

\*\*\* All present are expected to conduct themselves in accordance with our City's Core Values \*\*\*



## OFFICIAL NOTICE AND AGENDA

of a meeting of a City Board, Commission, Department Committee, Agency, Corporation, Quasi-Municipal Corporation or Sub-unit thereof.

Notice is hereby given that the **Community Development Authority** of the City of Wausau, Wisconsin will hold a regular or special meeting on the date, time and location shown below.

Meeting of the: **COMMUNITY DEVELOPMENT AUTHORITY BOARD OF THE CITY OF WAUSAU**  
Date/Time: **Tuesday, September 24, 2024 at 12:00 pm**  
Location: **550 E Thomas Street, Wausau, Wisconsin 54403**  
Members: **Sarah Napgezek (C), David Welles, John Wagman, Patrick Gosz, Sarah Watson, Chad Henke, Rachael Hass**

### AGENDA ITEMS FOR CONSIDERATION (All items listed may be acted upon)

1. Call the Meeting to Order
2. Approval of Minutes from 8/13/24
3. Discussion and Possible Action on Resolution 24-006 - Five Year PHA Plan for Fiscal Years 2025-2029
4. Discussion and Possible Action on Resolution 24-007 - Annual PHA Plan for Fiscal Year 2025
5. Discussion and Possible Approval of 2025 Fair Market Rents and Payment Standards - HCV Program
6. Discussion and Possible Approval of 2025 Flat Rents, Utility Allowances and Passbook Rates - Public Housing Program
7. Update on the Transfer of American Rescue Plan Act (ARPA) Funds from the City of Wausau to the CDA
8. Discussion and Possible Action on the deliberation or negotiation of the purchase of 405 S. 8th Avenue from the County
9. **CLOSED SESSION** pursuant to 19.85(1)(e) of the Wisconsin Statutes for deliberating or negotiating the purchase of public properties, the investing of public funds, or conducting other specified public business, whenever competitive or bargaining reasons require a closed session; for the purpose of deliberating or negotiating of the purchase of 405 S. 8th Avenue from the County
10. **RECONVENE** into Open Session to take action on Closed Session item, if necessary
11. Operational Issues & Current Activities:
  - A. Occupancy Overview
  - B. Scattered Sites Kitchen Countertop Replacement Project Update
  - C. SEMAP FYE 12/31/23
12. Adjournment

**Sarah Napgezek, Chair**

This Notice was posted at City Hall and emailed to the Media on Tuesday, September 17, 2024 at 12:30 pm. Questions regarding this agenda may be directed to Randy Fifrick, Community Development Interim Director at 715-261-6684

Any person wishing to offer public comment who does not appear in person to do so, may e-mail Juli Birkenmeier at [juli.birkenmeier@ci.wausau.wi.us](mailto:juli.birkenmeier@ci.wausau.wi.us) with "Community Development Authority Board Meeting Public Comment" in the subject line a minimum of 2 hours prior to the meeting start. All public comment, either by email or in person, will be limited to items on the agenda at this time. The message related to agenda items received prior to the meeting will be provided to the Chair.

In accordance with the requirements of Title II of the Americans with Disabilities Act of 1990 (ADA), the City of Wausau will not discriminate against qualified individuals with disabilities on the basis of disability in its services, programs or activities. If you need assistance or reasonable accommodations in participating in this meeting or event due to a disability as defined under the ADA, please call the ADA Coordinator at (715) 261-6590 or [ADAServices@ci.wausau.wi.us](mailto:ADAServices@ci.wausau.wi.us) to discuss your accessibility needs. We ask your request be provided a minimum of 72 hours before the scheduled event or meeting. If a request is made less than 72 hours before the event the City of Wausau will make a good faith effort to accommodate your request.

It is possible that members of, and possible a quorum of members of other committees of the City of Wausau may be in attendance at the above mentioned meeting to gather information. No action will be taken by any such group at the above mentioned meeting other than the committee specifically referred to in this notice.

Other Distribution: City Website, Alderpersons, Board Members, Mayor

**COMMUNITY DEVELOPMENT AUTHORITY**  
**MINUTES**

08/13/24

**MEMBERS PRESENT:** Sarah Napgezok, John Wagman, Patrick Gosz, Rachael Hass, David Welles, Chad Henke, Sarah Watson

**MEMBERS ABSENT:**

**OTHERS PRESENT:** Juli Birkenmeier, Randy Fifrick, Barb Betz, Ted Matkom – Gorman & Company via telephone, Shreedhar Ranabhat – WHEDA via telephone

**(1.) Call the Meeting to Order**

The meeting was called to order at 12:02 PM at 550 E. Thomas Street, Wausau, Wisconsin.

**(2.) Approval of Minutes from 07/23/24**

Watson made a motion to approve the 07/23/24 minutes. Wagman seconded. Motion was approved unanimously.

**(3.) Discussion and Possible Action on Loan Commitment to Gorman & Company for Westside Commons (formerly West Side Battery) Property, 415 S First Avenue, Wausau – LIHTC Project –** Birkenmeier gave a brief overview of the loan commitment to Gorman & Company for gap financing for the Westside Commons LIHTC project. She noted the property was expected to close in July 2024; however, this has been postponed to August 2024. She also noted loan documents were reviewed by Anne Jacobson, City Attorney, Randy Fifrick, Liz Brodek, previous CDA director, and herself. Birkenmeier explained from this review it was discovered that the loan term was shown as a 20-year term versus the board approved 18-year term.

Birkenmeier introduced Ted Matkom, Wisconsin Market President for Gorman & Company, and Shreedhar Ranabhat, Director of Commercial Lending for Wisconsin Housing and Economic Development Authority (WHEDA), who joined the meeting via telephone to explain the alteration in the loan term. Matkom explained WHEDA recently amended its sub-debt requirements, which now require loan terms to be at least 20 years, incorporating the construction period. Matkom noted that the closing date was pushed back due to the underwriting changes with WHEDA.

Ranabhat stated that WHEDA prefers the sub-debt term to match the first mortgage of 35 years; however, WHEDA will accept a 20-year loan term. Matkom reiterated Gorman & Company anticipates repaying the CDA loan within 15-18 years as originally stated. Napgezok requested the Sources and Uses report indicating the capital stack for the project and the position of the CDA loan in the repayment stack. Birkenmeier mentioned that the only report provided for review was from August 2023 when Matkom initially requested the loan, and an updated report will be provided for board review. Matkom stated he will be able to provide one by next week. Wagman asked about collateral priority and the CDA's position relative to WHEDA. Matkom stated the CDA loan is behind WHEDA. Wells asked for clarification that the only change to the loan is extending the term to 20 years. Matkom confirmed that this is correct and that all other terms would remain as originally proposed.

Wells made a motion to amend the original loan term from an 18-year to a 20-year, maintaining the same interest rate and amortization schedule. Watson seconded. Motion was approved unanimously.

#### **(4.) Finance Committee Report**

Gosz reviewed the Chair report from the August 8, 2024, Finance Committee meeting and the WCDA's investment balances as of June 30, 2024.

Gosz reviewed the 2024 second-quarter financials for the WCDA's budgeted programs summarizing the *Year-To-Date* versus *Budget* line items and explained any budget variances. Gosz then reviewed the 2024 second-quarter financials for Riverview Towers LLC, summarizing *Year-To-Date* versus *Budget* line items and further explained any budget variances.

