



City of Wausau

Community Development Department

CONSOLIDATED ANNUAL PERFORMANCE

AND

EVALUATION REPORT

PROGRAM YEAR

2019

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

2019 represents the final year of the City of Wausau's 2015-2019 5-Year Consolidated Plan. We are excited that we were able to meet several of our goals for the majority of our programs: The reconstruction of a delapidated street in a lower income neighborhood which also housed two recent Low Income Housing Tax Credit projects. This reconstruction really enhanced the aesthetics of the neighborhood. Our Downpayment Assistance program and Housing Counseling programs were also successful. Our Housing Rehabilitation program fell short due to lack of contractors willing to work with our programs since they were too busy on their own projects – which is normal in a good economy. The Rental Rehabilitation Program continues to be a difficult sell. Local landlords don't want government to tell them how to fix up their properties – we didn't have one project in 2017 or 2018! We did sign one up late in the year with it to be completed in spring of 2020. We are looking into ways to better market this program so we can better utilize these funds. Our Blight Elimination program was impacted due to how long the process is for the County to obtain ownership of several tax delinquent properties. We have earmarked a couple of these properties and were successful in obtaining one late in 2019 with the demolition and redevelopment occurring in 2020.

Working with our homeless population is a huge priority for the City of Wausau. Community Development Block Grant funds were able to assist several different agencies this past year who provide assistance to the homeless. Each program is run a little bit differently since each client's needs are different and the clients ability to make changes are different. We were excited to see each of these programs be successful and help many clients.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Blight Elimination	Blight	CDBG: \$	Buildings Demolished	Buildings	5	3	60.00%	2	0	0%
Blight Elimination	Blight	CDBG: \$53,082	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	5	7	140.00%	2	1	50%
Brownfield Remediation	Economic Development	CDBG: \$	Brownfield acres remediated	Acre	7	10	142.86%	0	0	100%
Homebuyer Downpayment	Affordable Housing	HOME: \$83,000	Direct Financial Assistance to Homebuyers	Households Assisted	75	77	102.66%	12	17	140.66%
HOMEOWNER REHABILITATION	Affordable Housing	CDBG: \$131,228	Homeowner Housing Rehabilitated	Household Housing Unit	55	38	72.73%	4	5	125.00%
Housing Counseling	Affordable Housing	HOME: \$0	Direct Financial Assistance to Homebuyers	Households Assisted	150	107	72.00%	10	28	280.00%
Job Creation	Economic Development	CDBG: \$75,000	Jobs created/retained	Jobs	7	14.5	207.14%	5	4.5	930.00%
Job Creation	Economic Development	CDBG: \$75,000	Businesses assisted	Businesses Assisted	10	9	90.00%	2	1	50.00%
Neighborhood Revitalization	Public Facilities	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	1000	803	80.30%	1748	0	0.00%

Neighborhood Revitalization	Public Facilites	CDBG: \$31,937	Homeowner Housing Rehabilitated	Household Housing Unit	10	7	70.00%	1	1	100.00%
Public Service Activities	Public Service	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	57	570.00%	0	0	100.00%
Public Service Activities	Public Service	CDBG: \$59,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	2008	200.80%	179	155	86.59%
Public Service Activities	Public Service	CDBG: \$10,000	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	500	534	106.80%	40	48	120.00%
Public Service Activities	Public Service	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0	100.00%	0	0	100.00%
Public Service Activities	Public Service	CDBG: \$10,000	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	50	70	140.00%	8	16	200.00%
Public Service Activities	Public Service	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	1000	970	97.00%	150	213	142.00%
Public Service Activities	Public Service	CDBG: \$10,000	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	1200	96	8.00%	3	3	100.00%
Public Service Activities	Public Service	CDBG: \$	Homelessness Prevention	Persons Assisted	2500	686	27.44%	20	16	80.00%

Rental Assistance	Affordable Housing Public Housing	NSP program income: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	35	55	157.14%	8	10	125.00%
Rental Rehabilitation	Affordable Housing	HOME: \$	Rental units rehabilitated	Household Housing Unit	60	16	26.67%	5	0	0.00%
Street Reconstruction	Affordable Housing Public Facility	CDBG: \$236,695	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	100	79	79.00%	84	79	94.04%
Support of Homeless Shelters	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	750	538	71.73%	168	181	107.73%
Support of Homeless Shelters	Homeless	CDBG: \$10,000	Homelessness Prevention	Persons Assisted	50	205	410.00%	100	115	115.00%
Supportive Housing for Special Needs	Affordable Housing Non-Homeless Special Needs		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	75	81	108.00%	15	17	113.33%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

*CDBG has been able to assist the City's war on blighted properties. We have allocated \$50,000 towards this activity of which we were not able to utilize in 2017 nor the \$75,000 allocated in 2018 due to the amount of time it is taking for Marathon County to take over ownership through tax deed on several properties -- two particularly blighted properties the City has their eyes on for clean up. These targeted properties came from a huge outcry from the neighborhoods these buildings are located in. We were able to purchase a blighted, burned hotel from the County towards the end of 2019. The demolition, clean up and redevelopment are on target for 2020 -- along with purchase of the other blighted identified property.

