

Chapter Three

Housing

Housing characteristics and trends are important components of comprehensive planning. The physical location of housing can determine the need of many public facilities and services. Furthermore, understanding dynamics in the market likely to affect housing development in the future provides a basis for the formulation of policy to coordinate transportation facilities with a sustainable pattern of residential development. Understanding the factors affecting people's ability to meet their own housing needs provides a basis for reinforcing community ties, fostering economic development and environmental sustainability and improving the quality of life.

Previous Plans and Studies

Wausau Metropolitan Area Regional Housing Assessment, 2022

Eight communities (including the Village of Marathon City) in the Wausau Metropolitan Area and Marathon County worked with the North Central Wisconsin Regional Planning Commission (NCWRPC) to produce this report in response to growing concerns over housing affordability.

Housing affordability affects the region's quality of life and ability to compete economically, and it affects the health, safety, and happiness of the region's residents. This project consisted of robust data collection, public surveys, public open houses, and stakeholder interviews to understand which housing types are highest in demand, and what barriers prevent an adequate supply of desired housing. This assessment recommends a variety of strategies and programs that each individual community may explore depending on their own needs to encourage the construction and rehabilitation of needed housing.

The assessment identifies the following top five strategies that all of the communities included in this report, including the Village of Marathon City, should consider:

- Amend zoning ordinances that enable a greater variety of housing units and prices.
- Amend subdivision ordinances to allow for smaller lot sizes.
- Reach out to developers, agencies, and nonprofits to increase housing supply.
- Educating the community about the housing market.
- Updating municipal planning documents.

The assessment concludes that it is essential that the Wausau Metropolitan Area work to attract new development of all types and strategically reduce costs whenever possible to ensure households have access to housing that meets their needs.

Wausau Older Adults Housing Report, 2026

This report serves as an addendum to the 2022 Wausau Metropolitan Area Regional Housing Assessment focused specifically on the housing and infrastructure needs for those aged 55 and over. While this report focuses on the City of Wausau, data for Marathon County and a county-wide inventory of senior housing facilities are also provided in the report.

Centergy Regional Housing Study, 2025

This Regional Housing Study focuses on housing needs for the region's workforce by analyzing existing conditions and providing recommendations that lead to the recommendation of a regional housing fund. The goal of this study and its subsequent housing fund is to address the gap between development costs and rent or purchase prices that the region's incomes can afford to increase the supply of housing.

North Central Wisconsin Regional Comprehensive Plan, 2025

The North Central Wisconsin Regional Comprehensive Plan evaluates opportunities for improved and expanded housing throughout the North Central Wisconsin Region. The Regional Comprehensive Plan's housing chapter includes a listing of programs and strategies for enhancing the housing market and identifies the following issues facing housing in the Region:

- Affordability
- Availability
- Housing Condition
- Senior, Disability-friendly, and Low-Income Housing
- Seasonal Housing

ALICE: A Study of Financial Hardship in Wisconsin, 2025

This report, developed by the United Way, described the 32 percent of households in Marathon County that are above the federal poverty level, but still struggle to afford basic household necessities, or "ALICE" households (Asset Limited, Income Constrained, Employed). These households are largely employed but do not earn enough in wages to meet the "household survival budget," which does not allow for any savings. The report states that many ALICE households provide vital services, such as retail, health care, childcare, and security, but cannot make ends meet on the income provided from these jobs.

Wisconsin State Consolidated Housing Plan

The Consolidated Housing Plan is required by the U.S. Department of Housing and Urban Development *(HUD) in the application process required of the states in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants and Housing Opportunities for Persons with AIDS (HOPWA) "The Consolidated Plan provides the Framework for a planning process used by states and localities to identify housing, homeless, community, and economic development needs and resources and to tailor a strategic plan for meeting those needs."

Housing Stock Assessment

Housing Trends

In 2024, the Village of Marathon City had 584 total housing units, as shown in **Table 10**. This represents an 11 percent decrease in housing units within the Village since 2000, contrasting the significant growth in housing units experienced by both Marathon County and Wisconsin during this time.

