Chapter 3: Housing

Housing serves as a cornerstone for the overall quality of life for City of Wausau residents. Housing components that directly support an individual's ability to thrive fall into three overarching categories:

- Housing in a variety of styles that is affordable and available across the spectrum of life situations and income levels
- Housing that is safe, clean, and in a well-maintained condition
- Housing that is well-connected to the City's opportunities and amenities

Housing affordability and quality is a major component of a City's overall standard of living. Housing provides shelter as a basic need, fosters neighborhood social connections, and is a significant asset in the local economy and is the largest investment most people will make. For many, homes are also a source of comfort, satisfaction, and pride. For these reasons, housing conditions, residential development, and neighborhoods are important considerations for local government.

Most homes in Wausau are privately owned and involve the construction, financing, and real estate industries. Government roles include planning, zoning administration, building code enforcement, and the provision of public infrastructure and essential services. The City's Community Development, Inspections, and Public Works administer these functions. Additionally, the Wausau Community Development Authority (CDA), which is housed within the Community Development Department, manages subsidized housing properties and programs while administering programs that assist with the redevelopment of blighted properties. Both the City and private sector are continuously taking steps to solve ongoing housing issues.

Preparing to meet long-range housing issues is a necessity. The private sector will continue to construct a range of housing styles and types to meet market demands. Different styles of congregate living, housing services, and private management of public housing developments are expected. New building materials, improved construction methods, and new financing structures are also possible in the future. The City of Wausau will continue its focus on maintaining the overall good quality, condition, and desirability of our homes with the goal of being able to offer every household the housing options that meet their needs.



City of Wausau Housing Plans

Community Development Block Grant 5-Year Consolidated Plan 2025

This 5-year plan provides priorities for allocating Community Development Block Grant (CDBG) funds to address identified community needs. The priorities outlined in the Plan guide the City's annual investment of CDBG funds and are implemented though the City's annual Action Plan. It documents housing assistance efforts and establishes plans for the use of State and Federal housing assistance monies. Funds are used for a variety of efforts including homeowner rehabilitation, acquisition of parcels for housing projects, blight elimination, brownfield remediation, and neighborhood revitalization, among others.

Wausau Community Development Authority Annual Plan

The CDA creates a plan each year outlining which activities will be conducted over the next year, such as adding or changing housing options to fit the needs of the community.

Wausau Metropolitan Area Housing Assessment 2022

In 2022, the North Central Wisconsin Regional Planning Commission completed a regional housing assessment for the Villages of Kronenwetter, Maine, Marathon City, Rothschild, Rib Mountain, and Weston, and the Cities of Schofield and Wausau. This project used Census data, real estate data, surveys, and interviews to find out what kinds of housing are needed in the region and what communities can do to enable their development. It projected a need for 898 housing units in the City of Wausau and 4,531 units among the eight municipalities in the study by 2040. Given the substantial demand, the City of Wausau could even exceed that number to help other municipalities meet the regional total.

Wausau Older Adults Housing Study 2026

This report was created as an addendum to the 2022 Wausau Metropolitan Area Housing Assessment to determine what portion of the forecasted demand would be occupied by households aged 55 and over. It projects a needed increase of 636 owner occupied households, 402 renter occupied households, and 771 independent living households for this group by 2040. It also predicts a need for 545 beds in long-term care facilities by 2040. The study recommends the following:

- Recruiting developers with experience in older adult housing.
- Working with healthcare and education systems to increase the healthcare workforce.
- Support transit, parks, walkability, and other amenities that contribute to Wausau's high quality of life.
- Maintain and rehabilitate older housing while expanding aging-in-place and telehealth access.
- Repurposing vacant buildings and sites near amenities, services, and transit routes for older adult housing.

Other Plans that Address Housing

Centergy Regional Housing Study 2025

Centergy focuses on expanding workforce housing for households earning between $35,000 and $100,000 in Central Wisconsin. This study recommends a variety of strategies similar to the ones found in the 2022 Wausau Metropolitan Housing Assessment, along with recommendations for a possible Centergy Regional Housing Fund.

Marathon County ALICE Report 2025

This United Way report describes Asset Limited, Income-Constrained, Employed (ALICE) households, which earn more than the poverty level, but still struggle to meet basic needs. Marathon County has a lower percentage of households living below the ALICE threshold (32 percent) compared to Wisconsin as a whole (35 percent), however, 40 percent of City of Wausau residents are under the ALICE threshold.

Marathon County LIFE Report 2026

The LIFE report, created by United Way, assesses the quality of life in Marathon County and prioritizes affordable housing development. The report, which is published every two years, also monitors change over time.

Marathon County Comprehensive Plan 2026

Marathon County's Comprehensive Plan notes that an aging population, rising costs, an increase in the unhoused population, and maintaining an aging housing stock are challenges. The Plan's housing objectives are:

1. Promote a variety of safe and affordable housing options that meet the needs of all community members.
2. Enhance community livability, including the unique characteristics of all communities, by investing in healthy and safe neighborhoods throughout the county.

Housing Advocacy Efforts

The Affordable Regional Housing Task Force

In addition to Wausau's various plans and studies, there have also been local housing advocacy efforts. The 2022 Wausau Metropolitan Housing Assessment recommended the formation of an area housing organization to advocate for affordable housing at the municipal or regional level. In 2021, the Affordable Regional Housing Task Force was established based on that recommendation. Since then, the Task Force has accomplished the following:

1. **Affordable Housing Policy Recommendations (2022):** The task force developed and presented recommendations to the Common Council addressing affordable rental housing, single-family homeownership opportunities, and financial assistance for households experiencing housing cost burdens. This helped bring specific housing strategies into City policy and funding discussions.
2. **ARPA Housing Initiatives (2022–2023):** The task force helped advance proposals that resulted in Council approval of two affordable housing initiatives, including a proposed six-unit development in partnership with North Central Community Action and opportunities to construct affordable single-family homes on vacant City-owned lots. Although the six-unit project ultimately encountered rezoning barriers, these efforts demonstrated the importance of both funding and land-use policy in addressing housing needs.
3. **Fair Housing Education and Community Engagement (2025):** The task force spearheaded a series of Fair Housing Month activities focused on housing rights, discrimination, education, and community awareness. These activities received formal City support and helped connect housing policy with public education.
4. **Exploration of Alternative Housing Models (2024 onward):** The task force has explored community land trusts, housing advocacy, and other approaches to expanding long-term housing affordability. These conversations are important as the City considers additional tools for increasing housing opportunities.
5. **Regional Partnerships and Collaboration:** The task force brings together representatives from City government, housing organizations, service providers, and community advocates. Its work has helped create opportunities for collaboration and discussion around shared housing challenges that extend beyond municipal boundaries.

In summary, the Affordable Housing Regional Task Force's efforts highlight the connection between housing supply, affordability, land use regulations, and regional partnerships discussed throughout this chapter. The Task Force's work has demonstrated that addressing housing needs involves more effort than identifying funding sources; it also requires public education, coordination, and policies that support implementation. The Task Force's progress also demonstrates the City's commitment to implementing previous plans and studies.

Public Participation

Community Survey

The Comprehensive Plan survey received responses to several questions that were relevant to housing:

- 37.3 percent of respondents said there needs to be more housing options
- 60.7 percent of responses indicated that affordability should be prioritized, the highest response rate of all priorities respondents could choose. Another 29.3 percent said that housing variety should be prioritized.
- From an economic development perspective, 18.6 percent of respondents said Wausau should focus on more housing to attract workers
- When asked which types of housing were needed the most, 52.9 percent indicated "affordable housing," followed by 51.4 percent selecting "starter homes" and 31.4 percent wanting more mid-range homes. Additionally, 30 percent indicated a need for more older adult (age 55 and over) housing.
- When asked what the biggest housing challenges were, 86.4 percent of respondents indicated "cost of housing," 47.1 percent said "limited options," and 24.3 percent chose "quality/maintenance."
- When asked which aspects of Wausau people were satisfied with, the housing categories received low scores: 9.7 percent were satisfied with affordability, 12.7percent were satisfied with quality, and 12.7 percent were satisfied with availability.
- Only 11.4 percent of respondents indicated that it was a top priority to enhance downtown. This doesn't necessarily mean that it isn't a priority, but it didn't score nearly as highly as other areas: more shops (35 percent), more destinations/activities (34.3 percent), and better historic preservation (24.3 percent).

