Housing Problems	1,470	330	100	65	1,965	320	100	155	20	595
None of 4 Housing Problems	625	1,435	1,905	690	4,655	375	875	1,790	970	4,010
Zero/Negative Income <i>No Other Housing Problems</i>	0	0	0	0	0	0	0	0	0	0

3. Cost Burden > 30%

HOUSING TYPE	RENTER					OWNER				
	0-30%	31-50%	51-80%	81-100%	TOTAL	0-30%	31-50%	51-80%	81-100%	TOTAL
Small Related	590	240	25	855	85	90	95	270	590	240
Large Related	8	10	0	18	79	60	50	189	8	10
Elderly	520	505	220	1,245	195	160	90	445	520	505
Other	670	285	75	1,030	65	95	160	320	670	285
Total need by income	1,788	1,040	320	3,148	424	405	395	1,224	1,788	1,040

4. Cost Burden > 50%

HOUSING TYPE	RENTER					OWNER				
	0-30%	31-50%	51-80%	81-100%	TOTAL	0-30%	31-50%	51-80%	81-100%	TOTAL
Small Related	0	0	20		20	60	30	0		90
Large Related	0	0	0		0	4	0	35		39
Elderly	430	220	0		650	140	25	15		180
Other	0	540	50		590	65	0	0		65
Total need by income	430	760	70		1,260	269	55	50		374

5. Crowding (more than one person per room)

HOUSING TYPE	RENTER					OWNER				
	0-30%	31-50%	51-80%	81-100%	TOTAL	0-30%	31-50%	51-80%	81-100%	TOTAL
Single Family Households	70	4	45	65	184	55	20	54	10	139
Multiple, Unrelated Family Households	0	0	0	0	0	0	0	0	0	0
Other, Non-Family Households	50	0	0	0	50	0	0	0	0	0
Total Need By Income	120	4	45	65	234	55	20	54	10	139

Describe the number and type of single-person households in need of housing assistance.

For many years, The Salvation Army primarily served single individuals, with only one small family room limiting their ability to assist families. A study conducted by the Board of Directors revealed a significant need for homeless family services in Wausau. In response, they returned to their original mission of serving families and discontinued services for single individuals, creating a gap in the community. However, they provided over 90 days for affected individuals to seek alternative resources.

Catholic Charities provides a Warming Shelter during the winter months. With the assistance of American Rescue Plan Act (ARPA) funding through the City of Wausau, they opened a day center at the beginning of 2024 and closed it by the end of 2024 due to lack of participation, staffing and funding issues. However, the Warming Shelter will remain open November through April and continue to reach capacity. At times, some individuals are turned away if they’ve met capacity or the individual is on “strike” for behavioral concerns.

Bridge Street Mission offers a program for homeless individuals and individuals that are battling alcohol and other drug abuse (AODA) issues. They have long-term housing available to those coming out of rehabilitation facilities. Currently these facilities only assist males; however, they are in the midst of a capital campaign to create additional housing for women.

Other single person households in need of housing assistance tend to be elderly or disabled persons whose only source of income is Social Security (retirement or disability) or Social Security Income (SSI). This fixed income source typically results in housing costs exceeding 50% of their monthly income – not leaving much available to pay for the high cost of utilities and food. These individuals typically go to the Neighbor’s Place for their food bank.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In conversations with the police department, it is difficult to estimate the number of housing related issues are the result of crime or disability. A significant portion of their calls involve domestic violence and/or sexual assault and a roughly 1/3 of the victim’s sought assistance from the Women’s Community. Other victims may seek support from family, friends, perhaps couch surf until they can get back on their feet. Unfortunately, often times, victims return to their abuser for a multitude of reasons including manipulation, lack of resources and fear.

North Central Community Action Program, Catholic Charities, Salvation Army, and Women's Community all work with clients who are in need housing for one reason or another. The number of households in where one or more resident is disabled has risen over the past several years. The Wausau Community Development Authority (WCDA) operates the City's Housing Choice Voucher and Public Housing programs and also reported an increase in households impacted by disability who now have limited income.

Fixed income of only social security limits their ability to afford decent housing. Approximately 25% of WCDA's clientele is on disability while the emergency housing providers is closer to 30 - 35%.

What are the most common housing problems?

Through our focus groups, the common housing problems that were heard throughout all the sessions was the need for additional **affordable** and **safe** housing. The Housing Needs Summary tables also reflect this by showing that there are over 2,911 households who have a housing cost burden of over 30% of their income and 2,260 households whose housing cost burden is over 50%. The City of Wausau has many rental properties; however, a low or extremely low-income household cannot afford current rent rates. In addition, the Housing Problems 2 chart reflect 6,629 rental units of which, 1,965 have *severe* housing problems. This is nearly 30% of the rental market but also does not take into consideration other less severe but still unsafe conditions.

Are any populations/household types more affected than others by these problems?

The populations most impacted by these issues are the homeless who are trying to find long-term housing. Many are battling other issues (i.e., mental health, drug/alcohol abuse, disabilities, etc.). More intense and high-quality case management is needed to overcome these challenges in order to become self-sufficient and afford safe housing. Staff at Northcentral Community Action, The Salvation Army, The Women's Community, Catholic Charities, the Wausau Police Department, and members of United Way's Homeless Coalition have determined that many in this population need intense case management in order for them to thrive and maintain long-term housing. An increase in families with children staying at both The Salvation Army and The Women's Community was reported. Family units at both agencies continue to be at capacity year-round and struggle to assist everyone who enters their doors.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance:

Extremely low-income persons are continually at imminent risk of becoming homeless. In our focus groups, agencies discussed the rise in families struggling with mental illness coupled with the limited, inadequate and/or costly availability of care. Much like the entire nation, Wausau lacks psychiatry services that can assist low-income individuals with receiving appropriate diagnoses and medications to combat their illness so they can provide for themselves and their families. This is a major concern the medical community is working to address but attracting psychiatrists to this area has been difficult.

Our shelters, the Salvation Army and The Women's Community, are constantly full. They do not want to turn people away – leaving the only option of providing temporary shelter in hotels. Unfortunately, this is expensive and does not provide a family with a sense of belonging or security. The Northcentral Community Action Program has six units that are considered rapid rehousing and have recently been awarded additional funds to increase their rental base. The new grant will help assist additional households, but it is too early to determine the impact. In order to qualify for this program, the household has to be truly homeless – they are referred by the Salvation Army, the Women's Community, or are clients of Northcentral Community Action. In most cases, the clients have little, or no income and staff work with them to find ways to increase their total household income so they can afford permanent housing. In several cases, clients are disabled and have not been approved for social security benefits. The process can be long and daunting, which puts the client at risk of not being approved for SSI before they are terminated

from the program. In many cases, the clients have never held a job for a long period of time, so it takes job and interviewing skills that need to be learned so they can find a job that not only will pay the rent but will be family sustaining. Drug and alcohol abuse is always a difficult issue to tackle. Clients need to want assistance in order to be successful and adequate resources need to be at their fingertips. Sometimes clients cannot overcome these addictions which result in job loss, spending money on the wrong thing – leaving no funds for housing.

Several agencies throughout Wausau have a collaboration called EHAF (Emergency Housing Assistance Fund) which will work with clients who are on the verge of becoming evicted from their homes due to nonpayment of rent. This program assists with funds to pay the rent to stop the eviction process. However, the client has to show the ability to continue to pay rent, so they do not find themselves in the same situation a month later. If the client has no income at all, they would not be eligible. Households can only receive this assistance once a year.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Wausau does not have an operational definition of “at-risk” population; however, when meeting with agencies that work with young families, the term “trauma households” came up over and over. Agencies are having difficulties keeping employees who work with families of young children. In many cases, children are living in difficult situations and when they go to childcare or school, they often have disruptive outbursts – sometimes violent ones. In many cases, one or more parents are using drugs/alcohol, have a mental illness, have one or more parents in jail or are “couch surfing” between friends and relatives. Our community has lost several daycares due to the “trauma households” because it is difficult to pay daycare providers a decent wage to keep them. If a daycare center cannot keep good employees, the center ends up closing. Agencies are discussing whether to revamp their programs to create “whole family” programs complete with counseling and parenting skills or to teach coping mechanisms to the children for when they go home each night.

The high cost of housing versus income is always linked with the possibility of a family facing foreclosure or eviction – leaving them homeless. The foreclosure figures have decreased over the past years; however, that has not alleviated the problem totally. Not only does a household need to cover their mortgage/rent payment each month, but other costs are consistently increasing – i.e., utility bills, food and clothing.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness:

Families who have an addiction component – whether drugs or alcohol – have an increased risk of homelessness. Mental illness is also a condition that may increase the risk of a household becoming homeless. Working to overcome these barriers takes a lot of time and case management.

The increase in housing itself has exploded over the past couple of years. With so few housing choices available, rents have increased significantly leaving it almost impossible to afford to keep their rental unit. The Warming Center at Catholic Charities has shown an increase of working individuals who have had a job for some time; however, their wages do not afford them the ability to keep up with their rent. They stay at the shelter as long as they can so they can save money to cover the security deposit, first month’s rent and ongoing rent.

The lack of affordable house prices has made it difficult for lower income households to try to purchase a house. With the bidding wars happening once a house hits the market; buyers are no longer able to compete with higher-income households. In addition, sellers are not accepting offers if there are mortgage

contingencies or inspection contingencies. Buyers are buying properties that might have major problems and find themselves with no resources to correct the problems after closing.

Discussion

Wausau has seen an increase in homelessness over the past several years. Community members are not sure if it is actually true that the numbers are increasing or if we, as a City, are becoming more aware of the problem. The United Way's Housing and Homeless Coalition has been working hard to put a face to the problem and to develop a way to better assist and, overall, end homelessness. Agencies who work with this population are no longer just giving handouts. They are requiring in-depth counseling with each individual client to identify the hurdles they are having and to assist in the development of a plan so they can overcome homelessness - and not just for the short term. Agencies that are working with their client's one-on-one are seeing a higher success rate in their clients becoming self-sufficient and finding permanent, long-term housing.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As the numbers reflect, Wausau is still a predominantly white population – 86%. Based on the 2020 census, the largest minority is Asian which represents approximately 12.5% of our population. The Hispanic population is increasing and is currently at 2.9%. The African American population represents 2.6%. All of these populations have increased since 2010, which is exciting to see. Based on these statistics it makes sense that the white population is in the greatest need of safe housing. However, based on housing problems, it is disproportionate with the minority groups.

The Four Housing Problems Are:

1. Lacks Complete Kitchen Facilities
2. Lacks Complete Plumbing Facilities
3. More Than One Person Per Room
4. Cost Burden Greater Than 30%

*Data Source for the following 4 tables: 2016-2020 CHAS

0%-30% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income None of the 4 Housing Problems
Whole Jurisdiction	2,210	580	0
White	1,870	535	0
Black / African American	0	0	0
Asian	155	14	0
American Indian, Alaskan Native	10	20	0
Pacific Islander	0	0	0
Hispanic	134	0	0

30%-50% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income, But None of the 4 Housing Problems
Whole Jurisdiction	1,475	1,270	0
White	1,240	1,070	0
Black / African American	19	0	0
Asian	65	40	0
American Indian, Alaskan Native	25	0	0
Pacific Islander	0	0	0
Hispanic	105	65	0

50%-80% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income, But None of the 4 Housing Problems
Whole Jurisdiction	905	3,055	0
White	780	2,800	0
Black / African American	20	35	0
Asian	90	100	0
American Indian, Alaskan Native	4	0	0
Pacific Islander	0	0	0
Hispanic	10	40	0

80%-100% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income, But None of the 4 Housing Problems
Whole Jurisdiction	160	1,580	0
White	95	1,510	0
Black / African American	0	10	0
Asian	40	34	0
American Indian, Alaskan Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Discussion

As these charts indicate, the less income a household makes the lower amount of rent/mortgage they can afford; therefore, the more housing issues they are going to have.

The 0% - 30% of Area Median Income are typically more renters than homeowners. If a single person makes minimum wage, it calculates to be approximately \$1,200 a month (or less if on Social Security or SSI). Once their minimum deductions are deducted their take home pay is under \$1,000 a month. The fair market rents for a one-bedroom apartment for Marathon County is \$776 (\$506 was considered fair market in 2020) – that gives this typical single person household just over \$224 a month to keep up with his/her utilities, plus make any other monthly payments (student loans, car payments, credit card, phone bills) and put food on their tables. This is impossible to do. Therefore, they are forced to rent fewer desirable units at a lower rent or have a roommate. As the income level goes up, the number of households that have housing problems decreases. Also, as the monthly cost burden decreases, the occupant has additional funds to be able to address issues with their house or move into a better, safer rental unit, as they arise rather than ignore issues until they become out of hand and more costly to repair.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

When reviewing these charts, the same can be derived as the previous charts. The less income a household makes, the less they have for rent/mortgage payment, the more housing issues they are going to have. The only difference is the number of occupants in a building and that their monthly housing cost burden is over 50% of their monthly income. The idea of having 1.5 persons per room does not always mean there is overcrowding happening. City code states that each bedroom must have 70 square feet to house one person, then an additional 50 square feet for each occupant thereafter. The bedroom sizes typically are large enough to house two people. There could be a potential issue with larger Asian and Hispanic (and sometimes Caucasian) families who have several children. Finding homes that have enough bedrooms to meet the occupancy standards can be difficult – especially in renting.

The 4 Severe Housing Problems Are:

1. Lacks Complete Kitchen Facilities
2. Lacks Complete Plumbing Facilities
3. More Than 1.5 Persons Per Room
4. Cost Burden Over 50%

*Data Source for the following 4 tables: 2016-2020 CHAS

0%-30% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income, But None of the 4 Housing Problems
Whole Jurisdiction	1,790	1,000	0
White	1,575	825	0
Black / African American	0	0	0
Asian	70	95	0
American Indian, Alaskan Native	10	20	0
Pacific Islander	0	0	0
Hispanic	114	20	0

30%-50% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income, But None of the 4 Housing Problems
Whole Jurisdiction	430	2,310	0
White	400	1,910	0
Black / African American	14	10	0
Asian	4	100	0
American Indian, Alaskan Native	0	25	0
Pacific Islander	0	0	0
Hispanic	15	155	0

50%-80% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income, But None of the 4 Housing Problems
Whole Jurisdiction	255	3,695	0
White	160	3,420	0
Black / African American	0	55	0
Asian	90	100	0
American Indian, Alaskan Native	0	4	0
Pacific Islander	0	0	0
Hispanic	10	40	0

80%-100% of Area Median Income

HOUSEHOLD TYPE	1+ of 4 Housing Problems	None of the 4 Housing Problems	No/Negative Income, But None of the 4 Housing Problems
Whole Jurisdiction	85	1,660	0
White	20	1,585	0
Black / African American	0	10	0
Asian	40	34	0
American Indian, Alaskan Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Discussion

When the monthly housing payment is more than 50% of monthly income, it is very difficult to make ends meet. In addition, the more people in a family, the higher the utility bills are going to be, which leaves less money to make the monthly housing payment. In some cases, a families have to decide which is more important – keeping a roof over their heads or having the utilities disconnected. Neither one is a good choice, but families are finding themselves making these tough decisions. Wisconsin Public Service disclosed that they are seeing a large increase of households that decide not to pay their heat/electric bill during the winter months because they know they cannot be disconnected during that time. However, in doing so, their unpaid bills continue to build up to a point they find it difficult to ever get caught up by the time spring comes at which point they are then disconnected. If households are not current by the following winter, they will not be reconnected – putting the family in an unsafe environment due to a major housing issue.

Interestingly enough, in comparing the charts from this 5-Year Consolidated Plan to the previous one (2020-2024) the number of households that have one or more housing problems has increased significantly for those in the 50% - 80% of Area Median Income and is the same across all races. This documents the housing shortage and the need for lower income households to choose housing that has problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The following chart indicates that there are three ethnic groups that have a higher disproportionately greater need. They are the Asian, Hispanic and African American. Wausau is predominately white, and it shows in all other brackets they have the highest percentage compared to other race/ethnic group. The Hispanic and African American population has been growing over the past few years with these charts reflecting where they fall within each housing cost burden needs category.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / Negative Income (not computed)
Whole Jurisdiction	12,575	2,510	2,085	85
White	11,325	2,115	1,860	75
Black / African American	40	30	14	0
Asian	765	155	70	10
American Indian, Alaska Native	50	29	10	0
Pacific Islander	0	0	0	0
Hispanic	135	125	114	0

Data Source: 2016-2020 CHAS

Discussion

This above chart is interesting comparing it to the last Consolidated Plan. The previous one indicated the White, Black/African American, and Hispanic populations statistically had the higher number of households that have no/negative income. This new census information shows that the White population still have several, but now the Asian population has joined the White and the Black/African Americans and Hispanic populations no longer have any listed in that category.

The other categories of the chart indicate that the white population has the greatest need in proportion to the rest of the racial/ethnic groups. This is due to Wausau's population being primarily white.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In prior plans the Asian population represented a greater need in many categories. However, this population has become a great contributing factor to our community. Many individuals have continued their education beyond high school and are working in higher paying jobs. In addition, there have been several new businesses opened by Asian entrepreneurs. It is exciting to see the population become strong and vibrant citizens in our community.

In comparisons to other plans, Wausau is becoming more diverse as reflected in the charts associated with African Americans and Hispanic numbers. It is exciting to see numbers starting to reflect these groups – not because of negative housing burdens and occupying unsafe housing units, but that these groups are becoming a larger part of Wausau’s make up.

If they have needs not identified above, what are those needs?

There are no categories in which a racial or ethnic group has a disproportionately greater need than the category as a whole. The only racial group that has higher numbers are white, but considering Wausau’s population is primarily white, the numbers seem to align perfectly.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are no specific areas of the City of Wausau in which specific ethnic groups are settled. We do see that cultural traditions are often maintained such as in the Asian population where many families often have multiple generations living together. For example, in a household with four children, if one is a son, he may continue living with his parents into adulthood. When he gets married, he and his wife typically move in with his parents, maintaining a multigenerational household. However, we do not see any specific race or ethnic group gravitating to any particular neighborhood.

NA-35 Public Housing – 91.205(b)

Introduction

The Wausau Community Development Authority (WCDA) is the low-income housing division of the Community Development Department. Below are the programs they manage.

Public Housing

The Scattered Sites program offers 46 non-smoking duplexes and single-family homes scattered throughout the City. There are one-, two-, three-, and four-bedroom units. Rent is based on 30% of the monthly adjusted income. Tenants pay their own electric and gas bills but have a Utility Allowance deducted from their rent. The current waitlist is 71.

Rental Assistance Demonstration/Low Income Housing Tax Credit (Project-Based Vouchers)

Riverview Towers is a 149 one-bedroom smoke-free apartment complex open to individuals/couples who meet eligibility requirements. Minimum rent is \$50. Rent is based on 30% of their monthly adjusted income. All utilities, other than phone and cable, are included. The dining room at Riverview Towers is an Aging and Disability Resource Center meal site offering a midday meal option to anyone in the community for a suggested donation. The current waitlist is 44.

Project-Based Vouchers

Riverview Terrace recently changed their status from Assisted Living to just affordable housing for elderly ages 62+. The other criteria are the same as Riverview Towers. The current waitlist is 25.

Housing Choice Voucher

This program provides assistance for low-income families in the private rental market through Housing Assistance Payments (HAP). Participants pay no more than 30% of monthly adjusted income toward rent and utilities. The HAP subsidizes the balance of the rent to the property owner. The Section 8 Housing Choice Voucher currently assists with 391 vouchers of tenant-based and project-based vouchers. The current waitlist is 469.

Data Source for all tables below: PIC (PIH Information Center)

Program Type

Total in Use	Certificate	Mod Rehab	Public Housing	Vouchers			Special Purpose Voucher			
				Total	Project Based	Tenant Based	Veterans Affairs Supportive Housing	Family Unification Program	*Disabled	
Vouchers in Use	0	0	179	259	30	229	0	0	0	
Characteristics of Residents			Certificate	Mod Rehab	Public Housing	Vouchers		Special Purpose Voucher		
						Total	Project Based	Tenant Based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income			0	0	13,488	12,564	16,226	12,084	0	0
Average Length Of Stay			0	0	3	6	2	6	0	0
Average Household Size			0	0	1	2	1	2	0	0
Homeless At Admission			0	0	0	0	0	0	0	0
Elderly Program Participants (>62)			0	0	85	76	30	46	0	0
Disabled Families			0	0	55	99	0	99	0	0
Families Requesting Accessibility Features			0	0	179	259	30	229	0	0
HIV/AIDS Program Participants			0	0	0	0	0	0	0	0
DV Victims			0	0	0	0	0	0	0	0
Race of Residents	Certificate	Mod Rehab	Public Housing	Vouchers			Special Purpose Voucher			
				Total	Project Based	Tenant Based	Veterans Affairs Supportive Housing	Family Unification Program	*Disabled	
White	0	0	153	209	30	179	0	0	0	
Black/African American	0	0	2	3	0	3	0	0	0	
Asian	0	0	22	43	0	43	0	0	0	
American Indian/Alaska Native	0	0	2	4	0	4	0	0	0	
Pacific Islander	0	0	0	0	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	0	
Ethnicity of Residents	Certificate	Mod Rehab	Public Housing	Vouchers			Special Purpose Voucher			
				Total	Project Based	Tenant Based	Veterans Affairs Supportive Housing	Family Unification Program	*Disabled	
White	0	0	153	209	30	179	0	0	0	
Black/African American	0	0	2	3	0	3	0	0	0	

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The need for accessible units is not very high with the public housing waiting list. The units at Riverview Towers and Terrace all have handicapped accessible qualities to them. All the units on the first floor are 100% handicapped accessible. Each floor has another four units that are handicapped accessible. Typically, when a potential client's name comes up to the top of the waiting list, the unit that is available has many features that can assist a disabled tenant. If some modifications need to be made, staff and the new tenant develop a plan to make it work for both the Wausau Community Development Authority (WCDA) and the new tenant.

