

## Executive Summary

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

#### 1. Introduction

According to the 2010 Census information, the City of Wausau has a population of 39,040. Wausau is located right in the center of the State of Wisconsin and is known for its Olympic style kayak course, its beautiful parks, its vibrant downtown, and the symbolic “400 Block”. Like the rest of the nation, Wausau has seen its ups and downs over the past five years with economic development and housing problems. The economy seems to be turning itself around slowly as we are seeing more business owners take a chance to grow. In addition, we have seen home prices increase by just a little bit – but increase all the same.

The Community Development Block Grant program is much in demand and with the decrease of funding over the past several years, program funding decisions are becoming more and more difficult to make. Our Citizen’s Advisory Committee has the daunting task of make those difficult decisions. These next few years, we expect, will be no different. However, we pride ourselves on the services that are offered to our citizens as well as the great comradery organizations/ agencies have with each other and the ability to work together instead of being territorial.

The following is a plan that was derived over many conversations with citizens, non-profit organizations, homeless organizations, educators, youth providers, health care professionals, special needs providers, business leaders, governmental agencies, etc. It is an in-depth look at what the needs of our community are.

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

##### Overview

The City of Wausau Community Development Department held several focus groups with non-profit agencies, health care provides, youth agencies, community leaders, financial institutions, government leaders, etc. to determine the needs of the community. The following are the objectives and outcomes that were identified.

<b><u>OBJECTIVES</u></b>	<b><u>OUTCOMES</u></b>
Affordable/Safe Housing	Increase in affordable housing unit – both owner occupied and rental
Crime Reduction	Increase of safer neighborhoods (reduction in calls to the Police Department)
Job Creation	Increase of training and job opportunities for individuals to obtain long-term employment
Homeownership	Increase of residents who are able to purchase a home and pay no more than 30% of their income towards housing
Decrease Homelessness	Increase services to assist homeless population to transition into permanent housing
Reliable Transportation	Increase routes of public transportation to serve major employment and health care centers
Minority Businesses	Increase opportunities through training and funding for minorities to successfully become business owners
Historic Preservation	Whenever feasible, work in conjunction with other agencies and funding sources to preserve historic landmarks
Environmental Clean – Up	Assist with brownfield funds to clean up major and minor contaminated sites for repurposing and re-use.
Further Fair Housing	Promote fair housing practices through education
Neighborhood Revitalization	Improve the safety and livability of our older neighborhoods through infrastructure improvements, housing code enforcement, housing rehabilitation programs and blight elimination
Blight Elimination	Use of funds to purchase and repurpose or demolish blighted properties throughout the City
Special Needs Population	Provide services and housing to meeting various special

	needs populations, i.e. veterans, disabled, elderly, etc.
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### **3. Evaluation of past performance**

In reviewing the previous 5 years Consolidated Plan it was very interesting to see what goals we had obtained and where we fell short. We were anticipating assisting 64 households with our Homeowner Rehabilitation Loan Program. We will fall a little short of that number. This is primarily due to the decrease of funding the overall Block Grant program has seen over the last five years.

The Downpayment Program's numbers were "blown out of the water". We anticipated assisting 52 new homeowners, but currently are on target to assist 90+. This is due to the newer, stricter banking laws and the need for additional downpayment in order to purchase a home in today's housing market.

The Rental Rehabilitation Program surpassed our goal of 60 units. We are on task to assist 78 rental units. We equate this need to the new Rental Licensing Ordinance and landlords taking advantage of our low interest loans to make repairs before they are placed under orders to do so.

Unfortunately we have seen an increase of the number of beds utilized through our homeless shelters. Each year outdid the year before. As a community, we are on task to have over 10,000 more nights of shelter than anticipated.

In the previous two plans, the redevelopment of the Riverfront was a high priority. Finally, we are seeing results happen. The City has been the successful recipient of several brownfield grants through the DNR (Department of National Resources), EPA (Environmental Protection Agency), Marathon County and WEDA (Wisconsin Economic Development Association). Together with local TIF financing and proposed private dollars, we are seeing things happening along the riverfront. The environmental clean-up and daylighting of the Stinchfield Creek is underway and work on the riverfront trail will begin in the spring. There is a lot of excitement surrounding the possibilities of developments going along this corridor and several private agencies have expressed their interest developing a range of residential, entertainment, and shopping developments, to name a few. We are very excited to see what the next five years brings.

### **4. Summary of citizen participation process and consultation process**

Community Development staff hosted seven informational sessions/planned focus groups to identify and prioritize community needs. Staff also contacted individuals/groups that were

unable to attend the meetings to collect their input. The topics covered were Neighborhood Needs, Youth/Education Needs, Diversity, Housing, Health Care, Economic Development, and Homelessness. All members of the Community Development Block Grant Citizen's Advisory Committee were asked to attend as many forums as possible to better educate themselves in areas other than what they are familiar with.

## **5. Summary of public comments**

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

1. Neighborhood concerns touched on the need for additional funding to assist with the individual needs of each area since every neighborhood will have different issues. They also discussed the increase of crime and drug use.
2. The Youth/Education meeting discussed the need for more in-depth programs for birth to child ready age groups not only for child education but family education and support. A high priority was to find a way that agencies can communicate together regarding individual families. But with HIPPA and no blanket release signed by the family, agencies cannot discuss those family needs with other agencies who are also working with the same family.
3. Diversity discussed the need to encourage minority groups to participate in community forums. Many times leaders of certain groups are invited to attend; however, they do not show up so their voices are not heard.
4. Housing discussed the need for additional funds to assist with rehabilitation costs for property owners. Better education for new homeowners is also needed when it comes to the maintenance and care of their home.
5. Health Care discussed the rising number of heroin/prescription drug users in the area. Resources are also needed to reduce the increased number of unstable families and the ability to recruit psychologists to the area.
6. Economic Development discussed the ability to bring higher paying jobs to the area. In addition, the need to educate all the partners regarding the role of public/private partnerships. The pace of and type of development(s) of the riverfront was also a topic of concern.
7. Homelessness discussed the need for additional transitional housing and then affordable and safe housing for the long term. More funding is needed for in-depth case management that each client needs to successfully bring them out of homelessness.

8. There were several concerns that seemed to be brought up in almost every meeting – the need for reliable transportation, affordable/safe housing, and increase in unstable families.

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

N/A – All comments were accepted during these forums and individual conversations.

**7. Summary**

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

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## The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	WAUSAU	Community Development

Table 1 – Responsible Agencies

#### Narrative

#### Consolidated Plan Public Contact Information

The City of Wausau's Community Development Department is the Lead Agency for the development and administration of Community Development Block Grant Funds. Ann Werth is the Director of the Community Development Department, Megan Lawrence is the Economic Development Manager, Tammy Stratz is the Community Development Manager, Travis Lepinski is the Community Development Specialists, and Sara Marquardt is the Community Development Assistant. All play an active role in the development and the administration of 5-Year Consolidated Plan as well as the day-to-day operations of Block Grant funding. The Public can contact the Community Development by phone at 715-261-6682 or by e-mail to [comdev@mail.ci.wausau.wi.us](mailto:comdev@mail.ci.wausau.wi.us)

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

**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)).**

Community Development staff works closely with the Community Development Authority – who manages the City's public housing and rental voucher programs. Each department works with the other in the development of plans and services they each offer. Community Development works closely with Marathon County Health Department regarding Lead Based Paint projects/activities. The Health Department recently started a Housing and Hoarding Consortium. Community Development works with them and other housing providers throughout the county to get a handle on this disease and try to develop procedures when we work with clients in this situation. This is an on-going discussion with no easy answers. Community Development works with Habitat for Humanity to coordinate HOME funds through the State of Wisconsin for the purchase of lots for their new home builds. Staff also works with their Board to assist with the Family Selection Committee to approve applicants.

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

The Community Development Department assists with the newly created Homeless Coalition that was developed through United Way of Marathon County. All housing providers sit on this committee to discuss ways to address the increasing number of homeless families. Staff is working closely with Catholic Charities in their ability to assume the duties of a failing non-profit that works with homeless veterans. The Salvation Army and The Women's Community have identified that the increase numbers of homeless families with young children is staggering. Both shelters continue to be full and have a difficult time finding temporary shelter to those with children. The need of safe, affordable housing is needed as well as in-depth case management to bring these families out of homelessness and back into a home they can afford to stay in for the long term.

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

This jurisdiction does not receive ESG funding.

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

The Wausau Community Development Department consulted with the following agencies/organizations and interviewed individuals specifically to ascertain their views and perspectives of local community needs/issues:

Ann Werth	Community Development Director
Tammy Stratz	Community Development Manager
Travis Lepinski	Community Development Specialist
Megan Lawrence	Economic Development Manager
James Tipple	City of Wausau Mayor
Kathi Groeschel	Mayors Assistant & chair of N2N committee
Lieutenant Matthew Barnes	Wausau Police Department
Officer William Wilcox	Wausau Police Department
Tom Rau	Director, The Neighbor's Place
Joy Foye	Longfellow Neighborhood Association
Christine Freiberg	CDBG Citizens' Advisory Committee
Bruce Bohlken	CDBG Citizen's Advisory Committee, Chair
Brian Gumness	CDBG Citizen's Advisory Committee
Scott Campbell	CDBG Citizen's Advisory Committee
Lah Thao	CDBG Citizen's Advisory Committee
Bill Hebert	City of Wausau's Inspection & Zoning Dept.
Cliff Ambriz	City of Wausau's Inspection & Zoning Dept.
Melissa Engen	City of Wausau's Inspection & Zoning Dept.
Tara Alfonso	Wausau's Assistant City Attorney
Deanna Schuette	United Way & East Towne Neighborhood
Beth Ann Richlen	Wisconsin Judicare
Mai See Xiong	Wausau Community Development Authority
JoAnn Janikowski	United Way of Marathon County
Jackie Carattini	UW Extension Marathon County
Ann Saris	Director of YWCA
Linda Koepke	Big Brothers/Big Sisters
Ann Ellenbecker	Big Brothers/Big Sisters
Maria Coakley	Children's Hospital of WI Community Services
Kristen Brown	Wausau School District
Dale Grosskurth	Marathon County Health Department
Eileen Eckardt	Marathon County Health Department
Laura Scudiere	Bridge Community Health Care
Kalynn Pempek	Aspirus Hospital
Darrell Lentz	Aspirus Hospital
Ken Herren	Marshfield Clinic
Lisa Rasmussen	City of Wausau Alderperson

Shirley Hebert  
Richard Holster  
Nancy Schultz  
Mary Litzenberger  
Kelly Zagrzebski  
Toni Kellner  
Randy Buchkowski  
Betty Noel  
Mary Fisher  
Julie Birkenmeier  
Dave DeSantis  
Cheryl Zuinert  
Jim Warsaw  
Ed Wilson  
Wendy Savage  
Jeff Sargent  
Jane Graham Jennings  
Paula Wolfe

Catholic Charities  
Holster Management  
North Central Health Care  
Abby Bank  
Wisconsin Public Service  
North Central Health Care  
BMO Harris Bank  
Community Development Authority  
Community Development Authority  
Community Development Authority  
Wausau Fire Department  
North Central Health Care  
McDevco  
The Salvation Army  
The Red Cross  
North Central Community Action Program  
The Women's Community  
Century 21 Contempo Real Estate

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

To the best of our knowledge, there were no groups that were not consulted in the preparation of this Consolidated Plan. We had invited several agencies that did not attend for one reason or another. Those agencies were Boys & Girls Club, First Weber Real Estate, Realty Executives, Ministry Health Care, First Impressions Dental, Marathon County D.A’s office, Workforce Development, Wausau Hmong Mutual Association, plus other for-profit agencies and citizens at large.

**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?
The Life Report	United Way of Marathon Co.	The need for affordable housing, affordable child care, public health initiatives, need for family-sustainable jobs
Public Housing 5-Year Plan	Wausau Community Development Authority	The need for affordable, safe housing
5-Year Consolidated Plan	State of Wisconsin, Department of Administration	The need for affordable, safe housing
Transit Development Plan	Wausau Metro Ride	The need for affordable, reliable transportation
Annual Reports	Marathon County Health Department	The need for safe housing, a community free of communicable diseases, need for immunizations
Riverfront Development Plan	City of Wausau	The brownfield clean up and redevelopment of the underutilized riverfront

**Table 2 – Other local / regional / federal planning efforts**

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

The City of Wausau works with several public entities, not only in the preparation of this plan, but on a day-to-day basis. Staff works with the HUD's Milwaukee Field office with the development of new proposed programs to make sure they meet HUD regulations. Staff works with the State of Wisconsin, Department of Administration in the implantation of HOME and NSP funding – which assists the City in meeting its homebuyer, rehabilitation, acquisition of blight properties goals, to name a few. Staff works with Marathon County Health Department in identifying unsafe, lead homes. Together, we can eliminate lead based paint hazards which, in turn, will reduce the number of children with elevated lead blood levels. Staff works with McDevco, the economic development arm of the Chamber of Commerce, to promote small and large businesses developments, business expansions, and the promotion of female and minority owned businesses. Staff works with the Marathon County Entrepreneurial and Education Center with their Boot Camp to provide education to individuals who are interested in starting their own business.

## **PR-15 Citizen Participation**

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

In the preparation of this 5-year Consolidated Plan, Community Development staff hosted seven informational sessions/planned focus groups to identify and prioritize community needs. Community leaders for non-profits, for-profits, social services, governmental agencies, medical, education, etc. were requested to be in attendance. Staff contacted individuals/groups that were unable to attend the meetings to collect their input. The topics covered were Neighborhood Needs, Youth/Education needs, Diversity, Housing, Health Care, Economic Development, and Homelessness. All members of the Community Development Block Grant Citizen's Advisory Committee were asked to attend to gain insight in areas other than what they are familiar with. If additional names, of those that were not invited, were mentioned at these forums, staff contacted those persons directly for their input.

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. They host at least two public hearings a year to hear Community Development Block Grant and Public Hearing concerns. They are responsible for allocating the annual Block Grant funding towards eligible activities. Their recommendations are then forwarded 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 had developed 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.

This 5-year process was very beneficial to have members of our Citizen's Advisory Committee attend. Many commented on how they learned so much from the agencies that work in each specific field and find out their struggles and needs. The information we collected at these meetings were distributed to all committee members so they knew what the specific needs were discussed through these meetings. This will assist committee members with making those tough choices in what programs to fund.

