CITY OF MERRILL

COMM OF THE WHOLE/RDA/COMMUNITY DEV.

AGENDA ● TUESDAY AUGUST 8, 2017

Joint Meeting	**City Hall Council Chambers**	**6:15 PM**

I. Call to Order

II. Public Comment

III. Agenda item(s) for consideration:

1. Review and discussion of Merrill housing report prepared by Art Lersch from UW Extension and incentives used in other Wisconsin communities

IV. Adjournment

Extension
University of Wisconsin-Extension

City of Merrill Employee Housing Survey (for HR Directors) - Results

Survey designed and conducted by Art Lersch, UW-Extension, Lincoln County
July 26, 2016

Seven of 12 human resources professionals from Merrill's largest employers responded to the survey. Those responding are listed under question #1 below. The county's largest employer by far participated. This survey was designed to garner the opinions of human resources professionals that have daily interaction with employees in the various companies' Merrill operations.

1. **What company do you work for?**
   - SEMCO
   - Church Mutual
   - Sierra Pacific
   - WalMart
   - Dave's County Market
   - Russ Davis Wholesale
   - Marshfield Clinic

2. **How many employees work for this company? (If this company has one or multiple locations outside the City of Merrill, please provide the number of only those who work for the Merrill - based operation).**
   - 51-100 (2); Marshfield Clinic, Russ Davis Wholesale
   - 101-200 (3); Sierra Pacific, Dave's County Market, SEMCO
   - 201-300 (1); Wal-Mart
   - 701-800 (1); Church Mutual

   Note: 71% of the companies completing the survey report having 101 or more employees in their Merrill-based operations.

3. **What is the average annual salary (excluding benefits) this company's Merrill employees make?**
   - $15,001-$20,000 (1); Walmart
   - $20,001-$30,000 (1); SEMCO
   - $30,001-$40,000 (2); Sierra Pacific, Marshfield Clinic
   - $40,001-$50,000 (1); Russ Davis Wholesale
   - $60,001-$70,000 (1); Church Mutual
   - Don't Know (1); Dave's County Market

4. **Approximately what percentage of this company's Merrill employees live outside the City of Merrill?**
    - 10% or less (2); Dave's County Market, Wal-Mart
    - 11%-20% (1); Marshfield Clinic
    - 21%-30% (3); Sierra Pacific, Russ Davis Wholesale, SEMCO
    - 51%-60% (1); Church Mutual

    Note: At minimum, just over 350 Church Mutual employees live outside the city (assuming 701 total employees). At minimum, an additional 53 employees from Sierra Pacific, Russ Davis Wholesale, and SEMCO combined live outside city limits. At least 400 employees from these companies live outside the city.

5. **What percentage of those employees working in your company (Merrill employees only) living outside the City of Merrill would you estimate wants to live in the city provided they can find appropriate housing for their life situations?**
    - 10% or less (4); Marshfield Clinic, Russ Davis Wholesale, Dave's County Market, Wal-Mart
    - 11%-20% (1); Sierra Pacific
    - 31%-40% (1); Church Mutual
    - 51%-60% (1); SEMCO

    Note: This is the most important question. 71% of the companies responding to the survey said 20% or less. The combined minimum number of employees working at Marshfield Clinic, Russ Davis Wholesale, Dave's County Market, and Wal-Mart is 404. Those who responded to the survey estimated that at most only 40 of these employees would want to live in the city provided they could find appropriate housing for their life situations. But, there may also be an assumption among employees that the right kind of housing is not available. The reader of this report should keep in mind that this question like many others asks only for perceptions.

6. **How often do this company's employees (Merrill - based) discuss housing concerns with you?**
    - Never (1); Dave's County Market
    - Rarely (3); Marshfield Clinic, SEMCO; Wal-Mart
    - Sometimes (2); Sierra Pacific, Russ Davis Wholesale
    - Often (1); Church Mutual

Note: Six of seven respondents, or 86% said that this is mentioned by at least a few employees.

7. **Do you feel there is a housing shortage (either rented or owned) in the City of Merrill for this company's Merrill employees?**
    - Yes (2); Sierra Pacific, Church Mutual
    - Maybe (1); Marshfield Clinic

- No (3); Wal-Mart, Russ Davis Wholesale, Dave's County Market
- Don't Know (1); SEMCO

Note: Two human resources professionals working with a minimum of 800 employees said "yes." Half the HR professionals able to respond to the question said "no."

8. **Please estimate the approximate percentage of Merrill employees in this company that require family housing, either rented or owned.**
   - 10% or less (1); Wal-Mart
   - 21%-30% (1); Church Mutual
   - 61%-70% (1); Marshfield Clinic
   - 71%-80% (1); SEMCO
   - 81%-90% (2); Sierra Pacific, Russ Davis Wholesale
   - Don't Know (1); Dave's County Market

   Note: Church Mutual employs many single individuals who do not require family-style housing units, at least in the opinion of its human resources professional. This does not necessarily mean that those individuals do not <u>want</u> family-style housing. Conducting focus groups with employees or surveying them directly would be means to discern what kind of housing they want.

