



2008 Program Year CAPER

The CPMP 2008 Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

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GENERAL

GRANTEE: City of Oshkosh, Wisconsin

CON PLAN PERIOD: May 1, 2005 to April 30, 2009

PERIOD COVERED BY CAPER: May 1, 2008 to April 30, 2009

Executive Summary (92.220(b))

Program Year 2008 Action Plan Executive Summary:

This CAPER describes Community Development Block Grant (CDBG) funded activities undertaken in the City of Oshkosh during the 2008 Program Year, which ran from May 1, 2008 to April 30, 2009.

During the program year, a total of \$821,848 in CDBG funds were expended on activities identified in the 2008 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 2008 Program Year is the second of the three-year reporting cycle that covers the 2007, 2008 and 2009 program years. The 2007 and 2008 Program Year expenditures are 92% beneficial to LMI persons/Households.

During the 2008 Program Year, a total of \$597,151 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 last two year period. Additional details are found throughout this document.

2008 Program Year Total Expenditures

Total Expended		\$ 821,848
Central City & Community Facilities	\$ 22,780	
Housing & Neighborhood Development	\$ 491,124	
Public Services	\$ 137,153	
Planning & Administration	\$ 170,790	
Total Expended less Planning & Administration	\$ 651,059	
Total Expended on LMI Activities	\$ 597,151	
Percentage benefit to LMI persons or households in 2008		92%

(total expended - planning & administration)/total expended on LMI activities

**Table. 2007, 2008 & 2009
Three-Year Reporting Cycle**

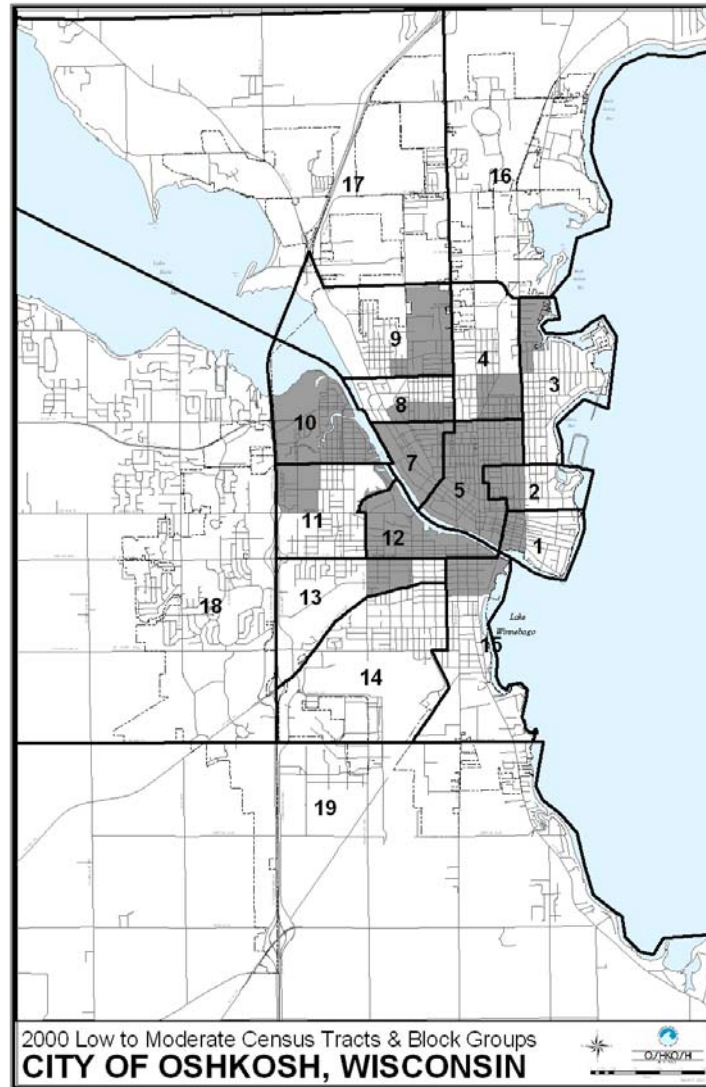
Program Year	Expended less Administration	Expended LMI Benefit	Percentage LMI Benefit
2007	\$ 618,012	\$ 432,589	70 %
2008	\$ 651,059	\$ 597,151	92 %
2009	N/A	N/A	N/A
Two -Year Aggregate	\$ 1,269,071	\$ 1,029,741	81 %

Summary of Resources and Distribution of Funds

1) Provide a description of the geographic distribution and location of investment including areas of low-income and minority concentration.