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)
	Advertisement in Papers	All citizens				
	City's newsletter and web page	All citizens				
	Hard copy	Council members/ Department Heads/Citizens Advisory Committee/ All citizens				

**Table 3 – Citizen Participation Outreach**

\*\* The rest of this table will be completed after the 30-day comment period and tabulation of responses staff receives.

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

When reviewing the information provided by HUD, the following charts reflect that in 2000 the population for the City of Wausau was 38,426 and the number of households was 37,112 – that did not make sense to us. That would mean that the average household size was 1.03 persons. When we pulled the 2000 census information, the correct number of households was 16,668 – giving an average household size of 2.3 persons. That seemed more reasonable. Therefore, we changed the HUD provided chart to reflect the correct information. We then reviewed the HUD chart for 2011. In searching the Census web site, we could not find information specifically to 2011 but did find 2010 Census information. In 2010, the City of Wausau had a total population of 39,106 with the number of households at 18,154. The HUD chart originally stated a population of 39,136 and 16,600 housing units in 2011. This documents that the population information that was provided by HUD was pretty accurate when compared to the actual Census information; however, the number of housing units was not. Wausau did not lose over 1,500 housing units in one year. Therefore, we corrected the number of households in the chart. It is more accurate to state that the City of Wausau had *created* almost 1,500 additional housing units in 11 years. In the last several years, the City has been successful in receiving several WHEDA Low Income Tax Credit Projects to create old large buildings into beautiful mixed income households. In addition the private sector created several new apartment complexes on the northern edge of the City.

When analyzing the following information, we derived several things – over 49% of the City of Wausau’s population would qualify under HUD’s income limits. When we received the new census tract information from HUD a few months ago, we noted that more census tracts are now income eligible for assistance than with the 2000 census. The numbers reflect that 30% of the population is over 62 years of age. The charts also documents that the lower income residents tend to be renters and the renters tend to be the population that is living in substandard housing. The lower the income is, the higher the housing burden is, the higher the possibility that the housing is highly or even severely substandard. When meeting with stakeholders throughout the community, the need for AFFORDABLE and SAFE housing was discussed over and over. In addition, there is an increase in not only a need for the physical housing but the services that make occupants successful to maintain their housing.

Approximately 85% of Wausau’s housing stock was built prior to 1978. Even though we are working diligently to eradicate lead based paint hazards in these homes, there isn’t enough

funding to go around to each of these houses. Marathon County Health Department gets involved when there is a child with an elevated blood lead level of 5 ug/dL or greater. The State statutes regulate that orders are written at 10 ug/dL; however, our local health department is trying to be more proactive to address lead hazards before the child gets too exposed and sick.

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

### Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	38,426	39,136	2%
Households	16,668	18,154	9%
Median Income	\$36,831.00	\$41,168.00	12%

**Table 4 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,070	2,490	3,620	1,825	6,595
Small Family Households *	450	595	1,205	490	3,705
Large Family Households *	190	155	175	180	430
Household contains at least one person 62-74 years of age	265	335	525	350	1,105
Household contains at least one person age 75 or older	470	625	585	275	415
Households with one or more children 6 years old or younger *	405	155	610	290	710
* the highest income category for these family types is >80% HAMFI					

**Table 5 - Total Households Table**

Data Source: 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	20	50	25	115	10	0	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	45	30	0	115	0	0	10	15	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	10	75	30	235	10	0	25	55	90
Housing cost burden greater than 50% of income (and none of the above problems)	850	260	10	0	1,120	255	185	140	10	590
Housing cost burden greater than 30% of income (and none of the above problems)	255	830	400	0	1,485	145	280	510	200	1,135

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	15	0	0	0	15	65	0	0	0	65

**Table 6 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,025	340	165	55	1,585	275	185	170	80	710
Having none of four housing problems	490	1,295	1,675	590	4,050	200	670	1,605	1,100	3,575
Household has negative income, but none of the other housing problems	15	0	0	0	15	65	0	0	0	65

**Table 7 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	330	375	195	900	35	140	265	440
Large Related	160	60	10	230	20	70	20	110
Elderly	279	180	45	504	220	205	180	605

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	495	520	160	1,175	135	45	195	375
Total need by income	1,264	1,135	410	2,809	410	460	660	1,530

**Table 8 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	250	90	0	340	35	75	25	135
Large Related	160	0	0	160	10	0	0	10
Elderly	174	125	0	299	100	95	60	255
Other	430	50	10	490	120	15	55	190
Total need by income	1,014	265	10	1,289	265	185	140	590

**Table 9 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	130	10	105	0	245	10	0	35	65	110
Multiple, unrelated family households	30	45	0	30	105	0	0	0	4	4
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	160	55	105	30	350	10	0	35	69	114

**Table 10 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 11 – Crowding Information – 2/2

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

The Salvation Army provides data that indicates their single person household in need still tend to be single males; however single females and families are on the rise which is making their shelter find other type of shelter for these individuals/families or turn them away to other agencies. In order to be in their shelter the client cannot be using drugs or alcohol. If they are using, they will be asked to leave. This gives them the options of going to the Warming Shelter (during the winter months only), going to the Health Care Center for detox, finding a friend to sleep on their couch, or living on the streets.

The Women’s Community numbers are decreasing when it comes to single person households. In most cases it is now women (or men) with children looking to escape an abusive situation.

Other single person households in need of housing assistance tend to be elderly or disabled persons whose only source of income is Social Security or SSI. With only receiving that type of income, their rent typically is over 50% of their monthly income – not leaving much behind to pay for the high cost of utilities and food.

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

In 2013 the Wausau Police Department reported there were 272 domestic violence arrests, thirteen stalking and 28 adult sexual assaults. Through September, 2014 there have been 197 domestic violence arrests, 15 stalking and 12 adult sexual assaults. In conversations with the Women’s Community and the police department, it is difficult to know how many of these types of crimes also have housing related issues. Based on the number of reports and how many individuals/families seek housing assistance through the Women’s Community, the best guess would be about 1/3 of the reported cases contact the Women’s Community for help.

**What are the most common housing problems?**

Through our focus groups the common housing problems that were heard throughout all the sessions was the need for additional AFFORDABLE and SAFE housing. The Housing Needs

Summary Tables also reflects this by showing that there are over 2,620 households who have a housing cost burden of over 30% of their income and 1,710 households whose housing cost burden is over 50%. The City of Wausau has many rental properties; however for a low- or extremely-low income person/households cannot afford the rents. In addition, the Housing Problems 2 chart reflects that of the 5,650 rental units 1,585 have *severe* housing problems – which represent just over 28% of the rental market. This does not take into consideration other less severe but still unsafe conditions.

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

The populations that affected by this problem are the homeless who are trying to find long-term housing. Many are battling other issues – i.e., mental disorders, drug/alcohol abuse, physical challenges, etc. They need intense case management to overcome these challenges in order to secure a living wage job which will allow them to afford safe housing. Staff at Northcentral Community Action, The Salvation Army, The Women’s Community, and members of the United Way’s Homeless Coalition has determined that this population needs intense case management in order to place them into long-term housing. Also discussed was the increase of families with small children that are staying at both The Salvation Army and The Women’s Community. Both facilities have all their “family” units fully occupied year round and are struggling to find beds for them to stay in.

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

The extremely-low income clientele is constantly at imminent risk of becoming homeless. Through our focus groups, agencies discussed the increase in families that have mental illness and the inability of being properly diagnosed or being able to afford mental health services. Our medical community lacks psychiatrists that are able to assist low income household with the possibility of getting the necessary medications to combat their illness so they can work, take care of their families, and maintain housing for themselves and their families.

Our shelters, Salvation Army and The Women’s Community, are constantly full. They do not want to turn people away – leaving their only choice to house them in hotels for a period of time. Unfortunately, this is expensive and does not provide a family with the sense of belonging or security. Northcentral Community Action Program has six units that are considered rapid re-housing. In order to qualify for this program, the household has to be truly homeless – they are referred by the Salvation Army, the Women’s Community, or are clients of

Northcentral Community Action. In most cases, the clients have little or no income and staff works with them so they can increase their total household income so they can afford permanent housing. In several cases the clients are disabled and have not been able to tap into SSI benefits. The process can be long and daunting which puts the client at risk of not being approved for SSI before they are terminated from the program. In many cases, the clients have never held a job for a long period of time, so it takes job and interviewing skills that need to be learned so they can find a job that not only will pay the rent, but will be family sustaining. Drug and alcohol abuse is always a difficult issue to tackle. Clients need to want assistance in order to be successful. Sometimes clients cannot overcome these addictions which result in job loss, spending money on the wrong thing – leaving no funds for housing.

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

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates: Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The City of Wausau does not have an operational definition of “at-risk” population; however, when meeting with agencies that work with young families, the term “trauma households” came up over and over. Agencies are having difficulties keeping employees that work with families of young children. In many cases, the children are living in difficult situations and when they go to child care or school, they often have disruptive outbursts – sometimes violent ones. In many cases, one or more parents are using drugs/alcohol, have a mental illness, have one or more parents in jail or are “couch surfing” between friends and relatives. Agencies are discussing whether to revamp their programs to create “whole family” programs complete with counseling and parenting skills or to teach coping mechanisms to the children for when they go home each night.

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

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

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

### Introduction

As the numbers reflect, Wausau is still a predominantly white population. Based on the 2010 census, the largest minority is Asian which represents approximately 11% of our population. The Hispanic population is increasing and is currently at 2.9%. The African American population represents 1.4%. Based on these statistics it makes sense that the white population is in the greatest need of safe housing. Interesting enough only the white population has “none of the four housing problems”.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,735	330	69
White	1,535	330	19
Black / African American	0	0	0
Asian	125	0	0
American Indian, Alaska Native	35	0	55
Pacific Islander	0	0	0
Hispanic	10	0	0

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,555	1,230	0
White	1,315	1,120	0
Black / African American	40	0	0
Asian	190	85	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,210	2,510	0
White	1,030	2,275	0
Black / African American	0	0	0
Asian	135	165	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	10	60	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	210	1,600	0
White	180	1,575	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	0	0
Asian	30	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### Discussion

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

The 0% - 30% of Area Median Income are typically more renters than homeowners. If a single person makes minimum wage, it would calculate to be approximately \$1,200 a month (or less if on Social Security or SSI). Once his/her minimum deductions are taken out that would net him/her under \$1,000 a month. The fair market rents for a one-bedroom apartment for Marathon County is \$502 – that gives this typical single person household less than \$500 a month to keep up with his/her utilities, plus make any other monthly payments (student loans, car payments, credit card, phone bills) and put food on their table. This is almost impossible to do. Therefore, they are forced to rent less desirable units at a lower rent. As the income level goes up, the number of households that have housing problems decreases. Also, as the monthly cost burden decreases, the occupant has additional funds to be able to address issues with their house as they arise rather than ignore issues until it becomes bigger and bigger and more costly to repair.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

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

#### Introduction

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

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,210	845	69
White	1,060	800	19
Black / African American	0	0	0
Asian	90	35	0
American Indian, Alaska Native	35	0	55
Pacific Islander	0	0	0
Hispanic	10	0	0

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	2,355	0
White	355	2,075	0
Black / African American	0	40	0
Asian	60	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	330	3,390	0
White	165	3,140	0
Black / African American	0	0	0
Asian	135	165	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	10	60	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	100	1,715	0
White	65	1,685	0
Black / African American	0	0	0
Asian	30	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## Discussion

When the monthly house/rent payment is more than 50% of your monthly income, it is very difficult to make ends meet. In addition, the more people you have in your family, the higher the utility bills are going to be, which leaves less money to make the monthly housing payment. In some cases, a household has to decide which is more important – keeping a roof over their families head or having the utilities disconnected. Neither one is a good choice but families are finding themselves making these tough decisions. Wisconsin Public Service mentioned that each winter more and more families find themselves deciding not to pay their utility bills because they know they cannot be disconnected over the winter months. However, in doing so, their unpaid bills continue to build up to a point they will never be able to get caught up by the time spring comes and they find themselves about to be disconnected. If they cannot get caught back up in time by the following winter, they will not be reconnected – giving the family a huge housing issue to combat.

Interestingly enough, the charts reflect that under the 50% - 80% of Area Median Income, the Asian population is at 40% and the white population is at 50% for the category that has one or more of the four housing problems. Then again under the 80% - 100% of Area Median, the white population is at 65% and the Asian population is at 30% for housing problems. This would represent the overcrowding aspect when large Asian families purchase homes. Many times there are 8, 10 or more persons in their household but there are not many houses that are in their affordability range that has 4, 5 or more bedrooms. Therefore, there will be 3 – 4 children in each bedroom – which creates an overcrowding issue.

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

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

### Introduction:

The following chart indicates that the only ethnic group that has a higher disproportionately greater need is the American Indian/Alaska Native population with no/negative income. They represent 79% of the jurisdiction as a whole. Wausau is predominately white and it showed in all other brackets they have the highest percentage compared to other race/ethnic group. The Asian population represents between 4.5% and 7.8% of the three categories (7.8% falls under the 30 – 50% cost burden).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,920	2,890	1,640	69
White	11,030	2,600	1,495	19
Black / African American	25	40	0	0
Asian	645	225	75	0
American Indian, Alaska Native	25	0	35	55
Pacific Islander	0	0	0	0
Hispanic	115	10	10	0

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

This above chart represents the American Indian/Alaska Native population statistically has a higher number of households that have no/negative income. This category is very interesting since the 2010 Census documents that there are 304 American Indian/Alaska Natives in Wausau – which represents .8% of our population. Therefore 18% of their total population has no/negative income.

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

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

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

As indicated above, the only racial group that is disproportionately greater than any other group is the no/negative income category for the American Indian, Alaska Native population. They represent 79% of the total population with no/negative income – which computes to 18% of their total income.

In prior plans the Asian population represented a greater need in many categories. However, this population has really become a contributing factor to our community. Many households have received higher education diplomas and are working in higher paying jobs. Many have become small business owners. It is exciting to see their population become strong and vibrant citizens.

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

The chart above indicates that 69 households have no/negative income of which 55 (or 79.7%) are American Indian or Alaska Native. This shows a great disproportionate need for this group. Most American Indian populations do receive tribal benefits from their respective tribe. When calculating income for a client who receives tribal earnings, these funds are not counted per HUD guidelines when a client is being qualified for Housing Choice Voucher program or any other federal assisted program. Therefore, this number of no/negative income is deceiving.

