



2007 Oshkosh CAPER Third 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.

TABLE OF CONTENTS

General	
Executive Summary	2
General Questions.....	3
Managing the Process.....	7
Citizen Participation.....	7
Institutional Structure.....	11
Monitoring.....	11
Lead Based Paint.....	15
Housing	
Housing Needs	15
Specific Housing Objectives.....	16
Public Housing Objectives.....	17
Barriers to Affordable Housing.....	18
HOME/American Dream Down payment Initiative.....	18
Homeless	
Homeless Needs.....	19
Specific Homeless Prevention Elements.....	19
Emergency Shelter Grants (ESG).....	21
Community Development	
Community Development.....	21
Antipoverty Strategy.....	29
Non-Homeless Special Needs	
Non-Homeless Special Needs.....	29
Specific HOPWA.....	30
Other Narrative.....	30
Appendix A.....	33
Tables:	
Housing Needs	
Housing Market Analysis	
Homeless Needs	
Non-Homeless Needs	
Community Development Needs	
Annual Affordable Housing Completion Goals	

GENERAL

Executive Summary

Program Year 3 CAPER Executive Summary response:

This CAPER describes Community Development Block Grant (CDBG) funded activities undertaken in the City of Oshkosh during the 2007 Program Year, which ran from May 1, 2007 to April 30, 2008.

During the program year, a total of \$742,505 in CDBG funds were expended on activities identified in the 2007 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 2007 Program Year is the first of the three-year reporting cycle that covers the 2007, 2008 and 2009 program years. However, the 2007 Program Year expenditures on their own are 70% beneficial to LMI persons/Households.

During the 2007 Program Year, a total of \$432,589 was expended on activities qualifying as benefiting LMI persons/households. The table below summarizes expenditures of the program year. Additional details are found throughout this document.

2007 Program Year Total Expenditures

Total Expended		\$ 742,505
Central City & Community Facilities	\$ 56,463	
Housing & Neighborhood Development	\$ 429,357	
Public Services	\$ 132,192	
Planning & Administration	\$ 124,493	
Total Expended less Planning & Administration		\$ 618,012
Total Expended on LMI Activities		\$ 432,589
Percentage benefit to LMI persons or households in 2007		70%
<small>(total expended - planning & administration)/total expended on LMI activities</small>		

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 3 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 summary, 16 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 2007, but also the citywide Comprehensive Plan. A lack of interest in renter-occupied rehab projects persisted as was observed last year and no rehabilitation of rental units took place and therefore has left us once again short of our 8-10 goals for the 2007 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 housing rehabilitation and continued neighborhood inspection, enforcement and clean up efforts. The Broad/Bay Area Neighborhood is an area that has had some interest as a neighborhood improvement area. Staff started and continues to meet with the private entities to discuss way of encouraging/fostering

improvements to the area and continues to work on 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 and support of the Fair Housing Council. Program Administration funds included costs associated with training staff (through HUD) on general entitlement community grant administration and on usage of IDIS.

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. 8th Ave.) but has not yet taken possession. The majority of work on these acquisition projects has been completed in the 2007 program year but funds for these purchases will continue to be spent in the 2008 program year. The City has currently taken possession of the properties but is involved in a lawsuit over property and improvement values so the city is holding off on the demolition of said buildings in order to demonstrate the value and state of said buildings, if needed.

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 previous program year rental rehabilitation, especially located in the Near East Neighborhood but also in other LMI Census Tracts & Block Groups. Additional emphasis on LMI neighborhood initiatives such as the previously done neighborhood clean up campaign, street tree planting and other “bricks and Mortar” type activities.

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 \$10,000 in 2007 CDBG funds. The FHCNW is the local affiliate of the Metropolitan Milwaukee Fair Housing Council. FHCNW processed 2 fair housing complaints, six interagency meetings, 48 community outreach contacts, conducted six fair housing presentations reaching 92 Winnebago County/Oshkosh Housing Authority potential clients and conducted one seminar (rental management training and Housing Authority and other nonprofit staff training) during the Program Year. Topics covered included: local, state and federal fair housing law, contemporary forms of discrimination in the housing market, remedies available for discrimination and how complaints are processed/investigated. Of the two fair housing complaint intakes that were opened and closed during

the program year – one was on the basis of gender and one was on the basis of ability/disability.

