



City of Wausau Housing for Older Adults Report 2026

An Addendum to the 2022 Wausau Metropolitan Housing Assessment



Prepared by North Central Wisconsin Regional Planning Commission

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Executive Summary

This report was created by the North Central Wisconsin Regional Planning Commission (NCWRPC) to supplement the 2022 Wausau Metropolitan Housing Assessment in response to the area's rapidly growing population of older adults. The report examines changes in population specifically for the following age groups: 55 to 64, 65 to 74, and 75 and over, and it projects demand for various housing styles and types of long-term care that accommodate these age groups. **The projected demand does not add more housing units to the 2022 Assessment, but it provides insight as to how much of Marathon County's housing stock is expected to be occupied by older adults.** In summary, older adults are expected to drive demand for:

- **636 single-family, owner-occupied homes by 2030.**
- **402 renter-occupied housing units by 2040.**
- **771 independent living housing units (predominately renter-occupied) by 2040.**
- **545 additional beds by 2040 for assisted living, memory care, and skilled nursing.**

Additionally, demand for telehealth services, aging-in-place features, public transportation, outdoor recreation, community amenities, and more is expected to shift as these older populations increase. Affordability will be a concern as the population of older adults expands, but long-term care in particular is very expensive.

The City of Wausau is especially situated to be attractive for older adults due to its proximity to several healthcare systems, affordability, walkability, transit, outdoor recreation, and one-of-a-kind amenities such as The Landing, a community center for older adults. Therefore, this report recommends that the City continue to follow the 2022 Wausau Metropolitan Housing Assessment's overall recommendations to expand and maintain an adequate housing supply for all ages, while adding the following recommendations:

1. **Recruit developers who specialize in a variety of housing styles for older adults.**
2. **Work with local healthcare systems, educational institutions, workforce training programs, and other organizations to develop the infrastructure and educate and upskill the workforce required to provide services needed for older adults.**
3. **Invest in transit, parks, outdoor amenities, and other public facilities that contribute to the area's livability.**
4. **Continue to invest and support programs and services that provide maintenance, rehabilitation, and upgrades to existing housing for older adults.**
5. **Identify and repurpose vacant sites and structures for older adult housing.**

Implementing the recommendations and strategies from the 2022 Assessment and this 2026 Report will ensure that older adults can successfully age in the City of Wausau and Marathon County.

Background

The City of Wausau has played an active role in attracting housing development to accommodate increased housing demand, mitigate rising housing prices, improve affordability, and attract workers to replace a rapidly retiring workforce. In 2022, the City, along with 7 other neighboring municipalities and Marathon County, partnered with the North Central Wisconsin Regional Planning Commission (NCWRPC) to create the Wausau Metropolitan Housing Assessment to get a detailed report of the number and price of both owner- and renter-occupied units that are needed to address demand. Included in the Assessment were recommendations, tools, and strategies that reduce barriers to expand the supply of new housing and improve existing housing.

Since then, there has been increased interest in understanding the demand for housing for those aged 55 and over, especially as the large cohort of Baby Boomers (b. 1946-1964) is expected to dramatically influence housing needs for older adults in the coming decades. Though this Report is led by the City of Wausau, countywide data is included throughout the document as local housing demand is expected to be influenced by older adults living within a certain radius of the City, especially if the City's walkability and proximity to clinics, churches, grocery stores, and other services increases in desirability. This Report serves as an addendum to the 2022 Wausau Metropolitan Housing Assessment, which is available on NCWRPC's website for additional background information.

Existing Plans and Studies

Below is a list of Plans and Studies related to housing for older adults that have been released since the 2022 Assessment was completed. See the Wausau Metropolitan Housing Assessment for additional plans and studies.

The **2017 City of Wausau Comprehensive Plan's** housing chapter identified a lack of housing options, blighted properties, higher taxes compared to other nearby municipalities, and homelessness as concerns. This City's overall housing goal is "The City of Wausau will continue to offer equal access to quality, affordable housing."

Additionally, the **2022 Wausau Metropolitan Housing Assessment** highlighted the challenges of inflation, construction costs, workforce availability, retirements, and more that have led to a shortage of housing units and available contractors to renovate existing homes. Based on the Wisconsin Department of Administration (DOA) projections from 2013 based on the 2010 Census, it recommended 4,531 units total by 2040 among the eight municipalities that participated, with over two-thirds of the units needed by 2030. While the projection estimated 898 units for the City of Wausau by 2040, it noted that strong immediate need for housing means that housing built in any of the municipalities helps all of them catch up to demand.

Included in the study is a detailed analysis of cost burden (households spending more than 30 percent of income on housing) and housing gaps (price points where there is a shortage of units relative to number of households who can afford them), followed by a series of strategies, programs, and recommendations that expedite the production of housing while reducing costs.

ALICE: A Study of Financial Hardship in Wisconsin 2023: “ALICE” Households (Asset Limited, Income Constrained, Employed) are above the poverty level, but struggle financially. United Way reported that 23 percent of Marathon County households are ALICE households, and another 9 percent are below the poverty level, for a combined 32 percent of the population below the ALICE threshold. While these are lower than the statewide average, an estimated 40 percent of City of Wausau households are below the ALICE threshold, which is second highest in Marathon County.

Centergy Regional Housing Study 2025: While the focus on this housing study is the expansion of workforce housing, it notes similar concerns as housing for older adults such as rising construction costs relative to local incomes and the challenge of attracting developers to Central Wisconsin, where population growth and household incomes are lower than in larger cities.

Housing America’s Older Adults: Joint Center for Housing Studies of Harvard University 2023: Though this study is not specific to Central Wisconsin, it provides a detailed breakdown of nationwide housing information related to older adults:

Older Adult Housing Characteristics

- The nation’s median age is increasing.
- Most older adults live in single-family, owner-occupied homes.
- As adults age, they become more likely to live in multifamily settings.
- Older adults relocate less frequently than younger generations.
- Social security is the primary source of income for lower income older adult households.
- Pensions and retirement savings are a greater share of income for higher income older adult households.
- Expanding the variety of housing styles increases housing options for older adults.
- Internet access for online shopping, banking, in-home acute care, telehealth, home health monitoring, and more continues to expand, enabling more older adults to remain in their current homes.
- Demand for care increases with age.
- Homeowners often have higher housing costs when a mortgage isn’t paid off compared to renters, but homeowners, in general, have considerably higher net worth, savings, and household income compared to renters.

Housing Challenges for Older Adults

- Income inequality is increasing, and older adult poverty is expected to increase.
- Income, savings, cost burden, and equity vary by race and ethnicity.
- Mortgage debt for older adults is rising.
- The number of cost-burdened older adults is the highest in decades and increasing.
- The number of unhoused older adults is increasing.
- Unhoused older adults are more likely to report poor health than other adults with housing.
- Public assistance hasn’t kept up with demand.

- A disproportionate number of older adults that are Hispanic, Black, or multi-racial/another race live in inadequate homes (structural, plumbing, and/or electrical deficiencies, etc.).
- Accessible housing that accommodates mobility, vision, hearing, cognition, self-care, or other difficulties has limited availability.
- Modifications that improve accessibility are in demand but are a cost burden.
- Older adults are least likely to have internet access compared to other age groups.
- Transportation is a challenge as older adults are less likely to be able to drive as they age.
- Climate change is increasing the frequency of heat waves, severe storms, wildfire smoke, and other impacts that affect the health and safety of older adults.
- The cost of care often exceeds incomes of older adults, and few older adults can afford long-term care (LTC).
- Public Assistance often doesn't cover enough housing and care costs for lower income older adults.
- High housing and care costs result in what is called the “double burden” on older adults’ household budgets.
- Many households have moderate incomes that are too high for public assistance but too low for housing and care. They are referred to as GAPS households (**G**ap between **A**ssisted living and **P**ublic **S**upport).
- Relocation and utilizing home equity helps some GAPS households, but not everyone.

In general, this report advocates for more financial support of various programs that reduce the costs of housing and care for older adults.

Marathon County Comprehensive Plan (Underway) This plan’s update is currently underway as of early 2026, and the current draft identifies rising housing costs, constrained supply, housing rehabilitation, homelessness, and senior housing and services as issues in its housing element. The element’s objectives are to promote a variety of safe and affordable housing options and enhance community livability by investing in healthy and safe neighborhoods throughout the County.

National Association of Realtors® Research Group 2025 Home Buyers and Sellers Generational Trends Report. This report includes over a hundred pages of data that reflects home buyer/renter preferences and seller experiences across all age groups. It is interesting to note that 74 percent of those aged 60 to 69 own a single-family, detached home, but this dropped to 68 percent for those aged 70 and over. Out of the older adult age categories, those aged 70 to 78 had the highest rate of duplex, apartment, or condominium living in 2-to-4 unit buildings, and those aged 79 and older had the highest rate of apartment living in buildings with 5 or more units. Only 6 percent of all buyers and renters over 60 relocated to a downtown area, with over half of them (52 percent) choosing to live in a suburb. Additionally, 20 percent chose a small town, 12 percent chose a resort or recreation area, and 10 percent chose a rural setting.

Households aged 60 or over also had the highest median miles (35) between their previous residence and where they relocated to, compared to 20 or fewer miles for all other age groups. Finally, those aged 60 and over chose homes with a median square footage (1,700 to 1,900) that was higher than

the youngest homebuyers (1,600) but slightly less than those between ages 25 and 59 (2,000). In summary, older adults are moving the farthest when choosing a new home, but they aren't drastically downsizing. Most prefer suburban areas, possibly due to housing availability and cost, which may result in transportation challenges due to their lack of transit and walkability compared to cities.

North Central Wisconsin Regional Comprehensive Plan 2025 This ten-county regional plan identifies housing issues related to affordability, availability, housing condition, and the need to expand older adult, disability-friendly, and low-income housing. Expanding the number and variety of housing styles is recommended to improve affordability and availability, along with supporting programs that improve existing homes and enable older adults and those with disabilities to live in their existing homes longer.

Though housing for older adults is discussed in many of these existing plans and studies, local stakeholders frequently note the relative lack of detailed information relative to the rapidly increasing older adult population. In response, City of Wausau staff requested a more in-depth approach to older adult housing needs by partnering with NCWRPC to create this report.

Older Adult Housing Trends

Data from the U.S. Census and the American Community Survey (ACS) is used throughout this Plan in addition to other sources such as the Wisconsin Department of Administration's (DOA) population estimates and projections. The U.S. Census and the ACS are both produced by the U.S. Census Bureau; however, the Census is a count of the American population and housing units conducted every ten years while the American Community Survey is an estimate of the population and housing released on a yearly basis. Census and ACS data is self-reported and has some accuracy issues, but they are the most widely used and detailed data sets used in plans, grants, decision-making tools, and other programs, so they are preferred over other data sources.

It is important to note that DOA released a new set of population projections in late 2024, which showed much slower growth and eventual population decline by 2030 for Marathon County, as opposed to the 2013 projections used in the 2022 Wausau Metropolitan Housing Assessment, which were more optimistic. However, the updated projections were based on the 2020 Census, and since then, the County has seen an uptick in population, indicating that Central Wisconsin's relative affordability, healthcare, and high quality of life could continue to draw more transplants as other areas of the country become less affordable, more prone to natural disasters, or experience other livability challenges. Therefore, the demographic data in this section of the Report reflects a "baseline" demand for older adult housing, with additional demand possible based on these factors.

Population, Households, and Household Size

Table 1 summarizes a variety of data sources that measure recent population trends, which reflect a relatively slow growth rate for both the City of Wausau and Marathon County between the 2010 and 2020 Census. The City and County Comprehensive Plans indicate that population and household growth was considerably higher in the decades prior to 2010. Between 2010 and 2020, the City and County population and household growth rates were similar, and households grew at a faster rate

than the overall population because median household size is decreasing. Between the 2010 Census and 2023 American Community Survey estimates, the City's average household size decreased from 2.31 to 2.24 people, and the County's decreased from 2.49 to 2.40. Therefore, the City and County can expect ongoing housing demand even though they may not appear to have a rapidly growing total population.

