



2006 Oshkosh CAPER Second Program Year

Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

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GENERAL

Executive Summary

Program Year 2 CAPER Executive Summary response:

This CAPER describes Community Development Block Grant (CDBG) funded activities undertaken in the City of Oshkosh during the 2006 Program Year, which ran from May 1, 2006 to April 30, 2007.

During the program year, a total of \$1,171,841 in CDBG funds were expended on activities identified in the 2006 Action Plan as part of the 2005-2009 Consolidated Plan. HUD requires a minimum of 70% of CDBG expenditures benefit low and moderate income (LMI) persons or households over a three-year reporting period. The 2006 Program Year is the third of the three-year reporting cycle that covers the 2004, 2005 and 2006 program years. Given the expenditures of the 2004, 2005 & 2006 Program Years, 73.5% of expended CDBG Funds benefited LMI persons/households.

During the 2006 Program Year, a total of \$692,332 was expended on activities qualifying as benefiting LMI persons/households. The tables below summarize expenditures of the program year as well as detailing expenditures over the three year period. Additional details are found throughout this document.

Table. 2006 Program Year Total Expenditures

Total Expended		\$ 1,171,841
Central City & Community Facilities	\$ 297,823	
Housing & Neighborhood Development	\$ 552,332	
Public Services	\$ 147,788	
Planning & Administration	\$ 173,898	
Total Expended less Planning & Administration	\$ 997,943	
Total Expended on LMI Activities	\$ 692,332	
Percentage benefit to LMI persons or households in 2006		69.40%
<small>(total expended - planning & administration)/total expended on LMI activities</small>		

**Table. 2004, 2005 & 2006
Three-Year Reporting Cycle**

Program Year	Expended less Administration	Expended LMI Benefit	Percentage LMI Benefit
2004	\$ 932,556	\$ 712,171	76.3%
2005	\$ 1,553,775	\$ 1,158,817	74.5%
2006	\$ 997,943	\$ 692,332	69.1%
Three-Year Aggregate	\$ 3,484,274	\$ 2,563,320	73.5%

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
 - c. If applicable, explain why progress was not made towards meeting the goals and objectives.
2. Describe the manner in which the recipient would change its program as a result of its experiences.
3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

Program Year 2 CAPER General Questions response:

ASSESSMENT OF GOALS AND OBJECTIVES

For the purposes of this CAPER, all funds and activities and accomplishments relate to the Community Development Block Grant program only, as these are the only CPD formula grants the city receives.

Throughout this document are the specific accomplishments of how funds were spent during the 2006 Program Year, including the Needs tables. In general, 18 owner-occupied housing rehab projects were completed. Accomplishments for these owner-occupied categories continue to meet the goals of not only the City's Consolidated Plan, which were 12-15 units in 2006, but also the citywide Comprehensive Plan. Unfortunately, a lack of interest in renter-occupied rehab projects did not permit the rehab of any rental units and therefore have left us short of our 8-10 goal during this program year.

Continued accomplishments for the year in the designated Near East Neighborhood Plan, which was adopted in March of 2005 and was originally identified as one of four high-priority areas in the City Comprehensive Plan. City staff continued to meet and further the coordination and energy associated with the Neighborhood Steering Committee on a regular basis and plan various neighborhood activities. CDBG funds were used for a variety of activities including: housing rehabilitation, continued enforcement and neighborhood cleanup campaign, as well as streetscape improvement with neighborhood tree plantings. The Broad/Bay Area Neighborhood is a new area of focused neighborhood improvement. Staff has continued to meet

with the private entities that initiated the discussion on improvements to the area and started the development of strategies for the formulation and initiation of potential programs.

The city continued the success of its public service programming with the eight programs funded through the Public Service Consortium, the Health and Fitness programs through the Seniors Center, the administration of the Homebuyer program, support of the Fair Housing Council and the second neighborhood cleanup campaign. Program Administration funds included costs associated with training new staff (through HUD) on general entitlement community grant administration and on usage of IDIS.

CDBG funds were used this year for acquisition and demolition of five central city residences (661-679-683 Jefferson, 303 Oxford and 223 Merritt) including the relocation of two tenants at the Merritt Street property. These activities further the goal of redeveloping blighted properties in designated redevelopment areas, and the Near East Neighborhood specifically. No new community facility projects have been initiated but work has continued on previous community facility projects including the Boys and Girls Club renovation and the Senior Center rehabilitation.

Condemnation procedures on two properties in the South Shore Redevelopment Area have continued. The City has taken title to and expended funds for attorney and titling fees but is currently in litigation on the two properties (713 S. Main St. & 14 W. 14th Ave.) but has not yet taken possession. The majority of work on these acquisition projects are completed but funds for these purchases will continue to be spent in the 2007 program year.

PROGRAM CHANGES AS A RESULT OF EXPERIENCE

After reviewing the results and experiences from this past year, the City would not make any significant changes to the program but would place greater emphasis on the recruitment of projects in relation to rental unit rehabilitation to assist with meeting goals associated with rental rehab, especially located in the Near East Neighborhood but also in other LMI Census Tracts & Block Groups.

AFFIRMATIVELY FURTHERING FAIR HOUSING

Impediments identified in the Analysis of Impediments (A.I.), originally drafted in 1996 and updated in 2005, concluded that the following groups are at the greatest risk of experiencing housing discrimination: families headed by a single female, minority families, and the disabled. Impediments to fair housing choice were identified as follows: a need for technical assistance to participants in home owner programs and for general fair housing inquiries, a need for rehabilitated owner- and renter-occupied units, and a need for program funding and technical assistance for women at the local domestic abuse shelter.

Activities undertaken by contracted services - The Fair Housing Center of Northeast Wisconsin (FHCNW) received \$10,384 in 2006 CDBG funds. The FHCNW is the local affiliate of the Metropolitan Milwaukee Fair Housing Council. FHCNW conducted seven fair housing presentations, reaching 60 Winnebago County/Oshkosh Housing Authority potential clients and conducted three seminars (rental management training and Housing Authority and other nonprofit staff training) during the Program Year. Topics covered included: fair housing law, forms of discrimination, predatory lending and

interacting with tenants in a fair and legal manner. Five fair housing complaint intakes were opened and closed during the program year – two on the basis of race and three on the basis of ability/disability.

Activities undertaken by City – The city continued to give priority to applications submitted for owner-occupied rehabilitation projects, where occupants were members of protected classes or the projects were of an emergency status. During the reporting period, the city rehabilitated twelve homes with a female head of households, one home with a disabled resident and two homes with elderly residents. Of the eighteen completed owner-occupied rehabs, four were in need of emergency plumbing, electric or furnace service.