Activities undertaken by City – The city continued to make assertive efforts and affirmative steps to inform those groups considered to be in greater risk of experiencing housing discrimination (families headed by single parents, female head of households, minority families and individuals, the elderly and the disabled) about the availability of funds for owner and renter occupied rehabilitation projects or for emergency assistance. During the reporting period, the city rehabilitated two homes with single parents, eight homes with a female head of households, three homes with a disabled resident and four homes with elderly residents. Of the sixteen completed owner-occupied rehabs, three also received purchase assistance loans.

City staff continued to answer fair housing inquiries by tenants, rental property owners, and others and making appropriate referrals. City staff continued to update its presentation materials for the Winnebago County Housing Authority Home Buyers classes, which are identified as an activity in the Analysis of Impediments (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 Winnebagoland 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 2007 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 \$170,000 available for public service applications, of which \$90,000 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 \$1,540,000) 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 - Winnebago County Nutrition Program	\$10,000	\$193,765	5%
American Red Cross – Bridges Emergency Assistance	\$20,000	\$126,500	16%
HOPE Family Services of NE Wisconsin– Parent Aide Program	\$7,500	\$21,500	35%
CADAS – Emergency Shelter	\$10,000	\$115,669	9%
CADAS – Teen/Child Support Services	\$5,000	\$470,396	1%
ADVOCAP – Project POWER	\$7,500	\$158,277	5%
Winnebago County Literacy Council	\$10,000	\$78,430	13%
UWO Healthy Living Clinic	\$20,000	\$376,000	5%
Total Funds	\$90,000	\$1,540,537	6%

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.

CDBG funds of \$15,000 used for the Oshkosh Senior Center Health and Fitness programs helped to leverage funds totaling over \$82,000 from the Seniors Center to administer the programs. The CDBG funds made up approximately 18% of the budget for these programs.

During the reporting period, one residential project was finished where \$60,000 HOME funds were used to create two upper-floor affordable rental units (420 N Main Street) and was used to leverage private funding to complete these rehabilitation projects for low/moderate income renters. Match requirements for this 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 \$180,000 in private financing for the upper-unit conversions, including \$97,400 private funds used to purchase the property. Other rent stipulations (years of affordability, tenant eligibility, etc.) were recorded in a mortgage with the developer.

Managing the Process

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

Program Year 3 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. One was from Legal Action of Wisconsin and the other from ADVOCAP, Inc.

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.

Program Year 3 CAPER Citizen Participation response:

A legal notice was published in the Oshkosh Northwestern on October 6, 2008, explaining this CAPER ("performance report"), which was also be available for review either at the public library, 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 2007 Program Year are shown in the table below, including carryover funds from the prior program year and program income received during the program year.

2007 Program Year Funding Sources

2007 CDBG Entitlement Grant	\$ 855,447
2006 Carryover Funds	\$ 601,192
Encumbrances	\$ 46,104
Cash Transfer	\$ 555,087
Program Income	\$ 131,008
Total CDBG Funds Available	\$ 1,587,647
Total CDBG Funds Spent	\$ 742,505
Total CDBG Funds Committed (Encumbered for 2008 PY)	\$ 76,088