Some data sources are available to gauge population change from 2020 to present, though these are estimates rather than the in-depth Census that takes place every decade. Table 1 includes data from the 2023 American Community Survey's 5 Year Estimates as well as preliminary 2025 Wisconsin Department of Administration (DOA) estimates. The 2025 DOA estimates are considerably higher than the 2023 American Community Survey 5-Year Estimates, indicating that the population may be growing more quickly than DOA projections suggest. Additionally, the 2023 and 2025 data in Table 1 are useful for understanding how the County's population growth is at a higher rate than the City's.

Table 1: Total Population and Households

| Source | Population | | Households | |
|------------------------|------------|--------------|------------|--------------|
| | C. Wausau | Marathon Co. | C. Wausau | Marathon Co. |
| 2010 Census | 39,106 | 134,063 | 16,487 | 53,176 |
| 2020 Census | 39,994 | 138,013 | 17,420 | 56,517 |
| 2023 ACS 5-Year | 39,893 | 138,067 | 17,411 | 56,873 |
| 2025 DOA (preliminary) | 40,571 | 140,452 | N/A | N/A |
| % Increase 2010-2020 | 2.3% | 2.9% | 5.7% | 6.3\$ |
| Net Increase 2010-2020 | 888 | 3,950 | 933 | 3,341 |
| % Increase 2010-2023 | 2.0% | 3.0% | 5.6% | 7.0% |
| Net Increase 2010-2023 | 787 | 4,004 | 924 | 3,697 |
| % Increase 2010-2025 | 3.7% | 4.8% | N/A | N/A |
| Net Increase 2010-2025 | 1,465 | 6,389 | N/A | N/A |
| % Increase 2020-2023 | -0.3% | 0.0% | -0.1% | 0.6% |
| Net Increase 2020-2023 | -101 | 54 | -9 | 356 |
| % Increase 2020-2025 | 1.4% | 1.8% | N/A | N/A |
| Net Increase 2020-2025 | 577 | 2,439 | N/A | N/A |

Source: U.S. Census 2010 & 2020; ACS 5-Year Estimates 2023; DOA 2025

Since future population projections are based off the 2020 Census, future demand in this report is also based off the 2020 Census. While the data in Table 1 may indicate more housing demand for older adults countywide than in the City's limits based on population growth alone, Wausau is home to a variety of healthcare facilities and services that older adults depend on. Therefore, this Report recommends older adult housing countywide but focuses especially on the City of Wausau as the hub of older adult lifestyles for the area due to its strategic location.

Economic Data

Table 2 summarizes the income and employment data for the City of Wausau and Marathon County. Both the median household income and per capita income rose more quickly since 2020 compared to the decade before 2020 for the City of Wausau, and income growth was higher for Wausau residents compared to the County as a whole. Additionally, the unemployment rate has decreased for both the City and County since 2010. While these trends indicate that wages and employment have improved since 2010, inflation and a wave of retirements could mean that the purchasing power of income has not risen at the same rate, and there could be fewer people looking for work with a larger retired population. Income is discussed in more detail later in this report when projecting housing demand for older adults because it influences the purchase and rent prices older adult households can afford.

Table 2: Income and Employment Characteristics

| | | 2010 | 2020 | 2023 | % Change 2010-2023 | Net Change 2010-2023 |
|--------------------------------|--------------|----------|----------|----------|--------------------|----------------------|
| Median Household Income | C. Wausau | \$41,304 | \$47,438 | \$61,877 | 49.8% | \$20,573 |
| | Marathon Co. | \$53,471 | \$63,029 | \$76,185 | 42.5% | \$22,714 |
| Per Capita Income | C. Wausau | \$23,436 | \$29,131 | \$35,290 | 50.6% | \$11,854 |
| | Marathon Co. | \$25,893 | \$33,608 | \$39,970 | 54.4% | \$14,077 |
| Total Employed | C. Wausau | 19,257 | 19,242 | 19,719 | 2.4% | 462 |
| | Marathon Co. | 69,980 | 71,187 | 72,092 | 3.0% | 2,112 |
| Unemployment Rate | C. Wausau | 6.9% | 4.2% | 4.7% | Rate change: -2.2% | |
| | Marathon Co. | 4.7% | 3.0% | 2.9% | Rate change: -1.8% | |

Source: U.S. Census 2010 & 2020; ACS 5-Year Estimates 2023

Age and Ability

Older adults have different housing needs based on income, abilities, and age, which are all discussed in this report. As older adults move to different age categories, housing needs change, with the likelihood of needing a specific type of housing or care arrangement increasing as they get older. To assist with estimating what housing styles will be needed in the coming years, this report breaks down older adults into three categories: those aged 55 to 64, 65 to 74, and 75 and older.

Table 3: Household Characteristics for Older Adults

| Age Group | 2020 Population | | 2020 Households | | Estimated Household Size | | % Owner Occupied 2023 | | % Renter Occupied 2023 | |
|--------------|-----------------|--------|-----------------|--------|--------------------------|--------|-----------------------|--------|------------------------|--------|
| | City | County | City | County | City | County | City | County | City | County |
| 55-64 | 5,130 | 19,972 | 2,795 | 11,010 | 1.84 | 1.81 | 67.3% | 82.1% | 32.7% | 17.9% |
| 65-74 | 3,919 | 14,715 | 3,085 | 9,537 | 1.27 | 1.54 | 70.0% | 78.9% | 30.0% | 21.1% |
| 75+ | 3,324 | 10,823 | 2,036 | 7,005 | 1.63 | 1.55 | 68.1% | 77.0% | 31.9% | 23.0% |

Source: ACS 5-Year Estimates 2023

Since the projections used later in this report are based off the 2020 Census, the population and number of households in 2020 are included in this table along with other data used in the projections. For example, there is no household size available by age, so this table divides the 2020 population by the 2020 number of households with a householder in the associated age category to derive an estimated household size. The estimated household size is needed because DOA's population projections are used to estimate housing demand, but DOA has not yet released household projections. Finally, the latest owner and renter occupancy rates are included as they are also needed to determine demand for each type of housing. The use of Table 3's data in projecting future housing demand is described in detail later in this report.

Overall, the population of older adults is growing in the City of Wausau and Marathon County. In 2020, 18.1 percent of City residents and 18.5 percent of County residents were aged 65 and over. By 2050, DOA's projections for Marathon County estimate that this will grow to 24.2 percent. As of 2023, the City's median age is 38 years old, and the County's is 40 years old.

A person's abilities affect what type of housing is most suitable to live in. For example, adults who struggle with Instrumental Activities of Daily Living (IADLs, such as cooking, cleaning, budgeting, etc.) often find independent living arrangements ideal, since they can include meals and/or yardwork. This contrasts with adults who struggle with Activities of Daily Living (ADLs, such as eating or getting dressed), who are typically better suited for assisted living, memory care, or skilled nursing facilities. The styles of housing needed to accommodate these activities are described in more detail later in this report. Additionally, the American Community Survey provides information on the number of residents and percent of the overall population who struggle with hearing, vision, cognitive, ambulatory, self-care, and/or independent living difficulties, which are summarized in Table 4. Note that these difficulties increase in prevalence considerably for those aged 75 and over.

Table 4: Population Experiencing Difficulty

| Difficulty | Age Group | C. Wausau | | Marathon Co. | |
|--------------------|--------------|-----------|------|--------------|------|
| | | Total. | % | Total. | % |
| Hearing | 65-74 | 283 | 6.6 | 1,118 | 7.5 |
| | 75+ | 432 | 15.7 | 2,196 | 21.6 |
| Vision | 65-74 | 97 | 2.3 | 341 | 2.3 |
| | 75+ | 141 | 5.1 | 642 | 6.3 |
| Cognitive | 65-74 | 273 | 6.3 | 539 | 3.6 |
| | 75+ | 297 | 10.8 | 899 | 8.9 |
| Ambulatory | 65-74 | 870 | 20.2 | 1,744 | 11.7 |
| | 75+ | 870 | 31.7 | 2,782 | 27.4 |
| Self-care | 65-74 | 288 | 6.7 | 584 | 3.9 |
| | 75+ | 278 | 10.1 | 1,005 | 9.9 |
| Independent Living | 65-74 | 475 | 11 | 942 | 6.3 |
| | 75+ | 627 | 22.8 | 2,235 | 22.0 |

Source: ACS 5-Year Estimates 2023

Population Projections by Age

Population projections based on the 2020 Census for Marathon County are provided by DOA. According to DOA, they are based primarily on existing age characteristics and fertility rates rather than demographic shifts that are harder to predict like an unforeseen influx of inbound moves to the area. Projections for older adult age categories are summarized in Table 5, with each age category's population increases indicated by bold font. Note that the Baby Boomer (born 1946 through 1964) generation is reflected in the "first wave" of population increases in older adults during the 2020s and 2030s, and the Millennial Generation (born 1981 through 1996) is reflected in the "second wave" in the 2030s and 2040s. Among older adults, those aged 55 through 64 are expected to have the largest decrease by 2050.

Table 5: Population Projections for Older Adults (55+)

| Age | 2020 | 2030 | 2040 | 2050 | Net Change 2020-2030 | Net Change 2030-2040 | Net Change 2040-2050 | Total Change 2020-2050 | % Change 2020-2050 |
|-------|--------|--------|--------|--------|----------------------|----------------------|----------------------|------------------------|--------------------|
| 55-59 | 10,162 | 7,800 | 8,325 | 8,285 | -2,362 | 525 | -40 | -1,877 | -18.5% |
| 60-64 | 9,810 | 8,425 | 7,360 | 7,845 | -1,385 | -1,065 | 485 | -1,965 | -20.0% |
| 65-69 | 8,265 | 8,860 | 6,945 | 7,435 | 595 | -1,915 | 490 | -830 | -10.0% |
| 70-74 | 6,450 | 8,400 | 7,395 | 6,475 | 1,950 | -1,005 | -920 | 25 | 0.4% |
| 75-79 | 4,540 | 6,660 | 7,335 | 5,760 | 2,120 | 675 | -1,575 | 1,220 | 26.9% |
| 80-84 | 3,032 | 4,515 | 6,090 | 5,380 | 1,483 | 1,575 | -710 | 2,348 | 77.4% |
| 85+ | 3,251 | 3,655 | 5,135 | 6,450 | 404 | 1,480 | 1,315 | 3,199 | 98.4% |
| Total | 45,510 | 48,315 | 48,585 | 47,630 | 2,805 | 270 | -955 | 2,120 | 4.7% |

Source: Wisconsin Department of Administration (DOA)

Demographics Summary

The City of Wausau and Marathon County, like much of the State and Nation, are experiencing a growing population of older adults and a rising median age. As the share of older adults grows while the share of younger adults and children decreases, it will be difficult to fill jobs that support older adults who retire, especially as demand for healthcare services increases with age. The changing needs of an aging population are also expected to impact housing demand dramatically, highlighting the need for estimated housing demand, which is discussed later in this report.

Public Participation

Meeting 1: City of Wausau Community Development Staff

NCWRPC staff met with City of Wausau Community Development Staff and Centergy, Inc. staff review the data in this report and overall project progress so far. At this meeting, it was suggested to expand the report's content beyond just housing and include more information about the types of housing for active older adults as well as where it should be located. Additionally, more direction was given regarding which community leaders to interview to get a sense of how the aging population will affect demand for parks, transit, amenities, and other aspects of older adult lifestyles not directly related to housing. Finally, there was a discussion on ideas related to integrating older adults into the community, often in multigenerational settings, especially for those moving into the community for the first time.

Meeting 2: City of Wausau Economic Development Committee

NCWRPC staff presented the final report to the City of Wausau's Economic Development Committee and answered questions from Committee members. Feedback from this meeting was incorporated into this document.

Meeting 3: Wausau City Council

Based on feedback from the first two meetings, additional information about age-friendly communities and the dementia village model discussed later in this report were added to the presentation and included in this document.