Most immediate needs of residents of Public Housing and Housing Choice Voucher (HCV) holders

The most immediate need for those on the Public Housing and HCV waiting list is affordable/safe housing. Just by completing an application, it documents that the household needs affordable housing. Many applicants are staying in units that are less than desirable just because they cannot afford anything else. The ability to save up for both the security deposit and the first month's rent is difficult – making the applicant stuck in their existing unsafe environment. In some cases, landlords are now asking for security deposit, first-month AND last-month's rent. This is even more financially burdensome for our lower-income households.

Unfortunately, the waiting lists for both the Public Housing Units and the HCVs are very long – several years long. By the time an applicant's name gets to the top of the waiting list, they may have moved several times and have not updated their information with the WCDA as to how to contact them. If the WCDA is unable to contact them, the applicant loses out on the possible benefits.

Another big hurdle is for our homeless population. The WCDA had recently approved homeless as a priority on the HCV program. This allows a person that is homeless to jump to the top of the waiting list. However, this has caused some issues when several come to the top at the same time. They are then fighting for the same one-bedroom units and in our rental climate, the local rents are higher than what HUD's approved rental limits. If the landlord is not willing to drop their rents for these clients, the approved voucher holder may not find an approval unit in their timeframe making them to lose out on that voucher.

How do these needs compare to the housing needs of the population at large

During our discussion roundtables, the topic of safe and affordable housing came up over and over again. It doesn't matter whether their name is on a waiting list for public assistance or not, the need is out there. The City of Wausau has been fortunate to partner with private developers who have been approved for the WHEDA Low Income Tax Credits. Several old commercial type buildings have been turned into income qualifying rental units; however, there is still a great need for more. There are affordable rental units in the City; however, most would not pass an HCV Inspection to be determined safe and sanitary. In addition, there are many safe and sanitary rental units throughout the City; however, a very low-income person/household would not be able to afford the rent in addition to the other monthly expenses households have. This translates down to why the utility company has seen an increase of customers getting behind on their utility payments and why the local Food Banks are seeing more new clients on a monthly basis. Low-income households need to make some tough choices as to how to stretch their monthly income out and survive.

Discussion

The need for Housing Choice Vouchers is ever growing as is the need for Public Housing. With the housing costs increasing, it is difficult for families on a small budget to pay for housing and have money left over for all other expenses. We continue to see the waiting lists for both program increase.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

For many years, The Salvation Army primarily served single individuals, with only one small family room limiting their ability to assist families. A study conducted by the Board of Directors revealed a significant need for homeless family services in Wausau. In response, they returned to their original mission of serving families and discontinued services for single individuals, creating a gap in the community. However, they provided over 90 days for affected individuals to seek alternative resources.

Assisting a family versus an individual has a higher success rate for overcoming barriers leading to homelessness. The Salvation Army reconfigured their campus so they would have rooms suited for families versus bunks for individuals. Additionally, they provide a free community meal daily for those in need not just the families living at their campus. For the individuals that don't qualify for their shelter, they do provide a safe place to shower and launder their clothes.

The Women's Community reported in 2023 they provided 7,977 nights of shelter for 117 households. The breakdown for the households was: 47 females, 4 males, 1 transgender, and 65 children that came to the shelter with their parent. The term "chronic homelessness" really doesn't fit their clientele. Unfortunately, after a client leaves the facility, the victim may go back to their abuser. The Women's Community staff can only hope that they made that client feel comfortable enough that when the time comes that they want to get out of the abusive situation again they will come back to The Women's Community. It is common for a victim to return to an abusive situation two or three times before they are successful in escaping the situation and become self-sufficient.

The Warming Shelter, which is operated by Catholic Charities of La Crosse, has clients that won't qualify for assistance through any other shelter – typically because they have drug or alcohol in their system when they arrive. Many of the clients had some sort of income – Social Security, SSI; however, the amount that they made on a monthly basis was not enough to afford housing. Staff try to work with each individual to see how they can increase their monthly income, obtain better services, or determine their situational needs so they can afford permanent housing. Wausau Catholic Charities operates the Beyond Shelter program which is modeled after the Housing First model. They were able to obtain two houses which can house three males per house. The males are chosen by ranking them as the "worse of the worse" chronic homeless males. They have had several successes since the program started in which the client was able to move out and find permanent housing; however, many clients need a longer period of time to overcome their hurdles to be able to move forward.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The City of Wausau is not a rural area; therefore, no data is available.

Nature and Extent of Homelessness: (Optional)

Below is the number of clients the Warming Shelter saw in 2024. It does not count the number other

agencies have served, but it does paint a picture of the number of services needed for this clientele.

Race: White	Sheltered: 288	Unsheltered : Unknown
Race: Black/African American	Sheltered: 37	Unsheltered : Unknown
Race: Asian	Sheltered: 19	Unsheltered : Unknown
Race: American Indian/Alaska Native	Sheltered: 17	Unsheltered : Unknown
Race: Black, African American; White	Sheltered: 12	Unsheltered : Unknown
Race: Other race; mixed races	Sheltered: 18	Unsheltered : Unknown
Ethnicity: Hispanic	Sheltered: 17	Unsheltered : Unknown

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In the most recent Point in Time count, the following was identified:

- 97 – Sheltered
- 2 – Unsheltered
- 7 – Transitional Housing Program
- 9 – Permanent Supportive Housing
- 14 – Rapid Re-Housing Program

Of those on the RRH list – 375 are on the Housing Management Information System (HMIS) and 53 were not on the list.

Estimating the homeless veteran population in Wausau is difficult. The local Veteran’s Affairs office has indicated that they typically don’t see homeless veterans in the area - they see more transportation issues; however, the Warming Center staff and the Salvation Army indicate that they do have several veterans utilizing their services.

Recently a non-profit – Keeping Area Teens Safe (KATS) which provides shelter for unaccompanied youth lost a lot of their funding and had to close their doors. This service had been able to close a huge gap because Wausau does not have any facilities just for children. If a minor comes to The Women’s Community, the Salvation Army or Catholic Charities Warming Center, they are required to turn them over to Social Services to get them into foster care. The Wausau School District has estimated that there were approximately 102 children in their district who were or had experienced homelessness during the current 2024-2025 school year. This number is up by over 30 children from our last 5-Year Consolidated Plan. This is a growing trend which is disturbing and unacceptable for our community.

The Salvation Army recently changed their focus to homeless families. They changed out their dorm settings for individual males and individual females and created family settings. Families see more success in combating homelessness and the Salvation Army believes they can help more families out of homeless faster than individuals. 2025 will be their first year with this focus so we will see what their outcomes will be.

Bridge Mission Church has purchased a building to house unsheltered men. Their goal is to raise enough money to open a women’s dormitory next. Most of their guests are struggling with some sort of addiction. In order to qualify, their guests are required to attend religious activities as part of their treatment. Unfortunately, this has caused their programming to be ineligible for a lot of funding; however, they have been making great strides on their own.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As the previous chart reflects, almost 20 percent of the homeless population are from the Hispanic background and 19.3% are minority. This shows that a higher percentage of the homeless population is

from minorities than the overall population comparison. Unfortunately, this documents that this population does have a harder time affording housing and their white counterparts.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

It is hard to report the “Unsheltered” population. During the last Point in Time Count, only two homeless individuals were reported. This Point in Time Count was during the winter months which seems typical that most find a warm place to land overnight. The Homeless Count is well advertised locally so if individuals do not want to be found, they won’t be. The Wausau community is struggling with the idea that we have a homeless problem. However, with the development of the Housing and Homeless Coalition through the United Way of Marathon County, many housing providers have come together to get a better handle on the homeless population and better educate the community as to this growing problem. Key players are working together to address the unmet needs with non-profits working together to identify solutions. Marathon County government has recently allowed to be part of the conversation of how to help this population. A partnership with the County and the City to put funding towards programming could make a huge difference. We are all excited to see where this partnership can go in assisting to end this problem.

Discussion

The past few years Wausau has seen the homeless population grow more. Since we have several resources, we have also seen many homeless people get “dropped off” from other communities who have no resources. This causes the providers and volunteers to turn some away from services if they are at their maximum capacity. Catholic Charities Warming Center has been overpopulated and has been looking for a larger space. This isn’t easy to do because any place they would like to land the property would likely need to be rezoned. No neighborhood wants a homeless shelter in their neighborhood so it could become contentious. The discussion of tiny homes has been in the mix for the past couple of years, but again, where to place them would be a struggle. And, the services to help these individuals is necessary in order for the program to be successful.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

Community Development met with many agencies to discuss the needs of our special needs' population. This area appears to be growing as awareness and understanding of mental health conditions continue to increase. Many clients go undetected and many fall through the cracks. The need for additional case workers is necessary to assist these clients so they don't become homeless and lost and therefore keep repeating the processes.

Describe the characteristics of special needs populations in your community

Through our focus groups we found there is an increase of mental illness in our community – both diagnosed and undiagnosed. The Marathon County Jail has a large number of offenders come through that need mental health assistance. The difficulty is in identifying the disease and finding clients the necessary assistance including case management and, in some cases, medication management. There is a need for more licensed psychiatrists that are able to prescribe medicine. The only affordable solutions for low-income patients are Bridge Community Health Care Center and Northcentral Health Care Center – both of which are overbooked.

There is a higher demand for affordable assisted living units. With the aging population, assisted living complexes seem to be on the rise for new construction. However, these new facilities come with a hefty price tag. The Community Development Authority had offered an assisted living facility with the rents based on their adjusted gross incomes and visiting nurses to assist with daily tasks. However, the availability of and cost for the nursing assistance has increased so much that it was becoming uneconomical for this service to continue. Therefore, they turned those units into independent living units for the elderly.

Northcentral Health Care previously worked with disabled clientele. However, their direction changed when funding became a bigger issue. They “sold” off their services to Opportunity Inc.- a non-profit who also assists with the disabled population. They not only provide services, but they also have housing units to assist with their housing needs. As a result, the two homes that Northcentral Health Care was utilizing, owned by the City of Wausau Community Development, were sold. The single family handicapped accessible home was sold to a family who needed wheelchair accessibility, and the 6-unit apartment complex was sold to Wausau Community Development Authority to increase their portfolio. They also have better capacity to be a landlord.

Northcentral Health Care has identified the need for additional transitional housing for their recovering AODA clients. After coming out of in-house treatment, clients need a safe place to go so they have a longer time to work on recovering from their addiction. The idea of a longer term “safe house” is ideal for these clients to start integrating back into a routine so when they go back or find long term housing, they will be more successful in their recovery. However, this has been put on hold for the time being until on-going funding can be identified to keep this program in operation.

What are the housing and supportive service needs of these populations and how are these needs determined?

Staff from Northcentral Health Care work with their clients to determine their individual needs and if they are able to best assist them. If not, they are referred to other agencies. Opportunity Inc has supportive housing units; however, many have waiting lists. Some facilities are for disabled individuals that need assistance with everything from getting dressed in the morning, eating and bathing. Some facilities are able to give their clients a little more space to learn how to live more independently. Staff must be able to work

with each client to develop individual plans. In some cases, clients do so well they are able to move out of supportive housing and into more of an independent type of facility.

A new partnership with many of the local mental health therapist have identified the need to go into the schools to start assessing and working with teens with mental health issues. This option is very affordable and now the teen doesn't have to worry about missing class and finding transportation to and from outside sessions. This opportunity also can help identify if there are other family issues that are going on in the household and can help point the family in other directions to address these needs. This program has been funded through the United Way.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of Wausau does not receive HOPWA (Housing Opportunities for Persons with Aids) funds and tracking this population is not available. When working with the Marathon County Health Department they disclosed that they do receive notification as to when there is a new case reported, but they have no tracking system as to what happens later. However, their housing needs are no different than any other population. HIV cases have a wide range of incomes, from poverty on up. Access to healthcare is a widespread concern for those with HIV as well as others with chronic diseases. Those that are income eligible or cannot obtain health insurance are able to access Bridge Clinic for assistance and are trying to get coverage on the health care exchange.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Wausau is not a PJ; however, North Central Community Action Agency does operate a TBRA. Those with disabilities do have a preference along with families with children on the verge of homelessness. Recently they had an HIV tenant leave their program to enter into assisted living arrangements for end stages of life.

Discussion

As with all programs when funding gets cut, clients suffer. These focus groups brought to light that there is a gap for resources for the City's special needs clientele. The biggest gap is in the identification of special needs and then how they can fit into the system and get the assistance they need to thrive.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City of Wausau works with its Neighborhood Associations located in low to moderate income census tracts. Each neighborhood has different needs. The needs that have arisen through these associations are tot lots, public resting/gathering areas, and community gardens. Staff has assisted with two Community Gardens in income qualifying neighborhoods and the results have been terrific! Not only can families who manage their gardens benefit from their produce, the City of Wausau’s local food banks also benefit from the extra fruits and vegetables that are reaped throughout the growing season. The high priorities for these neighborhoods are tot lots and gathering areas. Block Grant funds have been committed towards these projects, but more funding is always needed.

The non-profit world is always adapting to the needs of the community. The need for a “one-stop shopping” scenario has been discussed where many of the agencies that could potentially assist the same client would be housed under the same roof. This idea actually became a reality a few years ago. The Community Partners Campus was developed of which houses nine non-profit organizations. A big success!!

Northcentral Health Care has identified the need for additional transitional housing for their recovering AODA clients. After coming out of in-house treatment, clients need a safe place to go so they have a longer time to work on recovering from their addiction. The idea of a longer term “safe house” is ideal for these clients to start integrating back into a routine so when they go back or find long term housing, they will be more successful in their recovery. This is still in the “idea” stages. Hopefully funding for the supportive services will come to fruition so this can become a reality also.

Other public facilities needs are for sidewalk curb cuts upgrades. The City’s liability insurance company had prepared a safety study for the City. Of those in need of upgrades to meet expected ADA regulations are existing curb cuts or lack thereof. With construction costs so high, only a few can be performed on an annual basis.

Upgrades to playgrounds have been happening over the years. Through the Parks Department’s Master Plan, the replacement of older deteriorating playground equipment is necessary. Lower income areas are typically the last to be replaced; however, with the assistance of CDBG funding, not only can the playgrounds be upgraded, additional features for ADA equipment and fall protection have been included so children of all abilities can take part.

How were these needs determined?

Community Development staff works closely with each Neighborhood Association that requests assistance. We facilitate discussions as to their needs and wants for their areas during their monthly meetings. These meetings are always citizen driven with their own ideas. This creates buy-in from the neighborhood as well as generates excitement and comradery amongst themselves. Staff work with the block grant regulations to make sure these projects qualify.

Staff also work closely with the non-profit world and meet to discuss their ever-growing need. The location of each agency is critical to their ability to assist lower income clientele. Those non-profits know their clients better than the government does, so it is important to listen to their needs and assess our ability to assist in the success of the agency and their clients.

Describe the jurisdiction's need for Public Improvements:

Community Development works closely with the City of Wausau's Engineering Department and Marathon County Parks and Recreational Department. They determine which streets, sidewalks and/or alleyways are distressed, which areas need sewer and water lateral replacements, where sidewalk/walkway installations are needed, and which neighborhood parks may need the playground equipment replaced to meet safety and ADA requirements. The need for low-level street lighting is also a popular request in low-income neighborhoods to assist with lighting a neighborhood up and for walkability and crime reduction.

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Upgrades to playgrounds have been happening over the years. Through the Parks Department's Master Plan, the replacement of older deteriorating playground equipment is necessary. Lower income areas are typically the last to be replaced; however, with the assistance of CDBG funding, not only can the playgrounds be upgraded, additional features for ADA equipment and fall protection have been included so children of all abilities can take part.

How were these needs determined?

During the needs assessment of any public improvements, the Engineering Department and the Park's Department determine which ones fall in predominantly residential areas. They then work with Community Development to determine whether the proposed projects are in an income qualified census tract area. The same holds true with the addition of low-level streets lights. Community Development works with the Neighborhood Association and the Engineering Department to determine whether the area income qualifies. Staff also try to match up the street lighting installation to the same time as the streets are being rebuilt. This saves time and money of the Engineering Department and the construction company when they are able to tackle both projects at the same time.

The need for more walkable neighborhoods has become a hot topic. Staff works with neighborhoods to determine which areas are considered safe or less safe to walk. Walking studies are performed to see where needs may lie to address potential hearing-impaired crosswalk notifications, where sidewalks are deteriorated and need to be rebuilt, or where sidewalks should be installed to allow residents the ability to walk safely.

Describe the jurisdiction's need for Public Services:

The need for Public Services in the City of Wausau is very high. Every year many non-profits attend our public hearings requesting Community Development Block Grant Funds. Unfortunately, with the dwindling federal funding and the ability to only designate up to 15%, this means a smaller amount set aside for public services. The City of Wausau has great organizations that work with extremely and very-low-income households in obtaining assistance for basic needs.

Wausau is successful because all the non-profits work together to assist as many citizens as they can. Together they are able to help in a more dynamic way with results with more success stories. However, there is always a need for funding to keep these programs in operation.

How were these needs determined?

Local needs are determined through the annual Public Hearings that are held in which organizations request funding for their specific programs. They discuss their programs, goals, success stories and funding needs with our Citizens' Advisory Committee. During our public forums, staff gathered information from all non-profits, school districts, health care providers, and government entities as to the overwhelming need for public services in our area. The United Way's Housing and Homelessness Coalition provides statistics showing that our homeless population has been growing over the past several years. Community Development works with all these organizations to collaborate in finding ways to conquer the needs of the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

The housing market continues to be volatile. Currently there is such a housing need and lack of affordable housing units that lower income households cannot afford to purchase a home. Rents also are increasing to the point where they are unaffordable to many. This has caused our homeless population to increase to the point where we cannot assist everyone like they deserve to be assisted.

Homes are selling at or above asking price. In many cases, as soon as a home hits the market, the seller will have several offers to choose from. This has caused house prices to escalate which makes it harder for lower income households to be able to afford a home. Buyers need to be educated and ready to jump when they find a home they like.

In addition to higher selling prices, (re)construction costs have escalated and contractors are extremely busy. Homeowners wanting to stay in their home but needing rehabilitation work completed – new roof, electrical upgrade, furnace, plumbing, etc., find they can't afford the project or can't even get quotes from contractors to see what the project will cost. Rehabilitation is crucial for lower income households, and the neighborhoods the houses are located in, to maintain their home so it will keep its value. The cost of building a new home has also skyrocketed. This, along with our local Technical College no longer offering the Residential Building classes, has made it more difficult to build an in-fill house that is affordable to an income-qualifying household.

City Council recently instructed the Inspection's Department to get "tough" on property owners who have property violations. This has caused many properties to be repaired as well as many more properties going to court for repairs because they cannot afford to make in a timely manner. The Homeowner Rehabilitation Loan Programs has seen a huge increase in the applications looking for loan assistance. However, the decrease of federal funding over the years and the inability to get timely bids has only increased the wait time on this list.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-Unit Detached Structure	11,245	60%
1-Unit, Attached Structure	540	3%
2-4 Units	2,540	14%
5-19 Units	2,390	13%
20 or More Units	1,840	10%
Mobile Home, Boat, RV, Van, etc.	55	0%
Total	18,610	100%

Data Source: 2016-2020 ACS

Unit Size by Tenure	Owners		Renters	
	Number	%	Number	%
No Bedroom	10	0%	380	5%
1 Bedroom	140	1%	2,155	27%
2 Bedrooms	1,795	19%	3,725	47%
3 or More Bedrooms	7,430	79%	1,620	21%
Total	9,375	99%	7,880	100%

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The programs that are offered through the Community Development Department are made available to any household under 80% of County Median Income. Our programs are offered on a first-come, first-serve basis unless they are deemed to be an emergency. The majority of the units served are single-family houses.

Downpayment Assistance Program utilizes HOME funds to assist with the downpayment and/or closing costs of an income qualifying household to purchase a home located within the City of Wausau limits. We do not target specific types of households – just single-family homes that can be purchased. We typically assist approximately 15 households a year. However, in the past few years with the house prices increasing so drastically and there being bidding wars, offers are being written without contingencies. This has made the Downpayment Assistance program obsolete because buyers do not want to have an inspection contingency so the seller will want to decline the offer or move onto a less contingent offer.

The Homeowner Rehabilitation Loan Program is funded through Community Development Block Grant. Again, we do not target any type of homeowner – they just need to income-qualify and own a home within the City of Wausau’s corporate limits. This program is offered on a first-come, first-serve basis and consists of a waiting list that is approximately one year long. We typically assist 10 – 12 households a year.

The **Neighborhood Stabilization Program** purchased foreclosed, vacant homes located within approved census tracts of the City of Wausau using the NSP program income funds. These homes have been either single family homes or duplexes in which we either rehabilitate back into single family homes or demolish and rebuild a single-family home which is then made available to an income qualifying household. We have

successfully closed on 13 single family homes from the beginning of this funding. We are in the process of closing out this contract with the State of Wisconsin. Once it is closed out, any program income will become CDBG program income and can be utilized to assist with any CDBG approved projects. At this point, we anticipate it to be used towards acquisition of land and/or modular/manufactured homes to help increase affordable housing units for homebuyers.

