



Est. 1853

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DEPARTMENT OF COMMUNITY DEVELOPMENT

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**FY 2020-2024 ANALYSIS  
OF IMPEDIMENTS TO  
FAIR HOUSING CHOICE**

**SUBMITTED TO HUD 7/27/2020**

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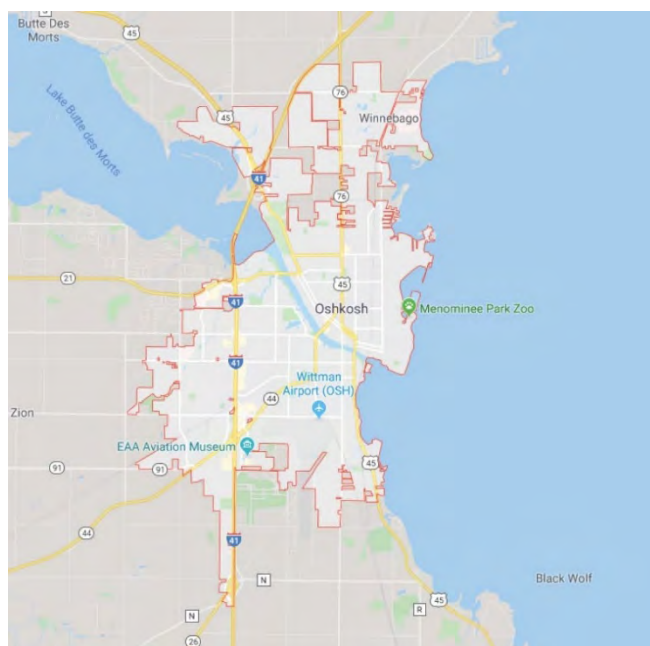
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## Executive Summary

The City of Oshkosh is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps it will take to address those impediments. HUD advises communities that the Analysis of Impediments to Fair Housing Choice should address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.

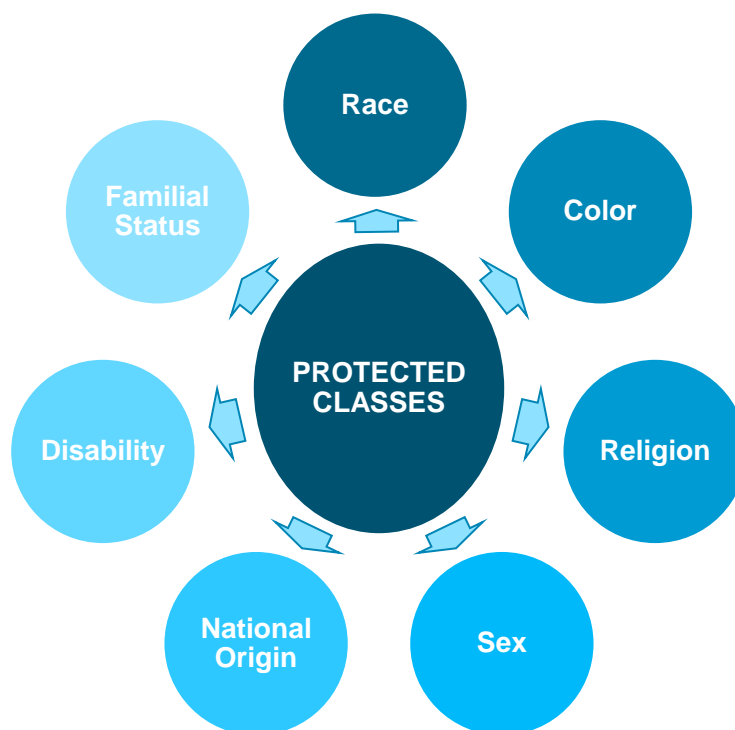
The HUD Fair Housing and Equal Opportunity (FHEO) Office advises Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the entitlement communities, as part of its Annual Action Plan, must sign certifications that the jurisdictions will affirmatively further fair housing. This means that the entitlement communities will conduct an Analysis of Impediments to Fair Housing Choice, take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Oshkosh previously prepared an Analysis of Impediments to Fair Housing Choice in March 2013. On July 16, 2015, the U.S. Department of Housing and Urban Development (HUD) published its final rule on Affirmatively Furthering Fair Housing. This rule attempted to establish a standardized process for fair housing planning. On May 18, 2018, due to deficiencies in the requirements, information available, and public participation HUD announced the withdrawal of the AFFH Rule, eliminating the AFH Tool, and requiring communities to revert back to the preparation of an Analysis of Impediments to Fair Housing Choice.



Google. (n.d.). *City of Oshkosh, WI*. Retrieved from <https://www.google.com/maps/place/Oshkosh>

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their **race**, **color**, **religion**, **sex**, **national origin**, **disability**, or **familial status** in the sale, rental, and financing of housing.



The methodology employed to undertake this Analysis of Impediments included:

- **Research**
  - Review of the 2013 Analysis of Impediments to Fair Housing Choice, Zoning Ordinances, Comprehensive Plans, Five Year Consolidated Plans, Annual Action Plans and Consolidated Annual Performance Evaluation Reports.
  - Review of the Housing Authorities' Five Year and Annual PHA Plans.
  - Review of the most recent demographic data for the area from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
  - Review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data.

- Review of the residential segregation data from PolicyMap.
- Review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database.
- A review of the real estate and mortgage practices.
- Home mortgage foreclosure data.
- **Interviews & Meetings**
  - Meetings and interviews were conducted with various City and County Departments; Housing Authorities; community, social service, and advocacy agencies, as well as public meetings.
  - Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
  - Low- and moderate-income areas were identified and mapped.
  - Concentrations of minority populations were analyzed.
  - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
  - Fair housing awareness in the community was evaluated.
  - Distribution by location of public and assisted housing units were analyzed and mapped.
  - The location of CDBG expenditures throughout the area were analyzed.
  - CDBG/HOME Five Year Goals and Objectives were reviewed.
- **Potential Impediments**
  - Public sector policies that may be viewed as impediments were analyzed.
  - Private sector policies that may be viewed as impediments were analyzed.
  - The status of previously identified impediments was analyzed.
- **Citizen Participation**
  - A public survey was publicized by the various participating jurisdictions, public meetings were held, and copies of the draft AI were placed on public display to encourage citizen input.

