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CITY OF WAUSAU 2026 ACTION PLAN

Prepared for the U.S. Department of Housing and Urban Development

Prepared By:

City of Wausau - Community Development Department

February 2026



Executive Summary

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

1. Introduction

2026 represents the second year of the City of Wausau's 5-year Consolidated Plan. The CDBG funding amounts have been on the decrease over the past several years. This year being no different. For planning purposes, we are anticipating another 5% decrease.

Housing prices have hit an all-time high over the past few years, making it very difficult for lower income households to purchase their own home. Studies have shown that the average age for a first-time home buyer is now in their 40s!

Construction costs have also seen a huge increase over the past several years. Material demand is still high with the many natural disasters over the country. This creates a higher burden for lower income households who need new roofs, electrical/plumbing/HVAC upgrades, and other necessary repairs. This creates the needs for higher loan amounts available per household.

Through a comprehensive safety audit conducted by Wausau's insurance company, deficiencies in ADA compliance for numerous sidewalk curb cuts were identified. In response, Community Development Block Grant (CDBG) funds are being utilized to prioritize upgrades in lower-income areas, facilitating faster improvements to sidewalks. Additionally, CDBG funds were utilized to enhance crosswalk safety and provide ADA-assisted crossing, ensuring the safety of disabled citizens at busy intersections.

With the nationwide housing shortage, Wausau is actively pursuing avenues for new owner-occupied, single-family housing. Utilizing CDBG funds for clearance and demolition of buildings has paved the way for developments has been successful. Efforts to develop a stronger partnership with Marathon County for properties affected by tax delinquencies are on-going. Many of these parcels are vacant and deteriorating and in need of attention. CDBG funds can be utilized for purchasing such properties with the purpose of redevelopment.

Timeliness continues to cause us panic. With the exception of 2024, we have been successful in meeting timeliness by the eleventh hour. 2024 we missed timeliness by just over \$20,000 due to a larger amount of loan repaid into our Homeowner Rehabilitation Revolving Loan Funds. Delays in the federal budget approval process places additional pressure on grantees to push projects along faster once funding is released. Collaborative endeavors with Senator Baldwin and her staff to aim in excluding revolving loan funds from timeliness began late 2023. We are hopeful that several CDBG updates will ease this burden and will finally be passed in 2026. In surveying other grantees across the country, many have not met timeliness just because additional, unexpected loan repayments were received. Reprogramming these extra revolving loan funds into other activities can address the timeliness issue; however, it could hinder our revolving loan fund balance and the ability to assist homeowners when the loan repayments slow down.

This is another year of several new public service agencies seeking funding. Staff actively collaborate with these entities, enhancing their likelihood for success and in turn becoming successful at securing ongoing funding. It is exciting to watch new organization develop and grow to meet the on-going needs of our community.

2. Summarize the objectives and outcomes identified in the Plan

The identified objectives and outcomes outline in the 2026 Action Plan are consistent with the identified needs in the City’s 5-Year Consolidated Plan. We continue to strive to assist the lowest income category in housing, neighborhood resources, and public service activities.

The Housing Rehabilitation Program continues to move forward. Finding additional contractors to assist with these projects continues to be a high priority. However, we do not have three that activity bid most projects. The City is in its fifth year of the Lead Safe Homes (LSH) program through the State of Wisconsin Department of Health Services. In many cases, as risk assessments are performed, additional safety needs and/or non-code compliant issues are discovered. Since families qualifying for the LSH program also income-qualify for the City’s rehab program, all necessary repairs can be completed (i.e., electrical, heating, plumbing, roofing, etc.).

Due to increased costs to reconstruct city streets and decreased CDBG funds being awarded to the City, both Engineering and Community Development staff determined that street reconstruction would not be the best use of CDBG funds. The focus has now shifted to replacing non-ADA compliant sidewalk curb cuts, particularly targeting those in low-to-moderate income neighborhoods first.

The need for additional housing units has been identified as a huge priority, not only housing units, but affordable housing units. Additional funding was allocated toward the acquisition of parcels and the clearance of blight parcels to make way for housing projects. Some projects will be managed internally, while others will involve collaboration with developers through the Request for Proposals process. The City has several in-fill parcels staff is looking to add housing to. Many have identified issues (such as potential environmental cleanup) that make them less desirable for the normal homeowner to tackle. Therefore, CDBG funds can be utilized to assist with the cleanup to make building an option again.

Non-profits still vie for the smallest part of the pot. Several repeat non-profit organizations apply each year; however, the Citizens Advisory Committee tries not to continuously fund the same organization for more than three years – unless they have a new program they are trying. Only Faith in Action – Support for Seniors, was chosen for ongoing funding beyond the typical number of awarded years. CASA and Community Partners Campus were chosen for a second year which continues our partnerships with assistance with vulnerable children going through the court system due to parenting issues and an organization working with the homeless population and overcoming barriers. Two new non-profits were welcomed this year, New Beginnings for Refugees and the Wausau School Foundation, both bringing fresh opportunities to provide low-to-moderate-income households with new opportunities.

3. Evaluation of past performance

Housing is always high on the City’s priority list. The Homeowner Rehabilitation Loan Program plays a key role in assisting low-moderate-income households to improve their homes energy-efficiency and repair safety hazards and non-code compliant issues. Every year the waiting list has challenges. The past few years, we have overcome the hurdle of having enough contractors to bid jobs. However, they are not always consistent and obtaining at least two bids still can be difficult. Our revolving loan fund has seen larger paybacks which has allowed us to get people off of the waiting list faster. This has created our waiting list to become non-existent. We have advertised in the City newsletter trying to reach out to those that need help. This has caused the phone to ring for a few days. Will see what the end result will be. In the meantime, we should be able to assist those as soon as applications come in.

