

City of Wausau
Community Development Department



CONSOLIDATED ANNUAL PERFORMANCE
AND
EVALUATION REPORT

PROGRAM YEAR
2020

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.

2020 represents the first year of the City of Wausau's 2020-2024 5-Year Consolidated Plan. We had high expectations of what we could accomplish – then COVID hit and the country shut down. Many of our non-profits and small businesses were also shut down. Many learned how to “pivot” and developed new ways to assist their clients/reach their customers. Many struggled more than others.

Our Downpayment Assistance program was still popular as the housing market continued to thrive. With the continued increase of demand for housing, sales prices increased making it difficult for lower income households to be able to afford the higher prices. The need for downpayment assistance was necessary. Staff also pivoted and learned how to accept applications through the mail and via e-mail. Talking through the program on the phone and e-mail. Even though this is not a desired way to work with clients, we didn't want to put the program on hiatus. Our Homeowner Rehabilitation program did take a hit as we could not conduct interior inspections for some time. Also, contractors continue to be very busy so getting bids has been very difficult.

We were excited that the City of Wausau had finally been approved through HUD as an approved Housing Counseling Agency. Due to the CDBG requirements that only a HUD approved counseling agency can perform the housing counseling component when utilizing downpayment assistance AND there are no other locally approved Housing Counseling Agencies, we needed to go after the approval ourselves. After two years of writing and re-writing policies and procedures, the City is now approved and we have two HUD certified housing counselors on staff.

Three public facility projects were approved this program year. The first one was the installation of a new sidewalk where there was no sidewalk before. This project created a safer way for pedestrians to navigate a busy street in a lower income neighborhood. We also partnered with a non-profit to create a new Community Garden. CDBG funds were utilized towards the hard surface pavements between garden plots so the plots are handicapped accessible. We also assisted with the security fence to keep the area safe and secure. We are excited to see the upcoming growing season and their clients who will be able to benefit from this project. The third project consisted of upgrading a community park. With the use of CDBG, we were able to upgrade to a better ADA approved fall protection and add ADA accessible equipment so all can enjoy the new playground. The equipment has been ordered but since our funding comes so late in the year, the actual improvements were not able to get completed before the snow fell. It will be finished in summer of 2021.

Our Blight Elimination program was able to assist a couple of project this year – one was the purchase and demolition of a blighted hotel that was damaged by fire many years ago. With the assistance of CDBG that property was cleaned up and a new developer will be building new affordable rental units. We are

excited to see this project get underway – hopefully be open by the end of 2021. The other was another blighted property the City has been working on with the County to take over through unpaid taxes. This property has been neighborhood eyesore for way to many years. With the assistance of CDBG, the blighted building is gone and the site is ready for redevelopment!

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
Administration	Administration	CDBG: \$121,252	Other	Other	5	1	0.00%	1	1	100%
Blight Remediation	Affordable Housing Economic Development	CDBG: \$49,004 Tax Increment Financing: \$	Buildings Demolished	Buildings	2	2	0.00%	1	2	100%
Blight Remediation	Affordable Housing Economic Development	CDBG: \$ / Tax Increment Financing: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	2	0	0.00%	0	0	100%
Brownfield Remediation	Economic Development	CDBG: \$ / Tax Increment Financing: \$	Brownfield acres remediated	Acre	1	0	0.00%	0	0	100%

Downpayment Assistance	Affordable Housing	HOME program income: \$52,000	Direct Financial Assistance to Homebuyers	Households Assisted	75	10	0.00%	25	10	40%
Housing Counseling	Affordable Housing		Other	Other	75	0	0.00%	25	11	44%
Housing Rehabilitation	Affordable Housing	CDBG: \$ 50,250 Lead Paint Abatement Program: \$0/ Recycled NSP funding: \$0	Homeowner Housing Rehabilitated	Household Housing Unit	25	3	0.00%	4	3	75%
Job Creation	Economic Development	CDBG: \$ CDBGCV \$361,000	Jobs created/retained	Jobs	15	44.5	0.00%	4	44.5	1000%
Job Creation	Economic Development	CDBG: \$see above	Businesses assisted	Businesses Assisted	8	11	0.00%	2	11	500%
Lead Paint Abatement	Affordable Housing Lead based Paint	Lead Paint Abatement Program: \$	Rental units rehabilitated	Household Housing Unit	3	0	0.00%	1	0	0%
Lead Paint Abatement	Affordable Housing Lead based Paint	Lead Paint Abatement Program: \$	Homeowner Housing Rehabilitated	Household Housing Unit	3	0	0.00%	1	0	0%

Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	100	0	0.00%	0	0	0%
Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	2	0	0.00%	0	0	0%
Other Public Facilities	Homeless Non-Housing Community Development Non-profit Public Facility	CDBG: \$57,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	250	0	0.00%	20	0	0.00%
Playground/Park reconstruction	Public Facilities	CDBG: \$146,717	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	0	0.00%	7660	0	0.00%
Public Service Activities	Public Services	CDBG: \$15,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	57	2.3%	500	57	11.4%
Public Service Activities	Public Services	CDBG: \$47,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	250	50.00%	355	250	70.42%

Public Service Activities	Public Services	CDBG: \$40,000	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	54	42	77.78%	54	42	77.78%
Public Service Activities	Public Services	CDBG: \$10,000	Homeless Person Overnight Shelter	Persons Assisted	30	6	20%	5	6	120%
Public Service Activities	Public Services	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	
Rental Rehabilitation	Affordable Housing	HOME program income: \$	Rental units rehabilitated	Household Housing Unit	17	0	0.00%	0	0	
Special Needs rental assistance	Affordable Housing	Recycled NSP funding: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	75	15	20%	15	15	100%
Street/Sidewalk Reconstruction		CDBG: \$147,296	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	800	160.00%	219	800	365.30%
Support of Homeless Shelters	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	2000	0	0.00%	0	0	
Support of Homeless Shelters	Homeless	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	3	0	0.00%	0	0	
Support of Homeless Shelters	Homeless	CDBG: \$15,000	Homelessness Prevention	Persons Assisted	25	5	20%	5	5	100%

Support of Homeless Shelters	Homeless	CDBG: \$	Housing for Homeless added	Household Housing Unit	12	0	0.00%	0	0	
Supportive Housing for Special Needs	Affordable Housing Non-Homeless Special Needs	CDBG: \$ / Recycled NSP funding: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	75	15	0.00%	15	15	100%

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 properities. In 2020 we were finally able to assist with the clean up of two blighted properties we have been working on for many years. Once Marathon County obtained these two properties through tax deed, the City was able to purchase and with blight funds, to demolish both buildings. One parcel will be sold to a developer who is building two 16-unit apartment buildings. One will be earmarked for low income tenants while the other is market rate housing. The other parcel has been cleaned and out for request for proposals for development. Staff is working on another project in 2021 with the possibility of a couple more.

*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 have increased more this past year than ever before. However, with COV-19, the ability to approve clients and inspect their properties was put on hold. In addition, contractors continue to be very busy and obtaining bids is very difficult. This year we were only able to close out 3 files. We are starting back up and hoping to get back to 100% next year.

*Economic Development/job creation is a high priority for the City of Wausau. However, with COVID-19, new business start ups were non-existent. With the assistance of CDBG-CV funds, we were able to utilize funds to assist with keeping businesses afloat during the pandemic. Many businesses learned how to pivot and how to reach their clients in other means. We are hopeful that 2021 will bring a better sense of hope for these small businesses and opportunities for new start-ups.

*Public Infrastructure –CDBG funds were able to assist three different projects this funding year. The first was to install sidewalk, curb and gutter where there wasn't before. This is located in an income qualified area of which is a mix of residential and upcoming commercial. There were no sidewalks for people to safely walk along this stretch of road. CDBG funds made it possible for residents to safely commute and do not have to walk in the roadway anymore. The second project is to assist with the creation of a Community Gardens. CDBG funds assisted with the hard surface paving to make the gardens accessible to all and the security fence to keep the the gardens secure. Since funding comes later in the year, the work was performed; however, the actual gardens will have to wait until the 2021 growing season. The third project is to upgrade a community playground within an income-qualifying neighborhood. CDBG funds made it possible to purchase an upgraded fall protection and additional ADA approved equipment so all children can partake in the playground.