9. **How often is finding adequate housing in the city brought up by skilled people you are attempting to recruit to this company's Merrill operation?**
   - Never (1); Dave's County Market
   - Rarely (2); Wal-Mart, SEMCO
   - Sometimes (3); Marshfield Clinic, Russ Davis Wholesale, Church Mutual
   - Often (1); Sierra Pacific

   Note: Six of seven respondents, or 86% said that this is mentioned by at least a few recruits.

10. **Additional Comments**
    None were provided

REDEVELOPMENT RESOURCES

UW Extension
University of Wisconsin-Extension

City of Merrill Housing Study

Group Interviews Results

June 26, 2017

Report compiled by
Art Lersch
UW Extension, Lincoln County
&
Mary Rajek
Redevelopment Resources

Introduction

In an effort to better determine whether more single family type housing is needed in the City of Merrill and if so what specific kinds and where it should be located, interviews were conducted with groups from the real estate, corporate, and small business sectors. Joining two of the three sessions were City of Merrill officials including the mayor and city administrator, along with representatives from the various groups.

Sessions were not particularly well attended despite dozens being invited to each. Besides the interviewers, seven people were present during the real estate session, seven attended the corporate human resources professionals/chief executive officers session, and two came to the small business session.

Despite low attendance, a great deal of information and opinions were obtained. Several important themes were present in each of the conversations. Analysis of the information reveals that the primary themes that cut across each of the groups were:

- **There continues to be a great need for transitional housing of various kinds in the city.** (For the aging not ready for assisted living or nursing homes).

- **There is currently a very low inventory of quality homes for sale (at least $75,000) within city limits.** Homes below that amount are often in disrepair and thus unattractive to many perspective buyers. Low inventory means that perspective buyers cannot "shop around" and often end up looking elsewhere.

- **Professionals are searching for higher quality homes with more expensive amenities not often found in the city.**

- **Among the most important barriers to home ownership in the city is that perspective buyers often lack the necessary down payment to purchase and that property taxes are substantially higher within city limits than outside the city.**

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

- **Several people who buy homes for low prices and then renovate them ("flippers") are active in Merrill and should for the most part be encouraged to continue their work because it improves the housing stock.**

- **There is a greater need to promote all that Merrill has to offer** (many quality of life amenities do exist).

- **Potentially develop a program supporting home ownership in the 40-80K value market that enables owners to make improvements necessary to make the homes "financeable" (sweat equity). -** Perhaps a Housing Task Force to do this work (like Habitat?)

An additional underlying theme that was usually not expressed directly but was certainly strongly implied was that the **city needs to concentrate its efforts on rehabilitating existing housing stock rather than attracting developers to build new housing.** Several participants indicated that existing housing stock is in several areas of the city so poor that if lots were available in those areas no one would want to build next to poorly maintained homes.

Below are all the discussion points that were made during the three sessions.

Real Estate Group

The real estate group interview was held April 20, 2017. In attendance were:

Bill Bialecki, Mayor
Ken Maule, Lincoln County Economic Development Corporation Director
Tom Hayden, City Attorney
Gail Abbegglen, Coldwall Banker Realtors
Patti Van Der Geest, Park City Reality
David Johnson, City Administrator
Gary Hartwig, Lincoln County Economic Development Corporation (Board president; former realtor)
Mary Rajek, Redevelopment Resources (Interviewer)
Art Lersch, UW Extension (Interviewer)

Although the intent of the meeting was simply to obtain opinions about housing in the city, city officials learned from the real estate professionals present that communication between the two entities can be improved particularly when city owned property is being sold. Both parties indicated that they would find ways to improve communication channels. Primary points made during the discussion are below. Agreed upon or potential action items are in **bold.**

- There is currently an undersupply of homes available in the city. This has not affected sales much in the first quarter of 2017, but will affect them the rest of the year. There

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

are not enough quality homes to show potential buyers. Buyers want to be able to shop around.

- **Real estate agents in the room were not aware that the city still has CDBG (community development block grant) dollars for home roof repairs and furnace replacement. The city currently has $116,000 for this purpose and has access to potential regional CDBG pool if city funding is exhausted. Facilitate better communication between real estate professionals and the city regarding this program.**

- More funding/CDBG dollars are needed for existing home repairs and upgrades.

- When TIF 3 is retired (approximately nine years), this will provide about $750,000 to be used for home revitalization purposes.

- About 50 homes are currently for sale in the City of Merrill. Fourteen of them have offers. Twenty-one (21) of them are priced under $60,000. Six (6) of them are priced at over $100,000.

- Fewer and fewer people are qualifying for 30 year fixed mortgages. It is too hard for many potential buyers to come up with the 20% down payment. In addition, since the housing bubble, there is a lack of homebuyers willing to take on adjustable rate mortgages, which would increase the chance of home ownership.

- The local foreclosure rate is currently way down.

- There are too many lower end homes within city boundaries that are not financeable due to federal regulations regarding conditions of stock under 30-year loan structures.