The issue of homelessness not only persists but continues to grow. Wausau has several providers that work with the homeless population in different capacities. The city continues to engage with them in other ways than just funding. The addition of a homeless coordinator at the Community Partners Campus has helped

several navigate their hurdles and be successful in obtaining long-term housing. We will continue to provide ongoing education to the homeless providers on how CDBG can assist our most vulnerable population.

Affordable housing is a huge priority for the City with the urgent need for an additional 500+ housing units by the end of 2024. The City has partnered with several developers on different projects. Unfortunately, CDBG funds cannot be used for actual construction costs associated with the development of affordable housing, they can be used to acquire and remediate parcels that will result in the development of affordable housing units. However, we have been able to utilize CDBG funds for the purchase of modular and/or manufactured homes to be placed on city lots. This has helped reduce the cost and timeline of creating additional single-family homes.

Street Reconstruction was a popular public facility for many, many years. However, it was determined that it is no longer economically feasible to utilize CDBG funds due to the increased cost. Consequently, the focus shifted to address non-ADA compliant curb cuts in crosswalks, with a priority on low-to-moderate-income neighborhoods with schools in the vicinity to enhance safety for students to walk or bike to school.

4. Summary of Citizen Participation Process and consultation process

Previously, the Community Development Citizens’ Advisory Committee consisted of thirteen citizens who are appointed by the Mayor - one of which is a City Council Member. This committee is responsible for the Block Grant application process and for making recommendations of funding to the City’s Common Council. In preparation of each program year, two public hearings are held to receive comments regarding Community Development Block Grant and Public Housing concerns (three if the actual allocation is more or less than 10% of what was initially estimated). Due to not being able to maintain a full committee membership, achieving quorum has been difficult. Through the city process, we were able to reduce the number of committee members to eleven. We hope this alleviates this problem moving forward.

Upon receiving comments, the committee reviews applications and formulates recommendations for funding for the coming year. The recommendations are forwarded to the City’s Finance Committee for approval and then Common Council for final approval. The proposed plan is advertised in the Wausau Daily Herald and posted on the City’s website to accept comments, prior to being presented to the Council for the final vote. Any comments received are passed on to the appropriate body and added to the proposed Action Plan for that program year.

This year, two properly advertised public hearings were conducted. Using an estimated allocation amount, the Citizen’s Advisory Committee made their recommendations. The initial Action Plan was prepared and is available for public comment. An ad ran in the Wausau Daily Herald on February 18, 2026, along with a posting on the City’s website. The public comment period is from 2/19/26 – 3/21/26. All comments that will be received will be entered into this area prior to submitting the plan to HUD.

5. Summary of public comments

During the public hearings, programs to assist the homeless population, educational programs for children, economic and financial education for adults, and programs for new refugees were presented. In addition, City staff emphasized the need for upgrades to infrastructure, housing rehabilitation programs and the need for additional housing units through acquisition, demolition and/or clearance activities.

After the public comment period is over, a summary of any public comments will be entered here.

6. Summary of comments or views not accepted and the reasons for not accepting them.

After the public comment period is over, any public comments received that were not accepted will be entered here. However, this typically does not happen as all comments are accepted and reviewed.

7. Summary

Fourteen applications for funding were submitted and discussed during the public hearings. Organizations ranged from homelessness providers, services for new refugees, programs for children, the disabled, as well as housing and public facility activities.

The Citizen's Advisory Committee faces annual funding challenges each year, particularly with the public service activities. All presenting agencies have such valuable programs that assist the entire community. This year the committee struggled with not funding more homeless providers due to discrepancies in their past performance, but staff is committed to working with those agencies to help strengthen their programs and, hopefully, be able to fund them in the future.

The decision-making process for funding is always challenging with no one leaving the working session 100% happy, but funding new agencies is always exciting as staff is able to work with them to help them be successful while also watching them grow.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Agency Role	Name	Department/Agency
CDBG Grant management	City of Wausau	Development Department

Narrative (optional)

The City of Wausau’s Development Department is the lead agency for the Community Development Block Grant Funds. Throughout the year, the department collaborates with their subrecipients throughout the year to achieve the various goals by both the department and the funded organizations.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The Community Development Department maintains a close and collaborative relationship with all non-profit organizations throughout the City of Wausau and Marathon County. This year the Community Foundation again forwarded information to its mailing list regarding this opportunity! Additional phone calls and e-mails were received from non-profits we hadn't ever worked with before. They educate us on their organization's goals and objectives and we, in turn, educate them on what CDBG can be utilized for.

Ongoing collaboration with all these agencies helps all of us do a better job understanding the needs of our community and how working together can tackle the tough issues. Some examples are lack of public transportation, need for living wage jobs, workforce development, additional affordable housing units, and the ever-increasing homeless population to name a few.

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(l))

The actions that will take place in 2026 are as follows:

- Continue to partner with Marathon County Health Department and the State of Wisconsin's Lead Safe Homes program to derive ways to decrease the number of children affected by lead based paint poisoning and the number of housing units that might have lead hazard within them. The need for additional contractors is higher than ever in this area and both agencies are trying to find ways to encourage additional contractors to become State certified, lead abatement contractors. This is a very hard up-hill battle.
- Continue to partner with Marathon County Health Department and the US Department of Urban Development, Office of Lead Hazard Control and Healthy Homes Lead Capacity Building Grant. This grant assists with a community building compacity to become a viable applicant for Lead Abatement grant through HUD. Part of this grant is to provide educational opportunities for contractor certifications and education for lead hazards in homes.
- Continue working with our Community Development Authority (CDA). With this partnership, we have acquired an underutilized parking lot from Marathon County. After working on this site for several years, we have entered into a contract with an architectural firm and contractor to build a six-unit apartment complex that will be made available to income-qualified tenants once completed. Target occupancy date is fall, 2026.
- Continue working in partnership with the Community Development Authority to turn public housing and Housing Choice Voucher tenants into homeowners.
- Continue working with Habitat for Humanity to identify vacant lots for them to purchase and develop into single family homes to be sold to identified Habitat approved homebuyers. In addition, to assist them with the purchase of modular/manufactured homes to be placed on such lots. Also, to assist with their critical home repair program for those households that need assistance with smaller home repairs. These repairs may seem small to some, but for homeowners with very limited income, small items seem extremely large.