*CDBG is the main funding source for the Homeowner Rehabilitation Loan Program. This program assists income-qualifying homeowners to make necessary repairs/code-violations in an affordable way. Cost of home repairs increase every year and many homeowners have a difficult time saving. This program assists them with an affordable loan option. 2019 was again a difficult time in securing contractors making our numbers lower than anticipated.

*Economic Development/job creation is a high priority for the City of Wausau. Only one start up business was assisted in 2019; however, many potential clients are in the pipeline for 2020. The job creation component sometimes takes time for a business to be able to grow enough to justify adding positions. This year proved again difficult in obtaining the documentation. We are working with those businesses to get the reporting information needed.

*Public Infrastructure --CDBG funds were utilized to reconstruct an extremely deteriorated street in an income qualified census tract -- this year's project was identified where two Low Income Housing Tax Credit projects were recently completed. The new street, curb and gutter enhances the area and makes the neighborhood safer to walk and drive.

*Assisting the homeless population is a very high priority. CDBG funds assisted Catholic Charities with their Beyond Shelter Program. All homeless providers offer case management to develop individual plans so the client can overcome the obstacles that landed them homeless -- or keep them one step away from becoming homeless. Case management is time consuming and expensive so all funding sources are very important. Staff works closely with each agency to help identify on-going needs.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	198
Black or African American	16
Asian	79
American Indian or American Native	6
Native Hawaiian or Other Pacific Islander	18
Total	317
Hispanic	12
Not Hispanic	305

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The census states that Wausau has approximately a 15% minority rate. The chart above indicates that the assistance that was received through CDBG funding was approximately 37.5 minority families. This shows that our outreach to minority households is working and minority families are more knowledgeable of resources and more comfortable reaching out for assistance.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,500,458	\$723,566

Table 3 - Resources Made Available

Narrative

Community Development offers low-interest deferred loans to clients whenever possible. This is true with all our rehabilitation and downpayment assistance programs. Revolving Loan Funds with HOME funds make the Downpayment Assistance and the Rental Rehabilitation Loans possible. Both programs are operating off program income that is generated through loan repayments. Both programs would not continue to exist if it was not for that program income. In 2019, we were able to assist 17 households with downpayment assistance and were able to utilize HOME funds to rehabilitate a home the city had received in Lieu of Foreclosure. The newly renovated property was completed early 2019 and closed late spring.

Neighborhood Revitalization Program (NSP) program income allows staff to continue to purchase foreclosed, vacant properties in identified census tracts. These funds are used to either demolish and rebuild or renovate existing properties. Those properties are then made available for sale to income-qualifying households. The monies that are paid back through those sales are recycled to purchase additional properties. This past year we were able to build a new single family home and sell to an income qualified homeowner. In addition we were able to utilize both NSP and HOME funds to move a city house as discussed in the above paragraph.

In 2019, the City was able to reprogram \$125,000 of Homeowner Rehabilitation Revolving Loan Funds into a street reconstruction project in a lower income census tract. With the new federal rule of counting revolving loan funding into the timeliness equation, the need to reprogram the repaid loans is high so it doesn't hurt us in the long run. This project had allowed the City to continue to be "timely" with the expenditures of the CDBG funds it received.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Homeowner Rehabilitation	15.8%	7.87%	Citywide
Longfellow Neighborhood Association	0%	0%	Neighborhood Revitalization
Neighborhood Revitalization	0%	2.12%	East Towne Neighborhood Association
Werle Park	0%	0%	Neighborhood Revitalization
Westies Neighborhood Association	1%	0%	Neighborhood Revitalization

Table 4 – Identify the geographic distribution and location of investments

Narrative

The programs the City of Wausau offers are primarily opened citywide. There are no targeted areas. The homeowner rehabilitation numbers represent the percentage of funds that was allocated in the 2016 through 2019 program years plus revolving loan funds being recycled.

The neighborhood associations develop their own neighborhood boundaries. Staff works with each group that is willing to develop goals. If CDBG funds can assist to meet their goals, staff works with them to develop a plan to meet these goals. Projects that were completed in the past were the re-development of a former industrial site into a Tot Lot and four new single-family homes. That project was located in the Werle Park Neighborhood. Werle Park, Longfellow and East Towne Neighborhood Associations were able to receive low-level street lighting on main streets in their neighborhood to deter crime and make their neighborhoods more walkable. Neighborhood signage was developed and installed for both Longfellow and East Towne Neighborhoods. Staff is working to have signs installed in the Westie's Neighborhood but development has stalled. These funds will be reprogrammed this coming year if not utilized quickly.

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Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

CDBG does not require matching funds. However funds are matched through the non-profits that receive funding. Every dollar of CDBG funding is matched ten times through the non-profits local funding and fund raising. Wausau has done an outstanding job of leveraging funds with all of the activities and programs they operate.