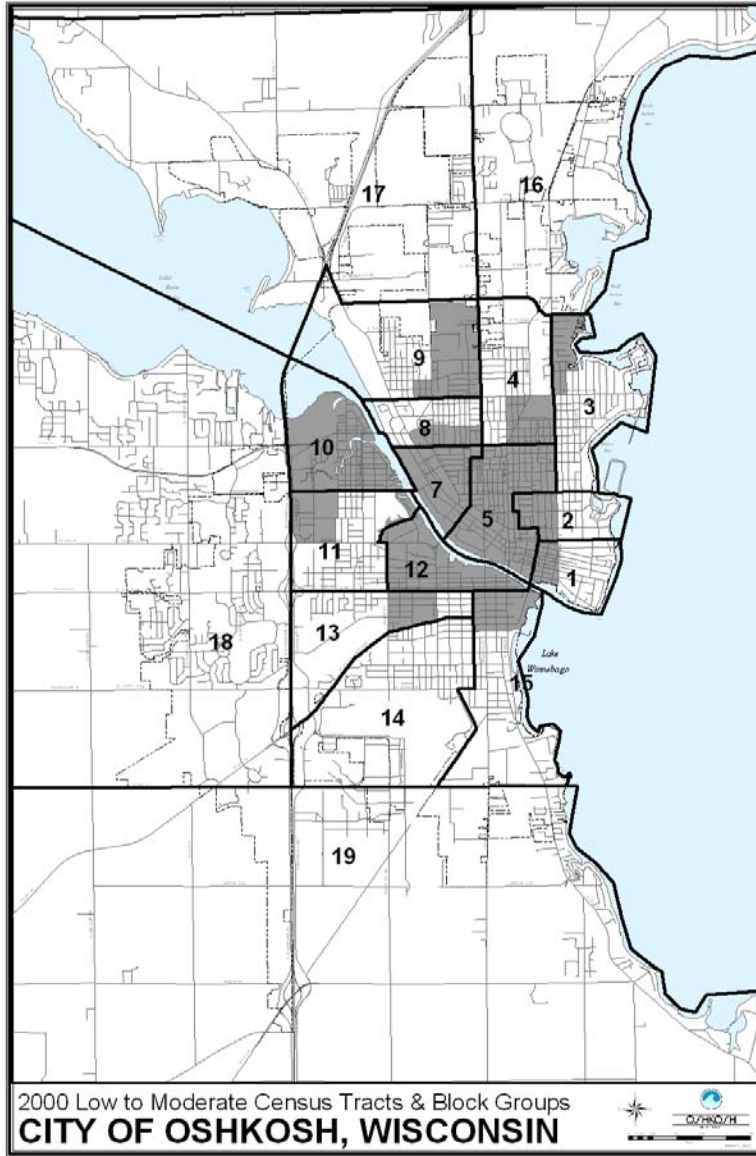
Program Income was the result of 10 mortgage satisfactions of residential rehabilitation projects completed in prior years. See table below.

Address	Satisfaction Amount
213 West Smith	\$19,224
1256 Harvey	\$14,541
916 Central	\$10,087
122 East New York	\$17,143
29 West Tennessee	\$24,873
648 Central	\$889
925 Jefferson	\$16,807
1723 Sheridan	\$3,898
3150 Algoma	\$5,134
654 West 8 th	\$18,408
Total	\$131,008

The following table summarizes the 16 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
687 Frederick	Housing Rehab	Yes	Yes
611 Ceape	Housing Rehab	Yes	No
1122 Huron	Housing Rehab & Purchase Assistance	No	No
548 Madison	Housing Rehab	Yes	Yes
1827 Jefferson	Housing Rehab	No	No
326 E Lincoln	Housing Rehab & Purchase Assistance	Yes	Yes
420 E Melvin	Housing Rehab	Yes	No
437 W 9 th	Housing Rehab	No	No
661 W 10 th	Housing Rehab	Yes	No
1102 Adams	Housing Rehab	Yes	No
1019 Otter	Housing Rehab & Purchase Assistance	No	No
816 W 5 th	Housing Rehab	Yes	No
655 Mt Vernon	Housing Rehab	Yes	Yes
131 W 6 th	Housing Rehab	Yes	No
223 Merritt	Housing Rehab	Yes	Yes
443 W South Park	Housing Rehab	No	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 will be presented to the Plan Commission as an agenda item on October 21, 2008 at their regularly scheduled meeting. This meeting is also televised on the local public access television channel. Plan Commission and citizens will be provided the opportunity to ask questions and make comments on the spending and projects associated with the 2007 program year.

Institutional Structure

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

Program Year 3 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 worked with the local Habitat for Humanity Board of Directors until such time their executive director was discharged. CDBG funding for utility and other eligible work as well as city commitment of land for new construction were suspended by the City and the Habitat Board was advised new requests for those forms of assistance would be reconsidered at such a time that Habitat for Humanity was able to demonstrate the institutional capacity to undertake and complete projects.

Staff worked with a local for-profit housing consultant and a non-profit home health care agency to implement an employer assisted housing program. Employee survey work revealed numerous lower income employees having trouble finding affordable housing. Discussions are being 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. This program is still in conceptual stages but would allow employees who participate in the First Time Homeowner program (administered by the Winnebago County Housing Authority) and who qualify for CDBG owner occupied or rental rehabilitation assistance, based on LMI status,

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 3 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 2007 Program Year for the Near East Neighborhood and this targeted effort will continue for years to come. Funds in

2007 were spent conducting city property condition inspections, which started in the summer of 2006. In the 2007 program year, 142 properties were inspected resulting in issuance of 79 requests by the city to correct issues such as painting, building/garage repairs and removal of junk/debris. Of the 79 requests made, 28 properties corrected the issues, 10 properties are in process of correcting the issues and the remaining 41 requests are carried over to 2008. Coordination between the inspections and the owner and rental rehabilitation program is also important in that LMI individuals are assisted with "clean-up" requests. During Fire Prevention week, the Fire Department went into the neighborhood door to door to check smoke detectors, reinstall if they were not properly installed, and to provide and install detectors where they were missing, but they used their own grant money to cover the material costs. The ongoing 3 years of inspection and correction requests have resulted in positive visual impacts which help to improve neighborhood image, maintain perceived and actual property values and help foster neighborhood pride and a sense of "neighborhood ownership".