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.

Staff will continue to work with North Central Community Action Program (NCCAP) as they are the lead with the multi-county COC of which Marathon County is a part of.

A common theme across these programs is the recognition that in-depth case management is key in helping individuals and families transition out of homelessness. Most clients find having someone who they are accountable to – someone to encourage necessary changes, to assist in developing goals, and to follow through on those goals - is critical to achieve long-term success.

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

The City does not receive ESG funds.

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

1	AGENCY/GROUP/ORGANIZATION	NORTH CENTRAL COMMUNITY ACTION PROGRAM (NCCAP)
	Agency/Group/Organization Type	•Housing
	What section of the Plan was addressed?	•Housing Needs Assessment •Homelessness Strategy •Homeless Needs (<i>Chronically Homeless, Families</i>)
	Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	NCCAP works with a variety of housing issues including security deposits, rent, & homelessness. They also provide case management to assist clients in identifying any ongoing needs & work to address them. Community Development is proposing to partner with them on the development of a 6-unit workforce housing complex.
2	AGENCY/GROUP/ORGANIZATION	UNITED WAY OF MARATHON COUNTY (UWMC)
	Agency/Group/Organization Type	•Regional Organization •Foundation
	What section of the Plan was addressed?	•Housing Needs Assessment •Public Housing Needs •Anti-Poverty Strategy •Homelessness Strategy •Non-Homeless (<i>Special Needs</i>) •Economic Development •Homeless Needs (<i>Chronic, Families, Veterans, Unaccompanied Youth</i>)
	Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	UWMC provides crucial information in their annual Life Report which illustrates unmet needs of the community. They developed a Housing & Homeless Coalition to address homelessness in Marathon County.
3	AGENCY/GROUP/ORGANIZATION	MARATHON COUNTY HEALTH DEPARTMENT (MCHD)
	Agency/Group/Organization Type	•Housing •Other Government (County)
	What section of the Plan was addressed?	•Housing Need Assessment •Lead-Based Paint Strategy
	Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	MCHD & Community Development partner on the Lead Prevention Program & hold regular collaborative meetings. The team determines how to identify lead hazards in homes & elimination tactics, so children remain safe from lead dangers.
4	AGENCY/GROUP/ORGANIZATION	WAUSAU COMMUNITY DEVELOPMENT AUTHORITY (WCDA)

Agency/Group/Organization Type	•PHA •Grantee Department	
What section of the Plan was addressed?	•Public Housing Needs •Market Analysis •Anti-Poverty Strategy	
Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	WCDA operates the Housing Voucher program, 52-scattered sites for public housing, Riverview Towers & Riverview Terrace (elderly & disabled housing for income-eligible households). Staff works diligently on affordable housing issues, & the housing needs of the community.	
5	AGENCY/GROUP/ORGANIZATION	CASA OF MARATHON COUNTY (CASA)
Agency/Group/Organization Type	•Services (<i>Children</i>) •Child Welfare Agency	
What section of the Plan was addressed?	•Needs of Youth	
Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	CASA serves vulnerable children who have experienced abuse or neglect & navigating the child welfare & court systems. CDBG will assist in training volunteers to become Court Appointed Special Advocates to represent those children to make sure their voices are heard.	
6	AGENCY/GROUP/ORGANIZATION	NEW BEGINNINGS FOR REFUGEES (NEW BEGINNINGS)
Agency/Group/Organization Type	•Housing •Service (<i>Fair Housing</i>) •Service (<i>Basic Needs</i>)	
What section of the Plan was addressed?	•Housing Needs Assessment •Economic Development •Anti-Poverty Strategy	
Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	New Beginnings provides personalized advocacy & case management for new refugees in our community. Case managers guide participants through vital systems such as housing, healthcare, education, public benefits, & immigration services.	
7	AGENCY/GROUP/ORGANIZATION	WAUSAU SCHOOL FOUNDATION (WSF)
Agency/Group/Organization Type	•Service (<i>Youth</i>)	
What section of the Plan was addressed?	•Needs of the Youth	
Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	WSF provides financial assistance for small emergency needs of students to help them remain in school, participate & be successful. Recipient students are from households that meet the free lunch or poverty parameters. Such items assisted with are eyeglasses, dental visits, school tech fees, athletic fees.	
8	AGENCY/GROUP/ORGANIZATION	HOMME HEIGHTS, INC (HOMME)
Agency/Group/Organization Type	•Accessibility •Service (<i>Elderly</i>)	
What section of the Plan was addressed?	•Needs of the Elderly •Accessibility	
Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	Homme is a non-profit that provides specialized housing for the elderly. Residents may receive as much, or as little support as they needed. Support services range from independent living to supportive assistance. The outcome is to replace an old, poorly functioning, & non-ADA compliant elevator with a new elevator that meets ADA guidelines which will better serve their residents.	
9	AGENCY/GROUP/ORGANIZATION	ADAPTIVE COMMUNITIES (ADAPTIVE)
Agency/Group/Organization Type	•Accessibility •Services (<i>Disabled</i>)	
What section of the Plan was addressed?	•Needs of the Disabled •Accessibility	
Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?	Adaptive is a social activity center for adults with special needs. CDBG funds will be used to install an elevator so members can access the lower level of their building, allowing them to partake in all the activities available.	

10	AGENCY/GROUP/ORGANIZATION	COMMUNITY PARTNERS CAMPUS (CPC)
Agency/Group/Organization Type		•Housing •Service (Basic Needs)
What section of the Plan was addressed?		•Housing Need Assessment •Economic Development •Anti-Poverty Strategy
Briefly describe how the Organization was consulted & the anticipated outcomes including areas for improved coordination?		CPC offers a Support & Resources Program to provide support, resources, advocacy, & connection for their guests, with an emphasis on the unhoused.

