

Executive Summary

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

1. Introduction

2016 represents the second year of our 5-year Consolidated Plan.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives and outcomes that were identified in our 2016 Plan are consistent with our Consolidated Plan. We continue to strive to assist the lowest income category in housing, neighborhood resources and through the funded public service activities. Economic Development is also a high priority; however, it is more difficult to underwrite those loans when assisting very low income clientele. The economic climate continues to improve - we see our existing businesses now willing to expand and new businesses willing to take a chance on a new dream.

Homelessness continues to rise in Wausau. Marathon County Housing and Homeless Coalition just released their 5-year Homeless Plan at the end of 2015. This plan discusses why people become homeless in the first place and what hurdles they have in order to find suitable housing again. In most cases, education/counseling/mentoring is the way to success. Additional funding is needed to assist with case management for these clients as just "cutting a check" is no longer a long-term answer. We will continue to fund those agencies that work with the Homeless population as well as expanding our Pilot Program of Transitional Living Units with our coalition.

Neighborhood Revitalization is also an on-going activity. Wausau has several Neighborhood Associations that are located in income-qualifying census tracts. All these neighborhoods have their own issues to deal with and staff will continue to work with them to identify those issues and develop programs/projects to address these needs.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Housing and Neighborhood Revitalization continues to be high on our priority list. The Homeowner Rehabilitation Loan Program continues to be popular and aims to assist low-income households to

better their homes in energy-efficiency, safety hazards, and non-code compliant issues. The past couple of years the waiting list has dwindled due to Homeowner's not qualifying due to being over mortgaged or facing possible foreclosures. These situations take time to better themselves but we have started seeing housing values rise. We hope this continues so we can help those that desperately need assistance.

Assistance with economic development has started to see an increase in activity. CDBG funding assists new businesses and businesses looking to expand. This past year we have had more contact with such clients. These activities take time to cultivate and may take years to get a business/client where they need to be to feel comfortable in starting their business or expanding their existing business. McDevco (our Economic Development arm of the City) has received more requests for funding this past year and it looks like that will continue. Reporting back from such recipients of Economic Development type loans continues to be a struggle. We are looking at ways to encourage those clients to complete the necessary paperwork after the loans have been given.

As mentioned above, homelessness continues to be an issue. We have partnered with several housing agencies and started a pilot Transitional Housing program this past year. We have discovered many hurdles along the way and will continue to work together to "iron our the creases". As with all pilot programs, growing pains occur but we have had a couple of successes along the way. We hope to learn from our mistakes so there are more successes in the near future.

4. Summary of Citizen Participation Process and consultation process

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

Two Informational Sessions are held for anyone wishing to understand the process better. In addition, mailings were sent to all non-profits who received funding in the past and those that had mentioned they were interested throughout the year providing them with dates and deadlines for applying for funding. There was one organization that attended to discuss the possibility of applying for funding and the steps involved. Staffed worked closing with this organization to get them ready for the application processes.

5. Summary of public comments

Ten organizations attended the public hearings requesting funding – programs from homelessness providers, Hispanic Chamber of Commerce, youth programs and elderly services. We were excited to hear from two new organizations this year.

We did not receive any comment regarding this written proposed plan. (We will add these once the public comment period is over and if there are any comments to add.)

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

All comments were accepted.

7. Summary

As mentioned above, this plan represents the second year of our 5-Year Consolidated Plan. Staff was excited to hear from two additional organizations regarding the needs of their clients and how Block Grant funding could assist them. We hope to continue outreach so additional organization will come to educate our committee on the upcoming needs. Without the ability to listen to those around us, we would never be able to stay abreast of the ever changing needs. This plan represents high priorities – youth outreach and education, homeless – transitional housing needs, housing needs, economic development and infrastructure needs.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	WAUSAU	Ann Werth, Director of Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Wausau Community Development is the lead agency for the Community Development Block Grant Funds.

Consolidated Plan Public Contact Information

Ann Werth - Community Development Director

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

1. Introduction

The Community Development Department works very closely with all the non-profit organizations throughout the City of Wausau and Marathon County as a whole. Working in collaboration with these agencies make all of us do a better job – better understand the needs of the community and find ways in which we can work together to tackle some of the tough issues out there – lack of transportation, need for decent wage jobs, need for additional affordable housing, 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(I))

The actions that will take place in 2016 are as follows:

- * Continue the partnership with Marathon County Health Department to derive ways to decrease the number of children affected by lead based paint poisoning. The need for additional contractors is high in this area and we are both trying to find ways to encourage additional contractors to become lead certified abatement contractors. This is a very hard up-hill battle.
- * Continue the semi-new Housing and Hoarding coalition which addresses the growing number of hoarding situations local agencies are seeing. The goal is to develop a path to get these clients the help they need to address all issues associated with hoarding. This is another large up-hill battle.
- *Continue working with neighborhood associations located within the low-income census tracts. Each neighborhood association develops group goals. Staff works closely with these groups to work towards achieving their goals.
- *Continue the Transitional Housing pilot program we started in collaboration with Northcentral Community Action, Salvation Army, Women’s Community, and Catholic Charities. The City of Wausau provides a four-unit apartment to house homeless families up to 6-months while they work on issues that created the homeless situation. The goal is to work with the clients so they can find and maintain permanent housing. We have had many growing pains over the last year but also had a few success stories!
- *Continue working in partnership with the Community Development Authority to possibly turn public housing tenants into homeowners.