Geographic Areas of Low-Moderate Income

Assistance will be directed primarily to low to moderate income census tracts and block groups, as shown on the map below. By concentrating assistance in these areas, the City will also be concentrating funds in the areas with the highest concentrations of racial and ethnic minorities.



Within these geographic areas, priority will be given to the following:

- Areas with higher concentrations of rental housing
- Priority areas identified in the City Comprehensive Plan
- Historic Districts

Areas of Minority Concentration

Census block groups with over 150 persons answering with a “non-White” Race in the 2000 Census are shown in the table below. After excluding the census block groups with institutionalized populations such as the State of Wisconsin Correctional Facility, the University of Wisconsin-Oshkosh student housing, the Winnebago County Mental Health Institution, and the Park View Health Center, the block groups with the highest number of racial/minority concentrations are as follows:

Geographic Area	Number of Non-“White Alone”	Percent of “Non-White Alone” People in Block Group
Census Tract 5, Block Group 3	335	14.76
Census Tract 5, Block Group 2	192	23.53
Census Tract 2, Block Group 3	179	20.62

These three block groups are all located in the central city area and are all located in low to moderate income census tracts.

General CAPER Narratives:

2) Assessment of Year Four 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.

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 2008 Program Year, including the Needs tables. In summary, 10 owner-occupied housing rehab projects were completed. Accomplishments for owner-occupied rehabilitation in this reporting period fell slightly short of meeting the goals of the City’s Consolidated Plan, which is 12-15 units, but when taken comprehensively with other years in the Consolidated Plan period, is on track. A lack of interest in renter-occupied rehab projects persisted as was observed the last few years with only one rental unit rehabilitation being started (to be completed in the next program year) and therefore has left us once again short of our 8-10 goals for the 2008 program year.

We continued to see accomplishments in the designated Near East Neighborhood, which plan 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 assist the Neighborhood Steering Committee and has also entered into contract with a

neighborhood development organization to assist with setting up a formal neighborhood association. CDBG funds were used for housing rehabilitation and continued neighborhood inspection and enforcement efforts.

The city continued the success of its public service programming with the eleven 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 and recovery grant administration.

Condemnation procedures on two properties (713 S. Main St. & 14 W. 8th Ave.) in the South Shore Redevelopment Area were completed this year and litigation over property and improvement values resolved allowing the buildings to be raised and the associated blight removed.

\$457,020 was expended on the objective of Sustainability of Decent Housing, which contains the goal of increasing 4 units of affordable rental housing and 18 owner occupied households. In 2008, the City used grant funds to increase affordable rental housing by 1 unit and owner occupied households by 10 units. Sustainability of suitable living environments s primarily addressed using public service funds. In 2008, the expenditures for such activities was \$137,153 with over 5000 people receiving benefits from grant funds making a more sustainable and suitable living environment. \$22,555 was used to assist in the sustainability of economic opportunity by continuing with the removal of two blighted and dilapidated structures.

3) Affirmatively Furthering Fair Housing

- a) Provide a summary of impediments to fair housing choice.

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.

- b) Identify actions taken to overcome effects of impediments identified in the jurisdiction's Analysis of Impediments.

Activities undertaken by contracted services - The Fair Housing Center of Northeast Wisconsin (FHCNW) received \$9,625 in 2008 CDBG funds. The FHCNW is the local affiliate of the Metropolitan Milwaukee Fair Housing Council. FHCNW fortunately did not need to process any fair housing complaints but 30 persons received fair housing referral services for non-fair housing issues (evictions, lease issues, code violations, tenant rights, etc) and referred them to the appropriate agencies as well as 1 technical assistance consultation on fair housing law clarification. They distributed 638 fair housing brochures, conducted 14 interagency meetings, 38 community outreach contacts, conducted 3 fair housing presentations reaching 13 City of Oshkosh residents and conducted 1 Training event (Fair Housing Law, disability

accommodations and use of advertising) 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.

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 5 homes with a female head of households, 3 homes with a disabled resident and 5 homes with elderly residents. Of the 10 completed owner-occupied rehabs, 3 also received purchase assistance loans.

City staff also 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 as well as had significant contact with the Winnebago County Landlord Association, which are identified as activities in the Analysis of Impediments (A.I.)

4) Address Obstacles to Meeting Underserved Needs

Identify actions taken to address obstacles to meeting underserved needs.