In summary, housing affordability is a top concern throughout the Comprehensive Plan Survey. For detailed survey results, see Appendix H.

Housing Focus Group

City staff facilitated a Housing Focus Group session as part of the public participation process; see Appendix F for a full summary of the session's results. In general, construction costs and interest rates remain high, but first-time homebuyers seem to have more choices and less competition for the first time in several years. Rents are also lower than they are in comparable communities. Affordable, low-maintenance owner-occupied units are in demand, such as condominiums, zero-lot-line, and slab-on-grade homes. Modular construction can also reduce costs.

Low interest rates in the 2010s and early 2020s are keeping people from selling their homes. All housing types are needed, especially for middle income rents and moderately priced units for older adults. There is an opportunity to convert former offices, churches, government buildings, and other structures into housing, but financing products and environmental concerns are a barrier. The public and elected officials also need more education on the topic since developers aren't as willing to take on a project if there is strong opposition. There is also a need to house the City's growing unhoused population.

In summary, high construction costs, land availability, and community opposition are the biggest barriers to housing development in Wausau.

Housing Affordability and Supply

Nationwide and throughout the state of Wisconsin, housing stock has been steadily falling behind for the past two decades. This became even more pronounced following the 2020 pandemic. This is due to a variety of factors including rising construction costs, rising land costs, prioritizing a few select housing types through zoning and policy, and changes in the financial industry. This reduction in supply has exacerbated the overall cost of housing and also made housing affordability a concern. In the past few years, Wausau has done much to offset these issues including public private partnerships on several new housing projects and a zoning code rewrite in 2020 allowing for a wide array of housing types and styles. Recently there has been more housing market stabilization with a greater number of people able to gain access to home ownership. However, affordability and supply limitations still exist.

The most recent American Community Survey estimates used in this chapter are from 2024. Since 2024, several major housing projects have opened or are expected to open, including Foundry on Third (153 units), Westside Commons (54 units), 700 Grand (50 units), 11 Scott Street (52 units), and Kolbe Apartments (102 units). These developments are expanding the supply by at least 411 units, bringing the increase since 2010 to at least 8.4 percent. There is also ongoing interest in the remainder of the former Wausau Center Mall Site, vacant Riverlife sites, and former Graebel Building areas for future housing development.

While these projects increase housing options and moderate prices, much of the single-family, owner-occupied housing stock is being built in neighboring municipalities. These municipalities have also attracted large multifamily development during the same time. This is reflected in the increase of 2,612 housing units in Marathon County outside of the City of Wausau between 2010 and 2024. But according to the 2022 Wausau Metropolitan Housing Study, the local housing unit shortage is improved if any of the Wausau area communities add housing units, meaning that municipalities are helping each other out when addressing this issue.

Total Housing Units

In 2024, the City of Wausau was estimated to have 18,718 housing units, which was an increase of 564 units compared to 2010 (see Table 12). The 3.1 percent increase in housing stock during that time was far lower than the Cities of Eau Claire (13.2 percent), La Crosse (7.1 percent), and Fond du Lac (5.9 percent), as well as Marathon County (5.5 percent) and Wisconsin (5.9 percent).

Table 12: Total Housing Units

Minor Civil Division	2000	2010	2020	2024	Net Change 2010-2024	% Change 2010-2024
Wausau	16,668	18,154	18,605	18,718	564	3.1%
Eau Claire	22,233	28,009	29,987	31,712	3,703	13.2%
La Crosse	24,895	22,785	24,221	24,404	1,619	7.1%
Fond du Lac	17,570	19,290	19,085	20,433	1,143	5.9%
County	50,360	57,734	59,828	60,910	3,176	5.5%
State	2,321,144	2,624,358	2,727,726	2,778,572	154,214	5.9%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2024

Housing Costs

Another important factor is the value of housing units and the cost of living in them. Housing costs are often the largest regular expense a household has, and they greatly impact decisions about where people live. Providing a range of housing values is important to meet the housing needs of people of different income levels and at different times in their lives. To get a clear picture of housing costs, owner occupied and renter occupied units must be distinguished.

For owner-occupied housing units, the most common figure is median housing value. In 2024, the median housing value in Wausau was $167,900, up from $111,800 in 2010 according to Table 13. This is a lower median value than the comparison cities, the County, and the State. The Cities of Eau Claire and La Crosse, as well as Marathon County and Wisconsin, saw greater increase in value both in total and percentage over the past 14 years than Wausau did. Conversely, the City of Fond du Lac, despite its higher housing values, saw slower housing price growth during the same time.

The City of Wausau property taxes are generally higher than those of the surrounding municipalities. This is due to a variety of factors not uncommon in core cities which provide services and amenities that serve the greater suburban area and house a range of critical institutions that well serve the community but are tax exempt. Therefore, it remains critically important to protect and grow the residential and commercial tax base, with a particular focus on new development that leverages the amenities and strengths typically found in core cities.

Table 13: Median Value of Owner-Occupied Housing Units

Minor Civil Division	2000	2010	2020	2024	2010-2024 % Change	2010-2024 Net Change
Wausau	$85,000	$111,800	$121,100	$167,900	50.2%	$56,100
Eau Claire	$85,100	$136,900	$165,700	$247,600	80.9%	$110,700
La Crosse	$92,800	$125,000	$150,500	$210,100	68.1%	$85,100
Fond du Lac	$91,200	$122,900	$128,500	$173,700	41.3%	$50,800
County	$95,800	$139,500	$161,500	$219,600	57.4%	$80,100
State	$112,200	$169,000	$189,200	$266,500	57.7%	$97,500

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2024

Note that self-reported housing values from Census and ACS data are often lower than what homes sell for on the market. According to the Wisconsin Realtors Association as of July 2026, the year-to-date median sale price of a home in Marathon County was $285,500. This is much higher than the median value of $219,500 reported by ACS in 2024 in Table 13. Therefore, it can be assumed that what homebuyers pay for a house is generally higher than what is reported in Census and ACS data due to the additional two years of price increases.

Another way to measure housing costs is to analyze the median monthly costs for both homeowners and renters. Table 14 summarizes these median monthly housing costs. Between 2010 and 2024, housing costs for homeowners with a mortgage only went up $94, which was a considerably smaller increase than all peer communities, the County, and the state. For homeowners without an mortgage, costs only rose $130 during this time, which was inline with Fond du Lac and Marathon County, and lower than the other peer communities and the state. This indicates that, despite rising housing costs, the City of Wausau has lower homeownership costs than much of Wisconsin.

For renter-occupied housing units, the primary means of detailing housing costs is median gross rent. Median gross rent includes monthly rent plus the estimated average monthly utility costs (e.g. electricity, gas, water, and sewer) and fuel (such as oil, coal, kerosene, wood, etc.). The median gross rent in Wausau in 2024 was $1,010, up from $605 in 2010 (See Table 14). Wausau had the lowest median gross rent of the comparison communities, the County, and the State in 2000 and 2010, but it had the highest percent change between 2010 and 2024, with the median rent surpassing the Marathon County median and resulting in a tie with the City of La Crosse. Overall, rent prices are very consistent with those in comparable municipalities.