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

The Community Development Department works Catholic Charities to assist with the funding of the Warming Shelter. The shelter is open from late fall/early winter through spring for warm, overnight shelter. The shelter is operated by many volunteers. The coordinator tries to gain the trust of each client to better understand their situation and work with them to develop a plan to find and keep housing. This clientele is a little rougher and many wish to stay homeless. However, they have had many, many success stories since they opened in 2013.

Staff works with the Salvation Army to assist their Homeless Shelter. Their clients are required to work/go to school/apply for jobs/etc. for 35 – 40 hours a week. As a part of that requirement, at least 10 hours must go towards volunteering. The client is only allowed to stay up to 90 days and they have a lot of work to get done in those 90 days to be able to find long-term housing. The current Salvation Army buildings are no longer suitable for today's clientele. The Army and the City of Wausau are working together to develop a better facility to meet the needs to today's homeless clients.

Staff will continue the Transitional Housing Pilot Program partnering with the Northcentral Community Action, Salvation Army, Women's Community and Catholic Charities. To date we have been able to house 8 families in which we had two success stories. We will continue to work with these agencies to make necessary changes to the program to address the growing pains we have had. This property is also located in an area that is in the process of being redeveloped and will eventually be torn down. If this program becomes more successful, the City will purchase another property to take its place or work with local landlords to provide the housing units they need.

All of these programs have found that the way out of homelessness is through case management. Most clients need to have someone who they are accountable to, to encourage necessary changes, to develop goals, and to follow through on those goals. Case management is critical - that is why we have approved funding for case management for our Transitional Housing clients.

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 of Wausau does not receive ESG funds.

2. 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

- See chart on the following pages -

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NORTH CENTRAL COMMUNITY ACTION PROGRAM
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	North Central Community Action works with all different types of housing issues - from security deposits and/or rental payments, homelessness, and working with clients to identify their needs. Staff works closely with them with the Transitional Housing pilot program.
2	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff works with the Salvation Army with funding for their Homeless Shelter. The City of Wausau owns the property in which the Transitional Housing Pilot Program is being utilized at. Staff works very closely with them on this program.

3	Agency/Group/Organization	CATHOLIC CHARITES
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities operates the local Warming Shelter for homeless adults. They also provide services through their Project Step Up Program which is a mentoring programs to assist their clients develop goals to become self-sufficient. They are also part of the collaboration of the Transitional Housing project program.
4	Agency/Group/Organization	THE WOMEN'S COMMUNITY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Women's Community operates an Emergency Shelter for victims and their families of domestic abuse. They are also a partner of the Transitional Housing Pilot Program.
5	Agency/Group/Organization	UW Extension - Marathon County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The UW-Extension works with community leaders to find ways to assist residents in many areas of need. They operate Budgeting Classes, Bank ready classes, Landlord/tenant classes, education classes across the board. Staff works with them to develop programs to assist with the financial education of clients.
6	Agency/Group/Organization	Wisconsin Judicare
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Wisconsin Judicare is the fair housing guru of Marathon County. Staff works with them for fair housing issues with our clients, other clients, fair housing complaints, tenant/landlord issues. We also work with them with our Rental Licensing ordinances.
7	Agency/Group/Organization	BIG BROTHERS BIG SISTERS
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Needs of the Youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Big Brothers Big Sisters of Marathon County has the pulse of our children and the local schools. They work with all ages of youth to partner their "littles" with "bigs". Staff works with them with funding to continue their program in low income public schools.
8	Agency/Group/Organization	United Way of Marathon County
	Agency/Group/Organization Type	Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way of Marathon County provides crucial information in their annual Life Report with discusses the un-met needs of the community. They developed a Housing and Homeless Coalition which is tackling ending homelessness in Marathon County. These are just a few of the areas staff works with the local United Way.
9	Agency/Group/Organization	Marathon County Health Department
	Agency/Group/Organization Type	Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Marathon County Health Department and Community Development partner through their Lead Prevention Team meetings. They discuss identifying lead hazards in homes and how to eliminate them so children are no longer exposed to these hazards. They also developed the Housing and Hoarding Coalition whose goal is to better assist those citizens who do have a hoarding issue.
10	Agency/Group/Organization	North Central Health Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	North Central Health Care Center provides staff to assist handicapped (both physical and mental) persons so they can live semi-independently. Community Development owns three different buildings of which their clients are able to live. North Central Health Care then provides 24/7 care to these individuals. Staff is constantly told that North Central Health Care needs more facilities like we have to house their clients.
11	Agency/Group/Organization	Wausau Community Development Authority
	Agency/Group/Organization Type	PHA Grantee Department
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Wausau Community Development Authority operates the Housing Voucher programs, 46-scattered sites for public housing, Riverview Towers (elderly and disabled housing for income-eligible households) and Riverview Terrace (assisted-living units for income-qualifying households). Staff works closely together for the housing needs of the community and the lack of decent, affordable housing.
12	Agency/Group/Organization	Childrens Hosptial of Wisconsin Community Services
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Needs of our Youth