- People can still receive USDA and WHEDA loans at very reasonable interest rates and with 0% down.

- Millennials want/need a variety of homes to choose from at reasonable prices.

- What is preventing homes in the City of Merrill from being sold?
    - The most stated complaint realtors are hearing from potential buyers is that taxes in the city are too high. Potential buyers are saying that this is especially true when searching for homes south of the Good Samaritan Health Center and when considering the purchase of condo units.
    - Larger lot sizes can be found outside the city limits.
    - Not enough homes right now to show people so they can make informed decisions about which to purchase.

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

- Many homes, especially lower priced ones, are in disrepair (not in good enough condition to purchase). The city has begun to address residential blight in a meaningful way.
- Buyers' inability to obtain financing for one reason or another (can't make sufficient down payment; low credit scores, etc.).
- Neighborhoods matter: East, Prospect, Genesee Streets; and Prospect Hill areas are difficult to sell – appear to be unsafe due to speeding, number of low-quality rentals, and drug activities.

- Is it possible to develop a volunteer group that would help do simple home fix up work for especially those who don't have either the physical means or the money to do it themselves? Can the city perhaps help coordinate such an effort? Is there a means to develop housing development/rehab incentives? (Example: Down payment grants for new construction loans?)

- **There is currently a communication disconnect between real estate professionals and the city. One way to begin improving the communication is for the city attorney to talk with real estate professionals when tax delinquent, city owned properties are to be sold. (The city attorney mentioned that he will discuss with real estate professionals how to coordinate this type of communication).**

- What are buyers looking for in a home?
  - Two car garages
  - Larger yards. (Currently, homes in the city cannot be built on one lot because lot sizes do not conform to standards. The city often needs two lots to build on within city limits to conform to minimum lot sizes. This is one primary reason why it is difficult to persuade housing developers to build within city limits).
  - Single-story / accessible condos.
  - A reasonable amount of amenities for a decent price that is between say $60,000 and $120,000.

- **There was consensus among those in attendance that upgrading existing housing conditions should be the city's priority during the next several years.** (New homes will likely not be built in the city unless existing homes are upgraded in the effort to raise property values). This goal was stated in the city's 2014-2019 strategic plan and its 2016 draft comprehensive plan.

- There is a current shortage of transitional housing for an aging population. Transitional housing would be where many aging adults may want to live after moving from the larger homes they have lived in and taken care of for years and before they must move into assisted living or nursing home facilities.

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

- Flippers are currently pretty active in the city and most are doing the city a service by purchasing dilapidated homes and turning them into sellable properties. They are doing a very good job of renovating homes worth $50,000 to $60,000 into $85,000 homes. This also serves to raise the property values of surrounding properties.

- Owner responsibility for the upkeep of homes has declined in recent years.

- There are about 15 privately owned empty lots located throughout the city.

- Realtors think highly of the city but want to work more with the city to upgrade the existing housing stock, to sell properties, etc.

Human Resources Professionals/CEO Group

This interview was held May 11, 2017. Many of the larger companies such as Church Mutual and Agra were not represented. Church Mutual is by far the largest employer in the Merrill area (approximately 800 employees). Opinions from Church Mutual's human resources director were obtained in a summer 2016 survey.

According to the results of this survey, Church Mutual reported that 51% to 60% of their employees live outside the city limits. The company also estimated that between 31% and 40% of these employees would prefer to live in the city if appropriate housing could be found for their life situations. The company's human resources director also indicated that employees often discuss housing concerns with her and that potential skilled recruits to the company sometimes mention/ask about housing when interviewing for positions.

Those in attendance were:

Clint Golisch, Interflex Group
Bill Bialecki, Mayor
Jeff Schneider, Sierra Pacific
David Johnson, City Administrator
Lynn Reindl, Reindl Printing
Kathy Unertl, City Finance Director/RDA Secretary
Mary Rajek, Redevelopment Resources (Interviewer)
Paul Russell, Merrill Housing Authority
Art Lersch, UW Extension (Interviewer)

Primary points made were:

- Most employees are living in the community but many are dissatisfied with their current family housing. They are searching for homes between $75,000 and $140,000. Most homes available are priced below $75,000, usually are not in great shape, and do not

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

meet the needs of employees and their families. Many employees are currently renting. Many are also looking for something that is low maintenance.

- We added six professional positions this year. These folks can afford more than adequate housing. Employees are feeling rushed to buy homes even outside Merrill mainly because the supply is low. Out of 18 professionals who work here, only about two live in the City of Merrill.

- People are looking to buy right now. Many families who are on the Housing Authority's waiting list currently live outside the city limits.

- Aging population often means aging homes that owners do not have the wherewithal to maintain. Family Care system emphasizes keeping aging homeowners in their homes longer than would have been possible prior to that system being instituted. The lack of transitional housing also tends to "force" elderly who are not ready for either assisted living or nursing homes to stay in their homes longer. There is a market for this transitional housing.