Table 14: Median Monthly Housing Costs

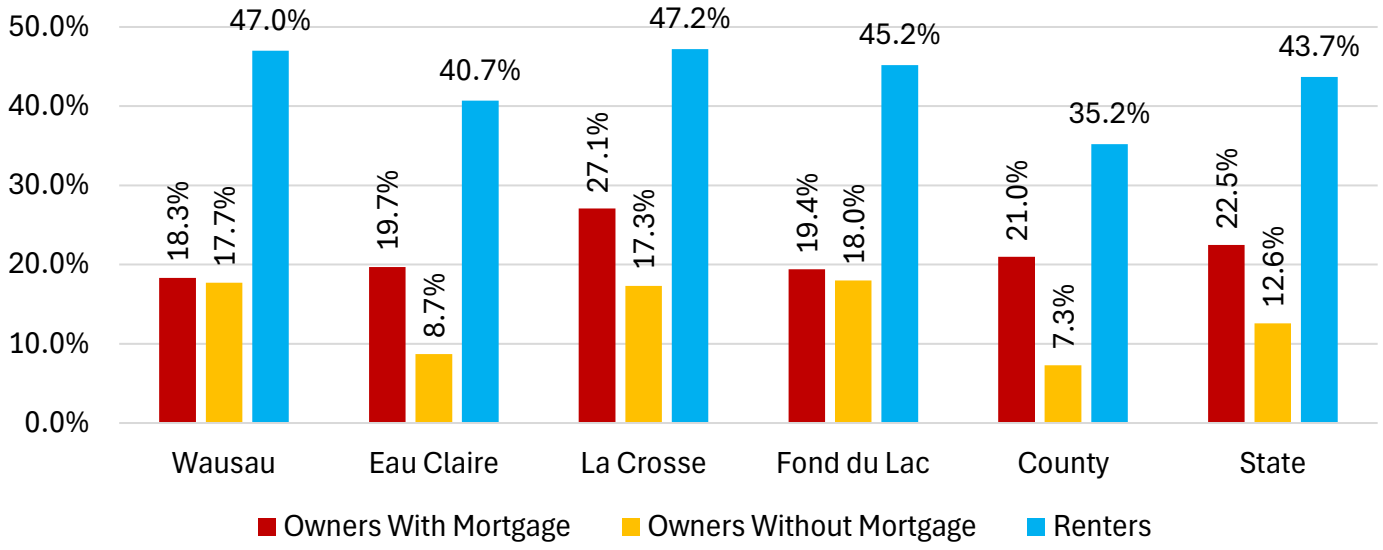
Minor Civil Division		2010	2020	2024	2010-2024 % Change	2010-2024 Net Change
Owners with a Mortgage	Wausau	$1,156	$1,078	$1,250	8.1%	$94
	Eau Claire	$1,263	$1,293	$1,556	23.2%	$293
	La Crosse	$1,177	$1,257	$1,469	24.8%	$292
	Fond du Lac	$1,201	$1,193	$1,351	12.5%	$150
	County	$1,281	$1,252	$1,463	14.2%	$182
	State	$1,433	$1,436	$1,689	17.9%	$256
Owners With No Mortgage	Wausau	$457	$471	$587	28.4%	$130
	Eau Claire	$446	$549	$633	41.9%	$187
	La Crosse	$486	$530	$654	34.6%	$168
	Fond du Lac	$475	$532	$605	27.4%	$130
	County	$458	$488	$589	28.6%	$131
	State	$500	$556	$659	31.8%	$159
Rent	Wausau	$605	$767	$1,010	66.9%	$405
	Eau Claire	$661	$834	$1,045	58.1%	$384
	La Crosse	$608	$820	$1,010	66.1%	$402
	Fond du Lac	$632	$761	$913	44.5%	$281
	County	$639	$786	$999	56.3%	$360
	State	$713	$872	$1,087	52.5%	$374

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2024

Housing affordability is an important element which considers factors such as rent or mortgage payments, maintenance expenses, lot size, and required or desired amenities. Household size and income are also key factors that contribute to what housing options are available to residents. Due to these different factors, housing affordability is relative.

One common measure of affordability is the percentage of total household income which is spent on housing costs. The U.S. Department of Housing and Urban Development (HUD) recommends that housing costs not exceed 30% of monthly income. In 2024, 18.3 percent of owners with a mortgage, 17.7 percent of owners without a mortgage, and 47 percent of renters spent more than 30 percent of total household income on housing costs as displayed in Figure 6. Wausau homeowners with a mortgage had the lowest cost burden in Figure 6. But Wausau homeowners without a mortgage and renters both had the second highest cost burden compared to the peer communities for each category.

Figure 6: Percent with Housing Costs Greater Than 30 Percent of Income



Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2024

The Unhoused Population

According to HUD, people are classified as unhoused if they meet one of a series of factors which include lacking a fixed, regular, and adequate nighttime residence, having a primary nighttime residence that is a public or private place not designed for regular sleeping accommodations (such as a car, a park, or a bus station), or residing in a shelter designed to provide temporary living arrangements.

Additional shelters and service providers to the local unhoused population include The Salvation Army, Bridge Street Mission, the Wausau Warming Center (Good Shepherd Shelter/Catholic Charities), The Hagar House, and The Women's Community, Inc. The Community Partners Campus, which opened in 2023, houses several nonprofit organizations under one roof that assist the unhoused with needs beyond housing: The Neighbors' Place, Wausau Area Mobile Meals, Wausau Free Clinic, Blessings in a Backpack, North Central Community Action Program (NCCAP), and Catholic Charities. Finally, the Marathon County Social Services department is located at 1000 Lake View Drive, providing additional resources.

Housing Affordability and Supply Challenges

In summary, the data in this section of the chapter points to four housing challenges facing Wausau:

1. **Cost considerations** due to construction costs, land costs, and property taxes
2. **Lack of available sites**, which in turn will lead to promoting policy to encourage a variety of housing types and styles. Limited land provides opportunities for "missing middle" style housing (townhome, two-flat, condominium, small apartment complex, and other medium density housing development) and adaptive reuse.
3. **Supporting a mix of owner-occupied and renter-occupied options** by expanding housing variety.
4. **Housing insecurity and the unhoused population,** and the need to support them.

Housing Availability and Quality

Assessing the age, occupancy, and structural characteristics of the local housing stock provides a sense of what condition it is in. Older homes may be built with sturdier materials like old-growth timber and masonry, but they are more likely to have plumbing, electrical, or insulation deficiencies. Additionally, homes that are just 20 years old may be close to needing their first round of major repairs, such as new windows, roofs, or HVAC. Figure 7 depicts the age of the City and County housing stock. Finally, housing occupancy rates affect availability and affordability.