City staff continued to answer fair housing inquiries by tenants, rental property owners, and others and making appropriate referrals. City staff did not present to the Winnebago County Housing Authority Home Buyers classes but did continue to update its presentation materials. The homebuyer's classes are identified as an activity in the updated A.I.

ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

A city staff member is designated to and has attended monthly meetings of the "Collaboration Work Group". The Group includes representatives of various service providers who meet to share status of projects and programs in an effort to keep the lines of communication open with each other, avoid unnecessary duplication of services, inform agencies of legislative initiatives, and explore collaborative projects.

A city staff member also attended monthly Winnebago Land Housing Coalition meetings. This committee includes members from United Way, the Oshkosh/Winnebago County Housing Authority, Habitat for Humanity, and several other housing-related service providers such as the Salvation Army, Wisconsin Public Service, and the Red Cross.

In the 2006 Program Year, presentations were made to each of these groups regarding the city's planning efforts in the established Near East Neighborhood. With the adoption of the Near East Neighborhood plan, several internal city departments have participated in the implementation of the plan. The Planning Division staff coordinates between the neighborhood steering committee and these departments. With the neighborhood steering committee in place, this committee can aid the city staff on the specific needs of their neighborhood. With the Planning staff coordinating implementation with other departments such as Public Works, Forestry, and Police, the needs of this LMI neighborhood are being addressed on tailored approach versus a one-size fits all approach.

LEVERAGING RESOURCES

During the reporting period, CDBG funds were used to leverage additional public service funds as the City continued to be a partner in the collaborative effort with the Winnebago County-Brighter Future funding, the Oshkosh Area United Way, and the Oshkosh Area Community Foundation. These four entities comprise the Public Services Consortium, which had a total of \$190,000 available for public service applications, of which \$100,000 was CDBG funds. Winnebago County's program continues to receive funding because of the collaborative effort. Eight programs were funded directly with Consortium funds. The following table shows the amount

of CDBG funds used and the amount of other funds (over \$1,230,000) used for the total programs (as presented in their application for funds).

Table. Public Service Consortium Recipients

Subrecipient	CDBG funds	Total Program Budget	% of program budget funded with CDBG
ADVOCAP	\$11,700	\$52,600	22%
American Red Cross	\$20,000	\$136,500	15%
Arc-Winnebago County Disability Assoc.	\$18,800	\$27,791	68%
CADAS – Emergency Shelter	\$10,000	\$440,577	2%
CADAS – Teen/Child Support Services	\$6,000	\$106,395	6%
Winnebago County Conflict Resolution	\$7,500	\$12,000	63%
Winnebago County Literacy Council	\$9,000	\$111,338	8%
UWO Healthy Living Clinic	\$20,000	\$350,500	6%
Total Funds	\$100,000	\$1,237,701	

By using CDBG funds for administration of the Home Buyer Program, funds were leveraged from the HOME/HCRI program for assistance to low/moderate income persons in assistance with costs related to home purchase. Over \$24,000 from other funding partners was leveraged against the \$25,000 CDBG grant to implement the Home Buyer Program.

HOME funds of \$132,000 leveraged private financing/funding including an investment of over \$500,000 for the creation of 4 upper-floor affordable units at 110 Algoma Blvd.

CDBG funds used for the Health and Fitness programs, run through the Seniors Center, helped to leverage funds totaling over \$34,000 from the Seniors Center to administer the programs.

During the reporting period, one residential project was finished where \$132,000 HOME funds were used to create four upper-floor affordable rental units (110 Algoma Blvd) and were used to leverage private funding to complete these rehabilitation projects for low/moderate income renters. Match requirements for this three project was in the form of matching construction costs and the matching funds had to be spent prior to issuance of grant funds. Private funds for this project totaled over \$500,000 in private financing for the upper-unit conversions, not including private funds expended for lower floor commercial space. Other rent stipulations (years of affordability, tenant eligibility, etc.) were recorded in a mortgage with each developer.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Program Year 2 CAPER Managing the Process response:

Public service agencies that received CDBG funding during the past year were required to submit quarterly and annual reports. These reports showed progress towards their goals as outlined in their applications and contracts, and the number of persons benefiting from these programs. CDBG administrative funding, in the form of a Administration Project, was provided to the United Way and the Community Foundation to monitor these programs and their progress toward achieving the goals identified in their applications. Other agencies that were awarded contracts, such as the Fair Housing Center of Northeast WI, the Oshkosh Housing Authority and the Oshkosh Seniors Center were required to submit reports with their invoices, showing progress towards goals as outlined in their contract directly to the City.

Two requests for Certificates of Consistency with the Consolidated Plan were requested, reviewed and approved throughout the past Program Year.

All proposed CDBG-funded projects were verified for consistency with the Comprehensive Plan and other related municipal codes when the Action Plan was adopted. For example, upper floor rehabilitation projects must have a conditional use permit approved by the Common Council. Planning staff ensures compliance with zoning regulations prior to occupancy being given any project.

Citizen Participation

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 2 CAPER Citizen Participation response:

A legal notice was published in the Oshkosh Northwestern on September 30, 2007, explaining this CAPER (“performance report”), which was also be available for review either at the City Clerks office, the Community Development Department office or on the internet (www.ci.oshkosh.wi.us). A copy of the notice is shown in Appendix A.

As outlined in the Citizen Participation Plan in the 2005-2009 Consolidated Plan, a period of not less than 15 days has been provided to receive comments.

This entire report was made available (as opposed to an executive summary) in order to show citizens the funds that were available, committed and spent during the program year and where geographically the funds were spent. The CAPER was provided to citizens for their review and identified the federal funds (CDBG) and the program income received within the CDBG program that the city used to further the goals and objectives of the Consolidated Plan. Note that public service funds were available through programs serving city residents; therefore, are not listed geographically.

The total amount of CDBG funds available during the 2006 Program Year are shown in the table below, including carryover funds from the prior program year and program income received during the program year.