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Children's Hospital of Wisconsin operates the Head-Start program throughout Marathon County. Their programs consist of in-house parenting and children's education from birth to age 4 - to make sure the children are school ready once they enter pre-kindergarten or kindergarten. Community Development assist with funding for this program for our Wausau clients.
13	Agency/Group/Organization	B.A.. Esther Greenheck Foundation
	Agency/Group/Organization Type	Housing Services - Housing Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The B.A. Ester Greenheck Foundation assists with funding for the Transitional Housing Pilot Program. The foundation pays the rent on behalf of the client so the client can concentrate on bettering their situation so they can find and maintain long-term housing. The foundation agrees that strong case management is needed to assist the client in making right choices and to make them accountable for their actions.

14	Agency/Group/Organization	Judd S. Alexander Foundation
	Agency/Group/Organization Type	Housing Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Blight Reduction
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Judd S. Alexander Foundation has offered funding for several City programs including Downpayment Assistance for police officers purchasing homes within the City of Wausau's corporate limits. They also assist with the first funding for purchase of blighted properties along the 2nd, 3rd, 1st and Short Street corridors. This area is in the process of being redeveloped and bringing vitality back to the neighborhood.
15	Agency/Group/Organization	WAUSAU AREA HMONG MUTUAL ASSOCIATION
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Wausau Hmong American Center (FKA Wausau Area Hmong Mutual Association) works with the Hmong/Laotian citizens in Marathon County. They focus on the needs of their clients - from education, English-as-a-second-language classes, workforce development, and housing. Community Development worked with them with the translation of Fair Housing pamphlets into Hmong. We also work with them in collaboration with housing - rehabilitation projects, code enforcement and fair housing issues.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

None that we are aware of.

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		
United Way's Life Report	United Way	The need for affordable housing, to combat homelessness, adolescence needs, social and health needs of the community. The Citizens' Advisory Committee uses this report when evaluating the request we receive for block grant funding.
Marathon County Homeless Study	United Way's Housing and Homeless Coalition	The need for additional choices for homeless clients and ways to combat chronic homelessness.
Public Housing's 5-year Plan	Wausau Community Development Authority	The need for safe, affordable housing.
5-Year Consolidated Plan	State of Wisconsin, Department of Administration	The need for affordable housing.

Table 3 – Other local / regional / federal planning efforts

AP-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 year two Informational Sessions were held on October 5th and October 12th. In addition, mailings were sent to all non-profits who received funding in the past and those that had mentioned they were interested throughout the year providing them with dates and deadlines for applying for funding. There was one organization that attended to discuss the possibility of applying for funding and the steps involved. Staff worked closing with this organization to get them ready for the application processes.

Two public hearings were held to accept public comments on the proposed plan, public housing and the needs of the community. Those public hearings were held on November 5th and November 11th. Ten organizations attended requesting for funding. We were excited to hear from two new organizations this year. As usual, the public service activities received more requests than we are able to serve due to the 15% cap.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish/Hmong Persons with disabilities Non-targeted/broad community	Two Informational Sessions were held to answer any questions regarding Community and Public Housing Needs as well as the Community Development Block Grant process. One person attended from the Hispanic Chamber of Commerce.	Requesting information as to best apply for Community Development Block Grant funds for the Hispanic Chamber of Commerce to utilize for their Economic Development-type programs for their Hispanic clients	NONE	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish/ Hmong Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing	A total of ten organizations attended one or both Public Hearings. All were requesting funds from the Community Development Block Grant Funds.	The need for additional resources for public service activities. There are always more dollars requested in this category than the 15% maximum can fund.	NONE	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/ broad community	Not sure how many organizations attended the Informational Sessions or Public Hearings due to the Paper advertisement. Most came because of the direct invite by staff.	The need for additional resources for public service activities. There are always more dollars requested in this category than the 15% maximum can fund.	NONE	
4	Internet Outreach	Non-targeted/ broad community	Not sure how many organizations attended the Informational Sessions or Public Hearings due to the post on the City's website. Most came because of the direct invite by staff.	The need for additional resources for public service activities. There are always more dollars requested in this category than the 15% maximum can fund.	NONE	http://www.ci.wausau.wi.us/Departments/CommunityDevelopment/CommunityDevelopment/CommunityDevelopment/BlockGrantOverview.aspx x

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Wausau has received HOME funds for many years from the State of Wisconsin through their competitive grant cycles. The HOME funds are used for Downpayment Assistance Loans, New construction of single family homes and rehabilitation of rental properties. These funds have been utilized and recycled over and over. Currently we have no new funds – just program income funds that will continue to fund these programs.