- Lack of affordable, nice housing that meets the needs of young families is an employee recruitment issue. Many employees, especially millennials want the amenities of a big city (such as a Starbucks) along with affordable family housing. They may consider coming to the company and staying a bit longer if they can find adequate, affordable housing, even if a Starbucks and other such amenities are not present. If we can attract and keep millennials at least a couple years longer that would be beneficial. Many of the older employees are pretty much settled where they are. (Note: This is true of all the companies represented at the meeting).

- Younger employees are mostly living in Wausau. They do not mind the relatively short drive to work in Merrill. But, at least some would consider moving to Merrill if the housing stock was better.

- Employees living in Tomahawk and Antigo are sometimes looking at Merrill for adequate housing because of the lack of amenities in those towns and the driving distances. Many employees who live in Wausau are not looking to move to Merrill because they enjoy more amenities where they are currently living.

- Apartments/housing that is taken care of by entities other than residents are important; younger people want no strings.

- We need to do a better job of communicating all the amenities Merrill possesses such as the Normal Park concerts; updates at Lion's Park and Athletic Park; Aquatic Center is a draw; park system events in general are popular (promote good social interaction); good

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school system; proximity to North Central Technical College; many family friendly things to do; River Bend Trail.

- Need more technology related classes at local schools. Bring back the internship/apprenticeship model.

- Thirty years ago, local residents wanted more bars. Today, they want quality of life amenities just like the River Bend trail.

- There are 1,800 rental units in the city. The Housing Authority just conducted an affordable housing needs status report.

- We need to maintain the buildings/houses that have "character." Too many of these buildings are being lost to disrepair. Preserving these structures when feasible should be a priority. Preserving existing housing stock will make other housing developers want to invest in Merrill.

- What can the city do to keep the residents we have and to attract new people? (What is the ideal community?)
    - Increase tax base
    - Take tax delinquent properties
    - Take care of roofs (many home roofs are in alarmingly poor shape.)
    - Market Merrill as a place to live for those working in Wausau but not wanting to live there.
    - Continue to develop things for younger generations to do. Ideal communities have more quality of life amenities to offer aside from housing, although the latter is certainly important for retaining population and attracting new residents.

- In nine years, there will be about $750,000 in Tax Incremental Financing District #3 funds available to upgrade housing in the city.

- West side of city needs housing help.

- Jenny Towers 62 and older housing units have been full since 1979. Since it was built.

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

Small Business Owners

Both small business owners that attended the group interview held on June 13 were extremely familiar with real estate issues in Merrill. Because of the attendees' depth of experience in the rental market versus the single family home market, discussion focused much more on the former rather than the latter. To this end, much of the commentary echoed that of previous groups (RE. affordability/access to financing; as well as the lack of sufficient choice of quality dwellings). Attendees were:

Diane Goetsch, Kindhearted Home Care (Owner)
Chris Malm, Park City Properties (Owner)
Mary Rajek, Redevelopment Resources (Interviewer)
Art Lersch, UW Extension (Interviewer)

Underlined points were emphasized by both people who attended the meeting and were themes of this particular discussion. Primary points made were:

- Lack of sufficient stock, or choice of stock:
    - <u>There is a lack of quality single family homes available to rent or buy in the City.</u>
    - There is a lack of quality lots to build on; more importantly, the taxes for the homes in the city vs. the outskirts makes building a new home relatively unaffordable.
    - There seems to be a great need for transitional and ADA compliant housing including RCAC (Residential Care Apartment Complexes) units. We need housing for people who want independent living with some support if needed without having to maintain a property. <u>We need more options for people who want to downsize, including those who have ample financial resources.</u> We need more "zero barrier" homes/condos for our aging population. "Zero barrier" means one level living spaces with few or no steps. People unfortunately must prepare for when their spouses pass away and they are alone in their living spaces. Currently, Birchwood Highlands in Weston is seen as the only quality/ viable option on this front.
    - <u>Many people are saying that the type of home that I want is not out there. There is a limited inventory of homes with the amenities that people want. If I had to go out and find a place in Merrill I would not find it.</u>
    - Homeownership barriers: Low-quality stock (non-financeable), low-credit buyers
    - There has been an increase in selling homes on land contract to aspirational renters; often, the barrier is not affordability (ability to make the payments), but rather stems from a credit issue due to divorce or medical bills; OR on the requirements RE: the condition of the house being bought or sold.
    - <u>Would like to see a program supporting home ownership in the 40-80K value market that enables owners to make improvements necessary to make the homes "financeable" (sweat equity) - perhaps a Housing Task Force to do this work (like Habitat?)</u>

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- Challenges in the current and upcoming rental/home ownership market

    - There seems to be several landlords not maintaining their units; many tenants can only afford the $400-$450 rental unit, but this is also exacerbated by some of the residents who prefer this environment.
    - We are hearing that there is also a lack of good, affordable rentals in town.
    - Still need higher end apartments.
    - Barriers to building new in the city;
        i. Small lot sizes (shortage of good building lots in the city). Seem to be some good lots scattered about but not many.
        ii. Higher taxes in the city as opposed to the country.
        iii. No ongoing development of new homes (except out by Journey Church/Joe Snow, etc.; some also by Jefferson School).