- The public survey was available at the following link <https://www.surveymonkey.com/r/OSHCDBG> from September 1, 2019 until November 1, 2019.
- **Key Findings**
  - Median age is younger
  - Housing costs are high
  - Cost of housing (rental and purchase) increase vs income increase
  - Housing unit growth vs. household growth
  - Older housing stock requires renovations for accessibility
  - Building permits are down
  - Household incomes have increased at a slower rate than home prices.
  - Gaps in new home construction

The City of Oshkosh Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Need for Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights and responsibilities of individuals, families, members of the protected classes, landlords, real estate professionals, and public officials under the Fair Housing Act (FHA).

**Goal:** Improve the public's knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Educate residents of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Educate realtors, bankers, housing providers, and other real estate professional of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Educate policy makers and city staff about the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-D:** Support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination.

- **1-E:** Identify the language and communication needs of LEP persons to provide the specific language assistance that is required.
- **1-F:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout Winnebago land.

- **Impediment 2: Need for Affordable Housing**

Almost half (45.6%) of all renter households are paying over 30% of their monthly incomes on housing costs. A quarter (25.0%) of all owner households with a mortgage are paying over 30% of their monthly income on housing costs. The number of households that are housing cost burdened significantly increases as household income decreases.

**Goal:** Increase the supply of decent, safe and sanitary housing that is affordable and accessible through the new construction and rehabilitation of various types of housing, especially housing that is affordable to lower income households.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing.
- **2-B:** Support and encourage the rehabilitation of existing renter-occupied and owner-occupied housing units in the City for households below 80% AMI.
- **2-C:** Support homebuyer education, training programs, and closing cost/down payment assistance to increase the number of owner-occupied housing units.
- **2-D:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support higher loan to value ratios for minority homebuyers.
- **2-E:** Create a database of decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.

- **Impediment 3: Need for Accessible Housing**

There is a lack of accessible housing units in the City of Oshkosh as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

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**Goal:** Increase the supply of accessible housing through new construction and rehabilitation for persons with disabilities.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Promote the need for accessible and visitable housing by supporting and encouraging private developers and non-profits to develop, construct, or rehabilitate housing that is accessible to persons with disabilities.
- **3-B:** Provide financial assistance for accessibility improvements to renter-occupied and owner-occupied housing units to enable seniors and persons with disabilities to remain in their homes.
- **3-C:** Promote and enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so are accessible to tenants.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

**Goal:** Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Encourage LMI, minority, and protected class resident participation in the various City Boards and Commissions.



## I. Introduction

HUD defines “fair housing choice” as:

***“The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices”***

Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient’s jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting a fair housing analysis consider the policies surrounding “visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from

making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The participating entitlement previously prepared an Analysis of Impediments to Fair Housing Choice in 2013. This Analysis of Impediments to Fair Housing Choice will outline progress that has been made since the previous Analysis of Impediments, explore the continuation of these impediments where necessary, and identify any new impediments to fair housing choice. Furthermore, this Analysis of Impediments will bring the participating entitlement communities into sequence with their FY 2020-2024 Five Year Consolidated Plans. The document is designed to act as a planning tool, providing the participating entitlement communities with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and continue to make modifications based on events and activities in the community during this time period.

In order to affirmatively further fair housing in the City of Oshkosh, residents recognized that they must coordinate fair housing with other entities. Fair housing choice is the goal of the AI and the opportunity should be made available to low-income residents and the members of the protected classes to live anywhere in the City of Oshkosh.

## **II. Background Data**

The City of Oshkosh is a city in Winnebago County, in eastern Wisconsin. It is situated west of Lake Michigan, between Lake Butte des Morts, and Lake Winnebago, and is bifurcated by the Fox River. Oshkosh is the sixth most populous city in the state of Wisconsin with a population of 66,083 residents as of the 2010 U.S. Census which increased to 66,649 residents in 2019 according to the latest U.S. Census Estimate. The surrounding region has a population of about 95,000. Oshkosh is approximately 53 miles south from Green Bay, Wisconsin via Interstate 41, and approximately 88 miles north from Milwaukee via Interstate 41.

In the 2000s and 2010s, Oshkosh's economy has been based in the manufacturing industries with some service industries. There also has been growth in health care and education.

Demographic, housing, economic, and social data was analyzed, including data from the 2000 and 2010 U.S. Census, 2011-2015 American Community Survey (ACS) Five-Year Estimates, 2011-2015 Comprehensive Housing Affordability Strategy (CHAS), Association of Religious Data, U.S. Department of Housing and Urban Development (HUD), HUD CPD Maps, RealtyTrac, and the participating stakeholders. All data sets used in the analysis are documented in the section the data is presented. This data was used to evaluate the area's community and housing characteristics as a basis for determining and identifying any existing impediments to fair housing choice.

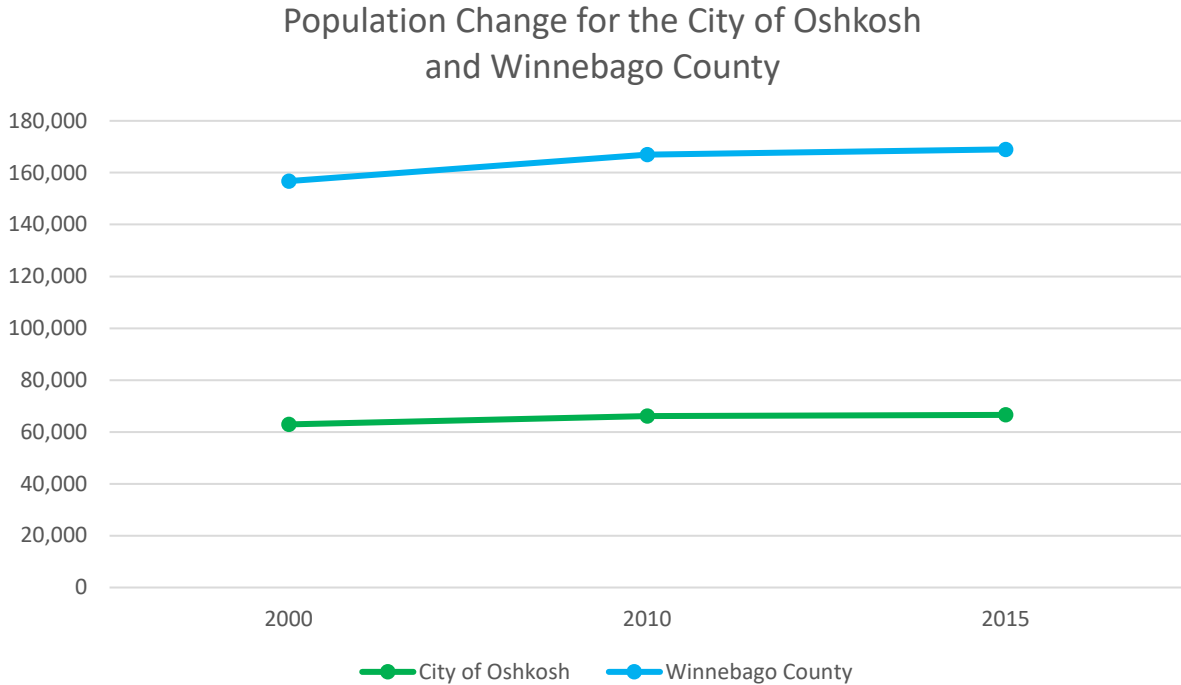
The City of Oshkosh was founded in 1853, and named after Chief Oshkosh of the Menominee, though the Ho-Chunk Indians lived on the site for centuries. Two towns, Athens north of the Fox River, and Brooklyn to the south, officially merged to create Oshkosh. The Chicago Fire, devastating though it was, offered an opportunity for Oshkosh's lumber industry to grow. The City boasted two dozen saw mills by 1873 and the moniker "Sawdust City". In the last century, Oshkosh's economy centered on manufacturing, including diverse offerings such as the popular adult and children's clothing brand Oshkosh B'Gosh and Oshkosh Corporation's emergency, utility, and military vehicles.