Table 10: Total Housing Units						
Minor Civil Division	2000	2010	2020	2024	2000-2024 % Change	2010-2024 % Change
Village of Marathon City	658	680	695	584	-11.2%	-14.1%
Town of Cassel	289	341	342	431	49.1%	26.4%
Town of Marathon	375	415	410	461	22.9%	11.1%
Town of Rib Falls	309	362	354	343	11.0%	-5.2%
Town of Stettin	801	1,057	1,009	921	15.0%	-12.9%
Marathon County	50,360	57,734	59,828	60,910	20.9%	5.5%
Wisconsin	2,321,144	2,593,073	2,734,511	2,778,572	19.7%	7.2%

Source: U.S. Census, American Community Survey 2020-2024

Housing Type and Tenure

Table 11 describes the Village’s housing stock by type and tenure. As previously stated, there were 584 total housing units within the Village of Marathon City in 2024. All of the Village’s 584 housing units were occupied. The Village of Marathon City (about 80 percent) has a higher percentage of owner-occupied homes than both Marathon County (73 percent) and Wisconsin (68 percent), meaning it has a lower proportion of renter-occupied homes than both the County and State. The average household size of 2.43 was slightly higher than both the County (2.36) and the State (2.39). Over a quarter of households within the Village were occupied by a single householder and over 44 percent of households had at least one individual age 60 and older.

	Village of Marathon City	Marathon County	Wisconsin
Total Housing Units	584	60,910	2,778,572
Total Occupied Housing Units	584	57,866	2,479,480
Vacant Housing Units	0	3,044	299,092
Seasonal Housing Units	0	744	172,842
Owner-occupied Housing Units	466	42,414	1,682,214
Renter-occupied Housing Units	118	15,452	797,266
Average Household Size	2.43	2.36	2.39
Percent Owner-occupied	79.8%	73.3%	67.8%
Percent Householder Living Alone	25.5%	28.4%	31.5%
Percent with Individuals 60 or Over	44.5%	43.1%	41.7%

Source: American Community Survey 2020-2024

Structural Characteristics

According to the 2020-2024 American Community Survey data, a majority of the housing units in the Village of Marathon City are classified as single-family, as shown in **Table 12**. The Village of Marathon City’s housing stock has a higher percentage of single-family housing, and thus a lower proportion of multi-family housing, than both Marathon County the State as a whole.

	Single-Family		Multi-Family		Mobile Home		Total
Village of Marathon City	488	83.6%	86	14.7%	10	1.7%	584
Marathon County	47,582	78.1%	11,801	19.4%	1,527	2.5%	60,910
Wisconsin	1,960,248	70.5%	732,391	26.4%	85,933	3.1%	2,778,572

Source: American Community Survey 2020-2024

Age Characteristics

The age of a community’s housing stock typically reflects several important factors including size, offered amenities, and overall maintenance costs. Age of the home often also reflects different regional and national trends in housing development. Housing predating the 1940’s for example, was typically smaller and built on smaller lots. In subsequent decades, both average lot and home sizes have increased. For example, average homes constructed in the later part of the previous century and the first decade of the millennium are typically much larger than housing built in previous decades. This can be seen in both the rural and more urban environments of Marathon County. Additional bedrooms, bathrooms, and attached garage space are among the amenities found in newer housing units.

Table 13 outlines build dates of housing units throughout the Village, County, and State based on 2024 American Community Survey data. Over 15 percent of the Village of Marathon City’s housing units were built before 1940, compared to about 17 percent of housing units in Marathon County and about 18 percent of housing units statewide. Over 46 percent of housing units within the Village were built between 1970 and 1999, a higher proportion than both Marathon County (about 37 percent) and Wisconsin (about 36 percent). Housing growth has slowed significantly over the past decade, as only about seven percent of the Village’s housing stock has been built since 2010, a trend that is also being experienced within Marathon County and Wisconsin. Nationwide, home supply has not been constructed to meet demand since the Great Recession of 2008, leading to increased competition and higher prices.

Table 13: Year Structure Built						
	Village of Marathon City		Marathon County		Wisconsin	
Before 1939	89	15.2%	10,024	16.5%	495,155	17.8%
1940-1949	27	4.6%	2,931	4.8%	146,155	5.3%
1950-1959	59	10.1%	5,755	9.4%	285,081	10.3%
1960-1969	59	10.1%	5,009	8.2%	262,558	9.4%
1970-1979	135	23.1%	8,885	14.6%	394,494	14.2%
1980-1989	52	8.9%	5,813	9.5%	262,669	9.5%
1990-1999	84	14.4%	7,784	12.8%	347,567	12.5%
2000-2009	34	5.8%	9,538	15.7%	347,953	12.5%
2010 or Later	45	7.7%	5,171	8.5%	236,940	8.5%
Total	584	100.0%	60,910	100.0%	2,778,572	100.0%

Source: American Community Survey 2020-2024

Value Characteristics

Table 14 details housing values in owner-occupied homes throughout the Village, County, and State. In 2024, the median housing value was \$198,200 in the Village of Marathon City. This was lower than Marathon County’s median housing value of \$219,600, and significantly lower than the State of Wisconsin’s median home value of \$266,500. Over 44 percent of the homes within the Village are valued between \$100,000 and \$199,999, and an additional 49 percent of the Village’s housing stock is valued at over \$200,000.