Community Leader Interviews

Aging and Disability Resource Center (ADRC) of Central Wisconsin

ADRC assists older adults, particularly those with limited resources, with finding housing and other resources in the community. ADRC staff members observe that one of the biggest challenges is finding affordable housing for older adults who still live independently because subsidized housing has wait lists and market rate housing is too expensive. Some of these older adults are trying to sell their former house, which can be difficult if they can't afford repairs that a buyer's lender or insurer requires to close the sale. There are also limited choices to move into when older adults sell a home they can no longer afford. Additionally, while there appears to be sufficient capacity for long-term care facilities, staffing shortages result in them having lower capacities or closing altogether. In general, ADRC does not typically see older adults moving to Wausau specifically for the services it provides older adults, but generally because they lived here in the past or would like to be closer to family. For example, it is common for someone who spent their working years in Wausau to move to the Sunbelt or the Northwoods in their early retirement years followed by a move back to the area after a decade or two. In summary, housing affordability is one of the top challenges for older adults in the Wausau area.

City of Wausau Community Development Staff

The City's Community Development Department administers programs for income-qualified households to make upgrades to existing homes. While their data is limited regarding this topic, it appears that people are staying in their homes longer, and some aging-in-place upgrades may be covered by the City's Community Development Block Grant (CDBG) funding. Community Development Staff also referenced the Ramp Up Marathon County and Habitat Critical Home Repair programs that help with these upgrades as well. Ramp Up Marathon County uses volunteers to construct wheelchair ramps in existing homes, and Habitat assists with home maintenance, weatherization, critical repairs, ramp installation, and grab bar installation. Staff also referenced the newest Marathon County LIFE Report, created by United Way, which has four calls to action that likely impact older adults: the need to address increasing demand for mental healthcare, substance misuse, the precarious state of childcare, and demand for expanding public transportation throughout the metropolitan area.

Wausau Community Development Authority (CDA)

The Wausau Community Development Authority's focus is housing households with low and moderate incomes, primarily for those aged 55 and over or those who have a disability. CDA staff noted that Riverview Terrace was formerly a Residential Care Apartment Complex (RCAC), but due to changing demand, it was converted into apartments with no services for those aged 62 and over. While meals are no longer served, the kitchen and common area are available for residents to use. In general, this staff member observes that people seem to be staying in their homes longer and are not moving unless they have to when compared to previous generations. Staff also noted that Birchwood Highlands in Weston (which is privately owned, not a CDA property) is a good local example of a facility that provides a continuum of care. Staff also noted that, among people they know personally, many long-term care options are very expensive for most people, and households may also be burdened by short-term rehabilitation facilities. This is because residents are paying for rehabilitation services in addition to their existing home that they plan to move back to.

The Landing at Woodson YMCA Wausau Branch

The Landing is a one-of-a-kind senior activity center for adults with over 5,300 members aged 55 and over. It is housed in the same building as the Woodson YMCA Wausau Branch and allows for convenient access to the YMCA's amenities, such as the walking track, but programming generally occurs in areas separate from areas of the YMCA that are open to all ages. For example, The Landing members have their own wellness center where they can lift weights without having to share with younger adults who may be intimidating to share exercise space with. There is no comparable facility in Wisconsin that offers the amount of programming that The Landing has, and its creation was primarily funded by donors. Due to its success and continued membership growth, it is currently undergoing a 12,000 square foot expansion.

The Landing features a lounge with coffee, billiards, games, and other activities along with additional programmable spaces that house more than 80 programs. These programs include educational events, historical talks, nutrition information, Medicare navigation, poetry readings, plays, scam

information, and more. Additional activities take place off-site primarily within a 2-hour radius of Wausau. For example, a shuttle takes members to shopping trips, walking or hiking events, golf outings, orchards, and more, serving over 180 members a day. The Landing also coordinates domestic and international travel for those who would like to travel but are uncomfortable doing so on their own.

Staff at The Landing observe that word-of-mouth from existing members draws members from outside of Wausau, whether they are driving in from other areas in Central Wisconsin for the day or relocating altogether to be able to retire near this facility. Many who relocate are downsizing to an apartment to have lower maintenance obligations and a more active lifestyle. The greater Wausau area is also an ideal size for many older adults, as it is large enough for amenities and major healthcare facilities, but small enough that it lacks traffic and isn't as overwhelming as larger cities. Many older adults retire somewhere else first, especially in Northern Wisconsin, and then find that their preferences and needs change as they get older, making Wausau more appealing. Wausau is especially appealing for those with adult children and grandchildren in the area, which also attracts older adults to the area.

Finally, The Landing is designed to also integrate older adults into the community with younger generations. For example, the YMCA's childcare students, also housed in the same building, occasionally visit The Landing for trick-or-treating, holiday caroling, and buggy rides through the facility. With the current expansion, a new patio is being built that allows members of The Landing to observe the children's outdoor play areas. Staff mentioned the opportunity to continue expanding programming that facilitates multigenerational interaction. In summary, The Landing is a unique asset that continues to draw older adults to the Wausau area.

Marathon County Parks, Recreation, and Forestry

Marathon County staff report that demand for pickleball courts and paved, accessible walking trails is most common among older adults, and this demand is increasing regionally. Currently, there are nine pickleball courts in Marathon Park and six in Alexander Airport Park in Wausau, with surrounding communities adding more. There is a desire to add several more to Marathon Park and most users also wish to add restrooms since there are not currently public restrooms near existing courts. Funding is a barrier for expanding parks and recreation facilities to meet demand, especially where trails currently exist but are not paved with a solid surface for accessibility.

Walkability is also important citywide, not only within parks, but also to connect destinations to each other. Those who use walking trails generally prioritize safety and accessibility, and lighting and restrooms are often desired near these trails. The River Edge Parkway continues to be expanded on both sides of the Wisconsin River, and there is an opportunity to enhance pedestrian connectivity from this asset to other areas of the City. E-bicycles are also gaining popularity on trails as they allow older adults who might struggle with hills or long distances to be able to ride their bicycles more. There is a City ordinance in line with state statute regulating E-bikes based on their maximum speed.

Finally, gathering areas for older adults are important as studies show that social interaction is an important component of overall health in older adults. There are many picnic shelters in City parks and three of them can be used year-round in Marathon, Riverside, and Sylvan Parks.

Metro Ride (Fixed-Route Transit)

Metro Ride operates several bus routes within the City of Wausau which are anchored by a Transit Center at 555 Jefferson Street. Recent trends reflect a decline in ridership due to the COVID-19 pandemic, followed by a gradual uptick in ridership since then. Many older adults rely on these buses for destinations like grocery stores, but there hasn't been a noticeable shift in demand yet specifically from older adults. Transit demand did shift considerably upon completion of the Community Partners Campus at 360 Grand Ave, which provides some services that older adults rely on. As a result, Metro Ride plans to monitor how demand will change as several large apartment complexes on main transit routes are nearing completion: Westside Commons, Foundry on Third, 700 Grand, and proposed apartments near Riverlife Park.

The Wausau metropolitan area is unique because its major commercial centers are located outside of the City of Wausau, such as Rib Mountain Drive in the Village of Rib Mountain, as well as Schofield Avenue in the Village of Weston. These areas would be in high demand for City of Wausau residents using transit, but transit routes do not go beyond the City's limits. Since Rib Mountain and Weston do not have fixed route transit, there are currently no connections between the City of Wausau and these destinations. In summary, many older adults rely on existing transit, but a large shift in demand has not occurred from that age group specifically yet. But an influx of new apartments and services, along with an aging population, could result in an upcoming change in demand.

Public Participation Summary

Overall, City staff and committees, along with interviewees, recognize a need for more housing for older adults, but there is limited data to assess where the greatest need is. There also hasn't been a dramatic increase in demand, but data sources indicate that this could change abruptly. Those who live and work in the Wausau area also recognize its high quality of life, affordability, and livability for older adults, which results in a need for information regarding how older adults will influencing housing demand in the coming years.

Figure 1: Third Street in Downtown Wausau



Aspirus Clinic, Woodson YMCA Wausau Branch, and The Landing serve older adults in a walkable neighborhood near shops and housing in Downtown Wausau. Source: NCWRPC

Existing Housing for Older Adults

This section of the Report describes the various styles of housing for older adults, design and operations considerations, and the ages and life situations they are designed for.

Types of Housing for Older Adults

Housing for older adults falls on a spectrum of ability levels that range from fully independent to mostly or fully dependent. Housing descriptions in this section are particularly informed by the City of River Falls Housing Study conducted by Maxfield Research & Consulting along with other studies that were reviewed during the creation of this study. Below is a graphic that depicts this spectrum, with housing units reflecting situations that become more dependent from left to right. Generally, housing consumes a larger share of older adult household incomes as more services are added, but this is partially offset. For example, older adults often sell their previous home and use the proceeds to supplement their income, and the more services that are added, the less likely older adults are to need to pay for a car or groceries separately from housing costs, since meals are often included and many older adults are less likely to drive.

Figure 2: Styles of Housing for Older Adults



Source: Maxfield Research & Consulting, NCWRPC

Housing with No Services overlaps with the general housing market. Examples of services that might be appealing to older adults but aren't necessarily designed specifically for them are proximity to transit, a rentable community room, lawncare and snow removal, or other amenities that could be found in subdivisions or apartments not built specifically for older adults. Occasionally, housing in these categories will have age restrictions, such as 55 and over housing, with or without amenities geared towards older adult living (though age restricted housing is typically occupied by those aged 65 and over).

Housing in these categories can be found in a variety of styles such as detached, attached, owner-occupied, renter-occupied, condominiums, townhomes, and more. In general, people aged 55 and over who live independently or with a friend or family member often occupy these styles of housing, contributing towards demand but not necessarily requiring any unique strategies since developers are already building them. Multifamily buildings have a greater share of occupants over age 70 compared to single family homes due to their lower maintenance configurations.

Active Adult Communities. Housing without services can also feature a variety of amenities geared towards older adults who are active due to the amount of free time retirees have and lack of

limitations some of them have. Historically, amenities like golf courses and tennis courts may have been most associated with older adults who are active. However, this has expanded in recent years to also include co-working/conferencing spaces, podcast studios, shared kitchens, fitness centers, fitness classes, pools, community gardens, walking trails, and even personal trainers or class instructors. This could be a result of earlier retirement ages and longer life expectancies. For example, an entrepreneur retiring at age 55 may still wish to continue consulting or part-time work in some form, which would drive demand for co-working spaces. Conversely, someone who wants to continue their passion for gardening without having an entire house and lawn to maintain may wish to utilize community gardens.

In general, these communities often feature single-story homes which are sometimes mixed with cafes and other businesses to provide a community feel along with privacy and accessibility. It is expected that, on average, this style of community is only affordable for those in higher income ranges, but some households are still willing to pay for the abundance of activities and amenities. Additionally, providing housing styles for older adults with higher incomes reduces competition for housing in lower price ranges, freeing up more supply for those with lower or moderate incomes.

Although many of these active adult communities are smaller in scale than traditional retirement communities on golf courses were in the past according to AARP, perhaps the most famous example of active older adult housing developments is also the biggest. The Villages, Florida has extensive amenities spread throughout its Town Squares, which are designed like traditional main streets to encourage social interaction, with plazas that support live music, dancing, and more. Outside of the Town Squares are extensive golf courses and subdivisions, many of which have Homeowner's Association (HOA) fees to pay for lawncare. While a development at this scale is not expected in the Wausau area, similar, scaled-down versions of this type of housing are possible. Overall, not every older adult will be attracted to the same amenities, especially when fees are considered, so it is important to encourage a variety of housing styles, amenities, and prices.

Independent Living (Some Services) is where housing begins to be more designed specifically for older adults' needs, with meals, cleaning, transportation and lawncare being typical examples of optional services, which may be included in rent prices or as an additional fee. Units may be smaller to reduce the amount of upkeep needed and there may be more common areas and/or community programming to encourage socialization. They are more frequently occupied by those aged 75 and older compared to housing with no services and often have ties to a local healthcare organization. Though independent living is traditionally apartment-style, some co-ops and other forms of ownership, though rare, allow for owner-occupied housing with independent living.