- Feedback received from clients living as part of the rental community:

    - The "high end" apartments by the High School have lower quality finishes than expected, and a lack of soundproofing between units. As a result, a number of residents have communicated that they are hoping to move out.
    - New apartments by the MARC: there is an impression that the units will be small (+/- 900 square feet) with many stairs, which will be difficult for primarily aging tenants. There is a worry about the quality relative to some apartment complexes that some think have poor quality air handling systems and sound issues in units.

- General comments:

    - There are higher end clients that want quality units at 1200 square feet, or single family homes, but these units are perceived as nearly non-existent.
    - A growing market is single parent families.
    - Some foreclosures are still out there but not as much as before.
    - Several people are actively flipping houses in Merrill. They should be encouraged to continue to do so because they are helping to improve the housing stock.
    - We should not assume that low income people do not like where they live. Are we using this as a reason to develop housing that may not be needed?
    - Many people are making a choice where to live, either own or rent, based on what is available. These are people who have the means to do either, but know what they are looking for and will pay to get it.
    - Northeast portion of the city (east and north of Center Avenue and Third Street) seem to be the nicest residential neighborhoods in town.
    - People in a position to rent or buy (down scaling) really will own if they find what suits their needs. Often, they cannot in Merrill. How do we get them, including younger folks, into ownership? Younger people are often cash poor.

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

- There is a need to better promote the city, to get the most needed businesses into the city.

Conclusion

It is hoped that City of Merrill officials will find this information useful as they continue to formalize and implement housing redevelopment policies. They have done much in recent years to promote the development of various apartment complexes throughout the city. Some work has been done to help home owners restore their houses and to maintain at least a few housing landmarks. But, as is indicated in the city's 2014-2019 strategic plan and 2017 comprehensive, more can and should be done. Attracting young families and establishing a variety of housing options to those who have contributed to the city for many years must remain vital priorities well into the future. A thriving Merrill depends on it.

Attachment: Merrill Housing Interviews-2017-07 (2645 : Review and discuss Merrill housing report)

F.A.Q.

- **Is the incentive a loan or a grant?** The incentive is a grant and does not need to be paid back.
- **When is the incentive applied?** The payment is made after a clean occupancy permit has been granted and an improvement value has been determined by the City Assessor Office. Funds may not be paid out until the following calendar year.
- **Does the newly constructed home have to be owner-occupied?** No. Developers building spec homes or rental developments may still qualify for the MRI program.
- **Are there any restrictions to how the awarded incentive is used?** No. The City will not regulate how the money is spent after it has been awarded. The purpose is to offset the cost of construction and encourage new development.
- **Is there anything that would cause the City not to release an incentive?** Failure to comply with all regulations, inspections, and orders, could cause the City to void incentive
- **Does the incentive apply to previous developed sites where an old dilapidated home was removed?** Yes.

MARSHFIELD Utilities

Marshfield Residential Incentive (MRI) Program is made possible by the Marshfield Economic Development Board and Marshfield Utilities

MARSHFIELD

CITY OF MARSHFIELD

Development Services Department
Jason Angell—Director of Dev. Services
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Marshfield, WI 54449

Phone: 715-486-2016
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CITY OF MARSHFIELD

Marshfield Residential Incentive Program

Let us help.

Program Goals

Based upon the findings of the 2014 Housing Study, there is an inadequate supply of desirable owner-occupied housing in the City under $200,000. While there is an abundance of homes in this range, many are deemed unacceptable due to their condition. The Marshfield Residential Incentive (MRI) program is a grant program with the purpose of encouraging developers and/or residents to invest or rehabilitate the City's housing stock by providing financial incentives to new single family and two family residential dwelling units.

How to Apply

- When submitting a building permit application, also complete the MRI program application located with the Development Services Department
- **Only building permits for new single family and two family residential dwellings units issued after June 1, 2017 are eligible for incentive**

Restrictions

- The permit must be for a new single family or two family construction following the WI UDC standards
- The incentive payment does not apply to additions, remodeling or construction of accessory buildings/uses
- New multifamily developments (3+units) are not eligible for an incentive payment

Examples of Payment

• Assessed value $0.00—$150,000	5% incentive	$0.00—$7,500
• Assessed value $150,001—$175,000	4% incentive	$6,000—$7,000
• Assessed value $175,001—$200,000	3% incentive	$5,250—$6,000
• Assessed value $200,001+	2% incentive	$4,000—$7,500 max

Program Award

The incentive payment can be applied to any new single family or two family residential construction.