The **Rental Rehabilitation Loan Program** utilizes HOME funds to assist with local landlords with the renovations of their rental units located within the City of Wausau's limits. This low interest loan assists with deferred maintenance renovations and creates a safe and sanitary rental unit for tenants whose income levels fall at or below 60% of the County Median Income. Landlords must certify that they will maintain low rents and make the units available to income qualifying tenants for five years after the renovations are complete. Since we are operating off of program income, we can only assist 3 – 4 projects a year.

The City of Wausau received **American Rescue Protection Act (ARPA)** funds of which City Council has set aside \$1.1 million to be used towards increasing the number of affordable housing units. The plan is to build a six-unit apartment complex of which a non-profit will take over management of for their clients. The non-profit will be chosen through a Request for Proposal process. This development will need to utilize several program income sources in order to make it come together. In addition, ARPA funding will be used to construction several single-family homes on city-owned lots. These parcels will be then sold to income qualifying households and an affordable price. The City will maintain a silent second mortgage for up to 20 years to ensure the homeowner will not "flip" the home and walk away with the immediate equity.

The City Council has also approved to keep one of its **Tax Incremental Districts** open for another year to utilize its funds towards the increase of affordable housing units. This will help with gap financing for a couple of Low-Income Housing Tax Credits that have received approval for new construction of affordable housing unit complexes. The City is currently working with two such developments. These funds will also assist with the gap financing of the 6-unit apartment complex and the Single-family homes being proposed to be built with ARPA funds and other state and federal sources of program funding.

Wausau Community Development Authority (WCDA) utilized federal funding to assist with their public housing units, Rental Assistance Demonstration (RAD) units and the Housing Choice Voucher programs. These programs assist income qualifying households for rent payments either at properties they own or through private landlords. These programs are offered by first-come, first-serve and continue to have high wait lists.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City of Wausau has a rental registration program which requires all landlords to register their rental units. This provides a local contact for all landlords in case the Inspections Department or Police Department needs to contact the owner. This shouldn't cause rents to increase since there is no fee associated with the program; however, property inspectors will know where these rental properties are and will drive past and examine the exterior of the property to ensure the property is at least safe from the outside. If there are code violations (as with any property - rental or owner) those violations are written up and the property owner is given a due date for which the improvements must be made. If the repairs are life threatening, the property could be posted, and the tenants are required to move out. This would cause issues for both the property owner and the tenants. Because of the inspections and repair requirements that will be enforced, landlords will increase their rents. We anticipate this will create the loss of another 10 – 15% of lower rents units.

The foreclosure situation in Marathon County is pretty much a distant memory to most. However, some families are still recouping from when they lost their homes or find that they will not be able to afford to purchase another home anytime soon due to the price increases. Rental vacancies are low even with the continued building of newer units. However, the newer units can charge higher rents which is impossible to afford for lower income households. This forces them to continue to live in less desirable housing.

Does the availability of housing units meet the needs of the population?

No, there are not enough affordable houses that meet the needs of low-income households. Even though the City has had several developers successfully receive WHEDA Low Income Tax Credits to assist with the construction of new, affordable housing units, there continues to be long waiting lists for these units. The long waiting lists for the Community Development Authority's Public Housing Units or RAD housing units and Housing Choice Voucher programs also documents the need for affordable and safe housing will always be in demand.

Describe the need for specific types of housing:

As mentioned throughout all the focus groups, the need for affordable/safe housing is always in high demand. When the rents are low and affordable for extremely low-income households, there tends to be housing issues with the property. Even in the case of homeownership, a very-low-income homeowner finds it difficult to afford the high cost of repairs when it comes to replacing a roof or a furnace or water/sewerage lateral repairs. These can make homes unfit for human occupancy with no way to rectify the situation.

The Asian population in Wausau is at 11%. Many families are larger in comparison and the availability for rental units or houses with four or more bedrooms is very difficult. In many cases they need to rent (or purchase) an upper and lower duplex so there is enough space to house their family.

Transitional housing is a high demand. Families coming out of homelessness need case management to help overcome hurdles that had created them to become homeless in the first place. These units help give the families additional time to get back on their feet so they can afford permanent housing and have continued success.

Discussion

As indicated above, the housing stock is older within the City of Wausau and the needs for rehabilitation funding will continue to grow. The increasing regulations as to how a property needs to be renovated only increases the costs for property owners. The past several years we have seen where the renovation costs are so high that a property owner cannot afford to do such repairs, nor the house has enough equity to justify the high costs of repairs. They are then forced to try to sell or just walk away from the property. When that happens, nobody wins - especially the mortgage holder when they must foreclose or the county when the taxes are not paid.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The median purchase price for a home in the Wausau area increased approximately 6% from the time the market crashed up until 2020. However, with the housing market boom the last couple of years, we should see that the median home price increase significantly with the upcoming census. The median rent has increased approximately 17% from 2009 to 2020. The median income; however, increased just under 1% in the past eleven years. This documents how the cost of housing has increased at a far higher pace than what the average household makes. This, in turn, documents the need for affordable housing.

Cost of Housing	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	114,300	121,100	6%
Median Contract Rent	561	659	17%

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,850	23.5%
\$500-999	5,715	72.5%
\$1,000-1,499	285	3.6%
\$1,500-1,999	15	0.2%
\$2,000 or more	20	0.3%
Total	7,885	100.1%

Data Source: 2016-2020 ACS

Number of Units Affordable to Households Earning	Renter	Owner
30% HAMFI	460	No Data
50% HAMFI	3,180	1,500
80% HAMFI	5,880	3,335
100% HAMFI	No Data	4,380
Total	9,520	9,215

Data Source: 2016-2020 CHAS

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	691	776	1020	1324	1358
High HOME Rent	691	776	1020	1324	1358
Low HOME Rent	691	776	1020	1324	1358

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The charts document there are only 460 units (of a total of 9,520) available to those renters that make less than 30% of the County Median Income. There is no data available for homeowners that are under the 30% because typically a homeowner would not be able to afford a mortgage when their income is extremely low. The number of people on the waiting list for Public Housing and Housing Choice Vouchers also documents that the need for affordable housing is quite large. As a household income increases, the

availability of affordable housing increases. The chart documents those households at 80% have the best choice of rental units. In the past in order to obtain homeownership and qualify for a mortgage, a typical family must have an income of at least 50% of County Median Income to qualify for a lower end home; however, that is not true anymore. Even those that make 80% have a hard time competing with those households that are above the County Median Income.

How is the affordability of housing likely to change considering changes to home values and/or rents?

The overwhelming increase of home values and increase of construction costs has made it increasingly difficult for lower income buyers to afford a modest home. If they are able to purchase a home on the lower end, chances are it will need some improvements over the coming years and the cost of repairs is high. However, lending practices are making it a little more difficult for sellers to sell their properties as-is because it will not pass the inspection/appraisal portion of the loan approval.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In the past, Fair Market Rents in the Wausau were always close to or under the HOME High/Low Rents. However, in the past few years we have seen the rents skyrocket along with home sales prices. Landlords are also not just charging a Security Deposit; they are charging the Security Deposit and first and last month's rents. This is nearly impossible for lower income households to save up for. This also ensures that if they find a place and find it is unsuitable, they may never be able to afford to find another better unit.

"Affordable rents" is a relative term. A one-bedroom apartment charging \$600 does not leave a single person on a fixed income a lot of money left over to pay for utilities, food, and any other monthly expenses they might have. City staff will still promote the ability to create/retain affordable and safe rental units. The Inspection's Department requires all rental units to be "registered" with the City. This requirement is for notification purposes for when/if something happens and the owner should be notified, the department has the person/agency who should be notified. Only in larger developments that have mixed rent rates will they have the ability to cash flow when they have a few lower rent charging units. The higher rental units can make up the difference from the lower charging units.

Discussion

As rents continue to go up at a faster rate than an average tenant's income, a tenant's housing burden becomes more difficult. The need for affordable choices for tenants is great. With higher needs and reduced federal funding, the homeless population will continue to rise.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Approximately 70% of the City of Wausau’s housing units were built prior to 1980. This leads to maintenance issues and more likely lead based paint hazards within these homes. The cost of maintaining a home is more expensive than ever – just replacing a roof can be as expensive as \$20,000. Community Development has seen an increase in rehabilitation assistance requests because insurance companies threatening to cancel insurance due to roof deterioration, required electrical upgrades, siding deterioration, etc. The City’s Inspection Department (by the direction of the City’s Common Council) has been harder on property owners (rentals and homeowners) that have had the exterior of their properties deteriorate over the years. They are now required to have their properties in compliance quickly or will be faced with going to court over violations and facing possible fines.

Since 2020, only another approximately 275 new residential units were built – of which most of those units were rental. In addition, several additional larger rental complexes are in the process of being constructed but will not be completed and fully assessed until late 2025 early 2026. The City of Wausau’s new construction rates are down for several reasons: 1) the economy has changed in that it is not easy to afford a new construction home, 2) the banking laws have changed so it is not as easy to get a new construction loan, 3) the values of properties do not justify the expense of building a new home versus what the property will appraise out at.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Substandard condition is defined as a unit which has several housing code violations that are detriments to the health and safety of the occupant. Such violations can consist of electrical hazards, plumbing defects, HVAC defects, gaps in doors and windows that allow the elements and insects into a property, etc. Wausau uses the 1975 BOCA (Basic Housing Property Maintenance Code) when working with existing residential properties. In most cases, all of the above listed items are suitable for rehabilitation. The problem arises when there are so many code violations and deferred maintenance on a property that the cost to correct would be more than 50% of the properties current value. The Inspection's Department and Community Development Department looks closely at when it is economically feasible to rehabilitate a property and when there are too many violations versus the costs, that it is no longer a viable project.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1 Selected Condition	1,555	17%	3,110	39%
2 Selected Conditions	75	1%	135	2%
3 Selected Conditions	0	0%	130	2%
4 Selected Conditions	0	0%	0	0%
No Selected Conditions	7,745	83%	4,505	57%
Total	9,375	101%	7,880	100%

Data Source: 2016-2020 ACS

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	820	9%	850	11%
1980-1999	1,215	13%	2,050	26%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	3,870	41%	2,565	33%
Before 1950	3,470	37%	2,410	31%
Total	9,375	100%	7,875	101%

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,340	78%	4,975	63%
Housing Units build before 1980 with children present	580	6%	320	4%

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Need for Owner and Rental Rehabilitation

Community Development Department staff has seen an increase in assistance requests for owner-occupied properties. Insurance companies are tougher on property owners regarding maintaining their properties, threatening to cancel their insurance if potential hazards or defects are not taken care of quickly. The City's Inspection Department has been ordered by the City Council to "write up" properties that have exterior code violations and require the necessary repairs are taken care of quickly or risk being taken to court and face possible fines and/or judgments. Since both of these cases are not considered emergencies under the either the Homeowner Rehabilitation Loan Program nor the Rental Rehabilitation Loan Program, the property owner will be placed on the waiting list once the application and supporting documentation has been completed and submitted.

Currently there is a waiting list for the Homeowner Rehabilitation Loan Program. That waiting list is approximately one year long. The wait period is just an approximation since the time has been as long as 3 years to as short as three months. Staff have seen an increase in the amount of funding that is needed for each property due to Lead Based Paint regulations and the increased cost of the rehabilitation work that is needed to bring the property up to code. Recently the maximum loan amount has been increased from \$25,000 to \$35,000 due to the increased costs of renovations. The average loan amount is around \$28,000. Staff has seen as high as \$70,000 to renovate the main items of a home – roof, siding, windows, and exterior doors. When this happens, the property owner would need to produce the additional funds to have the project move forward. This very seldom happens, and staff need to walk away from the project. This does not help a lower income person who has to figure out how to get the main items completed and has no money to do so. With the decrease in Community Development Block Grant funding, the number of households that are able to be assisted decreases.

Community Development still does not receive many requests from landlords for rehabilitation funds. Landlords do not want City officials to tell them what they need to do with their properties – they want to do only items they wish to do. However, with the increase of lending interest rates, staff anticipate these requests may start coming in more frequently.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Just over 70% of the City of Wausau's housing units were built prior to 1980. Therefore, there is a good possibility that most low and/or moderate-income families live in homes with potential lead hazards. Just because a home was built prior to 1978 does not mean it is a lead hazard – as long as it is maintained properly. With all loan programs, the City of Wausau Community Development Department has a lead hazard risk assessment performed on a property so they know where there are lead hazards and where there are none, or it is assumed that all painted surfaces are lead and contractors will work accordingly. In all situations, if the property was built prior to 1978 all contractors that are hired must be, at a minimum, a State of Wisconsin Certified Lead Safe Renovator and all projects must pass a clearance test before the contractor receives final payment.

Community Development works closely with Marathon County Health Department in the reduction of Lead Based Paint hazards and the reduction/elimination of Elevated Blood Lead Poisoned children. As soon as the Health Department has been notified that a child has been diagnosed with an EBL of 5 ug/dl or more, a Public Health Nurse and a Sanitarian call to make an appointment to talk with the property occupant for education and to perform a risk assessment to determine where the lead hazards are present and where the child could be getting the exposure from. Once those risks are identified for properties located within the City of Wausau, the property owner is given Community Development's number as a possible lending

source. In the case of an EBL child, staff can consider the project as an emergency and the owner will be assisted as soon as possible – but only if the property owner qualifies for assistance.

Discussion

The need for funding to assist income qualifying homeowners is constantly growing. The cost of rehabilitation work is high, banking laws are more stringent than ever, and lending interest rates have increased to more than desirable. In many cases, a homeowner will have no other choice but to walk away from their home if they cannot find a way to finance repairs. The City of Wausau's Homeowner Rehabilitation List is always long which frustrates homeowners who believe they need the repairs "right now".

The need for funding for purchase, rehabilitation and/or demolition and rebuilding is also high. The number of foreclosures seems to finally hit a plateau but there are still many properties that need assistance. City staff continues to receive calls from property owners that can no longer maintain their properties and want the City to purchase them. We have been turning property owners away due to insufficient funding. These properties, unfortunately, will either go back to the first lender or to the County for unpaid taxes. In the meantime, the property will be a detriment to the neighborhood.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Wausau Community Development Authority (WCDA) operates the Public Housing and Housing Choice Voucher programs for the City of Wausau. The Veterans Affairs Office operates the Special Purposes Voucher for the veterans. Therefore, we are not privy to all the statistical information of the VASH vouchers.

The WCDA has 46 scattered sites of public housing units which consist of 1-, 2-, 3- and 4-bedroom units. They own and operate Riverview Towers, LLC and Riverview Terrace. Riverview Towers is a high rise building which is available to near-elder, elderly, and disabled individuals. Riverview Terrace is an apartment facility which consists of 35 one-bedroom units available to elderly individuals.

The WCDA operates the Housing Choice Voucher program. The last time they opened up the waiting list, they had over 400 applications. Assistance is on a first-come, first-serve basis, with a preference for homeless populations.

Two years ago, the WCDA purchased 703 Fulton Street from the City of Wausau Community Development Department. The WCDA is better equipped as a landlord than the City is as they have full-time maintenance staff. This complex became a part of the WCDA's inventory; however, it has no federal assistance associated with it.

Program Type

Totals Number of Units	Certificate	Mod Rehab	Public Housing	Vouchers					
				Total	Project Based	Tenant Based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Unit Vouchers Available			195	435	185	250	0	0	0
Accessible Units					185				

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

Describe the supply of public housing developments.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

WCDA still offers 46 duplexes and single-family units scattered throughout the City of Wausau which are considered public housing units. Their last inspection was performed on January 4, 2023, and their REAC score is also reflected below. All properties are constantly maintained, but like all rental households, upkeep and long-term rehabilitation needs to be planned for continuously.

Public Housing Development	Average Inspection Score
	94%

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

WCDA developed their 5-Year Annual Plan which consists of the planned renovations/upgrades to their public housing units for the next five years. Those restoration/revitalization plans consist of renovating several bathrooms and kitchens, concrete repair, tree and plant upgrades, several major upgrades to all units as they vacate throughout the coming five years.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

- Follow through on the planned repairs/renovations to the public housing units.
- Increase resident participation through a Resident Advisory Board and regular resident meetings.
- Continue working cooperatively with the Wausau Police and Fire Departments for the purpose of reporting, tracking, and preventing crime and improving resident safety.
- Continue to link residents to community services by focusing on programs and services that enrich residents' lives, promote independence, increase community involvement and support successful tenancies in assisted housing.
- Follow the Violence Against Women Act policies related to eligibility, program participation and program termination.

Discussion

The need for affordable housing is greater than ever before. The waiting lists for both the Housing Choice Voucher program and the Scattered Sites program are long. Low-income households are forced to find ways to keep a roof over their head while they are waiting for assistance. In some cases, they couch surf which makes it difficult to find them when their names finally come to the top of the waiting list. This, in turn, makes them lose out on the ability to get assistance. The amount of rents being charged have increased over the years; however, the amount of federal assistance for the City of Wausau has increased as quickly. This has caused the number of approved clients to decrease since the amount of assistance each client requires has increased over the years. We don't see this trend slowing down any time soon.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Salvation Army and The Women’s Community are the two organizations that have emergency shelter for their clients. This “emergency” shelter is also considered temporary housing, and their clients can stay up to 90 days to get back on their feet, find a job, secure supportive services, etc. that will enable them to transition into permanent housing. In some cases, if the 90 days is not enough, they are able to work with Northcentral Community Action for their Transitional or Rapid Re-Housing programs. The numbers reflect the ability to house either families or individuals since the Women’s Community has rooms – not just beds. The Salvation Army recently shifted their focus from individual men and women to families only. They changed their dorms into three family-focused rooms. The City of Wausau does not have emergency shelter for minors anymore. Previously there was one that opened their doors but only lasted a few years due to funding. It was very disappointing. The numbers below do include the number of beds The Warming Center has. They are not considered an Emergency Shelter – just a warming center for homeless clients to come for a hot meal, rest on a recliner and get out of the cold overnight. They do offer showers, laundry facilities and case management if they want it. However, they do provide a warm place to stay in an emergency for adults without children. Since the last 5-Year Consolidated Plan, the Wausau Community Development Authority changed to allow homelessness as a priority to be able to assist immediately with vouchers or public housing units. However, this can cause issues when several homeless persons come to the top of the list. They are then all competing for the same one-bedroom units. If there are not enough units available, some might not be successful in finding an approved unit.

Facilities & Housing Targeting Homeless Households

Household (HH) Type	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round (Current & New)	Voucher, Seasonal, Overflow	Current & New	Current & New	Under Development
Adult(s) & Child(ren)	55		26		
Only Adults	30	5		9	
Chronically Homeless	30				
Veterans	See above				
Unaccompanied Youth	0				

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Salvation Army, The Women’s Community, Catholic Charities Warming Shelter, Hagar House, and Bridge Mission Church all work with many providers to assist their clients with their various needs in combating homelessness. They collaborate with the following:

- Marathon County Department of Social Services to assist clients with potential SSI or SSDI application to the state.
- Marathon County Job Services to assist with resume preparation and job searches.
- North Central Health Care Center for alcohol and/or drug addictions.
- North Central Community Action Program for Transitional and Rapid Re-Housing programs.
- North Central Technical College for educational needs whether it is the client getting back on track to obtain their G.E.D. or additional vocational education.
- Bridge Community Clinic to assist with any medical, dental and/or mental health issues.
- Aging and Disability Resource Center to assist with any services the clients may be able to tap into.
- CFAC (Clothing for a Cause), The Neighbor’s Place, Goodwill, St. Vincent de Paul – all for household and clothing needs.
- Wisconsin Judicare to assist with any legal assistance.
- Children’s Service Society of Wisconsin to assist with family strengthening programs.
- Wausau Free Clinic to provide free medical services and medication.

All these programs can assist homeless persons to better succeed in bringing them out of homelessness and into permanent housing. One organization cannot do it alone. It takes working well together for better and longer success stories.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Women’s Community works specifically with domestic violence victims – women, men and families. They, along with Wausau Police Department, developed DART (Domestic Abuse Reduction Team). DART sends both an officer and advocate to the home of the victim following a domestic-related arrest. The Women’s Community has a Children’s Advocate that works specifically with the children of domestic violence. The Women’s Community offers shelter for their clients. The goal is to have the client stay no longer than 90 days, during which they hope to find more permanent housing while continuing to work with the client’s needs to permanently take them out of the violent situation.

The Salvation Army provides shelter for families. In turn, the clients must work with a case manager to identify barriers behind homelessness and develop a plan to find permanent housing – and succeed. The shelter hours are open 24/7 to allow clients the ability to obtain 2nd and/or 3rd shift employment and have a place to sleep afterwards.

The Warming Shelter provides a warm place to stay overnight during the winter months. Their clients are those that cannot go to The Salvation Army or The Women's Community due to various reasons. They can come to the shelter with alcohol or drugs in their system; however, not allowed to use while on site and are not allowed to be disruptive. All clients are offered two hot meals (one in the evening and one in the morning) and offered the use of showers and/or laundry facilities. Staff has been offering more case management – however, it can be difficult to gain the trust of the client when just seeing them at night. Mentors assist with the development of goals and match clients with necessary services/organizations that can help get them back on their feet and work their way to more permanent housing – or, at least, qualify to stay at the other facilities.

Northcentral Community Action Program operates six transitional housing units that are available to homeless clients. The units are two bedrooms and are available to individuals and families. They also operate the Hand In Hand Program which partner with local landlords to house families referred for transitional housing by The Salvation Army, The Women's Community, The Warming Shelter or are current clients of Northcentral Community Action. Like the other programs, clients must work with a case manager to identify housing obstacles. The overall goal is to increase their total household income so they can afford permanent housing. A client can stay up to 24 months, but the average stay is one year. Clients tend to be chronic homeless or clients with disabilities.