Narrative (optional)

As the above charts reflect, Community Development staff works with many agencies throughout the greater Wausau Area to better identify the needs of our community. Working together not only identifies those needs but also ensures less duplication of services. While there can never be enough funding to solve all problems, working together can help identify and address the greater needs year by year.

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

There are no groups or agencies that were purposely not consulted.

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	Need to update public playground equipment & fall protection to meet ADA requirements.
Life Report	United Way of Marathon County	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 & 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 & radon safe housing & 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

P-12 Participation – 91.105, 91.200(c)

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

This program year no formal Informational Sessions were held. We found that during COVID-19 one-on-one consultation works better. Agencies are more apt to discuss their programs and potential funding requests if no other agencies are there to listen. Instead, agencies and/or individuals were encouraged to call staff directly to discuss their programs to see if they would meet CDBG requirements. Staff encourages meetings with organizations any time during the year – not just during the actual funding times. Mailings and e-mails were sent to all non-profits who received funding in the past and those that had expressed interest throughout the year, providing them with dates and deadlines to submit funding applications. Local foundations were notified about our funding cycle and they, in turn, reach out to those on their distribution lists. This created many more organizations to inquire about funding. Staff spoke individually with several organizations, answering their questions, and guiding them through the steps involved throughout the application process. Close collaboration with organizations ensures they are ready for the application process and understood the reporting requirements if they received funding.

Two public hearings were held on October 23rd and October 29th, 2025, to accept public comments on the proposed plan, public housing, and the needs of the community. Advertisements of these public hearings were posted on the City of Wausau’s website as well as in the Wausau Daily Herald on September 19, 2025. Twelve applications were received for funding. As usual, applications for public service activities received more requests than were able to approve due to the 15% cap.

This draft 2026 Annual Action Plan was advertised in the Wausau Daily Herald on February 18, 2026, and will be available for review/comment on the City’s website with hard copies available on request. The comment period is left open until March 21, 2026. *(Any comments will be added here.)*

Once the actual allocation is released from HUD, necessary adjustments will be made according to our Citizens Participation Plan. IF the City receives more or less 10% of the proposed allocation, then another public hearing will be held prior to sending the recommendations to the Finance Committee and then onto Common Council. If the allocation difference is less than 10%, staff can decide whether to add or deduct that amount before it is presented to Finance and Common Council and subsequently onto HUD for final approval. Committee members suggested that the difference in the amount be addressed in the acquisition activity.

Citizen Participation Outreach

Mode of Outreach	Target Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments Not Accepted & Reasons	URL (If applicable)
Direct Mailings/ Emails with Date/Time of Public Hearings	<ul style="list-style-type: none"> All local non-profits 	Unable to determine number of attendees this outreach method prompted but, it has shown to be the most effective method because it is more personable.	<ul style="list-style-type: none"> 12 organizations attended one of the public hearings to present their programs and proposed outcomes. A range of programs were presented addressing adult / youth homelessness, education, public facility needs, housing, and disabled individuals. 	N/A No comments received were not accepted	N/A
1-on-1 Informational Sessions	<ul style="list-style-type: none"> All local non-profits – no official targeted area 	Spoke with several agencies by phone to discuss their program and address any concerns or questions.	<ul style="list-style-type: none"> No comments received 	N/A No comments received	N/A
Public Hearings	<ul style="list-style-type: none"> Minorities Disabled Persons Non-Targeted/Broad Community Homeless & Housing Providers 	12 organizations attended one or both Public Hearings. All requested CDBG Funds.	<ul style="list-style-type: none"> The need for additional resources for public service activities. Funding for public facility type activities 	The need for youth, minority, & homelessness activities, housing programs, & public facilities.	www.wausauwi.gov/your-government/community-development/community-development-block-grant/community-development-block-grant-application
Newspaper Ad	<ul style="list-style-type: none"> Minorities Disabled Persons Non-Targeted/Broad Community Public/Assisted Housing Residents 	Unsure how many organizations attended Informational Sessions or Public Hearings from the newspaper notice. Most attendees were by direct invite from staff.	<ul style="list-style-type: none"> No additional comments received, other than those from the Public Hearings 	N/A No comments received	N/A No URL for printed paper
City of Wausau Website	<ul style="list-style-type: none"> Same as above 	Unable to determine number of attendees through website posting. Most attendees were by direct invite from staff.	<ul style="list-style-type: none"> No additional comments received, other than those from the Public Hearings 	N/A No comments received	www.wausauwi.gov/your-government/community-development/community-development-block-grant/community-development-block-grant-application

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. To date we have been able to assist with 21 residential properties with lead abatement activities.

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.

Expected Amount Available Year 1

Program	Source	Uses of Funds	Annual Allocation	Program Income	Prior Yr Funds	Total	Remaining Con Plan Funds	Narrative Description
CDBG	Public Federal	<ul style="list-style-type: none"> •Acquisition •Administration •Planning •Econ Dev •Housing •Public Improv. •Public Services 	<i>Est</i> \$549K	<i>Est</i> \$150K	\$484K	\$1.183M	\$500K	CDBG funds support housing rehab, neighborhood improvements, economic development, & public services benefiting LMI residents. Available funding includes the annual allocation, prior year balances, revolving loan funds & anticipated program income, aligned with Consolidated Plan priorities.

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. HOME program income funds will be utilized to assist with the new construction of single-family homes and a six-unit apartment complex.

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.

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. Signed agreement with a modular home to be placed on the site spring, 2026. The home will be sold to an income qualified homeowner.

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 cleanup. Received testing results end of January 2026. Some sites need remediation and some are ready for development. We will work with developer and/or in-house to start getting single family homes built on these lots. Due to funds, we can only do one or two homes at a time.