Assisted Living is tailored towards those whose health and abilities limit housing choices to far fewer options than in the first two categories. Though most of these units are occupied by those aged 80 or older, younger residents with medical or disability limitations also need these units. Most, if not all meals are provided in these settings along with housekeeping and personal care. These facilities typically have 24-hour staffing or emergency response infrastructure, and they play an important role for those who need assistance at a lower cost and intensity compared to memory care or skilled

nursing facilities. Most of these residents have been living alone prior to relocating to this type of facility.

Memory Care is necessary for those with Alzheimer's/Dementia type diseases. It costs more than assisted living due to the higher staffing and skills needed to support these individuals. This can especially be burdensome for the considerable share of residents who still have a living spouse or partner without Alzheimer's/Dementia who are also paying for their own housing costs outside of these facilities.

Skilled Nursing provides intensive services for those who need assistance 24 hours a day in the areas of medical care, nursing, psychosocial services, and rehabilitation services. Many of these facilities can be covered under a variety of health insurance and/or social programs, which can offset their high costs.

Continuum of Care refers to the way older adults transition between these styles of housing. Continuing Care Retirement Communities (CCRCs) are housing developments for older adults that are configured to enable them to live in various styles of living arrangements as their needs and preferences change with age. For example, according to AARP, this style of community could allow someone to live in an independent unit initially, then transition to assisted living or skilled nursing care, while remaining in the same apartment complex.

AARP notes that there are currently around 1,900 of these communities nationwide, and they are typically structured to have an entry fee followed by monthly payments. The average entry fee is \$402,000, but they can vary from \$40,000 to over \$2 million. The average monthly payments are \$3,555 with an average increase of 2 percent per year. This indicates that CCRCs are generally expensive for many, if not most households, but they typically have higher occupancy rates than standalone facilities like nursing homes that are not part of a CCRC. Fee structures also vary, with some having all-inclusive rates that are higher, and others having lower fees but fewer services, with the option to add more services later for an additional fee.

Assisted Living, Memory Care, and Skilled Nursing facilities are classified as long-term care facilities. According to the State of Wisconsin Department of Health Services, there are four types of long-term care (LTC) arrangements with the following definitions. Included is the current capacity in Marathon County as of Summer 2025, with a total of 1,890 residents among 94 locations:

| | |
|---|--|
| <u>Adult Family Home (AFH)</u> | <u>Community Based Residential Facility (CBRF)</u> |
| <ul style="list-style-type: none"> • For 3 or 4 adults not related to the operator • Care, treatment, and services above basic room and board • Up to 7 hours of nursing care per week per resident • 42 sites serving 168 people | <ul style="list-style-type: none"> • For 5 or more unrelated residents in a community setting • Includes room, board, supervision, and support services • Up to 3 hours of nursing care per week • 36 sites serving 688 people |
| <u>Nursing Home</u> | <u>Residential Care Apartment Complex (RCAC)</u> |
| <ul style="list-style-type: none"> • For 5 or more people not related to the operator • 24-hour nursing care • Can include limited, intermediate, and/or skilled nursing services • 8 sites serving 697 people | <ul style="list-style-type: none"> • Independent apartment complexes with room and board • Up to 28 hours of supportive care • Personal care • Nursing services • 8 sites serving 337 people |

Source: Wisconsin Department of Health Services (See Appendix A for a detailed list of sites)

Staffing Concerns

In 2024, Wisconsin Public Radio reported that, according to Forward Analytics, the capacity of Wisconsin's nursing home and assisted living facilities kept up with the 75-and-over population growth from 2000 to 2020. But there is an expected need for an additional 9,900 workers by 2030 based on the 41 percent growth in the state's 75-and-over population by the end of the decade. Statewide, this age group will grow by another 24 percent between 2030 and 2040, straining existing housing and healthcare infrastructure. Typically, only 20 percent of the state's Registered Nurses (RNs), Certified Nursing Assistants (CNAs), and Home Health Aides (HHAs) work with older adults. But the Wisconsin Department of Workforce Development projects that there will only be an increase of 12,800 of these occupations by 2030. If staffing needs remain at 20 percent of the total workforce of RNs, CNAs, and HHAs, then the total demand by 2030 would need to be 49,500 workers, which is 36,700 more than how many are expected to enter the workforce. Additionally, a 2023 report by the Wisconsin Office of Rural Health indicated that 40 percent of Emergency Medical Services (EMS) agencies who responded to a survey indicated that they currently experience staffing shortages, leading to concerns about the state's future ability to provide emergency services to an aging population.

In 2020, the Wausau Daily Herald reported that Wisconsin had lost 40 nursing homes totaling 6,600 beds over eight years due to closures and downsizing, primarily due to three factors. These factors are low Medicaid reimbursement rates in Wisconsin, state initiatives that favor in-home care, and a shortage of workers in the long-term care industry. This is concerning as the state's memory care demand is expected to double between 2020 and 2040. Therefore, older adult housing efforts must consider the capacity of the existing workforce and the need for innovative strategies to train and attract more healthcare workers to the area while embracing emerging technology that assists older adults.

Potential Demand from Outside Marathon County

The City of Wausau's position at the intersection of several major highways surrounded by extensive rural areas and small towns means that there is potential for older adults to relocate to the area as they age. This is because of its robust medical infrastructure and proximity to services, along with the ability to depend less on personal vehicles in an urban setting as driving becomes more difficult with age. Additionally, adult children of older adults who live in the Wausau area generate demand as older adults often relocate closer to family members who serve as caregivers, and some older adults may return to the area based on a previous connection they have after living in another location.

The City of River Falls Housing Study added 25 percent to all its older adult housing forecasts based on these assumptions to accommodate those moving from outside the market area. River Falls' population grew from 15,000 in 2010 to 16,182 in 2020, for a growth rate of 7.9 percent. Since this is 5 percent higher than Marathon County's population growth rate during the same time, this report subtracts the difference between the two areas' growth rates, which equals 20 percent. The 20 percent potential increase in demand from outside Marathon County is then added to each housing unit projection to create the total demand described later in the report.

Aging-in-Place

According to AARP's 2024 Home and Community Preferences Survey, 75 percent of Americans over age 50 want to remain in their current homes as long as possible, and 41 percent say they will never leave their current home. However, about half of adults are not confident that their community will meet their needs as they age, and 44 percent of those over 50 anticipate having to move at some point in the future.

As a result, there will likely be increasing demand for aging-in-place upgrades such as grab bars, no-slip flooring, ramps, chairlifts, and technology related to safety and security. However, aging houses will incur increasing maintenance costs in addition to these retrofits, so it is expected that housing costs will be increasingly burdensome as older adults age-in-place. When they can no longer maintain their own homes, this could drive demand for a greater variety of alternative older adult housing options or programs and services that assist with maintenance and upgrades of their existing homes.

As starter homes become scarcer in recent years, expanding housing options for older adults has the added advantage of freeing up homes that younger families can renovate at a cost that is lower than new construction while preventing blight that can occur when older adults can't afford to move while struggling to be physically able to maintain their homes. Additionally, smaller homes that are ADA accessible are being built on vacant lots in existing neighborhoods, giving some older adults the option to remain in their neighborhood while downsizing. Some of these homes use modular construction, reducing costs for older adults with limited budgets.

Universal Design and ADA-Accessibility

The ADA (Americans with Disabilities Act) Standards for Accessible Design, along with ADA Title II and Title III regulations, regulate the standards that enable buildings to be accessible to those with

disabilities. These regulations apply to new construction and to significant renovations of older buildings, but they often do not apply to residential properties like they do for commercial and public buildings. Therefore, it is important to consider ADA regulations when designing older adult-oriented housing even in cases where they do not apply, as they can improve the quality of life of residents and increase the likelihood that older adults can remain in their preferred housing as long as possible. Examples include wider doors, wider hallways, and lower countertops to accommodate individuals in wheelchairs.

Community Integration and Multigenerational Interaction

In recent history, a large share of housing for older adults has been in settings where residents have minimal interaction with other age groups. This limits mobility and social interaction, increasing loneliness and exacerbating health concerns among older adults, especially for those who relocated from another community. There is an opportunity to better integrate housing for older adults with amenities such as libraries, parks, community centers, and more to mitigate these concerns.

According to the National Association of Realtors, nearly 3 million children are being raised by their grandparents. This trend could drive some demand for housing units that have a separate space for older adults living with their adult children, or structures like Accessory Dwelling Units (ADUs) that provide a small apartment-like space on the same property as a single-family home. Additionally, there are programs in some communities that match empty nesters with children who need a babysitter, or older children with older adults who need help with yardwork. Proximity to a variety of charitable organizations also increases volunteer opportunities for new residents to help them meet others with similar interests. These are a few examples of programs that facilitate social interaction between age groups.

An example of a development implementing these ideas known as The Varsity at Purdue University. This housing development is geared towards the university's older alumni who can take advantage of the walkability, amenities, and social interaction that being on a college campus offers. Amenities in this development include a event design lab, lecture hall, makerspace, lifelong learning space, an early childhood learning center, a work-share space, dining areas, a bar, gym, aerobics space, a pool and spa, pickleball courts, and an outdoor kitchen and grilling station. The development includes apartments, town houses, villas, and flats for independent living, assisted living, and memory care, allowing residents to move from one housing style to another as their needs change over time along the continuum of care.

Another approach to how the continuum of care is structured is the Belmont Village Senior Living near Miami. This community is considered a new type of community that is described as multiuse, where residents have opportunities to interact with each other as residences are mixed with shops, cafes, libraries, and more, as though it were a miniature city within a city. In this development, residents remain in the same unit even when the level of care changes, so there is no need to move several times as needs change.

Finally, even single-family home communities for older adults, which are often restricted to ages 55 and older, can now be integrated within a larger development. The Rancho Mission Viejo in California

is a typical single-family subdivision, but 40 percent of the homes are designated for those aged 55 and over. These homes are scattered throughout the community so older residents can regularly interact with younger families. There are some spaces for those 55 and over, such as a pool, for times when residents wish to have activities within their age group as well, but also areas open to the entire community, such as a 23,000-acre nature preserve. These developments illustrate various approaches to integrating multigenerational housing in the community, which can inspire design elements of housing in the Wausau area, even if they are less elaborate than these examples.

Age-Friendly Communities

Feedback received during the development of this housing report indicated an interest in learning which communities in the United States are proactively planning for an aging population. The AARP Network of Age-Friendly States and Communities provides a framework for becoming an age-friendly community, and the City of Wausau has been designated as one since 2018. The City currently has a livability score of 62 out of 100 points as well as goals to expand bicycle-pedestrian infrastructure and intergenerational classes and activities. AARP's aging-friendly framework is based on eight domains of livability: 1. Outdoor spaces and buildings, 2. Transportation, 3. Civic Participation and Employment, 4. Communication and Information, 5. Respect and Social Inclusion, 6. Social Participation, 7. Health Services and Community Supports, and 8. Housing. These domains allow older adults to successfully navigate and participate in a community. Additionally, AARP has model ordinances for accessible housing and complete streets; See AARP's website for more information.

Several cities in the United States have developed aging-friendly initiatives, including Los Angeles, CA and Washington D.C. The Los Angeles Age-Friendly Action Plan (2021) has 34 recommendations that help the City prepare for its rapidly aging population. Many of these recommendations include collaborating with businesses, transportation officials, parks, and institutions to enhance ADA accessibility. Additional recommendations enhance the older adult population's ability to participate in classes, fitness, wellness, employment, volunteering, community events, and other multigenerational activities that help older adults maintain their cognitive ability, prosperity, and hobbies. Working with healthcare and dementia-related organizations is also recommended to improve access to affordable healthcare since older adults are frequently on limited income. Emergency management planning is also discussed as older adults may struggle to protect themselves or recover from a natural disaster. Technology that assists older adults' ability to age-in-place is also supported by the plan. Finally, there are many housing recommendations to mitigate homelessness and expand affordability for a variety of housing styles that are ADA accessible.