Table 14: Housing Values of Owner-Occupied Units, 2024							
	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 or More	Median Value
V. Marathon City	2.6%	4.3%	19.3%	24.9%	27.7%	21.2%	\$198,200
Marathon County	3.6%	7.3%	14.1%	18.6%	28.5%	27.9%	\$219,600
Wisconsin	4.0%	5.1%	8.9%	14.1%	25.5%	42.4%	\$266,500

Source: American Community Survey 2020-2024

Housing Affordability

Several factors contribute to the affordability of housing in Marathon County. These factors include rent and mortgage payments, maintenance expenses, lot size, and required or desired amenities for the dwelling. Household size and income are key factors contributing to what housing options are available and accessible to residents.

The U.S. Department of Housing and Urban (HUD) development recommends that housing costs do not exceed 30 percent of monthly income. If housing costs exceed 30 percent of monthly income, a household is considered cost-burdened. HUD also indicates that lenders are more willing to make loans if the scheduled mortgage payment is no greater than 31 percent of the monthly household income. Low-income households that pay more than 30 percent of their income toward rent may have difficulty affording other household necessities such as food, childcare, and healthcare costs. Severely cost-burdened households are at risk of becoming homeless.

Table 15 shows the affordability of housing for owner-occupied households. In 2024, about nine percent of owner-occupied households with a mortgage in the Village of Marathon City were considered cost burdened. This percentage is significantly lower than both the County and the State. Only about four percent of owner-occupied households without a mortgage were considered cost burdened, which is also significantly lower than both the County and State.

Table 16 shows the affordability of housing for renter-occupied households. In 2024, over 31 percent of renter-occupied households in the Village were considered cost burdened, a lower percentage of households than both the County and the State.

Table 15: Housing Affordability (Owner-Occupied Units)				
	With Mortgage	Percent Cost-Burdened	No Mortgage	Percent Cost-Burdened
Village of Marathon City	\$1,345	8.8%	\$645	4.4%
Marathon County	\$1,463	17.7%	\$589	9.8%
Wisconsin	\$1,689	22.5%	\$659	12.6%

Source: American Community Survey 2020-2024

*Cost-Burdened means a household is paying more than 30% of their income towards housing costs

Table 16: Housing Affordability (Renter-Occupied Units)		
	Median Gross Rent	Percent Cost-Burdened
Village of Marathon City	\$853	31.5%
Marathon County	\$999	42.0%
Wisconsin	\$1,087	43.7%

Source: American Community Survey 2020-2024

*Cost-Burdened means a household is paying more than 30% of their income towards housing costs

Specialized Housing

In Marathon County, housing for seniors and populations with special needs is primarily provided in the urbanized areas in and around Wausau. The Marathon County Aging and Disability Resource Centers (ADRC), the Wisconsin Department of Health and Family Services, and the Marathon County United Way all maintain a list of these housing options throughout Marathon County. As the number of elderly populations increases in the coming years, there will most likely be a greater need for a wider variety of housing options.

Senior Housing

Housing for seniors typically consists of a range of housing options that provide a spectrum of assistance starting with individual units or homes with little or no assistance, independent living communities for seniors that remain independent, assisted living facilities for those who are no longer able to live on their own, and nursing homes for those that need skilled medical care. According to research by the Department of Housing and Urban Development, the overwhelming majority of seniors prefer to “age in place,” or remain in their home throughout retirement.

Within the Village of Marathon City, two organizations provide senior housing and assisted living options. Copperleaf Assisted Living and Parkview Apartments are facilities which provide trained staff, personal services, and social activities for residents. Additionally, Copperleaf provides dementia care, hospice, and rehabilitation services. Beyond the Village, other senior housing options can be found throughout Marathon County. The Marathon County Aging and Disability Resource Center, the Wisconsin Department of Health and Family Services, and the Marathon County United Way all maintain a list of these housing options.

Housing Issues

Note: Additions to issues from old plan are highlighted.