- An award shall not be granted until an Occupancy Permit is granted by the Building Inspector
- The incentive payment will be calculated based upon the improvement value as determined by the City Assessor's Office (land value not included)
- Maximum amount of the incentive payment is $7,500 per property (two family duplexes/twin homes are considered one property)
- Awards made are also based on available funding
- Payment/actual incentive will be made to the owner of record
- An award shall not be granted if there are any outstanding charges or violations against the property

MARSHFIELD

MARSHFIELD RESIDENTIAL INCENTIVE (MRI) PROGRAM APPLICATION

CITY OF MARSHFIELD, WISCONSIN

Permit Holder Name: _____

Phone: _____ Email: _____

Site Address: _____

Site Owner: _____

Home Type: ☐ Single Family ☐ Two Family

Construction Purpose: ☐ Spec Home ☐ Rental Unit ☐ Private Party

Estimated Completion Date: _____

Person Entitled to Incentive: ☐ Land Owner ☐Builder ☐ Purchaser ☐ Other

Entitlement Name: _____

Phone: _____ Email: _____

Bank/Lender: _____

Bank/Lender Address: _____

Checks Payable to: _____

I hereby apply for the Marshfield Residential Incentive (MRI) Program and I acknowledge that the information above is complete and accurate; I understand that an incentive shall not be granted until a clean certificate of occupancy is granted and an assessed value has been calculated (excluding land value); I understand that failure to comply with all required inspections or failure to comply with all ordinance and code requirements may void an incentive; I understand that funds are based on availability; I understand that an award shall not be granted if there are any outstanding charges or violations against the property; and I shall not hold the City liable.

Owner Signature: _____ Date: _____

**** Office Use Only****

Permit #: _____ *Date Issued:* _____ *Parcel #:* _____

Certificate of Occupancy (CO) #: _____ *CO Issued Date:* _____

Final Assessed Value: _____ *Date of Assessment:* _____

*Eligible Incentive %:*_____ *Incentive Award:* $_____

Questions: Jason Angell – Director of Development Services; 715-486-2016, jason.angell@ci.marshfield.wi.us

Office of the Mayor
Robert B. Mielke

WAUSAU WISCONSIN

TEL: (715) 261-6800
FAX: (715) 261-6808

PRESS RELEASE

Live it up, Wausau - Homesteading Loan Program

For Immediate Release: June 7, 2017

Contact: Mayor Robert Mielke - 715-261-6800
Christian Schock, CD & ED Director - 715-261-6683

The City of Wausau is excited to announce another round of funding availability for our innovative down payment assistance program, Live It Up Wausau. Live It Up is a partnership designed to assist employees of our local businesses to become homebuyers in the City of Wausau by providing a no interest loan. Interested employees of partnering business can apply for the homesteading loan at our website www.liveitupwausau.com

2016 was the first year for the nationally-recognized economic development homesteading program and a great success. Live It Up now has over 20 business partnerships and helped 11 new homeowners in the City, over $130,000 in no interest loans to these deserving employees.

Why Live It Up, you ask?
Our workforce is one of the Wausau region's greatest economic development assets, Live It Up Wausau complements other efforts workforce development efforts locally, to help our City, region and local businesses support workforce attraction and retention. Live It Up is based on the simple fact that employees who are rooted and work in local communities are more inclined to stay and be better vested in their jobs and communities.

We are pleased to note the following business partners (both big and small!) who have made nonprofit donations to support the program (in order of contribution): River Valley Bank; Emmerich & Associates; First Weber; Wausau Window & Wall Systems; CGI Collaborative Consulting; Linetec; Ruder Ware; Major Industries; Benedictine Health System; The Glass Hat; JARP Industries; Southern Stretch Forming; Dental Crafters; Ellison & David Law; Steve 3 Auto Body & Custom; Finishing Touch; King Company; Wausau Bible Church; Tammera Schumann, LMT; Azure Memory Care; Gloss Nail Bar; Valley Communities Credit Union

To learn more about Live It Up and the City's successful down-payment assistance programs, visit our website at www.liveitupwausau.com or contact Terra Plaisance, Community Development Specialist at 715-261-6679 or terra.plaisance@ci.wausau.wi.us. Tax deductible donations to support these loans for local employees can be made payable to the Community Foundation of North Central Wisconsin online at: www.cfoncw.org or by mail to: CFONCW attn: Live It Up Fund, 500 1st Street, Suite 2600, Wausau, WI 54403.

LIVE IT UP WAUSAU

Mission: Live It Up Wausau combines city, federal, employer and private contributions to create a no-interest, partly-forgivable loan for down payment assistance to employees of participating businesses who wish to buy homes within the City of Wausau. The Live It Up Wausau loan can be a minimum of $10,000 ($15,000 for a home in a historic area or over 50 years old), amortized over a flexible schedule, and the last year's scheduled payment may be forgiven.