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

There are no specific areas or neighborhoods in which the American Indian, Alaska Native or any other population tends to want to live in.

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

The Wausau Community Development Authority (CDA) manages the Public Housing arm of Community Development Department. Their office is located at 550 E. Thomas Street, Wausau. They own and operate 195 public housing units – of which 46 are Scattered Site Units and 149 units located at Riverview Terrace, a high rise apartment building available to elderly and disabled persons. The Community Development Board recently dropped the minimum age requirement to 55 years (near elderly). Riverview Towers has five fully handicapped accessible units with 4 additional semi-accessible units per floor. This past year the CDA finalized their WHEDA tax credit project of totally renovating all 149 units. The units are beautiful and are more energy efficient. The building also has a computer room and a gym for the residents to use. A lunch meal is available to those who wish to participate. This meal program is available to anyone in the community who would like to partake in a warm meal for a small fee. All they need to do is sign up for it. All the residents are thrilled with the improvements – and more importantly are glad the project is over with! Currently there is a waiting list of 21 people.

Riverview Terrace is a 35-unit assisted living building. All units are single bedrooms with provided services. Each client signs up for the type of service they need – assistance with meal preparation, grocery shopping, cleaning their apartment, laundry and/or bathing. A noon meals is also provided for the tenants as well as a nurse that can assist with medication reminders, and to check on them on a daily basis. Riverview Towers is the only assisted living facility in which the rents are based on the tenants' income – making it affordable. Currently there are 4 people on the waiting list.

The CDA opened up the Housing Choice Voucher program waiting list for the first time in many years. They had completely exhausted the old waiting list so they could start new. It was open for one week - from July 14, 2014 – July 18, 2014. During this one week period, 276 applications were received of which 59 were ineligible – creating a total of 217 that were placed on the list. This shows the high need for rental assistance in the area. The hurdle staff finds is that a client makes an application and by the time their name comes to the top of the waiting list, the client has moved and cannot be reached. Another big challenge is for the additional assistance each tenant needs from the Housing Choice Vouchers in regards to the rent. The tenants' incomes have decreased over the past few years and the rents have increased, giving a higher burden on the program. The number of baseline vouchers for Wausau has stayed the same (at 435); however, based on the need for each client, the number of clients the CDA is able to assist each year has been reduced (244 are currently being utilized).

The Wausau Community Development Authority does NOT maintain the Veterans Affairs Supportive Housing (VASH) vouchers. This program is operated directly out of the VA's office located in Wausau but has a program radius of 50 miles around Wausau. They manage 20 vouchers of which only 7 residents are located in the City of Wausau; therefore, we do not have income/tenant information as a part of our data base.

## Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	195	280	35	245	7	0	0

**Table 21 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	13,488	12,564	16,226	12,084	0	0	
Average length of stay	0	0	3	6	2	6	0	0	
Average Household size	0	0	1	2	1	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	85	48	35	13	0	0	
# of Disabled Families	0	0	55	139	35	104	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	81	139	30	109	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	153	237	35	202	7	0	0
Black/African American	0	0	2	10	0	10	0	0	0
Asian	0	0	22	32	0	32	0	0	0
American Indian/Alaska Native	0	0	2	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	4	0	0	0	0	0
Not Hispanic	0	0	179	276	35	241	7	0	0

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

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most immediate need for those on the Public Housing and Housing Choice voucher waiting list is affordable/safe housing. Just by completing an application documents that the household needs affordable housing. Many applicants are staying in units that are less than desirable just because they cannot afford anything else. The ability to save up for both the security deposit and the first month's rent is difficult – making the applicant stuck in their existing unsafe environment.

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

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

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

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The City of Wausau has several agencies that work with the Homeless population directly. They are The Salvation Army, The Women’s Community, and the Warming Shelter operated through Catholic Charities. Both The Salvation Army and The Women’s Community has policies that state a resident can stay up to 90 days. This is to assist clients with case management to determine why they need housing, what barriers need to be removed, and to develop and move forward on their plan to find long-term housing.

The Salvation Army reported to us that during the first half on 2014, they provided 4,292 nights of shelter for 173 households. All of these households fall under the extremely-low income category. Fifteen of the households are two parents with children, eleven are single females with children and 49 were considered handicapped. A majority still are white (117) but they also assisted 31 African American, 9 Asian, 3 American Indian, 3 Pacific Islander and 11 that fell under the “other” category. Of these, six were veterans and a few were considered chronic homeless. With the required case management of each client, the number of days the clients stay at the shelter is very seldom the maximum of 90 days. But, they have seen less and less of the clients return that 2<sup>nd</sup> or 3<sup>rd</sup> time - which is a success in itself! However, when they do come back that second or third time it is typically because of alcohol or drug abuse issues. Once an individual with these issues is earning money, it is very easy to slip back into bad habits. The Salvation Army tries to work with these clients and often moves them to another agency outside of the City so the client can get away from those triggers – typically the friends they associate with.

The Women’s Community reported that for the first half of 2014, they provided 3,769 nights of shelter for 106 households. The breakdown for these households is as follows: 61 households were white, 4 – African American, 16 – Asian, 1 – American Indian, and 25 fell under the “other” category. Of them, 28 were single females, 77 were single females with children, 2 were handicapped and two were elderly female. The term “chronic homelessness” really doesn’t fit their clientele. Unfortunately, after a client leaves the facility, the victim may go back to their abuser. The Women’s Community staff can only hope that they made that client feel comfortable enough that when the time comes that they want to get out of the abusive situation again they will come back to The Women’s Community. It is not uncommon that a victim will come back two or three times before they are become successful in leaving the abuse situation and become self-sufficient.

The Warming Shelter, which is operated by Catholic Charities of La Crosse, has clients that won't qualify for assistance through any other shelter – typically because they have drug or alcohol in their system when they arrive. This past season (fall of 2013 – spring of 2014) assistance was provided for a total of 2,464 nights of shelter for 138 individuals. Of the 138, 35 were women and 103 were men – of which 17 were veterans. To break it down more, 10 indicated they received Social Security, eight received SSI benefits, 20 indicated they had income from a job, and 67 received Food Share benefits. However, the amount that they made on a monthly basis was not enough to afford housing. Staff tries to work with each individual to see how they can increase their monthly income, obtain better services, or determine their situational needs so they can afford permanent housing. They have had several success stories and try to maintain communication with these clients to make sure they continue to succeed.

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

There is no way to obtain statistics for the “number of persons becoming homelessness each year”. One could keep track of the foreclosures that are occurring; however, that does not mean that the family becomes homeless. They could potentially find affordable rental units that meet their needs. Through our focus groups, agencies talked about families that consistently “couch surf” from relative to relative or friends to friends and there is no way to count those individuals/families.

The “number of days that a person experiences homelessness” is another difficult category to track. It is easier when it comes to those individuals/families that enter Emergency Shelters since they keep track of all those statistics. As mentioned earlier, the shelters are working with their clients with more in-depth case management to break the cycle of “chronic homelessness”. Both the Salvation Army and the Warming Shelter concur that the individuals that would fall under the chronic category typically have either drug or alcohol issues. They might be successful in finding a living-wage job but without having assistance in breaking that addictive habit, they many times find themselves without the funds to pay for housing and will be out on the streets again.

As mentioned previously, the number of homeless families with children has been on the rise. This is more due to loss of income, running from an abusive situation, divorce or other life-altering catastrophes. The Women's Community has seen a rise of a domestic violence victims coming to the shelter bringing their children with. This may be because of their new family-friendly facility which better accommodates families than their previous location or this may be because a victim is no longer willing to leave without bringing their children with.

The Homeless veteran population in Wausau is interesting. The local Veteran's Affairs office has indicated that they only deal with a handful of homeless veterans in the area; however, the Warming Center staff indicated that they had 17 veterans use their facility this past winter and the Salvation Army indicated that they had 6 veterans stay at their shelter and enroll in their programs.

There are no programs in the City of Wausau that are able to house unaccompanied youth. If a minor comes to The Women's Community, the Salvation Army or the Warming Center, they are required to turn them over to Social Services to get them into foster care. The Wausau School District has estimated that there are 240 children who were or experienced homelessness during the 2013-2014 school year. This number is disturbing and unacceptable for our community.

**Nature and Extent of Homelessness: (Optional)** these numbers are based off of the numbers of the first half of 2014 and the point in time count:

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White:	216	138 (130 in warming center)
African American	38	8 (6 in warming center)
Asian	27	2 (2 in warming center)
American Indian	4	0
Other	42	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	15	unknown
Other	312	

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

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

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

Based on the numbers from the Salvation Army and The Women’s Community, the number of homeless families with children is on the rise. In the first half of 2014, there were 77 households with children that spent time at The Women’s Community and 11 households with children who stayed at The Salvation Army (or through the Salvation Army). The Warming Center can only take in individual adults so their numbers are not relevant to this question. Of the number of people these three agencies have seen, 17 veterans utilized The Warming Shelters facility and 6 veterans utilized the Salvation Army’s services. Randlin Homes is a non-profit that was organized to assist veterans with their housing needs as well as other needs they may have – alcohol and/or drug addiction, ability to obtain and keep a job, managing money, etc. Since the time they have been organized, Randlin Homes has changed their guidelines and now accepts all clients and addresses these same issues. They are considered more of a transitional type of housing and often receive referrals from The Salvation Army. The disturbing numbers we received was from the Wausau School District that indicated they estimated 240 children who were or had experienced homelessness during this past school year. Many of the children were “couch surfing” from friends or families until their family was able to find more permanent housing.

As the numbers in the chart above reflect, the majority of households that are in the need of housing assistance are still White. The African American population is growing in Wausau - as it is in our homeless community. The Asian community still takes care of their family and, in most cases, will have families stay with each other in times of need. However, the Asian women are finally coming forward and coming to The Women's Community in domestic violence situations. Of the numbers reflected above, a majority of the Asian homeless number is from The Women's Community. The Hispanic population also tends to help each other out instead of having to ask for assistance. Of the reported 327 homeless households only 15 are of the Hispanic descent.

It is hard to report the "Unsheltered" population. During the last Point in Time Count, ten homeless individuals were reported. Since this Point in Time Count was during the summer months, the number seems high for the Wausau area. The Wausau community still likes to view itself as a community that does not have a homeless problem. However, with the development of the Homeless Coalition through the United Way of Marathon County, many housing providers have come together to get a better handle on the homeless population and better educate the community as to this growing problem. Key players are working together to address the unmet needs.

The needs of the sheltered homeless are starting to be met with more and more in-depth case management. The Salvation Army recently changed its programming and now requires each client to work with a case manager to develop skills necessary to overcome homelessness. This has increased the number of nights stay for the average client; however, they don't see the client come back a second or third or more time because they became homeless again. This program has become so successful they have started a waiting list for those that are "couch surfing" or living with family until they are able to take advantage of this service.

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

### **Introduction:**

#### **Describe the characteristics of special needs populations in your community:**

Through our focus groups we found that there is an increase of mental illness in our community – both diagnosed and undiagnosed. The difficulty is in identifying the disease and finding the clients assistance with case management and, in some cases, medication management. There is a need for more licensed phycologists that are able to prescribe medicine. The only affordable solution for low-income patients is Bridge Community Health Care Center and they are overbooked already.

There is a higher demand of affordable assisted living units. With the aging population, assisted living complexes seem to be on the rise for new construction. However, these new facilities come with a hefty price tag. The Community Development Authority offers an assisted living facility with the rents based on their adjusted gross incomes. There are no other facilities like it around the greater Wausau area.

Northcentral Health Care works with the severely handicapped clientele. Their need for affordable and accessible housing is great. The City of Wausau works with their clientele through two buildings Northcentral Health Care rents from us specifically for their clients as well as renting several of the units from the Community Development Authority. In all these cases, staff from NCHC is on location 24/7 to assist with their everyday needs. Staff has requested more accessible units from Community Development.

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

Staff from Northcentral Health Care works with their clients to determine their individual needs – whether it is housing with 24/7 supportive services or it is a lesser degree. They manage several different types of homes for all their clients. Some facilities are for severely handicapped individuals that need assistance with everything from getting dressed in the morning, eating and bathing. Some facilities are able to give their clients a little more space to learn how to live a little more independent, but staff is available 24/7 to assist with meal making, grocery shopping, laundry, cleaning, etc. Staff must be able to work with each client to develop individual plans. In some cases, clients do so well they are able to move out of supportive housing and into more of an independent type facility.

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

The City of Wausau does not receive HOPWA (Housing Opportunities for Persons With Aids) funds and tracking this population is not available. When working with the Marathon County Health Department they disclosed that they do receive notification as to when there is a new case reported, but they have no tracking system as to what happens later. They did report that in 2013 there were 4 new cases in the County of HIV. However, their housing needs are no different than any other population. HIV cases have a wide range of incomes, from poverty on up. Access to healthcare is a widespread concern for those with HIV as well as others with chronic diseases. Those that are income eligible or cannot obtain Health Insurance are able to access Bridge Clinic for assistance and are trying to get coverage on the health care exchange.

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

### **Describe the jurisdiction's need for Public Facilities:**

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

### **How were these needs determined?**

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

### **Describe the jurisdiction's need for Public Improvements:**

Community Development works closely with the City of Wausau's Engineering Department. They determine which streets are distressed, which areas need sewer and water lateral replacements, and where sidewalk installation is needed. The need for low-level street lighting is also a popular request in low income neighborhoods to assist with lightening a neighborhood up and for crime reduction.

### **How were these needs determined?**

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

### **Describe the jurisdiction's need for Public Services:**

The need for Public Services in the City of Wausau is very high. Every year many non-profits attend our public hearings requesting Community Development Block Grant Funds. Unfortunately with the dwindling federal funding and the ability to only fund up to 15%, that doesn't leave a lot to go around. The City of Wausau has great organizations that work with extremely and very-low income households in finding assistance with basic needs.

The Neighbor's Place offers a Donation Program which allows extremely-low clients to find basic needs items for their families – ie, beds, tables, refrigerators, stoves, etc. They are able to obtain these items at no cost to the family. In addition, The Neighbor's Place is the collection and distribution hub for all the local Food Pantries.