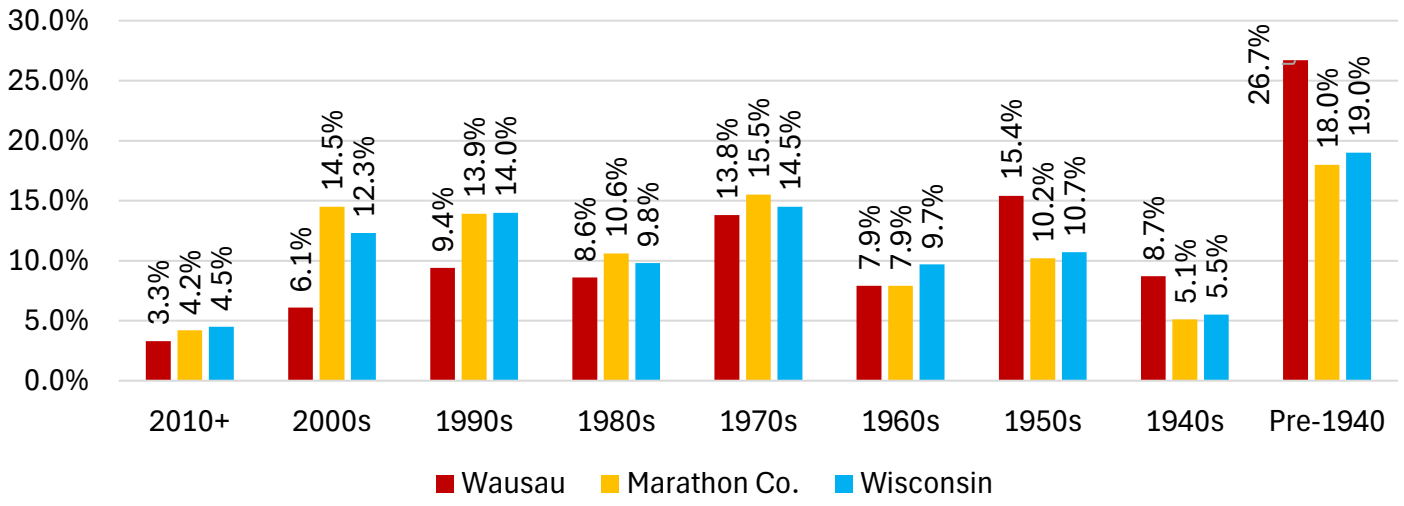
The City of Wausau offers a low-interest loan program for housing rehabilitation and a low-interest installment loan for rental rehabilitation. In addition, Habitat for Humanity offers the Critical Home Repair program available to qualified City of Wausau residents. The Inspections Department at the City of Wausau ensures that homes are code compliant ensuring safety and habitability standards.

Housing Age

Wausau emerged as the region's earliest urban center, with settlement and City development beginning in the mid-19th century, well before the surrounding communities of Schofield, Rothschild, Weston, and Rib Mountain were established. Therefore, Wausau has a significantly older development pattern than that of the surrounding suburbs and Marathon County as a whole. Additionally, Wausau has four residential historic districts and one downtown historic district. Figure 7 details the age of housing by the year it was built.

The City has limited land available for development, consistent with many central cities. Therefore, much of the new housing development is infill development or adaptive reuse. Some large residential tracts exist and are currently being developed with a mix of single-family and multi-family development.

Figure 7: Housing Units by Year Built 2024



Source: ACS 5-Year Estimates 2024

Structure Type

As family structures shift and the ability of an aging population to live independently changes, it will be increasingly important for the City to have a variety of housing options that accommodate different needs and budgets. Table 15 illustrates the housing diversity by breaking down the amount of each type of housing unit. One-unit detached

typically refers to a single-family home, and one-unit attached typically refers to twin homes or two-flats where two units are attached but owned individually. Duplexes, where both units are on one lot but often rented out to two different households, fall under the two-to-four-unit category, with other multifamily buildings falling into the various categories. Finally, mobile homes (which are also referred to as manufactured homes) provide the most affordable owner-occupied option, but they often depreciate with time and require different lending products than a stick built or modular home would.

Table 15: Housing Units by Structure Type 2024

Minor Civil Division	Wausau Total	Wausau Percent	Marathon Co. Percent	Wisconsin Percent
1-unit detached	11,246	60.4%	73.0%	66.6%
1-unit attached	541	2.9%	3.2%	4.2%
2 to 4 units	2,540	13.6%	7.3%	9.9%
5 to 9 units	1,288	6.9%	4.8%	4.9%
10 or more units	2,939	15.8%	8.7%	11.0%
Mobile home, trailer, or other	52	0.2%	3.0%	3.4%

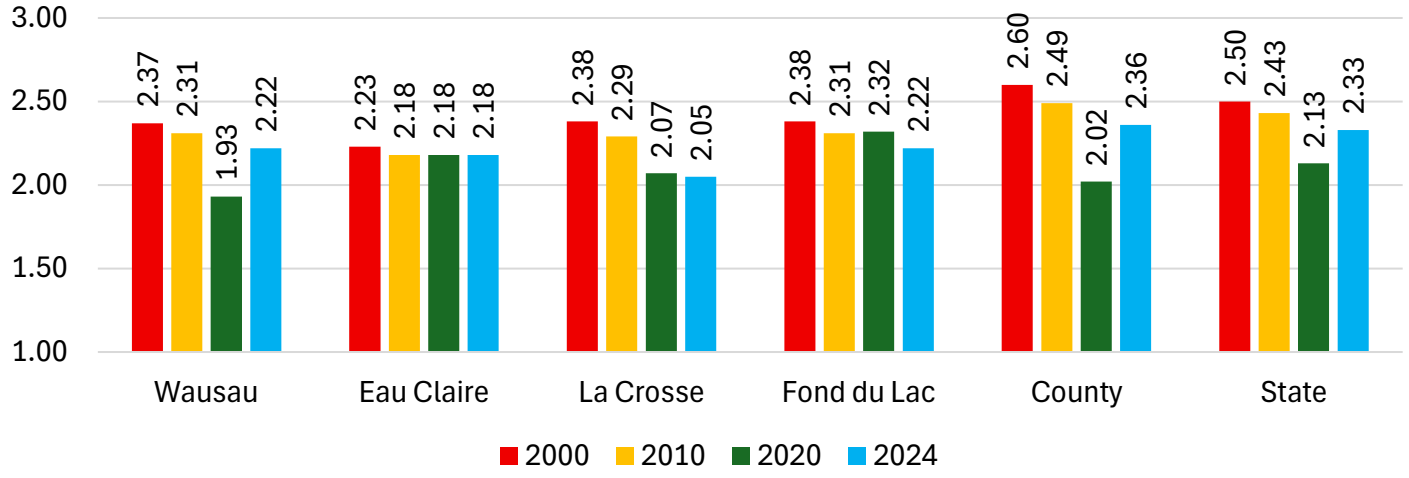
Source: ACS 5-Year Estimates 2024

In summary, the City of Wausau has a greater diversity of housing choices than Marathon County and Wisconsin do, since it has only 60.4 percent of its housing stock as single-family, detached homes, compared to 73 percent for the County and 66.6 percent for the State. The City of Wausau offers more diversity in terms of housing types than many of the surrounding communities. There is a greater percentage of 2-to-9-unit structures which are known as “missing middle” housing. There are also proportionately more structures with ten or more units. Offering a greater range of types of styles should continue to be a priority for the City.

Housing Occupancy

When discussing the people who live in these housing units, the usual term is household. A household is all the people who occupy a housing unit as their usual place of residence. In 2024, Wausau had 17,625 households, a slight increase of 6.9 percent compared to 2010. See Chapter 1 for a further breakdown of household change over the past two decades. Another aspect of housing occupants is the figure of average household size. The current trend is fewer people living within the same household, or a smaller average household size.

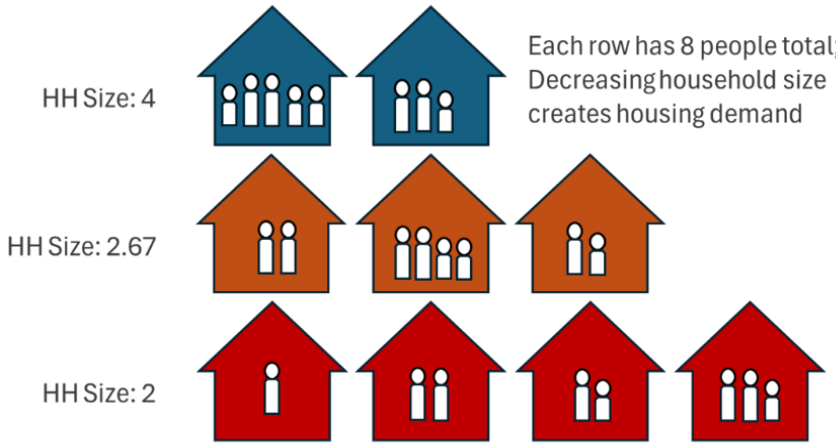
Figure 8: Average Household Size



Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2024

As shown in Figure 8 the average household size in Wausau was 2.22 people in 2024. This is higher than the Cities of Eau Claire (2.18) and La Crosse (2.05) but lower than Marathon County (2.36) and Wisconsin (2.33). It is the same as the average household size for Fond du Lac. It also represents a decrease from 2.31 in 2010, but an increase from 1.93 in 2020. According to NCWRPC's 2025 Regional Comprehensive Plan a decrease in household size can lead to an increase in housing demand even if the population is not growing, because it results in more households relative to the population as illustrated in Figure 9.