Table. 2006 Program Year Funding Sources

2006 CDBG Entitlement Grant	\$ 849,491
2005 Carryover Funds	\$ 744,572
	Encumbrances \$ 190,542
	Cash Transfer \$ 554,030
Program Income	\$ 168,766
	Total CDBG Funds Available \$ 1,762,829
	Total CDBG Funds Spent \$ 1,171,841
Total CDBG Funds Committed (Encumbered for 2007 PY)	\$ 37,896.15

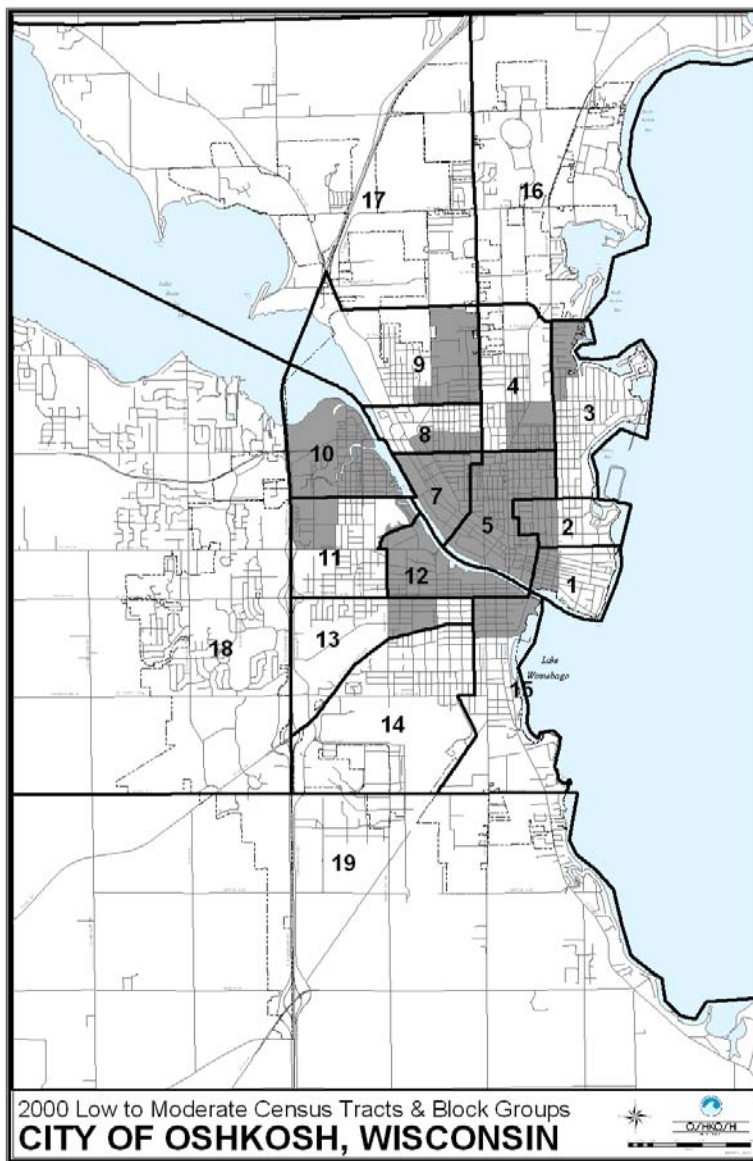
Program Income was the result of 14 mortgage satisfactions of residential rehabilitation projects completed in prior years.

The following table summarizes the 18 completed projects by the street, type of activity, and whether or not the property is located in an LMI Census Tract and if the area is in a minority concentration.

ADDRESS	Type of Activity	LMI Census Tract or Block Group	Area of Minority Concern
670 Evans St	Housing Rehab	No	No
837 Bowen St	Housing Rehab	Yes	No
117 Brockway Ave	Housing Rehab	No	No
2025 N Main St	Housing Rehab	Yes	No
1069 W 10th Ave	Housing Rehab	No	No
417 W Lincoln Ave	Housing Rehab	Yes	No
122 E New York	Housing Rehab	No	No
1422 Liberty St	Housing Rehab	No	No
611 W 8th Ave	Housing Rehab	Yes	No
542 W 12th Ave	Housing Rehab	No	No
29 W Melvin Ave	Housing Rehab	Yes	No
1009 W Bent Ave	Housing Rehab	No	No

1422 Rush Ave	Housing Rehab	No	No
1427 Hazel St	Housing Rehab	No	No
616 W 8th Ave	Housing Rehab	Yes	No
407 W 6th Ave	Housing Rehab	Yes	No
1655 Western St	Housing Rehab	No	No
1027 Arthur Ave	Housing Rehab	Yes	No
1008 Bong Ct	Purchase Assistance	Yes	No
1535A Witzel Ave	Purchase Assistance	No	No
326 E Lincoln	Purchase Assistance	Yes	No

The following map shows the city's 2000 Low to Moderate Census Tracts. Per the Consolidated Plan, the areas with the highest number of minorities are Census Tract 5-Block Groups 2 and 3 and Census Tract 2-Block Group 3.



The CAPER was presented to the Plan Commission as an agenda item on October 16, 2007 at their regularly scheduled meeting. This meeting is also televised on the local public access television channel. Plan Commission asked general questions on the LMI requirements of the CDBG Program such as how areas of eligibility are determined and where in the City LMI areas generally fall as well as discussed funding caps for public service and administrative projects. Beyond general questions of the program, no specific comments on expenditures of the 2006 program year were provided.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 2 CAPER Institutional Structure response:

The actions taken this year were continuations of commitments the city staff has made to overcome gaps among institutional structures. The City continues to work with the Oshkosh Area United Way and the Oshkosh Area Community Foundation on coordination and supervision of the CDBG and other funds for public service activities and programs through the "Public Service Consortium". This joint coordination effort was implemented in a prior program year to avoid unnecessary duplication of efforts in providing financial awards to service providers.

Community Development staff continues to serve on the volunteer Board administering the Siena Transitional Housing facility, which is a transitional housing facility for victims of domestic violence.

Community Development staff assisted the local Habitat for Humanity Board and the new Executive in their effort to get reestablished. Further technical assistance, networking, provision of property and CDBG financial assistance is anticipated in the 2007 Program year.

Staff of the Community Development Authority introduced a local non profit home health care agency to the concept of Employer Assisted housing. Initial employee survey work revealed numerous lower income employees having trouble finding affordable housing. Initial discussions were held between the City, Winnebago County Housing Authority First Time Home Buyer Program, Habitat for Humanity, FISC Consumer Credit Counseling, the Extension Rent Smart Program and a local lender.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.

- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
- c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
- d. Indicate any activities falling behind schedule.
- e. Describe how activities and strategies made an impact on identified needs.
- f. Identify indicators that would best describe the results.
- g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
- h. Identify whether major goals are on target and discuss reasons for those that are not on target.
- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Program Year 2 CAPER Monitoring response:

MONITORING – FREQUENCY AND RESULTS

The frequency with which activities were monitored varied depending upon the type of activity. As mentioned earlier, public service applicants submitted quarterly reports. These quarterly reports are most often submitted with quarterly invoices for payments against the CDBG grant thereby helping to ensure timeliness of expenditures of grant funds by the city. Grant funds for public service activities/organizations under the Public Service Consortium are distributed in a lump sum payment to the United Way/Community Foundation who administers eight of the public service programs benefiting low to moderate-income clientele. Staff reviews the quarterly reports and contacts applicants as needed to clarify any information as well as to address timeliness of invoices. There had been some minor confusion regarding how to report Hispanic persons in previous years, which was corrected and helped the applicants, answer the necessary information. An annual report is also required from these public service agencies, which summarizes the program and the beneficiaries (in order to avoid reporting duplicate accomplishments).