A city staff member is the co-chairperson of the Winnebagoland Housing Coalition, which hold monthly 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 2008 Program Year, presentations were made to each of these groups regarding the city's planning efforts. Several internal city departments such as Public Works, Forestry, and Police have participated in the implementation the planning efforts including the Near East Neighborhood and Central City rehabilitation. The Planning Division staff coordinates between the neighborhood steering committee and these departments as well as acting as the facilitator in contracting with NeighborWorks, a nonprofit neighborhood activist and revitalization group. With the Planning staff coordinating implementation with other departments and outside agencies, the needs of this LMI neighborhood are being addressed on tailored approach versus a one-size fits all approach.

5) Foster and Maintain Affordable Housing

Identify actions taken to foster and maintain affordable housing.

CDBG funds are used to foster and maintain affordable housing directly through the owner-occupied and rental rehab program, which directly foster and maintain affordable housing in the requirements associated with CDBG dollars. The use of funds to purchase foreclosed and HUD dollar home is also an initiative desired to foster affordable housing by using resources to keep these homes ;livable and within an affordable price range. These programs will be discussed later in the affordable housing section of the CAPER. Additionally, funds are 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. 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.

6) Leveraging Resources

- a) Identify progress in obtaining “other” resources to address needs.
- b) Describe how Federal resources from HUD leveraged other public and private 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 \$180,000 available for public service applications, of which \$96,250 was CDBG funds and \$20,000 from the United Way and the Community Foundation. Winnebago County’s program continues to receive funding because of the collaborative effort. Eleven programs were funded directly with Consortium funds. The following table shows the amount of CDBG funds used and the amount of other funds (over \$2,697,907) 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 Winn. County Nutrition Program	\$10,625	\$1,108,408	1%
American Red Cross	\$19,625	\$182,050	11%
Christine Ann Domestic Abuse Services-Shelter & Advocacy Services	\$9,625	\$484,550	2%
Christine Ann Domestic Abuse Services-Teen/Child Support Services	\$4,625	\$120,930	4%
UW-Oshkosh Living Healthy Community Clinic	\$16,625	\$348,500	5%
Hope & Care Center	\$4,625	\$20,000	23%
Winnebago County Literacy Council	\$9,625	\$81,875	12%
ADVOCAP Project “POWER”	\$6,625	\$125,000	5%
Reach Counseling Services	\$5,000	\$130,589	4%
Winnebago Conflict Resolution Center, Inc.	\$4,625	\$12,000	39%
Wisconsin Interfaith Needs Response(WINR)	\$4,625	\$84,000	6%
Total Funds	\$96,250	\$2,697,907	4%

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. The Rental Rehabilitation project initiated this year had a total cost of \$73,072 with the \$34,997 of CDBG funds leveraging an additional \$38,075 (52% of cost born by private investment) from the property owner.

CDBG funds of \$14,437 used for the Oshkosh Senior Center Health and Fitness programs helped to leverage funds totaling over \$125,995 from the Seniors Center to administer the programs. The CDBG funds made up approximately 11% of the budget for these programs.

- c) Describe how matching requirements were satisfied.

There were no projects associated with the City's use entitlement funds that require or mandate matching funds.

7) Citizen Participation

- a) Provide a summary of citizen comments.

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

PY _____ CAPER Citizen Participation # 7a response:

- b) Describe how consideration was given to comments or views of citizens, received in writing or orally at public hearings, in preparing the CAPER.

PY _____ CAPER Citizen Participation # 7b response:

8) Institutional Structure

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

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. The local Habitat for Humanity has remained unstable as they have been without an executive director for approximately a year

and a half but staff has working with them to create the institutional capacity to undertake and complete projects. To that end there has been discussions on providing the organization with one of the two properties the City purchased in the \$1 HUD Home program.

Staff continued it's work with a local for-profit housing consultant (Housing Authority) and a non-profit home health care agency (Clarity Care) as part of an employer assisted housing program. This program has advanced from the conceptual stages to implementation helping two lower income health care employees who were having trouble finding affordable housing with assistance from the First Time Homeowner program (administered by the Winnebago County Housing Authority). Furthermore, those who qualify for CDBG owner occupied or rental rehabilitation assistance, based on LMI status are assisted in the rehabilitation of their living environments.

9) Monitoring

- a) Describe actions taken to monitor the jurisdiction's performance in meeting objectives and outcomes set forth in its strategic plan.
- b) Describe how and the frequency with which you monitored your activities, including subrecipients (including sponsors or administering agents).

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. 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 eleven 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. 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. 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. 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.

- c) Describe the results of your monitoring including any improvements made as a result.

Typically, monitoring goes very smoothly as many of the agencies, contractors used and program funded are those that are familiar with the CDBG program and its reporting requirements. Public service organizations that are funded for the first time sometimes have difficulty interpreting what data the city and HUD are looking for and need coaching in that matter as well as first time contractors in the rehab programs often needs extra attention by staff. Improvements as a result of monitoring are revisions/alterations to forms used in reporting as well as one-on-one and group training.