During the program year the City was approached by HUD to gauge our interest for the purchase of 633 Mount Vernon Avenue as part of HUDs \$1.00 House program in which the city will acquire a home from HUD and either rehab and sell or rehab and make available for LMI family. The property has been evaluated and has been determined to be repairable and is fortunately located within the Near East Neighborhood. The property was not purchased during the program year; however initial plans were made regarding rehabilitation and disposition.

Other activities that have been used in the past that were not conducted in 2007 but may be part of future endeavors include purchase of several blighted properties and neighborhood cleanup campaign (advertised as "Dumpster Day").

- 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. Additionally, the construction of the fully handicapped home at 223 Merritt Avenue helps to meet the priority needs of providing decent and in this case extraordinary housing, to a disabled LMI family.
- 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 remained poor, as a disappointing amount of interest has been expressed from the private market. However, much
-

more aggressive solicitation has taken place and several rental rehab projects are being looked at for the 2008 program year.

The two property purchases in the South Shore area have continued to be delayed due to the condemnation process and difficulties with court determination of restitution. The city has however taken full ownership of the sites and plan to demolish the structures when legal process is completed. It is anticipated that the finalization of the projects will take place in the upcoming program year.

- 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 two renter-occupied units were created this program year, and those utilized HOME and private funding sources. As mentioned above, more aggressive solicitation for previous years program funds are in order.

Identified Need: Housing (Owner) – Sixteen owner-occupied houses were rehabilitated in the program year, with a total of 39 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) - LMI tenants at risk of eviction or utility termination benefiting from direct financial assistance totaled 1223 LMI families in the Red Cross' "Bridges-Emergency Assistance" program.

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 Contract with the Seniors Center for the Health and Fitness programs

Identified Need: Non-Homeless Special Needs (Housing and Supportive Services) Four elderly, two single parents and three disabled households benefited from the owner-occupied rehabilitation program this year. Additionally, the accessible "project" home at 223 Merritt Avenue has been completed and is currently occupied by two disabled LMI persons. This home is also acts as a model for private developers to use as a "template" or example for the creation of similar homes.

- F. Two main indicators best describe our results: number of owner-occupied rehabilitated units and number of persons served with public service programs. Additionally, forward progress through property inspections and resulting home and property improvements in the Near East Neighborhood indicate a steady positive affect the general removal of blighting influences.

- G. Barriers identified that had a negative impact on fulfilling the strategies and overall vision of the city includes the lack of interest on the part of rental unit owners in regard to rehabilitation of their properties. Additionally, legal issues in regard to central city property acquisition continue to slow down redevelopment potential in areas of 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 following program year, adjustments to make activities more effective include and increase in funding for both the public service portion of the CDBG budget and the neighborhood initiative programs, as these programs have demonstrated their continued success and expansion through not only block grant funds but also by continuing to leverage larger amounts of unrelated funds.

Other steps to increase the effectiveness of the Oshkosh CDBG program include the removal of funding for renter rehabilitation, as funding remains available from the previous two program years. This frees up funds from the next program year to use for programs in higher demand while allowing the city to hopefully use existing rental rehab program funds.

Lead-based Paint

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

Program Year 3 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 completed continuing education requirements as the Certified Lead Risk Assessor and is licensed through July 2010.