- **Rising Housing Costs & Housing Supply** - Housing costs remain high in some communities, making it challenging to find housing that is affordable for people at all stages of life. These costs result from multiple factors, including land prices, building materials, insurance, code requirements, and labor. Taxes and municipal service costs (e.g., utilities, public protection) also affect overall housing affordability. While the county cannot control all these factors, it can continue to examine how county policies and ordinances may assist in improving affordability.
- **Lack of Buildable Sites** - There are few improved, available lots in the Village of Marathon City for future residential development. Steep topography in some areas also presents constraints on construction in the Village. This issue is eased by recently annexed lands.
- **Diversity in Housing Options** - There is very limited multi-family zoning within the Village. This in turn can limit the housing options for current and potential residents. However, recognizing this concern, the Plan Commission and Village Board have modified the zoning code to accommodate multi-family zoning developments in other zones.
- **Housing Condition** – The current housing stock is fairly old, with nearly 20 percent of the housing in the Village built prior to 1949. As such there are some distressed properties in need of rehabilitation. Programs such as USDA’s Section 504 Home Repair Program, USDA’s Housing Preservation Grant (HPG) program, DEHCR’s HOME Homebuyer and Rehabilitation Program, WHEDA’s Home Improvement Loan Program (HILP), and the MCDEVCO POWTS Loan Program (to be used for replacing a Private Onsite Wastewater Treatment System) are available to help homeowners with housing rehabilitation of older homes.
- **Available Housing** – The Village is in need of more quality, family housing. There are currently not many housing options for people to choose from if they desire to move to the Village.
- **Absentee Landlords** – Some housing in the Village is in need of rehabilitation. Many residents have cleaned up properties, but there remain several buildings owned by absentee landlords. These properties are often host to less than favorable activities due to lack of oversight. The Village needs to devise a strategy to deal with these properties and property owners.
- **Senior Housing & Services** - As the baby-boom population continues to age, demand for senior housing and related services will increase. Most existing senior housing is currently located in the metro areas or in rural villages, locations that provide convenient access to healthcare, shopping, and social services. It makes sense that most senior housing and associated services will continue to be concentrated in these areas. Many seniors are choosing to remain in their homes longer due to better health and increased life expectancy. This trend will increase demand for supportive services and specialized transportation. The ability to expand upon and sustain existing services will remain vital.

Housing Programs

There are a variety of state and federal housing programs geared at addressing a variety of housing issues. Grants and low interest loans are available for counties, communities, or individual homeowners and renters. The following are some housing resources administered through the state using state or federal funds that are available to participants.

Wisconsin Housing and Economic Development Authority (WHEDA)

- Low Income Housing Tax Credit (LIHTC)
- Rental Assistance (Section 8) Programs
- Multifamily Loan Fund
- National Foreclosure Mitigation Counseling
- WHEDA Advantage
- FHA Advantage
- First-Time Home Buyer Advantage
- WHEDA Tax Advantage
- WHEDA Foundation Grant Program
- WHEDA Advantage Home Improvement Loan Program (HLIP)

U.S. Department of Agriculture-Rural Development (USDA-RD)

- Single Family Direct Home Loans
- Single Family Home Loan Guarantees
- Mutual Self-Help Housing Technical Assistance Grants
- Rural Housing Site Loan
- Housing Preservation & Revitalization Demonstration Loans & Grants
- Housing Preservation Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Loan Guarantees
- Multi-Family Housing Rental Assistance

State of Wisconsin Department of Administration Division of Energy, Housing and Community Resources (DEHCR)

- CDBG – Housing Regions and Small Cities Housing Revolving Loan Program
- Housing Grants and Loans
- Homelessness Assistance and Prevention
- Housing Opportunities for Persons with AIDS (HOPWA)
- HOME Homebuyer and Rehabilitation Program
- HOME Rental Housing Development (RHD)
- Tenant Based Rental Assistance Program
- Housing Cost Reduction Initiative Program (HCRI)

The U.S. Department of Housing and Urban Development (HUD)

- The HUD Self-Help Homeownership Opportunity Program
- The HOME Investment Partnership Program
- Section 8 Housing Choice Vouchers
- CDBG – Small Cities Program

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Goals, Objectives & Policies

Housing Goal: The Village of Marathon City has decent, safe, affordable housing options that meet the needs of all community members.

1. Encourage a greater diversity of housing types.
 - a. Develop a housing plan to inventory supply of affordable housing and identify programming to ensure proper upkeep.
 - b. Encourage development of multi-family housing units and senior living facilities.
 - c. Consider amendments to the Village's zoning ordinance that allow for more types of housing development.
 - d. Consider amendments to the Village's zoning and subdivision ordinances, such as smaller lot sizes, reduced setbacks, provision of multi-family units, and other standards that reduce barriers to constructing affordable housing.
 - e. Utilize the planning unit development (PUD) ordinance to allow for greater flexibility in residential development.
2. Improve the condition of the existing housing stock.
 - a. Encourage enforcement of building code requirements.
 - b. Explore additional program development for home improvements, such as a revolving loan fund, for exterior repairs and code enforcement.
3. Locate new residential development in appropriate areas.
 - a. Discourage development in natural, sensitive areas.
 - b. Guide new housing to locations where the extension of service provision will be easiest to deliver.
 - c. Observe the Future Land Use Plan when siting new residential developments.