Goal: Increase awareness and resources for homeownership with local employees, increase homeownership rates within the City, increase resources for the renovation of homes in older neighborhoods, root local employees within core neighborhoods

1. Business joins the Live It Up Wausau program by meeting these criteria:
   a. Business makes a tax-deductible donation to the Live It Up Wausau fund at the Foundation. The City, Chamber and Community Foundation may reserve up to 10% of the contribution for administration and marketing of the program- all other funds are used for incentives to qualified employees
   b. Allows their business' name and logo to be used, subject to company guidelines, on marketing materials for the program
   c. Agrees to promote the program to their employees, host at least 1 event or lunch event to promote the program to their employees
   d. Promote the program website www.liveitupwausau.com and application availability to existing and new employees

2. Employee Applicant expresses interest in Live It Up Wausau by filing out an Application to the City *(prior to writing an offer)* for the purchase of a new, existing home to be owner-occupied by the Applicant in the City

3. Application reviewed by Staff for qualification *(within 21 days of receipt)*. City determines eligibility and allocation of resources from the following pots: federal HOME funds, City TIF #2 housing funds, available Live It Up funds at the Community Foundation

4. Staff informs qualified Applicant of the amount of the Live It Up Wausau Award, while funds are available depending on qualifications and resources of the program: awards are made on a first-come, first-serve basis as funds are available in the respective pots- ensuring compliance with federal qualifications and TIF rules

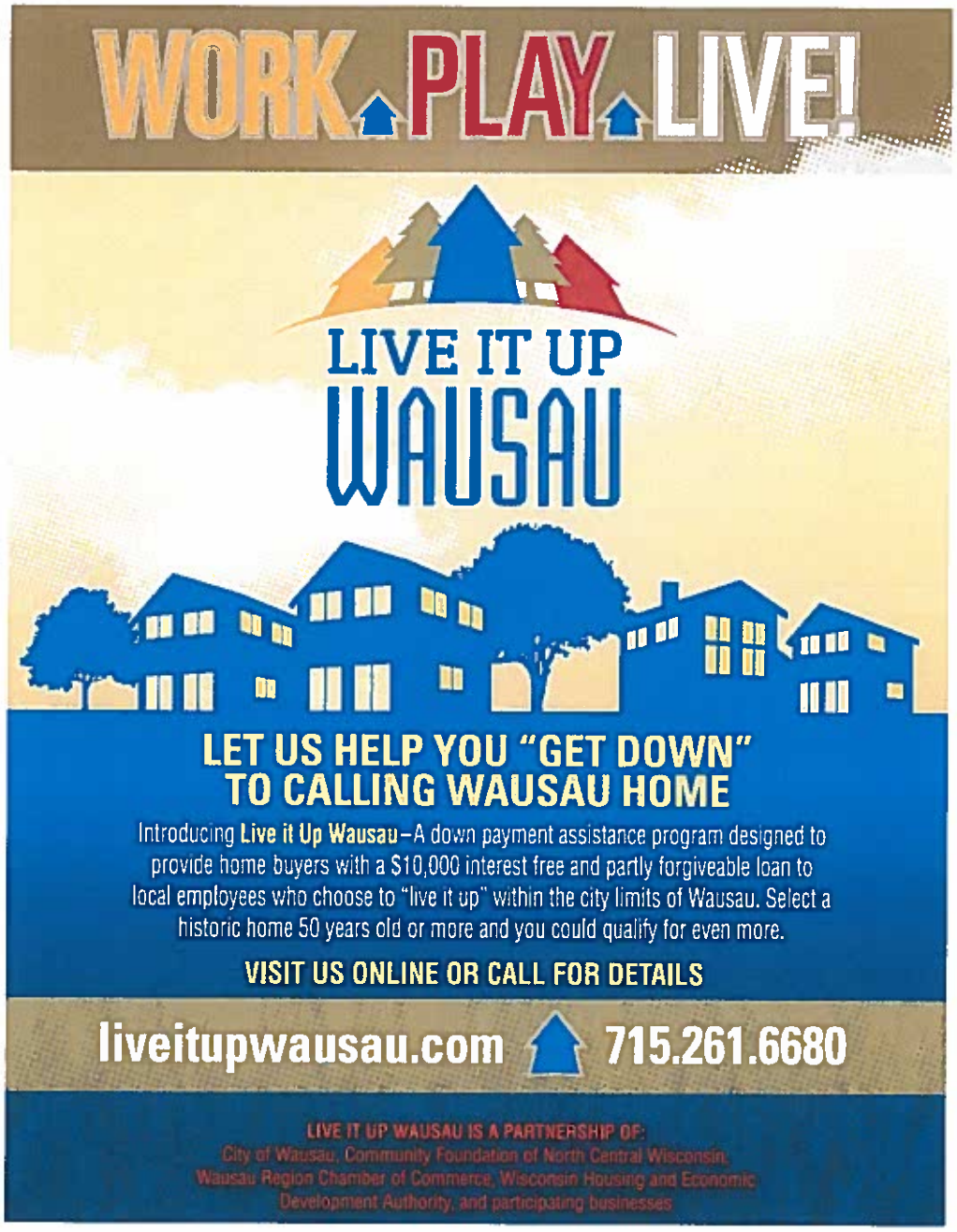
5. Applicant submits accepted offer to purchase and lender information to Staff

6. Live It Up Wausau Award sent to lender

7. Staff processes the secondary lien language, sets the amortization schedule, drafts the promissory note and delivers the award check at closing

8. Repayment schedule is set to complement the primary lender with a minimum of 5 years repayment. Any physical improvements to the housing stock must be documented and that amount may be forgiven from the final year's scheduled payment