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 Community Development Authority purchased (with the use of CDBG funds). The plan is to utilize ARPA 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. Contracts are signed with a construction company of which they will begin in the spring. Occupancy is planned for the end of 2026, if not before.

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 Bos Creek - parcel was purchased from Marathon County who took over ownership due to delinquent tax bills. This vacant lot has an accepted offer to purchase with Habitat for Humanity so they can place a student-built, single-family home on it for one of their new homebuyers. Occupancy is planned for late fall, 2026.

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

Goals Summary Information

Goal	Start	End	Category	Area	Needs Addressed	Funding	Goal Outcome Indicator
Administration	2026	2029	Administration	N/A	N/A	\$100K	Salaries & other eligible expenses to administer CDBG programs
Housing Rehab	2026	2028	Housing	Citywide	Affordable Housing	\$50K	Homeowner Housing Rehabilitated: 6 Housing Unit
Acquisition	2026	2028	Housing	Citywide	Affordable Housing	\$198K	Acquisition of city lots/modular/ manufactured homes to be sold to LMI buyers. 2 housing units
Sidewalk Reconstruction	2026	2027	Public Facility	Census Tract 5 Block Group 2	Neighborhood Concerns Public Facilities	\$90K	Infrastructure Activity other than LMI Housing Benefit: 2500+ individuals
Adaptive Communities	2026	2027	Public Facility	607 Washington	Accessibility	\$40K	Installation of an elevator to provide accessibility for members: 75 individuals
Public Services	2026	2026	Public Service	Citywide	Youth, Minorities, Homelessness	\$81K	PS Activities other than LMI Housing Benefit: 950 individuals

Goal	Goal Description
Administration	Administration costs associated with operating CDBG programs.
Housing Rehabilitation	The City's Homeowner Rehabilitation Program is the cornerstone of CDBG funding. The program assists LMI 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 LMI households.
Acquisition	Purchase vacant lots, modular/manufactured homes to be placed on city or Habitat for Humanity lots for the opportunity for lower income households to become homeowners
Sidewalk Construction	Install ADA-approved curb cuts at the corners of 12 th Avenue and Callon Street where there is currently no sidewalks to assist with walkability to John Muir Middle Schools.
Public Facility	Installation of an elevator at a non-profit social activity center for adults with special needs. The elevator will allow all members to access all levels of the building so they can participate in all activities.
Public Service Activities	Public Service activities for 2026 include CASA of Marathon County; Community Partners Campus, New Beginnings for Refugees and Wausau School Foundation.

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 2026 year. All projects fall under the goals and objectives set forth in its 2025 – 2029 5-Year Consolidated Plan that was previously approved.

Project Name	Funded
CD Administration	\$100,000
Housing Rehabilitation	\$40,000
Acquisition	\$198,000
Adaptive Communities	\$40,000
Sidewalk Installation	\$90,000
CASA of Marathon County	\$24,000
Community Partners Campus	\$24,000
New Beginnings for Refugees	\$24,000
Wausau School Foundation	\$9,000
TOTAL	\$549,000

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

CD Administration: Allocating funds to administration is necessary so programs can be staffed and managed to ensure projects/expenditures meet all federal regulations along with meeting all reporting requirements.

Acquisition: Funding will assist in the purchase of identified properties to assist with affordable housing for either tenants or homeowners. Properties can be located throughout the City of Wausau.

Homeowner Rehabilitation Loan Program: Allocation 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. 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 discuss this with the homeowner in great length so they understand all the loan guidelines and ways the repairs are important to keep the house safe.

Adaptive Communities: Funding will assist with the installation of an elevator in a non-profit activity center for adults with special needs. The new elevator will allow all members access to all activities. Currently the lower level has room for additional activities but those with limited physical abilities cannot maneuver the stairs. The obstacle is the need to follow Davis Bacon wage rates on the project which, in turn, may increase the project’s overall costs.

Sidewalk Improvements: Funding will assist with the installation of a new sidewalk with ADA curb cuts along a street that has no sidewalks. This is close to John Muir Middle School where many local students walk or bike to school. Adding this sidewalk will assist in keeping both pedestrians and vehicles safe.

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. This is their second year of funding.

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 are assisted with immediately, so they do not continue to be a disruption. This is their second year of funding.

New Beginning for Refugees, Inc: New Beginnings offers support to new refugees as they rebuild their lives here in Wausau. The program focuses on both immediate assistance and long-term empowerment, ensuring that participants gain the tools, knowledge, and confidence to thrive independently. With federal immigration support only lasting a few months, this program helps refugees with no time limits. This is their first year of funding

Wausau School Foundation: The foundation works directly with the Wausau School District and provides financial assistance to students facing small emergencies – such as eyeglasses, sports fees, bus passes, emergency doctor/dentist visits, etc. The recipient students are from households that meet the free lunch or poverty parameters. This is their first year of funding.