*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	288
Black or African American	3
Asian	8
American Indian or American Native	1
Native Hawaiian or Other Pacific Islander	1
Total	301
Hispanic	3
Not Hispanic	298

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 4.3 minority families. This shows that our outreach to minority households needs to get stronger so that additional 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	1,616,563	812,057.00
Tax Increment Financing	public - local	25,000	22,118
Other	public - federal	0	
Other	public - state	405,000	52,000

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 2020, we were able to assist 10 households with downpayment assistance.

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. We have one last property which we hope to redevelop in 2021 and then we can close out this contract.

With the revolving loan funds now being counted towards a municipality's timeliness factor, it is necessary to keep those moneys flowing. The past several years, our loan repayments have been between \$100,000 and \$200,000 and it has been difficult to get bid from contractors to keep projects moving. This creates the needs to find projects these funds can be reprogrammed into. In 2020, we were able to reprogram \$100,000 of these funds to assist with the CDBG-CV programs.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
East Towne Neighborhood	0		Neighborhood Revitalization
Longfellow Neighborhood Association	0		Neighborhood Revitalization
East Towne Neighborhood Association	0		Neighborhood Revitalization

Werle Park	0		Neighborhood Revitalization
Westies Neighborhood Association	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 2017 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 tried to offer signage for the other neighborhood; however, there were no takers. Since the funding was get old and there were no projects coming to the table, staff utilized these funds in the sidewalk project in an income qualified neighborhood. Until clear projects come to light, additional funds will not be set aside specifically for one neighborhood.

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. The following are the properties currently owned by the City of Wausau:

906 S. 7th Avenue – vacant lot from where a house burned down. Lot had an accepted offer to purchase of which the new owner was going to build their single family retirement home. This sale has fallen through so the property is back on the market.

1019 W. Bridge Street – vacant lot from where a house burned down. The lot is being marketed for a single family home to be built. The location is less desirable so redevelopment might take awhile to find the right fit.

101-103 Short Street – City foreclosed four-unit rental property. Property was demolished and has an offer to purchase for its redevelopment as part of the 2nd/Third/Short Street redevelopment proposal.

The City has purchase several properties using local foundation funds and TIF funds along the Bridge Street, Short Street, and 3rd Street – 1st Street corridor. The properties that were purchased were primarily rental properties that the landlords no longer wished to maintain. This area is part of a redevelopment plan in which the City is working with a developer to building Brownstones. Phase I was completed in 2019, Phase II started in 2020 and have several buildings for sale with Phase III starting in

2021.

Riverfront properties – City purchased and cleaned up the contaminated soils. Redevelopment to date include a restaurant/family entertainment site and a new playground. Redevelopment into a mixed use property has been approved and developer chosen with buildings of Phase I opened in 2020 with Phase II starting.

206 N. 6th Avenue – blighted, foreclosed property purchased and demolished with Neighborhood Stabilization Funds. Property being advertised for sale for a single family redevelopment.

2101 Grand Avenue – blighted, burned previous motel was purchased late 2019. Building was demolished and will be sold to an approved developer in early 2021. New development is two apartment buildings of which one will be designated for income-qualified tenants.

401 S. 1st Avenue – vacant commercial building on gateway into Wausau’s downtown. Revitalization of this property is for economic development opportunities. A second proposal fell through due to COVID-19. This parcel will again go out for an RFP in spring of 2021 with hopes that this time it will be successful.