Lastly, Gosz reported that the Finance Committee also reviewed the salary allocation spreadsheet created by staff to ensure that the salary and benefit allocations are evaluated regularly and updated if there are changes in how an employee's time is spent. He also noted this tool is reviewed at year-end to address any potential inter-program transfers required to reconcile actual expenditures with the budget.

#### **(5.) Operational Issues & Current Activities**

**Occupancy Overview** – Birkenmeier reported 99% occupancy at Riverview Towers, 95% at Riverview Terrace and 98% at the Scattered Sites and said staff is currently administering 308 monthly Housing Choice Vouchers.

**Scattered Sites Kitchen Countertop Replacement Project Update** – Birkenmeier noted that JAS Inc., has been contracted to replace kitchen countertops at 37 of the Scattered Sites and completed the measurements for the countertops August 2, 2024. She mentioned JAS is expected to start installations for the 2024 designated units in four to six weeks. Birkenmeier furthered that the CDA is also considering replacing kitchen sinks and valves with this project, as the bid cost came in lower than expected.

**NEF Annual Review Update – Riverview Towers LLC** – Birkenmeier stated that the NEF (National Equity Fund) annual review was completed on August 8, 2024. She noted the NEF Asset Manager commented that she was impressed with the building and was happy to report that there were no findings.

**WHEDA On-Site Review Update – Riverview Towers LLC** – Birkenmeier provided the board with the August 6, 2024, letter indicating the results from the WHEDA on-site review for Riverview Towers. She stated there were no findings, and no further review is necessary. Birkenmeier mentioned the letter had suggested some policy and procedure updates which Birkenmeier forwarded to Comprehensive Compliance Solutions, the tenant file compliance company for Riverview Towers, and Tammy King for implementation.

**Fulton Street – Lease Renewal to Succeed to Independence** – Birkenmeier stated that a draft lease renewal for continued use of unit #3 at Fulton Street as office space by Succeed to Independence was provided to Toni Whitehouse, owner, for review. Birkenmeier noted that staff reviewed the current lease and made changes to the term, monthly rent, and insurance requirements. She stated the lease will be effective January 1, 2025, and is like the lease which was previously used for the North Central Health Care (NCHC) office space at the CDA office. She noted Whitehouse agreed to the changes and proposed rent increase, as well as the three-year term.

**Riverview Terrace Housing Assistance Payment (HAP) Contract Update** – Birkenmeier provided an overview of the HAP contract for Riverview Terrace concerning a resident whose total tenant payment exceeded the contract rent at their March 2024 recertification. She noted that this tenant can remain in the unit for 180 days without a HAP payment, and if the tenant's income does not change to bring them into compliance, the unit must be removed from the HAP contract. Birkenmeier stated that staff reached out to the Department of Housing and Urban Development for guidance on removing this unit from the HAP contract and provided the board with the letter

requesting this removal. She explained this unit has been converted to a market rate, and the tenant will now pay \$840 per month in rent. Birkenmeier furthered that once the tenant vacates the unit will be added back into the HAP contract.

**Adjournment**

Respectively submitted,

Sarah Napgezek  
Chair



## RESOLUTION NO 24-006

### FIVE-YEAR PHA PLAN FOR FISCAL YEARS 2025 - 2029

**WHEREAS**, the Wausau Community Development Authority (WCDA) operates Public Housing and Section 8 Housing Choice Voucher Programs; and

**WHEREAS**, the WCDA is required to complete a PHA Plan, which is a comprehensive guide to public housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals. There are two parts to the PHA Plan: the Five-Year Plan, which each PHA submits to HUD once every fifth fiscal year, and the Annual Plan, which is submitted to HUD every year. It is through the Annual Plan that the PHA receives capital funding; and

**WHEREAS**, the WCDA must certify by board resolution to approve the submission of the Five-Year PHA Plan, Annual Plan and Five-Year Capital Action Plan to the U.S. Department of Housing and Urban Development (HUD); and

**NOW, THEREFORE, BE IT RESOLVED**, the Wausau Community Development Authority Commission hereby certifies by this Resolution and the attached Civil Rights Certification that the Five-Year PHA Plan for 2025-2029, to their knowledge, is completed in compliance with all applicable Federal statutory and regulatory requirements and approves its submission to HUD.

AYES \_\_\_\_\_ NAYS \_\_\_\_\_

Approved Date: \_\_\_\_\_

\_\_\_\_\_  
Sarah Napgezek  
Chairperson

\_\_\_\_\_  
Randy Fifrick  
Interim Director

<b>5-Year PHA Plan</b> <b>(for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development</b> <b>Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226</b> <b>Expires 03/31/2024</b>
---	---	---

**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

**Applicability.** The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

<b>A.</b>	<b>PHA Information.</b>														
<b>A.1</b>	<p> <b>PHA Name:</b> Wausau Community Development Authority <b>PHA Code:</b> WI031  <b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): 01/2025  <b>The Five-Year Period of the Plan (i.e., 2019-2023):</b> 2025-2029  <b>Plan Submission Type</b> <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission                 </p> <p> <b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.                 </p> <p> <b>How the public can access this PHA Plan:</b> Copies of the 5-Year Plan for Fiscal Years 2025-2029 and all Certifications are available at the Wausau Community Development Authority (WCDA) office, 550 E Thomas Street, Wausau, Wisconsin 54403. Contact Person: Juli Birkenmeier, Assistant Director, 715-261-6676, or juli.birkenmeier@wausauwi.gov The 5-Year Plan is also available for public review at City Hall, 407 Grant Street, Wausau, Wisconsin 54403 The WCDA's Housing Choice Voucher (HCV) Administrative Plan and Public Housing (PH) Admissions and Continued Occupancy Policy are also available for review at the WCDA office, 550 E Thomas Street, Wausau, Wisconsin 54403 All capital activities have been outlined in our HUD-approved 5-Year Action Plan The Resident Advisory Board (RAB) is scheduled to meet on Thursday, September 5, 2024 at 12:00 pm in the boardroom of the WCDA, 550 E Thomas Street, Wausau, Wisconsin 54403 A Public Hearing is scheduled for Thursday, September 5, 2024 at 3:30 pm in the boardroom at the WCDA, 550 E Thomas Street, Wausau, Wisconsin 54403                 </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)                 </p> <table border="1" data-bbox="170 1205 1531 1266"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV						
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program							
		PH	HCV												
<b>B.</b>	<b>Plan Elements. Required for all PHAs completing this form.</b>														
<b>B.1</b>	<p> <b>Mission.</b> State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.                 </p> <p> <b>The Wausau Community Development Authority provides quality housing options to elderly, disabled and low income residents in a variety of locations and formats, the Authority must:</b> <ul style="list-style-type: none"> <li>• Ensure safe, decent and affordable housing options; create opportunities for resident's self-sufficiency and ensure fiscal integrity for all residents.</li> <li>• Improve the quality of life for residents and increase assisted housing choices, especially those who are disabled and/or low income qualified.</li> <li>• Preserve and maintain existing affordable housing specifically for residents in need by ensuring equal opportunity and Affirmatively Further Fair Housing (AFFH) goals.</li> <li>• Promote programs, education and training that support and encourage rental housing oversight and tenant accountability.</li> <li>• Further the goals of the Violence Against Women Act (VAWA) to ensure protections for victims of domestic abuse, dating violence, sexual assault or stalking in the community.</li> </ul> </p>														
<b>B.2</b>	<p> <b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.                 </p> <p> <b>Please see attached.</b> </p>														
<b>B.3</b>	<p> <b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.                 </p> <p> <b>1. Expand the Supply of Assisted Housing and Increase Affordable Housing Choices:</b> Please see attached. <b>2. Maintain Fiscally Responsible Operations and Financial Stability:</b> Please see attached. <b>3. Improve the Quality of Life for Program Participants:</b> Please see attached. <b>4. Ensure Equal Opportunity and Further Non-discrimination in WCDA Housing:</b> Please see attached. <b>5. Violence Against Women Act (VAWA) Compliance:</b> Please see attached.                 </p>														