Housing rehabilitation activities were monitored during the rehabilitation period when construction was underway. Generally, contractors will get several payments on one rehab project. Payment is not made until the contractor has satisfactorily completed the work including obtaining the appropriate zoning, building, plumbing, electrical, or HVAC permits needed. The Housing Rehab Specialist checks to make sure permits have been obtained and the contractor has requested code compliance inspections. A compliance inspection of the work is also made by the Housing Rehab Specialist and/or appropriate staff of the City's Inspection Services Division to determine compliance with local zoning and the Uniform Dwelling Codes. When it is determined that the work is satisfactorily completed, after securing the owners signature on a payment request form, payment to the contractor is released. No final payment is made on a project until the contractor has satisfactorily completed the work in accordance with the contract and the work complies with housing codes as determined by the appropriate inspectors. Many projects have several inspections to determine compliance, depending on the scope of work of the contract.

SELF-EVALUATION

- A. CDBG funds were spent in the 2006 Program Year for the Near East Neighborhood and this targeted effort will continue for years to come. Funds in 2006 were spent in three different ways. The first was the purchase of several blighted properties in the neighborhood that are anticipated to be demolished and redeveloped for LMI benefit. The second was the hosting of the second annual neighborhood cleanup campaign (advertised as “Dumpster Day”) paid for as a public service project. This service was once again offered free to the tenants and owners of the low/moderate-income neighborhood and was done in coordination with the city property condition inspections, which started in the summer of 2006 and is the third part of the Program Years efforts. These three ongoing activities have had immediate positive visual impacts and show the city’s commitment to implementing the Neighborhood Plan and improving the conditions of the neighborhood and community at large.
- B. Maintaining the existing housing stock was identified as a high priority in the City’s Comprehensive Plan adopted in March 2005. We continue to strive for this goal through the owner and renter-occupied rehab programs. Also, the process for the purchasing of blighting properties in the Near East Neighborhood and the South Shore Redevelopment Area continued this year in order for the city to implement its redevelopment plans for this area.
- C. The City provided decent housing and a suitable living environment through its owner-occupied rehab program. Owner-occupied projects must meet applicable building and housing codes and the final payment is not released until the contractor has completed all activities identified in the Scope of Work for the property. When emergencies arise for LMI households, the city does use CDBG funds to provide emergency funding (example: furnace or water lateral) to maintain a suitable living environment and then completes any remaining rehabilitation prior to closing out the project.

The city, as in previous years, does not solicit projects that relate to expanding economic opportunity (jobs) for principally LMI persons.

- D. Activity related to rental rehabilitation has been slow, as extremely limited interest has been expressed from the private market and more aggressive solicitation may be in order. Two property purchases in the South Shore area have continued to be delayed due to the condemnation process and difficulties dealing with current ownership but are hoped to be finalized in the upcoming program year. The new home at 223 Merritt Avenue has also fallen behind schedule due to difficulty in locating appropriate buyers as well as delays in the specific accessible design versus the overall design in relation to neighborhood context.
- E. Needs were identified in the “Needs” tables in the 2005-2009 Consolidated Action Plan and the impacts to these needs are summarized here:

Identified Need: Housing (Renter) – Only four renter-occupied units were created this program year, and those utilized HOME and private funding sources. As mentioned above, more aggressive solicitation for this program may be in order as the program typically benefits LMI tenant(s) with a period of affordability ranging from 5 to 10 years, depending upon the amount of grant funds involved in the project(s).

Identified Need: Housing (Owner) – Fourteen owner-occupied houses were rehabilitated in the program year, with a total of 38 persons in these households. This activity maintains existing housing stock and keeps homes in good condition for LMI homeowners. Given the financing structure of a zero-interest, zero payment loan, the owner is not burdened with loan payments. Payment of the rehab loan is made when the house changes ownership.

Identified Need: Homeless Needs (Individuals and Families) - Two rental units at the transitional apartment building benefited with one receiving a bathroom remodel with the goal of functionality and one other unit had new carpet installed. Those LMI tenants at risk of eviction or utility termination benefiting from direct financial assistance totaled 235 LMI families in the Red Cross' "Bridges-Emergency Assistance" program.

Identified Need: Public Facilities and Improvements – Two facilities benefited from CDBG funds during the program year. Two rental units were rehabbed at the Siena Transitional Apartment Building and program space at the Boys & Girls Club was remodeled/rehabbed

Identified Need: Public Services - Eight programs were funded through the Public Service Consortium. In addition to these programs, public service funds were also used to:

- o Contract with the Fair Housing Center of Northeast Wisconsin for their counseling services.
- o Contract with the Oshkosh/Winnebago County Housing Authority for administrative services associated with the Homebuyer program.
- o Fund the neighborhood cleanup campaign for the Near East Neighborhood
- o Contract with the Seniors Center for the Health and Fitness programs

Identified Need: Non-Homeless Special Needs (Housing and Supportive Services) – Two elderly and one disabled household benefited from the owner-occupied rehabilitation program this year. Additionally, actions have been taken to begin the process of creating an extremely accessible "project" home, which hopefully will act as a model for future private developments of a similar nature.

- F. Three main indicators best describe our results: number of owner-occupied rehabilitated units, number of persons served with public service programs, and number of blighted properties purchased.
- G. Barriers identified that had a negative impact on fulfilling the strategies and overall vision of the city include the lack of interest on the part of rental unit owners in regard to rehabilitation of their homes, especially in the Near East Neighborhood. Additionally, legal issues in regard to central city property acquisition continue to trouble the City.
- H. Major goals are on target for the majority of our program activities. This includes the rehab program for owner- but not the renter-occupied units, the progress made in implementing the Near East Neighborhood Plan has been steady and is anticipated to pick-up following full inspection and follow-up correspondence, and the progress made with blighted property purchase and demolition with long stalled items wrapping up.

- I. In the next program year, we will make an adjustment regarding the manner in which we use funds for the owner- and renter-occupied rehab program. We will be approving a smaller number of Owner Occupied Housing Rehabilitation Loan applications from the City at-large and reserving funds for projects in the Near East Neighborhood as they develop throughout the year in response to the property condition review process. It should be noted that further adjustments may be made as the season progresses to reallocate funds to at-large applications if the response from the Near East Neighborhood is limited to ensure that funds are spent in a timely manner. In 06, the City sent a direct mailing regarding the Owner Occupied Housing Rehabilitation Program to every owner-occupant in the NEN and received only two applications in response.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Program Year 2 CAPER Lead-based Paint response:

Throughout the year, the city's Rehabilitation Specialist used the city's XRF machine to evaluate lead risk in all housing rehabilitation projects. The Rehab Specialist had previously completed continuing education requirements as the Certified Lead Risk Assessor and is licensed through July 2008.