Washington's Age-Friendly D.C. Initiative builds on AARP's Eight Domains framework by addressing several additional domains: Emergency Preparedness and Resilience, Abuse-Neglect-Undue Influence, Financial Security, Lifelong Learning, Public Safety, and Care Partnering. Washington D.C. has implemented many aging-friendly practices discussed throughout this plan, such as creating exercise and recreation opportunities, aging-in-place upgrades, affordable housing, rideshare and ADA-accessible taxis, intergenerational gardening on school district properties, an aging-friendly business network, employment opportunities for people over 50, cultural competency training, financial exploitation training, and promoting an aging-friendly culture citywide.

Los Angeles' Aging-Friendly Action Plan and Age-Friendly D.C. can be viewed online for more information on their respective initiatives. In summary, these community-driven planning efforts help municipalities prepare not only for housing older adults, but also the infrastructure needed to support aging.

Older Adult Housing Location and Configuration

Housing for older adults is expected to be located and configured in a variety of styles and settings. For example, Downtown Wausau's walkability may be desirable for older adults who cannot or prefer not to drive, and others may prefer a quieter, natural setting. Below is a list of pros and cons related to various housing locations:

| Downtown Wausau and Surrounding Neighborhoods | |
|---|--|
| <u>Pros:</u> | <u>Cons:</u> |
| <ul style="list-style-type: none"> • Proximity to clinics, walking trails, the Wisconsin River, YMCA/The Landing, businesses, churches, events, stores, and other amenities. • Walkability and transit options. • Potential to grow tax base through redevelopment and utilize existing workforce. | <ul style="list-style-type: none"> • Those relocating from rural areas and small towns may not be accustomed to or attracted to an urban setting. • Limited developable land and more likely to require complex redevelopment of an existing site. • Added construction expenses like elevators for taller buildings and exterior materials compatible with historic downtowns. |
| Suburban Areas and Neighborhoods | |
| <u>Pros:</u> | <u>Cons:</u> |
| <ul style="list-style-type: none"> • Over half of older adults aged 60 and over relocate to suburban areas, indicating a possible preference for a suburban lifestyle. • Proximity to larger commercial centers and big box stores (e.g. Rib Mountain, Weston, etc.). • Potential for more on-site open space, walking paths, outdoor recreation, etc. | <ul style="list-style-type: none"> • Car-dependent lifestyle and distance to clinics, businesses, and other services. • Potential need for more new infrastructure than a redevelopment or infill site, raising construction costs. • Limited areas in the City of Wausau to develop this style of housing. |
| Rural Areas | |
| <u>Pros:</u> | <u>Cons:</u> |
| <ul style="list-style-type: none"> • Large, undeveloped sites suitable for master-planned communities, especially for continuum of care facilities. • Quiet setting surrounded by nature may appeal more to those not from larger cities. • Can accommodate styles of long-term care that don't have high demand for amenities. | <ul style="list-style-type: none"> • Difficult to construct multifamily buildings without public water and sewer service. • Possible isolation from the feeling of community. • Distance to transit, businesses, services, etc. |

Housing Styles

In addition to housing location, different styles of housing also accommodate different housing preferences and needs. The continuum of care, discussed earlier in the report, describes how housing styles meet older adults' changing needs as they age. But there are also a range of preferences within those styles of housing in terms of the number of bedrooms, whether it's for rent or for sale, and more. According to the National Association of Realtors® Research Group 2025 Home Buyers and Sellers Generational Trends Report, the median number of bedrooms that adults aged 60 and over bought or rented was three and the median number of bathrooms was two. These medians are the same across all age groups, indicating that older adults who buy market rate housing are not necessarily downsizing. This configuration is more typical for a single-family home than an apartment complex or assisted living facility, so there may be an opportunity to provide larger units so older adults have room for guests, hobbies, or other activities.

Up until the 2000s, condominiums were especially popular with older adults as they allowed for homeownership with minimal maintenance while also appealing to first-time homebuyers due to their lower price. But, according to the Urban Institute, condominiums are being built at the lowest rate in the past 50 years. They report that condominiums are still more affordable than single-family homes, and demand for them has not necessarily decreased. But lending is more difficult for both developers and potential condominium occupants because lenders require developers to sell units quickly, but those with smaller budgets who prefer condominiums often cannot get approved for a mortgage as easily, especially since condominiums do not qualify for Federal Housing Administration (FHA) loans unless the development itself meets very specific criteria related to the development's occupancy rates and financial status of its residents.

The need for a homeowner's association (HOA) to maintain a condominium's common areas also leads to liability concerns and housing costs that are not covered by a mortgage. Finally, the perceived higher risk of condominium development means financing and insurance costs are higher than in other styles of housing. Therefore, it is not expected that there will be a substantial increase in new condominium construction unless various policy changes or lending practices occur.

Currently, most housing development occurs in single-family homes, two-family homes, and multifamily apartments due to influences like building codes, construction costs, housing demand, and more. Some new townhome developments have occurred in Central Wisconsin in the past few years, but they remain relatively rare. Developers sometimes provide a variety of owner- and renter-occupied housing in a "planned neighborhood" style development, with the goal of having starter homes, "move-up" homes, and downsizing options near each other so households can live in different housing styles throughout their life while being able to stay in the same neighborhood. This approach can also be applied to infill sites, where development can provide a housing style that either complements surrounding houses or provides a new style of housing that is missing from a neighborhood.

Case Study: LIVASU, Sheboygan County, WI

Patterned after the world's first "Dementia Village" in the Netherlands, LIVASU ("Life as Usual") is under construction in the Town of Wilson, Sheboygan County. This development features individual, high-quality manufactured homes that residents purchase and then determine the hours of memory care needed. This model differs from typical memory care in the U.S. where residents are in expensive apartment units with minimal interaction with their surroundings. LIVASU provides something more affordable that allows for interaction with others as well as hobbies. For example, cameras, landscaping, and staff are used to keep residents with Alzheimer's/dementia from wandering off the premises when they are outside, and the development includes a gym, spa, hobby spaces, a grocery store, a restaurant open to the public, walking paths, and golf cart transportation.

Housing units include 124 one- and two-bedroom units (750 to 1,140 square feet) that are manufactured off-site and constructed in a phased approach. Prices range from \$95,000 to \$175,000. They feature at-grade entrances, extra lighting, high-contrast door handles, and direct site lines to restrooms as well as other features that help individuals with dementia navigate their homes. And unlike most memory care facilities, spouses can also reside there. The units are also owner-occupied, with titles that are easy to transfer like a vehicle title instead of property deeds. This housing model requires considerable start-up funding, with LIVASU requiring \$14 million in fundraising prior to construction. But it is also more affordable than many memory care facilities and provides a highly sought-after, community-style living arrangement.

Technology

The healthcare industry is embracing various technologies that enable more services in remote places, such as Telehealth. These systems use secure internet connections to provide appointments in locations that minimize the need for patients to travel long distances to receive care. This is particularly useful for those who need to see a doctor prior to refilling a long-term prescription as it saves time and transportation expenses. New residential construction should consider the broadband infrastructure and space programming needs that will enable residents to utilize telehealth and other emerging technologies in the future.

Transportation

As people age, the ability to depend on cars as a primary form of transportation becomes more limited, and this can be especially pronounced the farther an older adult's home is from places like grocery stores, churches, clinics, and other services. The City of Wausau has the advantage of being an urban community with transit and walkable neighborhoods, and this feature may attract those from more rural or suburban areas who desire better proximity to services.

According to the 2025 North Central Wisconsin Regional Comprehensive Plan, most transit systems have decreased considerably in ridership since the COVID-19 pandemic. Wausau's transit system's ridership was 341,157 in 2022 compared to 633,638 in 2012, meaning that ridership has been nearly cut in half in just a decade. It is important to evaluate how existing transit services can be enhanced

or modified to meet increased demand from an aging population despite recent lower rates of ridership-generated revenue.

The Aging and Disability Resource Center (ADRC) of Central Wisconsin has a directory of paratransit, taxi, and/or shared ride programs for older adults and those with disabilities that helps supplement the City's transit system as it accommodates a greater variety of locations and schedules, which are especially important when appointments don't always align with bus routes and schedules. In summary, increasing transportation options through transit, paratransit, and pedestrian infrastructure provides older adults with limited mobility more independence and lower financial burden.

Affordability

The United States Department of Housing and Urban Development defines affordable housing as having monthly costs that do not exceed 30 percent of monthly income for both owner- and renter-occupied housing. According to the River Falls Housing Study, many older adults may spend between 40 to 50 percent of their income on housing with no services to meet their needs, and this amount generally increases with age and the type of services needed. For the workforce, most income comes from employment; however, an older adult household's financial position varies greatly based on social security, retirement savings, housing proceeds, and other sources of income.

Table 6 below from the 2025 Centergy Regional Housing Study compares household income to rent or purchase prices using a 30-year mortgage with a 7 percent interest rate and a 10 percent down payment, based on housing costs being limited to 30 percent of income. For owner-occupied units, taxes, and private mortgage insurance are included along with the monthly principal and interest payment. For all units, maintenance and utilities are not included. Though savings, down payment, credit score, and other factors all affect what a household can afford, this is a consistent way to assess the distribution of housing prices and household incomes across all income categories.

Table 6: Estimated Maximum Monthly Rent and Purchase Prices Based on Income

| Income | <\$10,000 | \$10,000 - \$24,999 | \$25,000 - \$34,999 | \$35,000 - \$49,999 | \$50,000 - \$74,999 | \$75,000 - \$99,999 | \$100,000 - \$149,999 | Over \$150,000 |
|----------------|-----------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------|
| Monthly Rent | < \$250 | \$250 - \$599 | \$600 - \$899 | \$900 - \$1,249 | \$1,250 - \$1,499 | \$1,500 - \$2,499 | \$2,500 - \$3,499 | \$3,500 and over |
| Purchase Price | <\$25,000 | \$25,000 - \$79,999 | \$80,000- \$99,999 | \$100,000 - \$149,999 | \$150,000 - \$199,999 | \$200,000 - \$299,999 | \$300,000 - \$399,999 | \$400,000 or more |

Source: Source: UW Credit Union Mortgage Qualifier & Google Mortgage Calculator

Net Worth and Housing Equity

Older adults may derive their income from a variety of sources, such as social security, pensions, retirement savings accounts, brokerage accounts, and more. They may also continue working past the typical retirement age out of necessity or to supplement these other income sources. Therefore, income sources for these age groups can be more diverse than a worker in their 20s or 30s who typically earns most income from one paycheck. This impacts not only the housing budget for older

adults, but also what leases or financial products they will be approved for, as they often have more assets and smaller paychecks compared to younger adults. Since many older adults have considerable equity tied to a home they own, and may even have a paid off house, they can utilize this equity to expand their housing budget if they choose to relocate.

Using this approach, an older adult household earning \$35,000 per year that plans to sell a home and downsize appears to only be able to afford \$900 in rent per month without spending more than 30 percent of income on housing. According to the Wisconsin Realtors Association, the median home sale price in June 2025 for Marathon County was \$300,000. If this household sells a paid-off home at this price and puts it into an interest-bearing account, withdrawing just 4 percent of the balance per year results in an additional \$12,000 per year or \$1,000 per month in income. With a combined income of \$47,000, the household can now afford up to \$1,200 per month in rent because of the house's proceeds. If this household decides to buy another home instead of renting, the proceeds can be used for a larger down payment on a more expensive house or to purchase a smaller, less expensive house without needing a mortgage. Note that capital gains tax, closing costs, and other moving expenses will impact the overall proceeds from the home sale.

Many older adults do not have significant savings or equity, and life expectancy varies. Due to the variability in financial positions and ages, it is difficult to estimate housing affordability using factors beyond the Census-reported annual income for these households. Census defines income as the combined total of all cash income sources, but it doesn't reflect non-cash benefits such as food stamps or housing vouchers. Additionally, Census data is self-reported, so some older adults may not be reporting all sources of income. But Census data is the most comprehensive data set available, so it is used in this report to calculate housing affordability. Table 7 displays income distribution for households with a household aged 65 or over, which highlights the need for a variety of housing styles and prices as almost 75 percent of City of Wausau households and 70 percent of Marathon County households with older adults earn less than the County's median household income, which is slightly over \$75,000.