The Women's Community operates a shelter for domestic abuse women/men and their families. They recently were able to build a new much larger facility. As the saying goes "Build it and they will come" has proven itself with this project – they are constantly full. They are seeing more families looking for services, not just individual. As the director of the Women's Community says, "Everyone likes to fund a building but it is difficult to get continued funding for the services to operate such a facility". Therefore, they struggle to meet the ever growing need of the community.

The Salvation Army, our homeless shelter, is also bursting at the seams. They have indicated that they also are seeing a larger influx of homeless families looking for shelter. The current facility only has one family room, so they are consistently finding other sources to find emergency housing for these families. Staff at the Salvation Army has indicated that they find more and more homeless clients are in need of in-depth case management in order to get these families out of their continuing cycle of becoming homeless.

St. Vincent de Paul just opened a thrift store in a low income area. They are very successful in not only selling second hand merchandise, but are able to become a training ground for people that are lacking employment skills. They also provide outreach to families in need. Again, they mention the need for the in depth case management to determine all the dynamics of the family and to try to help them become self-sufficient again.

Catholic Charities offers many programs to assist the very-low income population. They run the Warming Shelter that offers a free place to stay overnight to keep warm in the winter months. This shelter also provides two warm meals, the ability to shower and wash their clothes. Staff is working with their clients (those that are willing to accept guidance) to identify the challenges the client is facing that is keeping them from having permanent housing. In many cases, they are able to connect the client with services to overcome these hurdles. Catholic Charities also offers financial counseling, foreclosure prevention counseling, and emergency assistance, just

to name a few. In all cases, clients receive in depth counseling before there is any financial assistance.

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

### **How were these needs determined?**

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

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City of Wausau consists of approximately 18,300 residential properties. Of this amount, just over 6,800 are rental properties. Of this amount, just over 70% of the residential housing units were built prior to 1980. This represents a large older housing stock.

The 2008 Market Crash affected everyone in the City of Wausau. Many started seeing the effects of their adjustable interest rate mortgage and were being priced out of their homes. The foreclosure rates skyrocketed which left many vacant homes. Homeowners were so frustrated with their lenders that they destroyed the home as they were being kicked out of their house. The banks found themselves holding more properties than they ever did before. Something needed to be done – so the banking rules started to change – and change drastically. The new rules – some were very necessary and some were “over the top” – now made it difficult for even a very good candidate to obtain mortgage loan approvals. The pendulum had swung too far.

The result of the market crash affected the values of everyone’s homes. If you were one of the lucky ones that hadn’t suffered a decrease of income, hadn’t fallen subject to some unscrupulous mortgage lenders, or didn’t need to sell your home or refinance for any reason, you would be ok. However, if any of the above happened, you had a difficult road ahead. The property values on *all* properties declined, making it difficult for good homeowners to refinance to get out of those adjustable rate or balloon mortgages. If you needed to sell, there was no way you would get the selling price that you needed to you didn’t lose money.

Believe it or not, some good came from the crash. Mortgage lenders began to understand the importance of homebuyer education and started requiring it more. Lenders started requiring the buyers to have downpayment – requiring them to put “some skin in the game”. This would make it less easy for a homeowner to just walk away from the mortgage when times get tough. It also made home prices a lot lower, so new homeowners didn’t need such large mortgages when buying a home. With the real estate marketing becoming such a “buyer’s market”, sellers could no longer sell deteriorated properties. Buyers were requiring the properties to be in better shape than in previous years.

Rather than selling, homeowner’s started to refurbish their existing homes. This helped contractors stay in business since new construction was at a standstill. Rehabilitation costs are still high so not every homeowner is able to do all the repairs that they need. The City’s

Homeowner Rehabilitation Loan Program saw some very interesting things and homeowner's were not able to qualify for assistance. Not because of their income, but because they didn't have enough equity in their home to allow a second mortgage, or the cost of all the necessary repairs were too great that it exceeded the maximum loan amount significantly, or the homeowner who was on the waiting list for two years, no longer wanted the burden of an additional mortgage. The City has also seen homeowners who received Block Grant assistance 15+ years ago want to turn the property over to the City in Lieu of Foreclosure because they cannot maintain the property anymore.

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

After six years, we are starting to see home prices start to rise again – just by a few percentage points, but they are rising. The City of Wausau's Downpayment Program and Housing Counseling Program are more active than ever. We are seeing fewer foreclosures come through and we are optimistic that this trend will continue and our housing market will flourish again.

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

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,230	61%
1-unit, attached structure	542	3%
2-4 units	3,258	18%
5-19 units	1,904	10%
20 or more units	1,213	7%
Mobile Home, boat, RV, van, etc.	215	1%
<b>Total</b>	<b>18,362</b>	<b>100%</b>

Table 25 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	74	1%
1 bedroom	125	1%	1,990	29%
2 bedrooms	2,021	21%	3,180	47%
3 or more bedrooms	7,651	78%	1,559	23%
<b>Total</b>	<b>9,797</b>	<b>100%</b>	<b>6,803</b>	<b>100%</b>

Table 26 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

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

\* The Downpayment Assistance Program utilizes HOME funds to assist with the downpayment and/or closing costs of an income qualifying household to purchase a home located within the City of Wausau limits. We do not target specific types of households – just single family homes that can be purchased. We typically assist approximately 15 households a year.

\* The Homeowner Rehabilitation Loan Program is funded through Block Grant funds. Again, we do not target any type of homeowner – they just need to income-qualify and own a home within the City of Wausau’s corporate limits. This program is offered on a first-

come, first-serve basis and consists of a waiting list that is approximately 1 ½ years long. We typically assist 10 – 12 households a year.

\* The Neighborhood Stabilization Program purchases foreclosed, vacant homes located within approved census tracts of the City of Wausau using the NSP program income funds. These homes have been either single family homes or duplexes in which we either rehabilitate back into single family homes or demolish and rebuild a single family home which is then made available to an income qualifying household. We have successfully closed on 7 single family homes within the past few years with the goal of closing on 1 – 2 new projects every year until the program income has been exhausted.

\* The Officer in the Neighborhood Program assists with the Downpayment and/or closing costs for a police officer to purchase a home within a targeted area in the City of Wausau. The Judd S. Alexander Foundation has been funding this program for several years. We anticipate closing on one loan a year.

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

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

The City of Wausau has enacted a Rental Licensing Program. Through this program inspectors will get to inspect each rental unit so a license can be given. The Inspection Department will plan to have all rental units inspected within a three year period. Through this inspection process, we believe there will be several units that will not pass inspection and may be so deteriorated that the landlord cannot/will not afford the funding needed to bring it back to code. We anticipate approximately a 10% loss in rental units due to the inspection process. Because of the inspections and repair requirements that will be enacted, landlords will increase their rents. We anticipate this will create the loss of another 10 – 15% of lower rents units.

The foreclosure situation in Marathon County has started to slow down but is still hitting families. Some families leave the property in such disarray when they leave, that the bank will not be able to salvage the property. In the past several years, we have seen owners walk away from their properties so that either the bank or Marathon County will foreclose on the property or take the property back on Tax Deed. These properties remain blighted until the bank/County is able to find a buyer that is able to make the necessary repairs. In many cases, these properties sit vacant and blighted for several years.

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

No, there are not enough affordable houses that meet the needs of low income households. Even though the City has had several developers be successful in receiving WHEDA Low Income Tax Credits to assist with the renovations of blighted buildings and turning them into affordable housing units, there is still a huge need for affordable/safe housing.

**Describe the need for specific types of housing:**

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

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

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

### Introduction

The median purchase price for a home in the Wausau area has increased approximately 35% within the last eleven years. The median rent for a tenant has increased approximately 26% in the last eleven years. The median income; however, has increased just under 13.5% in the past eleven years. This documents how the cost of housing has increased at a far higher pace than what the average household makes. This, in turn, documents the need for affordable housing.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	84,700	114,700	35%
Median Contract Rent	419	528	26%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,062	45.0%
\$500-999	3,679	54.1%
\$1,000-1,499	46	0.7%
\$1,500-1,999	0	0.0%
\$2,000 or more	16	0.2%
<b>Total</b>	<b>6,803</b>	<b>100.0%</b>

Table 28 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	505	No Data
50% HAMFI	2,500	1,025
80% HAMFI	5,250	3,265
100% HAMFI	No Data	4,500
<b>Total</b>	<b>8,255</b>	<b>8,790</b>

Table 29 – Housing Affordability

Data Source: 2007-2011 CHAS

**Monthly Rent** (these figures are based on the 2014 Fair Market Rents and HOME rents given to the City of Wausau by HUD)

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	477	495	646	912	989
High HOME Rent	477	502	646	912	989
Low HOME Rent	477	502	646	900	989

**Table 30 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

The charts document that there are only 505 units (of a total of 8,255) available to those renters that make less than 30% of the County Median Income. There is no data available for homeowners that are under the 30% because typically a homeowner would not be able to afford a mortgage when their income is extremely-low. The number of people on the waiting list for Public Housing and Housing Choice Vouchers also documents that the need for affordable housing is quite large. As a household income increases, the availability of affordable housing increases. The chart documents that those households at 80% have the best choice of rental units. In order to obtain homeownership and qualify for a mortgage, a typical family must have an income of at least 50% of County Median Income in which to qualify for a lower end home. Again, their availability increases significantly once their income increases to 80 – 100% of Median Income.

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

With the initiation of the Rental Licensing Ordinance, staff does anticipate that there will be less affordable housing units available to lower income tenants. When landlords are faced with making improvements to their units in order to obtain a license, staff is aware that the landlord will pass that cost on to the tenants. This will increase the need for Public Housing/ Housing Choice Vouchers and/or Low-Income Tax Credit projects to create additional affordable housing units.

The decrease of home values and the increase of foreclosed properties have increased the ability for current renters to become homeowners. The real estate professionals have indicated that the sales prices have increased just a little bit this last year – which is good news for property values. However, there are still many foreclosed properties on the market in which banks are selling at reduced prices. Also, buyers are more educated as to what type of property is acceptable and what repairs sellers may need to make in order to sell their property. Lending practices are also making it more difficult for sellers to sell their properties as is because it will not pass the inspection/appraisal portion of the loan approval.

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

The Fair Market Rents are pretty much the same as the HOME High/Low Rents. The rents that local landlords/property owners charge in the City of Wausau are typically lower than what

HUD states the maximum rents can be. A typical one bedroom apartment has a range of rents from \$350 - \$450, a two-bedroom ranges from \$450 - \$575, a three-bedroom would range from \$550 - \$700. Obviously these rents are based on what type of property it is – a duplex/triplex versus a single family home. If it is a single family home, the rents would be right in line with the maximum rents HUD allows these projects to rent.

“Affordable rents” is a relative term. Even though the going rent rates in Wausau are lower than what the HUD rents state a landlord could charge, this does not necessarily make it affordable. A one-bedroom apartment charging \$502 does not leave a single person on a fixed income a lot of money left over to pay for utilities, food and any other monthly expenses they might have. City staff will still promote the ability to create/retain affordable and safe rental units. With the institution of the rental licensing ordinance, all available units need to be deemed safe. Unfortunately, this might equate to lesser affordable units. Only the larger developments, that have mixed rent rates, will have the ability to cash flow when they have a few lower rent charging units. The higher rental units can make up the difference from the lower charging units.

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

### Introduction

The City of Wausau comprises of 70% of their housing units that were built prior to 1980. Therefore, there are maintenance issues and possible lead based paint hazards with these homes. The cost of maintaining a home is more expensive than ever – just replacing a roof can be as expensive as \$10,000. Community Development has seen an increase of asking for rehabilitation assistance due to insurance companies threatening to cancel their insurance due to roof deterioration, required electrical upgrades, siding deterioration, etc. The City's Inspection Department (by the direction of the City's Common Council) has been harder on property owners (rentals and homeowners) that have had the exterior of their properties deteriorate over the years. They must now bring their properties in compliance quickly or will be faced to going to court over violations and facing possible fines.

Since 2000, there were 1,654 new units built – of which 56% of those units were rental. The City of Wausau's new construction rates are down for several reasons: 1) the economy has changed that it is not easy to afford a new construction home, 2) the banking laws have changed so it is not as easy to get a new construction loan, 3) the values of properties do not justify the expense of building a new home versus what the property will appraise out at.

### Definitions

#### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,174	22%	2,824	42%
With two selected Conditions	24	0%	307	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,599	78%	3,672	54%
<b>Total</b>	<b>9,797</b>	<b>100%</b>	<b>6,803</b>	<b>101%</b>

Table 31 - Condition of Units

Data Source: 2007-2011 ACS

#### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	713	7%	941	14%
1980-1999	1,300	13%	903	13%
1950-1979	4,057	41%	2,360	35%
Before 1950	3,727	38%	2,599	38%
<b>Total</b>	<b>9,797</b>	<b>99%</b>	<b>6,803</b>	<b>100%</b>

Table 32 – Year Unit Built

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,784	79%	4,959	73%
Housing Units build before 1980 with children present	320	3%	300	4%

**Table 33 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	*	*	19*
Abandoned Vacant Units	*	*	*
REO Properties	*	*	7*
Abandoned REO Properties	*	*	*

**Table 34 - Vacant Units**

\*These numbers are basically impossible to report. Just because a building is vacant, does not mean it is abandoned – the homeowner might be on an extended leave trip, the landlord might have difficulties renting the unit out, the property owner might have passed away and the estate is dealing with the legal system before being able to dispose of the property, etc. Of those units, it is never known if it is truly abandoned or not.

When discussing the foreclosure properties with local realtors, they all have different opinions. The multiple listing sheets may not accurately indicate whether a property is for sale by a bank or not. Currently, there are seven banked-owned properties that are listed with the MLS. That number seems low, but again, it is only as good as how the listing was entered and if it was disclosed as a bank-owned property - many do not disclose that information.

The City of Wausau’s Inspection Department currently has orders for “non-compliant exterior housing violations” on 19 bank owned properties. Most of the local lending institutions who own these properties will work with the Inspection’s Department to correct the violations; however, the big lenders, who are located states away, are a lot more difficult to work with.

Marathon County’s policy is that a property has to be tax delinquent for five years before they will go after it by Tax Deed. Again, just because the taxes are not paid, does not mean that the property is vacant and/or abandoned. Even once the County takes over ownership of a property, there are times in which the previous owner must be evicted.