During the last year, \$42,829 was spent to reduce lead-based paint hazards in 10 of the 16 housing rehabilitation projects. Thankfully, none of the lead-based paint hazard structures had children 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 3 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. 7 homebuyers received grants, which are summarized below:

Address	Female HOH	Race	People in Household	Ext. Low 0-30%	Low 31-50%	Mod 51-80%
1122 Huron		Asian	8		X	
326 E Lincoln		Hispanic	5			X
1019 Otter		White	5			X
925 Jefferson		Asian	8			X
326 W 17th	X	White	1			X
824 W 7th		White	1			X
2016 Ashland	X	White	1			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 3 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
420 N Main	2	0	2	0

A goal was not set for the provision of affordable housing that meets the definition of Section 215. These Two units were rehabbed using HOME funds and 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 cooperative effort between the City, Options for Independent Living, Winnebago County Social Services and the Winnebago County Housing Authority First Time Buyer Program chose a low income family with physical handicaps (two member family, both wheelchair bound), trained them for homeownership and completed the design and construction of an affordable neotraditional designed accessible house at 223 Merritt Avenue, in the Near East Neighborhood. Prior to the families occupancy this past fall, an open house was be held for contractors, representatives of agencies serving the handicapped, the public and other interested parties. The open house was well attended with over 50 people in attendance. Interest on the part of people who were handicapped or had a handicapped family member(s), caregivers and older adults looking for housing more appropriate for their needs. There was particular interest in the accessible kitchen and bath designs.

Public Housing Strategy

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

Program Year 3 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. Capital improvements for both Mainview and Court Tower apartments remain in the planning stages. Both properties are being evaluated for renovation in part through the Low Income Housing Tax Credits. Un-marketable efficiency apartments at Mainview have been taken off-line so that vacant units are available for temporary relocation as work is scheduled. Reconfigured apartments and common area spaces have been designed and material selections have begun. Engineering continues on the hot water heating and HVAC improvements needed to increase efficiency and deliver comfortable controllable dwellings. New roofing was installed on forty townhouse apartments. New Property Managers are embracing HUD asset management principles and taking ownership of developments, residents and assigned staff.

- Resident initiatives implemented or sustained during the past program year were:
- o Maintained resident activity opportunities with a variety of events scheduled throughout the year.

- 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 3 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.

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 3 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 3 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 3 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.

Both the Winnebagoland Housing Coalition (which meets monthly and is co-chaired by a staff person with the City of Oshkosh Planning Department) and the Homeless Service Providers Network discuss homeless prevention activities and strategies. Data is also entered into the State HMIS known as ServicePoint of those using homeless services, excluding CADASI because of serving DV clients.

Participating homeless service providers include ADVOCAP, (a Community Action Agency); American Red Cross of East Central Wisconsin; Christine Ann Domestic Abuse Services, The Salvation Army, and Legal Action of Wisconsin). The agencies provide either shelter or supportive services and involve clients in obtaining mainstream resources.

ADVOCAP serves as lead agency for local efforts to prevent and deal with homelessness through its Homeless Programs Department. The agency has a HUD Supportive Housing Program (Supportive Services Only) award to provide intensive case management and wraparound services to work with homeless persons and families access permanent housing, obtain employment or increased income and achieve greater self-sufficiency through their overcoming barriers. The project serves 25 households in the Oshkosh area at a point-in-time; most residing at local emergency shelters. The agency also serves as lead agency and fiscal agent for state-funded homeless prevention programs (HUD ESG and State of Wisconsin Homeless Prevention Program). The state program provides short-term and long-term rent assistance, security deposit assistance, utility assistance, and operational support for the Christine Ann Domestic Abuse Shelter in Oshkosh.

In its SHP Annual Progress Report to HUD for the period of July 1, 2006 to June 30, 2007, ADVOCAP reports exceeding performance goals with 87% of participants in its SSO-funded homeless assistance program moving into permanent housing, 82% obtaining employment or other increased income, and 71% achieving goals in their self-sufficiency plan,

The Christine Ann Domestic Abuse Services Inc. operates a 35-bed shelter for victims of domestic violence (DV) and provides case management and supportive services for an 8-unit transitional housing complex for DV households.

The American Red Cross operates a homeless prevention program known as Bridges which provides rent and utility help assistance; the Salvation Army also provides rent and utility help for those unable to access Red Cross services. The Salvation Army also provides motel vouchers for those unable to get into local shelters.

The Legal Action of Wisconsin through its Oshkosh office provides legal services to those at risk of homelessness or who have issues related to overcoming their homelessness through state and federal funding.

ADVOCAP also coordinates a twice a year point-in-time survey of homelessness in the area, which local agencies participate in.

There is also a separate emergency shelter in the Oshkosh area known as the Father Carr Place2B, which provides separate shelter for both men and for women and children.