The City of Wausau had received Neighborhood Revitalization Funds (NSP) and continues to recycle those funds. We utilize these funds to purchase foreclosed, vacant properties of which we rehabilitate and sell or demolish, rebuild and sell. We will continue to use these program income funds until there are no more funds are exhausted.

The City of Wausau was the beneficiary of a \$30,000 grant from a local foundation to assist police officers to purchase homes within a targeted area. \$10,000 can be utilized by three officers to purchase homes. The loan is forgiven if the officer lives in the home for ten years.

The City of Wausau has been successful in obtaining Brownfield Remediation Grants through the DNR, EPA and Marathon County to assist with the clean-up of the Riverfront. We hope these funds can assist in other brownfield areas as they are identified.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	557,487	85,000	578,155	1,220,642	855,000	Annual allocation of Community Development Block Grant Funding
Tax Increment Financing	public - local	Admin and Planning Economic Development Housing Public Improvements Other	0	0	0	0	0	
Other	private	Other	0	0	0	0	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other - NSP	public - federal	Acquisition Admin and Planning Housing	0	30,000	65,000	90,000	0	Recycling program income into eligible projects as the program income is received.
Other - HOME	public - state	Other	0	25,000	250,000	275,000	0	Recycling program income into eligible projects as the program income is received.
Other	public - local	Other	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

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

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

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

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

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs

identified in the plan

The City of Wausau has purchased several properties for different reasons – blight elimination, redevelopment or economic development opportunities. Community Development utilizes Neighborhood Stabilization Program (NSP) program income to purchase foreclosed, vacant properties with the goal of rehabilitation/demolition, rehabilitating/rebuilding, and selling to an income qualified household. TIF funds can be utilized to purchase blighted properties in approved TIF Plans for demolition and redevelopment. Currently the following properties are city owned:

2408 Gowen Street – blighted property that was razed and lot is for sale for a new single family home to be built.

906 S. 7th Avenue – vacant lot from where a house burned down. Lot is for sale for a single family home to be built.

901 Stark Street –blighted, foreclosed property, donated to City by Wells Fargo. Single family home to be built with hopes to continue a partnership with Northcentral Technical College’s Residential Building Trades program.

1019 W. Bridge Street – vacant lot from where a house burned down. Lot is for sale for a single family home to be built

101-103 Short Street – City foreclosed four-unit rental property. Community Development working with non-profit agencies to use for additional transitional housing/rapid re-housing type of programs to assist the homeless

1418 N. 1st Street – blighted warehouse facility. Request for Proposals were submitted with the project being awarded to a developer for a WHEDA low-income tax credit project to create new affordable rental housing. Developer is in the process of putting his paperwork together for the WHEDA application.

The City has purchase several properties using local foundation funds and TIF funds along the Bridge Street, Short Street, 3rd Street – 1st Street corridor. The properties that were purchased were primarily rental properties that the landlords no longer wished to maintain. This area is part of a redevelopment plan in which the City has a Request for Proposal out requesting the development of a Brownstone-type units for either owner-occupied or rental. Proposals are due on March 14, 2016.

Riverfront properties – City purchased in order to clean up the contaminated soils and redevelop into mixed use properties and economic development opportunities. Request for Proposals was released. A developer was chosen to build mix-use buildings. Staff is working with the approved developer with hopes that construction will start in 2016.

309 McClellan Street – donated historic building. RFPs were submitted to return this property to its historic value and promote economic development opportunities. A developer was chosen and is in the process of submitting grant requests from National Historic Preservation Fund, Wisconsin Economic Development Corporation with hopes to start redevelopment in 2016.

401 S.1st Avenue – vacant commercial building on gateway into Wausau’s downtown. Revitalization of this property is for economic development opportunities

Discussion

The City of Wausau recently approved a Property Disposition Program in which vacant properties are now for sale. Council will evaluate each proposal as they come in to determine if the proposed buyer’s plans for the property meet the goals of the City. We are hoping that many of these vacant lots will have single-family homes built on it. The City is willing to “donate” the value of the lot if the buyers follow through with these plans. We are excited to see how successful this program is.

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

No Goals Found

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Brownfield Remediation	2015	2019	Economic Development		Economic Development Concerns Neighborhood Concerns	CDBG: \$27,990	Brownfield acres remediated: 15 Acre
2	Job Creation	2015	2019	Economic Development		Economic Development Concerns	CDBG: \$35,000	Jobs created/retained: 5 Jobs
3	HOMEOWNER REHABILITATION	2015	2019	Affordable Housing	City-wide	Housing Concerns	CDBG: \$150,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	Neighborhood Revitalization	2015	2019	Public Facilities	Longfellow Neighborhood Association, Werle Park, Westies Neighborhood Association	Housing Concerns Neighborhood Concerns	CDBG: \$30,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Street Reconstruction	2015	2019	Affordable Housing Public Facility		Housing Concerns	CDBG: \$125,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 68 Households Assisted
6	Public Service Activities	2015	2019	Public Service		Diversity Concerns Health Care Concerns Homeless Concerns Neighborhood Concerns Youth/Education Concerns	CDBG: \$78,000	Public service activities for Low/Moderate Income Housing Benefit: 179 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Brownfield Remediation
	Goal Description	Brownfield Remediation assists in the clean up of both public and/or private contaminated properties. The past few years have concentrated on the clean up of the City's Riverfront located in downtown Wausau. This clean up is almost complete and the 2016 funds could be utilized to finalize the clean up of this site or assist in other brownfield sites that will be identified.