B.4	<p><b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, or stalking. VAWA protections are not only available to women, but are available equally to all individuals regardless of sex, gender identity, or sexual orientation. The U.S. Department of Housing and Urban Development (HUD) is the Federal agency that oversees that the housing choice voucher program is in compliance with VAWA. The WCDA provides all applicants with information about VAWA at the time they request an application for housing assistance. The WCDA also includes information about VAWA in all notices of denial of assistance and to all participants with information about VAWA at the time of admission and at annual reexamination. The WCDA also includes information about VAWA in notices of termination of assistance. The VAWA information provided to applicants and participants is consistent with HUD regulations as stated in 24 CFR 5.2005(a)(1).</p>			
C.	<p><b>Other Document and/or Certification Requirements.</b></p>			
C.1	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>The Wausau Community Development Authority (WCDA) defines a significant amendment and significant deviation/modification to the CFP 5-Year Action Plan as follows: • Changes to the Public Housing ACOP or Administrative Plan that would change the mission, goals or objectives of the WCDA; • Additions of major non-emergency work items (items not included in the Annual Statement or Five-Year Action Plan); • Any change with regard to a proposed demolition, disposition, homeownership, RAD conversion, Capital Fund Financing, development or mixed-finance proposal.</p>			
C.2	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations</p>			
C.3	<p><b>Certification by State or Local Officials.</b></p> <p>Form HUD-50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>			
C.4	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>			
D.	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p>			
D.1	<p><b>Affirmatively Furthering Fair Housing.</b> (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <table border="1" data-bbox="170 1535 1557 1822"> <tr> <td data-bbox="170 1535 1557 1591"> <p><b>Fair Housing Goal: Fair Housing Identification</b></p> </td> </tr> <tr> <td data-bbox="170 1591 1557 1648"> <p><u>Describe fair housing strategies and actions to achieve the goal</u></p> </td> </tr> <tr> <td data-bbox="170 1648 1557 1822"> <p>The WCDA examines its own programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the WCDA's involvement; and maintains records reflecting these analyses and actions. The WCDA will continue to work with the Community Development Department with implementations to Affirmatively Furthering Fair Housing.</p> </td> </tr> </table>	<p><b>Fair Housing Goal: Fair Housing Identification</b></p>	<p><u>Describe fair housing strategies and actions to achieve the goal</u></p>	<p>The WCDA examines its own programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the WCDA's involvement; and maintains records reflecting these analyses and actions. The WCDA will continue to work with the Community Development Department with implementations to Affirmatively Furthering Fair Housing.</p>
<p><b>Fair Housing Goal: Fair Housing Identification</b></p>				
<p><u>Describe fair housing strategies and actions to achieve the goal</u></p>				
<p>The WCDA examines its own programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the WCDA's involvement; and maintains records reflecting these analyses and actions. The WCDA will continue to work with the Community Development Department with implementations to Affirmatively Furthering Fair Housing.</p>				

**Form identification:** WI031-Wausau Community Development Authority form HUD-50075-5Y (Form ID -

786) printed by Juli Birkenmeier in HUD Secure Systems/Public Housing Portal at 09/12/2024 11:50AM  
EST



## B.2 Goals and Objectives

The WCDA has drafted many of the goals and objectives for the 5-YR PHA Plan from the Department of Housing and Urban Development Strategic plan. The WCDA also relies on several resources to identify the greatest needs for assisted housing. Sources include the WCDA's vacancy and wait list data, the City of Wausau's Consolidated Plan, Impediments to Fair Housing report, and the Marathon County Life report.

### *Support Underserved Communities*

The WCDA will continue to work collaboratively with local agencies to reduce homelessness with the City of Wausau. The WCDA implemented a homeless preference for the HCV waitlist and has successfully reduced homelessness from many of the vulnerable population with the City of Wausau.

### *Ensure Access to and Increase the Production of Affordable Housing*

The WCDA will continue to maintain HAP utilization at or above 95% assisting in access to affordable housing within the private market. Staff will continue to work with local developers and landlords promoting the HCV program.

The WCDA will review and apply for additional rental vouchers as they are made available by HUD to best suite the needs of the community and will continue to work collaboratively with landlords who are working with the HCV participants.

The WCDA was successful with the issuance of an RFP for project-based vouchers which was offered to landlords and developers within the City of Wausau. With the success of this allowing for eight (8) more families to secure decent, safe and sanitary housing, the WCDA will continue to review funding allowing for the issuance of future RFPs for project-based vouchers to developers and landlords within the City of Wausau.

In the upcoming fiscal year, the WCDA may create one or more instrumentality/ies and procure one or more development partner(s), in accordance with 2 CFR part 200, to see the mixed-finance redevelopment (disposition) of some or all of WCDA's public housing units to ensure the long-term sustainability of same by leveraging public and private resources to create vibrant and sustainable "mixed-income" communities intermixed with non-public housing, low-income, and/or market rate housing units with a wide range of family incomes.

The WCDA may evaluate its public housing properties for potential disposition and may submit an application to SAC to apply for tenant-based assistance. The WCDA continues to evaluate its public housing scattered site units for conversion to the Rental Assistance Demonstration (RAD) program. The WCDA continues to review opportunities to acquire or new development of public housing units or land on which same could be constructed that would bring the WCDA to its Faircloth Limit, inclusive of replacing any units lost through WCDA's potential disposition of scattered site units.

The WCDA will seek to maintain 95% occupancy or higher in the Scattered Sites Public Housing Units to ensure continued high performer status as well as the continuation of providing affordable housing to low-income families within the City of Wausau.

The WCDA will continue to partner with the Community Development Department (CDD) on collaboratively working to build the affordable housing stock within the City of Wausau through the use of WCDA and CDD funds.

Through the many changes that have occurred with 2024 implementations in NSPIRE and HOTMA, the WCDA has/will update necessary policies to ensure continued program compliance in both Housing Choice Voucher and Public Housing. The WCDA will continue to work toward implementation of HIP which replaces the current HUD system for ensuring all 50058s are accurate upon the conversion date. In 2023, the WCDA filed an extension to implement NSPIRE for the HCV program which has since been extended to October 2025. The WCDA will be implementing the necessary NSPIRE inspections for HCV by the new due date.

The WCDA may implement a Trespass Policy to better enable the police and the WCDA to control the presence of non-residents in the public housing communities.