During the last year, \$86,424 was spent to reduce lead-based paint hazards in 18 housing rehabilitation projects, one of which had a child with elevated lead levels. These funds were made available as grants for the benefit of low/moderate income owners and not included as part of the deferred rehabilitation loan.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year 2 CAPER Housing Needs response:

Efforts to foster and maintain affordable housing include the City's owner-occupied and renter-occupied rehabilitation programs and providing CDBG funding for support of the Home Buyer Program as contracted with the Winnebago County Housing Authority. These efforts are summarized throughout this document. Additional information on persons benefiting from the owner-occupied rehabilitation projects is in the following section.

CDBG funds were also provided for purchase assistance to low and moderate-income homebuyers who completed the Home Buyer Program. 13 homebuyers received grants in amounts of \$4,000 or \$5,000 (the maximum) and are summarized below:

Address	Female HOH	Race	People in Household	Ext. Low 0-30%	Low 31-50%	Mod 51-80%
670 Evans		Asian	4			X
837 Bowen		White	2			X
117 Brockway	X	White	2		X	
611 W 8 th	X	White	4		X	
542 W 12 th	X	White	2		X	
1009 W Bent	X	White	3			X
616 W 8 th	X	White	2		X	
1655 Western	X	White	1			X
1427 Hazel	X	White	2		X	
1122 Huron		Asian	8		X	
1008 Bong	X	White	3		X	
1535 Witzel	X	White	1			X
326 E Lincoln		Hispanic	5			X

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Program Year 2 CAPER Specific Housing Objectives response:

PROGRESS IN PROVIDING AFFORDABLE HOUSING (INCLUDING MEETING SECTION 215)

Providing affordable housing options is done through the renter-occupied rehab program. Affordable housing is maintained versus provided through the owner-occupied rehab program. As mentioned earlier, only one rental rehab projects were completed in the program year. The table below summarizes the beneficiaries in these projects.

Address	Total Units	# of Extremely-low income units	# of Low income units	# of Moderate income units
Goal	3	0	0	3
	Actual	Actual	Actual	Actual
110 Algoma Blvd.	4	0	4	0

A goal was not set for the provision of affordable housing that meets the definition of Section 215. These three units are occupied by LMI tenants but do not meet, nor were they required to meet the definition of affordable housing as provided in Section 215.

EFFORTS TO ADDRESS “WORST-CASE” HOUSING NEEDS AND HOUSING NEEDS OF PERSONS WITH DISABILITIES

The City continues to support Siena Transitional Apartments, the only transitional housing project in the City for victims of domestic violence and their dependants. Support is provided in the form of staff participation on the Board and CDBG funding for maintenance of living units.

Staff began working with Options for Independent Living, Winnebago County Social Services and the Winnebago County Housing Authority First Time Buyer Program to identify a low income family with a physically handicapped family member, train for homeownership and then design and construct an affordable neotraditional designed accessible house in the Near East Neighborhood. The family was selected, a lot provided the Redevelopment Authority in the Near East Neighborhood and design work was begun. The home should be ready for occupancy in the fall of 2007. Prior to occupancy, an open house will be held for contractors, representatives of agencies serving the handicapped, the public and other interested parties.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Program Year 2 CAPER Public Housing Strategy response:

The Oshkosh Housing Authority continues to enhance the buildings and services that improve the physical and social environment at the public housing sites. Regarding physical facilities:

At Mainview and Court Tower apartments -

- New high efficiency multi-staged hot water boiler replacements installed.
- Tuck pointing and painting completed for Mainview Apartments.
- Purchased and installed new smoke detectors for every apartment which also included strobe smoke & heat detectors for hearing impaired.
- Board approved 2007- 2008 Agency plan which includes bath accessibility conversions for 12 units at Mainview, new phone system for Mainview and Court Tower, emergency generator replacement for Mainview
- For scattered family sites Agency plan includes replacement of roofs, kitchens, & furnaces.

Resident initiatives implemented or sustained during the past program year were:

- Maintained resident activity opportunities with a variety of events scheduled throughout the year.
- Implementation of project based management and the addition of a third Property Manager in order to have a manager for Court Tower, Mainview and 70 family scattered sites. This will improve the quality of service to residents.
- Agency continues to have resident/program participant representation on the Board of Commissioners.
- Resident volunteers from Mainview and Court Tower participated in the Event Parking during the Leach Ampitheater concerts. Revenue generated from these events are deposited into the resident recreation fund for Mainview and Court Tower.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year 2 CAPER Barriers to Affordable Housing response:

CDBG funds were used to support administration of the Home Buyer Program through the Winnebago County Housing Authority. All participants in the program are LMI home buyers. After completion of the program, participants are eligible for purchase assistance funds based on whether household income is extremely low, low, or moderate income. The prospective homes are inspected and are eligible for rehab, when needed. The purchase assistance, inspections, and rehab are all actions that eliminate financial hurdles for an LMI homeowner getting into a home. The inspections and rehab are measures taken to ensure the owners are making a sound investment.

City staff continued the one year old contract with FISC, a consumer counseling agency who worked with city staff to create a seminar, "Understanding Home Financing". This seminar is designed for participants of the city's owner-occupied rehab loan program with the goal of the program to present to the LMI participants various financial topics as they relate to homeownership so that homeownership would continue to be a viable option for these households. Topics included how a mortgage works; holding title to a property; general requirements of a mortgage; mortgage pitfalls; and the city's housing rehab loan program.

As part of the contract with the Fair Housing Center of Northeast Wisconsin, funds support staff providing technical assistance, counseling and education, related to housing issues, as recommended in the current AI document.

The City continues to offer translation services for those applying or participating in the city's rehabilitation program. While no translation services were requested during the program year, these services continue to be offered in order to address any potential language barriers for LMI program participants. Main types of translation services are provided by participant family members as the comfort level of applicants are increased and communication is brought to a higher level of understanding.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction's affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

Program Year 2 CAPER HOME/ADDI response:

Not Applicable to the City of Oshkosh.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Program Year 2 CAPER Homeless Needs response:

The City did not receive requests to nor did it fund any actions to directly address the needs of homeless persons or to help homeless persons make the transition to permanent housing and independent living. The City did sign a certification for an authorization letter for agencies submitting HUD ESG/Transitional Housing and Homeless Prevention grant applications to the State of Wisconsin Bureau of Supporting Housing.