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	140	11
Number of Non-Homeless households to be provided affordable housing units	328	13
Number of Special-Needs households to be provided affordable housing units	15	15
Total	483	39

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	380	488
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	8	3
Number of households supported through Acquisition of Existing Units	1	0
Total	389	491

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 37 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 was purchased and demolished in 2020. A developer was chosen through a Request For Proposal process. That developer also purchased and demolished the neighboring property to create a larger footprint. He will build two 16-unit buildings. One will be for income-qualified tenants and the other will be at market rate. The income-qualified building should be completed by December, 2021.

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. Then COVID-19 hit and our rehab program went on hiatus until we were able to safely meet with clients and perform inspections on their home. Both have affected the timeframe a client is on our waiting list. Once we were successful in obtaining bids, homeowners needed 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 \$100,000 of repaid funds into CDBG-CV projects. This allowed us to meet our timeliness factor and assisted those affected by COVID, but it didn't help affordable housing.

Discuss how these outcomes will impact future annual action plans.

*Blight elimination is a high priority; however, it was difficult to get projects moving to utilize the funds. In 2020, we have successfully pushed two projects forward and were able to clean up two blighted sites. The first will be redeveloped into a mixed income housing project that should be completed by the end of 2021. The other, the site is being advertised for redevelopment. Since it takes a long time to get projects moving, additional blight funds will not be requested until all of these older funds can be utilized.

*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 have almost doubled this past year making repairs even less affordable. This program assists them with an affordable loan option. Due to COVID and the program being on hiatus for a majority of the year, we fell short of our goal this year. We hope to make it up in 2021.

*Assisting the homeless population continues to be a very high priority. CDBG funds assisted the Catholic Charities Beyond Shelter program, the Hand in Hand collaboration and a new program – Keeping Area Teens Safe (K.A.T.S.) which provides housing for homeless/run away teens. All agencies provide intensive case management to develop individual plans so clients can overcome the obstacles that landed them homeless. COVID had an impact on these agencies and had a hard time assisting clients. K.A.T.S. almost didn't get up and running – they were over 6 months behind in opening their organization. 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	22	3
Low-income	8	3
Moderate-income	0	4
Total	30	10

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 73% of where our CDBG funding assists. Most of those clients have been working with our homelessness or near homeless providers. A majority of the numbers comes from the CDBG-CV funds to assist those who needed help with rent or mortgage payments. These numbers will only increase into 2021. 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. Keeping Area Teens Safe (K.A.T.S) is a new non-profit which addresses the homeless needs of kids. All other area homeless programs need to have an adult in the picture in order to get assistance. This literally left the children out in the cold. This new program will provide housing for homeless/runaway kids and work with them to find out why they are homeless and get them the assistance they need to safely return home or to properly get into the foster system to obtain the help they need.

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. When COVID hit, many shelters scrambled to figure out how to stay in operation and to keep their clients safe. Several had to send clients out of shelters and into hotel rooms. This affected the shelters budget and many struggled to keep their clients housed.

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. Due to COVID, the Warming Shelter had to find an additional space to assist with the number of homeless and to keep them safely distanced from each other. With the assistance of CDBG-CV, they are able to have a second, larger location open. 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.

The WCDA signed onto HUD's new Fostering Youth to Independence Program (FYI) in 2020. This program works with young adults coming out of foster care or any child welfare system and offers housing vouchers so these young adults don't become homeless. The WCDA is working with several organizations for the referral of these clients. In 2020 they only had one success story but is hopeful that there will be more in the future as this program continues.

With the pandemic, many households were facing possible homelessness. With the assistance of CDBG-CV, plus other federal and state programs, housing providers were able to provide housing assistance in the form of rent or mortgage payments. This helped a number of households stay in their home and not become homeless.

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 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.

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

Actions taken to address the needs of public housing

The housing needs for low income and very low income families continue to be challenging. Many services relied on may be absent or significantly diminished due to cuts in federal, state and local funding. Affordable housing is the largest budgetary concern for many families. In Marathon County individuals and families face homelessness every day.