### B.3. Progress Report

#### Expand the Supply of Assisted Housing and Increase Affordable Housing Options:

In 2020, the WCDA incorporated the Fostering Youth to Independence housing assistance initiative into the WCDA's program portfolio; a collaborative effort to reduce and prevent homelessness for youth 18-24, having a current or prior history of child welfare involvement, and provide necessary services for those youth to become self-sufficient

Also in 2020, the WCDA adopted a local preference to any applicant family that was determined to be homeless according to HUD's definition of homelessness

In 2021, the WCDA committed unrestricted loan funds needed for gap financing for developer, Gorman & Company, to renovate The Landmark Apartments, to not only expand affordable housing, but save a historic building in the City of Wausau

Also in 2021, the WCDA partnered with Community Partners Campus (CPC), committing low-interest loan funds (unrestricted) for the purchase and redevelopment of a property to operate as a shared space, nonprofit center. CPC's mission is to help community nonprofits meet client needs with an emphasis on food, clothing, shelter, medical, mental and social well-being

The HCV payment standards have an impact on HCV program utilization and requires monitoring on a regular basis. The WCDA took advantage of HUD's regulatory waivers that were initially offered as part of the CARES Act waivers providing continued flexibility during the pandemic and recovery. In 2022, the WCDA adopted an expedited waiver request increasing the HCV payment standard during the HAP contract term, expediting relief to program participants with a rent burden over 30% of their income, as well as improving lease-up success rates for new applicants

In 2023, the WCDA committed to unrestricted loan funds needed for gap financing for developer, Gorman & Company, for the redevelopment of The West Side Battery site utilizing Low Income Housing Tax Credits.

Also in 2023, the WCDA board approved the acquisition of 703 Fulton Street, a 6-plex of affordable housing units for disabled individuals. This building was previously owned and operated by the Community Development Department. This will be non-HUD financed housing. The effective date of this transfer was January 1, 2024. One of the units in the complex is leased to an agency that provides supports to the residents that reside in the apartments. This complex does not receive any government rent subsidy. The rents are considered affordable rent.

In 2023, the WCDA fully utilized 2023 funding for the HCV tenant-based program and was awarded additional funds to continue to assist with housing low-income individuals and families. The WCDA's HCV program is the largest source of affordable housing within the City of Wausau. However, HUD funding does not fully support the utilization of all 589 vouchers that the WCDA is authorized to lease. The WCDA will continue to work to maximize the available funding to expand the supply of this source of assisted housing.

The WCDA continues to explore opportunities to expand its Public Housing portfolio with new construction

The WCDA continues to explore and identify public housing repositioning options which may include Section 18, Section 32 or RAD opportunities.

The WCDA continues to attend local property management meetings to promote the program to existing and new property management companies and local owners to maximize the HCV lease-up success rates

In 2024, the CDA board approved the transfer of 13 City owned parcels to the CDA for the purpose of infill housing. The board also approve the transfer of approximately \$1M of ARPA funds designated for affordable housing to the CDA. The CDA will assist the CDD with the redevelopment and building of affordable housing with these funds to increase needed housing stock.

In 2024, the CDA opened the HCV waitlist and received 540 applications with 55 designated homeless. WCDA staff is an active participant in the City's Affordable Housing Task Force, entitled to provide community-led affordable housing policy and tactic recommendations to the public, the City Council, the greater Wausau area municipal and county governments, and developers on how to meet the affordable housing needs of our community. The WCDA continues to explore opportunities to expand its Public Housing portfolio with new construction as well as repositioning options which may include Section 18, Section 32 or RAD opportunities.

#### Maintain Fiscally Responsible Operations and Financial Sustainability

In 2020, The WCDA amended its By-Laws, updating job titles and authorizing additional officers and staff to conduct financial business and transact financial affairs of the WCDA should the office of Executive Director become vacant

The WCDA continues to streamline financial management. The WCDA's Finance Committee ensures board oversight by providing commissioners with financial statements and budgetary comparisons as well as the stewardship of the WCDA's resources

The WCDA utilizes its Capital Funding for capital improvements vs. operating costs. In 2023, the WCDA used its capital funding for Public Housing Scattered Site modernization projects. Primarily roof replacement at our 6-plex property, and tree removal at several of the properties. The upcoming 2024 Capital Fund may be used for bathroom and kitchen modernization, installation of smoke detectors as necessary according to NSPIRE which was implemented July 1, 2023, and potential concrete repair at the WCDA office.

The WCDA may complete a Physical Needs Assessment (PNA) in 2024 to evaluate any potential capital improvement projects for the Public Housing Scattered Sites program. Staff reviewed this and will continue to investigate for the next 5-YR PHA Plan 2025-2029.

To ensure that all policies remain consistent, current and compliant with HUD regulations, the WCDA reviews and updates its Administrative and Admissions and Continued Occupancy Plans on an annual basis, unless a biannual review and update becomes necessary

The WCDA revised the Capitalization Policy effective July 2024 increasing the capitalization threshold from \$500 to \$1,000 as recommended by Hawkins Ash CPA.

The WCDA has maintained its High Performer Status for both SEMAP and Public Housing during Plan years to-date

The WCDA continues to maximize its current resources for housing programs and housing expansion

#### Improve Quality of Life for Program Participants

In 2020, the WCDA began offering Riverview Towers, Riverview Terrace and Public Housing participants the ability to pay their rent via ACH as an alternative to paying with a check or money order

The WCDA facilitated COVID-19 vaccine clinics at both Riverview Towers and Riverview Terrace

The WCDA's Resident Advisory Board (RAB) meets annually to review and provide feedback on the WCDA's Annual Plan and Capital Fund Plan. The RAB may meet more frequently however COVID constraints have limited that effort

The WCDA continues to provide information to residents about low-cost internet as provided by the new Federal Communications Commission's Affordable Connectivity Program (ACP). The ACP is available to those who participate in low-income housing programs. Eligible households can enroll through participating broadband providers or by submitting an application directly to the ACP.

In 2022, the WCDA provided Public Housing participants with school supplies for each school-aged child in their household, utilizing HUD's Resident Participation Funding

In 2023, the WCDA provided Public Housing participants with headphones for school-aged children again utilizing HUD's Resident Participation Funding.

In 2024, the WCDA provided Public Housing participants with backpacks that included school supplies to school-aged children again utilizing HUD's Resident Participation Funding.

The WCDA reviews and updates its Public Housing Utility Allowances and Flat Rents on an annual basis as required by HUD. The WCDA may implement a change to the Utility Allowance which would include tenant paid water and sewer which is currently paid by the WCDA.

The WCDA provides its program participants with referrals to community agencies related to financial services, mental health, job training and home ownership programs

The WCDA continues to collaborate with the University of Wisconsin Extension to provide nutritional and healthy food choice guidance for our residents

The WCDA continues to cooperatively partner with the Wausau Police and Fire Departments to ensure resident safety and provide crime prevention awareness

#### Ensure Equal Opportunity and Further Non-Discrimination in Housing

The WCDA continues to provide appeal and grievance hearing opportunities for applicants and program participants, including the opportunity to participate remotely

The WCDA continues to affirmatively further fair housing, by taking meaningful actions to address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty to areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.

All WCDA staff attend Fair Housing training and are required to follow the City of Wausau's Harassment and Discrimination Policies.

Fair Housing posters are prominently displayed in the WCDA offices

<p><b>Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan (All PHAs)</b></p>	<p><b>U.S. Department of Housing and Urban Development</b> Office of Public and Indian Housing OMB No. 2577-0226 <b>Expires 3/31/2024</b></p>
--	---

**Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan**

I, Sarah Napgezek, the Board Chair certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year 2025 of the WI031 - Wausau Community Development Authority is consistent with the Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the City of Wausau pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The WCDA's 5-Year PHA Plan and Annual Plan supports the City of Wausau's Consolidated Plan goals for providing Affordable Housing and Housing Assistance to low and moderate income families and Affirmatively furthering fair housing

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).