The condition of the properties and the ability to rehabilitate versus those not suitable for rehabilitation cannot be known without being able to physically go into each property – which is not feasible – or legal unless staff is invited into the property. Many lenders are quick to list their foreclosed properties. Some of the larger lenders take quite a bit longer to go through their legal department and all their paperwork.

### **Need for Owner and Rental Rehabilitation**

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

Currently there is a waiting list for the Homeowner Rehabilitation Loan Program. That waiting list is approximately 1 ½ years. The wait period is just an approximation as the wait time has been as long as 2 ½ years to as short as six months. Staff has seen an increase in the amount of funding that is needed for each property due to Lead Based Paint regulations and the increase cost of the rehabilitation work that is needed to bring a property up to code. The average loan amount is around \$20,000. With the decrease of Community Development Block Grant funding, the number of households that are able to be assisted decreases.

The City of Wausau recently passed a Rental Licensing ordinance for rental properties. In order to receive a license to rent their units, a landlord must have their property inspected of which it must pass. Landlords are reaching out to Community Development for loan assistance. Since the City of Wausau is not receiving any new HOME funds for rental rehabilitation, the program exists on program income. This program has just started a waiting list – the first time ever with these funds.

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

The City of Wausau has just over 70% of its housing units that were built prior to 1980. Therefore, there is a good possibility that most of low and moderate income families live in homes with potential lead hazards. Just because a home was built prior to 1978 does not mean

it is a lead hazard – as long as it is maintained properly. With all their loan programs, the City of Wausau Community Development either has a lead hazard risk assessment performed on a property so they know where there are lead hazards and where there are not, or it is assumed that all painted surfaces are lead and contractors will work accordingly. In all situations, if the property was built prior to 1978 all contractors that are hired must be, at a minimum, a State of Wisconsin Certified Lead Safe Renovator and all projects must pass a clearance test before the contractor receives final payment.

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

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

### Introduction

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

The Wausau CDA has 46 scattered sites of public housing units which consist of 1, 2, 3 and 4 bedroom units. The CDA owns and operates Riverview Towers, LLC and Riverview Terrace. Riverview Towers is a high rise building which is available to near-elder, elderly and disabled individuals. Riverview Terrace is a supportive living facility which consists of 35 one bedroom units.

The Wausau CDA operates the Housing Choice Voucher program. This past year they exhausted their previous waiting list and opened up a new one taking applications for a one-week period. During that time, they received 276 applications - 59 were ineligible, placing 217 new applicants on the waiting list. This past year, the Community Development Authority Board enacted a lottery system for taking applicants off of the waiting list. Since the close of the waiting list (7/18/14) 30 applicants were sent letters requesting them to make a formal application. However, only 4 to date have followed through and have been leased up.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	244	35	209	7	0	0
# of accessible units	0	0	40	35	35	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

The Wausau Community Development Authority operates 46 scattered site, 149 public housing units at Riverview Towers LLC and 35 units at Riverview Terrace. Based on the waiting lists for each program, the need for these units are very much in demand. Currently, there are 175 households on the waiting lists for the scattered site units – these range from 1, 2, 3 and 4 bedroom units. There are 56 on the waiting list for the 1-bedroom units, 54 for the 2-bedroom

units, 11 for the 3-bedroom units and 54 for the 4-bedroom units. Since the majority of the CDA’s scattered sites consist of 3 and 4 bedroom units, it shows that the need for the larger bedroom units is the greatest. Riverview Towers has 21 on their waiting list with only 4 of the Riverview Terrace waiting list. Both Riverview Towers and Riverview Terrace have one-bedroom units. Obviously all these waiting lists are a moving target and will fluctuate daily.

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

All of the public housing units are participating in an approved Public Housing Agency Plan. Riverview Towers just completed a total renovation project utilizing WHEDA Low Income Tax Credits. The project took one year to complete. The renovations consisted of remodeling and updating the kitchens, updating the plumbing, electrical, HVAC, insulation, and flooring. The project also consisted of the construction of a new computer room and exercise room. The tenants were good sports about being relocated as each floor was being remodeled but all of them were excited to get back into their newly renovated units.

The Scattered Sites units consist of 18 single family homes, 11 duplexes and one 6-unit complex. Each year, through the Capital Fund Program, the CDA identifies the needs of these units in order to keep them in compliance and to be a comfortable place for their tenants to live. They are current with their Plan and are deemed a “High Performer” status under HUDs Public Housing Assessment Sub-System.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Riverview Towers	82% (last reporting year 2012)
Scattered Sites	91% (reporting year 2014)

**Table 36 - Public Housing Condition**

Prior to 2013, the City of Wausau’s public housing scattered sites and Riverview Towers units were considered under the same REAC score. This past year Riverview Towers just completed a major rehabilitation project with the assistance of WHEDA Low Income Tax Credit and was not inspected. In 2014 the developments were split. The Scattered Sites are considered one project and was inspected this year. Riverview Towers has not had an inspection this year so we cannot report what we do not have yet.

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

Wausau Community Development Authority has developed their 5-Year Annual Plan. That plan consists of the planned renovations/upgrades to their public housing units for the next five years. Those restoration/revitalization plans consist of window replacements, brick and siding repairs, gutter installation, landscaping improvements, concrete and driveway repairs, kitchen and bath upgrades, deck and closet repairs, appliance replacement, and fence repairs.

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

Wausau Community Development Authority's strategy for improving the living environment for their clients is as follows:

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

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

### Introduction

The Salvation Army and The Women’s Community are the two organizations that have emergency shelter for their clients. This “emergency” shelter also is considered temporary housing and their clients can stay up to 90 days to get back on their feet, find a job, secure supportive services, etc. that will enable them to transition into permanent housing. In some cases, if the 90 days is not enough, they are able to work with Northcentral Community Action for their Transitional or Rapid Re-Housing programs. Randlin Homes is another non-profit which can assist with transitional or long-term housing for clients that need a little extra time to be able to afford long term housing. The numbers reflect the ability to house either families or individuals since the Women’s Community has rooms – not just beds. The Salvation Army has one “family” room but can also be used for a single person if needed. The City of Wausau does not have a shelter designated specifically for veterans who can utilize either facility just like any other client can. The City of Wausau does not have emergency shelter for minors. They would get assistance with Children’s Services and placed into foster care.

The below numbers do not take into effect The Warming Center as they are not considered an Emergency Shelter.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	29	0	6 units	0	0
Households with Only Adults	35	0	22 units	0	0
Chronically Homeless Households	Up to 64	0	22 units	0	0
Veterans	Up to 64	0	22 units	0	0
Unaccompanied Youth	N/A	N/A	N/A	N/A	N/A

Table 37 - Facilities and Housing Targeted to Homeless Households

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

The Salvation Army, The Women's Community and The Warming Shelter all work with many providers to assist their clients with their various needs to combat homelessness. They collaborate with the following:

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

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

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

The Women's Community works specifically with domestic violence victims – women, men and families. The Wausau Police Department works closely with The Women's Community to develop the DART (Domestic Abuse Reduction Team). This program sends both an officer and an advocate to the home of the victim following a domestic-related arrest. The officers have the opportunity to gather further information regarding the history of domestic abuse, while the advocate is available to provide support and referrals to other agencies for specific services. The Women's Community has a Children's Advocate that works specifically with the children of domestic violence. They assist the children to identify their emotions, to understand abuse, to build the family bonds, with safety planning, non-violent conflict resolution and school skill-

building. When working with the advocate, the children will learn that violence is never ok and attempt to break the cycle of abuse. The Women's Community offers shelter for those clients that need it. The goal is to have the client stay no longer than 90 days, in which time they hope to find more permanent housing while continuing to work with the client's needs to permanently take them out of a violent situation.

The Salvation Army provides shelter for women, men and families. In turn, the client must agree to work with a case manager to identify the reason behind homelessness and develop a plan to eventually find permanent housing – and succeed. These case managers – or mentors develop a relationship with their clients to gain trust. Once the trust has been achieved, they can work together to with goal setting whether it is seeking employment, accomplishing educational goals, addressing legal issues, addressing substance abuse, mental health issues, physical health matters, financial issues and any other goals that may lead them to independence. Recently they changed their shelter hours from being closed during the day to being open 24/7. This allowed clients to be able to obtain jobs during the 2<sup>nd</sup> and 3<sup>rd</sup> shifts and give them a place to sleep afterwards. Previously, the shelter closed during the day – not allowing anyone in it. This prevented clients from getting a job during other shifts because they had no place to sleep after work. Another service The Salvation Army just enacted is after school programs for grade school children. This allows a safe place for the kids to go (at no cost) after school. Kids are provided assistance with school work, physical activities planned in the gym, arts and craft activities, and an after school snack. This service is open to not just children staying at the shelter, but for all neighborhood children.

The Warming Shelter provides a warm place to stay overnight during the winter months. They do not offer shelter during the days or during the summer months. The goal for this shelter is to provide a warm place for those that cannot go to The Salvation Army or The Women's Community due to various reasons. They are allowed to come to the shelter with alcohol or drugs in their system; however, they are not allowed to use while on site and are not allowed to be disruptive. If they seem to be a danger to themselves or others, the Police Department will be called to assist with possible transportation to Marathon County Health Care Center. All clients are offered two hot meals – one in the evening and one in the morning, and offered the use of showers and/or laundry facilities. They all receive their own blanket of which they can keep. Staff has been trying to provide more case management as well. This is can be difficult to gain the trust of the client when just seeing them at night. However, they have had several success stories. In these cases, mentors are able to talk through their individual situations and develop goals and match them up with necessary services/organization that can assist them getting back on their feet and working their way to more permanent housing – or, at least, qualify to stay at the other facilities.

Northcentral Community Action Program operates six transitional housing units that are available to clients that qualify. All of these units are two-bedrooms and are available to individual men, women, veterans, and families – anyone who meets the qualifications of the program. In most cases, the clients are referred to them by The Salvation Army, The Women's Community, The Warming Shelter or are current clients of Northcentral Community Action. Like the other programs, clients must agree to work with a case manager to identify obstacles that have prevented them from housing. The overall goal is to increasing their total household income so they can afford permanent housing. A client can stay up to 24-months, but the average stay is one year. Their clients tend to be chronic homeless or clients with disabilities.

Randlin Homes is a non-profit, when developed their primary goal was to assist homeless veterans. They own two buildings that represent 30 beds for individuals. They work with local landlords for possible rentals for families with children. Like the other programs, they provide

case management to identify obstacles that prevents their clients from keeping their homes. In many cases those obstacles are drug and/or alcohol abuse. Staff connects them with programs to address these addictions and ways to beat the habit(s). Staff provides transportation to appointments – AA meetings, medical appointments, employment opportunities even to their jobs. Within the past couple of years, Randlin opened their doors to any homeless person that needs help but has downsized their program to the homes that they own.

DRAFT

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

### **Introduction**

In the City of Wausau there are several facilities that work with the special needs population. Many of these facilities not only provide housing for their clientele, they offer services to better their quality of life. Unfortunately many of the privately-owned facilities are not affordable to low – to moderate-income persons. The demand for affordable units is in high demand.

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

North Central Health Care works with all sorts of clients – from persons with disabilities to persons with alcohol and drug additions for adults and youth. They operate a CBRFs (Community-Based Residential Facility) throughout the community, operate a Nursing Home and Rehabilitation Center for income qualified persons, operate a crisis center that can house both adults and minors, to name a few. All of these programs not only provide a roof over a client’s head, but it matches up their individual needs with additional services throughout the community.

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

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

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

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

The Community Development Department owns two buildings that North Central Health Care (NCHC) rents to assist their clients. One building is located on Bissell Street which houses 6 – 7 severely physically and/or mentally handicapped men. The other building is located on Fulton Street which is a six-unit apartment complex that houses eight tenants that are clients of NCHC, with cognitive disabilities. These tenants have their own apartment units (some have roommates) so they are learning how to be more independent. North Central Health Care offers supportive services to all of their clients so they can live as normal of a life as possible but have the care necessary when needed. North Central Health Care rents additional units throughout the community and has asked Community Development to build more units like we currently have. Staff is seriously looking for options of how and where these types of developments can happen and plans on having another development within the next five years.

The Community Development Authority provides many services for their tenants at Riverview Towers and Riverview Terrace.

- \* The County Store which is open on site once a week which offers a wide variety of groceries for sale so tenants don't have to run to the grocery store for basic items like milk, bread, juice and other staples.
- \* The Assisted Living building has a facility for a local beauty salon operator to come in to provide on-site hair assistance on a weekly basis.
- \* Social gatherings for tenants are offered weekly. Events include bingo, arts & crafts, movie night, music, pancake breakfasts, pizza parties, chili dinners, annual Christmas party and Summer Picnics, to name a few.
- \* Weekly exercise programs are offered.
- \* Free Blood Pressure Screening is provided once a month through the American Red Cross.
- \* Tax aides come to the building during the month of February to assist with free tax information and preparation of their tax returns.
- \* A Women's meeting is held monthly (sponsored by the Salvation Army)
- \* Every Wednesday a city bus picks up residents and takes them to and from a local grocery store, free of charge.
- \* Books and magazines are provided for residents to "check out" in the tenant library.
- \* Annual flu shots are offered.

- \* An on-site, hot, noon meal is provided to tenants that wish to participate – for a nominal donation.
- \* North Central Health Care educates tenants on alcohol and other drug preventions and treatments.
- \* Marathon County Job Center provides vocational counseling, job search services and resume/application assistance.
- \* Aging and Disability Resource Center offers nutritional education classes.
- \* Marathon County Health Department offers various health initiatives: Fall Protection and Prevention, Blood Pressure and Diabetes Screening, Heart Health, Eye Health, Healthy eating Habits, Foot Care, Stretching and Exercise classes.

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

The City of Wausau plans to undertake the following:

- \* Continue to own and rent Bissell Street home to North Central Health Care to assist six to seven severely disabled men.
- \* Continue to own and rent Fulton Street apartment complex to North Central Health Care to assist with eight disabled men and women
- \* Continue to own and operate Riverview Towers which provides housing and supportive services to 149 income qualifying elderly or disabled households
- \* Continue to own and operate Riverview Terrace which provides housing and services to 35 income qualifying frail, elderly.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

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

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

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

The 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.