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 3 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 % 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 program and number of projects/units completed.
- 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 3 CAPER Community Development response:

ASSESSMENT OF RELATIONSHIP OF CDBG FUNDS TO GOALS AND OBJECTIVES

The one renter-occupied project provided 2 affordable units. While the owner rehabilitation program did not create/provide affordable housing, it did maintain housing choice for LMI households. Six of the eight participants of the Home Buyer program also received purchase assistance and this helps to 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	2	
Moderate Income	0	
Total	2	
Owner		
Extremely Low Income	3	0
Low Income	6	1
Moderate Income	7	2
Total	16	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	442
American Red Cross	Emergency Assistance	1223 families (2782 individuals)
Family Services of NE WI HOPE Center	Parent Aide	69
Christine Ann Domestic Abuse Services	Emergency Shelter & Counseling	Counseling: 644 Shelter: 152 (74 adults, 78 children)
Christine Ann Domestic Abuse Services	Child/Teen Support	184
Winnebago County Literacy Council	One-to-One Adult Tutoring	375
UWO	Healthy Living	798
Seniors Center	Health	318
Seniors Center	Fitness	530
Oshkosh Housing Authority	Home Buyer	8 families
ADVOCAP	Project POWER	34

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. One was from Legal Action of WI and the other was from ADVOCAP. 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 2007 program year, no households were relocated so displacement did not take place. However, if it were to have occurred, 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 1223 families (2782 individuals).

ADVOCAP – “Elderly Nutrition Program” – provided 60,606 meals for 622 elderly persons (442 LMI Persons) at congregate meals sites or through the delivery of the meals to the person’s residence with the individual is homebound.

Family Service of NE WI- “Parent Aide” – 69 at risk families with children age 6 or under were assisted in developing and increasing basic positive parenting skills.

Christine Ann Domestic Abuse Services – “Emergency Shelter Program” provide emergency housing and counseling for LMI persons experiencing domestic abuse. Emergency shelter was provided to 74 adults and 78 children. Counseling was provided for 644 individuals.

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 184 individuals (86 teens and 98 children).

University of Wisconsin – “Healthy Living Community Clinic” provided cost effective medical care and prescriptions to 798 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 375 LMI clients increased their literacy skills.

ADVOCAP– “Project POWER ” Benefitted 34 women who were victims of domestic abuse in becoming self sufficient thereby helping to break the cycle of violence in their and their families lives.

Oshkosh Seniors Center – “Health and Fitness Programs” benefited 848 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 \$131,008 was received in program income. All program income was received from rehab loan repayments on 10 properties, resulting in all 10 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	191
	Principal Balance	\$3,054,223.62
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 not for profit homebuilding entity such as Habitat for Humanity or the Oshkosh Area School District.

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 2007 Program Year, 16 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 16 projects.

Owner-Occupied Housing Rehabilitation					
Unit #	Property Address	Project Completion Date	Lead Grant Amount	Project Costs CDBG	people in house hold
1	687 Frederick	6/13/2007	\$7,697	\$26,792	5
2**	611 Ceape	7/20/2007	\$0	\$0	1
3*	1122 Huron	11/2/2007	\$0	\$12,955	8
4	548 Madison	9/4/2007	\$3,305	\$31,414	1
5	1827 Jefferson	12/21/2007	\$4,750	\$0	2
6*	326 E Lincoln	11/9/2007	\$18,908	\$1,335	5
7	420 Melvin	4/22/2008	\$18,756	\$1,600	1
8	437 W 9th	12/3/2007	\$25,877	\$9,409	1
9	661 W 10th	3/26/2008	\$17,460	\$2,923	1
10	1102 Adams	4/18/2008	\$30,920	\$2,050	2
11*	1019 Otter	11/28/2007	\$18,700	\$1,800	5
12	816 W 5th	4/28/2008	\$28,273	\$7,610	2
13	655 Mt Vernon	4/14/2008	\$26,345	\$5,100	1
14	131 W 6th	11/5/2007	\$9,290	\$0	1

15*	223 Merritt	1/2/2008	\$11,893	\$0	2
16	443 South Park	1/10/2008	\$7,265	\$0	1
			\$289,598	\$42,829	39

* Housing Authority –Home Buyer Program Participant

** This project did not receive CDBG dollar assistance because they had considerable assets. However, staff assisted the LMI homeowner with running the rehab project so assistance was provided via staff time.

Following are exterior before and after pictures of two of the owner-occupied rehab projects.