### **A. Population, Race, Ethnicity, and Religion:**

The City of Oshkosh's population increased from 62,916 people in 2000 to 66,083 people in 2010 (an increase of 5.03%), and increased from 66,083 in 2010 to 66,582 in 2015 (an increase of 0.76%).

Winnebago County’s population increased from 156,763 people in 2000 to 166,994 in 2010 (an increase of 6.52%) and increased from 166,994 in 2010 to 169,004 people in 2015 (an increase of 1.20%).

The State of Wisconsin’s population increased from 5,363,675 people in 2000 to 5,686,986 in 2010 (an increase of 6.03%) and increased from 5,686,986 in 2010 to 5,742,117 people in 2015 (an increase of 0.97%).



Source: 2000 & 2010 U.S. Census and 2011-2015 ACS

## Race

The following table highlights the racial composition of the City of Oshkosh as shown in the 2010 U.S. Census and in 2015.

### Race and Hispanic or Latino Population in the City of Oshkosh

Race and Hispanic or Latino	2010 U.S. Census		2011-2015 ACS	
	#	%	#	%
Total	66,083	-	66,582	-
One race	64,991	98.3%	65,593	98.5%
White alone	59,812	90.5%	61,030	91.7%
Black or African American alone	2,051	3.1%	2,304	3.5%
American Indian and Alaska Native alone	510	0.8%	309	0.5%
Asian alone	2,113	3.2%	1,800	2.7%
Native Hawaiian and Other Pacific Islander alone	30	0.0%	11	0.0%
Some other race alone	475	0.7%	139	0.2%
Two or more races	1,092	1.7%	989	1.5%
Hispanic or Latino	1,565	2.7%	2,030	3.0%

Source: 2010 U.S. Census and 2011-2015 ACS

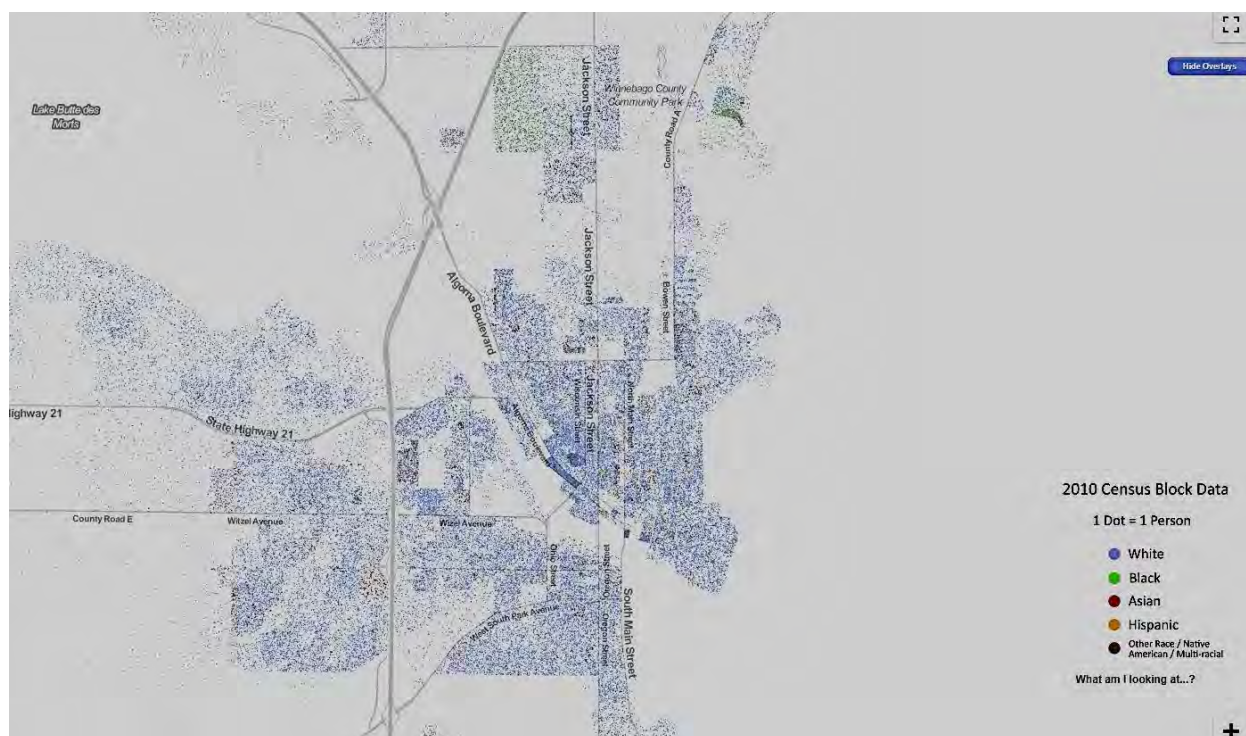
The most common race identified in the City of Oshkosh in 2010 was White Alone with 59,812 residents comprising 90.5% of the population. The second most common race identified in the City of Oshkosh in 2010 was Asian Alone with 2,113 residents comprising 3.2% of the population.

The most common race identified in the City of Oshkosh in 2015 was White Alone with 61,030 residents comprising 91.7% of the population. The second most common race identified in the City of Oshkosh in 2015

was Black or African American with 2,304 residents comprising 3.5% of the population.