- d) Describe actions taken to insure compliance with program requirements, including requirements involving the timeliness of expenditures.

See Response under 9 b

- e) Describe steps/actions taken to ensure long-term compliance with housing codes, including any actions or on-site inspections undertaken during the program year.

Funds in 2008 were spent conducting city property condition inspections, which started in the summer of 2006. In the 2008 program year, 106 properties were inspected resulting in issuance of 66 requests by the city to correct issues such as building code violations, painting, building/garage repairs and removal of junk/debris. Of the 66 requests made, 5 properties corrected the issues, 8 properties are in process of correcting the issues and the remaining 53 requests are carried over to 2009. Coordination between the inspections and the owner and rental rehabilitation program is also important in that LMI individuals are assisted with long-term code compliance. 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 impacts for code compliance as well as which help to improve neighborhood image, maintain perceived and actual property values and help foster neighborhood pride and a sense of "neighborhood ownership".

Housing rehabilitation activities were also monitored during the rehabilitation period when construction was underway. 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. Many projects have several inspections to determine compliance, depending on the scope of work of the contract.

- f) What is the status of your grant programs?
 - i) Are any activities or strategies falling behind schedule?
 - ii) Are grant disbursements timely?
 - iii) Do actual expenditures differ from letter of credit disbursements?

Activity related to rental rehabilitation has remained poor for another program year, as a disappointing amount of interest has been expressed from the private market and only one project being completed. Additionally, the use of central city funds to physically remove blight have been falling behind, however negotiations on property and the processes of official decision making (Redevelopment Plan amendment, full budgeting, etc.) are in place to be conducted in the 2009 Program Year. All grant disbursements are timely and no credit disbursements/draws were initiated until funds are expended by the City.

10) Antipoverty Strategy

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

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 2008 program year also contained the ongoing 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.

Self-Evaluation

- 11) Provide an evaluation of accomplishments. This evaluation must include a comparison of the proposed versus actual outcomes of each**

outcome measure submitted with the strategic plan and explain, if applicable, why progress was not made toward meeting goals and objectives.

CDBG funds were spent in the 2008 Program Year for the Near East Neighborhood and this targeted effort will continue for years to come. Funds in 2008 were spent conducting city property condition inspections, which started in the summer of 2006. In the 2008 program year, 106 properties were inspected resulting in issuance of 66 requests by the city to correct issues such as building code violations, painting, building/garage repairs and removal of junk/debris. Of the 66 requests made, 5 properties corrected the issues, 8 properties are in process of correcting the issues and the remaining 53 requests are carried over to 2009. Coordination between the inspections and the owner and rental rehabilitation program is also important in that LMI individuals are assisted with long-term code compliance. 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 impacts for code compliance as well as which help to improve neighborhood image, maintain perceived and actual property values and help foster neighborhood pride and a sense of "neighborhood ownership".

Maintaining the existing housing stock was identified as a high priority in the City's Comprehensive Plan adopted in March 2005 and is identified within the individual program years. 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 continue in order for the city to implement its redevelopment plans and remove blighting influences in these areas.

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 one renter-occupied unit were started this program year. A continued push for more aggressive solicitation is underway to generate interest including multiple meetings with the Winnebago County Apartment Association, previously funded multiple family homeowners, ADVOCAP and the Oshkosh Housing Authority. In these ways we hope to create a more suitable number of rental rehabilitation projects and increase the number of rental units rehabilitated for functionality and new units created, both of which would be kept available for LMI households.

Identified Need: Housing (Owner) – ten owner-occupied houses were rehabilitated in the program year, with a total of 17 persons in these households. The rehabilitation of nine more households are underway but not completed by the end of the 2008 program year. This activity maintains existing housing stock and keeps homes in good condition for LMI homeowners. Given the financing structure of the zero-interest, zero payment loan, the LMI owner is not burdened with loan payments. Payment of the rehabilitation 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 1347 LMI families (2865 individuals) in the Red Cross' "Bridges-Emergency Assistance"

program. Additionally, homeless people due to domestic violence were benefitted by support of the Christine Ann Center who sheltered 214 individuals, 67 of which were children.

Identified Need: Public Services - eleven 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) Five elderly, five female head of household and three disabled households benefited from the owner-occupied rehabilitation program this year. Additionally, the public service programs assisted LMI, disabled, elderly and qualified others with fair housing help, housing assistance, in-home meals, emergency shelter and assistance, medical assistance, job skill training and literacy skills, as well as sexual abuse treatment. The city and its involvement in the Public Service Consortium has been extremely successful and far outpaces the the goals identified in the Consolidated Plan and yearly Action Plans.