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

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	111	45	1	0	-1
Arts, Entertainment, Accommodations	1,603	2,453	11	8	-3
Construction	361	611	2	2	0
Education and Health Care Services	2,741	6,575	18	22	3
Finance, Insurance, and Real Estate	1,322	4,045	9	13	5
Information	184	366	1	1	0
Manufacturing	2,926	4,935	20	16	-3
Other Services	677	1,291	5	4	0
Professional, Scientific, Management Services	724	1,358	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	2,196	5,059	15	17	2
Transportation and Warehousing	561	721	4	2	-1
Wholesale Trade	931	1,500	6	5	-1
Total	14,337	28,959	--	--	--

**Table 38 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	21,148
Civilian Employed Population 16 years and over	19,064
Unemployment Rate	9.85
Unemployment Rate for Ages 16-24	27.14
Unemployment Rate for Ages 25-65	6.26

**Table 39 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	3,810
Farming, fisheries and forestry occupations	748
Service	2,068
Sales and office	4,243
Construction, extraction, maintenance and repair	1,192
Production, transportation and material moving	1,283

**Table 40 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,395	91%
30-59 Minutes	1,296	7%
60 or More Minutes	400	2%
<b>Total</b>	<b>18,091</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,041	144	714
High school graduate (includes equivalency)	4,119	491	1,395
Some college or Associate's degree	5,412	441	823

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,521	174	675

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	49	83	163	410	1,102
9th to 12th grade, no diploma	290	471	220	552	572
High school graduate, GED, or alternative	1,807	1,784	1,135	3,106	2,510
Some college, no degree	1,340	1,245	1,077	2,021	822
Associate's degree	172	860	513	960	297
Bachelor's degree	252	916	965	1,679	453
Graduate or professional degree	0	245	329	1,236	381

**Table 43 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,799
High school graduate (includes equivalency)	25,477
Some college or Associate's degree	30,164
Bachelor's degree	41,431
Graduate or professional degree	63,669

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

Based on the table above, the major employment sectors in the “City of Wausau” consist of manufacturing, service industry and medical.

**Describe the workforce and infrastructure needs of the business community:**

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

Needs consist of more workers entering the workforce with an associate degree or certificate including welders, computer technicians and programmers, mechanical and architectural draftspersons, certified nursing assistants and nurses, x-ray technicians, dental hygienists and constructions trades training to name a few. Industrial employers are looking for basic blue print reading skills coupled with computer skills to operate sophisticated equipment in today's manufacturing workplace.

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

A major change is that has an economic impact on the community is our technical college that provides programs to meet the needs of the business community in all three sectors. Businesses are looking for financial assistance from the City to train the workforce and provide workers a better opportunity in the future.

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

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

We are lacking in our current workforce to meet the needs of the employers as described above.

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

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

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

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

Other local initiatives that are working to put people to work include the "Wheels to Work" program that provides a car (with a zero percent interest loan) to individuals that have taken the appropriate budgeting classes. We are in a semi-rural area with no public transportation to major business campuses leaving a portion of the workforce unable to take jobs that need privately owned vehicles. This program strives to meet this need in the community.

Project Step-Up" is another program started to put people on track for self-sufficiency and includes securing employment. This program teams a mentor with an at-risk family to identify their individual needs as a family and work together to meet their goals.

All of these efforts support the Consolidated Plan.

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

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

We participate in a number of organizations that have a comprehensive economic development strategy. We are part of the Marathon County Economic Development Corporation (MCDEVCO), which provides planning for Marathon County of which Wausau is the county seat. We take part in the planning process for Northcentral Regional Planning which serves a multi-county area. Centergy (consisting of a five county planning area) of which we are members of

and participate in their planning process and goal setting. Wausau’s Mayor is on both the MCDEVCO and Centergy Board of Directors. The Community Development Director is an ex-officio on the Entrepreneurial Education Center. This is Wausau’s Business Incubator to create new businesses including manufacturing, service sector and food service. By having a seat at these tables we are able to make sure the needs of Wausau are considered in all the major economic development strategy plans.

The Community Development Department has undertaken a number of initiatives that will coordinate with the Consolidated Plan. We have a comprehensive loan program to address the business community. Loans are managed by our Economic Development Corporation and have loan committees established for the various loans. These programs and initiatives are as follows:

Female and Minority Loan Program – This program consists of a \$2,500 unsecured loan. This is available to an existing or start-up business owned by either a female or minority. The major hurdle for these small businesses is access to funds and pledging collateral.

Micro Loan Fund – This fund was established to provide small enterprise loans to City of Wausau businesses. Loans shall be made to businesses which intend to provide jobs primarily to low and moderate income persons, to increase income (or retain existing businesses) and expand local tax base. Ideally these loans will fill the “gap” in the private sector finance market. The program is intended as a flexible, short-term financing, and expected to function as a revolving loan fund. Funds are available up to \$20,000.

Incubator Loan Fund – This fund was established to assist businesses that are currently enrolled in the incubator or as tenants. Funds are made available to assist these businesses with start-up or expansion funds, equipment purchases, and other eligible costs. Funds are available up to \$20,000.

Revolving Loan Fund – This program is available for larger loan amounts that do not qualify for Micro Loans. There is a separate loan committee for this program and all loans require collateralization. Loans are made to businesses that intend to provide jobs to low and moderate income persons, retain existing jobs, and expand the local tax base. These funds are used as the “gap” financier in order provide a benefit to the community regarding jobs, etc. This fund functions as an on-going revolving loan program.

All of these programs are tools for the community to use to make an economic impact on our community. All loans are funded with block grant dollars and follow the federal regulations.

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## **MA-50 Needs and Market Analysis Discussion**

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

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

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

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

When reviewing census maps that show where all races reside, there are no areas in the City of Wausau where there are large concentrations of specific minority groups. The only race that the census breaks out and maps where they live is the Asian population. However, there is no area of the City that they concentrate on living - they are comfortable living anywhere in the community.

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

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

### **Are there any community assets in these areas/neighborhoods?**

The City of Wausau has a Neighbor to Neighbor Program which consists of citizens and leaders of Neighborhood Associations. The East Towne Neighborhood Association is located in Census Tract 1; the Longfellow Neighborhood Association is located in Census Tract 7; the Werle Neighborhood Association and the Southwest Jones Neighborhood Association are located in Census Tract 6.02; and the Westies Neighborhood Association is located in Census Tract 1 – on the West side of the City. All these Neighborhood Associations are excellent at working together as residents in their neighborhoods to tackle their individual neighborhood needs. The East Towne Neighborhood Association consists of mainly landlords that own properties in that neighborhood. While the rest of the neighborhood associations consist of homeowners.

Each neighborhood has different “hot topics”. But all of them have a common goal – to combat crime and drugs in their neighborhoods. Each association has a neighborhood police officer that is assigned to their district. That police officer comes to every monthly neighborhood meeting to update them on what is going on (criminally) as well as the residents have a contact person at the police department that they can call to report things. This creates a great communication outlet for both the police department and the citizens in each of these associations.

**Are there other strategic opportunities in any of these areas?**

Community Development Block Grant funds has been utilized for Neighborhood Revitalization projects in which Neighborhood Associations has requested funds to assist with. Staff works with each requesting Association to develop goals for their neighborhoods. In some neighborhoods it is just creating a better communication link between citizens and the police department. The Longfellow Neighborhood Association has been working with the Community Development Department to develop a Tot Lot. This proposed project has been “in the works” for the last ten year – with hopes that it will be completed in 2015. The East Towne Neighborhood Association has requested low level street lighting for a busy street in their neighborhood to combat crime and to light up the sidewalks during the night – making it safer to walk. These lights will be installed with spring/summer of 2015. These are examples of opportunities Neighborhood Associations have been able to enact on. Community Development will continue to work with each income-qualifying neighborhood to develop projects to assist with the needs of their neighborhoods.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Wausau's Mission Statement is: In response to our citizens, we will provide services in the most effective and efficient manner and in order to promote and enhance our living environment we will:

- \* Plan and encourage positive growth; and
- \* Promote a positive community image by encouraging citizen involvement and civic pride.

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

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

### **Geographic Area**

**Table 45 - Geographic Priority Areas**

#### **General Allocation Priorities**

The programs the City of Wausau offers through its Community Development Block Grant funds are available to clients citywide – as long as they meet the income requirements. In the case of a public facility (street reconstruction, tot lot, street lighting, etc.) the project must fall under a low/moderate income census tract/block group.

(The City of Wausau does not receive HOPWA funding.)

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

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

### Priority Needs

Table 46 – Priority Needs Summary

As previously discussed, Community Development held several focus groups to discuss the needs of the community. The attendees were then given the opportunity to pick their top three priority needs. The following is what the highest concerns were from each of the focus groups:

#### HOMELESS CONCERNS

- \* The need for more AFFORDABLE, SAFE housing
- \* More funding for in-depth case management
- \* Need for LOCAL drug/alcohol rehabilitation programs
- \* Need for reliable/accessible transportation

#### DIVERSITY CONCERNS

- \* To empower/express/encourage minority groups how important their voices are and their input is very valuable.
- \* Need for reliable transportation
- \* Need to feel welcome and “not alone”

#### NEIGHBORHOOD CONCERNS

- \* Funds to assist neighborhood needs in designated areas
- \* Tenant outreach to hear their voices regarding their neighborhood needs
- \* Additional lighting to deter crime
- \* Additional youth activities/options

### YOUTH/EDUCATION CONCERNS

- \* Provide additional birth to 18-month programs
- \* Provide additional home visit programs for all age kids and their families
- \* Strengthen networking systems so agencies can better communicate amongst each other to work together regarding family needs (blanket releases)
- \* Enhance parenting educational programs

### HOUSING CONCERNS

- \* Better screening of potential tenants to try to keep problem tenants from moving in
- \* Additional funding to assist with rehabilitation costs – affordable housing
- \* Additional education as to how to properly maintain a home
- \* High taxes in Wausau

### HEALTH CARE CONCERNS

- \* Resources to reduce the increasing number of “unstable housing” families
- \* Rising number of heroin/prescription drug users
- \* Need for additional psychological resources – more psychologists vs. counselors
- \* Additional affordable dental services

### ECONOMIC DEVELOPMENT CONCERNS

- \* Increase the number of higher paying jobs
- \* Educate the roles of the public/private partnerships
  - media
  - all partners
- \* Development of the Riverfront to attract all

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	See below
TBRA for Non-Homeless Special Needs	See below
New Unit Production	See below
Rehabilitation	See below
Acquisition, including preservation	See below

**Table 47 – Influence of Market Conditions**

The need for Tenant Based Rental Assistance (TBRA) is great in the Wausau area. The agency that offers this type of service is Northcentral Community Action. They have six temporary housing units to assist their clients who are living in their transitional housing units.

New Construction can be tricky when it comes to selling it to an income-qualified household. The cost of new construction is high equating in a higher sales price and higher real estate taxes. Households that fall under HUD’s approved income limits may not be able to afford the monthly payment once the tax escrow is added to the principal and interest payment.

The rehabilitation of properties is key to turning the housing market around. There are several blighted properties on the market that could be great properties after the repairs are completed. Federal funds assist with these types of repairs so that a property owner can afford to have their house renovated so it is safe and livable for that family. This type of assistance allows the homeowner to makes payments back on the loan at a rate that will not be burdensome to their budget.

Acquisition of blighted properties is a strategic plan for the City of Wausau when a property is too far gone for the private sector to purchase and renovate. Bank foreclosures are still happening and there are many sitting waiting for a new life. Federal funds can be utilized to assist with such acquisitions of which plans can be made as to whether the property can be rehabilitated and resold or if it isn’t economically feasible to do so and it must be demolished. NSP and/or HOME funds can then be utilized to build a new home to be resold to an income qualifying household.

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

### **Introduction**

The City of Wausau applies for HOME funds through the State of Wisconsin when available. Typically the funds are on a two-year grant cycle. The City is the lead organization in the collaboration with Habitat for Humanity, Wausau Fresh Start Program and Catholic Charities and shares the contract to promote the City's Homebuyer Downpayment Assistance Program, Habitat for Humanity new construction programs, Wausau Fresh Start's Homeowner Rehabilitation Loan Program. Catholic Charities applies to the City of Wausau for HCRI funds to assist with Catholic Charities Foreclosure Prevention program.

The City of Wausau was the beneficiary of a \$30,000 grant to assist police officers to purchase a home within the City of Wausau's corporate limits. \$10,000 has been set aside for three police officers to purchase homes within a targeted area. With police officers purchasing a home, statistics show that the crime rate is reduced in that neighborhood. To date two police officers have taken advantage of this program this year. If the program is successful, staff will apply for additional funding to keep the program going.

The City of Wausau has been the recipient of several Brownfield Remediation grants to assist with the clean up along the Wisconsin River located in Downtown Wausau. Once the clean-up is completed, the City can solicit Requests for Proposals for businesses/ developer/etc. to start development along the river front. Remediation work has begun this past year creating a buzz throughout the City. Many developers have stepped forward indicating their interest in partnering with develops. It is exciting to see what will develop within the next five years.

**Anticipated Resources**

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: \$		
Downpayment Assistance	HOME	Downpayment/closing costs for income qualifying homebuyers	\$130,000 (2 year contract)	Approx. \$40,000/year	N/A	172,000	\$40,000 program income/year	City of Wausau has to apply for HOME funds through State of Wisconsin; therefore there is no guarantee the funding will be awarded continuously. However, we do anticipate approximately \$40,000 in program income each year
Officer Downpayment	Local Foundation	Downpayment/closing costs to assist police officers to purchase home within City of Wausau's limits	N/A	N/A	\$30,000	\$30,000	-0-	City received a grant for \$30,000 for this program. No guarantee they will continue funding the program

<b>Street Reconstruction</b>	<b>Wausau local levy</b>	<b>Rebuilding of streets in income qualifying neighborhoods</b>	<b>\$400,000 (average)</b>	<b>N/A</b>	<b>N/A</b>	<b>\$400,000 (average per year)</b>	<b>Annual city levy allocation is based on the total project costs</b>	<b>CDBG funds assist with City funds to repair streets in low income areas</b>
<b>Brownfield Remediation</b>	<b>WEDA grant</b>	<b>Clean up of brownfields along Riverfront Redevelopment project</b>	<b>\$1,000,000 – one time grant</b>	<b>N/A</b>	<b>N/A</b>	<b>\$1,000,000</b>	<b>N/A</b>	<b>Funds available for brownfield remediation along the Riverfront Redevelopment District</b>
<b>Brownfield Remediation</b>	<b>EPA Grants</b>	<b>Clean up of brownfields along Riverfront Redevelopment project</b>	<b>\$600,00</b>	<b>N/A</b>	<b>N/A</b>	<b>\$600,000</b>	<b>N/A</b>	<b>Funds available for brownfield remediation along the Riverfront Redevelopment District</b>
<b>Brownfield Remediation</b>	<b>DNR Grant</b>	<b>Clean up of brownfields along Riverfront Redevelopment project</b>	<b>\$151,000</b>	<b>N/A</b>	<b>N/A</b>	<b>\$151,000</b>	<b>N/A</b>	<b>Funds available for brownfield remediation along the Riverfront Redevelopment District</b>
<b>Brownfield Remediation</b>	<b>Marathon County Environmental Grant</b>	<b>Clean up of brownfields along Riverfront Redevelopment project</b>	<b>\$470,000</b>	<b>N/A</b>	<b>N/A</b>	<b>\$470,000</b>	<b>N/A</b>	<b>Funds available for brownfield remediation along the Riverfront Redevelopment District</b>

Brownfield Remediation	Tax Incremental Financing	Site improvement costs for redevelopment of the Riverfront District	\$6,325,300	N/A	N/A	\$6,325,300	N/A	Funds available for site improvement costs, redevelopment, misc. costs for redevelopment of Riverfront District
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Table 48 - Anticipated Resources

**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. Matching funds also come through the partnership with Habitat for Humanity’s donated goods, volunteer hours, and owner’s sweat equity.