2	Goal Name	Job Creation
	Goal Description	Economic Development continues to be a high priority for Wausau. This fund can assist our Economic Development Manager to assist low-income start-up businesses, small business expansion or other economic development activities. This year we have started working with the Hispanic Chamber of Commerce and hope to be able to partner with them with some funding for their clients looking to start-up businesses in Wausau.
3	Goal Name	HOMEOWNER REHABILITATION
	Goal Description	The City's Homeowner Rehabilitation Program is the cornerstone of the Block Grant funding. This program assists income-qualifying homeowners make the necessary repairs to keep their properties code-compliant, safe and energy efficient.
4	Goal Name	Neighborhood Revitalization
	Goal Description	Neighborhood Revitalization assists income-qualifying neighborhood associations with funding to assist with identified projects the neighborhood deems important to them. Such projects have consists of low-level street lighting, homeowner rehabilitation, neighborhood tot lots, and community gardens. These funds will continue those efforts.
5	Goal Name	Street Reconstruction
	Goal Description	2016 Funding will assist with the Street Reconstruction along Chicago Avenue - which is located in a low-income census tract/block group. The street will be reconstructed along with removal and replacement of the lead water lines and old sewer lines for each property owner. Community Development Block Grant funds will only assist the residential properties along this street - no commercial buildings will receive funding. The Block Grant funding will decrease the special assessment amount each property owners needs to pay towards this project.
6	Goal Name	Public Service Activities
	Goal Description	The 2016 Block Grant program year allocated \$78,000 towards Public Service Activies. These activites include funding for Big Brothers Big Sisters, Children's Hospital of Wisconsin (Start Right program), Catholic Charities programs (the Warming Center, Project Step Up), The Salvation Army's Homeless Shelter, and Short Street Transitional Housing Services.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

Through the allocated programs as described above, we estimate to be able to assist at least 307 households with the assistance of Community Development Block Grant funding. This number was derived by the number of households that will be assisted with the Street Reconstruction project (68), Economic Development activities (2), Homeowner Rehabilitation program (8) and a total of all the public service activities (179). The number associated with the public service activities will probably be higher than that, and will be reported as the quarterly reports are received.

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AP-35 Projects – 91.220(d)

Introduction

The City of Wausau will utilize Block Grant allocations for the following projects for the 2016 year. All projects fall under the goals and objectives set forth in its 5-Year Consolidated Plan and have been approved through the City of Wausau’s Common Council prior to the Plan being submitted to our local HUD field office.

#	Project Name
1	CD ADMINISTRATION
2	HOMEOWNER REHABILITATION
3	BROWNFIELD REVOLVING LOAN
4	ECONOMIC DEVELOPMENT
6	STREET RECONSTRUCTION
7	NEIGHBORHOOD REVITALIZATION
8	Big Brothers Big Sisters
9	Children’s Service Society
10	Project Step Up
11	Salvation Army
12	Warming Shelter
13	Short Street Transitional Housing

Table 8 – Project Information

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

Homeowner Rehabilitation Loan Program – Allocating priority for this program is high due to the cost of rehabilitating a home. With the City of Wausau’s housing stock being older, 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 we find there are other safety items 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 to do the repairs they may not have originally wanted to have done. But, with the federal funds, all repairs must be completed. This takes additional equity out of the home which may place the homeowner in a bad situation if they decide to sell within the next couple of years. Staff discusses this with the homeowner in great length so they understand all the loan guidelines and possible ramifications of following through with the program.

Brownfield Revolving Loan Fund - The Brownfield Revolving Loan Fund is vital in the ability to clean up contaminated sites so they can be redeveloped into vibrant properties again. The cost to clean up these types of sites is very high and finding the funding is not very easy. The high cost of clean-up can deter the private sector in redeveloping these sites that can turn into an economic development project and create jobs.

Economic Development – The Economic Development funds assist new and existing businesses develop and/or grow. The emphasis is job creation which assists low and moderate income persons find employment. The Block Grant regulations and reporting are obstacles for both businesses and the City. The regulations make it very difficult for a small business to do what is expected for the little amount of funding that they might qualify for.

Blight Elimination – This project assists in funding the purchase and demolition of blighted properties. Again, the regulations and need to redevelop a property quickly can be an obstacle if it will take time to find the right type of development to take the place of the blighted property.

Street Reconstruction – This project assists with the costs of street reconstruction, replacement of water/sewerage/storm sewage pipes, curb and gutter installation, sidewalk installation in an income qualifying neighborhood. The obstacle for this project is following the Davis Bacon wage rates and Section 3 guidelines. The reporting for both of these programs is burdensome on both the business and the City.