No new federal resources were obtained from the Homeless SuperNOFA.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 2 CAPER Specific Housing Prevention Elements response:

No specific actions were undertaken by the City to prevent homelessness. An application was submitted to the State Bureau of Supportive Housing by ADVOCAP, along with the Oshkosh Housing Authority, American Red Cross, Christine Ann Domestic Abuse Services, and Legal Action for Homeless Prevention Funds. All agencies listed received some level of funding with the exception of the Oshkosh Housing Authority.

In the Annual Progress Report submitted by these agencies for the period covering July 1, 2005 through June 30, 2006 (therefore partially overlapping this 2005 CDBG Program Year) for both Green Lake and Winnebago Counties, three overall program goals were presented and the progress reported was as follows:

A. Residential Stability

Goal: 75% of program participants will find housing within 6 months.
Progress: 95% of participants met this goal. Most households met this goal within 2 months of program entry.

Next operating year's objectives are to continue to get people placed in housing as quickly as possible. This is a major issue because of the severe shortage of shelter facilities available to the homeless population of the City and general area.

B. Increased Skills or Income

Goal: 75% of participants will meet employment goals within 6 months.
Progress: 91% of program participants met this goal.

Next operating year's objectives: Continue to eclipse the 75% goal.

C. Greater Self-Determination

Goal: 75% of program participants will meet at least 4 goals from their client plans by the time they leave the program.
Progress: 88% met at least 4 goals (or 100% of stated goals if less than 4) before they left the program.

Next operating year's objectives: Continue the successful administration of this program.

Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families.
2. Assessment of Relationship of ESG Funds to Goals and Objectives
3. Matching Resources
4. State Method of Distribution
5. Activity and Beneficiary Data

Program Year 2 CAPER ESG response:

Not Applicable to the City of Oshkosh.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons

- a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
- a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
8. Program income received
- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
- a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
10. Loans and other receivables
- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
 - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
11. Lump sum agreements
- a. Provide the name of the financial institution.
-

- b. Provide the date the funds were deposited.
 - c. Provide the date the use of funds commenced.
 - d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.
12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
- a. Identify the type of program and number of projects/units completed for each program.
 - b. Provide the total CDBG funds involved in the program.
 - c. Detail other public and private funds involved in the project.
13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
- a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Program Year 2 CAPER Community Development response:

ASSESSMENT OF RELATIONSHIP OF CDBG FUNDS TO GOALS AND OBJECTIVES

Notable categories in which accomplishments exceeded goals include the following:

- o The purchase of five properties, all of which are in the designated Near East Neighborhood.
- o The completion of the second cleanup campaign for the Near East Neighborhood, where over 39 appliances, 3.4 tons of brush, 2.4 tons of tires, and 19.2 tons of bulky household items were disposed of at no cost to the LMI neighborhood. This, combined with last years effort has removed 94 appliances, 7.6 tons of brush, 6 tons of tires, and 48 tons of bulky household items from the LMI area.
- o The planting of 35 street trees in an LMI census tract along Fulton Avenue.



Near East Neighborhood Dumpster Day 2007

An article highlighting some of the accomplishments and challenges off the near east neighborhood efforts was published in August of 2007 and is included below:

Near East residents beginning to see payoff from neighborhood improvement efforts
By Jeff Bollier of The Northwestern - Posted August 10, 2007

Paul Sundquist knew he had to paint his Hudson Avenue home for some time. When he got a reminder from city of Oshkosh code enforcers combing the Near East Neighborhood for needed improvements as part of the city's revitalization plan, he figured it was as good a time as any to get it done. "It's something I think will make the neighborhood look better and make people feel a little better," Sundquist said. "The area is a nice place to live because it's so close to everything, but it does require a different kind of individual to live there as opposed to, say, Westhaven. The Near East Neighborhood has the potential to be a kind of unseen jewel of the city."

The city adopted a plan in early 2006 to address the deteriorating condition and appearance of many properties and higher than average public safety requests in the neighborhood bounded by Jefferson Street, Merritt Avenue, Broad Street and Lincoln Avenue. Near East residents and city planners say more than 18 months of targeted code enforcement, neighborhood cleanup initiatives and density reduction efforts have started to pay off. But, as with all efforts to revitalize the neighborhood everyone involved knows it will take more time for significant results to be evident. "The results are primarily that the neighborhood looks better," said Sundquist, who previously represented the neighborhood on the Winnebago County Board. "As long as (city officials) don't become unrealistic, it will work. They need to stay realistic in their suggestions because those suggestions can turn into demands and once people feel they cannot meet the city's demands it could blow up in their face."

Oshkosh Principal Planner Susan Kepplinger said that since the plan's inception in 2006, the city has:

- *Established a steering committee made up of neighborhood residents that continues to meet.*
- *Acquired and cleared seven properties in the area at a cost of \$328,000.*
- *Held two "dumpster days" to collect used tires and junk.*
- *Reviewed 138 properties and established timeframes for completing needed improvements with 78 percent of the 113 properties that needed improvements.*

She said density reduction efforts (converting duplexes or apartments to single-family homes, for example) have not taken hold on a significant level yet. "We create opportunities for people to respond and so far, I haven't had anyone contact me about converting a duplex to single-family," Kepplinger said. "If it happened, I would be pleased to help. I can present the opportunity. Someone else has to use it. The money is there."

Habitat for Humanity has already stepped in to help revitalize the housing stock in the neighborhood as well. Habitat Executive Director Carrie DeBehnke said the group has plans to break ground on its fifth home in the Near East Neighborhood on a vacant lot on Oxford Street the city's Redevelopment Authority donated to the organization earlier this year. "We like to think we're contributing something toward the redevelopment," DeBehnke said. "We might also explore partnering with the city to rehabilitate homes (in the area), too. Since we do have a high concentration of homes (we built) in that neighborhood, that would be good for our property owners as well." Adashun Jones Real Estate Agent Maigon Modene said she was able to sell a home in the neighborhood in nine days despite its proximity to a still boarded-up house where a man shot his wife and then took his own life almost two years ago. "People are being told to fix things up, so hopefully, in the coming years, it will become a great area to live in," Modene said. "There are good things going on in that neighborhood."

Another key element of the Near East plan was an effort to reduce the number of public safety calls to the Oshkosh Police Department. Oshkosh Police Sgt. Steve Kaiser said the "team policing" concept was tested in the neighborhood and will go into effect citywide on Sept. 10. "One of the reasons behind that is that it's been successful in the Near East Neighborhood," Kaiser said. "We saw a spike in the complaints initially because people were reporting more things to us, but once we started to do more work on the complaints, they dropped off and have leveled out. It did create more work for the police department initially, but overall it has the potential to reduce a lot of the stuff we handle on a day-to-day basis and will free us up to some of the other things we would like in the community."