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 – for blight elimination, redevelopment of property or economic development opportunities. This past year private organizations have offered to donate properties to the City due to the economic burden they were causing that organization/individual. 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. Currently the following properties are city owned:

2408 Gowen Street – blighted property to be razed and then single family home to be rebuilt

906 S. 7<sup>th</sup> Avenue – vacant lot from where a house burned down. Single family home to be built.

901 Stark Street –blighted, foreclosed property, donated to City by Wells Fargo. Single family home to be built.

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

402 Short Street – donated blighted duplex to the City by owner who no longer could manage it. Demo property and repurpose lot

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. 1<sup>st</sup> 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.

The City has purchase several properties using local foundation funds and TIF funds along the Bridge Street, Short Street, 3<sup>rd</sup> Street – 1<sup>st</sup> 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 is working on to be redeveloped within the several years.

Riverfront properties – City purchased to clean up the contaminated soils and redevelop into mixed use properties and economic development opportunities.

309 McClellan Street – donated historic building. RFPs were submitted to return this property to its historic value and promote economic development opportunities

401 S. 1<sup>st</sup> Avenue – vacant commercial building on the entering corridor into Wausau’s downtown. Revitalization of this property for economic development opportunities.

1500 Grand Avenue – donated gas station to be revitalized for economic development opportunities.

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## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Wausau	Local Government	Delivery of funds to non-profits and distribution of funds for local programs	City of Wausau corporate limits

**Table 49 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	Yes	Yes	Yes
Legal Assistance	Yes	Not targeted but can assist	Not targeted but can assist
Mortgage Assistance	Yes	No	Not targeted but cannot discriminate if can meet guidelines
Rental Assistance	Yes	Yes	Not targeted by can assist
Utilities Assistance	Yes	Yes – if it prevents homelessness	Not targeted, but can assist

<b>Street Outreach Services</b>			
Law Enforcement	Yes	No	No
Mobile Clinics	Yes	No	No
Other Street Outreach Services	No	No	No
<b>Supportive Services</b>			
Alcohol & Drug Abuse	Yes	Not targeted, but available	Not targeted, not available
Child Care	Yes	Not targeted but available	Not targeted, but available
Education	Yes	Not targeted but available	Not targeted, but available
Employment and Employment Training	Yes	Not targeted but available	Not targeted but available
Healthcare	Yes	Not targeted but available	Not targeted but available
HIV/AIDS	Yes	Not targeted but available	Yes
Life Skills	Yes	Not targeted but available	Not targeted but available
Mental Health Counseling	Yes	Not targeted but available	Not targeted but available
Transportation	Yes	Not targeted but available	Not targeted but available
<b>Other</b>			
Other			

**Table 50 - Homeless Prevention Services Summary**

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

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

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

The overall strength of the organizations working together with case management is gaining the trust of a client so they are open with that mentor. Together the client and mentor can work together to identify the needs and the hurdles facing the client. The mentor is familiar with the available local services and now a client can benefit from each service. That mentor will assist the client with transportation issues, assistance with completing applications for services, providing support when everything seems overwhelming. Working together has proven very successful in assisting homeless clients out of their situation and into permanent housing.

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

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

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

A huge strategy is to come together as a community to overcome the transportation issue. As mentioned above, reliable public transportation is available during the week days to a majority of the City of Wausau and to some outlying areas. It does not go out to the City of Wausau's Business Campus – where there are many job opportunities. There is a great concern that the bus service will be cut to the outlying areas. Funding is a huge problem which has caused the Saturday bus service to be cut several years ago as well as it is rumored that the bus service to the outlying areas will be cut this next year. Organizations must work together to show the importance of this service for those who cannot afford a vehicle. A non-profit organization "Wheels to Work" offers assistance to income qualifying persons with a zero percent loan to purchase a used vehicle – if they can pass the necessary trainings and budgetary requirements. This has allowed many households the opportunity to maintain or obtain a better paying job to bring them out of poverty. However, there is such a long waiting list of those in need versus the number of donated vehicles.

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

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## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information (See chart below)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 51 – Goals Summary

### 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 91.315(b)(2)**

The estimated number of families broken down by income levels the City of Wausau hopes to assist the next five years per housing activity is as follows:

Program	Year	Total Benefit	Low	Very Low	Extremely Low
<b>Homeowner Rehab</b>	<b>5 yr goal</b>	<b>55</b>	<b>29</b>	<b>15</b>	<b>11</b>
CAPER year 1 accomplishment	2015				
CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				
CAPER year 5 accomplishment	2019				
5 year totals of accomplishments					
<b>Homebuyer Downpayment Program</b>	<b>5 yr goal</b>	<b>75</b>	<b>60</b>	<b>9</b>	<b>6</b>
CAPER year 1 accomplishment	2015				
CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				

CAPER year 5 accomplishment	2019				
5 year totals of accomplishments					
<b>Rental Rehabilitation</b>	<b>5 yr goal</b>	<b>60</b>	<b>10</b>	<b>28</b>	<b>22</b>
CAPER year 1 accomplishment	2015				
CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				
CAPER year 5 accomplishment	2019				
5 year totals of accomplishments					
<b>Support of Homeless Shelters</b>	<b>5 yr goal</b>	<b>50,000</b>			<b>50,000</b>
CAPER year 1 accomplishment	2015				
CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				
CAPER year 5 accomplishment	2019				
5 year totals of accomplishments					
<b>Housing Counseling</b>	<b>5 yr goal</b>	<b>150</b>	<b>120</b>	<b>20</b>	<b>10</b>
CAPER year 1 accomplishment	2015				
CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				
CAPER year 5 accomplishment	2019				
5 year totals of accomplishments					
<b>Lead Paint Reduction</b>	<b>5 yr goal</b>	<b>110</b>	<b>70</b>	<b>20</b>	<b>20</b>
CAPER year 1 accomplishment	2015				

CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				
CAPER year 5 accomplishment	2019				
5 year totals of accomplishments					
<b>Additional Rental Assistance</b>	<b>5 yr goal</b>	<b>75</b>		<b>20</b>	<b>55</b>
CAPER year 1 accomplishment	2015				
CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				
CAPER year 5 accomplishment	2019				
5 year totals of accomplishments		3			
<b>Supportive Housing for Special Needs</b>	<b>5 yr goal</b>	<b>75</b>	<b>0</b>	<b>20</b>	<b>55</b>
CAPER year 1 accomplishment	2015				
CAPER year 2 accomplishment	2016				
CAPER year 3 accomplishment	2017				
CAPER year 4 accomplishment	2018				
CAPER year 5 accomplishment	2019				
5 year totals of accomplishments					

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

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

The Wausau CDA just completed a multi-million dollar WHEDA low income tax credit project at Riverview Towers – their 149 income qualifying apartment complex that provides housing to near-elderly, elderly and disabled tenants. Of these renovations, the first floor units are 100% handicapped accessible units – which comprises of four units. The remaining units are accessible by elevator and have features that can assist handicapped individuals. Four units per floor fall under the WHEDA guidelines and are considered handicapped individuals. With ten floors, that equates to 40 handicapped accessible units.

### **Activities to Increase Resident Involvements**

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

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

N/A – The Wausau Community Development Authority is considered a “high-performing” Housing Authority.

### **Plan to remove the ‘troubled’ designation**

N/A

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

### **Barriers to Affordable Housing**

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

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

Zoning and tax credits are a key factor in redevelopment projects and the reuse of properties for affordable housing. Many times the zoning request for a new construction, 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.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Wausau, through its Community Development Department, offers programs that assist to remove barriers to affordable housing. Staff worked with local lenders to develop new guidelines to its Downpayment Assistance Program that would be approved through Fannie Mae and Freddie Mac. Through these changes, lower income households are able to access downpayment assistance to help them achieve the American Dream. The Downpayment Assistance loan charges a low interest rate and the term is amortized out so the monthly payments are low enough not to be a burden to the new homebuyer.

Community Development will continue to utilize their Neighborhood Stabilization Program income funds to purchase vacant, foreclosed properties. Once these properties have been revitalized, they are made available to income qualifying households. These properties are deemed Energy Star properties which equates to low energy bills. So, the homeowner gets a completely renovated home at a discounted price that will have also low energy bills.

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

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

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## **SP-60 Homelessness Strategy – 91.215(d)**

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

Community Development Block Grant funds assisted with Catholic Charities Warming Center. This center is open to all adults who don't have any place warm to stay overnight in the winter months. Staff at the Warming Shelter tries to get to know their clientele in hopes they will open up to them and can develop a trusting relationship. From there, staff can assess what the client's individual needs are so they can develop a plan together which will bring them out of homelessness.

### **Addressing the emergency and transitional housing needs of homeless persons**

Both The Salvation Army and The Women's Community's emergency shelters require persons/families staying at the shelter to work with case managers. These mentors work with the clients closely to determine why the client is homeless and what obstacles they have to overcome. They then develop reachable goals and timeframes and work together to achieve these goals. This has proven very effective with many success stories.

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

Both the Salvation Army and The Women's Community works with their clients (whether individuals or families) closely to develop achievable goals to get them into permanent housing. Some clients need extra help. North Central Community Action Program offers transitional housing units for such clients. Here clients can take up to 24 months to achieve their goals (going back to school so they can get a better job, maintaining a job, etc.) so they can be successful in permanent housing. Randlin Homes also offers assistance with longer term housing to assist those clients that have bigger hurdles to jump – i.e. conquering alcohol or drug dependence.

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

Catholic Charities, in partnership with the City of Wausau, was a recipient of a HCI grant through the State of Wisconsin to assist with foreclosure preventions. This assistance helps income qualifying households with keeping their home in times of need. This program can assist with catching up on past due utilities, past due taxes or even past due mortgage payments. Unfortunately, some homeowners do not seek assistance until they are so underwater that they cannot get caught up – or the amount of assistance is too great that Catholic Charities cannot help them. Community Development staff refers clients to Catholic Charities if they believe there is hope for them to keep their home.

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

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

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

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

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

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

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

Once a child has been diagnosed with elevated blood lead levels, Marathon County Health Department is notified. A Public Health Nurse and a Lead Risk Assessor visits the property and occupant to educate and identify lead hazards and to give the owner Community Development's contact information for possible renovation assistance. The Health Department forwards any orders to Community Development in case the owner contacts them for assistance.

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

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

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

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

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

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

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

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

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

The Community Development Department will continue to work with the Get Smart Wausau coalition that provides financial education to individuals/families throughout the community. With a better knowledge of how to manage their money, persons in poverty can make better decisions that will, in the long run, assist to bring them out of poverty.

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

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

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

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## **SP-80 Monitoring – 91.230**

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

The Community Development Department monitors its sub-recipients by requiring signed agreements that detail their expenditures, goals and activities. Quarterly reports are required by each sub-recipient for the first year – or until their grant funding is expended. Then the sub-recipient must report bi-annually for three years verifying that the program is continuing to assist the community. Staff will perform on-site monitoring reviewing accounting ledgers, financial reports, client reports, details of activities and credentials of staff. Expenditures are tracked to their contracted intent, sub-recipients are interviewed and testimonies from their clients are received. All this information is kept in their individual files and made available for audits and/or monitoring. Community Development staff provides technical assistance in the areas of reporting and timeliness of expenditures.

Community Development staff also monitors properties that had received rehabilitation assistance during the life of the loan. If a property is not kept to standards, staff will notify the owner with the required maintenance to bring the property back up to code. If the property owner does not comply, the property will be turned over to the City's Inspection Department for official orders and possible court action if they do not comply. In addition, staff may seek legal assistance in calling their mortgage due and payable for not following the terms of the mortgage and note with the City.

## Expected Resources

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

#### Introduction

The City of Wausau applies for HOME funds through the State of Wisconsin when available. Typically the funds are on a two-year grant cycle. The City is the lead organization in the collaboration with Habitat for Humanity, Wausau Fresh Start Program and Catholic Charities and shares the contract to promote the City's Homebuyer Downpayment Assistance Program, Habitat for Humanity new construction programs, Wausau Fresh Start's Homeowner Rehabilitation Loan Program. Catholic Charities applies in junction with the City of Wausau for HCRI funds to assist with Catholic Charities Foreclosure Prevention program.

The City of Wausau was the beneficiary of a \$30,000 grant to assist police officers to purchase a home within the City of Wausau's corporate limits. \$10,000 has been set aside for three police officers to purchase homes within a targeted area. With police officers purchasing a home, statistics show that the crime rate is reduced in that neighborhood. To date two police officers have taken advantage of this program this year. If the program is successful, staff will apply for additional funding to keep the program going.

The City of Wausau has been the recipient of several Brownfield Remediation grants to assist with the clean up along the Wisconsin River located in Downtown Wausau. Once the clean-up is completed, the City can solicit Requests for Proposals for businesses/ developer/etc. to start development along the river front. Remediation work has begun this past year creating a buzz throughout the City. Many developers have stepped forward indicating their interest in partnering with develops. It is exciting to see what will develop within the next five years.