The following map is a racial dot map representing one dot for every person counted during the 2010 Census. Each dot is color-coded by the individual's race and ethnicity. Whites are coded as blue; African-Americans, green; Asians, red; Hispanics, orange; and all other racial categories are coded as brown. The map was created by the University of Virginia Weldon Cooper Center for Public Service Demographics Research Group. The map provides a picture of any areas that may have a grouping of non-White residents. There are small areas throughout the city with clusters of Asians and two areas in northern Oshkosh with higher concentrations of African-Americans.

### Racial Dot Map



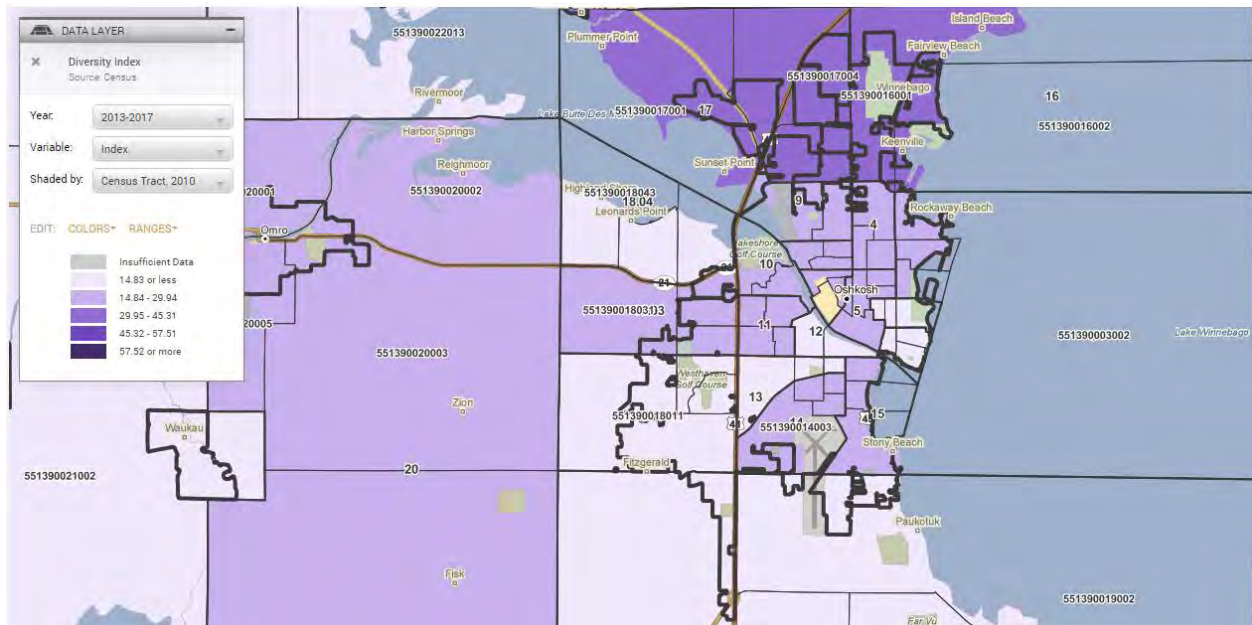
*Image Copyright, 2013, Weldon Cooper Center for Public Service, Rector and Visitors of the University of Virginia (Dustin A. Cable, creator)*

Source: <https://demographics.coopercenter.org/racial-dot-map>

The following map calculates the diversity index per Census Tract in Oshkosh. “The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2013-2017. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For

example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers. Data were obtained from the Census' American Community Survey 2013-2017 estimates and calculated by PolicyMap.” (Source: PolicyMap.com) The majority of Oshkosh has a diversity index under 30 and represents a higher level of homogeneity. The most diverse part of Oshkosh is the northern section of the city.

### Diversity Index

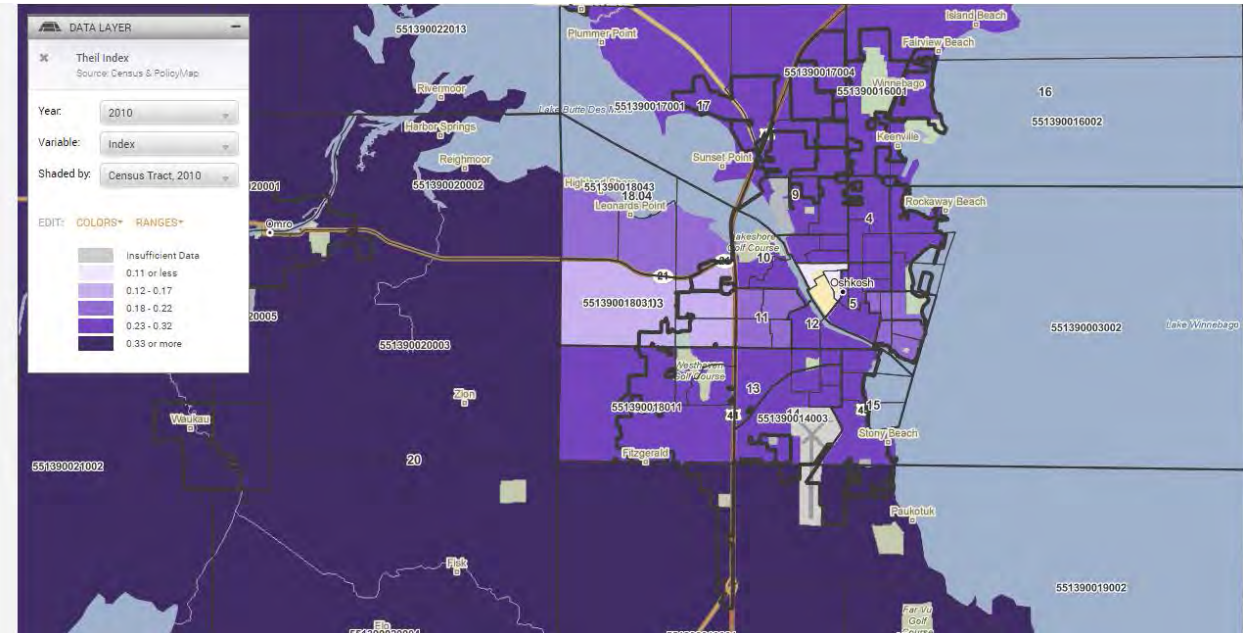


Source: <https://www.policymap.com/maps>

The following map provides the Theil Index calculations per Census Tract in Oshkosh. “The Theil Index is an index ranging from 0 to 1 that displays information about racial segregation. Lower index values below 0.20 suggest less segregation and higher index values above 0.40 suggest more segregation. The Theil Index is a measure of how evenly members of racial and ethnic groups are distributed within a region, calculated by comparing the diversity of all sub-regions (Census blocks) to the region as a whole. Patterns of racial segregation can emerge as a result of systemic barriers and opportunities or localized individual preferences. For example, highly segregated areas may be indicative of discriminatory housing practices or other related barriers. Data used in the calculation of this index were derived from the U.S. Census Bureau's 2010 Decennial Census.” (Source: PolicyMap.com) The Theil Index for all areas of the city suggests a lack of segregation with all areas below 0.45.