The City of Wausau must match 25% of HOME funding. This is achieved through the Federal Home Loan Bank's Downpayment Plus program, the City's Live it Up Wausau Downpayment assistance program, and local lenders' incentives for low-income homebuyers. Funding is also leveraged by the first mortgage and homebuyer's contribution.

The City of Wausau purchases properties for different reasons – blight elimination, redevelopment, or economic development. Private organizations have donated properties to the City due to the economic burden it was causing that organization/individual. NSP program income is utilized to purchase foreclosed, vacant properties with the goal of rehabilitation/demolition, rehabilitating/rebuilding, then selling to an income qualified household. Please see the attachment that lists all City-owned properties and the goals for those parcels.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	138	48
Number of Non-Homeless households to be provided affordable housing units	26	31
Number of Special-Needs households to be provided affordable housing units	15	0
Total	179	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	380	0
Number of households supported through The Production of New Units	1	0
Number of households supported through Rehab of Existing Units	10	0
Number of households supported through Acquisition of Existing Units	1	1
Total	392	0

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Our goals and outcomes were in line in some areas and low in others. Community Development's strength is working with Affordable Housing; however, when working with outside factors, projects seem to take longer than we wish they would. If we added the number of units the Community Development Authority manages as well as the Housing Choice Voucher Program, the number of non-homeless households to be provided affordable housing units would jump up over 500!

The number of homeless households to be provided affordable housing continues to be a high priority. We again partnered with the Beyond Shelter Program which assisted 32 homeless individuals with a permanent housing opportunity. This program is based on the Housing First model and provides the opportunity of having shelter so they can work on other contributing factors that originally/continuously causes them to become homeless. These individuals can stay as long as they need as long as they are trying to work towards long term housing.

Community Development Department partnered with the Community Development Authority to purchase a blighted burnt former hotel. This hotel will be demolished, the site cleaned and then offered through a Request for Proposal to have the property redeveloped. The goal is to develop housing for income qualified households. This RFP process will start early 2020.

The Homeowner Rehabilitation Loan program struggled again this year. With the housing market booming, it is difficult to find a contractor that is willing to bid on our projects. Contractors are so overbooked that they do not need to bid on projects that require additional paperwork and oversight. This makes clients on our waiting list have longer wait timeframes because we cannot get the bids necessary to commit to their project. Once successful in obtaining bids, they will need to wait 4 – 6 months before the contractor is able to get to their project. In the meantime, we are getting loans paid back in which we cannot recycle in a timely manner. We reprogrammed \$125,000 of repaid funds into a street reconstruction project in low income neighborhood. This allowed us to meet our timeliness factor but doesn't help affordable housing.

Discuss how these outcomes will impact future annual action plans.

*CDBG has been able to assist the City's war on blighted properties. We have been able to clean up blighted areas and redevelop them – many times into affordable housing. We were able to finally purchase a blighted, burnt hotel from Marathon County the fall of this year. We are hopeful that 2020 will see the redevelopment of this property and the neighborhood finally relieved to see this eyesore gone. This redevelopment should take place in 2020 with occupancy taking place late 2020 or early 2021.

*CDBG is the main funding source for the Homeowner Rehabilitation Loan Program. This program assists income-qualifying homeowners to make necessary repairs/code-violations in an affordable way. Cost of home repairs increase every year and many homeowners have a difficult time saving. This program assists them with an affordable loan option. This year we made our goal; however we fell short for our anticipated 5-year Consolidated Plan goal.

*Assisting the homeless population continues to be a very high priority. CDBG funds assisted the Salvation Army's Street Outreach program, Catholic Charities Beyond Shelter program and the Hand in Hand collaboration. All agencies provide intensive case management to develop individual plans so clients can overcome the obstacles that landed them homeless. Case management is time consuming and expensive so all funding sources are very important. The number of success stories are impressive but there is always another person/family to take their place. Each program has a different twist of how they work with their clients. Beyond Shelter was developed after the Housing First model. The others have requirements their clients must meet in order to continue with the programs. It is exciting to see how all of these programs work and what type of success stories they have. There is no right and wrong method in making a client successful – every person is different in how they learn and react to situations. These programs are key to assisting the homeless.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	35	1
Low-income	12	1
Moderate-income	5	12
Total	52	14

Table 7 – Number of Households Served

Narrative Information

The above chart reflects the number of clients that fell into each income category. It is interesting to see that the percentage of Extremely-Low income households represent over 67% of where our CDBG funding assists. Most of those clients have been working with our homelessness providers. Many of the programs are working one-on-one for a longer period of time to combat the issues of homelessness that the numbers are lower than previous years. This reflects how CDBG is so important and how it touches so many individuals.