Name of Authorized Official:	<b>Sarah Napgezek</b>	Title:	<b>Board Chair</b>
Signature:	Date:		



The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Form identification:** WI031-Wausau Community Development Authority form HUD-50077-SL (Form ID - 1036) printed by Juli Birkenmeier in HUD Secure Systems/Public Housing Portal at 09/12/2024 11:48AM EST



## RESOLUTION NO 24-007

### Annual PHA Plan for Fiscal Year 2025

WHEREAS, the Wausau Community Development Authority operates Public Housing and Section 8 Housing Choice Voucher Programs; and

WHEREAS, the Wausau Community Development Authority is required to complete an annual PHA Plan, which is a comprehensive guide to public housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals. There are two parts to the PHA Plan: the Five-Year Plan, which each PHA submits to HUD once every fifth fiscal year, and the Annual Plan, which is submitted to HUD every year. It is through the Annual Plan that the PHA receives capital funding; and

WHEREAS, the Wausau Community Development Authority must certify by board resolution to approve the submission of the PHA’s Annual and 5-Year PHA Plans to the U.S. Department of Housing and Urban Development (HUD).

NOW THEREFORE, BE IT RESOLVED, the Wausau Community Development Authority Commission hereby certifies by the attached PHA Certification of Compliance with PHA Plan and Related Regulations that the Annual PHA Plan for fiscal year 2025, to their knowledge, is completed in compliance with all applicable Federal statutory and regulatory requirements and approves its submission to HUD.

AYES \_\_\_\_\_ NAYS \_\_\_\_\_

Approved Date: \_\_\_\_\_

Community Development Authority  
Of the City of Wausau

\_\_\_\_\_  
Sarah Napgezek  
Chairperson

\_\_\_\_\_  
Randy Fifrick  
Interim Director



<b>Streamlined Annual PHA Plan</b> <i>(High Performer PHAs)</i>	<b>U.S. Department of Housing and Urban Development</b> <b>Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226</b> <b>Expires 03/31/2024</b>
--	---	---

**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low-income, very low-income, and extremely low-income families

**Applicability.** The Form HUD-50075-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form.

**Definitions.**

- (1) *High-Performer PHA* - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) *Small PHA* - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) *Housing Choice Voucher (HCV) Only PHA* - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) *Standard PHA* - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) *Troubled PHA* - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) *Qualified PHA* - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

<b>A. PHA Information.</b>								
<p><b>A.1</b> PHA Name: <u>Wausau Community Development Authority</u> PHA Code: <u>WI031</u> PHA Type: <input checked="" type="checkbox"/> High Performer</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>46</u> Number of Housing Choice Vouchers (HCVs) <u>600</u> Total Combined <u>646</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p><b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><b>How the public can access this PHA Plan:</b> The 2024 PHA Annual Plan and its elements are available at the Wausau Community Development Authority (WCDA) office located at 550 E. Thomas Street, Wausau, Wisconsin 54403 The WCDA's Annual Plan is also available for public review at City Hall located at 407 Grant Street, Wausau, Wisconsin 54403</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1"><thead><tr><th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr><tr><th>PH</th><th>HCV</th></tr></thead></table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV
Participating PHAs					PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
	PH	HCV						

<p><b>B.</b></p>	<p><b>Plan Elements.</b></p>
<p><b>B.1</b></p>	<p><b>Revision of Existing PHA Plan Elements.</b>                  (a) Have the following PHA Plan elements been revised by the PHA since its last <b>Annual PHA Plan</b> submission?                  Y N  <input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.  <input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.  <input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.  <input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.  <input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.  <input type="checkbox"/> <input checked="" type="checkbox"/> Safety and Crime Prevention.  <input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy.  <input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.  <input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.                   (b) If the PHA answered yes for any element, describe the revisions for each revised element(s):                   (c) The PHA must submit its Deconcentration Policy for Field Office review.</p>
<p><b>B.2</b></p>	<p><b>New Activities.</b>                  (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?                  Y N  <input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods  <input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.  <input checked="" type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.  <input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.  <input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.  <input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.  <input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.  <input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).                   (b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan   <b>Demolition and/or Disposition.</b>                  Due to the backlog of capital repairs needed within the public housing program, HUD has encouraged PHAs to reposition their public housing stock through Section 18. The WCDA continues to evaluate its public housing stock and the capital needs versus capital funding for potential disposition converting the Scattered Sites to the Rental Assistance Demonstration (RAD) program. The WCDA may contract a consultant that would assess the feasibility of all available options for repositioning. This process would also involve the WCDA board as well as the public housing tenants. The purpose of the repositioning would help preserve affordable housing units within the City of Wausau.  <b>Conversion of Public Housing to Tenant Based Assistance.</b>                  The WCDA currently owns/operates 46 public housing scattered sites units which qualifies for the streamlined conversion for Section 18. This opens the option to convert the public housing units to HCV tenant based rental assistance. The WCDA will continue to explore this option for potential conversion in FY 2025.  <b>Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</b>                  This is another option the WCDA may explore in reference to potential conversion of the 46 public housing scattered sites allowing for tenants that are currently residing in the units. A review of the occupancy and tenant rents will assist with determining differences between the public housing and project-based voucher regulations and the impact on our current residents. This will be taken into consideration when comparing the Section 18 repositioning option with the Section 18/RAD blend or PBRA.  <b>Project Based Vouchers.</b>                  In FY 2024 the WCDA successfully entered into a HAP contract with a local developer for 8 project-based vouchers to better assist low income families. With this success the WCDA may issue another RFP for approximately 16 project-based vouchers to developers and landlords within the City of Wausau. The issuance of additional project-based vouchers will facilitate affordability for many low to moderate income families residing within the City of Wausau. The WCDA reserves the right to allocate up to 20 percent of its Housing Choice Voucher for potential use under project-based vouchers.</p>
<p><b>B.3</b></p>	<p><b>Progress Report.</b>                  Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.  <b>In 2020, the WCDA incorporated the Fostering Youth to Independence housing assistance initiative into the WCDA's program portfolio; a collaborative effort to reduce and prevent homelessness for youth 18-24, having a current or prior history of child welfare involvement, and provide necessary services for those youth to become self-sufficient</b> In 2020, the WCDA adopted a local preference to any applicant family that was determined to be homeless according to HUD's definition of homelessness In 2021, the WCDA committed unrestricted loan funds needed for gap financing for developer, Gorman &amp; Company, to renovate The Landmark Apartments, to not only expand affordable housing, but save a historic building in the City of Wausau In 2021, the WCDA partnered with Community Partners Campus (CPC), committing low-interest loan funds (unrestricted) for the purchase and redevelopment of a property to operate as a shared space, nonprofit center. CPC's mission is to help community nonprofits meet client needs with an emphasis on food, clothing, shelter, medical, mental and social well-being The HCV payment standards have an impact on HCV program utilization and requires monitoring on a regular basis. The WCDA took advantage of HUD's regulatory waivers that were initially offered as part of the CARES Act waivers providing continued flexibility during the pandemic and recovery. In 2022, the WCDA adopted an expedited waiver request increasing the HCV payment standard during the HAP contract term, expediting relief to program participants with a rent burden over 30% of their income, as well as improving lease-up success rates for new applicants In 2023, the WCDA committed to unrestricted loan funds needed for gap financing for developer, Gorman &amp; Company, for the redevelopment of The West Side Battery site utilizing LIHTC. In 2023, the WCDA will be fully utilizing 2023 funding for the HCV tenant-based program and was awarded additional funds to continue to assist with housing low income individuals and families. The WCDA's HCV</p>