Figure 9: Decreasing Household Size Increases Housing Demand



Source: NCWRPC

Owner and Renter Occupancy Rates

Due to the nature of the housing market being constantly in flux with people moving, new units being built, and other circumstances, not all housing units are occupied at any given time. In 2024, 17,625 of the City's 18,718 housing units were occupied, for an occupancy rate of 94.2 percent. This is an increase from 90 percent reported in the City's previous Comprehensive Plan in 2013.

Occupied housing units can be separated into owner occupied units and renter occupied units. In 2024, the occupied housing units in Wausau were 57.6 percent owner occupied, which decreased from 60.3% in 2013. Conversely, 42.3 percent were renter-occupied, which is up from 39.7 percent in 2013. This shift could be due to both consumer preferences and affordability considerations. It is important to offer a range of options that meet the needs of a variety of people. See Tables 16 and 17.

Table 16: Owner-Occupied Units

Minor Civil Division	2000	2010	2020	2024	2010-2024 % Change	2010-2024 Net Change
Wausau	9,676	10,106	9,853	10,155	0.5%	49
Eau Claire	9,897	15,056	15,474	16,596	10.2%	1,540
La Crosse	11,760	10,906	10,372	10,594	-2.9%	-312
Fond du Lac	9,471	10,592	10,149	11,067	4.5%	475
County	36,091	39,797	40,754	42,414	6.6%	2,617
State	1,426,361	1,551,558	1,610,565	1,682,214	8.4%	130,656

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2024

Table 17: Renter Occupied Units

Minor Civil Division	2000	2010	2020	2024	2010-2024 % Change	2010-2024 Net Change
Wausau	6,002	6,885	7,567	7,470	8.5%	585
Eau Claire	10,364	12,024	13,390	13,896	15.6%	1,872
La Crosse	10,257	10,977	12,407	12,371	12.7%	1,394
Fond du Lac	6,321	7,288	7,330	7,951	9.1%	663
County	11,611	14,086	15,763	15,452	9.7%	1,366
State	658,183	728,210	817,796	797,266	9.5%	69,056

Source: U.S. Census 2000; ACS 5-Year Estimates 2010, 2020, & 2024

Housing Unit Projections

To ensure sufficient availability in the City's future, it is important to assess projected demand for new housing. The 2022 Wausau Metropolitan Housing Assessment forecasts a need for 953 housing units between 2022 and 2035 for the City of Wausau, 525 of which were needed by 2025, an additional 293 between 2025 and 2030, and another 135 between 2030 and 2035. It also projected a regional demand of 4,531 between 2020 and 2040 for the eight municipalities in the study combined (Cities of Wausau and Schofield, as well as the Villages of Kronenwetter, Maine, Marathon City, Rib Mountain, Rothschild, and Weston). This means that the City of Wausau will benefit the whole region if it exceeds its projected housing demand because regional demand is so high.

As of summer 2026, at least 1,190 new housing units had been built, and 64 lots were platted among the eight municipalities that participated in the 2022 Housing Assessment. There are also another 340 units in underway in Downtown Wausau that are either likely to soon be approved or approved but not yet constructed. Subtracting these units from the demand projected by the 2022 Assessment results in a remaining need of 3,001 units by 2040; however, the DOA Household Projections in Chapter 1 of this comprehensive plan are newer than the ones used in the 2022 Assessment. The newer projections are not as optimistic, so even though demand is currently ongoing, the total need may be lower than what was projected in 2022.

Seasonal Housing

Seasonal housing units are those intended for occupancy only during certain times of the year and are found primarily in resort areas, such as in Northern Wisconsin. Though there are statewide concerns about the impacts of Tourist Rooming Houses (TRHs) on some communities, which are commonly listed as Airbnb or VRBO rentals, the City of Wausau's total of 92 seasonal housing units in 2024 was only 5 more than the 87 seasonal units recorded for 2010. County wide, there was a decrease of 96 units during the same time. Therefore, TRHs do not appear to be reducing the available housing supply for year-round residents in Wausau.

Housing Availability and Quality Issues

Data in this section of the chapter indicates that Wausau faces the following issues:

1. Housing Rehabilitation and Code Enforcement, which can be used to extend the life and enhance the quality of existing housing with lower costs compared to demolition and new construction.

2. Encouraging a variety of housing types and styles to meet a wide range of needs. This includes expanding the supply of housing suited for older adults and people with disabilities, as well as ensuring a variety of housing sizes and prices for various income levels and life stages.

Livability and Connectivity

Livability

Livability is often defined as the sum of the factors that add up to a community's quality of life, including the built and natural environments, economic prosperity, social stability and equity, educational opportunity, and cultural, entertainment, and recreation possibilities. The Partnership for Sustainable Communities, a joint effort of the Department of Housing and Urban Development, the Department of Transportation, and the Environmental Protection Agency, has established six livability principles. The six principles are 1) provide more transportation choices, 2) promote equitable, affordable housing, 3) enhance economic competitiveness, 4) support existing communities, 5) coordinate and leverage federal policies and investment, and 6) value communities and neighborhoods.

Location of Housing

Transportation and housing are interconnected. People often prefer walkable areas that are close to transit and community amenities. Considering housing and transportation together reduces long single-user automobile trips, resulting in economic opportunities and environmental benefits. People prefer being near locations that they frequent on a regular basis such as jobs, grocery stores, and medical facilities. The former Wausau Center Mall site and Riverlife area are examples of redevelopment sites that transformed former blighted properties into housing near transit, jobs, and amenities. This style of housing lends itself to more social interaction with more opportunities to interact in shared spaces nearby that tend to attract people into the public realm.

Preservation and Rehabilitation of Older Housing Stock

Wausau has a rich supply of older housing stock which is more likely to have fallen into disrepair. There are many benefits to preserving this older housing stock including affordability, reduced environmental impact, preventing displacement, and preserving community identity and character. This housing stock is often in desirable locations near transit, grocery stores, and community amenities. It is also often less expensive to remodel an existing home than to build a new one, resulting in older housing being referred to as "naturally occurring affordable housing."

Wausau has active programs providing affordable home improvement loans and rental rehabilitation assistance. Additionally, Habitat for Humanity offers the Critical Home Repair Program which provides essential home repairs for elderly, disabled, veteran, and low-income homeowners in Marathon County.

Diversity of Housing Options

The AARP Livability Index Platform measures livability based upon seven key areas: housing, neighborhood features, transportation, environment, health, engagement and opportunity. The average livability score is 50 and Wausau's overall livability score is 56. The Harvard University Joint Center for Housing Studies found that places with the highest livability scores also have the greatest array of housing options.

Having a diversity of housing options available in a community provides many benefits. Housing of different sizes and styles accommodates the diverse households within the community. Different sizes and styles also provide a variety of housing costs, allowing housing to be affordable to everyone.