Table 7: Household Incomes and Housing Affordability for Households aged 65 and Over

| Household Income | Monthly Rent | Purchase Price | C. Wausau | | Marathon Co. | |
|-------------------|-------------------|-----------------|-----------|-------|--------------|-------|
| | | | Total | % | Total | % |
| <\$10K | < \$250 | <\$25K | 228 | 4.5% | 621 | 3.8% |
| \$10K - \$24.9K | \$250 - \$599 | \$25K - \$79K | 941 | 18.4% | 2,322 | 14.0% |
| \$25K - \$34.9K | \$600 - \$899 | \$80K-\$99K | 868 | 16.9% | 2,587 | 15.6% |
| \$35K - \$49.9K | \$900 - \$1,249 | \$100K - \$149K | 729 | 14.2% | 2,292 | 13.9% |
| \$50K - \$74.9K | \$1,250 - \$1,499 | \$150K - \$199K | 1,047 | 20.4% | 3,717 | 22.5% |
| \$75K - \$99.9K | \$1,500 - \$2,499 | \$200K - \$299K | 469 | 9.2% | 2,137 | 12.9% |
| \$100K - \$149.9K | \$2,500 - \$3,499 | \$300K - \$399K | 504 | 9.8% | 1,772 | 10.7% |
| Over \$150K | \$3,500 and over | \$400K + | 335 | 6.5% | 1,094 | 6.6% |

Source: ACS 5-Year Estimates 2023

Other financial tools may be needed for older adults to afford their housing situation. Long-term care is particularly expensive, often exceeding household income. For example, it may be prohibitively expensive for a couple where one partner wants to remain in an existing home while the other needs to move into a memory care facility. In this situation, a new mortgage could be placed on the existing home to help pay for the memory care facility without selling the home. Additionally, assets may be factored into what a household pays for long-term care, especially if Medicaid (known as BadgerCare Plus in Wisconsin) is involved, so home equity often influences housing costs for these facilities. Finally, a Home Equity Conversion Mortgage (HECM), a type of reverse mortgage, is available for those aged 62 and over, but they are considered a high-risk product due to the reduction in home equity over time or potential to lose a house altogether. The National Institute on Aging, which is part of the National Institutes of Health, has an extensive website describing various approaches older adults can use to pay for long-term care.

Summary

Most older adult households in the City of Wausau and Marathon County earn less than \$75,000 per year, limiting housing choices for existing housing units. Affordability becomes even more challenging as independent living, assisted living, and long-term care housing styles typically consume a much greater share of income as services and care are added. Using the limited data available, the next section of this report estimates the total housing demand driven by older adults in the coming decades to ensure their ability to continue living in the community.

Projected Housing Demand for Older Adults

This section of the report estimates how many of each type of housing is needed based on population projections along with affordability considerations. **All projections are countywide totals for Marathon County** because municipal population projections from DOA are not broken down by age cohort. The projected need does not add demand to the projections in the 2022 Wausau Metropolitan Housing Assessment because updated population projections from the DOA in 2024 forecast a lower population than the ones that were available for the 2022 Assessment. Updated household projections are also not currently available, so this study does not provide updated overall housing unit projections to replace those in the 2022 Assessment. Since older adults are only a portion of the overall population that drives housing demand, the projected demand estimates the share of housing occupied by these households.

Housing with No Services

Housing with no services generally overlaps with the overall housing market because, while there are some characteristics older adults may desire (for example, a one-story home or a walkable neighborhood), the same kinds of housing units could be rented or purchased by the overall population. The projected need for housing without services in this report does not add more units to the projected need in the 2022 Wausau Metropolitan Housing Assessment. Rather, it estimates the number of units that are expected to be occupied by older adults, which often overlaps with housing units that younger families desire, such as compact dimensions, affordable prices, and low-maintenance design.

Tables 8 and 9 on the following page project the expected change in demand for housing without services by adding the varying demand characteristics for three age groups: 55 to 64, 64 to 74, and 75 and over. These projections use DOA's population projections and divide them by the average household size for households in these age groups while maintaining the current owner- and renter-occupancy rates found in Tables 3 and 5. It also uses the current percentage of households in each income category in Table 7 in Marathon County to identify which prices are in demand and adds 20 percent to the number of units to account for Wausau's ability to attract those from surrounding rural counties that have more limited access to the services and institutions older adults rely on.

In summary, there is a projected increase in 636 homeowner households between 2020 and 2030, followed by a decrease of 649 owner households from 2030 through 2050. Additionally, there is a projected increase of 354 renter households with older adults between 2020 and 2030, followed by another 48 renter households between 2030 and 2040. This trend is also followed by a decrease of 200 renter households with older adults between 2040 and 2050. The projections reflect several patterns that are already being observed:

- Most older adults continue living in owner occupied homes
- Older adults become more likely to rent as they reach the highest age groups
- Decreased demand after 2040 reflects the Baby Boomer generation (b. 1946-1964) being larger than Generation X (1965-1980).

While it may seem counterintuitive to encourage more housing suitable for older adults when there is an expected decline of them in just 20 years, these are the housing categories that all generations can live in. Expanding the supply of this housing helps meet overall demand for all age categories while moderating prices and replacing aging housing units that are lost to demolition, fire, natural disaster, aging past its useful life, or other events.

Table 8: Projected Change in Demand for Owner Occupied Housing Occupied by Older Adults

| Purchase Price | Change in Demand | | |
|-----------------|------------------|-------------|-------------|
| | 2020-2030 | 2030-2040 | 2040-2050 |
| <\$25K | 24 | -5 | -20 |
| \$25K - \$79K | 89 | -18 | -73 |
| \$80K-\$99K | 99 | -20 | -82 |
| \$100K - \$149K | 88 | -17 | -72 |
| \$150K - \$199K | 143 | -28 | -118 |
| \$200K - \$299K | 82 | -16 | -68 |
| \$300K - \$399K | 68 | -13 | -56 |
| \$400K + | 42 | -8 | -35 |
| Total | 636 | -126 | -523 |

Source: DOA, 2020 Census, & NCWRPC

Table 9: Projected Change in Demand for Renter Occupied Housing Occupied by Older Adults

| Monthly Rent | Change in Demand | | |
|-------------------|------------------|-----------|-------------|
| | 2020-2030 | 2030-2040 | 2040-2050 |
| < \$250 | 13 | 2 | -8 |
| \$250 - \$599 | 50 | 7 | -28 |
| \$600 - \$899 | 55 | 7 | -31 |
| \$900 - \$1,249 | 49 | 7 | -28 |
| \$1,250 - \$1,499 | 80 | 11 | -45 |
| \$1,500 - \$2,499 | 46 | 6 | -26 |
| \$2,500 - \$3,499 | 38 | 5 | -21 |
| \$3,500 and over | 23 | 3 | -13 |
| Total | 354 | 48 | -200 |

Source: DOA, 2020 Census, & NCWRPC

Independent Living

A relatively small share of older adults who don't need assistant living will benefit from independent living that offers some services. According to the Maxfield Research & Consulting's assessment of the Summary Health Statistics for the U.S. Population: National Health Interview Survey by the U.S. Department of Health and Human Services, 1.5 percent of those aged 65 to 74 and 13 percent of those aged 75 and over need independent living.

Table 10 below summarizes the demand for Independent Living Housing units using the same methodology used to project housing units in Tables 8 and 9, but only for the percentage of the population mentioned in the previous paragraph. Only rental units are projected since owner-occupied independent living, while possible, is rare. Overall, there is a total increase in demand for 430 units between 2020 and 2030 followed by an increase of 341 units between 2030 and 2040. This is followed by a slight decrease of 102 units between 2040 and 2050.

Table 10 Projected Change in Demand for Independent Living Occupied by Older Adults

| Monthly Rent (30% of Income) | Monthly Rent (65% of Income) | Change in Demand | | |
|---------------------------------|---------------------------------|------------------|---------------|---------------|
| | | 2020- 2030 | 2030- 2040 | 2040- 2050 |
| < \$250 | < \$540 | 16 | 13 | -4 |
| \$250 - \$599 | \$540 - \$1,299 | 60 | 48 | -14 |
| \$600 - \$899 | \$1,300 - \$1,949 | 67 | 53 | -16 |
| \$900 - \$1,249 | \$1,950 - \$2,699 | 60 | 47 | -14 |
| \$1,250 - \$1,499 | \$2,700 - \$3,249 | 97 | 77 | -23 |
| \$1,500 - \$2,499 | \$3,250 - \$5,399 | 55 | 44 | -13 |
| \$2,500 - \$3,499 | \$5,400 - \$7,549 | 46 | 37 | -11 |
| \$3,500 and over | \$7,550 and over | 28 | 23 | -7 |
| Total | | 430 | 341 | -102 |

Source: DOA, 2020 Census, & NCWRPC

Note that these rental prices in the first column are considered a "base price" before services are added, while ensuring housing doesn't exceed 30 percent of income. In most cases, Independent Living consumes a greater share of income than 30 percent because other household expenses, such as meals, are bundled into the total price. According to the River Falls Housing Study, independent living costs are typically closer to 65 percent of a household's income, which is depicted in the second column for reference. Therefore, actual rent prices are expected to be much closer to the second column, but they are more inclusive of a variety of household expenses that are usually paid separate from housing. Services included in Independent Living vary by location and prices are expected to vary as a result.

Assisted Living, Memory Care, and Skilled Nursing

Assisted Living, Memory Care, and Skilled Nursing are three categories of housing that comprise Long Term Care (LTC). While assisted living often accommodates older couples living together if only one partner requires the services that assisted living provides, memory care and skilled nursing facilities typically only house individuals who need that level of care, while a partner remains in the couple's existing housing unit. Data regarding occupancy and rent rates is difficult to obtain for these facilities due to privacy concerns. Therefore, the projected demand for these facilities is based on capacities listed in the Wisconsin Department of Health Services (DHS) directory for facilities that accommodate long-term care.

Adult Family Homes (AFHs), Community Based Residential Facilities (CBRFs), Residential Care Apartment Complexes (RCACs), and Nursing Homes are the four types of long-term care facilities defined by DHS, which are described earlier in this report. According to the Centers for Disease Control and Prevention (CDC), 94 percent of the long-term care population was over age 65. To project future demand, the current number of beds for each type of facility per capita for the existing population aged 65 and over is multiplied by the future population projections from DOA. An additional 20 percent is added to each capacity total to account for potential demand from outside Marathon County.

Table 11: Projected Change in Demand for Long Term Care Facilities

| LTC Facility | 2020 Capacity | 2020 Per Capita 65+ | 2030 | 2040 | 2050 |
|---------------|---------------|---------------------|------------|-----------|-------------|
| AFH | 168 | 0.007 | 43 | 5 | -9 |
| CBRF | 688 | 0.027 | 177 | 22 | -38 |
| Nursing Homes | 697 | 0.027 | 179 | 22 | -38 |
| RCAC | 337 | 0.013 | 86 | 11 | -18 |
| Total | 1,890 | 0.074 | 485 | 60 | -104 |

Source: DHS, DOA, & NCWRPC

Based on current rates, there will need to be an additional 485 beds among the four types of long-term care facilities between 2020 and 2030, and an additional 60 beds between 2030 and 2040. This reflects a “status quo” approach that assumes the current rate of people who need long term care facilities remains constant. Changes in technology could reduce demand and keep older adults in their homes longer, but unforeseen trends like this are too difficult to project with existing data.

Costs associated with long-term care vary greatly, with a general rule that costs increase with increased age and needs. The River Falls Housing Study indicates that older adults often spend 80 to 90 percent of their income on assisted living, and many sources indicate that memory care costs are even higher. For skilled nursing facilities, AARP indicates that costs are 246 percent of income in Wisconsin, on average. In general, costs for long-term care can be paid for using a variety of programs such as Medicare, Medicaid (Badger Care), Program of All-Inclusive Care for the Elderly (PACE), State Health Insurance Assistance Program (SHIP), Department of Veterans Affairs (VA), Social Security Administration Programs, and other public and private assistance, financing, insurance, and/or other

programs. It is unlikely that a municipality or county has additional tools to reduce these costs, but reducing development barriers and timelines assists with keeping construction costs down.