Before 655 Mt Vernon Street



After



Before 420 East Melvin 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 3 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 2007 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 3 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 many individuals' special needs were addressed. Specifically, ADVOCAP's Elderly Nutrition Program served 442 elderly persons in the meal program, 2782 individuals received emergency assistance from the Red Cross, and the Christine Ann Domestic Abuse Services helped 152 victims of abuse.

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 3 CAPER Other Narrative response:

Upon original review of the submitted CAPER, the items below were requested to be discussed and placed within the "Other Narrative" area.

Citizen Participation

1. Provide a summary of citizen comments.
2. Describe how consideration was given to comments or views of citizens, received in writing or orally at public hearings, in preparing the CAPER.

Citizen comments were gathered at one of two times and being reported in this addendum to the CAPER. It is understood that this action should have been completed prior to the submittal of the CAPER to HUD but in an attempt to provide performance data for HUD and other governmental agencies we have opted to provide the comments in this addendum once received. This situation will be rectified in the next reporting period CAPER as we will provide time for the meetings listed below prior to the drafting and submittal of the final CAPER document. We apologize for the delay and hope this will not create too many difficulties.

The first was the ability to contact staff directly following a legal notice to be published in the Oshkosh Northwestern on October 3, 2008, explaining the CAPER ("performance report") and explaining that a copy of the full CAPER is available for review either at the public library, City Clerks office, and the Community Development Department office or on the internet

(www.ci.oshkosh.wi.us). We did not receive any comments in regard to the CAPER from the published notice however several individuals reviewed the documents at the Community Development Department office.

The second opportunity for comment was at the October 21, 2008 Plan Commission meeting where the CAPER and results of the program year spending were presented and discussed with opportunity for public comment. The discussion at the Plan Commission included questions on the timeliness of expending Central City funds and the ability to consolidate activities within multiple years such as using two consecutive years' funds to conduct a larger more expensive project. Additional discussion took place on the details of public service activities and what individual type projects qualified as public service versus administration. Final comments included questions in regard to specific programs that Plan Commissions would like to have investigated including more extensive downtown blight removal, more Near East Neighborhood focus for rehabilitation programs and the creation of a tool lending program like the program run by NeighborWorks organization in Green Bay. Other than Plan Commission, no citizen comments were made however the Plan Commission is televised on Oshkosh Community Access Television and is also available as archived streaming video on the internet so remains available for viewing.

Monitoring

1. Describe actions taken to insure compliance with program requirements, including requirements involving the timeliness of expenditures
2. Address the status of your grant programs
 - 1) Are any activities or strategies falling behind schedule?
 - 2) Are grant disbursements timely?
 - 3) Do actual expenditures differ from letter of credit disbursements?

Monitoring actions are conducted to ensure the timeliness of spending. Quarterly and annual reports are required for all funded activities. When these reports are submitted they are reviewed in accordance with the Agreement and filed for records. If quarterly reports are not made on time or the subrecipient is not meeting the requirements of the Agreement, the Department of Community Development staff will contact and/or meet with the subrecipients for a coordination meeting and closely monitor progress to meet the requirements of the Agreement. Continued failure of reporting may affect funding possibilities in future program years and/or may require more stringent reporting accountability.

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 satisfactory 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.

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. Obviously, usage of renter-occupied funds corresponds with the lack of projects so that there is a balance. In an attempt to adjust this situation, no funds were included in the renter-occupied housing category for 2008 and projects of this nature will be funded using previous program year balances. Overall, grant disbursements are done in a timely manner. The city does not use letter of credit disbursements.

Community Development

1. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Detail the amount of income received from the sale of property by parcel.
3. 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.

During the program year, a total of \$742,505 in CDBG funds were expended on activities identified in the 2007 Action Plan. During the 2007 Program Year, a total of \$432,589 was expended on activities qualifying as benefiting LMI persons/households. HUD requires a minimum of 70% of CDBG expenditures benefit low and moderate income (LMI) persons or households. The 2007 Program Year is the first of the three-year reporting cycle that covers the 2007, 2008 and 2009 program years. However, the expenditures on their own are 70% beneficial to LMI persons/Households. Additional details are found throughout this document as well as in the appendix.

The city did not receive income from the sale of property and also did not have any loans made with CDBG funds go into default.

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 (CAPER) of the 2007 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. Questions should be directed to the Planning Services Division at 236-5062. Citizen comments received by October 21, 2008 will be forwarded to the Milwaukee HUD office.