AP-38 Project Summary

Project Summary Information

PROJECT NAME	WAUSAU SCHOOL FOUNDATOIN
Target Area	Citywide
Goals Supported	Public Service Activities
Needs Addressed	Youth Concerns
Funding	CDBG: \$9,000
Description	Provide financial assistance to students facing small emergencies – such as eyeglasses, sports fees, bus passes, emergency doctor/dentist visits, etc.
Target Date	01/1/2026 – 12/31/2026
Estimated Number of Beneficiaries	Approximately 600 youths
Location Description	Wausau School Foundation is located at 415 Seymour Street, Wausau
Planned Activities	Funds will support assisting students facing small emergencies include the purchase of new or replacement eyeglasses, bus fares, sports/tech/lunch fees, emergency doctor/dentist appointments
PROJECT NAME	NEW BEGINNINGS FOR REFUGEES
Target Area	Citywide
Goals Supported	Public Service Activity
Needs Addressed	Minorities
Funding	CDBG: \$24,000
Description	Provide support to new refugees as they rebuild their lives in Wausau. The program focuses on both immediate assistance and long-term empowerment, ensuring participants gain the tools, knowledge, and confidence to thrive independently.
Target Date	01/1/2026 – 12/31/2026
Estimated Number of Beneficiaries	About 100 new refugees to our community.
Location Description	903 N 3 rd Street, Suite B, Wausau
Planned Activities	The R.E.A.C.H. Program (Resilience, Empowerment, Advocacy, Community, and Hope). Funds will support the R.E.A.C.H coordinator position who provides case management for new refugees.
PROJECT NAME	COMMUNITY PARTNERS CAMPUS (CPC)
Target Area	Citywide Homeless Population
Goals Supported	Public Service Activities
Needs Addressed	Homelessness and low-income individuals
Funding	CDBG: \$24,000
Description	Provide support, resources, advocacy and connections for CPC guests, with an emphasis on unhoused individuals.
Target Date	01/1/2026 – 12/31/2026
Estimated Number of Beneficiaries	Approximately 100 homeless/low-income individuals
Location Description	360 Grand Avenue, Wausau
Planned Activities	Funding will support the salary of the Support & Resource Coordinator position who works with the homeless population presenting at CPC looking for resources and not sure where to find them

PROJECT NAME	COURT APPOINTED SPECIAL ADVOCATES OF MARATHON COUNTY (CASA)
Target Area	Citywide
Goals Supported	Public Service Activities
Needs Addressed	Children and Safety Concerns
Funding	CDBG: \$24,000
Description	CASA is a child advocate service for those who have been abused or neglected. Volunteers gather critical information for the judges to help determine the best decisions for the welfare of the child.
Target Date	01/1/2026 – 12/31/2026
Estimated Number of Beneficiaries	Approximately 100 children
Location Description	The center is located at 210 N 6 th Street, Wausau
Planned Activities	Funding will support the salary for the Volunteer Supervisor who ensures volunteers receive consistent guidance, supervision, and support.
PROJECT NAME	ACQUISITION
Target Area	Citywide
Goals Supported	Housing
Needs Addressed	Affordable Housing
Funding	CDBG: \$198,000
Description	Acquiring parcels will expand affordable housing opportunities.
Target Date	05/01/26 – 12/31/27
Estimated Number of Beneficiaries	Approximately 2-3 low-income housing units
Location Description	Currently Undetermined
Planned Activities	Funds will support acquisition of parcels to create affordable housing options.
PROJECT NAME	ADAPTIVE COMMUNITIES
Target Area	Citywide residents
Goals Supported	Public Facility
Needs Addressed	Accessibility concerns, concerns of disabled people
Funding	CDBG: \$40,000
Description	Funds will assist with the installation of an elevator in their building.
Target Date	5/1/26 – 12/31/26
Estimated Number of Beneficiaries	Approximately 75 disabled individuals
Location Description	Adaptive Communities is located at 607 Washington Street, Wausau
Planned Activities	Install an elevator so all members can access activities in lower level.
PROJECT NAME	SIDEWALK RAMP INSTALLATION
Target Area	John Muir Middle School students and families & the neighborhood.
Goals Supported	Public facility installation
Needs Addressed	Neighborhood/Safety Concerns
Funding	CDBG: \$90,000
Description	Installation of a new sidewalk and ADA curb cuts
Target Date	7/1/2026 – 12/31/26
Estimated Number of Beneficiaries	These updates are expected to benefit around 2500 residents.
Location Description	West side of 12 th Avenue from Stewart Ave to Callon Street
Planned Activities	This activity involves installing a new sidewalk and ADA approved curb cuts along this street/block to facilitate safe pedestrian crossings.

PROJECT NAME	HOUSING REHABILITATION
Target Area	Citywide
Goals Supported	Affordable Housing
Needs Addressed	Neighborhood Concerns and housing concerns
Funding	CDBG: \$40,000
Description	Funds will assist 5-6 LMI owner-occupied households with rehabilitation
Target Date	6/01/2027 – 12/31/2028
Estimated Number of Beneficiaries	5-6 LMI households will be funded to assist with necessary home repairs.
Location Description	Currently undetermined, Wausau
Planned Activities	Funds will assist owner-occupied households with rehabilitation.
PROJECT NAME	CD ADMINISTRATION
Target Area	N/A
Goals Supported	N/A
Need Addressed	N/A
Funding	CDBG \$100,000
Description	Administrative costs associated with program operations include, but are not limited to, salaries, travel, supplies, and other related expenses.
Target Date	1/1/2027 – 12/31/28
Planned Activities	Funds will assist with salaries and benefits, travel expenses, and daily office administrative activities and needs.

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	% 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

1-Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	20
Special-Needs	2
Total	122

1-Year Goals for the Number of Households Supported Through	
Rental Assistance	400
The Production of New Units	8
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	417

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/Badger Care 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 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 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 started their 2025-2029 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 2026 include the concrete replacement in sidewalks and driveways to meet NSPIRE standards, Bathroom renovations in 40 of the 52 units. In addition, a Request For Qualifications will be released to hire a Capital Needs Assessment for any upcoming capital needs for the scattered sites.

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 utilizing unrestricted funds to further expand housing opportunities in a variety of ways:

- 1) Submitted an RFP for voucher-based housing projects. In 2023, they partnered with Gorman and Associates for these vouchers to be attached to a recently completed LIHTC project. In 2025, they partnered with Commonwealth for additional vouchers to be attached to their LIHTC project. That project is targeted to be ready for occupancy by the end of 2026.

- 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) Continue their 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 alderpersons 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.

This year funding will go to the Community Partners Campus for the continued support of their Support & Resources Program. This program assists clients of the CPC with support, resources, advocacy and connection with an emphasis on the unhoused individuals. Connecting them to resources is a great way to start down the road to success.

Bridge Street Mission is a newer 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 of Wausau and Marathon County has offered financial assistance so the homeless population does have another avenue for resources.