	<p>program is the largest source of affordable housing within the City of Wausau. However, HUD funding does not fully support the utilization of all 600 vouchers that the WCDA is authorized to lease. The WCDA will continue to work to maximize the available funding to expand the supply of this source of assisted housing. In 2023, the WCDA board approved the acquisition of 703 Fulton Street, a 6-plex of affordable housing units for disabled individuals. The WCDA will acquire this six-plex apartment complex on January 1, 2024 from the Community Development Department. One of the units in the complex is leased to an agency that provides supports to the residents that reside in the apartments. This complex does not receive any government rent subsidy. The rents are considered affordable rent. In 2024, the CDA board approved the transfer of 13 City owned parcels to the CDA for the purpose of infill housing. The board also approve the transfer of approximately \$1M of ARPA funds designated for affordable housing to the CDA. The CDA will assist the CDD with the redevelopment and building of affordable housing with these funds to increase needed housing stock. In 2024, the CDA opened the HCV waitlist and received 540 applications with 55 designated homeless. WCDA staff is an active participant in the City's Affordable Housing Task Force, entitled to provide community-led affordable housing policy and tactic recommendations to the public, the City Council, the greater Wausau area municipal and county governments, and developers on how to meet the affordable housing needs of our community. The WCDA continues to explore opportunities to expand its Public Housing portfolio with new construction as well as repositioning options which may include Section 18, Section 32 or RAD opportunities.</p>			
<p><b>B.4</b></p>	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. See Capital Fund 5 Year Action Plan approved by HUD on 10/29/20.</p>			
<p><b>B.5</b></p>	<p><b>Most Recent Fiscal Year Audit.</b>          (a) Were there any findings in the most recent FY Audit?          Y <input type="checkbox"/> N <input checked="" type="checkbox"/>          (b) If yes, please describe:</p>			
<p><b>C.</b></p>	<p><b>Other Document and/or Certification Requirements.</b></p>			
<p><b>C.1</b></p>	<p><b>Resident Advisory Board (RAB) Comments.</b>          (a) Did the RAB(s) have comments to the PHA Plan?          Y <input type="checkbox"/> N <input checked="" type="checkbox"/>          (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>			
<p><b>C.2</b></p>	<p><b>Certification by State or Local Officials.</b>  <u>Form HUD 50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>			
<p><b>C.3</b></p>	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b>  <u>Form HUD-50077-ST-HCV-HP</u>, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>			
<p><b>C.4</b></p>	<p><b>Challenged Elements.</b> If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.          (a) Did the public challenge any elements of the Plan?          Y <input type="checkbox"/> N <input checked="" type="checkbox"/>          If yes, include Challenged Elements.</p>			
<p><b>D.</b></p>	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p>			
<p><b>D.1</b></p>	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b>          Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <table border="1" data-bbox="170 1701 1534 1995"> <tr> <td data-bbox="170 1701 1534 1753"> <p><b>Fair Housing Goal: Fair Housing Identification</b></p> </td> </tr> <tr> <td data-bbox="170 1753 1534 1806"> <p><u>Describe fair housing strategies and actions to achieve the goal</u></p> </td> </tr> <tr> <td data-bbox="170 1806 1534 1995"> <p>The WCDA examines its own programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the WCDA's involvement; and maintains records reflecting these analyses and actions. The WCDA will continue to work with the Community Development Department with implementations to Affirmatively Furthering Fair Housing.</p> </td> </tr> </table>	<p><b>Fair Housing Goal: Fair Housing Identification</b></p>	<p><u>Describe fair housing strategies and actions to achieve the goal</u></p>	<p>The WCDA examines its own programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the WCDA's involvement; and maintains records reflecting these analyses and actions. The WCDA will continue to work with the Community Development Department with implementations to Affirmatively Furthering Fair Housing.</p>
<p><b>Fair Housing Goal: Fair Housing Identification</b></p>				
<p><u>Describe fair housing strategies and actions to achieve the goal</u></p>				
<p>The WCDA examines its own programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the WCDA's involvement; and maintains records reflecting these analyses and actions. The WCDA will continue to work with the Community Development Department with implementations to Affirmatively Furthering Fair Housing.</p>				

<p><b>Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan (All PHAs)</b></p>	<p><b>U.S. Department of Housing and Urban Development</b>                  Office of Public and Indian Housing                  OMB No. 2577-0226  <b>Expires 3/31/2024</b></p>
--	--

**Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan**

I, Sarah Napgezok, the Board Chair certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year 2025 of the WI031 - Wausau Community Development Authority is consistent with the Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the City of Wausau pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The WCDA's 5-Year PHA Plan and Annual Plan supports the City of Wausau's Consolidated Plan goals for providing Affordable Housing and Housing Assistance to low and moderate income families and Affirmatively furthering fair housing

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Authorized Official:	<b>Sarah Napgezok</b>	Title:	<b>Board Chair</b>
Signature:	Date:		

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Form identification:** WI031-Wausau Community Development Authority form HUD-50077-SL (Form ID - 1036) printed by Juli Birkenmeier in HUD Secure Systems/Public Housing Portal at 09/12/2024 11:48AM EST

**Certification of Compliance with PHA Plan  
and Related Regulations  
(Standard, Troubled, HCV-Only, and High  
Performer PHAs)**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations  
including PHA Plan Elements that Have Changed**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 01/2025, in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair

housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.

8. For PHA Plans that include a policy for site-based waiting lists:

- The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);
- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
- Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
- The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
- The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).

9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.

10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.

11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.

12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).

15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.

16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.

17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.

18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.

19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.

- 20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
- 21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
- 22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

**Wausau Community Development Authority**

**WI031**

PHA Name

PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2025

5-Year PHA Plan for Fiscal Years 2025 - 2029

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Executive Director <b>MRS Juli Birkenmeier</b>		Name Board Chairman <b>Sarah Napgezek</b>	
Signature	Date	Signature	Date

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Form identification:** WI031-Wausau Community Development Authority form HUD-50077-ST-HCV-HP (Form ID - 265) for CY 2025 printed by Juli Birkenmeier in HUD Secure Systems/Public Housing Portal at 09/10/2024 02:23PM EST

**2025 PAYMENT STANDARDS  
EFFECTIVE 01/01/2025  
Marathon County, Wisconsin**

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM (Between 103.04% and 105.23% OF 2025 FAIR MARKET RENT)						
	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
2025 Proposed Payment Standard	\$745	\$840	\$1100	\$1430	\$1470	\$1685
2025 FMR	\$723	\$803	\$1054	\$1379	\$1397	\$1607
SECTION 8 HOUSING CHOICE VOUCHER PROGRAM – CDA (107.81% to 108.25% OF 2024 FAIR MARKET RENT)						
2024 Current Payment Standard	\$745	\$840	\$1100	\$1430	\$1470	\$1685
2024 FMR	\$691	\$776	\$1020	\$1324	\$1658	\$1561

Payment Standards must fall between 90.00% and 110.00% of FMR.