### Theil Index



Source: <https://www.policymap.com/maps>

### Ethnicity

The following table highlights the ethnicities of Oshkosh residents as of 2010 and 2015.

**Ethnicity and Ancestry in the City of Oshkosh**

Ancestry	2006-2010 ACS		2011-2015 ACS	
	#	%	#	%
<b>Total Population</b>	<b>65,507</b>	<b>-</b>	<b>66,582</b>	<b>-</b>
Afghan	0	0.0%	0	0.0%
Albanian	0	0.0%	0	0.0%
Alsatian	0	0.0%	0	0.0%
American	1,694	2.6%	2,384	3.6%



Arab	55	0.0%	120	0.2%
Armenian	0	0.0%	0	0.0%
Assyrian/Chaldean/Syriac	0	0.0%	41	0.0%
Australian	0	0.0%	15	0.0%
Austrian	205	0.3%	268	0.4%
Basque	0	0.0%	0	0.0%
Belgian	136	0.2%	301	0.5%
Brazilian	0	0.0%	28	0.0%
British	69	0.1%	203	0.3%
Bulgarian	0	0.0%	7	0.0%
Cajun	0	0.0%	0	0.0%
Canadian	36	0.0%	34	0.0%
Carpatho Rusyn	0	0.0%	0	0.0%
Celtic	7	0.0%	10	0.0%
Croatian	76	0.1%	79	0.0%
Cypriot	0	0.0%	0	0.0%
Czech	321	0.5%	471	0.7%
Czechoslovakian	53	0.0%	91	0.0%
Danish	308	0.5%	482	0.7%
Dutch	513	0.8%	1,225	1.8%

Eastern European	11	0.0%	0	0.0%
English	2,222	3.4%	3,509	5.3%
Estonian	0	0.0%	0	0.0%
European	285	0.4%	670	1.0%
Finnish	330	0.5%	232	0.3%
French (except Basque)	1,146	1.7%	2,355	3.5%
French Canadian	370	0.6%	359	0.5%
German	30,701	46.9%	33,811	50.8%
German Russian	0	0.0%	20	0.0%
Greek	94	0.1%	116	0.2%
Guyanese	0	0.0%	0	0.0%
Hungarian	125	0.2%	214	0.3%
Icelander	0	0.0%	8	0.0%
Iranian	33	0.0%	25	0.0%
Irish	3,711	5.7%	6,418	9.6%
Israeli	0	0.0%	0	0.0%
Italian	1,217	1.9%	2,323	3.5%
Latvian	0	0.0%	65	0.0%
Lithuanian	21	0.0%	168	0.3%
Luxemburger	21	0.0%	61	0.0%

Macedonian	0	0.0%	0	0.0%
Maltese	0	0.0%	0	0.0%
New Zealander	0	0.0%	0	0.0%
Northern European	138	0.2%	25	0.0%
Norwegian	1,848	2.8%	2,478	3.7%
Pennsylvania German	19	0.0%	28	0.0%
Polish	2,785	4.3%	4,544	6.8%
Portuguese	0	0.0%	0	0.0%
Romanian	6	0.0%	120	0.2%
Russian	259	0.4%	406	0.6%
Scandinavian	128	0.2%	300	0.5%
Scotch-Irish	247	0.4%	131	0.2%
Scottish	397	0.6%	596	0.9%
Serbian	0	0.0%	35	0.0%
Slavic	24	0.0%	5	0.0%
Slovak	33	0.0%	26	0.0
Slovene	0	0.0%	29	0.0%
Soviet Union	0	0.0%	0	0.0%
Subsaharan African	188	0.3%	239	0.4%
Swedish	475	0.7%	854	1.3%

Swiss	303	0.5%	308	0.5%
Turkish	0	0.0%	0	0.0%
Ukrainian	28	0.0%	52	0.0%
Welsh	318	0.5%	373	0.6%
West Indian (except Hispanic groups)	17	0.0%	2	0.0%
Yugoslavian	48	0.0%	78	0.0%
Other groups	8,140	12.4%	9,784	14.7%
Unclassified or not reported	6,346	9.7%	9,236	13.9%

Source: 2006-2010 ACS and 2011-2015 ACS

The most common ancestral group identified in the City of Oshkosh in 2010 was “German” with 30,701 residents comprising 46.9% of the population. The second most common specific ancestral group identified in the City of Oshkosh in 2010 was “Irish” with 3,711 residents comprising 5.7% percent of the population.