The Salvation Army's Outreach Program, Catholic Charities' Good Shepard Shelter, and Women's Community have all received Community Development Block Grant funding in the past. Staff tries to keep abreast as to how these agencies continue to assist with our most vulnerable population.

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 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.

Bridge Street Mission 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. Currently, their men's dorm is open and they are raising funds to have a women's wing to be open soon. They have a high success rate of those graduating from their programs.

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 aid 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 faith-based, 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 due 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 again 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. Since the previous failed plans have occurred, several have moved forward. Hopefully this will continue so we can continue to increase our affordable housing units.

Discussion

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.

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AP-85 Other Actions – 91.220(k)

Introduction

Like all municipalities across the country, affordable housing has always a very high priority for City of Wausau. This year is no different. We have been lucky to be recipients of LIHTC projects over the course of the past 5 years. This has made an impact and with the current 50-unit one in the process of being built, this will continue to assist those people who cannot find an affordable but safe place to live.

Actions planned to address obstacles to meeting underserved needs

In previous years, the Community Development Block Grant funds have been pretty stable. However, the past couple of years we have seen another decrease – bringing Wausau to an all-time low in 2025. We are planning for another decrease in 2026. However, with the current administration, we are thrilled to get funding at all. The current 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 representatives on how important these funds are and what kind of impact they make on lower income households and a community as a whole!

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, CDBG and HOME program income funds, to assist with the new construction of a six-unit apartment complex to house lower-income households. The City has partnered with the Community Development Authority to acquire a lot, and release Request For Proposals for both architectural and construction services. We are hoping to see this complex completed by the end of 2026.

- 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 2025. At least two more are slated in 2026.
- 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. Recently the testing expense has been given as a grant to the property owner. By not passing on the Risk Assessment and clearance testing expenses, it saves the property owner over \$1,000!
- Continue to educate new homebuyers of the hazards of lead-based paint in older homes. This education is provided during the Downpayment application process 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

- Offer our clients free 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.

- Support all non-profits that work with lower-income households and partner with as many as possible to assist with bringing people out of poverty.

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 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 officially opened 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.

The Community Development Authority just adopted going from HQS inspections to NSPIRE. They are educating all their landlords of what this means for their units so they can better understand why the changes are occurring. As any new requirement, there are growing pains with this but most landlords are adapting. We were afraid of losing several landlords due to this new requirement, but so far that has not happened.

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 have needed to be reprogrammed to 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 closure 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”.

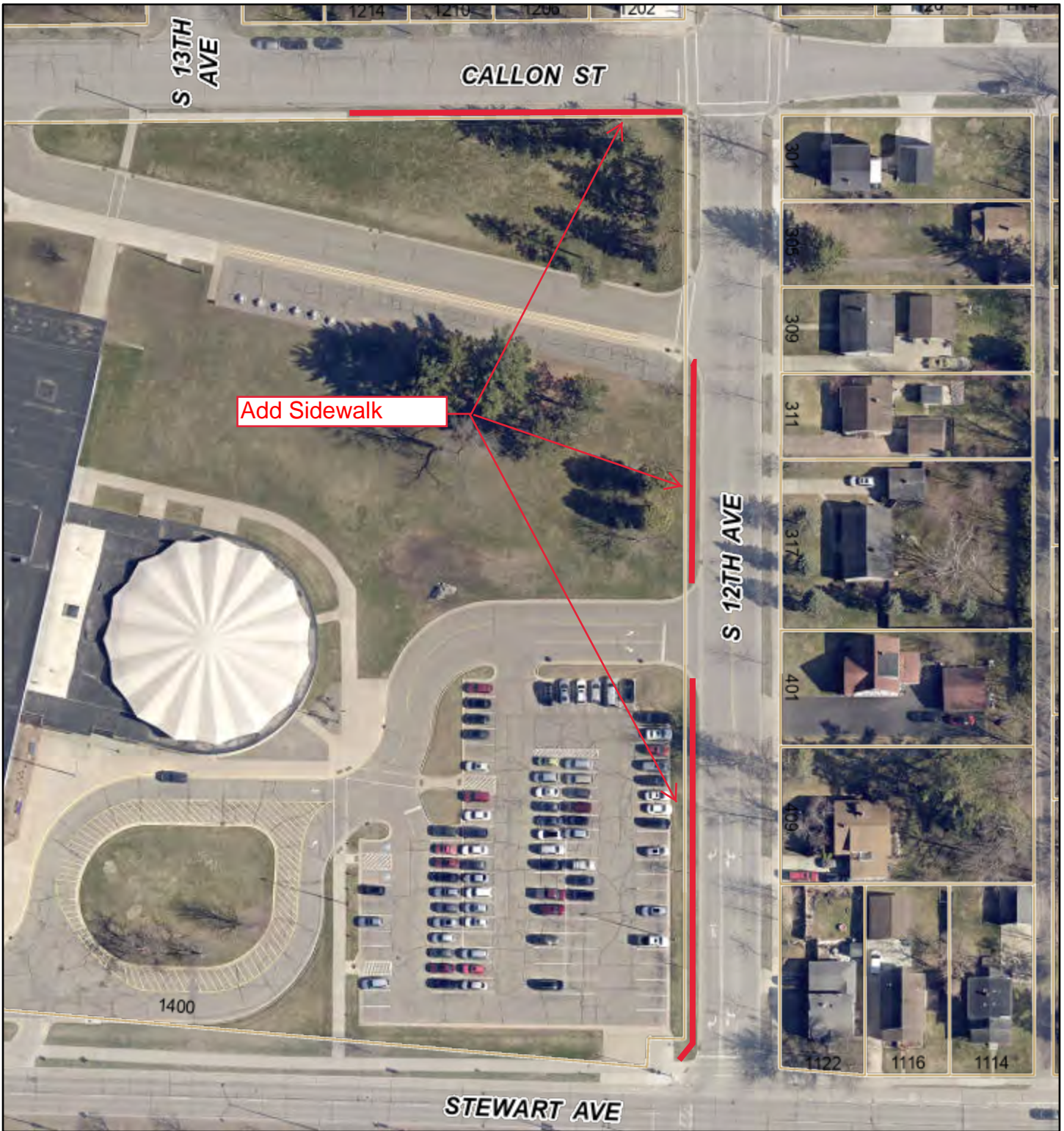
Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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.