Other forms of Care

Home Health Agencies and Personal Care Agencies assist older adults with the needs described in some of the residential facilities listed above, but they do not provide housing. Additionally, hospice care is geared towards those diagnosed with a terminal illness, but the care is typically administered in the patient's residence. There may be other forms of home-based care that embrace emerging technology which reduce healthcare costs and avoid the need for older adults to relocate, which could help address demand in the coming years. Even though these forms of care occur in existing homes, it is important to acknowledge these services and the expected increased demand for them, even though they do not provide housing facilities and staffing them is expected to be a challenge.

Summary of Projected Housing Need for Older Adults

The 2022 Wausau Metropolitan Housing Assessment summarizes the total number of housing units needed by 2040. This report does not project additional demand to those totals but instead provides a snapshot of the share of housing that will be occupied by older adults and what their needs are. In summary, the share of owner- and renter-occupied housing occupied by older adults in Marathon County is projected to increase dramatically by 2030, with some additional demand between 2030 and 2040. Independent living and long-term care options are also expected to increase in demand through 2040, followed by a decrease by 2050 for all older adult housing types.

Cost burden is a concern, especially as older adults age and require more services and care, and there are concerns that healthcare workforce and infrastructure will struggle to keep up with the demand for long-term care. Construction costs are also high, challenging the ability of new housing being affordable for local incomes, especially as retirees generally have lower incomes than the workforce.

Though the number of older adults is expected to decrease after 2040, the currently constrained housing supply will benefit from the addition of new housing units, which will help replacing aging housing units that are at the end of their useful life. Expanding housing supply also improves options and affordability for all ages and incomes, helping the area attract and retain a workforce to replace the large share of workers who are currently retiring. Finally, expanding housing options for older adults within the City of Wausau maximizes its access to clinics, hospitals, transit, shopping areas, churches, and other services and organizations that enable older adults to thrive, positioning the City as a “hub” that will attract older adults from surrounding areas.

Programs

The 2022 Wausau Metropolitan Housing Assessment lists the programs and strategies that can be used to reduce the cost of all types of housing, and potential future programs and strategies are currently being discussed at the state and federal level. For programs that help older adults pay for housing, The National Institute on Aging, which is part of the National Institutes of Health, describes various approaches older adults can use to pay for long-term care. Examples include but are not limited to Medicare, Medicaid (Badger Care in Wisconsin), Program of All-Inclusive Care for the Elderly (PACE), State Health Insurance Assistance Program (SHIP), Department of Veterans Affairs (VA), Social Security Administration Programs, and other public and private assistance, financing, insurance, and/or other programs. There are also various nonprofits in the Wausau area that can assist older adults, especially for those with low incomes.

Programs administered by the City of Wausau include:

Housing Choice Vouchers (Section 8): These subsidies are used to limit rent and utilities to 30 to 40 percent of income for qualifying households utilizing privately-owned rental housing participating in the program.

Subsidized Housing: Rent is limited to 30 percent of income for qualifying households. Properties include Riverview Terrace (36 units), Riverview Towers (149 units), and Scattered Sites (46 units).

Homeowner Rehabilitation: Low interest loan programs for necessary home improvements.

Down Payment Assistance: Low interest loans that assist with down payments and closing costs.

Rental Rehabilitation: Low interest loans for landlords to renovate properties.

Programs not included in the 2022 Assessment include:

The HUD Section 232 Loan Program provides mortgage insurance for residential care facilities. Nursing homes, assisted living facilities, and board and care are all examples of this type of housing, and a project may include more than one type. Section 232 may be used to finance the purchase, refinance, new construction, or substantial rehabilitation of a project. A combination of these uses is acceptable, such as refinancing an existing nursing home while constructing an addition that houses an assisted living facility. This loan is administered by the Office of Residential Care Facilities.

The 2023 Wisconsin Bipartisan Housing Legislation Package has three loan programs for developers:

- Infrastructure Access Loan covers the costs of installing, replacing, upgrading, or improving public infrastructure related to workforce housing or senior housing.
- Restore Main Street Loan covers the costs of improving or restoring workforce housing units.
- Vacancy-to-Vitality Loan covers the costs of converting vacant commercial buildings to workforce housing or senior housing.

Wisconsin Economic Development Corporation (WEDC)

- Site Assessment Grants fund environmental assessment and demolition activities on eligible abandoned, idle or underutilized commercial or industrial sites with suspected soil or groundwater contamination.
- Brownfields Grants fund the redevelopment of former commercial and industrial sites that have been adversely impacted by environmental contamination so they can become suitable building sites.
- Idle Sites Redevelopment Grants support the redevelopment of large former commercial, industrial, and institutional sites that have been idle, vacant or underutilized for a period of five years. Grant funds can be used for building rehabilitation or demolition, environmental remediation, or infrastructure improvement.
- Community Development Investment Grants provide financial support for shovel ready projects in downtown areas that benefit the community, especially mixed-use development.
- Historic Tax Credits allow eligible buildings to receive a state income tax credits for rehabilitation expenditures, even if they are income-producing properties. Properties must work with the Wisconsin Historical Society to meet guidelines.

Focus on Energy is a statewide program that provides rebates for upgrades like weatherstripping, efficient water heaters, heat pumps, and other housing-related repairs based on income level.

The Housing Supply Action Plan 2022 has the goal of reforming zoning and land use practices as well as creating new financial tools to make housing more affordable and rapidly expand its supply. Transportation funding from the American Rescue Plan Act (ARPA), CDBG, HTC, HOME, Bipartisan Infrastructure Law (BIL) and other Department of Transportation (DOT) and Economic Development Authority (EDA) programs will be used strategically to promote new housing development and revitalization in urban, suburban, and rural areas. Additionally, the plan addresses supply chain and labor issues.

NCCAP is a community action agency that assists with housing through programs that include downpayment assistance, weatherization funding, home energy assistance, homelessness programs, emergency food and shelter, and assistance with rental housing development.

United Way is a nonprofit that advocates for health, education, and financial stability for all the Region's residents through its Marathon County Chapter. United Way assists those with housing instability with various programs and resources.

The Federal Emergency Management Agency (FEMA) administers the Hazard Mitigation Assistance Programs, which include the Flood Mitigation Assistance (FMA) and Building Resilient Infrastructure and Communities (BRIC) programs that reduce risks from natural disasters. Examples include moving structures out of a floodplain or technical assistance for hazard mitigation planning.

Conclusions

Based on the studies researched to create this report, the data collected and analyzed, and input from stakeholder interviews, this report has the following conclusions regarding housing for older adults in the City of Wausau and Marathon County:

- Around 75 percent of City of Wausau households and 70 percent of Marathon County households with older adults earn less than the County's median household income, which is slightly over \$75,000, indicating that older adult households, in general, have more limited incomes and ability to afford housing.
- Existing data regarding housing for older adults is limited and difficult to access due to privacy concerns, such as wait lists for nursing homes, vacancy rates, and other metrics.
- Older adults are living longer and remain in single-family, owner-occupied homes longer than previous generations.
- A large shift in older adults downsizing to smaller, lower-maintenance homes, apartments, and long-term care facilities has not yet occurred but is expected to occur through 2040. Demand is then expected to taper off through 2050.
- Future development for older adults will need zoning and structural flexibility to respond to the rapidly growing demand, followed by decreasing demand. For example, if skilled nursing facilities are in high demand in the 2030s and 2040s, it may need to be converted to market rate apartments if demand decreases by the 2050s.
- Even though older adults are generally not yet shifting to smaller homes or renting apartments, mortgage and overall debt for older generations is increasing, leading to concerns about affordability.
- A portion of the older adult population earns too much to qualify for financial assistance for housing, but they don't earn enough to easily afford the cost of living.
- Cost burden is a concern across all age groups, with the 2022 Wausau Metro Housing Assessment identifying 24 percent of households spending between 30 and 50 percent of their income on housing and another 9 percent spending over 50 percent.
- The wide variety of older adults' savings, investment accounts, net worth, housing equity, social security income, and other financial characteristics affect housing affordability, with income disparities continuing to grow between socioeconomic classes.
- Housing preferences and the need for assisted living and long-term care increases as older adults age, particularly for those aged 75 and over.
- Housing preferences are primarily determined by a housing unit's affordability and ability to accommodate varying medical needs, with long-term care being particularly unaffordable for many.
- Providing more housing options may help older adults find more affordable housing with lower maintenance requirements, which also frees up larger housing stock that is currently limited for families with children.

- Housing preferences are also influenced by the surrounding community's assets, such as proximity to healthcare and shopping, access to transit, and presence of amenities such as outdoor recreation and social spaces.
- Wausau's reputation for having large city amenities with small town affordability and livability is expected to drive demand from older adults moving from surrounding areas that are more remote. It could also appeal to those coming from larger cities or more expensive areas.
- Many older adults from the Wausau area retire to other places like Wisconsin's Northwoods or the sunbelt, only to return to area as their needs and preferences change, such as the proximity to grandchildren or better access to healthcare.
- The Landing at Woodson YMCA Wausau Branch is a one-of-a-kind amenity for older adults in Wisconsin and is perhaps one of only a few facilities of its kind in the nation, due to its size, popularity, and variety of activities. This contributes to Wausau's appeal for older adults.
- There is potential for older adult housing that contains a variety of amenities within its own development; however, it will likely be limited to accommodating only higher income older adults.
- Support for continued funding of the City's parks, bicycle-pedestrian infrastructure, and transit will be needed to ensure that older adults can remain in the community as their mobility changes.
- The Villages of Rib Mountain and Weston have major commercial corridors, but a lack of transit to these areas is a barrier for City of Wausau residents who would like to shop there.
- The variety of activities in demand for older adults, such as pickleball or coworking space, has diversified compared to past.
- There are statewide concerns about healthcare infrastructure and staffing keeping up with a growing older adult population, but emerging technology, in-home care, and aging-in-place practices may help offset some of these concerns.
- This report uses the limited data that is available along with the State of Wisconsin's official population projections to estimate the demand for housing that older adults will influence.
- Projections in this report do not add units to the projections in the 2022 Wausau Metropolitan Housing Assessment, but they reflect the share of housing types expected to be needed for older adults.

In summary, the City of Wausau and Marathon County are expected to see increased demand for housing that accommodates the various needs, abilities, and incomes of older adult households, with housing and healthcare affordability continuing to be ongoing concerns. The City must actively work to attract developers with experience developing housing for older adults while partnering with area organizations to ensure the community's infrastructure and amenities continue to support older adults.

Recommendations

Below is a summary of the increase in demand for housing for older adults. Note that demand for single-family homes occupied by older adults decreases after 2030, and demand for all other housing styles for older adults decreases after 2040. This coincides with Marathon County's overall population projections, which estimate a total population decrease of 5.5 percent between 2020 and 2050 according to DOA's most recent population projections, released in 2024. For the eight municipalities in the 2022 Wausau Metropolitan Housing Assessment, the decrease is projected to be 4.6 percent, though some communities individually are projected to continue growing despite a combined decline. This report recommends utilizing the projected housing demand in Tables 12 and 13 to evaluate whether the City's housing stock is capable of meeting the needs of older adults.