In many American cities, most new construction is single-family homes, twin homes, duplexes, and large multifamily complexes, due to a combination of construction costs, building code requirements, and consumer preferences. It is much less common to find what is called "missing middle" housing. Missing middle housing is generally more affordable than single-family homes, twin homes, and duplexes, but it often provides more space and features than large multifamily complexes do.

The recently built townhomes west of the intersection of North 3rd Street and Short Street are a good example of this type of housing since they were built in a walkable neighborhood, feature units that are larger than apartments, and had purchase prices that were much less than what a new single-family home costs. This provides households with more space at an affordable price along with the opportunity to build equity by living in an owner-occupied housing unit. See the image below.



For those who would like the benefits of a smaller living space without having to maintain a lawn or shovel snow, bungalow courts are an example of small single-family homes that often resemble historic neighborhoods when homes were more walkable, modest, and featured more social interaction with neighbors. They are also known as cottage courts or pocket neighborhoods. Below is an example of one in Madison, WI, which provides the least costly single-family, owner-occupied, newly constructed housing stock in the Madison area.



Higher Density Housing

Housing in higher density neighborhoods allows for a larger percentage of people to locate near desirable amenities like schools, parks, and shopping areas. Dense housing also minimizes the costs for the municipality to provide services to the community. The Riverlife Apartments are an example of high-density housing with views of the Wisconsin River, proximity to Downtown Wausau's amenities, and bicycle-pedestrian connectivity via the River Edge Trail.



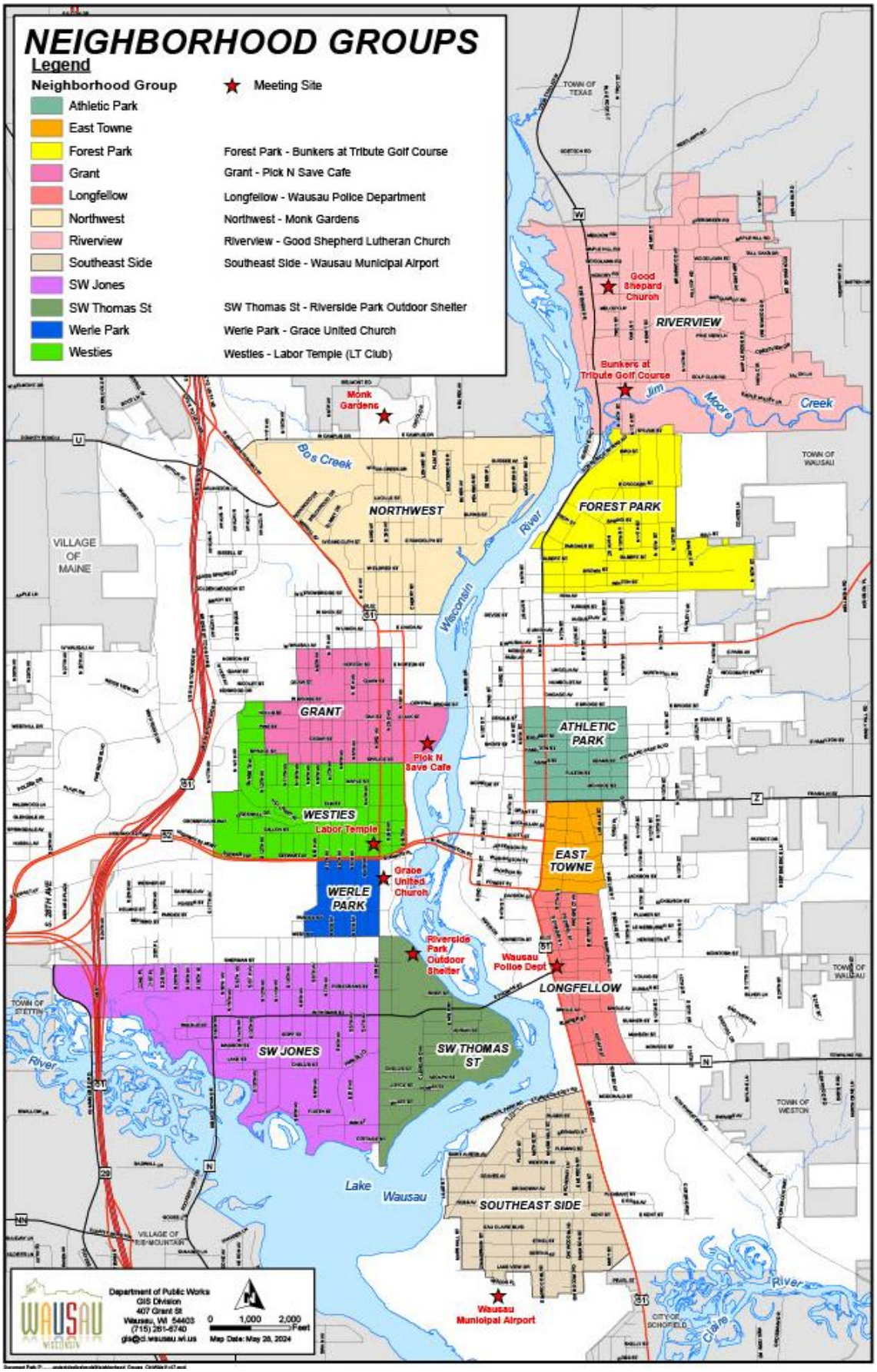
Neighborhood Groups

The City of Wausau has many neighborhoods which are formed and delineated by natural boundaries or transportation corridors. Most are informal areas, but some have self-identified and organized to form neighborhood groups. The overall goal of the neighborhood groups is to provide neighborhood connectivity and to improve the quality of life in Wausau and their neighborhoods. Most groups meet regularly, giving citizens the opportunity to speak with their neighbors, elected officials, Wausau Police Officers, and city employees. In 2026, the City had ten established neighborhood groups listed with approximately six that hold regular meetings. See the Neighborhood Groups Map on the following page.

The Neighborhood Groups map identifies the locations of these groups:

- Athletic Park Neighborhood
- East Towne Neighborhood
- Forest park Neighborhood
- Grant Neighborhood
- Riverview Neighborhood
- Southeast Side Neighborhood
- Southwest Joes Neighborhood
- Southwest Thomas Street Neighborhood
- Werle Park Neighborhood
- Westies Neighborhood

These local, organized citizen groups provide great benefit to neighborhoods and to the City as a whole. Formats generally include presentations on relevant topics and opportunities for discussion, comments, or concerns. The Neighborhood Contacts also provide a bridge between the neighborhood group and the City. Not all residential areas within the City are yet covered by local neighborhood groups.


NEIGHBORHOOD GROUPS
Legend
Neighborhood Group
Meeting Site
Athletic Park
East Towne
Forest Park
Forest Park - Bunkers at Tribute Golf Course
Grant
Grant - Pick N Save Cafe
Longfellow
Longfellow - Wausau Police Department
Northwest
Northwest - Monk Gardens
Riverview
Riverview - Good Shepherd Lutheran Church
Southeast Side
Southeast Side - Wausau Municipal Airport
SW Jones
SW Thomas St
SW Thomas St - Riverside Park Outdoor Shelter
Werle Park
Werle Park - Grace United Church
Westies
Westies - Labor Temple (LT Club)
Good Shepard Church
RIVERVIEW
Bunkers at Tribute Golf Course
Monk Gardens
Jim Moore Creek
Bos Creek
NORTHWEST
FOREST PARK
VILLAGE OF MAINE
Wisconsin River
GRANT
Pick N Save Cafe
ATHLETIC PARK
WESTIES
Labor Temple
EAST TOWNE
Grace United Church
WERLE PARK
Riverside Park Outdoor Shelter
Wausau Police Dept
LONGFELLOW
SW JONES
SW THOMAS ST
Lake Wausau
SOUTHEAST SIDE
Wausau Municipal Airport
Department of Public Works
GIS Division
407 Grant St
Wausau, WI 54403
(715) 261-6740
gis@ci.wausau.wi.us
0 1,000 2,000 Feet
Map Date: May 20, 2024

Livability and Connectivity Issues

In addition to a housing unit's physical characteristics, there are also issues regarding its relationship with the surrounding neighborhood and the City at large:

1. **Maintaining the City's high quality-of-life**, or livability, ensures that Wausau will remain a place people want to live in and where they can thrive.