The City of Wausau is not a participating jurisdiction (PJ) for HOME funds. We do apply for funding through the State of Wisconsin and have been successful in receiving funding in the past. We have not been able to apply for additional funds due to a larger amount of revolving loan funds that needs to be expended before new funds can be applied for. Since almost all of the programs the City operates with HOME funds are loans, these fund are continually revolving throughout the year. This allows our programs to continue even when funding at the National level is tight.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

All the community homeless programs that receive(d) Community Development Block Grant funds - the Salvation Army's Transitional Housing and Street Outreach programs, Catholic Charities' Warming Shelter, Project Step Up and Beyond Shelter programs, and Hand In Hand program get to know their clients and try to earn their trust so they can feel comfortable in discussing their situation. All have intense case management programs to work one-on-one with each individual/family to discover their obstacles and how to overcome them to make the family successful in finding permanent housing. When addiction is involved, overcoming those obstacles are even more daunting. This is where Beyond Shelter provides housing so their clients can work on their extreme hurdles and not worry about having a roof over their head.

The Housing and Homelessness Coalition oversees the homeless count in both January and July each year. Through these counts, anyone found on the streets is asked a series of questions to see what kind of assistance they need and try to get them to the correct agency. Unfortunately, many living on the streets do not wish to answer such questions and may actually prefer their current living arrangements. With the homeless count being so well advertised now, any homeless individual not wishing to be found, makes sure they are not and, therefore, not counted. This does not count those that are staying with friends/families or couchsurfing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Wausau does not have enough transitional housing units to assist those that are coming to the end of their ability to stay at the Salvation Army or the Women's Community. That is how the Hand in Hand Housing Program came into existence. This program partners with local landlords who agree to provide the housing. The client would still get assistance with their rent for the initial six months. Then, they would work towards being able to afford the rent on their own so they can stay at this unit rather than having to find another place to live and relocating their family again. This will allow the landlord to get a long term, stable tenant and the tenant to afford long term housing.

The current Salvation Army building is only equipped to house one homeless family. This has become a burden since the need is growing. In some cases, families may qualify for a hotel voucher – but this is only a very short term solution.

Catholic Charities runs the Warming Shelter which provides shelter during the evening hours during the winter months. Clients are provided two warm meals, a warm shower, the ability to wash their clothes, and a warm place to sleep. The shelter is always full and the need for volunteers is always high. But, the clients, who are willing to, are able to tap into case management to address any issues that had ended them homeless. The Beyond Shelter program was modeled after Housing First program. Potential clients are determined through the homeless providers to be the hardest to house or the most chronic homeless

persons. If accepted, the client is given their own room in a house and provided case management to address their needs. There is no timeframe of when they have to find long term housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Lack of transportation continues to be high priority for Wausau and its surrounding communities. Many families do not have their own transportation and are forced to use public transportation. This limits them to finding employment with working hours during the time the buses run – and never on weekends, nights or in the surrounding communities. The Housing and Homeless Coalition did a study on where the available jobs were located and how many were available by public transportation. Of the 386 job openings, only 94 were available by bus and during the timeframe that the bus operates – that is only 24%! This substantiates the documentation if a household has an automobile breakdown, they may not be able to get to their job, and/or may not be able to keep their job, which could result in not being able to afford rent and becoming homeless. Wheels to Work addresses the transportation issue and assists with a zero percent loan to purchase an automobile or repair their existing vehicle so they can get to and from their employment. They also purchased a van to assist with those program participants to get to work while they are completing their educational components until they receive a vehicle or are able to get theirs repaired. This ensures that they do not lose that income stream while going through the program.

Project Step Up is a mentoring program that works with families for up to a year with personal finances and goal development. By working with families to meet their individual needs, they develop plans and work on their budget so they are able to become and stay financially solvent. This, in turn, makes the odds against becoming homeless in favor of the client. Sometimes guidance and accountability goes a long way! This program has a track record of successes.

Open Door of Marathon County is a non-profit who works specifically with persons who have just been released from the Marathon County jail. Persons can come for clothing, transportation assistance, and other assistance as needed. Many have lost their housing due to being incarcerated and need assistance in finding and securing a job so they can afford rent.

Public Housing units and Housing Choice Voucher programs are extremely important and 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 housing can be very difficult. The waiting lists are typically very long and the Housing Choice Voucher program list is currently closed.

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 their 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. We, as a community, are working together to continue those successes.

Catholic Charities's Beyond Shelter was modeled after the Housing First program. Potential clients are chosen through the homeless database (VI-SPDAT) which identifies who should be recommended for the housing programs due to who has been homeless the longest and who has the most difficult hurdles to overcome. Clients work on their individual goals so they are able to have an income and overcome hurdles that had created their homelessness. This program has grown into two houses with the hopes of a third this coming year.

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CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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

WCDA staff is committed to linking residents to community services by focusing on programs and services that enrich residents' lives, promote independence, increase community involvement and support successful tenancies. Their commitment also provides economic empowerment services, working cooperatively with local agencies to offer budgeting assistance, employment services and/or job training programs.

The WCDA continues to promote the Community Development Department's (CDD) Downpayment Assistance Program to their public housing participants and encourages further discussion relative to homeownership and homebuyer education.

The WCDA board of commissioners meets monthly and includes a resident board member allowing the voice of tenants to be heard at its meetings. All residents are encouraged to attend organized tenant meetings and become active members of the Resident Advisory Board (RAB).