**Anticipated Resources**

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: \$		
Downpayment Assistance	HOME	Downpayment/closing costs for income qualifying homebuyers	\$130,000 (2 year contract)	Approx. \$40,000/year	N/A	\$172,000	\$40,000 program income/year	City of Wausau has to apply for HOME funds through State of Wisconsin; therefore, there is no guarantee the funding will be awarded continuously. We do anticipate approximately \$40,000 in program income each year.
Offer Downpayment	Local foundation	Downpayment/closing costs to assist police officers purchase a home within the City of Wausau's limits	N/A	N/A	\$30,000	\$30,000	N/A	City received a \$30,000 grant for this program. No guarantee the foundation will continue to fund this program

Street Reconstruction	Wausau local levy	Rebuilding of streets in income qualifying census tracts	\$400,000 (average)	N/A	N/A	\$400,000 (average)	Annual city levy allocation is based on total project costs	CDBG funds assist with City funds to rebuild streets in low income areas
Brownfield Remediation	WEDA grant	Clean up of brownfields along Riverfront Redevelopment Project	\$1,000,000 – one time grant	N/A	N/A	\$1,000,000	N/A	Funds available for brownfield remediation along the Riverfront Redevelopment District
Brownfield Remediation	EPA Grant	Clean up of brownfields along Riverfront Redevelopment Project	\$600,000	N/A	N/A	\$600,000	N/A	Funds available for brownfield remediation along the Riverfront Redevelopment District
Brownfield Remediation	DNR Grant	Clean up of brownfields along Riverfront Redevelopment Project	\$151,000	N/A	N/A	\$151,000	N/A	Funds available for brownfield remediation along the Riverfront Redevelopment District
Brownfield Remediation	Marathon County Environmental Grant	Clean up of brownfields along Riverfront Redevelopment Project	\$470,000	N/A	N/A	\$470,000	N/A	Funds available for brownfield remediation along the Riverfront Redevelopment District

Brownfield Remediation	Tax Incremental Financing	Site improvement costs for redevelopment of the Riverfront District	\$6,325,300	N/A	N/A	6,325,300	N/A	Funds available for site improvement costs, redevelopment, misc. costs for redevelopment of Riverfront District
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Table 52 - 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. Matching funds also come through the partnership with Habitat for Humanity’s donated goods, volunteer hours, and owner’s sweat equity.

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**

**Discussion**

The City of Wausau has purchased several properties for different reasons – for blight elimination, redevelopment of property or economic development opportunities. This past year private organizations have offered to donate properties to the City due to the economic burden they were causing that organization/individual. 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. Currently the following properties are city owned:

2408 Gowen Street – blighted property to be razed and then single family home to be rebuilt

906 S. 7<sup>th</sup> Avenue – vacant lot from where a house burned down. Single family home to be built.

901 Stark Street –blighted, foreclosed property, donated to City by Wells Fargo. Single family home to be built.

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

402 Short Street – donated blighted duplex to the City by owner who no longer could manage it. Demo property and repurpose lot

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. 1<sup>st</sup> 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.

The City has purchase several properties using local foundation funds and TIF funds along the Bridge Street, Short Street, 3<sup>rd</sup> Street – 1<sup>st</sup> 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 is working on to be redeveloped within the several years.

Riverfront properties – City purchased to clean up the contaminated soils and redevelop into mixed use properties and economic development opportunities.

309 McClellan Street – donated historic building. RFPs were submitted to return this property to its historic value and promote economic development opportunities

401 S. 1<sup>st</sup> Avenue – vacant commercial building on the entering corridor into Wausau’s downtown. Revitalization of this property for economic development opportunities.

1500 Grand Avenue – donated gas station to be revitalized for economic development opportunities.

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## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

The following chart indicates the goals the City of Wausau strives to meet every year with the Community Development Block Grant funding. These goals assist moderate- to extremely-low income households as well as benefit low income areas overall. The Citizens Advisory Committee takes their role very seriously when it comes to allocating the Block Grant funding every year. Each year becomes more and more difficult since the needs are growing and the pot of money is shrinking.

## Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Top 5	Homeowner Rehabilitation	2015	2019	Housing	Citywide	High	CDBG	Sustainability of Decent Housing
Top 5 (tie)	Support of Homeless Shelters	2015	2019	Housing/ Public Service	Census Tracts 1, 6.02 and 14	HIGH	CDBG	Accessibility of Decent Housing
Top 5 (tie)	Supportive Housing for Special Needs	2015	2019	Housing	Citywide	HIGH	HOME/CDBG	Affordability of Decent Housing
Top 5	Job Creation	2015	2019	Economic Development	Citywide	HIGH	CDBG/TIF	Sustainability of Economic Opportunities
Top 5	Brownfield Remediation	2015	2019	Economic Development	Citywide	HIGH	CDBG/TIF/EPA/DNR/WEDA	Accessibility of Economic Opportunities
Top 5	Blight Elimination	2015	2019	Blight	Citywide	HIGH	CDBG/TIF	Elimination of Blight – Affordability of Decent Housing and/or Accessibility of Economic Opportunities
Next top	Rental Rehabilitation	2015	2019	Housing	Citywide	HIGH	HOME	Affordability of Decent Housing
Next top	Housing Counseling	2015	2019	Housing	Citywide	HIGH	HOME/HCRI	Affordability of Decent Housing
Next top	Rental Assistance	2015	2019	Housing	Citywide	HIGH	Public Housing, Housing Choice Vouchers	Affordability of Decent Housing
Next top	Homebuyer Downpayment	2015	2019	Housing	Citywide	HIGH	HOME/HCRI	Affordability of Decent Housing
Next top	Street Reconstruction	2015	2019	Public Facility	Low income census tracts	HIGH	CDBG/City Levy	Sustainability of Suitable Living Environments
Next top	Neighborhood Revitalization	2015	2019	Public Facilities	Low income census tracts	HIGH	CDBG/TIF/City Levy	Sustainability of Suitable Living Environments

Table 53 – Goals Summary

## Goal Descriptions

As the chart reflects, a large amount of time and funding goes toward Housing Programs. These programs are able to assist income qualifying citizens citywide. The Downpayment Program, Homeowner Rehabilitation Program and the Rental Rehabilitation Loan programs have touched properties in every census tract in the City of Wausau.

The goal of Public Facilities comes in a couple different areas. First of all, the City's Engineering Department rate the city streets as to which ones are in most need to street replacement, sewer and water laterals, sidewalk and curb cuts. Based on the rating system, if there is a street reconstruction project that falls into a low income census tract/block group, funds are requested to assist with those expenditures. This funding then reduces the amount of assessments the individuals homeowners will be assessed for these amenities. Only property owners are able to receive the benefit of the lower assessment rate – all commercial properties do not receive the reduced rate. Another component of Public Facilities is regards to Neighborhood Revitalization. Neighborhood Associations that exist within an income-qualifying census tract/block group can apply for funding to assist with items that can enhance their neighborhood. For example, the construction of a tot lot, the installation of handicapped curb cuts in their sidewalks, low level lights for crime reduction within their neighborhood. The associations meet monthly and develop plans that they would like to see for their neighborhoods. Staff then ranks the requests to see which project best meets the neighborhood's needs and fall within the Block Grant guidelines.

Economic Development and Job Creation is a big concern for all communities – and Wausau is no different. These funds assist with micro-loans for small businesses, start-up costs for minority and female businesses, or acquisition costs for a new business. Funding could assist with the creation of a new business or to assist with the ability to expand an existing business which will all create new jobs.

The Brownfield Revolving Loan Fund also assists businesses with environmental clean-up activities which will enhance their ability to redevelop the site to make way for a new businesses or economic development type project. Staff works with the developer to make sure they meet all the DNR and EPA regulations.

The Citizens Advisory Committee also allocates between 10 – 15% of the annual funding amount to deserving public services. This is the hardest pot of money to allocate because they can see the difference these programs make in a person's lives. The public

service activities that were most recently funded were; 1) YWCA Child Care, 2) Wheels to Work program 3)The Warming Center, 4)St. Vincent de Paul. These are just a few of the many deserving organizations that work with very-low income households with their individual needs.

The categories listed on the above chart as the “Top 5 of High Priority Needs” are those that were deemed as high priority through the Focus Groups we held with the community leaders. All of the priorities discussed through these groups are very important; however, these were the ones that were mentioned over and over again.

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## Projects

### AP-35 Projects – 91.220(d)

**Introduction** - The City of Wausau utilizes its Block Grant allocations for the following projects per year. All projects fall under the goals and objectives set for in this Consolidated Plan and will get approved through the City of Wausau's Common Council each year before the Annual Plans will be submitted to our local HUD field office.

Activity Code	Applicant/Agency	Project Description
A – 570.206	CD Administration	Project consists of administration costs, which include but not limited to, salaries, office supplies, advertising, legal expenses and mileage expenses.
H – 570.202	Homeowner Rehab	Project consists of low interest loans to assist income-qualifying homeowners in the expenses of rehabilitation work on their home.
ED – 570.201 (d)	Brownfield Revolving Loan	Project consists in funding to assist in the clean-up of contaminated sites – either private or public for redevelopment purposes.
ED – 570.203(b)	Economic Development	Project consists of funds for low interest loans to assist businesses in job creation
SB- 570.203(b)	Blight Elimination	Project consist of funds to purchase blighted, properties which are then demolished and redeveloped
PF – 5 70.201(c)	Street Reconstruction	Project consists of street reconstruction, installation of curb and gutter, new water and sewerage lines in low income census tract neighborhoods.
PF– 570.201(c)	Neighborhood Revitalization	Projects consist of utilizing funding for identified needs for income qualifying neighborhood for enhancement and/or safety concerns.

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

Homeowner Rehabilitation Loan Program – Allocating funding for this program is high due to the cost of rehabilitating a home. With the City of Wausau’s housing stock to be 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 then could turn into an economic development project and create jobs.

Economic Development – The Economic Development funds assists 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 wellbeing 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. This could hinder a neighborhood from reaching their goals which would create a better living environment for the residents.

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## **AP-38 Project Summary**

### **Project Summary Information**

Homeowner Rehabilitation Loan Program – The project assists income qualifying households in the form of a low-interest loan to assist with the repairs/renovation of deferred maintenance items. This allows the homeowner to continue to stay in their home versus being forced to sell their home at a loss because they cannot afford the repairs.

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 funds for the next few years are key for the Riverfront Redevelopment Project. The now vacant properties along the Riverfront have high concentrations of contaminants due to the years and years of manufacturing businesses located along the Riverfront.

Economic Development – The Economic Development funds assists new and existing businesses develop and/or grow. The emphasis is job creation directed to assist low income persons find new/better employment.

Blight Elimination – This project assists in funding the purchase and demolition of blighted properties. Properties are then redeveloped into a better use – i.e., new single family homes or part of a redevelopment area.

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. Census information must document that the census tract and block groups of these streets are at least 51% low to moderate income households. With the assistance of block grant funding, the assessments that the residential property owners receives are at a lower rate than those areas that do not qualify. This creates a less burdensome fee that is assessed to a lower income household.

Neighborhood Revitalization – These funds assist an income qualifying neighborhood in projects that will enhance the wellbeing and safety of a neighborhood. Residents come together to form Neighborhood Associations to work together to develop goals as to the neighborhood's needs and wants. Block Grant funding can assist in many "public facility" type projects and to date, have assisted with tot lots and low level lighting for crime reduction.

## **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.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
N/A	N/A

**Table 54 - 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 resident 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.

## 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.

The Wausau Community Development Authority owns and operates 149-unit 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.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	10,000
Non-Homeless	103
Special-Needs	15
<b>Total</b>	<b>10,118</b>

**Table 55 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	444
The Production of New Units	2
Rehab of Existing Units	14
Acquisition of Existing Units	2
<b>Total</b>	<b>462</b>

**Table 56 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

As mentioned above, the Community Development Departments offer 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.

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.

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.

Rental Rehabilitation Loan Program – low interest loan to assist landlords make necessary repairs to rental properties located within the City of Wausau. Landlord will guarantee they will make the rental units available to income qualifying households and charge no more than HUD's determined "fair market rents".

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.

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.

Rental Assistance is provided through the Wausau Community Development Authority. All public housing units' 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 rents 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. The Wausau CDA just completed their 5-year Capital Improvement Plan. They are in the process of implementing that plan.

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

The 5-Year Capital Improvement 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 to 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 of which they are encouraged to develop financial goals within these classes. 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 Board. This allows the voice of the tenants to be heard at the monthly board meetings.

### **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 considered a “high-performing” Housing Authority.

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

### **Introduction**

#### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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 housing agencies that work with the homeless and with housing issues. 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.

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 work with the Salvation Army to find a new location and build a better shelter with all their needs under one roof.

The Women's Community, a sub-recipient of Block Grant funding, recently opened up their new home which provides a more safe and friendly environment to their clients. 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 the 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 to develop additional transitional housing units that will be available to these clients.

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.

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

The Warming Shelter, a sub-recipient of Block Grant funding, will be open for their 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. The ability to provide the 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**

As mentioned above, the shelters are working very well with 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 the client 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 that 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.

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 with the ability (after successfully completing the financial counseling portion) to receive an automobile, at a zero percent loan. This will allow the client to obtain or keep a job which will keep employed and able to afford housing. Project Step Up is a mentoring program that works with a family to better their financial stability.

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

### **Introduction:**

**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**

### **Discussion:**

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

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

Zoning and tax credits are a key factor in redevelopment projects and the reuse of properties for affordable housing. Many times the zoning request for a new construction, 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.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

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 makes a municipality make tough decisions as to which programs can no longer get 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 foster and maintain affordable housing**

\*Continue to offer the Downpayment Assistance Program for income qualifying households which will reduce their first mortgage, which will lower their monthly mortgage payments, which 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 ownership.

\* 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 in when 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 assists 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 tries to “outdo” another agency. We have been told that our community agencies are like no other within the state. We pride ourselves to working together – that way the clients succeed with less duplication of services.

## Program Specific Requirements

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

#### Introduction:

#### 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	N/A
3. The amount of surplus funds from urban renewal settlements	N/A
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.	N/A
5. The amount of income from float-funded activities	N/A
Total Program Income	\$0

#### Other CDBG Requirements

1. The amount of urgent need activities	\$0
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#### 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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