Beyond Shelter is operated through Catholic Charities. This program has two 3-bedroom homes which house chronic homeless males and utilizes the Housing First model. Each gentleman is offered a room and in-depth case management to identify and overcome hurdles that have made them homeless. If they fall back into bad habits (due to AODA issues), they are not kicked out of the program but are encouraged to do better.

Hagar House is newer to the Wausau area. This is a group home type facility for single moms with their children. Each family has their own bedroom, but they all share the kitchen, living room and other common areas. Families meet with case managers to identify barriers to find long-term housing and day care, if necessary. Many of these families come out of the Women's Community and find longer term housing until they can affordability and safety move out to a place of their own.

Bridge Mission Church is also a newer service in the Wausau area. Homeless men are provided temporary shelter. If they agree to continue with the mission, the men will be referred to recovery centers based on their addiction. Once they are out, they can come back to the mission for transitional housing. Members must agree to religious activities in order to stay. This has caused a hurdle for federal funding for the agency; however, they have had great success with their programming. They are planning on adding a women's wing as soon as fund raising allows.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

In the City of Wausau there are several facilities that work with the special needs' population.

Many of these facilities not only provide housing for their clientele, but they also offer services to better their quality of life. Unfortunately, many of the privately-owned facilities are not affordable to low and moderate-income persons. The demand for affordable units is high.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.

North Central Health Care worked with many types of clients – from persons with disabilities to persons with alcohol and drug addictions for adults and youth. They operate a CBRFs (Community-Based Residential Facility) throughout the community, operate a Nursing Home and Rehabilitation Center for income qualified persons, operate a crisis center that can house both adults and minors, to name a few. All of these programs not only provide a roof over a client's head, but it also matches up their individual needs with additional services throughout the community. Within the past few years, North Central stopped offering CBRF's and other facilities to assist persons with disabilities. However, Opportunity, Inc. was able to take over those facilities and services.

Wausau Community Development Authority (WCDA) manages a 149-unit high rise building (Riverview Towers) that provides affordable housing for income-qualified near-elderly, elderly and persons with disabilities. The WCDA also manages a 35-unit for income-qualified elderly. Both of these facilities offer services for their tenants.

List of programs offered by WCDA.

- The County Store, which is open once a week, offers a wide variety of groceries for sale so tenants don't have to run to the grocery store for basic items like milk, bread, juice and other staples.
- Social gatherings for tenants are offered weekly. Events include bingo, arts & crafts, movie night, music, pancake breakfasts, pizza parties, chili dinners, annual Christmas party and Summer Picnics, to name a few.
- Weekly exercise programs are offered.
- Free Blood Pressure Screening is provided once a month through the American Red Cross.
- Tax aides come to the building during the month of February to assist with free tax information and preparation of their tax returns.
- Every Wednesday a city bus picks up residents and takes them to and from a local grocery store, free of charge.
- Books and magazines are provided for residents to "check out" in the tenant library.
- Annual flu shots are offered.
- An on-site, hot, noon meal is provided to tenants that wish to participate – for a nominal donation.
- Marathon County Job Center provides vocational counseling, job search services and resume/application assistance.

- Aging and Disability Resource Center offers nutritional education classes.
- Marathon County Health Department offers various health initiatives: Fall Protection and Prevention, Blood Pressure and Diabetes Screening, Heart Health, Eye Health, Healthy eating Habits, Foot Care, Stretching and Exercise classes.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Persons returning from mental and physical health institutions are provided a list of rental units that charge lower rents. Many of these individuals are or have been clients of North Central Health Care (NCHC). NCHC maintains a list of affordable housing units and landlords that offer units that charge lower rents. They also work with agencies that provide emergency shelters and transitional housing units. Unfortunately, many affordable housing units have waiting lists, and they may not be able to find permanent housing immediately.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Community Development Department previously owned two buildings that North Central Health Care (NCHC) rents to assist their clients. One building is located on Bissell Street which houses 6 – 7 severely physically and/or intellectually disabled men. The other building is located on Fulton Street which is a six-unit apartment complex that houses eight tenants that are clients of NCHC, with cognitive disabilities. These tenants have their own apartment units (some have roommates) and are learning how to be more independent. NCHC offered supportive services to all of their clients so they can live as normal of a life as possible but have the care necessary when needed. However, NCHC changed their focus and stopped offering these services. Community Development then sold the house on Bissell Street to a family with disabilities. This worked perfectly since the home was set up for persons in wheelchairs. Wausau Community Development Authority took over the ownership of the Fulton Street properties. Another agency was borne that took over the services that North Central Health Care stopped. Therefore, the tenants were not uprooted and were able to keep their apartments. Wausau Community Development continues to keep the rents based on each unit’s income.

With the assistance of American Rescue Protection Act (ARPA) funds, City Council allocated approximately \$500,000 towards the development of a six-unit apartment complex. This apartment complex will then be managed by a housing non-profit agency who will operate and maintain the building and have available to low-income households. Some of these households will need additional services and support to maintain their independence.

The WCDA provides many services for their tenants at Riverview Towers and Riverview Terrace:

- The County Store, which is open once a week, offers a wide variety of groceries for sale so tenants don’t have to run to the grocery store for basic items like milk, bread, juice, and other staples.

- Social gatherings for tenants are offered weekly. Events include bingo, arts & crafts, movie night, music, pancake breakfasts, pizza parties, chili dinners, annual Christmas party and Summer Picnics, to name a few.
- Weekly exercise programs are offered.
- Free Blood Pressure Screening is provided once a month through the American Red Cross.
- Tax aides come to the building during the month of February to assist with free tax information and preparation of their tax returns.
- Every Wednesday a city bus picks up residents and takes them to and from a local grocery store, free of charge.
- Books and magazines are provided for residents to “check out” in the tenant library.
- Annual flu shots are offered.
- An on-site, hot, noon meal is provided to tenants that wish to participate – for a nominal donation.
- Marathon County Job Center provides vocational counseling, job search services and resume/application assistance.
- Aging and Disability Resource Center offers nutritional education classes.
- Marathon County Health Department offers various health initiatives: Fall Protection and Prevention, Blood Pressure and Diabetes Screening, Heart Health, Eye Health, Healthy eating Habits, Foot Care, Stretching and Exercise classes.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers to affordable housing still continue and have actually gotten worse. New code changes in Wausau have helped with adding assessor buildings/units on existing lots; however, costs of construction still make it difficult to do affordably. The regulation on the lead-based paint law for renovations significantly adds to the cost of rehabilitation work.

All contractors who work in renovations are required to have at least their Lead Safe Renovator's license in addition to their contractor's licenses. Since continuing education is required for all contractors to maintain their contractor's licenses, lead based paint education should be part of the required classes – not a separate license a contractor must pay separately to maintain.

Zoning and tax credits are a key factor in redevelopment projects and the reuse of properties for affordable housing. Many times, the zoning request for a new construction or re-construction of a commercial building, multi-family rental units that are deemed "affordable" are turned down by the neighbors complaining "Not in my backyard!" Tax credit projects also receive extra points if the proposed development is located in a qualified census tract. This increases the density of low and moderate-income instead of locating it in other areas of the City.

The new Rental Inspection Ordinance may impact the number of affordable rental units. Landlords have already stated that they will pass all fees associated to this ordinance on to the tenants. Even though the annual fee per unit is nominal, landlords state that they will be required to make repairs to their properties which will then negatively impact their net proceeds.

The skyrocketing price wars for house sales has really impacted the ability for a lower income household to purchase a home. Those that are already pre-approved at the higher end of their ability to pay and now having to get into a bidding war, don't have a chance to be successful.

These price wars have trickled down to affect the values of houses so those that have not been re-evaluated through the Assessment Office for years are seeing a large increase of their real estate taxes. When real estate taxes are doubled, those on fixed incomes find it hard to be able to save for that larger payment.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Wausau is very diverse in its type of employment opportunities. This is a benefit that when one business area may be low in production, another area may be thriving. As the chart below indicates, there are many different types of employment opportunities for our residents to work in.

Economic Development Market Analysis

BUSINESS ACTIVITY BY SECTOR	# of Workers	# of Jobs	Share of Workers %	Share of Jobs %	Jobless Workers %
Agriculture, Mining, Oil & Gas Extraction	145	9	1	0	-1
Arts, Entertainment, Accommodations	2,032	2,233	11	8	-4
Construction	499	600	3	2	-1
Education & Health Care Services	2,972	6,693	17	23	7
Finance, Insurance, & Real Estate	1,628	4,175	9	15	5
Information	158	308	1	1	0
Manufacturing	3,674	5,024	21	18	-3
Other Services	481	524	3	2	-1
Professional, Scientific, Management Services	1,358	3,366	8	12	4
Public Administration	0	0	0	0	0
Retail Trade	2,176	3,229	12	11	-1
Transportation & Warehousing	587	607	3	2	-1
Wholesale Trade	1,240	928	7	3	-4
TOTAL	16,950	27,696	--	--	--

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	20,085
Civilian Employed Population 16 years & Over	19,240
Unemployment Rate	4.20
Unemployment Rate for Ages 16-24	12.67
Unemployment Rate for Ages 25-65	2.72

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, Business & Financial	4,100
Farming, Fisheries & Forestry Occupations	660
Service	2,750
Sales & Office	4,105
Construction, Extraction, Maintenance & Repair	1,055
Production, Transportation & Material Moving	1,410

Data Source: 2016-2020 ACS

Travel Time	Number	Percentage
< 30 Minutes	16,252	92%
30-59 Minutes	1,244	7%
60 or More Minutes	229	1%
TOTAL	17,725	100%

Data Source: 2016-2020 ACS

Educational Attainment By Employment Status (16 yrs & older)	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less Than High School Graduate	890	65	860
High School Diploma (Includes Equivalency)	3,420	95	1,515
Some College or Associate's Degree	5,805	295	1,025
Bachelor's Degree or Higher	5,075	75	725

Data Source: 2016-2020 ACS

Educational Attainment by Age	18-24	25-34	35-44	45-65	65+
Less than 9th Grade	55	74	155	565	295
9th - 12th Grade, No Diploma	340	245	240	540	315
High School Graduate, GED, or Alternative	1,520	1,315	1,120	2,600	2,835
Some College, No Degree	1,140	1,690	935	1,995	1,145
Associate's Degree	125	730	810	970	400
Bachelor's Degree	360	1,280	1,230	1,655	1,035
Graduate or Professional Degree	14	365	365	980	600

Data Source: 2016-2020 ACS

Educational Attainment	Median Earnings - Past 12 Mos.
Less Than High School Graduate	25,371
High School Graduate (Includes Equivalency)	29,362
Some College or Associate's Degree	32,557
Bachelor's Degree	46,726
Graduate or Professional Degree	58,449

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the table above, the major employment sectors in the City of Wausau consist of manufacturing, education and health care services, and service industry.

Describe the workforce and infrastructure needs of the business community:

Work force needs have become a major issue. The Economic Development sectors of the City, County and Chamber are well aware of the lag in workforce for our area and are seeking ways to change this and meet the rising needs of our business community.

Needs consist of more workers entering the workforce with an associate degree or certificate including welders, computer technicians and programmers, mechanical and architectural draftspersons, certified

nursing assistants and nurses, x-ray technicians, dental hygienists, and construction trades training to name a few. Industrial employers are looking for basic blueprint reading skills coupled with computer skills to operate sophisticated equipment in today's manufacturing workplace. Workers to fill manufacturing.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Northcentral Technical College (NTC) constantly reviews, updates, and adds programs to meet the needs of the business community in all sectors. In the past the City and NTC have worked together to develop educational programs that businesses need to better train potential new employees. The City will continue to work with businesses to see how we can continue to partner and provide such services to attract the workforce to the area.

As referenced previously we have a high need for workforce development, business support and the infrastructure in place to create changes and provide employment opportunities that pay living wages and higher.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

We continue to struggle with the current workforce to meet the needs of the employers as described above.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

We, as a community and region, have come together to address the workforce needs in Wausau. Northcentral Technical College has met with the City and business leaders to learn of the changing needs for various industries and have adjusted their curriculums, created specialized training, and have opened their doors to serving more students both full and part-time.

The Northcentral Workforce Development Board's mission is to cultivate a skilled and competitive workforce which meets the demands of employers in the region. They continually engage and connect local employers, educators, and community organizations to more effectively align our workforce resources. Their goal is to build a future pipeline of workers to meet the regional demands.

The local Job Center of Wisconsin is located in downtown Wausau. Funded through the Wisconsin Department of Workforce Development, The Job Center is a state agency charged with building and strengthening Wisconsin's workforce in the 21st century and beyond. Their mission is advancing Wisconsin's economy and business climate by empowering and supporting the workforce. Currently they are assisting residents of the Community Development Authority with job searches and potential training. They work with the business community to provide training for the unemployed that will meet the needs of our local employers and have served as a local asset to match unemployed persons to available jobs in the community. Through their assistance they have made a major impact on filling jobs with our minority population and continue to address this need in the community.

Other local initiatives that are working to put people to work include the "Wheels to Work" program that provides a car (with a zero percent interest loan) to individuals that have taken the appropriate budgeting

classes. We are in a semi-rural area with no public transportation to major business campuses leaving a portion of the workforce unable to take jobs that require privately owned vehicles. This program strives to meet this need in the community.

The Joseph Project matches people with jobs. Participants participate in life-skills training and are offered a temporary job to see if it is a good match. If it is, the participant is offered a permanent position with the company. This program has been successful in filling manufacturing positions and helping individuals to find and keep employment.

All of these efforts support the Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No. However, economic development is part of the City's Comprehensive Plan.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic

Discussion

The need for trained skilled workers is on the rise. There has been a chance that high school kids are no longer being pushed into getting a college degree but to look into the technical fields. The community is starting to reach out to kids to promote these type of jobs as well as providing technical education to assist thriving in these positions. With the work force ever changing, communities are forced to stay up to date with their changing needs and the ability to be flexible to assist businesses is necessary.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentration would be defined as an area in which a high number of specific items/people occur/reside.

When the Mayor's Housing Task Force worked together to develop plans on how to address blight within the City of Wausau, maps were developed showing where the "high" areas of crime were and where the most housing violations were located. Staff was amazed to find these areas went hand in hand and overlapped one another. These areas are also located in lower-income census tracts.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

When reviewing census maps that show where all races reside, there are no areas in the City of Wausau where there are large concentrations of specific minority groups. The only race that the census breaks out and maps where they live is the Asian population. This is because they are very family orientated, and families help family members, so they like to live close. However, there is no area of the City that they concentrate on living - they are comfortable living anywhere in the community.

What are the characteristics of the market in these areas/neighborhoods?

The areas that were considered "high" in crime and housing violations consisted in Census Tracts 1, 7, 5, 6.02 and 6.01. Most of these areas have 51% or higher to low-to-moderate income households – all would qualify to receive Community Development Block Grant Funds. All four of these census tracts contain a high number of rental units – with Census Tract No. 1 consisting of almost 75% rentals.

Are there any community assets in these areas/neighborhoods?

The City of Wausau has several neighborhood associations which create their own boundaries and consists of citizens and leaders who live in those boundaries. The East Towne Neighborhood Association is located in Census Tract 1; the Longfellow Neighborhood Association is located in Census Tract 7; the Werle Neighborhood Association and the Southwest Jones Neighborhood Association are located in Census Tract 6.02; and the Westies Neighborhood Association is located in part of Census Tract 1 (on the West side of the City) and Census Tract 5. All these Neighborhood Associations are excellent at working together as residents in their neighborhoods to tackle their individual neighborhood needs. The East Towne Neighborhood Association consists of mainly landlords that own properties in that neighborhood. While the rest of the neighborhood associations consist of homeowners. Each neighborhood has different "hot topics." But all of them have a common goal – to combat crime and drugs in their neighborhoods. Each association has a neighborhood police officer that is assigned to their district. That police officer comes to every monthly neighborhood meeting to update them on what is going on (criminally) as well as providing the residents with a contact person at the police department they feel comfortable calling. This creates a great communication outlet for both the police department and the citizens in each of these associations.

Are there other strategic opportunities in any of these areas?

Community Development Block Grant funds have been utilized for Neighborhood Revitalization projects in which neighborhood associations have requested funds to assist with potential neighborhood projects. Staff work with each association to develop their individual neighborhood goals. In some neighborhoods it is just creating a better communication link between citizens and the police department. The Longfellow

Neighborhood Association has been successful in developing a neighborhood tot lot, installing low level lights along a busy thoroughfare, and designing and installing neighborhood signage. The East Towne Neighborhood Association has requested and received low level street lighting for two busy streets in their neighborhood to combat crime and to light up the sidewalks during the night – making it safer to walk. They also have designed and installed neighborhood signage. These are examples of opportunities Neighborhood Associations have been able to enact on. Community Development will continue to work with each income-qualifying neighborhood to develop projects to assist with the needs of their neighborhoods.

MA-60 Broadband Needs of Housing Occupied By Low- and Moderate-Income Households - 91.210(A)(4), 91.310(A)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City of Wausau has had a primary broadband provider – Spectrum for many years. Their services are throughout the City of Wausau and available to all the residents. The ability to obtain their services is not difficult, it is the ability to afford the service. TDS Communications has come into the greater Wausau area just a few years ago and are installing underground fiberoptics. This has offered another choice for our residents which allows for more competition and keeping the prices down. Broadband is still expensive for those on a fixed or lower income.

Areas that are in greater need of broadband wiring are outside the City's corporate limits and rural areas.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

As mentioned above, the greater Wausau area now has another provider – TDS Communications along with Spectrum. TDS has been promoting their new service and seems to be more cost effective than Spectrum; however, we do not know what type of impact this will have regarding competitive rates in the future.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Wausau in the State of Wisconsin is located in the northern part of the United States. We are not located along oceans or huge bodies of water, so there are no risks of hurricanes. However, severe winters with a record number of snow falls have occurred but not as many as decades ago. Below zero temperatures seem to occur for a week at a time during January or February months. Again, not like it was decades ago.

During the summer months, the possibility of severe weather - or tornadoes seem to be occurring more than ever before. Wausau does have some areas that are located within the 100-year flood zone, and we have seen some flooding in these areas of which have not seen flooding in the past.

One this that hasn't happened in Wisconsin like it has in the Western part of the country is wildfires. Wisconsin does have drought seasons but not like the western part. We also do not have the long, high heat, dry temperatures that encourage wildfires.

All of these potential emergencies could affect the ability for crops to be grown/harvested, water contamination, as well as lack of fuel for both travel and heating. So, the possibility of natural hazard risks seems to be on the increase.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City of Wausau developed an Emergency Operations Plan which mirrors that of Marathon County. All municipalities will work closely with the County in the event of a major catastrophe.

This plan identifies potential risks of which the ability to "bounce back" is always hardest for lower income households. These households may not have the means to maintain homeowners or renters' insurance in the event of a tornado or even a fire. Even if they have insurance, many are under-insured because that is what they can afford. They will then find that insurance only brings a property back to the standard it was prior to the damage. With the need to build/repair the home to today's building codes, the extra cost is now the property owner's, who may not have the ability to afford those items.

There are flood zones within the City of Wausau. Those areas are also located within the lower income census tracts/block groups in the City. Flood insurance is very expensive and households that no longer have a mortgage typically do not choose to keep their insurance and take their chances that a flood ever happens. Unfortunately, this could cause them to lose everything.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Wausau's Mission Statement is: Enhance our community's quality of life and foster a sense of belonging for generations to come.

Community Development Department has their own vision statement:

The City of Wausau assists those in need with programs that target transitional neighborhoods, assist homeowners with crucial repairs, and empower small businesses. The City's community development efforts must:

- Preserve the housing stock with low interest loans for property owners and landlords for necessary repairs and property maintenance which helps stabilize neighborhoods.
- Promote homeownership and homesteading activities with low interest loans to assist the purchasing of owner-occupied homes within the City of Wausau.
- Support the development of Neighborhood Associations through local capacity building and funding for public improvements throughout qualifying census tract neighborhoods.
- Partner with non-profit organizations whose programs assist and empower lower income residents and promote the ideals of a 'housing first' agenda.
- Preserve and rehabilitate historic and commercial buildings with low interest loans for business owners for necessary façade improvements.
- Encourage infill construction and renovation of historic properties which increases diversification and choice for both market rate and affordable housing options.

The Community Development Department and Wausau Community Development Authority are committed to working with established social service providers by increasing our interaction with different citizens throughout the year and to stay connected with the ever-changing needs of the community. The Department tracks the successes of social service providers, the housing programs and project and investigates any gaps in services that exist. Based on the consultations with the community, the Community Development Department formulates an effective method to reach out to the community, to respond to its ever-changing needs, to create/sustain viable neighborhoods, promote housing opportunities and increase economic development opportunities for the City of Wausau's residents.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

There are no geographic priorities for any of the programs the City has to offer. The Homeowner Rehabilitation program is a first-come, first-served program unless the home falls under an emergency category.

There are several neighborhood groups located throughout the City. However, one does not have precedence over the other – except if they do not fall into a lower census tract group and block. If the group identifies a public facility type activity they would like to participate in, we will evaluate the project to determine its viability and if there is enough funding for such projects.

Public facility projects are also not priorities in any area – as long as the need is there and the project falls in an income qualified census tract/block group, we will evaluate it.