Staff has reviewed the 2025 Fair Market Rents as indicated by the Administrative Plan for Section 8 HCV and has determined that the Payment Standard for the zero through five-bedroom units will be held at the current level.

Calculated as of 8/14/2024

Reviewed by Board: 9/24/2024



# 2025 FLAT RENT

## PUBLIC HOUSING (SCATTERED SITES)

- Flat rents are reviewed on an annual basis as required by the Admissions and Continued Occupancy Policy (ACOP)
- Flat rent CANNOT be lower than 80% of the Fair Market Rent minus Utility Allowances.
- Staff has reviewed the Flat Rent as indicated by the ACOP and determined that an increase in the one-bedroom, two-bedroom and three-bedroom Flat Rents is required for 2025. The new 2025 Flat Rents are:
  - Bopf Street 1 Bedroom - \$610.00
  - Bopf Street 2 Bedroom - \$780.00
  - Bopf Street 3 Bedroom - \$1008.00
  - Single Family 3 Bedroom - \$960.00
- The following table shows the current Flat Rent and the methodology used to determine if a Flat Rent change is necessary.

### 1901 BOPF STREET

Unit Size	2024 Gross Flat Rent	Utility Allow. Credit	<b>2024 FLAT RENT</b>	2025 FMR	Utility Allow. Credit	80% OF FMR	80% FMR – UA =	Do we need to adjust?	<b>2025 FLAT RENT</b>
1 BR	\$625.00	\$35.00	<b>\$590.00</b>	\$803.00	\$35.00	\$642.40	\$607.40	YES	<b>\$610.00</b>
2 BR	\$817.00	\$67.00	<b>\$750.00</b>	\$1054.00	\$67.00	\$843.20	\$776.20	YES	<b>\$780.00</b>
3 BR	\$1061.00	\$96.00	<b>\$965.00</b>	\$1379.00	\$96.00	\$1103.20	\$1007.20	YES	<b>\$1008.00</b>

### SINGLE FAMILY/DUPLEXES ONLY

Unit Size	2024 Gross Flat Rent	Utility Allow. Credit	<b>2024 FLAT RENT</b>	2025 FMR	Utility Allow. Credit	80% FMR	80% FMR- UA =	Do we need to adjust?	<b>2025 FLAT RENT</b>
3 BR	\$1060.00	\$150.00	<b>\$910.00</b>	\$1379.00	\$145.00	\$1103.20	\$958.20	YES	<b>\$960.00</b>
4 BR	\$1174.00	\$172.00	<b>\$1002.00</b>	\$1397.00	\$172.00	\$1117.60	\$945.60	NO	<b>\$1002.00</b>

Calculated as of: 8/21/24  
Board Review: 09/24/24

# 2025 UTILITY ALLOWANCES

## Public Housing/Scattered Sites

- The following information was derived from 12 month averages of utilities provided by Wisconsin Public Services for each of the 46 units in the Public Housing Scattered Sites program.
- Any rate changes over 15% will result in a change of utility allowance according to bedroom size.
- Staff has reviewed the utility allowances as indicated by the Admissions and Continued Occupancy Policy (ACOP) and has determined that an increase in the three bedroom units is needed for 2025.
- The utility allowances will be reviewed again for 2026

### BOPF STREET

Unit Size	12 mo. Average	2024 Utility Allowance	Difference of	% Difference	Do we need to adjust?	2025 Utility Allowance
1 Bedroom	\$34.99	\$35.00	-\$0.01	0%	NO	\$35.00
2 Bedrooms	\$59.97	\$67.00	-\$7.03	11%	NO	\$67.00
3 Bedrooms	\$89.70	\$96.00	-\$7.00	8%	NO	\$96.00

### SINGLE FAMILY/DUPLEXES

Unit Size	12 mo. Average	2024 Utility Allowance	Difference of	% Difference	Do we need to adjust?	2025 Utility Allowance
3 Bedrooms	\$134.96	\$150.00	\$24.70	17%	<b>YES</b>	<b>\$145.00</b>
4 Bedrooms	\$167.46	\$172.00	\$19.89	12%	NO	\$172.00

Calculation Date: 08/21/2024

Board Review Date: 09/24/2024

## National Rates and Rate Caps

### **National Rates and Rate Caps**

*Revised Rule September 16, 2024*

## Monthly Update

On December 15, 2020, the FDIC Board of Directors approved a [Final Rule - PDF \(PDF\) \(/news/board/2020/2020-12-15-notice-dis-a-fr.pdf\)](#) making certain revisions to the interest rate restrictions applicable to less than well capitalized institutions (as defined in Section 38 of the Federal Deposit Insurance Act), which are effective on April 1, 2021. The interest rate restrictions generally limit a less than well capitalized institution from soliciting deposits by offering rates that significantly exceed rates in its prevailing market.

The Final Rule redefined the “national rate” as the average of rates paid by all insured depository institutions and credit unions for which data is available, with rates weighted by each institution’s share of domestic deposits. The “national rate cap” is calculated as the higher of: (1) the national rate plus 75 basis points; or (2) 120 percent of the current yield on similar maturity U.S. Department of the Treasury (U.S. Treasury) obligations plus 75 basis points. The national rate cap for non-maturity deposits is the higher of the national rate plus 75 basis points or the federal funds rate plus 75 basis points.

A less than well capitalized institution may use the “local rate cap” in place of the national rate cap for deposits gathered from within the institution’s local market area. The Final Rule redefined the “local rate cap” for a particular deposit product as 90 percent of the highest rate offered on the deposit product by an institution or credit union accepting deposits at a physical location within the institution’s local market area.

In accordance with Section 337.7(d), an insured depository institution that seeks to pay a rate of interest up to its local market rate cap shall provide notice and evidence of the highest rate paid on a particular deposit product in the institution’s local market areas to the appropriate FDIC regional director. The institution shall update its evidence and calculations for existing and new accounts monthly unless otherwise instructed by the appropriate FDIC regional director, and retain such information available for at least the two most recent examination cycles and, upon the FDIC’s request, provide the documentation to the appropriate FDIC regional office and to examination staff during any subsequent examinations.

## Monthly Rate Cap Information as of September 16, 2024

Deposit Products <sup>1</sup>	National Deposit Rates <sup>2</sup>	National Deposit Rates Rate Cap Adjusted	Treasury Yield <sup>3</sup>	Treasury Yield Rate Cap Adjusted	National Rate Cap
Savings	0.46	1.21	5.33	6.08	6.08
Interest Checking	0.08	0.83	5.33	6.08	6.08
Money Market	0.64	1.39	5.33	6.08	6.08
1 month CD	0.24	0.99	5.41	7.24	7.24
3 month CD	1.55	2.30	5.21	7.00	7.00
6 month CD	1.81	2.56	4.89	6.62	6.62
12 month CD	1.88	2.63	4.38	6.01	6.01
24 month CD	1.55	2.30	3.91	5.44	5.44

Deposit Products <sup>1</sup>	National Deposit Rates <sup>2</sup>	National Deposit Rates Rate Cap Adjusted	Treasury Yield <sup>3</sup>	Treasury Yield Rate Cap Adjusted	National Rate Cap
36 month CD	1.43	2.18	3.79	5.30	5.30
48 month CD	1.35	2.10	3.79 <sup>4</sup>	5.30	5.30
60 month CD	1.42	2.17	3.71	5.20	5.20

The FDIC began posting the National Rate and Rate Cap on May 18, 2009. Data is not available prior to May 18, 2009. Data from May 2009 through March 31, 2021, reflects the calculation in effect at that time (averages weighted by branch, and not including credit unions), while data posted after March 31, 2021, reflects the calculation described above.