Jeff Bollier: (920) 426-6688 or jbollier@thenorthwestern.com.

The one renter-occupied project provided 4 affordable units. While the owner rehabilitation program did not create/provide affordable housing, it did maintain housing choice for LMI households. Two participants of the Home Buyer program also received purchase assistance and this helped meet the goal for providing affordable housing, as well. The number and types of households served are shown in the following table.

Number of units by type of Households	Number of Units	Purchase Assistance
Renter		
Extremely Low Income	0	
Low Income	4	
Moderate Income	0	
Total	4	
Owner		
Extremely Low Income	1	0
Low Income	7	2
Moderate Income	10	1
Total	18	3

CDBG funds benefited LMI persons not only through affordable housing projects but through its public service programming, as well. LMI participants were benefited through the following programs:

Public Service Agency	Program	# of LMI persons benefiting
ADVOCAP	Elderly Nutrition	94
American Red Cross	Emergency Assistance	587 families (1,408 individuals)
Arc-Winnebago County Disability Assoc.	Home Sweet Home	29

Christine Ann Domestic Abuse Services	Emergency Shelter	274 (130 adults, 144 children)
Christine Ann Domestic Abuse Services	Child/Teen Support	409
Winnebago County Literacy Council	One-to-One Adult Tutoring	167
UWO	Healthy Living	1253
Seniors Center	Health	243
Seniors Center	Fitness	507
Oshkosh Housing Authority	Home Buyer	6 families (18 individuals)
Winnebago County	Conflict Resolution	159

CHANGES IN PROGRAM OBJECTIVES

No changes in program objectives occurred during the program year.

ASSESSMENT OF EFFORTS IN CARRYING OUT PLANNED ACTIVITIES

Funding resources identified in the Consolidated Plan were primarily CDBG funds and these funds were used to implement the activities identified in the Consolidated Plan. The City does not receive ESG, HOPWA, HOME or other funds from HUD. The City pursued but did not receive HOME Rental Rehabilitation Funds for rehab and administrative support funds. HOME funds are identified as a resource the city will continue to pursue although the amount of funding varies year-to-year, based on projects and other competitors of the funds.

The City signed Two Certificates of Consistency during the program year. Both were for agencies participating in the Continuum of Care and supportive housing program (as described in the Consolidated Plan). No other requests for consistency were made. The City reviewed information submitted with the requests in conjunction with the Consolidated Plan. The requests were clear and no issues were identified. Because no issues were identified in the requests and the requests did not conflict with one another, the city was able to approve the request in a fair and impartial manner.

The City did not hinder implementation of the Consolidated Plan by action or willful inaction by conducting the following:

- o Adoption of the Annual Plan that was part of a public hearing/meeting process.
- o Monitoring the progress of subgrantees in accordance with their individual grant proposals.
- o Monitoring the implementation of projects where city staff is the responsible party (i.e. Housing Rehab, Central City Redevelopment).

FOR FUNDS NOT USED FOR NATIONAL OBJECTIVES

Fund not used to meet National Objectives were for administrative costs, which are a permitted expenditure of CDBG funds. Administrative and planning funds are not used when calculating the LMI benefit calculation.

ANTI-DISPLACEMENT AND RELOCATION

The City considers property occupancy in the design and implementation of programs and projects to minimize, if not prevent, the need for displacement. During the 2006

program year, one household was relocated from a blighted substandard unit in the Near East Neighborhood. That household moved into a Housing Authority family rental unit.

City staff handles the relocation process, calculates eligible relocation assistance payments, writes the relocation plan, and works with the household in finding replacement housing.

No other businesses, farms or non-profits were displaced during the reporting period.

LOW/MOD JOB ACTIVITIES

Not Applicable. During the program year, the City did not undertake any economic development activities where jobs were made available.

LOW/MOD LIMITED CLIENTELE ACTIVITIES

The Public Service Consortium funded eight programs that primarily benefited LMI persons and households. Following is a summary of each program highlighting the number of LMI persons served and accomplishments achieved with the program.

American Red Cross – “Emergency Assistance Program” provided assistance to LMI persons who had temporary emergency needs related to rental payments, utilities, food and basic transportation to 587 families (1,408 individuals).

ADVOCAP – “Elderly Nutrition Program” – provided 15,954 meals for 118 elderly persons (94 LMI Persons) at congregate meals sites or through the delivery of the meals to the person’s residence with the individual is homebound.

Arc-Winnebago County Disability Association – “Home Sweet Home Program” – provided services to people with disabilities to address issues including advocacy and intervention, housing, and education. During the year, Arc staff worked with 29 individuals to ensure their housing needs were met.

Christine Ann Domestic Abuse Services – “Emergency Shelter Program” provide emergency housing and counseling for LMI persons experiencing domestic abuse. Emergency shelter was provided to 130 adults and 144 children.

Christine Ann Domestic Abuse Services – “Child/Teen Support Program” provide counseling for LMI children experiencing domestic abuse. One-on-one counseling and support groups were provided for 409 individuals.

University of Wisconsin – “Healthy Living Community Clinic” provided cost effective medical care and prescriptions to 1253 individuals. This includes non-emergency treatment of illnesses or injuries management of chronic conditions and lab tests.

Winnebago County Literacy Council – “One to One Adult Literacy Tutoring Program” benefited 167 LMI clients increased their literacy skills.

Winnebago County Conflict Resolution Center, Inc.– “Mediation Services Program ” benefited 159 LMI individuals in the peaceful resolution of conflicts and disputes.

Oshkosh Seniors Center – “Health and Fitness Programs” benefited 750 individuals by providing planning, evaluation and conducting fitness programs in the Fox Fitness

Center as well as providing physical assistance with grooming and personal care duties such as nail trimming for those who do not have the capability to perform those functions themselves.

LOW/MOD CLIENTELE ACTIVITIES

Activities not falling into the categories of presumed limited clientele low and moderate income benefit (such as central city redevelopment activities associated with slum and blight removal) are determined to be of greater than 50% benefit to LMI individuals based on census tract and block group information to establish a general low and moderate income area were more than half of the residents are LMI. It is then assumed that the benefits of the activities are a benefit to all of the residents of said area. Housing/rental rehabilitation, transitional housing and public service activities that do not have presumed limited clientele are documented for benefit as to income levels, family sizes, race/ethnicity and nature of activity within application submittal requirements and quarterly/annual reporting.