See attached map for the neighborhood associations throughout the City.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

As mentioned above, there are no geographic priorities within the City of Wausau. Wausau does not receive HOPWA funding.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Homeless Concerns
	Priority Level	High
	Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans ▪ Persons with HIV/AIDS ▪ Victims of Domestic Violence ▪ Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	<ul style="list-style-type: none"> ▪ Support of Homeless Shelters ▪ Supportive Housing for Special Needs ▪ Public Service Activities ▪ Other Public Facilities
	Description	<ul style="list-style-type: none"> ▪ The need for more AFFORDABLE, SAFE housing ▪ More funding for in-depth case management ▪ Planning and possible refurbishing Salvation Army campus ▪ Need for LOCAL drug/alcohol rehabilitation programs ▪ Need for reliable/accessible transportation
Basis for Relative Priority	<p>The need for affordable, safe housing is a high priority for the City of Wausau. With over 80% of the housing stock being built prior to 1978, the need for repairs is constant. The need for safe, affordable housing for our tenants is also very high. In many cases, the newly renovated properties' rents are too high so low to moderate income households cannot afford the high rents.</p> <p>The need for additional family beds at the Salvation Army's Emergency Shelter is also high. Currently, they only have one room and end up giving hotel vouchers to families in need. These vouchers end up costing the agency a lot of money throughout the year. They have been working towards obtaining a better building so they could house more families on site.</p>	
2	Priority Need Name	Diversity Needs
	Priority Level	High
	Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans ▪ Persons with HIV/AIDS ▪ Victims of Domestic Violence ▪ Unaccompanied Youth ▪ Elderly ▪ Frail Elderly

	<ul style="list-style-type: none"> ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with Alcohol or Other Addictions ▪ Persons with HIV/AIDS and their Families ▪ Victims of Domestic Violence ▪ Non-housing Community Development
Geographic Areas Affected	
Associated Goals	<ul style="list-style-type: none"> ▪ Public Service Activities ▪ Other Public Facilities
Description	<ul style="list-style-type: none"> ▪ To empower/encourage minority groups in how important their voices are and how their input is very valuable. ▪ Need for reliable transportation ▪ Need to feel welcome and “not alone” or isolated
Basis for Relative Priority	Fair Housing and Discrimination education is always a priority when working with income qualifying households.
3	Priority Need Name
	Neighborhood Concerns
	Priority Level
	High
	Population
	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities
	Geographic Areas Affected
	<ul style="list-style-type: none"> ▪ Longfellow Neighborhood ▪ GD Jones Neighborhood ▪ Werle Neighborhood ▪ Westies Neighborhood ▪ East Towne Neighborhood
	Associated Goals
	<ul style="list-style-type: none"> ▪ Housing Rehabilitation ▪ Brownfield Remediation ▪ Blight Remediation ▪ Rental Rehabilitation ▪ Street/Sidewalk Reconstruction ▪ Playground/Park reconstruction ▪ Other Public Facilities ▪ Neighborhood Revitalization
	Description
	<ul style="list-style-type: none"> ▪ Funds to assist neighborhood needs in designated areas ▪ Tenant outreach to hear their neighborhood needs ▪ Additional lighting to deter crime ▪ Additional youth activities/options
	Basis for Relative Priority
	The City of Wausau currently has ten (10) Neighborhood Associations throughout its corporate limits. Each neighborhood association has different priorities. Five of these associations fall in low-income census tracts. Staff is working with all the associations as to their needs to better their living environments. Federal funding

		can assist in many ways - additional street lighting for crime prevention, neighborhood parks, homeowner and/or rental rehabilitation loans, etc.
4	Priority Need Name	Youth and Education
	Priority Level	High
	Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Public Housing Residents ▪ Families with Children ▪ Unaccompanied Youth ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with HIV/AIDS and their Families ▪ Non-housing Community Development
	Geographic Areas Affected	▪
	Associated Goals	<ul style="list-style-type: none"> ▪ Playground/Park Reconstruction ▪ Public Service Activities ▪ Other Public Facilities ▪ Lead Paint Abatement
	Description	<ul style="list-style-type: none"> ▪ Provide additional birth to 18-month programs ▪ Provide additional home visit programs for all age kids and their families ▪ Strengthen networking systems so agencies can better communicate amongst each other to work together regarding family needs (blanket releases) ▪ Enhance parenting educational programs
	Basis for Relative Priority	The needs for decent education/day care facilities are high in the City of Wausau. Many of our very low-income families are not equipped with the parenting skills necessary to provide a stable home environment. In some cases, the day care the child is exposed to is the only safe environment they know. Federal regulations have made it even harder for childcare facilities that support very low-income families and to keep good teachers. These centers cannot pay the salaries necessary to keep good teachers. Many of these facilities charge on a sliding pay scale - not having the cash flow to pay their support staff competitively.
5	Priority Need Name	Housing
	Priority Level	High
	Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans

	<ul style="list-style-type: none"> ▪ Persons with HIV/AIDS ▪ Victims of Domestic Violence ▪ Unaccompanied Youth ▪ Elderly ▪ Frail Elderly ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with Alcohol or Other Addictions ▪ Persons with HIV/AIDS and their Families ▪ Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	<ul style="list-style-type: none"> ▪ Housing Rehabilitation ▪ Support of Homeless Shelters ▪ Supportive Housing for Special Needs ▪ Blight Remediation ▪ Rental Rehabilitation ▪ Housing Counseling ▪ Special Needs Rental Assistance ▪ Downpayment Assistance ▪ Public Service Activities ▪ Other Public Facilities ▪ Neighborhood Revitalization ▪ Lead Paint Abatement
Description	<ul style="list-style-type: none"> ▪ Better screening of potential tenants to try to keep problem tenants from moving in ▪ Additional funding to assist with rehabilitation costs – affordable housing ▪ Additional funding for removal of lead hazards in housing ▪ Additional education as to how to properly maintain a home
Basis for Relative Priority	Housing is a high priority for everyone. It could range from finding affordable and safe housing, to purchasing their first home, or the ability to keep and maintain their present housing. With funding sources being reduced annually, more families are facing homelessness every day. The need for funding to assist with rental assistance, new home purchase, rehabilitation and lead hazard reduction for both homeowner's and landlords, etc. should be a priority so it doesn't cost municipalities more money overall trying to rehouse a large homeless population.
6 Priority Need Name	Health Care
Priority Level	High
Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans

	<ul style="list-style-type: none"> ▪ Persons with HIV/AIDS ▪ Victims of Domestic Violence ▪ Unaccompanied Youth ▪ Elderly ▪ Frail Elderly ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with Alcohol or Other Addictions ▪ Persons with HIV/AIDS and their Families ▪ Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	<ul style="list-style-type: none"> ▪ Supportive Housing for Special Needs ▪ Public Service Activities ▪ Other Public Facilities
Description	<ul style="list-style-type: none"> ▪ Resources to reduce the increasing number of “unstable housing” families ▪ Rising number of heroin/prescription drug users ▪ Need for additional psychological resources – more psychologists vs. counselors ▪ Additional affordable dental services
Basis for Relative Priority	<p>Health care issues are high priority for the entire nation. The cost of health care is very high and almost impossible for very-low-income families. The ability to find a good provider at an affordable price is non-existent. Also, transportation to health care facilities has become an issue recently with the City of Wausau's Public Transportation system only running during the weekdays. All runs to the outlying areas have been discontinued so if anyone lives outside a certain parameter, they will not have reliable public transportation to get them to any appointments. This causes low-income households to call for ambulance service whenever they are not feeling well - rather than going to their doctor or to a walk-in type of facility.</p>
7 Priority Need Name	Economic Development
Priority Level	High
Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans ▪ Persons with HIV/AIDS ▪ Victims of Domestic Violence ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with Alcohol or Other Addictions ▪ Persons with HIV/AIDS and their Families

		<ul style="list-style-type: none"> ▪ Victims of Domestic Violence ▪ Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	<ul style="list-style-type: none"> ▪ Job Creation ▪ Brownfield Remediation ▪ Blight Remediation
	Description	<ul style="list-style-type: none"> ▪ Increase the number of higher paying jobs ▪ Educate the roles of the public/private partnerships/media/all partners ▪ Development of the Riverfront to attract all
	Basis for Relative Priority	Economic Development is a very high priority for the City of Wausau. The development of new and expanding businesses with the creation of additional jobs is always a priority.
8	Priority Need Name	Public Facilities
	Priority Level	High
	Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans ▪ Victims of Domestic Violence ▪ Unaccompanied Youth ▪ Elderly ▪ Frail Elderly ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with Alcohol or Other Addictions ▪ Persons with HIV/AIDS and their Families ▪ Victims of Domestic Violence ▪ Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	<ul style="list-style-type: none"> ▪ Support of Homeless Shelters ▪ Street/Sidewalk Reconstruction ▪ Playground/Park Reconstruction ▪ Lead Water Line Replacement ▪ Neighborhood Revitalization
	Description	<ul style="list-style-type: none"> ▪ Reconstruction of streets in income-qualified neighborhoods ▪ Reconstruction/Installation of sidewalks in income-qualified neighborhoods ▪ Reconstruction of old non-compliant playground equipment in income-qualified neighborhoods ▪ Replacement of lead water lines on both the city side and the property owner side

	<ul style="list-style-type: none"> ▪ Acquisition costs associated with the purchase of property for non-profit organizations
Basis for Relative Priority	Public facility activities are a high priority to assist income-qualified neighborhoods with infrastructure projects. The projects clean up neighborhoods, provide safe, walkable streets and safe water, and/or install ADA approved playground equipment. It can also be utilized to assist non-profits with acquisition of buildings to better serve their clientele.

Narrative (Optional)

Community Development held many focus groups to discuss the needs of the community. The attendees were then given the opportunity to pick their top three priority needs. The charts above discussed what the highest concerns were from each of the focus groups.

SP-30 Influence of Market Conditions – 91.215 (b)

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The need for Tenant Based Rental Assistance (TBRA) is great in the Wausau area. The agency that offers this type of service is Northcentral Community Action. They have six temporary housing units to assist their clients who are living in their transitional housing units. They just received additional funds to create a couple more. They developed the Hand in Hand Housing program which partners with other housing providers for transitional housing opportunities for families that are homeless or becoming homeless.
TBRA for Non-Homeless Special Needs	The need for Tenant Based Rental Assistance (TBRA) is great in the Wausau area. The agency that offers this type of service is Opportunity Inc. They provide housing for special needs clients. Without these programs, more people would find themselves homeless. Opportunity, Inc. has a long waiting list of clients who need permanent housing with services.
New Unit Production	New Construction can be tricky when it comes to selling it to an income-qualified household. The cost of new construction is high resulting in a higher sales price and higher real estate taxes. Households that fall under HUD's approved income limits may not be able to afford the monthly payment once the tax escrow is added to the principal and interest payment. In-fill housing on City lots sometimes is difficult to meet setback rules on non-conforming lots. Funding to assist with these units to make them affordable is necessary as the gap between the construction cost and the affordable sales price is unacceptable.
Rehabilitation	The rehabilitation of properties is key to keeping housing values intact. There continue to be blighted properties on the market that could be great properties after the repairs are completed. Federal funds assist with these types of repairs so that a property owner can afford to have their house renovated so it is safe and livable for that family. This type of assistance allows the homeowner to make payments back on the loan at a rate that will not be burdensome to their budget.
Acquisition, including preservation	Acquisition of blighted properties is a strategic plan for the City of Wausau when a property is too far gone for the private sector to purchase and renovate. Bank foreclosures happen more when the property has too many needs and the property owner cannot afford to do the maintenance. Federal funds can be utilized to assist with such acquisitions of which plans can be made as to whether the property can be rehabilitated and resold or if it isn't economically feasible to do so then it must be demolished. CDBG and/or HOME funds can then be utilized to rehabilitate or build a new home to be resold to an income qualifying household.

The City of Wausau had previously received HOME funds through the State of Wisconsin for over several decades. Now since HOME program income funds is high, we continue to operate our programs strictly with program income. These HOME programs are the Downpayment Assistance Program, New Construction and resale program and the Rental Rehabilitation Loan Program. We have been able to recycle and recycle these funds for continued success.

The City of Wausau had received Neighborhood Stabilization Program (NSP) funds through the State of Wisconsin. Over 15 properties were assisted to acquire and rebuild/remodel for sale to income qualified homeowners. This program was very successful; however, funding has been depleted. We are working with the State of Wisconsin to close out this contract and convert whatever funding is left into CDBG program income funds.

The State of Wisconsin has implemented a Lead Safe Homes Program through the Department of Health Services, Division of Health, for lead hazard abatement activities in residential housing. These funds would assist with only the abatement of identified lead-based paint hazards in a residential unit with qualified residents. These funds could be matched with Housing Rehabilitation funds or Rental Rehabilitation funds if other non-code compliant issues are identified.

The City has several Tax Increment Districts of which blighted properties have been identified. These funds could be used in conjunction with CDBG funding for the purchase, demolition, site clean-up, redevelopment of blighted properties. Once those districts come to the end of their incremental period, the City can hold it open for another year and utilize those incremental funding towards affordable housing. The City has elected to do this with several TID's creating a pool to work with several affordable housing projects.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Wausau had previously received HOME funds through the State of Wisconsin for decades. Now since those program income funds are high, we continue to operate our programs strictly with program income. These HOME programs are the Downpayment Assistance Program, New Construction and resale program and the Rental Rehabilitation Loan Program. We have been able to recycle and recycle these funds for continued success.

The City of Wausau had received Neighborhood Stabilization Program (NSP) funds through the State of Wisconsin. These funds were used to purchase foreclosed, vacant properties in targeted areas of the City. These funds have been depleted and are currently working with the State of Wisconsin to close out this contract and convert whatever funding is left into CDBG program income funds.

The State of Wisconsin has implemented a Lead Safe Homes Program through the Department of Health Services, Division of Health, for lead hazard abatement activities in residential housing. These funds would assist with only the abatement of identified lead-based paint hazards in a residential unit with qualified residents. These funds could be matched with Housing Rehabilitation funds or Rental Rehabilitation funds if other non-code compliant issues are identified.

The City has several Tax Increment Districts of which blighted properties have been identified. These funds could be used in conjunction with CDBG funding for the purchase, demolition, site clean-up, redevelopment of blighted properties. The City has also elected to hold a couple of their TIDs open for an additional year so whatever increment is in that district can be utilized into affordable housing project. We are partnering those funds with appropriate \$1.1 million of ARPA (American Rescue Program Act) to produce a six-unit apartment complex that will charge affordable rents to income qualifying tenants and to build affordable single-family homes for income qualified homeowners to purchase.

The City was just awarded an almost \$2M Lead Capacity Building Grant through the Department of Healthy Homes. This grant will allow us to build capacity to form partners and train contractors so the City can hopefully become successful in receiving funding for the actual abatement of lead-based paint in targeted homes and families. This is a three-year grant to give Wausau time to get those partnerships identified and in place.

Anticipated Resources

Program	Source Of Funds	Uses Of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin And Planning Economic Development Housing Public Improvements Public Services	600,000	125,000	750,000	1,475,000	200,000	Annual allocation from Community Development Block Grant Funds. Prior Year Resources include Administration, Housing Rehab, Public Facilities, Blight Elimination, as well as Housing Rehab revolving loan funds on hand. Program income is the amount expected to receive in the 2025 Program Year.
Tax Increment Financing	Public - Local	Acquisition Admin And Planning Economic Development Housing Public Improvements	500,000	0	0	500,000	200,000	Funds available for acquisition, demolition, site improvement costs, miscellaneous redevelopment expenses
Home	Public - State	Acquisition Housing	0	350,000	0	350,000	750,000	HOME funds to be utilizes towards Downpayment Assistance loans, construction of new single-family homes to be resold and/or loans for landlords to assist with the renovation of their rental properties.
Lead Safe Homes Program	Public - State	Housing	210,000	0	0	210,000	210,000	Funding through the State of Wisconsin for lead based paint abatement in residential properties. Funding has been consistent each year but is not guaranteed
Lead Capacity Building Grant	Federal	Lead Based Paint – Capacity Building			1,999,999	1,999,999		Three-year grant to be used towards developing partnerships, training contractors to get set up for potential rehabilitation grants.

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

Federal funds are leveraged through all the non-profits that are successful in receiving Community Development Block Grant funding to assist with their programs. Every dollar of CDBG funding is matched ten times through the non-profits local funding and fund raising.

The City of Wausau must match 25% of the HOME funding we receive. This is easily achieved through the Downpayment Program with the Federal Home Loan Bank's Downpayment Plus program and local lenders' individual downpayment assistance programs for income qualifying new homebuyers. The funding is also leveraged through the first mortgage and the homebuyer's contribution into purchasing the home.

CDBG does not require matching funds, but through fund raising with non-profits and local contributions for public facilities, CDBG tends to be easily matched ten times over the amount given towards projects.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

1019 W. Bridge Street

Vacant lot from where a house burned down. Single family home to be built.

11 lots along Thomas Street corridor

Parcels were acquired for the Thomas Street reconstruction by the City of Wausau. Staff are working with the DNR for possible contamination cleanup. Once any necessary cleanup has been performed, these lots will be made available for construction of new single-family homes that will be made available for income-qualified homeowners.

405 S 8th Avenue

Purchased from Marathon County. This former parking lot for UW Marathon County had been unused for several years and the county was ready to dispose of it. The City purchased with the plan to utilize ARPA funds and other federal funds to construct a 6-unit apartment complex and work with a non-profit who will manage and maintain the property and rent to income-qualified households.

424 Burns Street

Parcel was purchased from Marathon County who took over ownership due to delinquent tax bills. This vacant lot will be used for a new single-family home to be constructed and then sold to an income-qualified homeowner.

1419 E Cherry Street

Parcel was purchased from Marathon County who took over ownership due to delinquent tax bills. This vacant lot will be used for a new single-family home to be constructed and then sold to an income-qualified homeowner.

1609 E Bopf Creek

Parcel was purchased from Marathon County who took over ownership due to delinquent tax bills. This vacant lot will be used for a new single-family home to be constructed and then sold to an income-qualified homeowner.

1514 N 2nd Street

Bighted building was purchased and demolished. To be part of an RFP for redevelopment of either housing or mixed use. Either income-qualified housing or job creation will be part of the RFP to satisfy the CDBG requirements.

Discussion

The City of Wausau, as much as possible, lends funding to sub-grantees so the loans will be repaid and recycled. This allows programs to assist additional clientele throughout the years versus once the funding is disbursed, it is gone. Staff is constantly looking for additional funding sources to make projects successful. Matching federal funds with state and local funds helps projects to go farther and to be completed faster.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City Of Wausau	Government	Total Administration	City Wide

Assess of Strengths and Gaps in the Institutional Delivery System

By utilizing Community Development staff to carry out the goals of the Consolidation Plan and annual CDBG funding, staff are able to know where the funding is going at all times to ensure the proper regulations are followed. Staff knows exactly what funding is available and what funding has been expended or committed. The gap is that the Community Development Department is a small department and not having enough labor to carry out the plan quickly can sometimes be burdensome. Since the City of Wausau has a January 1st program start date and with the federal government’s inability to have annual funding ready by that timeline, staff is “under the gun” every year in order to meet its timeliness factor. When the funding doesn’t come through until early to mid-summer, it only gives the jurisdiction a few months to expend funding according to federal regulations.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	XX	XX	XX
Legal Assistance	XX	XX	
Mortgage Assistance	XX		
Rental Assistance	XX	XX	XX
Utilities Assistance	XX		
Street Outreach Services			
Law Enforcement	XX	XX	
Mobile Clinics	XX	XX	
Other Street Outreach Services	XX	XX	

Supportive Services

Alcohol & Drug Abuse	XX	XX	
Child Care	XX		
Education	XX	XX	
Employment & Employment Training	XX	XX	XX
Healthcare	XX	XX	XX
HIV/AIDS	XX		XX
Life Skills	XX	XX	
Mental Health Counseling	XX	XX	
Transportation	XX	XX	XX

Other

Other			
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Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The organizations that work with the homeless population are working together to combat homelessness. Through the United Way of Marathon County, a Housing and Homeless Coalition has been developed which meets monthly to discuss pending issues and how to work more effectively together. All shelters now require clients to work with case managers/mentors to determine the root of the problem for each client individually which, in turn, can develop a course of action for the client. All the above services are available to Wausau’s residents and connecting those in need with organizations that can provide necessary services to their clients is a great way to start. Without the case management, clients may not know what services may be available to them let alone understand why they continue to be homeless. There is one program that works specifically with the chronically homeless males and that is the Beyond Shelter program through Catholic Charities.

The Community Partners Campus is a one-stop shopping type facility in which many non-profits who work with many of the same clients and under one roof. This allows easy access for clients and not needed to find transportation to go from one agency to another. Agencies are also able to share equipment – like copy machines, scanners, kitchen facilities, larger supplies, and meeting rooms. This saves the non-profits money overall and we are able to assist their clients in a quicker manner. Within the Community Partners Campus, Catholic Charities’ Warming Center, The Free Clinic, The Neighbor’s Place food bank, North Central Community Action, Judicare Legal Aide, North Central Health Care are all housed and work with the homeless population as well as any community members that need assistance. Unfortunately, the City does not have any non-profits that work specifically with unaccompanied youth. If there is a youth discovered, they will be turned over to social services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

The overall strength of the organizations working together with case management is gaining the trust of a client, so they are open with that mentor. Together the client and mentor can work together to identify the needs and the hurdles facing the client. The mentor is familiar with the available local services and how a client can benefit from each service. That mentor will assist the client with transportation issues, assistance with completing applications for services and providing support when everything seems

overwhelming. Working together has proven very successful in assisting homeless clients out of their situation and into permanent housing.

The major gap between services is the lack of reliable transportation. The City of Wausau does have a transit system; however, the buses only run during the weekday, only during the days, and only to certain areas around the City of Wausau. Through the focus groups, the lack of reliable transportation came up across the board. Without transportation, a client cannot get to necessary appointments – job interviews, health care appointments, educational programs, or even to a job that is located in the outlining areas or is a 2nd, 3rd or weekend shift. This obstacle is huge when it comes to obtaining or maintaining a long-term, family supporting job.