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 indicate a steady positive affect the general removal of blighting influences and improved suitable living conditions, whether physical or societal, for LMI areas and persons.

Barriers identified that had a negative impact on fulfilling the strategies and overall vision of the city includes the somewhat smaller number of owner-occupied rehabilitations this program year as well as the continued lack of interest on the part of rental unit owners in regard to rehabilitation of their properties. Additionally, the finalization of redevelopment plans slowed central city property acquisition and redevelopment.

12) Identify whether major goals are on target and discuss reasons for those that are not on target.

Major goals are on target for the majority of our program activities within the consolidated plan timeline though they may be short in this particular program year. This includes the rehabilitation program for owner-occupied units and the substantial activity in the public service realm. Progress made in implementing the Near East Neighborhood Plan has been steady as have been the progress made with redevelopment plans and negotiations that will act as a guide to address and direct the purchase of blighted property.

13) Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

As in the last program year – we will continue to make adjustments to make activities more effective include and increase in funding for both the public service

portion of the CDBG budget, as this program has demonstrated their continued success and expansion in the past 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 stronger use of the neighborhood initiative programs including contracting with a national neighborhood rehabilitation and advocacy agency to assist with LMI neighborhood organizing resulting in blight influence removal and the physical rehabilitation of owner and renter occupied homes as well as continuing city direct rental rehabilitation with previous program year funds. Additionally, the completion of redevelopment plans in the Southshore and other central city LMI areas provide specific locally supported guidance for removal of blight.

HOUSING

Affordable Housing

14) Evaluate progress in meeting its specific affordable housing objectives, including:

- a) Comparison of proposed numeric goals (from the strategic plan and annual plan) with the actual number of extremely low-income, low-income, and moderate-income renter and owner households assisted during the reporting period.

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.

CDBG funds were provided for purchase assistance to low and moderate-income homebuyers who completed the Home Buyer Program. Six homebuyers received grants, which are summarized below:

Address	Female HOH	Race	People in Household	Ext. Low 0-30%	Low 31-50%	Mod 51-80%
1545 Arboretum		White	1			X
1840 Sheridan	X	White	2			X
15 W Tennessee		Asian	8	X		
2504B Village	X	White	1			X
604 Waugoo	X	White	1			X
21 W15th	X	White	3			X

The following table summarizes the accomplishments of this program. In the 2008 Program Year, 10 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 10 projects.

Before

1602 Mt Vernon

After



Before

412 Waugoo

After



The following table summarizes the 10 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
412 Waugoo	Housing Rehab	Yes	Yes
1709 Evans	Housing Rehab	No	No
925 Jefferson	Housing Rehab & Purchase Assistance	Yes	No
326 W 17th	Housing Rehab & Purchase Assistance	No	No
2016 Ashland	Housing Rehab & Purchase Assistance	No	No
1321 Broad	Housing Rehab	Yes	No
1602 Mt Vernon	Housing Rehab	Yes	No
1321 Punhoqua	Housing Rehab	Yes	No
748 W 17 th	Housing Rehab	No	No
403 E New York	Housing Rehab	Yes	No

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 was started in the program year. The table below summarizes the beneficiaries in this project, when complete.

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
646 Grande	1	0	6	0

- b) Report the number of households served meeting the Section 215 requirements of affordable housing (essentially meeting the definitions in 24 CFR 92.252 and 92.254 for renters and owners, respectively).

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

- c) Describe efforts to address worst case needs (defined as low-income renters with severe cost burden, in substandard housing, or involuntarily displaced).

Worst case housing needs were addressed through a combination of public service activities and through the rental rehabilitation program. The rent rehab program

stimulated the rehabilitation and subsequent habitability of a 6-bedroom rental unit. This living unit is ideal as a rent controlled unit ideal for a large LMI family. The provision of additional large rental units with income limitations for tenants remains a priority. The funding of organizations that include the Red Cross Emergency Assistance Program and the Christine Ann shelter also address worse case needs as a support network for those in unfit housing or finding themselves displaced.

- d) Description of efforts to address the accessibility needs of persons with disabilities.