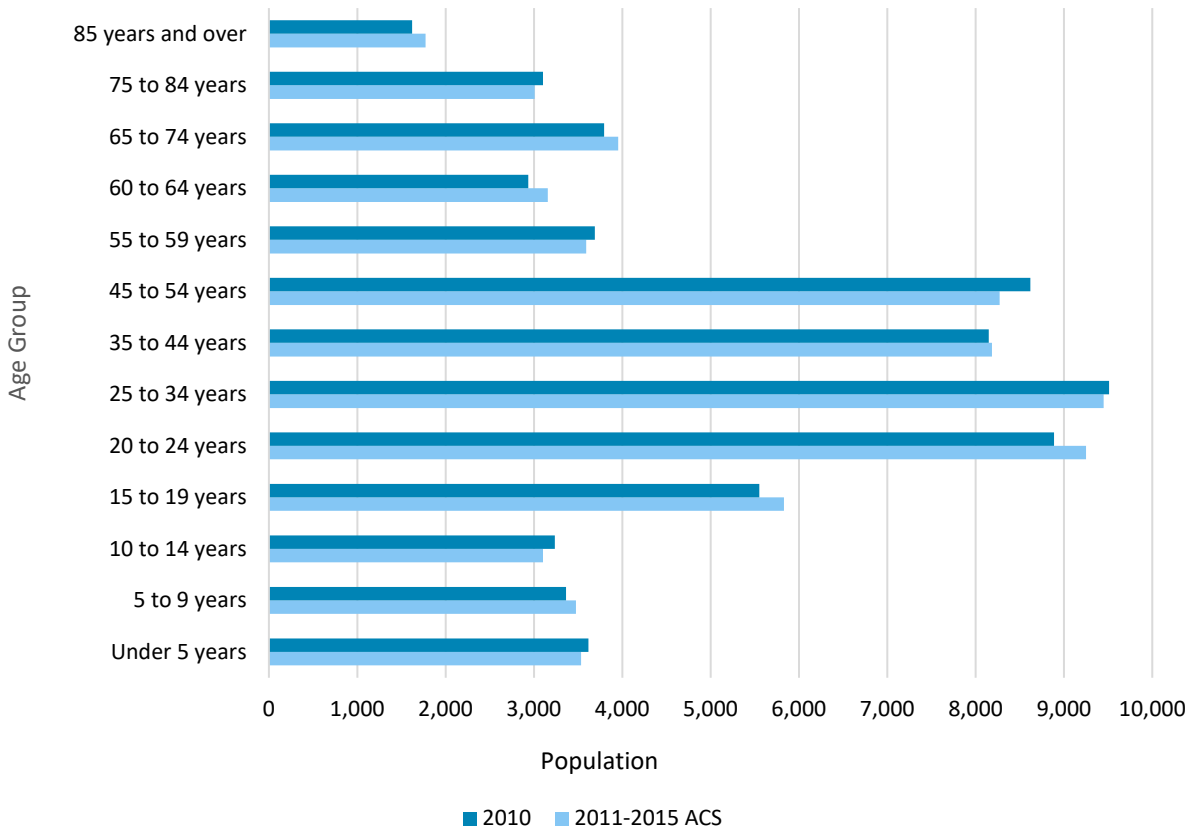
The most common specific ancestral group identified in the City of Oshkosh in 2015 was also “German” with 33,811 residents comprising 50.8% of the population. The second most common specific ancestral group identified in the City of Oshkosh in 2015 was “Irish” with 6,418 residents comprising 9.6% of the population.

Nearly a quarter of respondents identified as, “Other Groups” and “Unclassified or Not Reported.” These classifications accounted for 22.1% of the population in 2010 and 28.6% in 2015. The only notable change in proportional representation of the ancestral groups in the City of Oshkosh from 2010 to 2015 was the 3.9% increase in the proportion of residents who identify as German (30,701 persons, or 46.9% in 2010 to 33,811 persons, or 50.8% in 2015) and Irish (3,711 persons, or 5.7% in 2010 to 6,418 persons, or 9.6% in 2015).

## Age – Oshkosh

The following chart illustrates age distribution in the City of Oshkosh at the time of the 2010 U.S. Census and 2011-2015 ACS. The Census shows that currently, children under 20 years of age represent 30.2% of the population; 38.2% of the population is between 20 and 45 years of age; 20.5% of the population is 45 to 65; and 11.2% of the population is 65 years of age and older.

### Age Distribution Change for the City of Oshkosh



Source: 2010 U.S. Census and 2011-2015 ACS

## Religion – Oshkosh, WI

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of the City of Oshkosh, the City used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveys the congregation members, their children, and other people who regularly attend religious services across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations, as well as a listing of non-Christian religions. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Winnebago County across various denominational groups, as a percentage of the population which reported affiliation with a church.

### Religious Affiliation in Winnebago County

	1980		1990		2000		2010	
	#	%	#	%	#	%	#	%
Evangelical Protestant	15,974	12.1%	18,751	13.4%	18,943	12.1%	23,938	14.3%
Mainline Protestant	31,673	24.0%	31,044	22.1%	26,534	16.9%	21,022	12.6%
Catholic	35,197	26.7%	39,842	28.4%	43,690	27.9%	36,514	21.9%
Other	252	0.2%	150	0.1%	842	0.5%	1,359	0.8%
<b>Total Adherents:</b>	<b>83,096</b>	<b>63.1%</b>	<b>89,787</b>	<b>64.0%</b>	<b>90,009</b>	<b>57.4%</b>	<b>82,833</b>	<b>49.6%</b>
Unclaimed (% of total population)	48,607	36.9%	50,533	36.0%	66,754	42.6%	84,161	50.4%
<b>Total Population</b>	<b>131,703</b>	<b>100.0%</b>	<b>140,320</b>	<b>100.0%</b>	<b>156,763</b>	<b>100.0%</b>	<b>166,994</b>	<b>100.0%</b>

Source: The Association of Religion Data

The most common religious affiliation identified in Winnebago County in 1980 was “Unclaimed” with 48,607 non-adherents comprising of 36.9% of the population. The second most common religious affiliation identified in Winnebago County in 1980 was “Catholic” with 35,197 adherents

comprising 26.7% of the population. The “Mainline Protestant” religious affiliation was comprised of 24.0%, or 31,673 adherents.

The most common religious affiliation identified in Winnebago County in 2010 was “Unclaimed” with 84,161 non-adherents comprising of 50.4% of the population. The second most common religious affiliation identified in the Winnebago County in 2010 was “Catholic” with 36,514 adherents comprising of 21.9% of the population. The “Evangelical Protestant” religious affiliation, although technically the third largest, should be noted as well as 23,938 adherents comprising of 14.3% of the population identified as “Evangelical Protestant”.

There were two changes in proportional representation of the religious groups in Winnebago County from 1980 to 2010 that were larger than 5.0 percentage points. First, there was a 13.5% increase in the number of residents who identify as “Unclaimed” which included 48,607 persons, or 36.9%, in 1980 to 84,161 persons, or 50.4%, in 2010. Second, there was a 11.4% decrease in the number of residents who identify as “Mainline Protestant” which included 31,673 persons, or 24.0% in 1980 to 21,022 persons, or 12.6%, in 2010.

## B. Households:

The following table highlights the changes in the number of households and population in the area over the span of fifteen (15) years.

Year	HOUSEHOLDS		POPULATION	
	#	Change	#	Change
2000	24,082	-	62,916	-
2010	26,138	8.5%	66,083	5.0%
2015	26,152	0.1%	66,582	0.7%

Source: 2000 U.S. Census, 2010 U.S. Census, and 2011-2015 ACS

### Household Tenure

According to the 2000 U.S. Census, there were 25,420 housing units in the City of Oshkosh. Of these housing units, 24,082 (94.7%) were occupied and 1,338 (5.3%) were unoccupied. Of the occupied housing units, 13,851 (57.5%) were owner-occupied and 10,231 (42.5%) were renter-occupied.