Another gap that was revealed was working with underprivileged kids who are assisted through several agencies. Unfortunately, due to HIPPA regulations, organizations cannot speak to one another regarding the children. Therefore, if an incident occurs at one agency, the other agencies will not be aware of it unless the child happens to share what happened. This does not help the child learn appropriate behavior or obtain the necessary assistance in certain situations if all the organizations do not work together for the benefit of that child.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

A huge strategy is to come together as a community to overcome the transportation issue. As mentioned above, reliable public transportation is available during the weekdays but only to a majority of the City of Wausau. It does not go out to the City of Wausau’s Business Campus – where there are many job opportunities. Lack of funding is a huge problem which caused the Saturday bus service to be cut several years ago as well as the ability to run to the outlining areas. Organizations must work together to show the importance of this service for those who cannot afford a vehicle. A non-profit organization, Wheels to Work, aids income qualifying persons with a zero percent loan to purchase a used vehicle – if they can pass the necessary trainings and budgetary requirements. This has allowed many households the opportunity to maintain or obtain a better paying job to bring them out of poverty.

The other strategy is to have organizations work with the parents of the kids that are enrolled in their programs to obtain a “blanket release.” This would result in allowing all the agencies and schools to talk to each other about a child’s situation. This would then assist the agencies in adapting to the child’s day to day needs. With a better way to communicate, a child has a better chance of overcoming their obstacles and succeeding in life.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2029	Affordable Housing	City-Wide	Neighborhood Housing	CDBG: \$500,000 LPA PRGM: \$125,000	Homeowner Housing Rehabilitated: 40 HH Housing Unit
2	Support of Homeless Shelters	2025	2029	Homelessness	City-Wide	Homelessness Housing Public Facility	CDBG: \$75,000	Homeless Overnight Shelter: 2000 Persons Assisted Overnight/Emg Shelter/ Transitional Housing Beds Added: 3 Homelessness Prevention: 30 HH Assisted Housing for Homeless Added: 3 Housing Unit
3	Supportive Housing for Special Needs	2025	2029	Affordable Housing Non-Homeless Special Needs	City-Wide	Homelessness Housing Health Care	CDBG: \$50,000	Public Facility Or Infrastructure Activities For LMI Housing Benefit: 30 HH Assisted
4	Job Creation	2025	2029	Economic Develop	City-Wide	Economic Develop	CDBG: \$500,000	Jobs Created/Retained: 15 Businesses Assisted: 8
5	Brownfield Remediation	2025	2029	Economic Develop Affordable Housing	City-Wide	Neighborhood Econ Develop	CDBG: \$75,000 TIF: \$500,000	Brownfield Acres Remediated: 1
6	Blight Remediation	2025	2029	Affordable Housing Economic Develop	City-Wide	Neighborhood Housing Econ Develop	CDBG: \$75,000 TIF: \$50,000	Buildings Demolished: 2 Housing Code Enforcement / Foreclosed Property Care: 2 HH Housing Unit
7	Acquisition	2025	2029	Affordable Housing Public Facility (PF)	City-Wide	Neighborhood Housing Public Services	CDBG: \$150,000 TIF: \$250,000	Buildings Acquired: 3 Lots Acquired: 1
8	Sidewalk/Street Reconstruction	2025	2029	Public Facility	Eligible Census Tracts & Block Groups	Neighborhood Public Facilities	CDBG: \$500,000	PF / Infrastructure Activities Other Than LMI Housing Benefit: 500 Persons Assisted
9	Lead Lateral Replacement	2025	2029	Affordable Housing	City-Wide	Housing	CDBG: \$250,000	Housing Benefit: 25 HH
10	Playground/Park Reconstruction	2025	2029	Public Facility (PF)	Eligible Census Tracts & Block Groups	Neighborhood Public Facility	CDBG: \$150,000	PF / Infrastructure Activities Other Than LMI Housing Benefit: 300 Persons Assisted
11	Public Service (PS) Activities	2025	2029	Public Services (PS)	City-Wide	Homelessness Diversity Needs Youth & Edu Housing Health Care	CDBG: \$450,000	PS Activities Other Than LMI Housing Benefit: 500 Persons Asst
12	Housing Counseling	2025	2029	Public Services Housing	City-Wide	Housing	OTHER: \$50,000	150 Clients
13	Downpayment Assistance	2025	2029	Housing	City-Wide	Housing	HOME: \$400,000	8 Households

14	Rental Rehabilitation	2025	2029	Affordable Housing	City-Wide	Housing	HOME \$120,000	4 Rental Units
15	Other Public Facilities (PF)	2025	2029	Homeless Non-Housing Comm Development Non-Profit PF	City-Wide	Homelessness Diversity Needs Neighborhood Youth & Edu Housing Health Care Public Facilities	CDBG: \$150,000	PF / Infrastructure Activities other Than LMI Housing Benefit: 250 Persons Assisted
16	Lead Paint Abatement (LPA)	2025	2029	Affordable Housing Lead Based Paint	City-Wide	Youth & Edu Housing	LPA Prgm: \$500,000	Rental Units Rehabilitated: 10 Housing Unit Homeowner Housing Rehabilitated: 8 HH Housing Unit
17	Administration	2025	2029	Administration	N/A	Administration	CDBG: \$500,000	Other: 5

Goal Descriptions

1	Goal	Housing Rehabilitation
	Description	Housing Rehabilitation offers low interest loans to income qualified homeowners to make the necessary repairs so they can stay and afford to stay in their homes. Program funds can also be utilized by the City when it becomes the owner of a single-family home that needs renovations before making it available for sale.
2	Goal	Support of Homeless Shelters
	Description	Assistance with the needs of Homeless Shelters from administration costs, case management, planning costs for expansion, or physical improvements to better address their clientele.
3	Goal	Supportive Housing for Special Needs
	Description	Assistance for housing for people with special needs. Activities could include rent payments, case management, operational expenses, physical improvements to buildings, or the acquisition of a potential building.
4	Goal	Job Creation
	Description	Activities include business loans to new and/or expanding businesses for acquisition of buildings and/or equipment. Outcomes are job creation for low-income households.
5	Goal	Brownfield Remediation
	Description	Assistance towards the cleanup of contaminated sites - both public and private- so they can be redeveloped.
6	Goal	Blight Remediation
	Description	Activities may include the acquisition, demolition, site cleanup of blighted properties. Vacant land will then be made available for redevelopment.
7	Goal	Acquisition
	Description	Activities may include the acquisition of a vacant land to be redeveloped into housing units or assistance to a non-profit for acquisition of a parcel for their approved activities.
8	Goal	Street/Sidewalk Reconstruction
	Description	Public facility activity to include street reconstruction and/or sidewalk reconstruction/installation in low-income areas. This could include curb cuts on existing sidewalks to meet ADA requirements for safety.

9	Goal	Lead Lateral Replacement
	Description	Activities can include the full replacement of public lead water lines in the streets of income-qualified census tracts/block groups OR the replacement of private lateral on income-qualified homeowners.
10	Goal	Playground/Park reconstruction
	Description	Assistance to city parks for the acquisition and installation of ADA required fall protection and playground equipment in low-income neighborhoods.
11	Goal	Public Service Activities
	Description	Activities include assistance to non-profit agencies who assist low-income households. Services range from, but not limited to, homeless providers, housing providers, youth program providers, elderly program providers, health care providers, special needs population providers, diversity providers, etc.
12	Goal	Housing Counseling
	Description	Homebuyer education and housing counseling will be provided to potential homebuyers throughout the City of Wausau.
13	Goal	Downpayment Assistance
	Description	Direct assistance for downpayment and closing costs to assist income qualified homebuyers to purchase a home within the City of Wausau.
14	Goal	Rental Rehabilitation
	Description	Loan funds to assist local landlords with the renovations of their rental properties. Rent restrictions will be placed on the property for the affordability period.
15	Goal	Other Public Facilities
	Description	Assistance for non-profits for the planning, acquisition, rehabilitation, redevelopment, etc. for necessary building and programming needs. Assistance could include funding towards the availability of broadband services for those that cannot afford the services or have no access to the service.
16	Goal	Lead Paint Abatement
	Description	Activity includes lead paint identification and abatement in housing units occupied by income qualified households and children.
17	Goal	Administration
	Description	Funding to assist administration of CDBG program for City staff to include, but not limited to, salaries and benefits, supplies, telephone, copier, travel for training, etc.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The estimated number of families broken down by income levels the City of Wausau hopes to assist in the next five years per housing activity is provided in a chart that is located in the appendix.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Wausau CDA owns and operates Riverview Towers which is a 149-unit, income qualifying apartment complex that provides housing to near-elderly, elderly, and disabled tenants. The first-floor units are 100% handicapped accessible units. The remaining units are accessible by elevator and have features that can assist handicapped individuals. Four units per floor fall under the WHEDA guidelines and are considered handicapped units. With ten floors, that equates to 40 handicapped accessible units.

These number of units seem adequate for the area. There isn't a need for a list for units that meet ADA requirements. Several tenants prefer to be on the lower level and those who are residing in upper units, can be placed on a waiting list for when those first-floor units become available.

Activities to Increase Resident Involvements.

The Wausau CDA encourages resident participation through its Resident Advisory Board and the regular resident meetings. They are asked for their input on ways to make the living environment better. One resident sits on the Community Development Authority Board and is active in the decision making of the Board.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation.

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers to affordable housing still continue. New and more stringent code changes have been added to and continue to drive the cost of rehabilitation and new construction up. The regulation on the lead-based paint law for renovations significantly add to the cost of rehabilitation work.

All renovating contractors are required to have at least their Lead Safe Renovator's license in addition to their Contractor's Licenses. Since continuing education is required for all contractors to maintain their contractor's licenses, lead based paint education should be part of the required classes – not a separate license a contractor must pay separately to maintain. These fees are then passed along to the customers.

Zoning and tax credits are key factors in redevelopment projects and the reuse of properties for affordable housing. Many times, zoning requests for a new construction, multi-family rental units that are deemed "affordable" are turned down by the neighbors complaining "Not in my backyard!" Tax credit projects also receive extra points if the proposed development is located in a qualified census tract. This increases the density of low and moderate-income instead of locating it in other areas of the city.

The new Rental Inspection Ordinance may impact the number of affordable rental units. Landlords have already stated that they will pass all fees associated to this ordinance on to the tenants. Even though the annual fee per unit is nominal, landlords state that they will be required to make repairs to their properties which will then negatively impact their net proceeds.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Wausau, through its Community Development Department, offers programs that assist to remove barriers to affordable housing. Staff worked with local lenders to develop new guidelines to its Downpayment Assistance Program that would be approved through Fannie Mae and Freddie Mac. Through these changes, lower income households are able to access downpayment assistance to help them achieve the American Dream. The Downpayment Assistance loan charges a low interest rate and the term is amortized out so the monthly payments are low enough not to be a burden to the new homebuyer. The allowable loan range had recently been changed from \$2,500 - \$5,000 to \$5,000 - \$10,000 to better assist with the ever-increasing closing costs and increased purchase prices.

The Community Development Department will work with local contractors to assist in the cost of becoming Lead Certified through the State of Wisconsin. This will increase the number of Lead Certified Contractors that are available to bid projects, which equates to more competitive bids, which equates to lower renovation costs to the homeowner.

The Community Development Department will continue its Rental Rehabilitation Loan Program to assist landlords with necessary renovations so they can keep their units rented. The low interest loan payments are calculated out so they are affordable to the landlord – which allows them not to increase the rents in a way that makes the units unaffordable to low-income households.

Community Development staff will continue to work with the Lead Safe Homes Program to provide grants to qualifying households to affordably abate lead-based paint hazards in homes with children. Since the funds are in the form of a grant, the homes can become safe from these hazards and not increase the property owners payments toward housing.

With the assistance of ARPA funds, staff will partner with the Community Development Authority to develop additional affordable units – both rental and for sale.

Community Development staff will work on options for affordable broadband options for income qualifying census tracts, non-profits working with low-income households/individuals, costs associated with hard costs for installation of additional broadband services.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Community Development Block Grant funds assisted with Catholic Charities Warming Center and Beyond Shelter programs as well as Salvation Army's Transitional Housing program. All agencies believe that case management is the key to help identify and overcome barriers of their clients. From there, staff can assess what the client's individual needs are so they can develop a plan together which will bring them out of homelessness.

Through the United Way's Housing and Homelessness coalition, of which staff is an active member, Point in Time counts are performed twice a year. All identified homeless persons are talked with to find out their story (if they are willing to share) and are given information regarding potential programs that may be able to assist them.

With the assistance of ARPA funds, the City of Wausau created a Homeless Liaison position through the Police Department who will reach out to homeless individuals and try to get them rehoused. She works with many agencies and landlords to get them off the streets. In some cases, she has been very successful and in some, the individual didn't know how to handle themselves and decided they would be better off on the streets.

Addressing the emergency and transitional housing needs of homeless persons

The Salvation Army, The Women's Community's, and Bridge Church Mission's emergency shelters require persons/families staying at the shelter to work with case managers. Northcentral Community Action's Transitional Housing program also requires each household to be matched with a case manager. These mentors work with the clients closely to determine why the client is homeless and what obstacles they have to overcome. They then develop reachable goals and timeframes and work together to achieve these goals. This has proven very effective with many success stories.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Salvation Army, The Women's Community, and Bridge Church Mission work closely with their clients (whether individuals or families) to develop achievable goals to get them into permanent housing. Catholic Charities Beyond Shelter's program picks the most chronic homeless males and provides them housing. They then work on case management to address their individual issues. They are allowed to stay in the program for as long as they need so they can seriously work on their obstacles to become successful in obtaining and keeping long term housing. Northcentral Community Action Program offers transitional housing units for such clients. Here clients can take up to 24 months to achieve their goals (going back to school so they can get a better job, maintaining a job, etc.) so they can be successful in permanent

housing. Northcentral works with Salvation Army and Catholic Charities to have their clients move into the Transitional Housing program and to continue with their case management.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

Catholic Charities has foreclosure prevention specialist that work with households facing foreclosure. Once a Lis Pendens is filed, the county court system sends a notice to the owner to let them know that this assistance is available. Unfortunately, some homeowners do not seek assistance until they are so underwater, they cannot get caught up. Community Development staff refers clients to Catholic Charities if they believe there is hope for them to keep their home.

The Community Development Authority operates the Housing Choice Voucher program and owns 46 Public Housing units. These programs assist very- and extremely low-income households with the payment of their monthly rent so they can stay in their homes. These both are wonderful programs, but unfortunately, there is not enough funding to go around and the waiting lists for both programs are long.

North Central Health Care provides treatment centers for those with mental health issues, drug and/or alcohol addictions. In order to receive assistance, the client needs to provide proof they have some place to go after they are released from the treatment facility. The need for additional transitional housing units is great and North Central is building transitional units for such clients who have no safe place to go.

North Central Community Action has the Hand-in-Hand and the EHAF (Emergency Housing Assistance Fund) programs. Hand-in-Hand assists families who are coming out of homelessness or are close to becoming homeless. Funding assists with 6-months of rental assistance so the families can concentrate on issues that had created the housing situation. By the time the six-months are over, the family should be able to afford their housing again. The EHAF program is a one-time rent assistance program for those who need just a little help to get over a financial hump – like an automotive repair or a short-term health issue. They need to show that they are financially able to continue to keep their housing once that one-time assistance has been used.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

Through the City of Wausau’s Homeowner Rehabilitation and Rental Rehabilitation Loan Programs, all lead hazards are addressed whether there are children present in the home or not. If the property was built prior to 1978, either a Lead Risk Assessment is performed on the property or all painted surfaces are assumed to contain lead-based paint. Bid specifications include lead hazards and where lead based paint has been identified. Only State of Wisconsin Lead Safe Renovators are allowed to work on any home that was built prior to 1978. After all the work has been performed, a Lead Clearance test is performed and passing results must be received before the final payment is made to the contractor. If the clearance test fails, the contractor must re-clean and another clearance test is performed. This will continue until passing results are received.

The City’s Downpayment Assistance Program educates new homeowners on the potential of lead-based paint and its potential hazards in older homes. When the inspection is performed on a potential home (after the client has secured an accepted offer to purchase) staff looks for peeling paint. If there is peeling paint, the hazard must be treated as lead-based paint and must be taken care of before closing.

Work with the State of Wisconsin with the new Lead Safe Homes Program which will provide assistance for the removal of lead-based paint hazards in homes that children reside in. These funds can work hand in hand with Housing Rehabilitation and Rental Rehabilitation funds if there are non-code compliant issues in the home that need to be addressed in addition to the lead hazards.

Work with the Lead Based Paint Capacity Building grant through the Department of Housing and Urban Development. This grant allows communities to identify partners to educate residents on the hazards of lead, recommend their children get tested, promote contractor training and after two years of doing so, able to perform actual abatement projects. The goal of this grant is to make a community ready to apply for and be successful in obtaining a larger federal grant to fund necessary lead hazard abatement projects.

How are the actions listed above related to the extent of lead poisoning and hazards?

Through the Community Development housing programs, we treat all project the same – whether there is an EBL diagnosed child or not. The only difference would be if there is an EBL diagnosed child, the project now becomes a “Lead Abatement” project and only a State of Wisconsin Lead Abatement Contractor can be used. That contractor must follow the abatement rules as far as notifying the state and preparing all the necessary paperwork.

Once a child has been diagnosed with elevated blood lead levels, Marathon County Health Department is notified. A Public Health Nurse and a Lead Risk Assessor visit the property and occupant to educate and identify lead hazards. They provide the property owner Community Development’s contact information for possible renovation assistance.

How are the actions listed above integrated into housing policies and procedures?

As mentioned above, the lead-based paint regulations have been a part of the Downpayment Assistance Program, the Homeowner Rehabilitation Loan Program, and the Rental Rehabilitation Loan Program since the law was enacted in 2000.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Community Development Department and the Wausau Community Development Authority are part of the same division and under the same director. This has resulted in better use of resources to meet the shared goal of reducing poverty.

Local agencies, organizations, governmental, foundations, and non-profits share the same goal to provide decent, safe, and affordable housing to low- and moderate-income households. Through shared resources and continued dialogue between agencies the number of people living in poverty will be reduced one person at a time.

The Housing Choice Voucher Program continues to be the strongest tool for affordable housing for low to extremely low-income households. This program coordinates with The Salvation Army to place clients residing in the homeless shelter on the waiting list. The Marathon Job Center will coordinate job training skills for these clients. Northcentral Technical College provides educational tools for clients to earn their G.E.D. and/or additional vocational skills so they become more employable. The overall community goal is to provide decent, safe, affordable housing, employment, and self-sufficiency.

The County and City will work with the private sector to promote economic development opportunities in the form of recruiting and retaining jobs that offer decent living wages. By increasing living wage jobs, the number of persons living in poverty will decrease.

The Community Development Department and the City of Wausau will continue to work with affordable housing developers and assist with incentives to locate and build units within the city that offer housing opportunities to families in poverty.

Staff will continue to work with programs that provide reliable transportation opportunities so people in poverty have the opportunity to obtain and/or retain jobs that they may not be able to get to on their own. Having reliable transportation to and from a job brings people out of poverty and reduces the stress level of families who may not be able to keep a job if they have transportation issues.

The United Way has changed their funding for non-profits. They required that their funding proves they are helping households out of poverty. They can no longer just give money with no follow up. We are eagerly waiting to hear if this programmatic change is successful.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

When a client is offered in-depth case management, financial education and budget planning, the client can develop achievable goals that will bring them out of poverty – or at least keep them housed. Community Development will continue to work with these agencies that assist the very low-income households. When agencies work together with clients, the client is more likely to stay on task to achieve their goals.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The Community Development Department monitors its subrecipients by:

- Requiring signed agreements that detail their expenditures, goals, and activities.
- Quarterly reports for the first year – or until their grant funding is expended. Then the subrecipient must report biannually for two more years verifying that the program is continuing to assist the community.
- On-site monitoring reviewing accounting ledgers, financial reports, client reports, details of activities and credentials of staff.
- Expenditures are tracked to their contracted intent.
- Subrecipients are interviewed and testimonies from their clients are received.
- All information is kept in their individual files and made available for audits and/or monitoring.
- Community Development staff provides technical assistance in the areas of reporting and timeliness of expenditures.

Community Development staff also monitors properties that had received rehabilitation assistance during the life of the loan. If a property is not kept to standards, staff will notify the owner with the required maintenance to bring the property back up to code. If the property owner does not comply, the property will be turned over to the City's Inspection Department for official orders and possible court action if they do not comply. In addition, staff may seek legal assistance in calling their mortgage due for not following the terms of the mortgage and note with the City. Staff monitors that all loans stay current on their real estate taxes and maintain ownership/owner-occupancy. If the property owner does not comply, staff works with the City Attorney's office for full repayment of the loan and/or possible foreclosure.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Wausau had previously received HOME funds through the State of Wisconsin for over a decade. Now since the HOME program income funds are high, we continue to operate our programs strictly with program income. These HOME programs are the Downpayment Assistance Program, New Construction and resale program and the Rental Rehabilitation Loan Program. We have been able to recycle these funds over and over for continued success.

The City of Wausau had received Neighborhood Stabilization Program (NSP) funds through the State of Wisconsin. These funds were used to purchase foreclosed, vacant properties in targeted areas of the City. Those buildings were then either rehabilitated and resold or demolished, rebuilt, and sold. We are working with the State of Wisconsin to close out this contract and convert whatever funding is left into CDBG program income funds.

The State of Wisconsin has implemented a Lead Safe Homes Program through the Department of Health and Human Services, Division of Health, for lead hazard abatement activities in residential housing. These funds would assist with only the abatement of identified lead-based paint hazards in a residential unit with qualified residents. These funds could be matched with Housing Rehabilitation funds or Rental Rehabilitation funds if other non-code compliant issues are identified.