Accessibility is considered in all physical projects undertaken or assisted by the City using CDBG dollars. In the owner and rental rehabilitation programs, handicapped accessibility is listed and announced as an eligible activity that is encourage. Owner and renter occupied sites that are selected are evaluated as to the need or requirements for improvements that enhance or increase accessibility. Though no public improvements projects were conducted in the 2008 program year, physical improvements associated with central city and neighborhood initiative works will always include either the reconstruction or the installation of accessible features. Non-physical efforts to improve the living conditions of the handicapped include finance of the Winnebago Nutrition Program who deliver meals to those who are homebound and the assistance to the Hope and Care Center, which provides daily programs and support groups for the mentally handicapped.

Public Housing Strategy

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

The Oshkosh Housing Authority has continued its effort to modernize the city's public housing inventory. Massive change occurred as a result of the wholesale retreat of investors from the tax credit market and local flooding that resulted in declaration of a natural disaster. Both actions were reflected in a new Qualified Allocation Plan (QAP) for the state that defines the distribution of tax credit awards. Accordingly, an anticipated application for Mainview Apartments took a back seat to a priority application for Court Tower. The new QAP didn't include the traditional limit on allocations to any one development and consequently, the 157 units at Court Tower became a viable project. A capital needs assessment, energy audit and market analysis were completed. Preliminary plans were developed to expand apartments, reduce resident density and build replacement units off-site. An application for \$25,000,000 in tax credits was submitted and scored well enough to be fully funded.

However, the planning process revealed that the massive renovation would be very difficult to implement and didn't deliver as valuable a product as new construction. As government funders proved to be inflexible on pending NSP and Capital Fund allocations and relocation of the redevelopment site the tax credit award was surrendered. While the soft market presented concerns, the Housing Authority wasn't willing to put residents through a multi-year construction that would have impacted all floors for the entire duration. The Housing Authority expects to re-apply in 2010 and win a similar award but by that time, replacement parcels will have been identified and secured. If the tax credit market has recovered or non-traditional stimulus is available to offset market prices replacement of all 157 units should move forward. Capital Fund Program stimulus grant was budgeted for acquisition of land for the replacement dwellings.

While Mainview Apartments took a back seat to the Court Tower tax credit replacement scenario, Mainview efforts coalesced around directing nearly all Capital Funds to improvements there. Engineering work was nearly completed on the new Variable Refrigerant Flow (VRF) system to bring forced air heating and cooling to each apartment. The addition of "stimulus" Capital Fund grant authority was applied to expanding the modernization to additional apartments. Then applications were also filed in the national competition for additional stimulus funds to implement more energy efficiency and green building strategies, including solar hot water heating and solar electrical generation. Plans are being drawn to initiate the modernization of all 111 apartments and the plans will either be supplemented by the green projects or delayed for some portions of the building due to insufficient funds. Work on at least the first half of the building and apartments will begin in 2009 and continue throughout 2010.

On the scattered-site family units completion of the re-roofing project allowed for site improvements to begin.

- Resident initiatives implemented or sustained during the past program year were:
- o Maintained resident activity opportunities with weekly, monthly options and events scheduled around the seasons and holidays throughout the year.
 - o Agency continues to have Resident Commissioner representation on the Board of Commissioners.
 - o Resident volunteers participated in the Event Parking during the Leach Amphitheater concerts. Revenue generated from these events are deposited into the resident recreation fund for Mainview and Court Tower."

Barriers to Affordable Housing

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

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.

Lead-based Paint

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

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, \$33,635 was spent to reduce lead-based paint hazards in 6 of the 10 completed housing rehabilitation projects. The lead-based paint funds were made available as grants for the benefit of low/moderate income owners and not included as part of the deferred rehabilitation loan.

Address	Lead Grant	Ext. Low 0-30%	Low 31-50%	Mod 51-80%
412 Waugoo	\$8,547		X	
326 W 17th	\$3,870			X
2016 Ashland	\$7,905			X
1602 Mt Vernon	\$8,070	X		
748 W17th	\$3,708			X
403 E New York	\$1,535	X		

HOMELESS

Homeless Needs

- 18) Identify actions taken to address needs of homeless persons.**
- 19) Identify actions to help homeless persons make the transition to permanent housing and independent living.**
- 20) Identify actions taken to implement a continuum of care strategy for the homeless and new Federal resources obtained during the program year, including from the Homeless SuperNOFA.**

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

21) Identify actions taken to prevent homelessness.

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. The city assisted the Salvation Army this year with securing additional emergency housing technical assistance to arrange and obtain funds from the Oshkosh Community Foundation. This is the first time moneys were provided by the Foundation to the Salvation Army for many years. Additionally, during the program year the Housing Coalition worked diligently to establish a working relationship with Father Carrs Place 2B, a private shelter the homeless. The efforts were successful and communication and cooperation has increased between Father Carrs and the other service agencies as a result.

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.