Neighborhood Revitalization – These funds assist an income qualifying neighborhood in projects that will enhance the well-being and safety of a neighborhood. Obstacles are working with neighborhood associations that disagree with what their needs are. Working through the regulations can be frustrating which may result in a Neighborhood Association not willing to follow through with a project.

Big Brothers Big Sisters – This site-based mentoring programs matches “little” with “big brothers or sisters”. The Wausau School District and Boys & Girls Club offers space for the matches to meet. This mentoring program provides academic and social educational skills and gives a child someone they can connect with and trust through their school year ages.

Children’s Service Society – This program consists of in-home parenting education/stepping stones for families of new-born children. These families are at-risk families that need additional support and parenting education. The family can stay in the program as long as they wish, but it is targeted for 0 – 4 years old to assist in helping the child become school ready.

Project Step Up – This program is operated through Catholic Charities of La Crosse. This mentoring program assists eligible families with budgeting and financial education. The mentor works with the families to identify short and long term financial goals. The mentoring program can last for one to one and a half years long – depending on the client’s needs.

Salvation Army – Funding will assist the operation of their Homeless Shelter. The shelter provides warm shelter for individual men, women and families. They work with each client to discover why they became homeless in the first place, develop goals so they can find permanent housing, and to budget wisely so they will continue to stay in their housing.

Warming Shelter – This shelter is operated by Catholic Charities of La Crosse and is located on S. 3rd Avenue in Wausau. The shelter is open from November 1st through April 30 (or as long as the cold weather lasts). Clients are able to find a warm place to stay overnight, have two meals, shower and

wash their clothes. Staff also works with willing clients to develop goals and work with them until they can find permanent housing.

Short Street Transitional Housing – This program funds a mentoring program for the pilot transitional housing program. The city provides the building for families transitioning out of homelessness and works with a mentor to develop goals so they can build themselves back up and to be able to find and afford permanent housing. Clients typically stay approximately 6 months at this facility; however, the mentoring program continues after they find housing to ensure they don't fall back into bad habits that may result in becoming homeless again.

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Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

(This program chart will be completed once the plan is approved and projects are able to be entered into IDIS.)

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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 entitlement is the City of Wausau’s corporate limit. There are no "targeted areas associated with any of the programs that have been set up.

Geographic Distribution

Target Area	Percentage of Funds
Homeowner Rehabilitation	27
Neighborhood Revitalization	5
Longfellow Neighborhood Association	
Werle Park	
Westies Neighborhood Association	

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Community Development does not “target” areas for funding. Community Development Block Grant funds assists all residents citywide. There are no priorities that we use to judge projects – as long as they meet the income and all other requirements set for by HUD, 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.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Wausau offers many programs that assist with affordable housing. Those programs are the Housing Counseling Program, Downpayment Assistance Program, the Homeowner Rehabilitation Loan Program, the Rental Rehabilitation Loan Program, and Lead Based Paint Reduction Program. Staff is able to continue purchasing foreclosed, vacant properties for demolition and new construction or rehabilitation. Once the home is completed, it is then sold to an income qualifying household. These programs are not just funded with Community Development Block Grant Funds - HOME, HCRI, NSP and other funding sources are used to keep these program up and running.

The Wausau Community Development Authority owns and operates 149-units for elderly and/or disabled persons, 35 assisted living units, and 46 public housing units. They also operate the Housing Choice Voucher program. All of these program assist with make housing affordable to moderate – to extremely-low income households.

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	53
Special-Needs	15
Total	218

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	380
The Production of New Units	0
Rehab of Existing Units	18
Acquisition of Existing Units	1
Total	399

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

As mentioned above, the Community Development Department offers many programs to assist with Affordable Housing. These programs are as follows:

Housing Counseling – Choices are discussed as to whether a client is ready to purchase a home or needs some time as a tenant until they are ready for homeownership. All the aspects of homeownership are discussed through this one-on-one counseling. This program is funded through HOME, Downpayment Plus, WHEDA and clients fees.

Downpayment Assistance – Low interest loan to assist income qualified homebuyers with the downpayment and/or closing costs of purchasing a home. Loan amount is between \$2,000 - \$6,000. Loan amount is determined by the lender as to how much gap financing is needed to make the home purchase come together. Clients must purchase the home within the City of Wausau's limits. This program is funded through HOME and HCRI (Housing Cost Reduction Initiative).

Homeowner Rehabilitation Program – Assistance in the form of a low interest loan to assist with deferred maintenance items. Client must fall under HUD's income guidelines and the home must be located within the City of Wausau's corporate limits. This program is funded through Community Development Block Grant and HOME funds.

Rental Rehabilitation Loan Program – Low interest loan to assist landlords make necessary repairs to rental properties located within the City of Wausau. The landlord guarantees they will make the rental units available to income qualifying households and charge no more than HUD's determined "fair market rents". This program is funded through recycled HOME funds.

Lead Based Paint Reduction Program – Works in conjunction with all rehabilitation loan programs. Lead based paint hazards are identified and repaired so the property is lead safe for its occupants. Lead based paint education is provided to the occupants to ensure the safety of all possible children coming to the home. This program is funded through all our rehabilitation programs - CDBG, HOME, and NSP.