Actions taken to provide assistance to troubled PHAs

N/A – The Wausau Community Development Authority is not a troubled PHA.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City completed and adopted new zoning ordinances. The previous ordinance was enacted in 1967. An organization was awarded the project to assist in the examination, public outreach and comment process. This will allow a closer look at how the current zoning ordinances impact affordable housing as well as all other zoning issues.

We will continue to be proponents of Low Income Housing Tax Credit projects and educate community members on the need for affordable housing as well as fight the stigma that low income clients are not good tenants. The Housing and Homeless Coalition continues to fight for affordable housing that is decent and safe.

Both of these items have been identified as barriers in our most recent Impediments to Fair Housing. The City was successful this past year to streamline the process of when a fair housing complaint is received by the City and how fast a response is given. We don't receive many complaints, so it may be a while before we may see how well the new process works.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Community Development will continue to work with local non-profit agencies to identify the needs of the community. Staff will continue to offer housing programs that maintain affordable, safe housing and work with low-income families. Those programs are as follows:

- * The Downpayment Assistance Program - reduces new homebuyer's first mortgage, lowers their monthly mortgage payments, and makes the home affordable.
- * The Homeowner Rehabilitation Loan program - a low interest loan for necessary repairs. This allows the homeowner to keep their home affordable and safe for them to live in.
- * Neighborhood Revitalization Program – program income to purchase vacant, foreclosed properties that will be revitalized and sold to income qualified households.
- * The Rental Rehabilitation Loan Program for landlords to make necessary improvements that will allow them to keep their units rentable. With the low interest loan, the monthly payments does not create a burden on the landlord that they would need to increase the rents to a level that would make them unaffordable for the tenant.
- * Continue to print and disburse the Fair Housing, Landlord Tenant informational brochures (in English, Hmong and Spanish) that were developed through Community Development with the use of CDBG funds. These brochures are distributed at City Hall, the Community Development Authority, Marathon County Library, and all non-profit agencies that provide housing assistance. These brochures are also distributed at our Homebuyer Education sessions and the annual Financial Wellness Conference.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

*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.

* Continue to educate new home buyers on the affects of Lead Based Paint and how to properly maintain a home to reduce potential lead based paint hazards.

* Apply for Lead Safe Homes grant through the State of Wisconsin to assist with Lead Abatement projects.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

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

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

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

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

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 taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City of Wausau (and Marathon County as a whole) has great organizations. They all work together to address the needs of their clients. There are no agencies that “step on others toes” or try to “outdo” other agencies. We have been told that our community agencies are like no other within the state. We pride ourselves to working together – that way the clients succeed with less duplication of services.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Community Development will continue to educate the community and public officials when it comes to Low-Income Tax Credit Projects. The stigma of “low-income” households is sometimes deemed as dirty, drug-dealing residences. In reality, income-qualifying tenants could be you and me – hardworking households that are struggling to make ends meet. We did a survey of the current tenants at the last Low Income Housing Tax Credit project and some were school teachers, clerks at the local grocery store, employees of the mall, etc.

Staff worked with the City Attorney’s office to streamline the City’s Housing Discrimination Ordinance less cumbersome. Once a complaint has been received, it should not take months and months to resolve. This new ordinance should allow the process to go through quicker. Once we receive a complaint, we will be able to test the new process.

Reaching out and educating our Hmong-speaking community is sometimes difficult. We found in preparing our Housing Discrimination/Tenant’s Rights brochures that there isn’t an easy format for translations. In addition many non-English speaking Hmong residents don’t always read the written Hmong language. Therefore it is difficult to reach out and promote fair housing rights. We did translate the brochures and have them distributed with those agencies that work with our Hmong residents. However, these are the least numbers that we need to reprint due to not being utilized. We are trying to find a better solution for this outreach issue.

Staff is involved with Wausau’s Get Smart Coalition which promotes financial and housing education as their main goal. All seminars/educational materials are printed in English, Hmong and Spanish. Outreach still has been difficult in regards to having the Hmong and/or Spanish clientele attend these seminars. Translators are available; however, in most cases, are not needed. We are struggling with finding ways to have these populations attend educational seminars.

With the banking laws becoming more stringent and the housing market being so strong, very-low income households are finding it more and more difficult to be able to qualify for a home loan. This is an impediment to fair housing choices for low-income persons to become or continue to be homeowners. Through housing counseling, potential new buyers learn the ins and outs of purchasing a home and what they need to do to make themselves more bankable. This helps break down those barriers to make lower income households become successful in purchasing and keeping a home.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used 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 full 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. This past year staff performed on-site monitoring which consisted of 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. This past year staff monitored five public service activities. In addition, we meet quarterly with McDevco (our economic development arm of the City) to review pending applications, job creation reports and budget information. Of those activities, none received any findings however, many still seem to need additional technical support in completing the quarterly reports properly. Staff did have to follow up with two agencies to provide additional information. Both did so in a timely manner and their monitoring files were closed out. 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.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Three public hearings were held this past year and were well attended. Many comments regarding the needs of the community were received. Comments received at the public hearings range from affordable housing, public services, street reconstruction, and crime prevention. They discuss the trends needs of the community and how funding would better assist. Part of one public hearing was the reprogramming of older, unutilized block grant funds and a larger amount of revolving loan funds from our homeowner rehabilitation program into street reconstruction project that were to be performed in income qualified neighborhoods to address the safety of the old road, curb and gutter.