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)

- 22) Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).**
- 23) Assessment of Relationship of ESG Funds to Goals and Objectives**
 - a) Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.**
 - b) Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.**
- 24) Matching Resources**
 - a) Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.**
- 25) State Method of Distribution**
 - a) States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.**
- 26) Activity and Beneficiary Data**
 - a) Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESG expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.**
 - b) Homeless Discharge Coordination**
 - i) As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster**

care or other youth facilities, or corrections institutions or programs.

- ii) Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.**

Not Applicable to the City of Oshkosh (response for 22-26).

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

- 27) 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).**

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 612 elderly persons in the meal program, 2865 individuals received emergency assistance from the Red Cross, and the Christine Ann provided shelter facilities for 147 and counseling for over 500 victims of domestic abuse (adults and children).

COMMUNITY DEVELOPMENT

Community Development Block Grant

- 28) 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.**

During the program year, a total of \$821,848 in CDBG funds were expended on activities identified in the 2008 Action Plan. During the 2008 Program Year, a total of \$597,151 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 2008 Program Year is

the second of the three-year reporting cycle that covers the 2007, 2008 and 2009 program years. However, the expenditures on their own are over 90% beneficial to LMI persons/Households. Additional details are found throughout this document as well as in the appendix.

The one renter-occupied project provided 1 affordable unit with 6 bedrooms. While the owner rehabilitation program did not create/provide affordable housing, it did maintain housing choice for LMI households. All 3 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	1	
Moderate Income	0	
Total	1	
Owner		
Extremely Low Income	4	0
Low Income	1	0
Moderate Income	5	3
Total	10	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	Winn. County Nutrition Program	612
American Red Cross	Emergency Assistance	1347 families (2865 individuals)
Christine Ann Domestic Abuse Services	Shelter & Advocacy Services	Counseling: 380 Shelter: 147 (74 adults, 67 children)
Christine Ann Domestic Abuse Services	Teen/Child Support Services	159
UW-Oshkosh	Living Healthy Community Clinic	728
Hope & Care Center		25
Winnebago County Literacy Council	One-to-One Adult Tutoring	371
ADVOCAP	Project "POWER"	66
Reach Counseling Services	Sexual Abuse Treatment Program	63

Winnebago Conflict Resolution Center, Inc.	Mediation Services	319 individuals
Wisconsin Interfaith Needs Response(WINR)	Transportation needs	3
Oshkosh Senior Center	Seniors Health Program	233
Oshkosh Senior Center	Seniors Fitness Program	565
Oshkosh Housing Authority	Home Buyer Program	9 families

29) 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.**

No changes in program objectives occurred during the program year.

30) 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.**

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 four 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).

31) For Funds Not Used for National Objectives

- a) Indicate how use of CDBG funds did not meet national objectives.**
- b) Indicate how use of CDBG funds did not comply with overall benefit certification.**

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.

- 32) 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 that 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.**

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 2008 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.

- 33) 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.**

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

- 34) 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 who are low- and moderate-income.**

The Public Service Consortium funded eleven programs that 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 – “Bridges Emergency Assistance Program” provided assistance to LMI persons who had temporary emergency needs related to rental payments, utilities, food and basic transportation to 1347 families (2865 individuals).

ADVOCAP – “Winnebago County Nutrition Program” – provided 61,151 meals for 612 elderly persons (503 known LMI Persons) at congregate meals sites or through the delivery of the meals to the person’s residence with the individual is homebound.

Winnebago Conflict Resolution Center, Inc. - “Mediation Services” – 319 individuals received free conflict resolution services to resolve disputes including landlord/tenant, debtor/creditor, consumer/merchant, family and harassment.

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 67 children. Counseling was provided for 380 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 159 individuals (38 teens and 84 children).

University of Wisconsin – “Healthy Living Community Clinic” provided cost effective medical care and prescriptions to 728 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 371 LMI clients increased their literacy skills.

ADVOCAP– “Project POWER ” Benefitted 66 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.

Wisconsin Interfaith Needs Response (WINR) – “Transportation Needs Program” provided reliable transportation for 3 individuals through the provision of a vehicle.

Oshkosh Seniors Center – “Health and Fitness Programs” benefited 798 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.

Reach Counseling Services – “Sexual Abuse Treatment Program” provided to 63 individuals using family based psychotherapy to persons affected by sexual violence and molestation.

Hope & Care Center – Provided a supportive environment for 25 mentally ill persons to help foster a stable and structured daily life and help socialization during leisure time through the use of a variety of programs.

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.

35) Program income received

a) Detail the amount repaid on each float-funded activity.

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

b) Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.