The Wausau Community Development Authority (WCDA) staff continues to serve on the Housing and Homelessness Coalition, meeting on a monthly basis, and is a champion for the Marathon County LIFE Report, coordinated by the United Way of Marathon County. In 2019 WCDA staff took an active role in meeting with community leaders to update the Report, thereby creating and improving community efficiencies.

Rental Assistance Demonstration (RAD) is a HUD demonstration program that transitions public housing operating and capital fund subsidy units to a Section 8 HAP contract, providing a more stable funding platform. In 2017, the WCDA converted 149 LIHTC, mixed-finance units at Riverview Towers LLC to Project Based Voucher (PBV) assistance through HUD's RAD. Staff has been managing this program effectively since implementation.

The WCDA uses Capital Funding awards to assist with carrying out capital and management activities at their public housing scattered sites developments ensuring that such developments continue to be available to serve low-income families. Capital improvements performed this year included reroofing all the public housing units and garages along with concrete repairs.

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). Even though the pandemic halted some of these meetings, members were encouraged to still voice their concerns with staff as needs arose.

Actions taken to provide assistance to troubled PHAs

N/A - Wausau is not considered 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)

In 2019, the City completed and adopted new zoning ordinances after a two year process of studying the old ordinances, offering suggestions of updating, offering public comment sessions and going through the approval process. The previous ordinance was enacted in 1967. This allowed a closer look at how the old zoning ordinances impacted 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 recently streamlined the process of when a fair housing complaints 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.

- * 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 updated this past year with the new version being available at City Hall, the Community Development Authority, and all non-profit agencies that provide housing assistance. These

brochures are typically distributed at our Homebuyer Education sessions and the annual Financial Wellness Conference and are available at Marathon County Library; however, with the pandemic, the library has been closed and the Financial Wellness conference was cancelled this year. We are hoping both will be able to get back to normal in 2021.

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.

* Received a Lead Safe Homes grant through the State of Wisconsin to assist with Lead Abatement projects. The program also assisted in paying for several contractors to go through training to get their Abatement licenses to enlarge our pools of abatement contractors. We only got one project off the ground in 2020 but are hopeful to get additional going in 2021.

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

With the pandemic, many educational/budgeting programs were put on hold due to not being able to meet face-to-face. Below is a list of things we typically do and how we adapted, or didn't, in the pandemic.

* Continue to collaborate with Get Smart Wausau Coalition to provide financial education. In-person education was put on hold. It took awhile to figure out how to meet with people via Zoom or over the phone but many did not take advantage of this once it was available. We are hoping to get back to normal in 2021.

*Continue homebuyer education classes to educate clients in making wise choices on when it is the right time to purchase a home. Again, these in-person conversations stopped due to the pandemic. We were able to over conversations over the phone or through e-mail, but it isn't as effective. For downpayment programs that require specific housing counseling, we had to point them in the direction of on-line education.

* 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. With the pandemic, many agencies also stopped the in-person meetings but set up weekly phone calls to check in with their clients. Again, this loses its effectiveness but at least the client didn't feel like they were being left behind.

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. 2020 was definitely a year of change and how to better adapt to assist the ever rising number of people in need. It was a year of learning how to pivot and how to better watch out for one another.

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. When a client meets with one agency, that agency identifies the needs of the household and offers suggestions as to how other agencies might also assist them so they better address their needs. 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. Since the ordinance has been updated, we only received one complaint that ended up not being a true discrimination case so we have not been able to test the new process as of yet.

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. The same is true with our Hispanic population. Even though the brochures have been translated and printed in Spanish, we have not been able to get them in the right hands. We continue to work with this population as to how to better educate and to trust the system when coming forward to lodge a complaint.

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. In normal years, staff will perform 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. However, due to COVID, 2020 staff did no in-person monitoring. Staff kept in contact with sub-recipients to identify obstacles they were having meeting their goals and offered solutions to their issues. In a couple of cases, the agreements were extended due to the shut downs of programs. We are hoping to get back out in 2021 to meet with sub-receipients again. If in-person is still not available, we will try a desk monitoring.

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. Fortunately, this does not happen very often.

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.