Lead Capacity Building Grant through the Department of Housing and Urban Development’s Healthy Homes Division was awarded to the City of Wausau to assist with the creation of partnerships and education for contractors to identify housing projects and qualified families so the city can qualify for additional funding after the initial three-year grant.

Tax Incremental District – by holding the district open for an additional year, one district was able to produce an extra \$3M dollars to be used towards affordable housing. Those funds will assist in a low-income housing tax credit project and several other affordable housing projects staff are working on.

ARPA funds – City Council directed \$1.1M towards the development of a six-unit affordable apartment complex and then to building single family homes that will be sold to income qualified homebuyers.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amt Available Remainder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public Federal	Acquisition Administration Planning Econ Development Housing Public Improvements Public Services	\$600,000 <i>estimated</i>	\$125,000 <i>estimated</i>	\$734,000	\$1,459,000	\$200,000	Annual CDBG allocation. Prior Year resources include Administration, Housing Rehab, Neighborhood Revitalization, Blight and Housing Rehab revolving loan funds. Program income expected to receive in the 2025 Program Year.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Federal funds are leveraged through all the non-profits that are successful in receiving Community Development Block Grant funding to assist with their programs. Every dollar of CDBG funding is matched ten times through the non-profits local funding and fund raising.

The City of Wausau must match 25% of the HOME funding we receive. This is easily achieved through the Downpayment Program with the Federal Home Loan Bank's Downpayment Plus program and local lenders' individual downpayment assistance programs for income qualifying new homebuyers. The funding is also leveraged through the first mortgage and the homebuyer's contribution into purchasing the home.

CDBG does not require matching funds, but through fund raising with non-profits and local contributions for public facilities, CDBG tends to be easily matched ten times over the amount given towards projects.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

1019 W. Bridge Street – vacant lot from where a house burned down. Single family home to be built.

11 lots along Thomas Street corridor – parcels were acquired for the Thomas Street reconstruction by the City of Wausau. Staff is working with the DNR for possible contamination clean up. Once any necessary cleanup has been performed, these lots will be made available for construction of new single-family homes that will be made available for income-qualified homeowners.

405 S 8th Avenue – purchased from Marathon County. This former parking lot for UW Marathon County had been unused for several years and the county was ready to dispose of it. The City purchased with the plan to utilize ARPA funds and other federal funds to construct a 6-unit apartment complex and work with a non-profit who will manage and maintain the property and rent to income qualified households.

424 Burns Street – parcel was purchased from Marathon County who took over ownership due to delinquent tax bills. This vacant lot will be used for a new single-family home to be constructed and then sold to an income qualified homeowner.

1419 E Cherry Street - parcel was purchased from Marathon County who took over ownership due to delinquent tax bills. This vacant lot will be used for a new single-family home to be constructed and then sold to an income qualified homeowner.

1609 E Bopf Creek - parcel was purchased from Marathon County who took over ownership due to delinquent tax bills. This vacant lot will be used for a new single-family home to be constructed and then sold to an income qualified homeowner.

1514 N 2nd Street – blighted building was purchased and demolished. To be part of an RFP for redevelopment of either housing or mixed use. Either income-qualified housing or job creation will be part of the RFP to satisfy the CDBG requirements.

Discussion

The City of Wausau, as much as possible, lends funding to sub-grantees so the loans will be repaid and recycled. This allows programs to assist additional clientele throughout the years versus once the funding is disbursed, it is gone. Staff are constantly looking for additional funding sources to make projects successful. Matching federal funds with state and local funds assist projects to go farther and to be completed faster.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2025	2029	Administration	N/A	N/A	\$100,000	Salaries & other expenses to administer CDBG approved programs
2	Housing Rehabilitation	2025	2027	Housing	Citywide	Affordable Housing	\$50,000	Homeowner Housing Rehabilitated: 6 Housing Unit
3	Habitat For Humanity	2025	2027	Housing	Citywide	Affordable Housing	\$35,000	Critical Home Repairs: 10 Housing Units
4	Sidewalk Reconstruction	2025	2026	Public Facility (PF)	Census Tract (CT) 4 Block Group (BG) 4	Neighborhood Concerns Public Facilities	\$20,000	Infrastructure Activity other than LMI Housing Benefit: 250 Individuals
5	Sidewalk Reconstruction	2025	2026	Public Facility (PF)	CT 1 BG 2 CT 1 BG 3	Neighborhood Concerns Public Facilities	\$100,000	PF/Infrastructure Activities other than LMI Housing Benefit: 1000 Persons Assisted
6	Playground/Park Reconstruction	2025	2026	Public Facility (PF)	CT 6.01 BG 1 CT 6.01 BG 2 CT 5 BG 2 CT 5 BG 3 CT 1 BG 4 CT6.02 BG 4	Neighborhood Concerns Public Facilities	\$130,000	PF/Infrastructure Activities other than LMI Housing Benefit: 10,000 Persons
7	Other Public Facility	2025	2026	Public Facility (PF)	2901 N 7 th St	Elderly Public Facility	\$100,000	PF/Infrastructure Accessibility Housing Benefit: 80 households
8	Public Service Activities	2025	2026	Public Service (PS)	Citywide	Youth & Edu Homeless	\$70,000	PS Activities other than LMI Housing Benefit: 1070 individuals

	Goal Description
Administration	Administration costs associated with operating CDBG programs.
Housing Rehabilitation	The City's Housing/Homeowner Rehabilitation Program is the cornerstone of Block Grant funding. Th program assists income-qualifying homeowners to make necessary repairs to keep their properties code-compliant, safe and energy efficient. It also allows the rehabilitation of city-owned properties to be restored and sold to income qualifying households.
Housing Rehabilitation	Habitat for Humanity will provide critical home repairs up to \$5,000 to income qualifying homeowners for free or cost of materials. For example, handrail, new exterior doors, ramp, painting, cleanup, etc.
Sidewalk Reconstruction	Installation of approved ADA curb cuts at the corners of Jackson St and 6 th St; Franklin St and 4 th St; and McIndoe St and 4 th St.
Public Infrastructure	Installation of a Rectangular Rapid Flashing Beacon at a school crosswalk located at Bridge St and 6 th Ave
Public Facility	Reconstruction of an elevator at a non-profit affordable senior housing complex. Parts are no longer available to repair the original buildings elevator which is over 100 years old. The average age of tenants is 88.
Playground/Park Reconstruction	Reconstruction of Marathon County Splash Pad. The Splash Pad has been inoperable for a couple of years and the reconstruction will restore an affordable summer activity for families for an entry fee of \$1.25 for ages 1yr old and up. Wausau families are excited for a favorite activity to beat the summer heat to return.
Public Service Activities	Public Service activities for 2025 include Big Brothers Big Sisters; CASA of Marathon County; Community Partners Campus, and Children's Imaginarium.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Wausau will utilize Community Development Block Grant allocations for the following projects for the 2025 year. All projects fall under the goals and objectives set forth in its 2025 – 2029 5-Year Consolidated Plan which will be submitted with this 2025 Annual Plan to the local HUD field office.

#	Project Name	Funded Amount
1	CD Administration	\$100,000
2	Housing Rehabilitation	\$ 50,000
3	Habitat for Humanity	\$ 35,000
4	Bridge St School Crossing	\$20,000
5	ADA Curb Cuts	\$75,000
6	Marathon County Splash Pad	\$130,000
7	Homme Heights	\$100,000
8	Big Brothers Big Sisters	\$10,000
9	CASA of Marathon County	\$15,000
10	Community Partners Campus	\$25,000
11	Children’s Imaginarium	\$20,000

Describe the reasons for allocation priorities and any obstacles to addressing underserved need.

Homeowner Rehabilitation Loan Program

Allocating priority for this program is high due to the cost of repairs to a home. The City of Wausau's housing stock is older and homes typically need more than one item repaired/replaced at a time. The homeowner may only wish to have their roof replaced, but through the inspection other safety items are identified that need to be addressed. Often this is discouraging to the homeowner because they do not want to have to take out a larger loan for repairs they may not want to have done. But, with the federal funds, all repairs must be completed. This takes additional equity out of the home which may place the homeowner in a bad situation if they decide to sell within the next couple of years. Staff discusses this with the homeowner in great length so they understand all the loan guidelines and possible ramifications of following through with the program.

Habitat for Humanity Critical Repair Program

The critical repair program utilizes volunteers to assist with minor repairs a homeowner may need and cannot afford or do on their own. Such items may be an exterior door replaced, a wheelchair ramp installed, minor painting, handrails on steps, doorknobs or locks replaced, etc. This allows the homeowner to get the repairs done economically and affordably.

Sidewalk Ramp Reconstruction

Funding will assist with the installation of ADA approved upgrades to current sidewalk ramps in low to moderate income neighborhoods. There tends to be a higher number of pedestrians/bicyclists in low to moderate income neighborhoods than higher income neighborhoods, so addressing these areas will assist in keep pedestrians and vehicles both safe.

Marathon County Splashpad Reconstruction

Funding assists with the replacement of old, broken splashpad in historic Marathon Park. The splash pad provided an inexpensive way for the neighborhood to come to cool off. Unfortunately, this amenity broke down and restoring it was not deemed a priority. It has sat unused for the past several years. The reconstruction will bring back a neighborhood favorite and with the intense heat Wausau has seen over the several summers, it will again become an economical way for families to come cool off. Entering the facility will be very economical – set at only \$1 or \$2 with many free times, even very low-income households can come play safely and coolly.

Homme Heights Elevator Upgrade

Funding will assist with the replacement of an older, maintenance ridden elevator in a non-profit housing development. The development is comprised of elderly residents, many with physical and mental disabilities. The new elevator will alleviate the downtime the old one requires due to frequent breakdowns. The obstacle is the need to follow Davis Bacon wage rates on the project which, in turn, may increase the project's overall costs.

Big Brothers Big Sisters – The Nest

The Nest is a secure and warm space for our children to feel safe, where they can grow and make cherished memories with their volunteer mentor. Community organizations can also utilize the space to provide needed programs for BBBS members as well as other community members.

Community Partners Campus

Funding will assist to increase staff to work with the homeless population as they come from the Warming Center and wander the halls at the Community Partners Campus. The goal for this position is to have a relationship with homeless persons and to help direct them in a positive direction. Those who are

disruptive to the other organizations and their clients are worked with immediately so they do not continue to be a disruption. If they need services, this position will help them navigate how to get to those services.

CASA of Marathon County

The Court Appointed Special Advocate (CASA) program of Marathon County is dedicated to advocating for the best interests of children involved in abuse and neglect cases by leveraging the expertise of trained and screened volunteer advocates. Funding will enhance CASA’s capacity to serve the vulnerable children in our community by ensuring that more children will have access to dedicated advocates who can represent their needs and promote their welfare in court.

Children’s Imaginarium

As a dedicated community partner with a strong commitment to accessibility, the museum strives to ensure that families facing financial barriers or hardships can enjoy this unique STEM experience. Our mission is to continue providing access to underserved populations by offering Wausau city residents reduced admission or memberships, FREE visits during family nights at Head Start and Title I schools, and Out of School Time (OST) programming at Title I schools.

AP-38 Project Summary

Project Summary Information

1	Project Name	CD Administration
	Target Area	Citywide
	Goals Supported	Administration
	Needs Addressed	NA
	Funding	CDBG: \$100,000
	Description	Staff costs associated with running programs including but not limited to salaries, travel, supplies, etc.
	Target Date	6/01/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	City Hall, 407 Grant Street, Wausau	
2	Project Name	Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Housing Concerns
	Funding	CDBG: \$50,000 + revolving loans funds received throughout the year
	Description	Housing rehabilitation is designed to assist extremely low to moderate income households with necessary repairs, deferred maintenance items and/or code violations.
	Target Date	6/01/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 income-qualified households will benefit from this program.
Location Description	This program is available to all City of Wausau residents.	
Planned Activities	Necessary home repairs to bring a property up to code and make it decent, safe, and sanitary for the homeowner. Repairs can include electrical, plumbing, HVAC upgrades, insulation, roof, siding, window replacement, etc.	
3	Project Name	Habitat for Humanity – Critical Home Repairs
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Housing Concerns and Affordability
	Funding	CDBG: \$50,000
	Description	The critical repair program utilizes volunteers to assist with minor repairs a homeowner may need and cannot afford or do on their own. Such items may be an exterior door replaced, a wheelchair ramp installed, minor painting, handrails on steps, doorknobs or locks replaced, etc. This allows the homeowner to get the repairs done economically and affordably.
	Target Date	06/01/25
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low-income
Location Description	The program is available to homeowners Citywide	
Planned Activities	Minor home repairs such as door replacement, ramp installation, painting, handrails, doorknobs/locks replaced, etc.	

4	Project Name	Bridge Street Pedestrian Crossing
	Target Area	Corner of Bridge Street and N 6 th Avenue
	Goals Supported	Install flashing lights at a busy intersection between two neighborhoods and a neighborhood park.
	Needs Addressed	Neighborhood and Safety Concerns, Public Facility
	Funding	CDBG: \$20,000
	Description	Install Rectangular Rapid Flashing Beacon (RRFB) at the corner of 6 th Avenue and Bridge Street.
	Target Date	08/01/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 250 neighborhood households will benefit from this safety upgrade.
	Location Description	Corner of Bridge Street and N 6 th Avenue
Planned Activities	Install Rectangular Rapid Flashing Beacon (RRFB) at the corner of 6 th Avenue and Bridge Street.	
5	Project Name	Sidewalk ADA Curb Cut Installation
	Target Area	Lower Income Neighborhoods
	Goals Supported	Neighborhood Concerns
	Needs Addressed	Safety Concerns
	Funding	CDBG: \$75,000
	Description	Funding will assist to remove old curb cuts and install new ADA approved curb cuts in lower income neighborhoods.
	Target Date	8/01/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1000 households will be positively impacted with the curb cut upgrades
	Location Description	Corners of Jackson St & N. 6 th Street, Franklin Street & N 4 th Street, and McIndoe Street & N 4 th Street
Planned Activities	Remove old, deteriorated curb cut or curbs without cuts and install ADA approved curb cuts to provide safer pedestrian usage.	
6	Project Name	Marathon Park Splash Pad
	Target Area	Census Tracts 6.01 and 6.02
	Goals Supported	Safety and Resiliency Concerns
	Needs Addressed	Neighborhood Concerns
	Funding	CDBG: \$130,000
	Description	Demolish the current non-operational splash pad and install new piping, filtration system, concrete, and spray features.
	Target Date	8/01/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10,000 households.
	Location Description	1201 Stewart Avenue, Wausau WI, 54401
Planned Activities	Demolish the current non-operational splash pad and install new piping, filtration system, concrete, and spray features.	
7	Project Name	Forest Park Apartments Elevator Upgrade
	Target Area	Forest Park neighborhood
	Goals Supported	Housing and Elderly
	Needs Addressed	Housing and Safety
	Funding	CDBG: \$100,000
Description	Replacement of an elevator in a senior, low-income housing complex.	

	Target Date	8/01/2025
	Estimate the number and type of families that will benefit from the proposed activities	75 elderly, lower income senior citizens
	Location Description	2901 N 7 th Street
	Planned Activities	Replace an old, unreliable elevator with a new, safe, updated elevator.
8	Project Name	Big Brothers Big Sisters (BBBS)
	Target Area	Citywide Low-Income, Single Parent Families
	Goals Supported	Public Service and Services for Children
	Needs Addressed	Safety concerns for children
	Funding	CDBG: \$10,000
	Description	The Nest is a new mentoring center offered at BBBS. Bigs and Littles are able to utilize the space for a safe place to meet. They can learn to cook meals, learn how to do laundry, learn valuable life skills. This space is offered to all BBBS volunteers
	Target Date	6/01/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 Littles, making over 200 Bigs and littles of lower income households
	Location Description	Big Brothers Big Sisters is located at 613 N 5 th Street, Wausau
	Planned Activities	Funding will assist with the wages of staff who monitor and assist with The Nest.
9	Project Name	Court Appointed Special Advocates of Marathon County (CASA)
	Target Area	Citywide
	Goals Supported	Children and Safety Concerns
	Needs Addressed	Public Service Activity
	Funding	CDBG: \$15,000
	Description	CASA is a child advocate service for those who have been abused or neglected. The volunteers gather critical information for the judges to help determine the best decisions for the welfare of the child.
	Target Date	6/01/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 75 children go through the court system with their families.
	Location Description	210 N 6 th Street, Wausau
	Planned Activities	Funding will assist to pay salaries of those training the volunteers who will learn how to identify the needs of vulnerable children and then advocate through the court system for those children.
10	Project Name	Community Partners Campus (CPC)
	Target Area	Citywide Homeless Population
	Goals Supported	Homelessness and Public Service Activities
	Needs Addressed	Homelessness and Low-Income individuals
	Funding	CDBG: \$25,000
	Description	The creation of the Support & Resource position who will provide resources and advocacy for CPC guests
	Target Date	6/01/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 homeless individuals
	Location Description	360 Grand Avenue, Wausau

	Planned Activities	Funding will assist with hiring an advocate who will work with the homeless population entering the CPC looking for resources and not sure where to find them.
11	Project Name	Children’s Imaginarium
	Target Area	N/A
	Goals Supported	Family needs and Children’s Education
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	The Children’s Imaginarium is a STEM learning children’s museum.
	Target Date	06/1/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1600 low-income children.
	Location Description	The Children’s Imaginarium is located at 195 N. 2 nd Street. The targeted children will come from Head Start Educational Center located at 616 Grant Street.
Planned Activities	Provide educational materials and staff time to bring children from Head Start to the museum so they can join in the activities they may not be able to afford on a normal basis. Activities also pay for scholarships for annual memberships for lower income households.	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed,

The geographic area for the City of Wausau is its corporate limits.

The public facility upgrades are in income-qualified census tracts but are not linked to any neighborhood associations.

See attached map of the low-moderate-income census tracks throughout the City of Wausau.

Geographic Distribution

Target Area	Percentage of Funds
N/A	

Rationale for the priorities for allocating investments geographically.

The City does not “target” areas for funding. Community Development Block Grant funds assist all residents citywide. There are no priorities that we use to evaluate projects – only if they meet the current income guidelines and all other HUD requirements; projects are evaluated based on availability of funding and the needs of the community.

Discussion

As indicated above, there are no targeted areas for Community Development Block Grant Funds to be allocated to. We will continue to work with Neighborhood Associations located in low to moderate income census tracts but without identified needed projects, funding cannot be allocated.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	93
Special-Needs	25
TOTAL	168

One Year Goals for the Number of Households Supported Through	
Rental Assistance	400
The Production of New Units	59
Rehab of Existing Units	10
Acquisition of Existing Units	0
TOTAL	469

Discussion

The housing programs Community Development Department offer are:

Downpayment Assistance

Low interest loans to assist income qualified homebuyers with a down payment and/or closing costs of purchasing a home. The loan amount is between \$6,000 and \$10,000 and is determined by the lender based on the client's gap financing needs. The home purchased must in the City of Wausau's limits and clients must contribute at least \$1,000 of their own funds towards the purchase. The program is funded through HOME and HCRI (Housing Cost Reduction Initiative).

Housing Rehabilitation Program

Low interest loans to assist with deferred maintenance items on owner-occupied properties. Clients must fall under HUD's income guidelines and the home must be in Wausau's corporate limits. The program is funded through Community Development Block Grant and HOME funds.

Rental Rehabilitation Loan Program

Low interest loans assist landlords with necessary repairs to rental properties located in the City of Wausau. Landlords guarantee they will keep the rental units available to income qualifying households and charge no more than HUD's determined annual fair market rents. The program is funded through recycled HOME funds.

Lead Safe Homes Program

Funding to assist both rental and owner-occupied units with children who qualify for Medicare/BadgerCare for lead paint abatement activities in their homes. Lead-based paint education is provided to the occupants

to ensure the safety of any potential children who enter the home. The program is funded through the State of Wisconsin Department of Health Services.

Rental Assistance

is provided by the Wausau Community Development Authority. All public housing/RAD unit rents are calculated so clients only pay 30% of their adjusted gross income for rent. The Housing Choice Voucher (HCV) program assists approved tenants with rent for a privately-owned unit. A rental unit must pass inspection to qualify.

American Rescue Plan Funds

The City will utilize ARPA funds to construct a six-unit apartment complex to be managed and maintained by a housing non-profit who will be chosen through the Request for Proposal process. Units will be affordable for households based on where their income falls per HUD's income limits. The City will also utilize ARPA funds to build several new single-family homes this coming year. The homes will be sold to income qualified households and will be owner occupied.

AP-60 Public Housing – 91.220(h)

Introduction

The role of the Wausau Community Development Authority (WCDA) is to administer housing programs for lower-income persons and households as well as assist with the redevelopment needs of the City of Wausau. The WCDA operates Riverview Towers LLC, a 149 unit, mixed-finance (LIHTC) layered with Public Housing) project, available to income qualifying elderly, near-elderly, and handicapped individuals. This development was recently converted to project-based voucher HAP funding via HUD's Rental Assistance Demonstration (RAD). In addition, the WCDA owns and operates Riverview Terrace, which prior to fall of 2023 was a 26-unit Residential Care Apartment Complex (RCAC) for income-qualifying, frail elderly. This designation was dropped just in 2023. Now it is considered a Project Based Voucher assisted apartment complex for income-qualified elderly. Finally, the WCDA owns and operates 52 units of scattered site public housing as well as administers the Section 8 Housing Choice Voucher (HCV) program. Recently they took over ownership of 703 Fulton Street from the City of Wausau. They will continue to maintain those units for lower-income households that need some special assistance. SUCCEED Independence provides in-house care for these households.