	Amount
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 (for planning purposes)	\$125,000.00

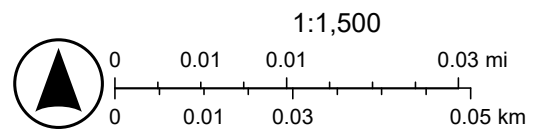
Other CDBG Requirements

1. The amount of urgent need activities: NONE at this time.






10/21/2025, 2:09:38 PM

-  Parcel
-  Right Of Way








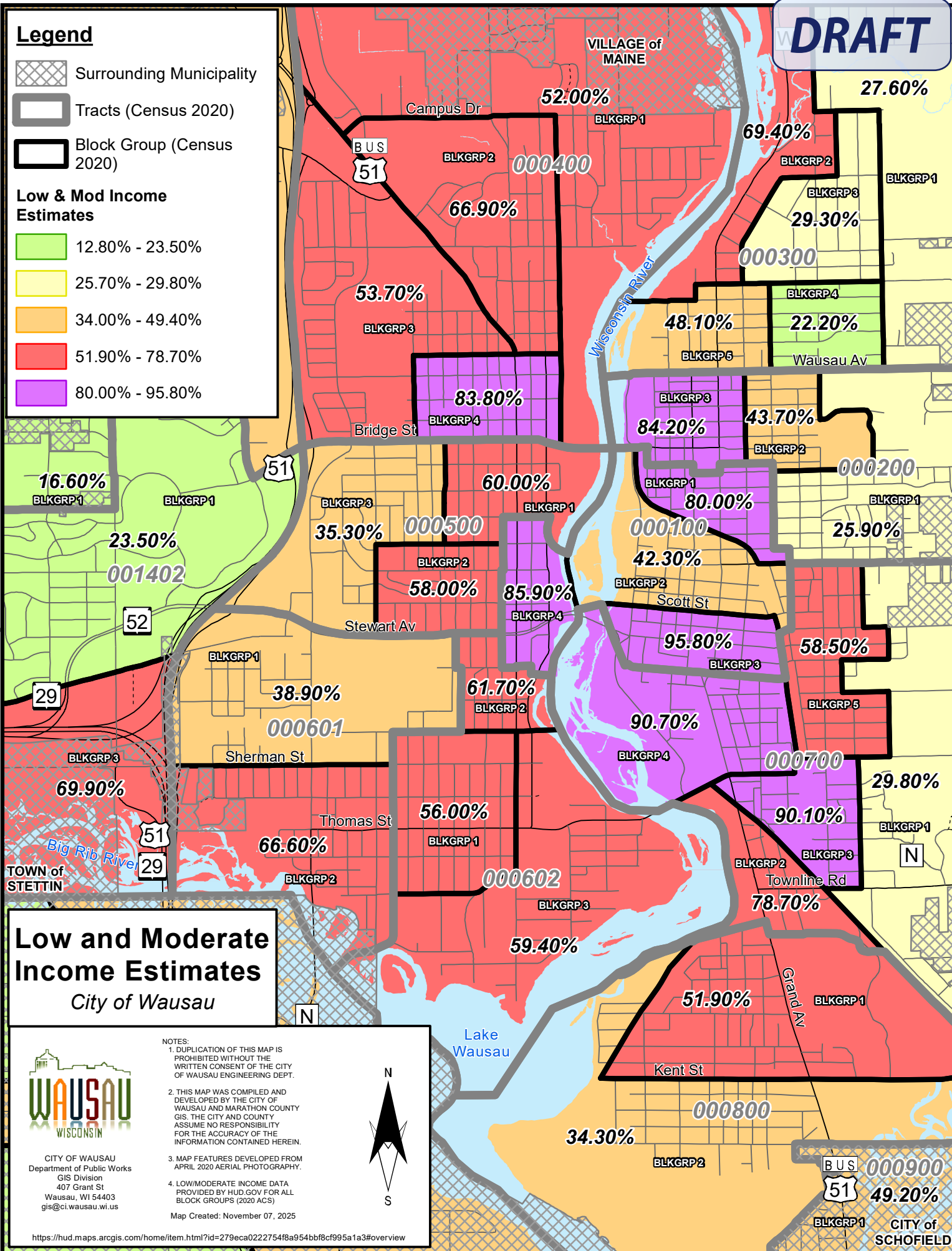
DRAFT

Legend

-  Surrounding Municipality
-  Tracts (Census 2020)
-  Block Group (Census 2020)

Low & Mod Income Estimates

-  12.80% - 23.50%
-  25.70% - 29.80%
-  34.00% - 49.40%
-  51.90% - 78.70%
-  80.00% - 95.80%



Low and Moderate Income Estimates
City of Wausau



CITY OF WAUSAU
Department of Public Works
GIS Division
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- NOTES:
1. DUPLICATION OF THIS MAP IS PROHIBITED WITHOUT THE WRITTEN CONSENT OF THE CITY OF WAUSAU ENGINEERING DEPT.
 2. THIS MAP WAS COMPILED AND DEVELOPED BY THE CITY OF WAUSAU AND MARATHON COUNTY GIS. THE CITY AND COUNTY ASSUME NO RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED HEREIN.
 3. MAP FEATURES DEVELOPED FROM APRIL 2020 AERIAL PHOTOGRAPHY.
 4. LOW/MODERATE INCOME DATA PROVIDED BY HUD.GOV FOR ALL BLOCK GROUPS (2020 ACS)
- Map Created: November 07, 2025