Once the Consolidated Annual Performance and Evaluation Review (CAPER) had been completed, the written plan is made available to the Citizens Advisory Committee, City Alderpersons, and the public with an official notice that ran in the Wausau Daily Herald. A written copy can be found at City Hall in addition

to the plan being on the City's website with contact information if there are any comments or concerns regarding the plan. Staff received no comments regarding the plan.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of Wausau did not have any major changes in our program objectives during 2019. We did reprogram a chunk of Housing Rehabilitation revolving loan funds in order to meet the timeliness test. The public facility project we reprogrammed these funds to was due to an extremely delapidated road, curb and gutter along a street in which two recent Low Income Housing Tax Credit projects were recently completed. This project not only addressed a unsafe road but the completion of the project enhanced the aesthetics of the neighborhood. This project was not slated on the City's street construction list for several years and these federal funds were able to address the needs now.

Staff had discussed the possibility of changing its start date for Community Development Block Grant Funds due to getting the actual funds so late in the year. It is difficult to get a public facility project bid out and completed when our street construction season is only a matter of months. However, even changing our start date to the latest possible – beginning of October, could still be difficult to get a project completed by the time our timeliness test would be pulled at the end of August. We will just have to plan better and be ready to move once the funding is in so we can get these projects completed before the snow flies.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

The City of Wausau does not have any BEDI grants.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A

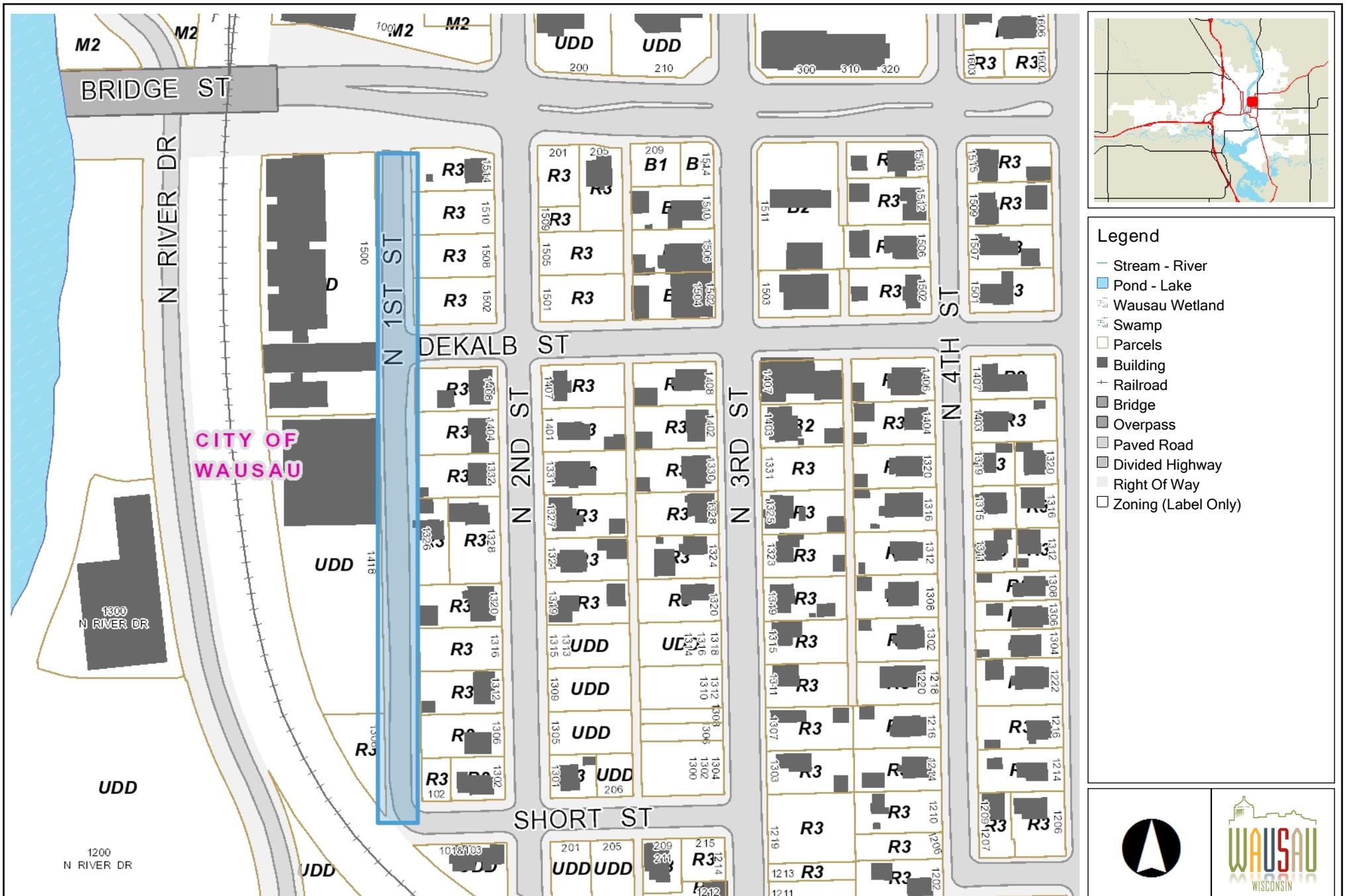
CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