2. Housing Location affects how desirable housing is and its accessibility to residents. Proximity to jobs, community facilities, and amenities reduces car dependence and the need to continually expand the City's infrastructure.

3. Housing Preservation prevents homes and neighborhoods from declining, contributing to the livability, stability, and prosperity of the City's residents.

4. Housing Density and Variety enables Wausau residents to choose from a variety of housing price points, configurations, locations, and lifestyles.

Housing Issues and Strategies

A matrix on the following page summarizes the issues identified throughout this chapter along with strategies that can be used to address each issue. These strategies vary in the time, staffing, and funding needed to execute and if done poorly, can reduce housing affordability by impacting property taxes. The City should focus on existing efforts while working towards implementing remaining solutions as opportunities arise to maximize the City's financial and staffing capacity.

Due to the high costs of new construction and the City's projected housing needs, a variety of strategies may need to be used to provide an adequate supply of housing. The following strategies, which are described in greater detail in the 2022 Wausau Metropolitan Housing Assessment and 2025 Centergy Regional Housing Study, may assist with the creation of new housing units and lower the cost of housing units. Several strategies can be used together if feasible.

Issue	Strategy
All Housing Issues	Local housing organizations that advocate for more housing and pursue additional opportunities.
Cost Considerations	Tax Incremental Financing (TIF) to assist with development costs. Existing residential projects in the City that have utilized TIF are discussed in detail in Chapter 6: Economic Development.
	Selling publicly owned land at a discount for development, using land banking, and using land trusts to reduce development costs.
	Working with local, regional, and state resources to identify emerging financial programs and housing strategies.
	Creating and administering new financial programs (down payment assistance, revolving loan funds for repairs, etc.) at the municipal level. Wausau currently does this using Community Development Block Grant (CDBG) funding, which it receives each year due to the City's status as an entitlement community.
	Issuing bonds to help pay for new development. The City's Community Development Authority must follow Wisconsin State Statutes to exercise this practice, but the drawback is that it typically raises taxes.
	Utilize the existing local housing trust fund to close the financial gap in proposed development and consider restructuring the fund to use local philanthropic funding to improve its financial sustainability.
	Lobbying state elected officials to create more financial programs and tools that support housing.
Housing Density/Variety; Cost Considerations	Zoning, planning, subdivision, and permitting modifications that increase flexibility of housing choices and efficiency. In 2020, the City adopted its new zoning ordinance with these goals in mind.
Housing Density/Variety; Owner/Renter Options	Reaching out to developers with ideas, housing data, and incentives to spur development. City has a track record of this type of work and has partnered with Centergy, Inc. to host developer tours of available sites.
Lack of available sites; Housing Location	Preparing and marketing infill or redevelopment sites that maximizes the use of existing infrastructure.
Preservation/Rehabilitation/ Code Enforcement; Housing Insecurity/ Unhoused	Educational events for renters and buyers regarding financial programs, repairs, budgeting, etc.
	Working with nonprofits like North Central Community Action Program (NCCAP) or Habitat for Humanity to identify opportunities for new or rehabilitated housing.
Preservation/Rehabilitation/ Code Enforcement	Providing guides for additions or renovations to help property owners navigate codes and permitting.
	Home replacement programs that demolish condemned properties and use labor from volunteers and/or students to construct income-restricted owner-occupied housing.
Quality-of-life	See this Comprehensive Plan's other chapters

Housing Programs

City of Wausau/Community Development Authority (CDA)

The Wausau Community Development Authority (CDA) for the City of Wausau provides quality housing options to the elderly, near-elderly, disabled and low-income residents in a variety of locations and formats and assists in the redevelopment of problem and challenged sites.

Public Housing Program: Scattered Sites

The CDA owns and operates 46 units of public housing available to eligible, income-qualified families. The scattered sites consist of a one six-plex, ten duplexes and twenty single family homes varying in size from one to four bedrooms.

All rents are based on 30% of the household's adjusted gross income. Water and sewer utilities are included but tenants pay their own electricity and gas. To account for this expense, however, tenants receive a utility allowance deduction from their monthly rent. All units include a garage.

Section 8 Housing Choice Voucher (HCV) Program: Tenant Based Vouchers

The Housing Choice Voucher program provides rental assistance for very low-income families in the private market. Since housing assistance is provided on behalf of the family or individual, program participants are able to find a suitable housing unit that meets program requirements and the minimum standards of health and safety.

The CDA currently administers approximately 300 tenant-based vouchers, partnering with approximately 85 private landlords, resulting in annual Housing Assistance Payments (HAP) of roughly $2,100,000 (HAP is the difference between the rent price and what the tenant pays). To further assist the unhoused, in April 2020 CDA implemented an unhoused wait list preference.

Fostering Youth to Independence (FYI)

The FYI is an initiative through our HCV program providing tenant protection vouchers to youth between the ages of 18-24 who have either left foster care, or are aging out and unhoused or at risk of being unhoused. (Approximately 25% experience homelessness within 4 years of aging out)

Section 8 Project Based Vouchers (PBVs): Riverview Terrace

Project based vouchers are also component of the CDA's Housing Choice Voucher Program. Because they are project-based these vouchers remain with the property. Riverview Terrace is an apartment complex consisting of 36 one-bedroom, handicapped-accessible units. Apartments are available to eligible individuals or couples who meet the income requirements and are at least 62 years of age. All rents are based on 30% of the household's adjusted gross income and include utilities such as gas, electricity, water and sewer.

Rental Assistance Demonstration (RAD) Program: Riverview Towers LLC

Riverview Towers is a 10-story apartment complex consisting of 147 one-bedroom and 2 two-bedroom units. Apartments are available to eligible individuals or couples who meet the income requirements and are at least 55 years of age or are disabled. All rents are based on 30% of the household's adjusted gross income and include utilities such as gas, electricity, water and sewer. In 2017, Riverview Towers converted from Public Housing to Housing Choice Voucher Project-Based Vouchers entering into a 20 year HAP contract.

State and Federal Programs

Additional housing programs and consumer protection services, which are described in detail in the 2022 Wausau Metropolitan Housing Assessment and/or on each agency's website, are available from the following organizations:

- The Wisconsin Department of Administration's Division of Energy, Housing, and Community Resources (DEHCR)
- Wisconsin Economic Development Corporation (WEDC)
- Wisconsin Housing and Economic Development Authority (WHEDA)
- U.S. Department of Housing and Urban Development (HUD)
- Federal Emergency Management Agency (FEMA)
- Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP)
- Wisconsin Department of Financial Institutions (DFI)
- Focus on Energy
- Local nonprofit organizations

Other Programs

The Greater Wausau Area has a variety of nonprofit and faith-based organizations that assist with housing. Examples include North Central Community Action Program (NCCAP), United Way of Marathon County, Habitat for Humanity of Wausau, and others. The Community Partners Campus at 360 Grand Avenue houses some of these organizations alongside other charities that assist with food insecurity, clothing, supplies, healthcare, job placement, and more.

Private-Public Partnerships (P3)

There are many examples in Wisconsin of where private and public sector entities work together to expand the local housing supply. Below is a photo of the Founders' Pointe subdivision in Sheboygan Falls, WI. It utilizes foundation funding from a variety of local employers to subsidize infrastructure. It also uses a special small-lot zoning district to create a neighborhood of modest starter homes that resemble 1950s inner-ring suburbs.