Actions planned during the next year to address the needs to public housing.

The WCDA will continue to lease, manage, and maintain its public housing units and look for ways to prolong the useful life and affordability of those units. 2025 will start the beginning of the 2025-2029 W 5DA's 5-Year Capital Improvement Plan. This plan outlines the strategic use of its capital funding and the projected improvements planned for 46 of their 52 scattered public housing units. Those improvements for 2025 include the continuing of kitchen modernization and upgrading those the public housing units that couldn't get completed in 2024 and with smoke detectors to meet the newly approved NSPIRE regulation.

The WCDA will continue to market its HCV program to private landlords to increase owner acceptance of the program. To maintain program integrity, the WCDA will continue to effectively screen applicants and approve rental units meeting housing quality standards and rent reasonableness. This will ensure safe and affordable housing units within the City of Wausau. The high cost of rents in the past year has created a burden on tenants finding landlords that will not charge more than HUD's designated fair market rents to those enrolled in this program. Outreach will continue to find better/more landlord partners to assist this population.

The WCDA will continue to affirmatively further fair housing by taking meaningful actions to address historic patterns of segregation, promote fair housing choice, and foster a community that is free from discrimination. With any potential discrimination complaint, they are familiar with the City's ordinance and how to make a complaint.

In an effort to further promote its mission, the WCDA has been taking action by using unrestricted funds to further expand housing opportunities in a variety of formats;

- 1) Submitted an RFP for a voucher-based housing project in 2023 and partnered with Gorman and Associates for these vouchers to be attached to a recently completed LIHTC project;
- 2) took over ownership of the Fulton Street apartments from the city-owned to WCDA and keep it as an affordable rental complex for low to moderate income households. The WCDA is better equipped to be landlords and has the maintenance on staff to address issues once they arise; and
- 3) Form a redevelopment committee to review potential opportunities for acquiring properties from the county or city for redevelopment purposes.

Two items they continue to pursue:

- 1) assist nonprofit partner organizations in their mission of providing housing options for those who are homeless or in housing transition with a low-interest, deferred loan; and
- 2) explore the feasibility of constructing additional housing units specifically for disabled individuals.

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

The WCDA educates their public housing residents on the Downpayment Assistance Program the Community Development Department (CDD) offers. The residents are encouraged to speak with CDD staff to discuss homeownership and homebuyer education.

The WCDA encourages tenants to become more involved and are encouraged to attend regular resident meetings as well as participate through the Resident Advisory Board. The Wausau Community Development Authority's board includes one resident commissioner.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

N/A – The WCDA is not a troubled PHA.

Discussion

The access to affordable, safe housing is a high priority for the City of Wausau. Riverview Towers, Riverview Terrace, the Scattered Sites and Housing Choice Voucher programs are essential for Wausau's residents who cannot afford market rents. If these programs are eliminated, these families will not be able to afford safe housing and may end up homeless - which would only add to the increasing homeless situation.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Community Development staff is a part of the United Way of Marathon County's Housing and Homeless Coalition. This coalition consists of all local housing agencies that work with homeless and housing issues in general. In working together, agencies better understand each other's goals and how their clients can be better assisted.

Marathon County has decided they needed to come to the table regarding homelessness. This is a huge accomplishment because previously it was determined to be just "a Wausau problem". Both the City and the County had alders and board members join a joint task force of which the County set aside \$200,000 of ARPA funds and the City set aside \$400,000 of ARPA funds to determine the best way to combine resources to better serve this population.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

All local shelters provide in-depth case management with each of their clients. They connect their clients with other programs that can assist them to meet their goals – whether it is applying for social security disability, additional education to learn a trade, addressing alcohol and/or drug behaviors, etc. All these obstacles take time to overcome. It is imperative that shelters work with transitional housing organizations so clients coming out of the shelters have other housing options if their goals are going to take longer than 90 days to accomplish. Wausau needs longer stay transitional housing units in order for more to become successful.

The Salvation Army has a program called Street Outreach. This program assists those individuals who do not qualify to stay in the shelter – typically due to drug and/or alcohol addiction. The services offered are the same as those that can stay at the shelter – case management, transportation vouchers, clothing, meals, showers, etc. Case management tries to connect them with agencies that can help towards recovery, but the clients need to want those services.

The Warming Shelter, operated through Catholic Charities, provides a warm place to stay overnight. It also provides two hot meals, the ability to take a shower and to do one's laundry. Staff work on gaining the client's trust so they will be more open to case management. As discussed above, the ability to provide case management is huge so the client can understand the obstacles they face, to develop a plan, and work towards that plan so they can find and afford suitable, long-term housing.

The Women's Community, a prior sub-recipient of Block Grant funding, provides a safe and friendly environment for victims of domestic violence. Each room has its own bathroom and provides more privacy for the individuals/families. Even though this facility can house more clients than their previous location, it is also at capacity. Clients receive in-depth case management because typically they are dealing with more issues than just homelessness.

Bridge Street Mission is a new organization whose mission is to assist those who are facing homelessness. Their mission also includes finding ways to help clients through detox of drug and alcohol addictions. They provide transitional housing for those who have gone through treatment and want to continue to stay clean. However, due to their religious policies, federal funds cannot assist at this time.

Addressing the emergency shelter and transitional housing needs of homeless persons

All local shelters provide in-depth case management with each of their clients. They connect their clients with resources that can assist them to meet their goals – whether it is applying for social security disability income, gaining additional education to learn a trade, addressing alcohol and/or drug abusive behaviors, financial education, etc. All these obstacles take time to overcome. It is imperative that the shelters work with transitional housing organizations so clients coming out of the shelters have other housing options if their goals are going to take longer than 90 days to accomplish. The need for additional transitional housing options is huge in Wausau and staff are working with potential other providers to help develop additional units. Hand-in-Hand Housing is a collaboration program with the City of Wausau, North Central Community Action, Salvation Army, and Catholic Charities. North Central Community Action works with local landlords to identify potential units so tenants can stay for a longer term. The rent for the initial 6 months is paid by a local foundation. The tenant will then be weaned into paying the full rent, ensuring that they can afford it in the long run. This will provide more stability in the family – not having to uproot them and, in some cases, the need to change school districts for the kids once again.

Bridge Street Mission is a new organization whose mission is to assist those who are facing homelessness. Their mission also includes finding ways to help clients through detox of drug and alcohol addictions. They provide transitional housing for those who have gone through treatment and want to continue to stay clean. However, due to their religious policies, federal funds cannot assist at this time.

The City is continuing to seek out agencies that can provide the in-depth services needed to make transitional housing units successful. The idea of tiny homes has been a discussion for many years; however, the right agency hasn't been found for the case management of them. Just putting people in homes without case management doesn't fix all problems.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Catholic Charities' Beyond Shelter program provides housing for the most chronically homeless men. The program is mirrored after the Housing First model and works with clients on their individual needs. Many have addiction disorders they are working to overcome. Clients will not lose their housing if they fall back into bad habits, instead they are re-lifted and encouraged to move forward in their goals. There are no set timelines for how long a client can stay and may stay as long as needed in order to be successful. Currently they only have one building to assist up to three clients at a time.

Hand in Hand Housing, operated through North Central Community Action, assists homeless or near-homeless families with free housing for up to six months. Clients must work with a case manager to identify the reason(s) they became homeless and develop a plan to become self-sufficient. North Central Community Action has several local landlords willing to assist with the housing component. In theory, the "temporary" housing they move into may turn into their permanent housing which will help with stability for the family.

The Community Partners Compass (which received the Audrey Nelson award in 2024 – a national award through National Community Development Association) opened their doors in the fall of 2022. This is a co-opting space that houses many of the non-profit agencies who typically see the same clients. This will not

only help the client get from one agency to another, but it will also assist agencies know who is already helping a client and who may need more services. This partnership has been in the works for over ten years, and we are so excited to see it come to life!

Salvation Army had recently changed their mission to assist families with children. No longer individual men and women. This was due to the increased number of families that have been facing homelessness. The agency hopes to have better success with families versus individuals.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Public Housing units and Housing Choice Voucher programs must continue to receive federal funding to assist the very low and extremely low-income households. Affordable housing units are in great demand and connecting these clients to them can be difficult. The Wausau Community Development Authority (WCDA) continues to work with young adults coming out of foster care to provide a voucher to assist them with housing and not become homeless. This has been slow-going with only a couple of successes so far, but each one is always a positive.

Foreclosure prevention is another program where additional funds are needed to assist households who face losing their home due to loss of income, divorce, death in the family, medical reasons, etc. that have caused them to fall behind on their mortgage. The sooner these clients can be reached and assisted, the better chance they have in succeeding. Unfortunately, many individuals wait until the Sheriff Sale is imminent before they reach out for help. By then, it is too late to assist.

Wheels to Work is a program that assists low-income clients. This program requires budget and financial counseling prior to being approved for an automobile at a discounted price and a zero percent interest loan. This allows the client to obtain or keep a job which will, in turn, allow them to afford housing.

Open Door of Marathon County aids recently released individuals from the Marathon County jail system. Inmates are released at 5:00 A.M., making it difficult to accomplish anything until businesses open. Many are released with the clothes they were arrested in and may not have the attire needed for the season they are released. Open Door opens at 5:00 A.M. and provides breakfast and weather-related clothing. The assistance of a case manager is offered to aide in working through issues which may include housing, employment opportunities and even addiction issues. If clients have someone to be accountable to, they have an increased chance of overcoming hurdles and not reoffending.

The Joseph Project partners with local employees with previously incarcerated individuals who are looking to secure a long-term job. Program volunteers assist recently released inmates by providing necessary job skills to secure and hold a long-term job and matches them with a mentor who holds them accountable. This program is looking for additional employers to partner with to give more individuals the tools they need to be successful.

The Hagar House is a newer non-profit that assists with longer term housing for women of domestic violence and with children transitioning out of the Women's Community Shelter. In depth case management is provided with no timeline needed to be met. The Hagar House will take them in for as long as it is needed to get back on their feet. They have secured a building that can house up to 5 families. We

are excited to see this program make a huge difference in these families' lives.

Discussion

Marathon County's Homeless Coalition is a strong coalition that works together to fight homelessness. Many of the partners are housed at the new Community Partners Campus. This initiative involves all the housing providers working together instead of against one another. Marathon County has dedicated non-profit agencies that continue to work together to better their community rather than having to worry about "stepping on each other's toes". All the homeless providers have been changing their programs to require clients to go through in-depth counseling and develop plans that will enhance their ability to find and maintain permanent housing. Of course, the additional counseling costs equate to additional funding constraints for these agencies.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

The City of Wausau's Analysis of Impediments (AI) to Fair Housing was updated in early 2016. We are in the process of updating this but were also waiting to see what the new guidance HUD would be releasing – or now, no longer requiring. It is sometimes hard to keep up with a new administration to see what their priorities are. Our identified impediments were lack of education of what fair housing means and how to report it, the fear of submitting a complaint, language barriers and outreach to non-English speaking residents, and the then cumbersome City's Fair Housing Ordinance. Ways to overcome those barriers and other affordable housing barriers are listed below:

Barriers to affordable housing persists. Updated code changes are great for safety but continue to drive up the cost of rehabilitation and new construction. The lead-based paint regulation on renovations significantly adds to the cost of rehabilitation work. Now with the added environmental regulation of radon remediation, additional barriers are added to a homeowner who just needs a new roof or a few items to take care of expensive maintenance items in their home.

All contractors who work in renovations are required to have the State of Wisconsin's Lead Safe Renovator's License, at a minimum, in addition to their Contractor's Licenses. Since continuing education is required for all contractors in maintain their contractor's licenses, lead based paint education should be part of the required classes – not a separate license that must be paid separately to maintain. We have found several contractors are letting their certification expire because there is no policing of this requirement. Only agencies working with federal funds require the certification - making it more difficult for our agency to maintain a contractor list that meets the necessary certifications.

Zoning and tax credits are key factors in redevelopment projects and the reuse of properties for affordable housing. Many times, the zoning request for a new construction, multi-family rental units that are deemed "affordable" are turned down by the neighbors complaining "Not In My Back Yard!" Tax credit projects also receive extra points if the proposed development is in a qualified census tract, based on geography and population. This increases the density of low and moderate-income instead of locating in other areas of the city.

The ability to afford broadband in low-to-moderate income housing is difficult. Families with school age children are required to provide the ability for their children to access their homework via the internet. This is not always feasible as to the high monthly fees associated with this service. Even though there are ways to access free Wi-Fi: through the local libraries, coffee shops, and the schools themselves, transportation

for these families can be a barrier and the time of day in which these free services are available may not always fit into the family's schedule.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The city will continue to be proponents of Tax Credit projects and try to educate everyone that affordable housing does not equate to bad tenants. With the prior tax credit projects Wausau was fortunate to receive, their tenants are almost all hard-working families but cannot afford higher rents along with utilities, day care, health care and food expenses.

A few years ago, the City's Attorney's office was able to re-write and receive approval of our Fair Housing Ordinance to make it less cumbersome. Since that time, we have only received three complaints. However, none of them were deemed legitimate. But the process went smoother with less hurdles to pass before an investigation could begin.

The City's Planning and Zoning Divisions recently updated the City's zoning ordinances. As part of the process, the previous zoning ordinances were analyzed for possible fair housing discrepancies. Staff worked with the consultants to remove any possible ordinances that posed negative effects or hindered the development of affordable housing. As with all ordinances, we continue to evaluate and propose changes to promote the development of additional affordable housing units.

In 2023 and 2024, several new housing developments have been voted down due to zoning change requests. The Plan Commission approved all the developments as the proposed projects met all requirements necessary to approve the requested zoning; however, since many of the neighbors came out against these projects, City Council sided with the neighborhoods and voted them down. This does not help our housing deficit. We will continue working with the City Council to enhance their understanding of the need for these developments and dispel concerns about their perceived negative impact on neighborhoods.

Discussion

The City of Wausau prides itself on promoting affordable housing throughout the city. We will continue to listen to our constituents to see where we might be falling short and to educate those that feel that low-income housing is not a priority in Wausau. Staff will work with the Hmong American Center to collaborate on a fair housing ad to run on the Hmong radio station educating on what housing discrimination looks like and how to report it. We strive to reach out to our Hispanic community and other more recent immigrants to see how they have been treated when trying to find housing.

The City of Wausau will continue to educate the community on fair housing issues. The rental and fair housing brochures have been updated to reflect newer legislation and they are available to all housing partners and public areas. The brochures are available in English, Spanish and Hmong. We will continue to print and distribute these brochures as the supply is depleted. Re-printing these doesn't cost a lot; therefore, we anticipate the expense for this year to only be approximately \$500.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs.

The past couple of years, the Community Development Block Grant funds have been pretty stable. However, in 2022 there was another bigger decrease but 2023 and 2024, it was stable again. This year we are just hoping to get funded. The new administration is looking at all federal funding sources and ways to decrease or eliminate these programs. We are hoping the elimination of Community Development Block Grant funds will not happen; however, we need to keep educating our elected representation on how important these funds are and what kind of impact they make on lower income households.

Actions planned to foster and maintain affordable housing.

The past couple of years the housing market has boomed. This has caused the price of housing to significantly increase which makes it harder for low to moderate income households to afford housing. **As long as there is funding, the city will:**

- Continue to offer the Down Payment Assistance Program for income qualifying households which will reduce their first mortgage, lower their monthly mortgage payments, and will make the home affordable. Funding amounts were previously updated from between \$2,000 - \$6,000 per household to \$5,000 - \$10,000. We hope this will entice homeowners to move forward with our program so we can better educate and offset the higher costs of obtaining a mortgage.
- Continue the Homeowner Rehabilitation Loan program which offers a low interest loan to income qualifying households for necessary repairs. This allows the homeowner to keep their home affordable and safe for them to live in. This past year the guidelines were changed slightly to allow any testing fees (lead, asbestos, mold) to be considered a grant for the homeowner. These testing costs can be high, which decreases the amount of funding available for the actual rehab work. This change will provide extra funding towards the true work that needs to be completed. We also increased the maximum loan amount from \$25,000 to \$35,000 due to the high construction/materials costs. This will allow for more repairs to be completed than the previous \$25,000.
- Continue to offer the Rental Rehabilitation Loan Program for landlords so they can make necessary improvements that will allow them to keep their units rentable. The low interest loan will offer low monthly payments that should not create a financial burden for which result the landlord in increasing the rent.
- Utilize ARPA funds, along with HOME program income funds, to assist with the new construction of a six-unit apartment complex to house lower-income households. The City will partner with a non-profit who is familiar with managing rental complexes for lower income households.
- Utilize ARPA along with HOME program income funds to build additional single-family homes on City-owned lots that will be made available to income-qualified households. The homes will be sold at reduced rates and receive down payment assistance to make the first mortgage affordable.
- Work with our local Habitat for Humanity chapter to utilize city-owned vacant lots to build new, single-family homes for their approved recipients. Two additional homes were completed in fall of 2024 with three new ones in the process for two other city owned lots and one county owned lot

this coming fall.

- Work with the State of Wisconsin Lead Safe Homes Program which provides grants to remove lead hazards in income-qualified homes. Lead abatement is expensive, and the grant allows families to stay in their homes and remove hazards that could make their children sick.

Actions planned to reduce lead-based paint hazards.

- Continue to perform lead risk assessments on properties built prior to 1978 to identify and correct lead-based paint hazards as a part of the necessary renovations during both the Homeowner Rehabilitation Loan and the Rental Rehabilitation Loan Programs.
- Continue to educate new homebuyers of the hazards of lead-based paint in older homes. This education is provided during the Homebuyer Education classes and then during the inspection process of the new home they are planning to purchase.
- Continue to hire lead safe renovators, at a minimum, to complete all renovation projects on residential properties built prior to 1978. This is getting difficult as many contractors are not maintaining their lead licensing since only federal programs follow up on this requirement.
- Continue to work with the Marathon County Health Department to address Lead Hazard Reduction needs in the community.
- Continue to utilize the Lead Safe Homes Program, funded through the State of Wisconsin, Department of Health Services, to abate lead hazards in housing in which income eligible families reside. If the program is successful, the city will continue to apply for additional funding.

* The City of Wausau was awarded a Lead Paint Capacity Building grant through the Federal Office of Lead Hazard Control and Healthy Homes. This grant partners the City and County Health Department to better educate our residents on the hazards of lead-based paint as well as identify partners and training additional contractors so the City will have the capacity to apply for and receive additional funds to address more older homes and their lead paint hazards.

Actions planned to reduce the number of poverty-level families.

- Continue housing counseling and homebuyer education classes to educate clients in making wise choices on when it is the right time to purchase a home and what it means to be a homeowner.
- Support and promote the Community Partners Campus which houses several agencies who assist very low-income households with case management, financial education, budgeting classes, goal setting, etc. so they can become self-sustaining. In working together and being under the same roof, agencies can provide better/quicker services to those in need rather than having them find a way to travel between one another.

Actions planned to develop institutional structure.

Community Development staff will work together to make sure the plan is carried out according to the needs of the community. Staff will continue to work with community agencies and leaders to identify ever-changing needs and to adapt accordingly.

Actions planned to enhance coordination between public and private housing and social service agencies.

The City of Wausau (and Marathon County as a whole) has great agencies. They all work together to address the needs of their clients. There are no agencies that “step on other’s toes” or try to “outdo” other agencies. We have been told that our community agencies are like no other within the state.

A recent addition to this collaborative effort is the Community Partners Campus, a new non-profit designed to bring together various local non-profits under one roof. This campus provides shared space for non-profits serving similar clientele, streamlining services for clients who can access multiple services in one location, minimizing the need for transportation to multiple sites. The campus facilitates efficient information sharing, reducing service duplication and enhancing communication between agencies. The shared use of common spaces and office equipment contributes to cost savings. The building was acquired in 2021, with remodeling and non-profit move-ins commencing in the fall of 2022 with the last ones moving in the spring of 2023. Since it has opened, they have had some growing pains learning how to manage their clients and others as they wander around the campus. However, they are making great strides in learning each other’s clients and how to better help all of them.

Discussion

As mentioned above, as funding decreases or becomes nonexistent, the ability to assist income-qualifying families also decreases or stops. Many more families are "falling through the cracks" or need to wait a long time on waiting lists before they can receive assistance. Long waiting lists or no ability to apply for funding due to shortages only adds to the stress level of families in poverty.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction

For the many years, the City of Wausau has maintained a larger-than-normal Homeowner Rehabilitation Revolving Loan Fund. However, for the past several years, funds are needed to be reprogrammed from this account to assist with other qualifying projects. This helps reduce the Revolving Loan Fund to help meet our timeliness factor in addition to assisting great projects along the way. However, that fund is rebuilding quickly as the housing market continues to be strong and people are selling their homes and paying off the loans. We are working with a couple of non-profits of which we might have the ability to reprogram some of these funds in the near future to assist with their needs.

With the anticipated close out of the NSP contract with the State of Wisconsin, we do anticipate those funds to be turned into CDBG program income. We anticipate whatever that amount is, we be utilized towards costs associated with the building of the six-unit apartment complex or the single-family homes.

The City does not have a Section 108 loan guarantee, any urban renewal settlements, unused drawn funds nor any float-funded activities. The city also did not have any funding allocated towards a specified “urgent need”.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1) The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2) The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0.00
3) The amount of surplus funds from urban renewal settlements	\$0.00
4) The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0.00
5) The amount of income from float-funded activities	\$0.00
Total Program Income (estimated)	\$125,000

Other CDBG Requirements

The Amount of Urgent Need Activities

NONE at this time.

If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

N/A