DRAFT



Legend

- Stream - River
- Pond - Lake
- Wausau Wetland
- Swamp
- Parcels
- Building
- Railroad
- Bridge
- Overpass
- Paved Road
- Divided Highway
- Right Of Way
- Zoning (Label Only)

Map Created: 11/20/2018

87.65 0 87.65 Feet

User_Defined_Lambert_Conformal_Conic

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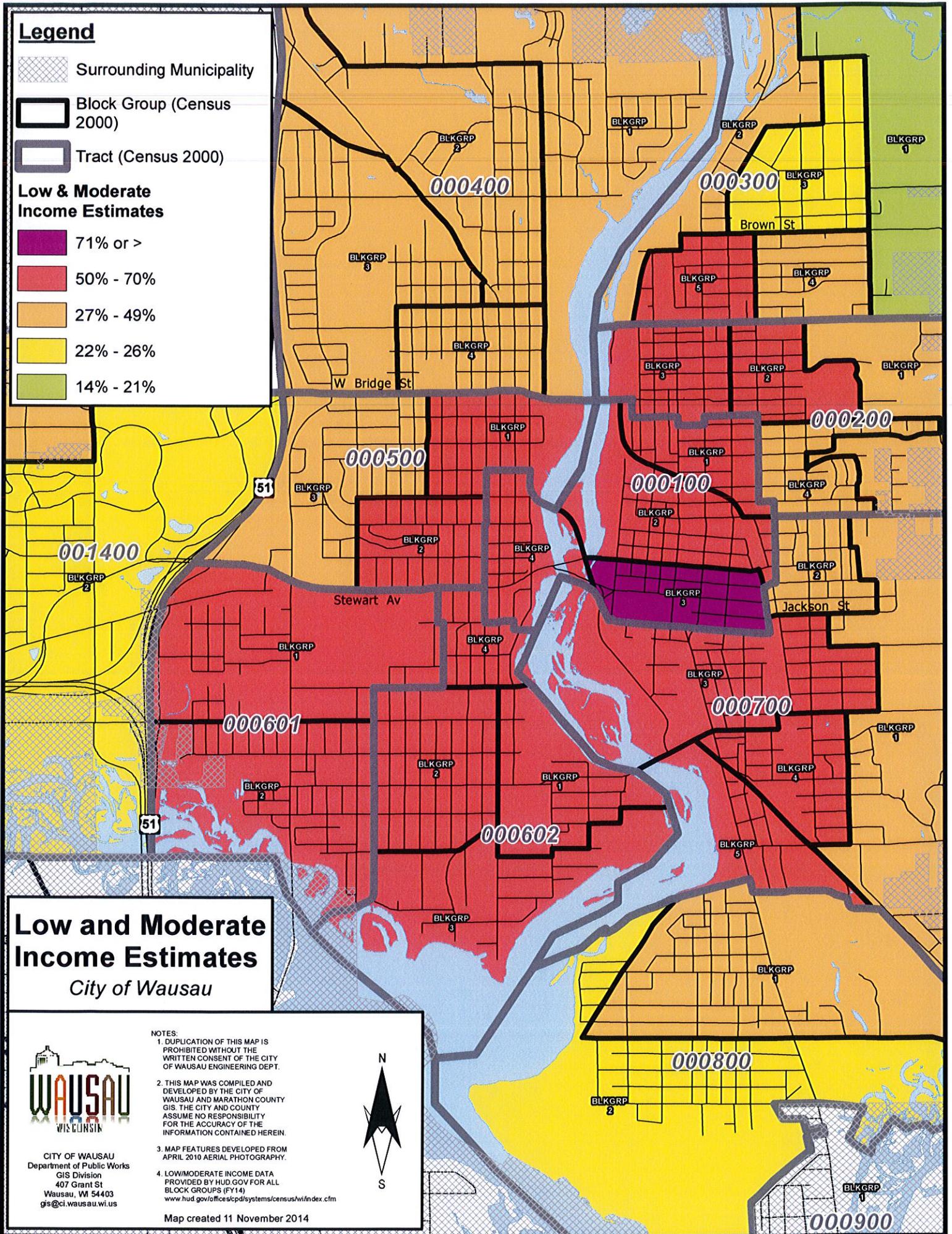
Notes