Neighborhood Revitalization Program – Federal funds are used towards the purchase of vacant, foreclosed properties in approved census tracts throughout the city. The property is then either demolished and rebuilt or rehabilitated. After the home is complete, it is placed for sale to an income qualifying household. This program is funded through CDBG.

Rental Assistance is provided through the Wausau Community Development Authority. All public housing unit rents are calculated so approved tenants only pay 30% of their adjusted gross income towards rent. The Housing Choice Voucher program assists approved tenants with rent for a privately-owned unit they find. The rental unit must pass inspection in order to receive assistance.

AP-60 Public Housing – 91.220(h)

Introduction

The Wausau Community Development Authority owns and operates Riverview Towers which is a 149-unit apartment complex that is available to income qualifying near-elderly, elderly and handicapped persons. They also own and operate Riverview Terrace which is 35 units of supportive housing for income qualifying frail elderly. The CDA owns and operates 46 units of public housing in addition to operating the Housing Choice Voucher program.

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

The Wausau Community Development Authority completed their 5-Year Capital Improvement Plan last year. This plan outlines the funding that is needed to upgrade their 46 units of public housing. Those improvements include renovations of the bathrooms and kitchens, upgrades in the boiler systems, landscaping, concrete and driveway repairs, as well as brick and siding repairs.

The CDA will continue to reach out to new landlords to educate how their units may be eligible for Housing Choice Voucher tenants. This will provide additional affordable housing units within the City of Wausau.

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

The CDA 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 CDA also offers budgeting classes for their tenants during which they are encouraged to develop financial goals. With the assistance of a budget, we hope there will be more successful tenants becoming homeowners in the future.

The CDA encourages tenants to become more involved and are encouraged to attend regular resident meetings as well as ask to participate through the Resident Advisory Board. A resident of Riverview Terrace currently sits on the Community Development Authority's Board.

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

N/A - the Wausau Community Development Authority is not designated as 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 citizens 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 creates another problem.

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

Introduction

As mentioned previously, staff from Community Development is a part of the United Way of Marathon County's 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 what each other does and how their clients can be better assisted. Staff will continue to work with this coalition to help develop a plan to end homelessness.

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

The Salvation Army's homeless shelter is constantly full. Their current facility has two dorm-like rooms – one for males and one for females. They have one room to house families. These past few years, the need for additional family rooms has increased. Clients are being housed at local motels due to not having room at the shelter. The support services they offer are held at another building down the block. Community Development will continue to work with the Salvation Army to find a new location and build a better shelter with all their needs under one roof. Unfortunately, this has taken time and will continue to take time.

The Women's Community, a prior sub-recipient of Block Grant funding, opened their new "home" which provides a more safe and friendly environment for victims of domestic violence. Each room has their own bathroom and provides more privacy for the individuals/families. Even though this new facility can house many more clients than their previous location, it is also filled to capacity.

With all of these programs that assist the homeless population, it is in-depth case management that makes a client succeed. The need for additional transitional housing is great for those that need extra time to develop and meet their goals. Community Development is working with these agencies with our Transitional Housing pilot program which provides four units that will be available to clients with families to live for six-months. This program will consist of case management that will help each client succeed in finding long-term housing after they graduate from this program.

Community Development works with Catholic Charities to secure funding to assist with foreclosure prevention counseling and assistance. In order to succeed, a client needs to start working out a plan with a lender early on – not waiting until they are so far behind they will never get caught up. Staff will continue to work with Catholic Charities to continue this service so clients will not lose their homes and face homelessness.

The Warming Shelter, a sub-recipient of Block Grant funding, will be open for the second year at their new facility. This new facility not only provides a warm place to stay overnight, it provides two hot meals, the ability to take a shower and to do one's laundry. Staff works on gaining the client's trust so they will be more open to case management. As discussed above, the ability to provide case management is huge so the client can understand the obstacles they face, to develop a plan, and work towards that plan so they can find and afford suitable, long-term housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

All the local shelters provide in-depth case management with each of their clients. They are able to connect their clients with other programs 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, etc. All of these obstacles take time to overcome. It is imperative that the shelters work with the 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.

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

Working with clients with in-depth case management is key to a client's success. The sooner goals are developed and worked on together, the sooner the client can be successful. However, they have to buy into the program 100% in order to stay successful. All facilities that work with the homeless and provide in-depth case management have seen an increase in success stories and a decrease in the number of clients that come back a second or third time.

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 these very-low and extremely-low income households. Affordable housing units are in great demand and connecting these clients to them can be very difficult.

Foreclosure prevention is another program where additional funds are needed to assist those 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 are able to be reached and assisted, the better chance they have to succeed. Unfortunately many individuals that are facing foreclosure wait until the Sheriff Sale is close before they reach out for help. By then, it is too late to assist.

Wheels to Work and Project Step Up are two agencies that assist low income clients. Both programs require budget and financial counseling. Wheels to Work assists clients with the ability (after successfully completing the financial counseling portion) to receive an automobile with a zero percent loan. This will allow the client to obtain or keep a job which will keep them employed and able to afford housing. Project Step Up is a mentoring program that works with a family to better their financial stability.