Live It Up Wausau is a partnership effort involving local businesses, City of Wausau, Community Foundation of North Central Wisconsin, Wisconsin Housing and Economic Development Authority and Wausau Region Chamber of Commerce



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LIVE IT UP WAUSAU

WORK PLAY LIVE!

liveitupwausau.com
715.261.6680

APPLICATION FOR DOWN PAYMENT ASSISTANCE

Email this completed application to comdev@ci.wausau.wi.us or
Mail to: City of Wausau, Community Development- 407 Grant Street, Wausau, WI 54403

The information on this form will be used to determine your eligibility for Down Payment Assistance Programs of the City of Wausau. Your information is kept confidential. The undersigned applicant/applicants first duly sworn on oath deposes and says:

Name of Applicant:
(First) (Middle) (Last)

Spouse/co-applicant:
(First) (Middle) (Last)

Current Address: Home Phone:

City: Zip: Work Phone:

INCOME INFORMATION: Income means any amount received or expected in the next 12 months from any source: salaries, commissions, bonuses, overtime, tips, public assistance, unemployment, pensions, trusts, rental income, alimony or child support, gains from sale property, etc. List all residents of your household, include yourself. Include their name, age and income if any.

ANTICIPATED ANNUAL INCOME					
Family Members	Wages/Salaries	Employer	Hire Date	Other Income	
Totals	A.	B.	C.	D.	E
Enter the total of items from A. through D. This is Annual Income					

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HOUSEHOLD VERIFICATION: I/We certify that the following person/persons are or will be residing in the home purchased under the program.

Household Members and Age:

ASSET INFORMATION: List the cash value of assets held by all residents of your household. If money is owed on any item, the value listed should equal the market value of the item minus the amount that is owed. Asset descriptions include, but not limited to: Checking & Savings Accounts, Securities or US Savings Bonds, Redemption value of life insurance policy, 401K's, Mutual Funds, and any other investments.

Bank Name	Asset Description	Cash Value of Assets	Actual Income from Assets

Current market value of any existing real estate owned by household members. If you own property which is being sold under a land contract sales agreement, list the amount of which is owed to you and the amount which you owe on the property.

A. Total value owed to you (land contract, etc.) $

B. Total value you owe (mortgage) $

C. Difference $

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DEBT INFORMATION: List all debts held by household members either in text or the following table.

Monthly Rent	$	
Automobile	$ (monthly payment)	$ (balance owed)
Credit Cards		
	(card bank)	$ (balance owed)
	(card bank)	$ (balance owed)
	(card bank)	$ (balance owed)
Student Loans	(bank/servicer)	$ (balance owed)
Personal Loans	(bank)	$ (balance owed)
Other	$ ( )	$ _____ (balance owed)
Alimony/Child Supp	$ (monthly payment)	

Any applicant who makes a false statement regarding his/her employment, assets, or any other relevant information in this application could be subject to prosecution for the crime of False Swearing and subject to a penalty of up to $10,000.00 and up to five years imprisonment, or both.

Applicant Signature Date of Application

Co-Applicant Signature Date of Application

June 14, 2016

"Move to Merrill/Thanks for Being in Merrill"

Discussion Starting Points/Potential Initiatives for Growth

Potential initiatives for the city of Merrill that like other cities of similar size, have a rising median age, but a lower median income than larger cities:

- Tax credits for new home construction on vacant lots for sale in the city limits that have full city services.
- City purchases lots available outright and makes them available to potential homebuilders with stipulations.
- Tax incentives/credits payable over a certain # of years or upfront for established city homeowners – private or investments properties – for those who invest in their property with home improvements such as new siding, painting, windows, roof, heating/cooling system, insulation, and other property improvements.
- Tax credits for new home construction or remodeling of existing homes for every year, five years, etc. that a homeowner lives in his/her home.
- Can the city annex available land from neighboring townships and work together to share incentives and tax income from new home construction/existing home remodeling over a certain # of years?

Attachment: Move to Merrill 2016 - Alderperson Ball (2645 : Review and discuss Merrill housing report)

- If a new or established employee of a larger employer moves to the city of Merrill, i.e., Church Mutual or Merrill Area Public Schools, the city and employer partner to provide similar incentives to their employees as mentioned above and/or the following:

    - Family aquatic center pass
    - City park rental discounts
    - Student loan assistance in the form of a predetermined lump sum every five, ten years, etc. for young professionals with a minimum of an associate's degree who work at a participating employer in the city limits and purchase/build a home and/or vacant lot in the city limits. (I see this option as being more 'employer' driven – not city.)

These are just starting points for discussion and a sharing of ideas. There are more possibilities for discussion that would be conducive to the Merrill community.

There are recommendations to the City Council that involve potential developers from outside the area. While these potentially have merit, I'd like to see options explored as we move forward that involve incentives for people considering possibly moving to Merrill and established Merrill homeowners who have consistently paid their taxes and maintained their homes in existing neighborhoods for many years. I think Merrill citizens would appreciate this as well.

Mary Ball
District 6 Alderperson