Legend

-  Surrounding Municipality
-  Block Group (Census 2000)
-  Tract (Census 2000)

Low & Moderate Income Estimates

-  71% or >
-  50% - 70%
-  27% - 49%
-  22% - 26%
-  14% - 21%



Low and Moderate Income Estimates

City of Wausau

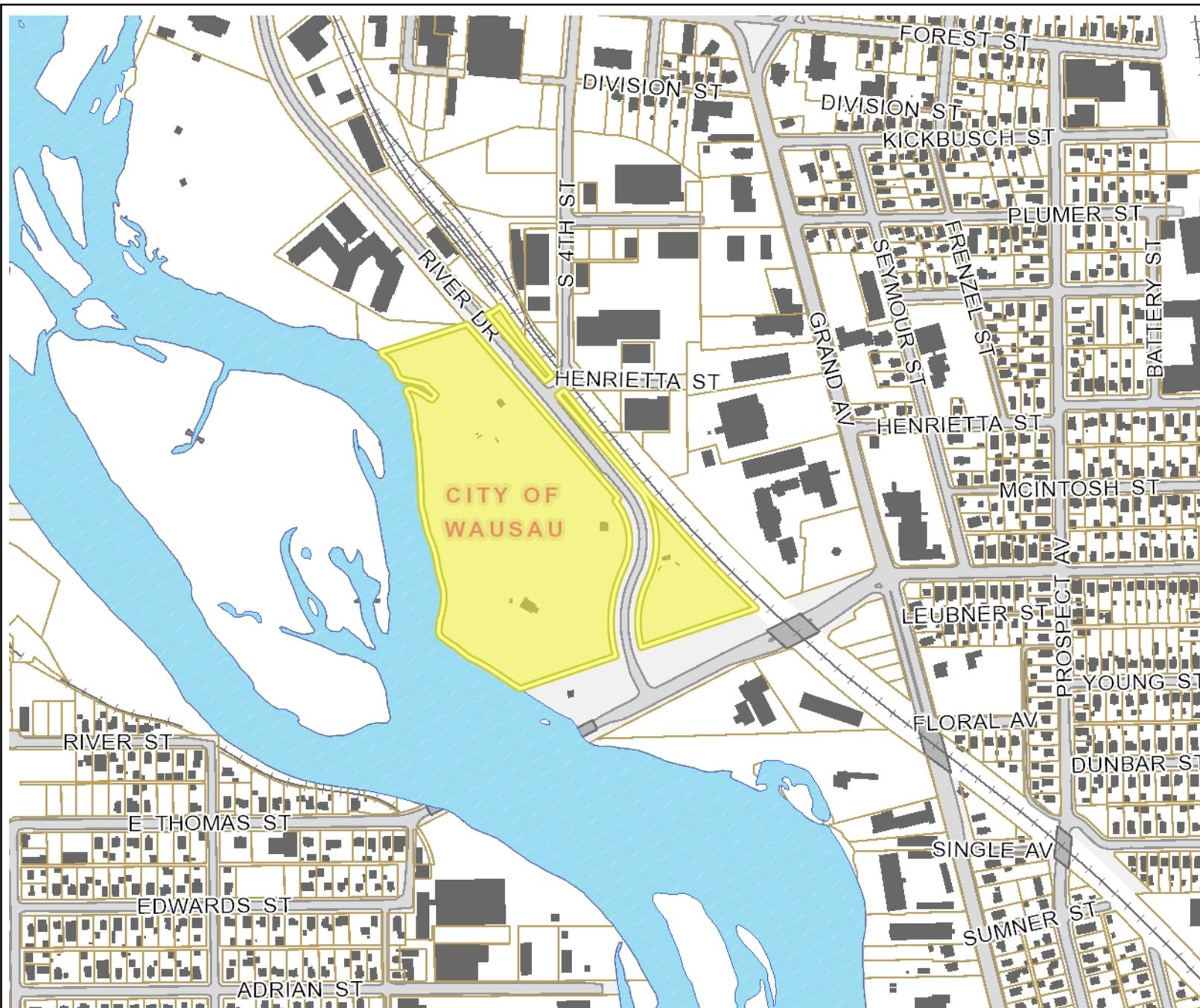


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 3. MAP FEATURES DEVELOPED FROM APRIL 2010 AERIAL PHOTOGRAPHY.
 4. LOW/MODERATE INCOME DATA PROVIDED BY HUD.GOV FOR ALL BLOCK GROUPS (FY14) www.hud.gov/office/cpd/systems/census/wi/index.cfm



Map created 11 November 2014



Legend

- Stream - River
- Pond - Lake
- ▨ Wausau Wetland
- ▨ Swamp
- Parcels
- Building
- + Railroad
- Bridge
- Overpass
- Paved Road
- Divided Highway
- Right Of Way
- Zoning (Label Only)



Map Created: 1/11/2019
 266.21 0 266.21 Feet

 User_Defined_Lambert_Conformal_Conic

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Notes
 Oak Island Park Playground project