PROGRAM INCOME RECEIVED

During the Program Year, approximately \$168,766 was received in program income. All program income was received from rehab loan repayments on 14 properties, resulting in all 14 payments being mortgage satisfactions.

PRIOR PERIOD ADJUSTMENTS

Not Applicable. No reimbursements were made in this reporting period for expenditures (made in previous reporting periods) that have been disallowed.

LOANS AND OTHER RECEIVABLES

The City does not participate in float-funded activity; thus, there is no balance to report.

At the end of the program year, the total number of loans outstanding and the principal balance is as follows:

Single-unit deferred housing rehabilitation loans		
	Loans Outstanding	184
	Principal Balance	\$2,967,522.68
Multiple-unit deferred housing rehabilitation loans		
	Outstanding Loans with future payment	2
	Outstanding Loans with no future payment (if all conditions are met)	4
	Total Outstanding Loans	6
	Principal Balance of all Outstanding Loans	\$480,512

For single-unit housing loans, all are deferred loans and there wasn't any balance due (or owed) as of the end of the program year.

For the multiple-unit housing loans, all are deferred loans and there wasn't any balanced due (or owed) as of the end of this program year. There are two outstanding loans with future payments back into the CDBG program. For 501 N. Main Street, the first payment of \$90,000 is due January 9, 2014 and the second/final payment of \$90,000 is due January 9, 2019. For 716 Oregon Street, the second/final payment of \$58,000 is due October 29, 2009 (the first payment was made in the 2004 Program Year). The final four outstanding loans have no future repayment and are forgivable as long as all conditions of the agreement with the

developer are met. The four projects where these conditions apply are 448 N. Main Street (\$99,992); 913 Oregon Street (\$60,000); 415-417-419 N. Main Street (\$22,524) and, 421 N. Main Street (\$59,996).

As of the end of the reporting period, no parcels purchased with CDBG funds were available for sale. Of the lots purchased with CDBG funds, several are part of assembly of a larger parcel which will occur over time. One single lot currently held in the Near East Neighborhood will be used for new appropriately designed affordable single family home which will either be built by a private developer or the local affiliate for Habitat for Humanity.

LUMP SUM AGREEMENTS

Not Applicable. The City of Oshkosh did not enter into any lump sum agreements.

HOUSING REHABILITATION

Projects were completed in the program year for the owner-occupied rehabilitation program only. The following table summarizes the accomplishments of this program. In the 2006 Program Year, 18 projects/units were completed using CDBG funds. The column "Total CDBG Funds" summarizes all CDBG expenditures even though some may have been from the prior program year when a few of the projects were started. No other public or private funds were involved in these 18 projects.

Owner-Occupied Housing Rehabilitation			
Unit #	Completion Date	Total CDBG Funds	# of people in household
1*	6/20/2006	18,500.00	4
2*	8/14/2006	10,254.71	2
3*	6/16/2006	20,791.00	2
4	6/23/2006	30,656.50	4
5	7/10/2006	19,251.07	3
6	9/22/2006	36,704.00	2
7	6/21/2006	23,713.90	2
8	7/7/2006	8,850.00	5
9*	10/27/2006	21,281.00	4
10*	9/19/2006	21,848.66	2
11	6/9/2006	19,787.00	2
12*	2/1/2007	14,232.78	3
13	6/16/2006	24,031.80	1
14*	9/8/2006	13,210.00	2
15*	8/29/2006	23,209.95	2
16	10/4/2006	31,532.00	1
17*	11/10/2006	11,830.00	1
18	4/11/2007	37,210.00	5
		\$386,894.37	47

* = Housing Authority –Home Buyer Program Participant
 Following are before and after pictures of two of the owner-occupied rehab projects.



Before

1027 Arthur Avenue



After



Before

417 West Lincoln Avenue



After



Before

417 West Lincoln Avenue



After

NEIGHBORHOOD REVITALIZATION STRATEGIES

Not Applicable. The City of Oshkosh does not have any HUD-approved Neighborhood Revitalization Strategy Areas (NRSA).

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year 2 CAPER Antipoverty Strategy response:

As identified in the Action Plan, the City does not provide direct program services to persons living below the poverty; but instead undertakes programs that preserve affordable housing and supports public service programs targeted to special needs populations (domestic violence victims, physically and mentally handicapped, elderly, etc.). While these activities may not increase the income of these persons, the activities aid in reducing the cost burden for these persons.

For example through the owner-occupied rehabilitation projects, there is a reduction in housing cost burden that results from the installation of energy efficient components and repair of the house to keep it in habitable condition. While the income of the household is not raised, the rehab will make household funds available to cover expenses other than these. Also, the rehabilitation loans have no repayment requirements until the owner sells the home; therefore, no additional cost burden is added to the household as a result of these zero-payment, zero-interest loans.

The 2006 program year saw a continuation of the Budget Counseling program. This is a requirement for rehabilitation loan applicants who received funding to attend a budget counseling session as a condition of loan approval. The program titled "Understanding Home Financing" was set up by the City and FISC, a local consumer counseling agency. This requirement is based on the City's position that the rehabilitation loan is a partnership effort – the City provides the loan to bring the house into livable condition and the owner receives financial homeownership information that reduces the possibility of the housing falling into future disrepair.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Program Year 2 CAPER Non-homeless Special Needs response:

The "Non-Homeless Special Needs" table summarizes beneficiaries of various actions taken over the year. Those in the "Housing Need" category were beneficiaries of those receiving housing rehabilitation funds and those in the "Supportive Services" through the Public Service Consortium.

Through the Public Services Consortium, specifically ADVOCAP's Elderly Nutrition Program, 94 elderly persons were served with the meal program.

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives
Grantees should demonstrate through the CAPER and related IDIS reports the

progress they are making at accomplishing identified goals and objectives with HOPWA funding.

Not Applicable to the City of Oshkosh.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 2 CAPER Other Narrative response:

None.

Appendix A

**PUBLIC NOTICE OF THE AVAILABILITY OF THE
CITY OF OSHKOSH CAPER**

The City of Oshkosh has completed its Consolidated Annual Performance and Evaluation Report of the 2006 Community Development Block Grant Program Year. The report includes an assessment of expenditures in relation to community objectives; progress on HUD financed activities; and an analysis of persons benefiting from activities. A copy of the report is on file at the City Clerk's Office, Room 104 and the Planning Services Division Office, Room 204, 215 Church Avenue, Oshkosh, and is available for review upon request. For your convenience, it is also posted on the City's website at www.ci.oshkosh.wi.us/Community_Development/Community.htm. Questions should be directed to the Planning Services Division at 236-5062. Citizen comments received by October 15, 2007 will be forwarded to the Milwaukee HUD office.