Table 12: Summary of Housing Demand for Older Adults

| Owner Occupied | | Renter Occupied | | | Independent Living (For Rent) | | |
|-----------------|------------|-------------------|------------|-----------|-------------------------------|------------|------------|
| Purchase Price | 2030 | Monthly Rent | 2030 | 2030-2040 | Rent (30% of Income*) | 2030 | 2030-2040 |
| <\$25K | 24 | < \$250 | 13 | 2 | < \$250 | 16 | 13 |
| \$25K - \$79K | 89 | \$250 - \$599 | 50 | 7 | \$250 - \$599 | 60 | 48 |
| \$80K-\$99K | 99 | \$600 - \$899 | 55 | 7 | \$600 - \$899 | 67 | 53 |
| \$100K - \$149K | 88 | \$900 - \$1,249 | 49 | 7 | \$900 - \$1,249 | 60 | 47 |
| \$150K - \$199K | 143 | \$1,250 - \$1,499 | 80 | 11 | \$1,250 - \$1,499 | 97 | 77 |
| \$200K - \$299K | 82 | \$1,500 - \$2,499 | 46 | 6 | \$1,500 - \$2,499 | 55 | 44 |
| \$300K - \$399K | 68 | \$2,500 - \$3,499 | 38 | 5 | \$2,500 - \$3,499 | 46 | 37 |
| \$400K + | 42 | \$3,500 and over | 23 | 3 | \$3,500 and over | 28 | 23 |
| Total | 636 | Total | 354 | 48 | Total | 430 | 341 |

Source: ACS 5-Year Estimates 2023, DOA Population Projections 2024, & NCWRPC.

*See Table 10 for rent prices at 65 percent of income, which is the average for Independent Living.

Table 13: Summary of Long-Term Care Demand

| Facility | 2030 | 2040 |
|---------------|------------|-----------|
| AFH | 43 | 5 |
| CBRF | 177 | 22 |
| Nursing Homes | 179 | 22 |
| RCAC | 86 | 11 |
| Total | 485 | 60 |

Source: ACS 5-Year Estimates 2023, DHS 2025, DOA Population Projections 2024, & NCWRPC

To enable housing to meet projected demand, this report recommends continuing to pursue the top recommendations from the 2022 Wausau Metropolitan Housing Assessment:

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

Additional recommended action items requiring a higher level of effort and funding from the 2022 Assessment include:

1. Tax Increment Financing (TIF)
2. Bonds, cash incentives, and/or other financial products.
3. Land banks, land trusts, housing trust funds, rent-to-own programs, and other local strategies.
4. Financial program administration.

Finally, recommendations specific to older adult housing are listed below:

1. Actively recruit developers who specialize in housing for older adults, particularly those with experience with the continuum of care. Enable flexibility for housing styles and services as demand shifts from decade to decade.
2. Work with local healthcare systems, health organizations, educational institutions, and workforce training/upskilling programs to identify existing gaps in housing, care, and staffing needs to identify projects and initiatives that further develop the City's infrastructure and workforce that serves older adults along the continuum of care.
3. Support the development of the City's transit, parks, outdoor facilities/amenities, and other public facilities that contribute to the area's livability for older adults.
4. Support the maintenance, rehabilitation, and upgrading of existing housing stock through City services and programs and outside sources to ensure affordable housing that has the possibility of aging-in-place and telehealth capabilities.
5. Identify and repurpose vacant sites and structures to reduce the cost of all types of housing while allowing for proximity to existing amenities, services, and transit routes to accommodate those who no longer drive.

Overall, the City of Wausau, its neighboring communities, and Marathon County are recommended to monitor the emerging demand for older adult housing as economic conditions, technology, and workforce characteristics continue to evolve. More information regarding best practices for creating and maintaining housing for older adults as well as the community infrastructure needed to support them is expected to be released as the nation's population continues to age. Therefore, this report recommends that the City continue to work with Centergy, Inc., North Central Wisconsin Regional Planning Commission (NCWRPC), Wisconsin Economic Development Corporation (WEDC), Wisconsin Housing and Economic Development Authority (WHEDA), and other local regional, state, and federal partners to monitor the latest trends and opportunities for housing older adults.

Appendix A: Existing Known Housing for Older Adults

| Name | Community | Type | Capacity |
|------------------------------------|------------------|------|----------|
| Andrea Street CBRF | V. Weston | CBRF | 8 |
| Applegate Reflections | C. Wausau | CBRF | 8 |
| Cady Home West | C. Wausau | CBRF | 8 |
| Cady Home West 2 | C. Wausau | CBRF | 8 |
| Care Partners Assisted Living | V. Weston | CBRF | 16 |
| Cedar Creek Manor I | C. Mosinee | CBRF | 16 |
| Cedar Creek Manor II | C. Mosinee | CBRF | 16 |
| Chadwick St CBRF | V. Weston | CBRF | 8 |
| Clarity Care Fern | C. Marshfield | CBRF | 8 |
| Clarity Care Villa | C. Marshfield | CBRF | 8 |
| Copperleaf Assisted Living | C. Marathon City | CBRF | 25 |
| Copperleaf Assisted Living | C. Schofield | CBRF | 25 |
| Copperleaf Memory Care | C. Schofield | CBRF | 22 |
| Dimensions Living | C. Wausau | CBRF | 19 |
| Evergreen Park Assisted Living | V. Kronenwetter | CBRF | 7 |
| Mountain Terrace Senior Living | C. Wausau | CBRF | 35 |
| NCHC Adult Crisis Stabilization | C. Wausau | CBRF | 16 |
| North Central Health Care Crisis | C. Wausau | CBRF | 16 |
| Oak Heights Assisted Living | V. Kronenwetter | CBRF | 8 |
| Our House Assisted Care | C. Wausau | CBRF | 20 |
| Our House Memory Care | C. Wausau | CBRF | 20 |
| Pine Meadows 1 | V. Weston | CBRF | 14 |
| Pine Meadows 2 | V. Weston | CBRF | 14 |
| Pine Meadows 3 | V. Weston | CBRF | 11 |
| Pine Meadows 4 | C. Mosinee | CBRF | 16 |
| Pride TLC Therapy & Living | V. Weston | CBRF | 60 |
| Primrose Memory Care | V. Weston | CBRF | 32 |
| Spring Crest | C. Wausau | CBRF | 8 |
| Steves Home | C. Wausau | CBRF | 6 |
| Stone Crest Residence | C. Wausau | CBRF | 16 |
| Sylvan Crossings | C. Wausau | CBRF | 21 |
| Vitacare Living | V. Stratford | CBRF | 15 |
| Waterford | C. Colby | CBRF | 48 |
| Wellington Place | V. Rib Mountain | CBRF | 30 |
| Weston Memory Care | V. Weston | CBRF | 70 |
| Willow Haven | C. Mosinee | CBRF | 10 |
| Acorn Hill Senior Living Community | C. Mosinee | RCAC | 29 |
| Applegate Terrace | C. Wausau | RCAC | 53 |

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|---|---------------------------------|--------------|-----|
| Athenian Living | V. Athens | RCAC | 30 |
| Gardens Apartments | C. Wausau | RCAC | 26 |
| Mountain Terrace Senior Living | C. Wausau | RCAC | 41 |
| Primrose Retirement Community | C. Wausau | RCAC | 68 |
| Renaissance Weston | V. Weston | RCAC | 80 |
| Terrace Court Assisted Living | C. Wausau | RCAC | 10 |
| Bedrock HCS at Abbotsford LLC | C. Abbotsford | Nursing Home | 78 |
| Three Oaks Health Services | C. Marshfield | Nursing Home | 75 |
| Amethyst Health of Wausau | C. Wausau | Nursing Home | 80 |
| North Central Health Care | C. Wausau | Nursing Home | 159 |
| Wausau Manor Health Services | C. Wausau | Nursing Home | 68 |
| Wood Aven Health and Rehabilitation | C. Wausau | Nursing Home | 82 |
| Pride TLC | V. Weston | Nursing Home | 25 |
| Rennes Health and Rehab Center | V. Weston | Nursing Home | 130 |
| Acorn Hills Assisted Living | C. Mosinee | LIHTC/HTC | 29 |
| Airport Park Apartments* | C. Mosinee | LIHTC/HTC | 2 |
| Allen Court Project | V. Athens | LIHTC/HTC | 13 |
| Atrium Lofts | C. Wausau | LIHTC/HTC | 58 |
| Birchwood Highlands Apartments | V. Weston | LIHTC/HTC | 71 |
| Birchwood Highlands Apartments Phase 2 | V. Weston | LIHTC/HTC | 42 |
| Birchwood Highlands Phase 3 | V. Weston | LIHTC/HTC | 39 |
| Birchwood Highlands III Phase 3A | V. Weston | LIHTC/HTC | 31 |
| Birchwood Highlands III Phase 3B | V. Weston | LIHTC/HTC | 31 |
| Campus Park* | V. Wausau | LIHTC/HTC | 8 |
| 301 Caroline Project* | V. Athens | LIHTC/HTC | 7 |
| Cedar Creek Apartments | V. Rothschild | LIHTC/HTC | 48 |
| Cedar Creek Senior Housing II | V. Rothschild | LIHTC/HTC | 98 |
| City Walk* | V. Wausau | LIHTC/HTC | 48 |
| Colby-Abbotsford Senior Village | C. Colby | LIHTC/HTC | 24 |
| Colby Cottages | C. Colby | LIHTC/HTC | 56 |
| East High Apartments | V. Wausau | LIHTC/HTC | 54 |
| Elementary School Apartments | V. Schofield | LIHTC/HTC | 72 |
| Federal Building Lofts | V. Wausau | LIHTC/HTC | 21 |
| 700 Grand | C. Wausau | LIHTC/HTC | 50 |
| Indianhead Cottages | C. Mosinee | LIHTC/HTC | 24 |
| Island Place* | V. Wausau | LIHTC/HTC | 124 |
| Kannenberg Plaza | V. Wausau | LIHTC/HTC | 106 |
| Marathon County Housing Scattered Sites | V. Rothschild / C. Schofield | LIHTC/HTC | 36 |
| Northwest Territories Apartments | C. Wausau | LIHTC/HTC | 12 |
| North Meadows East* | V. Stratford | LIHTC/HTC | 8 |

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|-----------------------------------|--------------|-------------------|-----|
| North Meadows West* | V. Stratford | LIHTC/HTC | 8 |
| Pinecrest Apartments* | C. Mosinee | LIHTC/HTC | 2 |
| Riverview Towers | C. Wausau | LIHTC/HTC | 149 |
| Sturgeon Bluff Apartments | C. Wausau | LIHTC/HTC | 104 |
| Terrace Heights Apts | C. Wausau | LIHTC/HTC | 50 |
| Th Two Partnership* | V. Edgar | LIHTC/HTC | 8 |
| The Pines at Mount View | V. Weston | LIHTC/HTC | 46 |
| Thomas Hills Apartments | V. Edgar | LIHTC/HTC | 8 |
| Trolley Quarter Flats | C. Wausau | LIHTC/HTC | 40 |
| Village Square* | C. Wausau | LIHTC/HTC | 33 |
| Wausau East Townhomes | C. Wausau | LIHTC/HTC | 24 |
| Weston Pines Apartments* | V. Weston | LIHTC/HTC | 71 |
| Westside Commons | C. Wausau | LIHTC/HTC | 54 |
| Wilson Place* | C. Wausau | LIHTC/HTC | 15 |
| Alvin O'Konski Manor | C. Wausau | Impact 7/HUD | 20 |
| Donald Sykes Villa | V. Stratford | Impact 7/HUD | 20 |
| Harry & Velma Hamilton Villa | C. Wausau | Impact 7/HUD | 40 |
| Riverview Terrace | C. Wausau | Housing Authority | 36 |
| Riverview Towers | C. Wausau | Housing Authority | 149 |
| Wausau Scattered Sites | C. Wausau | Housing Authority | 46 |
| Marathon County Scattered Sites | Various | Housing Authority | 140 |
| City of Wausau Section 8 Vouchers | C. Wausau | Housing Authority | 400 |

Notes: This list excludes Adult Family Homes (AFHs) which are scattered throughout the county and generally have much lower capacities for each site. A directory of AFHs can be found on the Wisconsin Department of Health Services (DHS) website. Countywide, there are 42 AFHs serving 168 people. Additionally, not every LIHTC/HTC site is older adult-specific, but many of them have most of their units as being designated for older adults. Many LIHTC/HTC sites are also no longer monitored due to their age, so it is unknown whether their rents are affordable for lower incomes (there is a higher likelihood that they are relatively affordable given that these properties are over 30 years old).