Citizen Participation was interesting in 2020. With the pandemic, in-person meetings were not encouraged. The City pivoted and started virtual meetings through Web-Ex. This actually allowed additional citizens to listen in who wouldn't normally attend meetings. Then with the additional CDBG-CV funds, additional public hearings were offered. The Citizen's Participation Plan needed to be amended to address the ability to shorten public comment periods to quicken the time it takes to get new funding/programs approved. 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 playground upgrades and food security. They discuss current trends and needs of the community and how funding would better assist those needs. Part of one public hearing was the reprogramming of a portion of the Homeowner Rehabilitation Revolving loan fund to provide additional funds towards CDBG-CV funded programs. In all cases, the Citizens Advisory Committee vetted the requests for funding and reprogramming of funds and sent their recommendations to the City's Finance Committee and Common Council. In all cases, both committees agreed with the Citizens Advisory Committee's recommendations and passed it accordingly. During the vetting process, the public was made aware of the requests/proposed projects through advertisement in the Wausau Daily Herald as well as being posted on the City's website. Hard copies were available in the lobby of City Hall (once City Hall was open to the public again).

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 during the comment period. If any comments do come in after the official period is over, staff still accepts them and will address them as needed.

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.

Due to COVID-19, additional funding was made available through the CDBG-CV program. The pandemic also caused several programs/sub-recipients to halt for a period. It also made it important to adapt programming that would allow programs to continue in a world of not meeting face-to-face. This has caused a decrease in some services and the increase of others. The CDBG-CV funding helped to address the needs of those that were hit hard due to the pandemic. Funding went to assist small businesses and rent/mortgage assistance. Both cases, local non-profits were utilized for the administration of these funds since they had the expertise to do so.

In addition, the City prepared a substantial amendment to its 2020's Action Plan to reprogram additional homeowner rehabilitation revolving loan funds into a public facility project – the assistance towards the acquisition of a building that will house a campus of non-profits. This campus will allow non-profits to work better together and offer services to their clients more effectively as well as share space and equipment, which will alleviate expenses for each non-profit. The plan was approved in the 2020 program year; however, the actual expenditure will not happen until late spring, 2021.

For the actual 2020 CDBG program year, there were no major changes. All public facility projects went forward as planned. The pandemic did make our Homeowner Rehabilitation Program go on hiatus for several months until staff figured a way to perform inspections in a safe manner. This allowed only three projects to be completed this year. This along with the inability to get contractors to bid our projects and get the jobs done in a timely manner, we have not budgeted large amounts of new funds towards this program for the past couple of years.