During the Program Year, approximately \$143,549 was received in program income from loan repayments. All program income was received from rehab loan repayments on 10 properties, resulting in all 10 payments being mortgage satisfactions. See table below.

Address	Satisfaction Amount
1616 Burdick	\$15,812
1214 Harney	\$12,626
2842 Stoney Beach	\$21,492
407 West 6th	\$24,549
237 West 6th	\$18,464
3140 Algoma	\$10,191
1421 Elmwood	\$13,586
1520 Western	\$9,290
676 Central	\$11,187
353 West 14th	\$6,353
Total	\$143,549

No other program income was received.

c) Detail the amount of income received from the sale of property by parcel.

As of the end of the reporting period, no parcels purchased with CDBG funds were available for sale.

36) 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.**

No reimbursements were made for disallowed expenditures of prior program years.

37) 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.**

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

- b) **List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.**

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	197
	Principal Balance	\$3,210,768
Multiple-unit deferred housing rehabilitation loans		
	Outstanding Loans with future payment	3
	Outstanding Loans with no future payment (if all conditions are met)	4
	Total Outstanding Loans	7
	Principal Balance of all Outstanding Loans	\$515,509

- 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.**

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 three 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). 646 Grand Street payment of 34,997 is due July 23, 2019. 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).

- 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.**

There were no loans made with CDBG funds that went into default or were forgiven/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.**

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 (303 Oxford) is being held for the development of new appropriately designed affordable single family housing which will either be built by a not for profit homebuilding entity, presumable NeighborWorks but could be other such as Habitat for Humanity or the Oshkosh Area School District.

38) 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.**

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

NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)

39) Jurisdictions with HUD-approved neighborhood revitalization strategy must describe progress against benchmarks for the program year.

Not Applicable. The City of Oshkosh does not have any officially designate Neighborhood Revitalization Strategy Areas (NRSA).

HOME/ADDI

HOME/ American Dream Down Payment Initiative (ADDI)

NA

40) Assessment of Relationship of HOME Funds to Goals and Objectives

- a) Assess the use of HOME funds in relation to the priorities, needs, goals, and specific objectives in the strategic plan, particularly the highest priority activities.**

- b) Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
 - c) Indicate the extent to which HOME funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
- 41) 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.
- 42) 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).
- 43) 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.

HOPWA

Specific HOPWA Objectives

NA

- 44) Assessment of Relationship of HOPWA Funds to Goals and Objectives.
- a) Assess the use of HOPWA funds in relation to the priorities, needs, goals, and specific objectives in the strategic plan, particularly the highest priority activities.
 - b) Evaluate progress made towards meeting the goals of providing affordable housing using HOPWA funds, including the number and types of households served.

To report progress under the general and HOPWA specific requirements, the grantee may integrate the HOPWA elements in their standard CAPER report or establish a HOPWA-specific narrative by completing the following information. IDIS Report PR80 has useful financial and accomplishments information for end of year reporting.

HOPWA EXECUTIVE SUMMARY

- 45) Provide an executive summary (1-3 pages) and a specific objectives narrative which address the following:
- a) Grantee and Community Overview.
 - i) A brief description of the grant organization, the area of service, the name of the program contact(s), and a broad overview of the range/type of housing activities, along with information on each sponsor by name, main project site by zip code and related organization information.
 - b) Annual Performance under the Action Plan
 - i) Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
 - ii) Evaluate the progress in meeting the project's objectives for providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
 - iii) Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
 - iv) Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan. Report the number of stewardship units of housing which have been created through acquisition, rehabilitation or new construction with any HOPWA funds.
 - v) Describe any other accomplishments recognized in the community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
 - vi) Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Strategic Plan.
 - c) Barriers or Trends Overview
 - i) Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement;
 - ii) Describe any expected trends facing the community in meeting the needs of persons with HIV/AIDS, and provide any other information important in providing services to persons with HIV/AIDS.
 - iii) Note any evaluations, studies, or other assessments of the HOPWA program available to the public.
 - d) Project Accomplishment Data:
 - i) Complete and submit CAPER Performance Chart 1 Planned Goals and Chart 2 Actual Performance;
 - ii) Complete and submit CAPER Performance Chart 3 for Housing Stability Outcomes, HOPWA Outcomes on Access to Care and Support in conjunction with HOPWA-funded Housing assistance, Monthly Household Income in conjunction with HOPWA-funded

Housing Assistance, and HOPWA Outcomes on Access to Care and Support not in conjunction with HOPWA-funded Housing Assistance.

OTHER NARRATIVE

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

PY CAPER Other Narrative response:

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 2008 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.