This historical data can be accessed at [Previous Rates \(/resources/bankers/national-rates/previous-rates.html\)](https://www.fdic.gov/resources/bankers/national-rates/previous-rates.html).

The monthly rate cap information will be published every 3rd Monday of each month. When the 3rd Monday falls on a Federal holiday, the rate cap information will be published on the next business day. All published rates and yields are based on information available on the last business day of the prior month end (note: rates and yields published on April 1, 2021, are based on information available as of February 26, 2021).

**[Get email alerts \(https://service.govdelivery.com/accounts/USFDIC/subscriber/new\)](https://service.govdelivery.com/accounts/USFDIC/subscriber/new)** when the national rates are updated.

<sup>1</sup> If an institution seeks to offer a product with an off-tenor maturity that is not offered by another institution within its local market area, or for which the FDIC does not publish the national rate cap, the institution will be required to use the rate offered on the next lower on-tenor maturity for that deposit product when determining its applicable national or local rate cap, respectively. For example, an institution seeking to offer a 26-month certificate of deposit must use the rate offered for a 24-month CD to determine the applicable national or local rate cap.

<sup>2</sup> Source: S&P Capital IQ Pro; SNL Financial Data. Calculations: FDIC. Savings and interest checking account rates are based on the \$2,500 product tier, while money market and certificate of deposit rates represent an average of the \$10,000 and \$100,000 product tiers. Account types and maturities published in these tables are those most commonly offered by the banks and branches for which we have data (on-tenor maturities).

<sup>3</sup> As noted above, in determining the National Rate Cap for a particular on-tenor maturity, the Final Rule requires the FDIC to calculate 120 percent of the current yield on similar maturity U.S. Treasury obligations plus 75 basis points. For on-tenor maturities for which the U.S. Treasury publishes a yield, the treasury yields (<https://www.treasury.gov/resource-center/data-chart-center/interest-rates/pages/textview.aspx?data=yield>) (treasury.gov) in this column are those that are published by the U.S. Treasury for the corresponding obligation with the same maturity. For on-tenor maturities for which the U.S. Treasury does not publish a yield, the treasury yields in this column are the published Treasury yields for the obligation with next lowest maturity, which is viewed as a similar rate, as provided for in the Final Rule. For non-maturity deposits, where there is no comparable treasury yield, the yield used is the effective federal funds (<https://www.newyorkfed.org/>) (newyorkfed.org) rate published by the Federal Reserve Bank of New York.

<sup>4</sup> The Final Rule defines a maturity of 48 months as an on-tenor maturity. Since the U.S. Treasury does not publish a rate for a 48-month Treasury obligation the applicable Treasury Yield is the 36-month Treasury; see footnote 3.

Last Updated: September 16, 2024

### 2023 Occupancy Overview

	Riverview Towers (149 Units) Occupancy %	Riverview Terrace (36 Units) Occupancy %	Public Housing (46 Units) Occupancy %	Housing Choice Vouchers Utilized
January	97%	77%	100%	278
February	97%	83%	100%	283
March	97%	94%	100%	288
April	96%	94%	100%	296
May	99%	94%	100%	300
June	98%	97%	97%	303
July	99%	97%	97%	311
August	98%	97%	97%	307
September	99%	100%	97%	306
October	99%	97%	100%	301
November	98%	98%	100%	299
December	99%	98%	100%	298

### 2024 Occupancy Overview

	Riverview Towers (149 Units) Occupancy %	Riverview Terrace (36 Units) Occupancy %	Public Housing (46 Units) Occupancy %	Housing Choice Vouchers Utilized
January	98%	100%	100%	297
February	98%	100%	100%	296
March	97%	100%	100%	312
April	99%	95%	100%	317
May	100%	95%	98%	312
June	99%	95%	96%	312
July	99%	95%	100%	308
August	99%	95%	98%	308
September	99%	97%	98%	316
October				
November				
December				





**U.S. Department of Housing and Urban  
Development**  
Milwaukee Field Office  
Suite 950  
310 West Wisconsin Avenue  
Milwaukee, WI 53203-2289  
<http://www.hud.gov/local/mil/>

SENT VIA EMAIL

9/5/2024

Juli Birkenmeier  
Acting Executive Director  
Wausau Community Development Authority  
550 East Thomas Street  
Wausau, WI 54403-6423

Dear Ms. Birkenmeier:

Thank you for completing your Section 8 Management Assessment Program (SEMAP) certification for the **WAUSAU HA**. We appreciate your time and attention to the SEMAP assessment process. SEMAP enables HUD to better manage the Section 8 tenant-based program by identifying PHA capabilities and deficiencies related to the administration of the Section 8 program. As a result, HUD will be able to provide more effective program assistance to PHAs.

The **WAUSAU HA** final SEMAP score for the fiscal year ended **12/31/2023** is **100**. The following are your scores on each indicator:

Indicator	1	Selection from Waiting List (24 CFR 982.54(d)(1) and 982.204(a))	<b>15</b>
Indicator	2	Reasonable Rent (24 CFR 982.4, 982.54(d)(15), 982.158(f)(7) and 982.507)	<b>20</b>
Indicator	3	Determination of Adjusted Income (24 CFR part 5, subpart F and 24 CFR 982.516)	<b>20</b>
Indicator	4	Utility Allowance Schedule (24 CFR 982.517)	<b>5</b>
Indicator	5	HQS Quality Control (24 CFR 982.405(b))	<b>5</b>
Indicator	6	HQS Enforcement (24 CFR 982.404)	<b>10</b>
Indicator	7	Expanding Housing Opportunities	<b>5</b>
Indicator	8	Payment Standards(24 CFR 982.503)	<b>5</b>
Indicator	9	Timely Annual Reexaminations(24 CFR 5.617)	<b>10</b>
Indicator	10	Correct Tenant Rent Calculations(24 CFR 982, Subpart K)	<b>5</b>
Indicator	11	Pre-Contract HQS Inspections(24 CFR 982.305)	<b>5</b>
Indicator	12	Annual HQS Inspections(24 CFR 982.405(a))	<b>10</b>
Indicator	13	Lease-Up	<b>20</b>
Indicator	14	Family Self-Sufficiency (24 CFR 984.105 and 984.305)	<b>NA</b>
Indicator	15	Deconcentration Bonus	<b>0</b>

Your overall performance rating is **High**.

The SEMAP rating is subject to change with the receipt of conflicting information from the Annual IPA Audit due 9 months after the end of the PHA fiscal year (not applicable if the PHA expends less than \$300,000 in total federal funds per year and is not audited).

Should you have any questions, please contact Pooja Dhaliwal, Portfolio Management Specialist, at [Pooja.Dhaliwal@hud.gov](mailto:Pooja.Dhaliwal@hud.gov) or 414-935-6739.

Sincerely,

9/5/2024

**X** Scott C. Koegler

---

Signed by: Office of Public and Indian Housing

Signed by: Office of Public and Indian Housing

**Scott Koegler**  
Supervisory Management Analyst  
Program Center, 51PH

cc: Andy Witt, Board Chairperson, Wausau Community Development Authority

9-5-2024

J: WI PHA files/WI031 Wausau/SEMAP  
5IPH