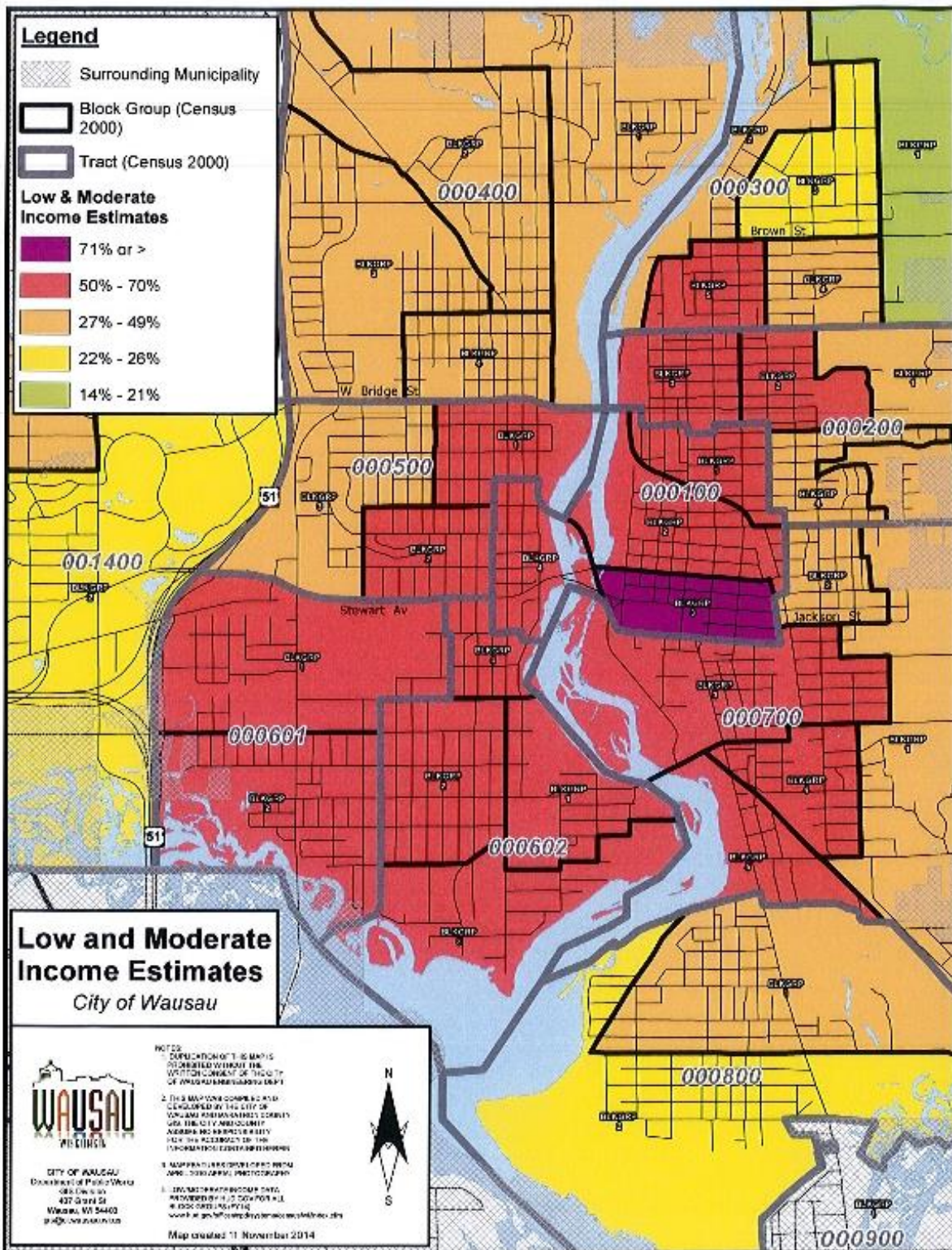
Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No, the City does not have any open BEDI grants.

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

N/A

ATTACHMENTS



2020

SUCCESS STORIES

3rd Street Sidewalk Installation Project



Before – with no sidewalk



After – with sidewalk and rebuilt retaining wall

2nd Street Community Gardens



Before



After

SUCCESS STORIES

Faith In Action

To ensure every care-receiver received personal contact, a new program began: “Safety-Wellness Checks.” These non-medical checkpoints were obtained via phone calls. The calls became a “life-line” to combat isolationism and to ensure all our care-receivers were safe, ensured food securities reached, necessary medical treatment rides delivered, as well as medication necessities supplied.

A plea went out to the community for help with our phone calls. Because of this, there were added 55 new volunteers within a two-week time. FIAMC has received countless homemade cards for our care-receivers. Volunteers are readily available to send cards, on-going friendly visits, wellness calls, supply transportation to medical appointments and food deliveries.

NCCAP

No families are currently in Shelter. We are at functional zero and we’ve not been there for many years. This means our housing programs for families are working and are successful.

WIPPS

Although our total participant numbers were modest, 19 of the 23 graduated. The virtual program went very well and was positively received by the participating parents. They appreciated the ability to interact with other parents and to be reminded that in these difficult times, they still have the power to make a positive difference in their child’s life through talk and interactions. We instituted new interactive activities for parents, such as a weekly photo challenge – parents were eligible for prizes if they submitted a photo to the LENA parent private Facebook page. We found a donor to donate food/gas cards to reward participate and other donors such as Janke Books so that families received an incentive each week to turn in their LENA devices for uploading.