Discussion

Marathon County's Homeless Coalition is a strong coalition that is working together to fight homelessness. 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 toes". All of the homeless providers have been changing their programs to require their clients go through in-depth counseling and develop plans that will enhance their ability to find and maintain permanent housing. Each agency has had several success stories and hope to continue to be successful with this change in programing. Of course, the additional counseling costs money for each of the agencies and funding is always an issue.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	N/A
Tenant-based rental assistance	N/A
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	N/A
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	N/A
Total	N/A

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

Introduction

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

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

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

The banking crisis has created a new barrier to affordable housing. With the additional banking laws, it is more and more difficult for very-low and extremely-low income home buyers to obtain a mortgage to purchase a home.

The new Rental Licensing Ordinance will impact the number of affordable rental units. Landlords have already stated that they will pass all fees associated to this ordinance on to the tenants. Even though the annual fee per unit is nominal, landlords state that they will be required to make repairs to their properties which will then negatively impact their net proceeds. We are still hopeful that once the first waive of inspections/licensing is complete, the landlords will realize it wasn't too difficult and the hype will die down.

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

With the Rental Licensing Ordinance starting its second year in existence, we will continue to see if it has an adverse affect on low-income persons as the Landlord Association has claimed. If we find that it does negatively affect that clientele, we will relook at the Ordinance to see what can be done.

We will continue to be proponents of Tax Credit projects and try to educate not only "Joe Public" but our alderpersons who fall into the "not in my backyard" mentality.

Discussion

The City of Wausau prides itself on promoting affordable housing throughout the City. We will continue to listen to our constituents to see where we might be falling short and to educate those that feel that low-income housing is not a priority in Wausau.

AP-85 Other Actions – 91.220(k)

Introduction

Community Development Block Grant funds continue to see decreases every year. Even though they may be small cuts from year to year, the overall impact is great. In the past five years, the City of Wausau has lost over \$200,000 in Block Grant Funding. Five years ago, our funding was well over \$700,000 – now it is hovering around the \$550,000 mark. This decrease impacts the amount of funding non-profits are able to utilize to assist the very-low income population. It forces a municipality to make tough decisions as to which programs can no longer be funded. With the increase of federal regulations and decrease of funding, it is difficult to operate important programs that assist low to moderate income households.

Actions planned to address obstacles to meeting underserved needs

The Community Development Department will continue to work with local non-profit agencies to identify the needs of the community. See below for a list of the programs that are currently offered to maintain affordable, safe housing and work with low-income families. Community Development will evaluate each program as they come to the forefront and assist as regulations allow.

Actions planned to foster and maintain affordable housing

*Continue to offer the Downpayment Assistance Program for income qualifying households which will reduce their first mortgage, lower their monthly mortgage payments, and will make the home affordable.

* 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.

* Continue to purchase vacant, foreclosed properties with recycled Neighborhood Revitalization Program funds. These properties will be revitalized using energy efficient standards which will make the property more affordable to live in once a new homeowner takes over.

* Continue to offer the Rental Rehabilitation Loan Program for landlords so they can make the necessary improvements that will allow them keep their units rentable. With the low interest loan, the monthly payments should not create a burden on the landlord that they would need to increase the rents to a level that would make them unaffordable.

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 Program and the Rental Rehabilitation Loan Program.

*Continue to hire lead safe renovators, as a minimum, to complete all renovation projects on residential properties built prior to 1978.

* Continue to work with the Marathon County Health Department and address Lead Hazard Reduction needs in the community.

Actions planned to reduce the number of poverty-level families

* Continue to collaborate with Get Smart Wausau Coalition to provide financial education.

*Continue homebuyer education classes to educate clients in making wise choices on when it is the right time to purchase a home.

* Continue to work with agencies who assist very-low income households with case management, financial education, budgeting classes, etc., that assist with goal setting so they can become self-sustaining.

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 the 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 organizations. They all work together to address the needs of their clients. There are no agencies that “step on others toes” or try to “outdo” other agencies. We have been told that our community agencies are like no other within the state.

Discussion

As mentioned above, as all funding goes down, the ability to assist income-qualifying families also goes down. Many more families are "falling through the cracks" or have to wait a long time 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.

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Program Specific Requirements

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

Introduction

The City of Wausau allocates funding amounts each year according to federal regulations. Revolving loan funds are committed to additional projects as soon as the funds come in - there are no accounts with unprogrammed balances. The City of Wausau does not have a Section 108 loan nor does it participate in float-funded activities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
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
3. The amount of surplus funds from urban renewal settlements	0
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
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

Discussion

By the start of this coming program year, the City of Wausau does will not have any program income that has not been reprogrammed and expended. The City does have a revolving loan fund for its Homeowner Rehabilitation Loan Program in which these funds continue to be recycled for additional rehabilitation projects.

The City does not have a Section 108 loan guarantee, any urban renewal settlements, unused drawn funds or any float-funded activities. The City also did not have any funding allocated towards a specified “urgent need”.

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