According to the 2010 U.S. Census, the total number of housing units increased to 28,179; a 10.9% increase. Of the total housing units, 26,138 (92.8%) units were occupied and 2,041 (7.2%) were unoccupied. Of the occupied housing units in 2010, 14,693 (56.2%) were owner-occupied and 11,445 (43.8%) were renter-occupied. The increase in housing units between 2000 and 2010 was 2,759 units.

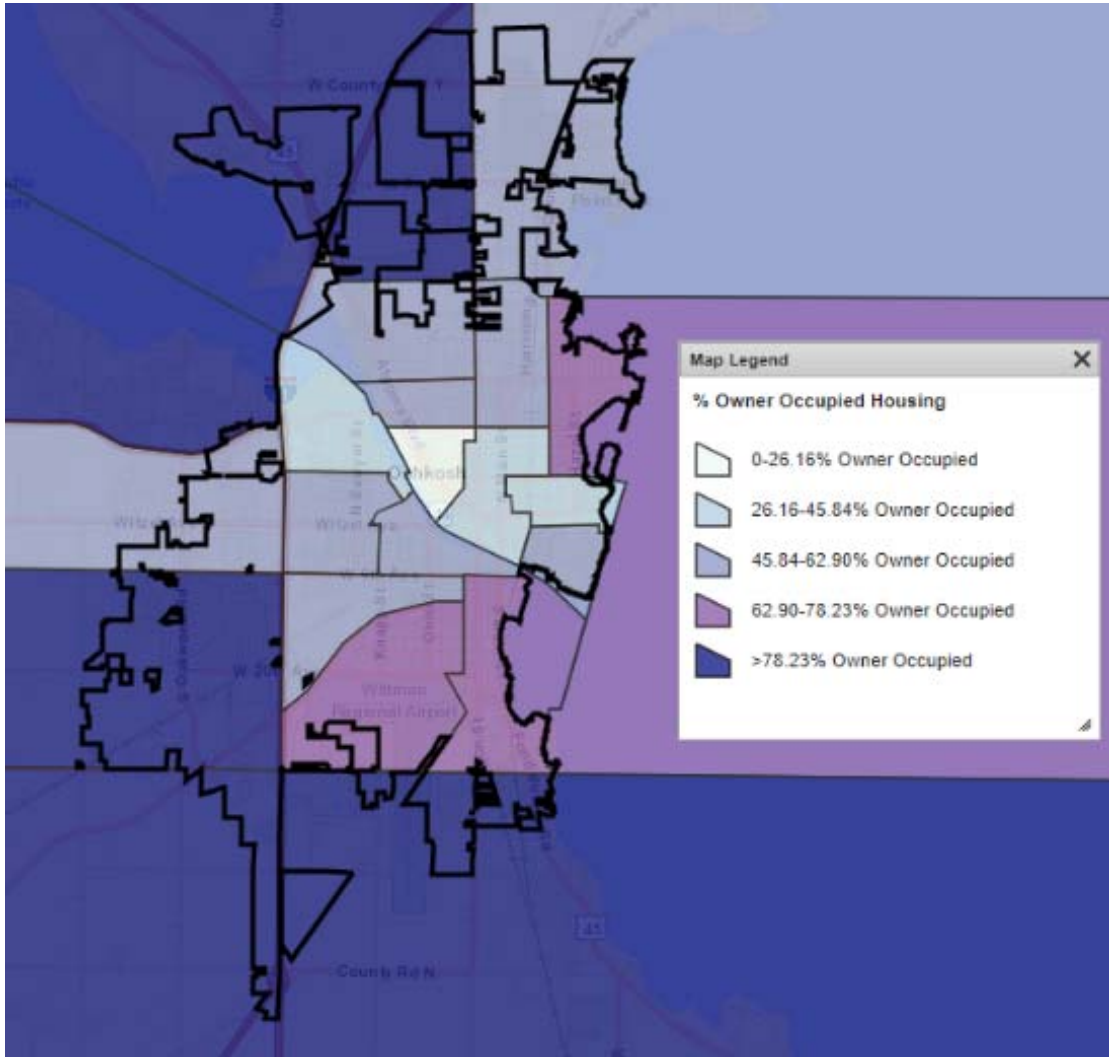
According to the 2015 ACS 5-Year estimates, there were 28,214 housing units in the City of Oshkosh; a 0.1% increase. Of the total housing units, 26,152 (92.7%) were occupied and 2,062 (7.3%) were unoccupied. Of the occupied housing units, 13,868 (53.0%) were owner-occupied and 12,284 (47.0%) were renter-occupied. From 2010 to 2015 there was: a 35 unit increase in the total number of housing units; a 14 unit increase (0.1%) in the number of occupied units; and a 21 unit increase (0.1%) in the number of unoccupied housing units. The number of owner-occupied units decreased by 825 units (5.6%) and the number of renter-occupied units increased by 839 (7.3%).

The maps below illustrate the concentrations of owner-occupied and renter-occupied housing units. Higher concentrations of a particular housing type are accentuated by a darker color. In Oshkosh, owner-