The homes are income-restricted, and owners must repay a portion of their proceeds if they sell them within five years of purchasing them. But they are a great example of collaboration between the private and public sector. They also combine a variety of strategies and programs listed in this chapter to deliver attainable housing for Sheboygan County's workforce.



Recent Legislative Changes

Since the 2022 Wausau Metropolitan Housing Assessment was written, several changes to state programs have occurred with the goal of expanding the affordable housing supply. Below is a summary of these changes.

2025 Wisconsin Act 173: Affordable Housing Extension Fund

This Act allows the affordable housing fund extension to TIF districts to be extended for two years instead of the previous one-year limit. Newly platted residential development outside of mixed-use districts also now qualifies for TIF funding.

2025 Wisconsin Act 235: Residential Tax Incremental Districts (TIDs)

- Municipalities may now create TIDs for newly platted residential construction that creates small-lot housing to create more affordable housing options. Only single-family and two-family owner-occupied homes are permitted in these TIDs.
- These TIDs do not count towards the 35 percent cap for mixed-use TIDs that limits the amount of newly platted land.
- TID funds can only be used for infrastructure costs and their associated financing, engineering, and administrative costs, not land acquisition, site prep, or construction costs.
- Pay-as-you-go is the only permitted structure for these TIDs, preventing municipalities from borrowing funds for these TIDs.
- The maximum lifespan of these TIDs is 20 years, but the City can vote to extend it by 3 years.
- Residential TIDs do not count towards the 12 percent maximum equalized value a municipality may have in TIDs, but the base value of a new TID and increment value of all residential TIDs can't exceed 3 percent of a municipality's equalized value. These TIDs also cannot donate or receive funds to or from other TIDs.
- Single-family homes must be no larger than 1,500 square feet (single story) or 2,000 square feet (two-story), and lot dimensions are limited to 7,500 square feet, 70 feet wide, and maximum setback of 10 feet.
- Two-family homes are limited to the same square footage and setback requirements as single-family homes, but lot dimensions are limited to 12,500 square feet and 80 feet wide.

2025 Act 173

This act makes several changes to the residential permitting process:

- Comprehensive Plans must identify the net density in five-year increments for areas mapped for future residential construction. Net density does not include wetlands, floodplains, or areas under government ownership.
- Residential rezoning requests must be acted on within 90 days (extensions may be approved by the applicant)
- Residential rezoning must be approved if the Comprehensive Plan's Future Land Use map identifies the site as residential, it is near existing development, there is projected housing demand, and the density of the proposed housing matches the projected density mapped in the Comprehensive Plan.
- The applicant can state the preferred zoning district, setbacks, lot size, frontage, and building bulk.
- Denial is only allowed to prevent burdening public facilities or threats to health or safety.

See Chapter 7: Land Use for more details related to mapped residential areas and their net density limits.

Goal, Objectives, and Action Steps

Housing Goal:

Ensure that all Wausau residents have access to safe, quality, affordable, and diverse housing options that support community livability and stability, meet changing demographic needs, and strengthen overall quality of life.

Objective A: Expand Wausau's housing supply across a range of price points to ensure all residents have access to attainable, stable, and financially suitable housing opportunities.

1. Identify, assess, and prioritize underutilized commercial, industrial and institutional properties in the City that have potential to be redeveloped for residential uses. Priority properties should be promoted for redevelopment. The City may also need to develop incentives, including technical and financial assistance to foster redevelopment of these properties.
2. Consider developing a program that would provide the private sector with financial and technical assistance for rehabilitating and reusing certain commercial/industrial buildings in the City for housing purposes. ~~such as the former Wausau Ironworks on West Street.~~
3. Increase the availability of affordable housing on a City-wide basis through the acquisition and rehabilitation of existing housing units and, where possible, the construction of new units.
4. Facilitate the construction of ~~more public assisted living units for the elderly~~ specialized housing for older adults in a variety of styles, incorporating universal design, the continuum of care, and assisted living
5. Consider the development of a City-initiated program for acquiring large, vacant tracts of property within the City's extraterritorial area and either develop the property or partner with private sector interests to develop this property for residential use.
6. Work with governmental agencies in other communities within the Wausau Urban Area and Marathon County to help them develop low- and moderate-income housing programs.
7. Continue efforts to expand the housing opportunities available within the Central Business District.
8. Develop a list of vacant, underutilized, or blighted properties in residential neighborhoods that should be targeted for in-fill or redevelopment with new housing. Work with area real estate professionals to market these properties.
9. Continue to work with community partners such as Habitat for Humanity, the Central Wisconsin Community Land Trust, and others.

Objective B: Improve the condition, diversity, and overall quality of Wausau's housing stock so that all residents can find safe, well-maintained, and appropriately sized homes that meet evolving household needs.

1. Target the enforcement of the City's existing housing maintenance codes in those areas that have not yet experienced stepped-up enforcement activities.
2. Periodically review and update the housing maintenance code to reflect the changing needs of the City.
3. Support the maintenance, rehabilitation, and upgrading of existing housing stock through City services and programs and outside sources to ensure affordable housing including housing that accommodates aging-in-place.
4. Continue to aggressively pursue Federal, State, and private sources of funding for upgrading the City's existing owner-occupied and renter-occupied housing stock.
5. Continue to promote home ownership opportunities for low- and moderate-income households within the City of Wausau.
6. Support the work of the Community Development Department as it continues to:

- Administer the homeowner rehabilitation program to enable low, very low, and extremely low-income families to stay in their own homes.
- Administer public housing programs.
- Seek grants and additional funding for housing programs.

7. Keep the public informed of their basic rights under the Federal Fair Housing Act.
8. Work with area agencies and organizations to improve coordination and communication regarding programs and facilities serving the unhoused population.
9. Improve coordination and communication between the various public and private agencies and organizations involved in providing shelter and services for the unhoused.

Objective C: Strengthen neighborhood vibrancy and livability by connecting housing to transportation, services, parks and amenities, ensuring residents can easily access daily needs and enjoy a high quality of life.

1. Support established neighborhood groups and encourage the creation of new groups until all residential areas are represented. Work with interested citizens to develop a network of grassroots neighborhood organizations that would eventually encompass all neighborhoods in the City. Among other functions, these neighborhood organizations should serve as a mechanism to assist in voluntary compliance with City housing codes and foster clean-up and fix-up activities to improve the quality and character of neighborhoods.
2. Coordinate public infrastructure improvements with high intensity neighborhood code enforcement programs to accelerate housing code compliance and rehabilitation efforts in selected neighborhoods.
3. Acquire land and develop parks and trails to provide recreational opportunities to underserved areas of the City and areas with rapidly expanding housing supply.
4. Locate high density housing near transit routes and areas with access to retail, dining, cultural institutions, healthcare, social services, and other amenities, especially in Downtown Wausau.
5. Focus housing development in infill areas to maximize existing infrastructure and amenities.
6. Expand and/or adjust bicycle, pedestrian, and transit infrastructure to accommodate the mobility needs of the City's changing demographics.

Information for those reviewing this draft chapter:

The 2017 Plan's former Goal and 3 Objectives were re-written based on public participation feedback. The 2017 Policies were reorganized under the objectives they related most closely to but are otherwise unchanged. New objectives that were added are underlined in green. For comparison, the former Goal and Objectives were as follows:

Goal: The City of Wausau will continue to offer equal access to quality, affordable housing.

A. Maintain and improve the existing housing stock by supporting and encouraging both public and private rehabilitation efforts.

B. Promote programs and policies that provide housing opportunities for all residents.

C. Encourage a variety of housing types throughout the City without concentrating any particular type of housing within one neighborhood.