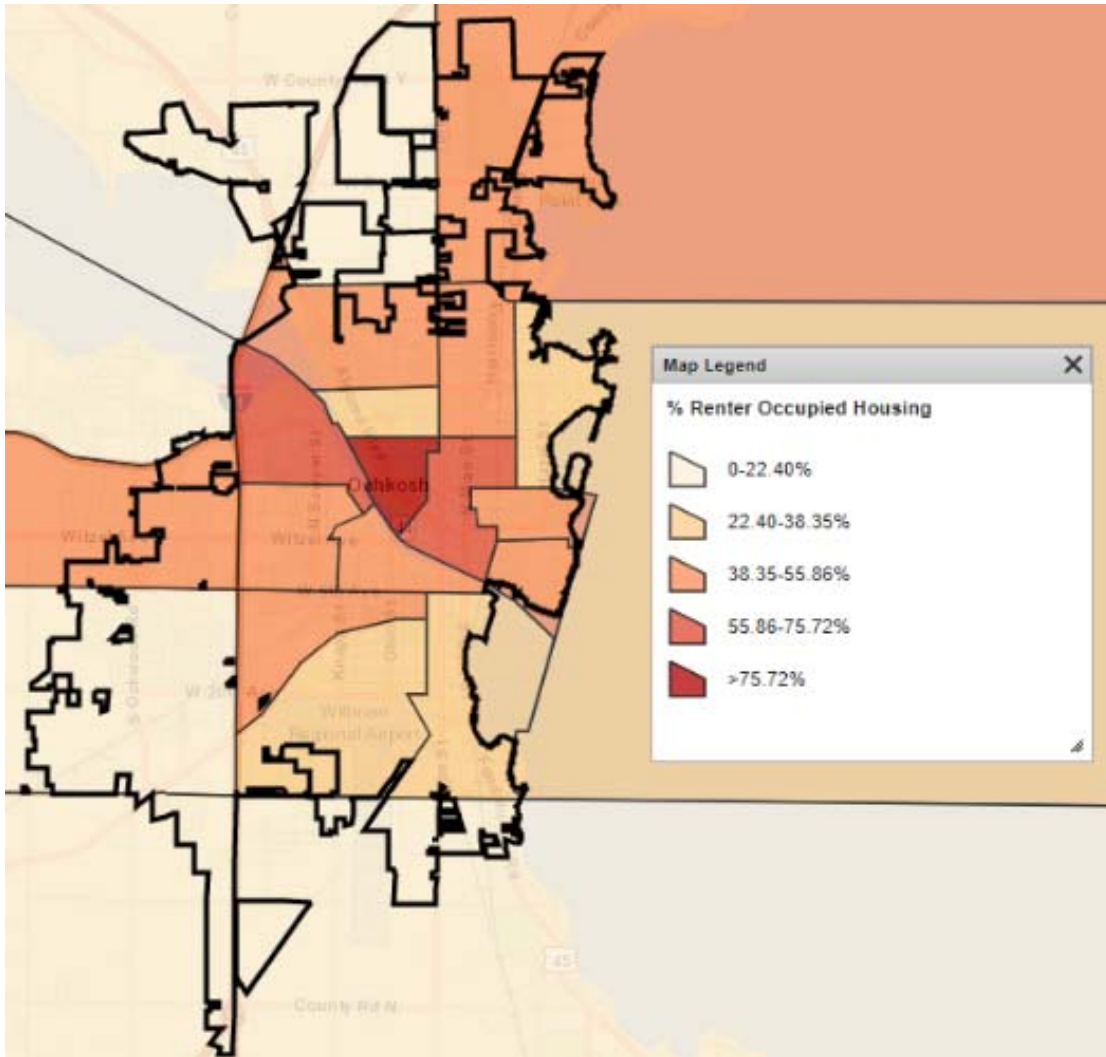
occupied units increase towards the outskirts of the city and renter-occupied units increase towards the city center.

### Percentage Owner-Occupied Housing



Source: HUD CPD Maps

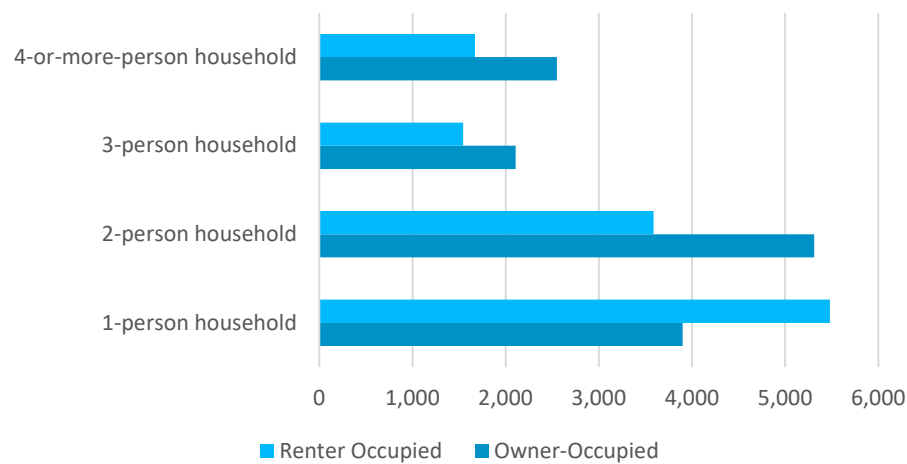
### Percentage Renter-Occupied Housing



Source: HUD CPD Maps

In 2000, the average household size was 2.31 persons and the average family size was 2.95 persons. In 2010, the average household size was 2.24 persons and the average family size was 2.90 persons. In 2015, the average household size was 2.26 persons and the average family size was 2.94 persons.

### Household Tenure by Size in Oshkosh



Source: 2011-2015 ACS

Significant household shifts in Oshkosh included the 825 unit decrease in owner-occupied units from 2010 to 2015 and the 839 increase in renter-occupied units from 2010 to 2015. Family and household sizes have increased since 2000. While owner-occupancy rates are declining, for an urban city, there still is a healthy balance between owner-occupied and renter-occupied housing units. The number of households has been increasing over the past 15 years at the same time as the population has increased. The increase in households and increase in population has put more housing supply pressure on the renter-occupied housing market.

### Household Tenure by Race and Ethnicity

The table below compares homeowners and renters by race and ethnicity in Oshkosh. White households represent 95.6% of all households, 97.5% of homeowners, and 93.5% of renters. Asian households represent 2.4% of all households, 1.6% of homeowners, and 3.2% of renters. Black or African American households represent 1.2% of all households, 0.2% of homeowners, and 2.4% of renters. Hispanic or Latino households represent 1.6% of all households, 1.0% of homeowners, and 2.2% of renters.

### Household Tenure by Race and Ethnicity in the City of Oshkosh

Cohort	2010 U.S. Census		2011-2015 ACS	
	Owner	Renter	Owner	Renter
Householder who is White alone	97.0%	92.2%	97.5%	93.5%
Householder who is Black or African American alone	0.4%	2.1%	0.2%	2.4%
Householder who is American Indian and Alaska Native alone	0.3%	0.7%	0.1%	0.1%
Householder who is Asian alone	1.5%	2.7%	1.6%	3.2%
Householder who is Native Hawaiian and Other Pacific Islander alone	0.0%	0.1%	0.0%	0.0%
Householder who is some other race alone	0.3%	0.9%	0.1%	0.2%
Householder who is two or more races	0.5%	1.3%	0.5%	0.5%
Householder who is Hispanic or Latino	1.1%	2.6%	1.0%	2.2%

Source: 2010 U.S. Census and 2011-2015 ACS

Homeownership rates continue to decline in the City. Homeowners represented 57.6 percent (13,833 households) of all households in 2000, 56.2 percent (14,693 households) of all households in 2010, and 53.0 percent (13,868 households) of all households in 2015. In response, rental rates increased in the City. Renters represented 42.4 percent (10,193 households) of all households in 2000, 43.7 percent (11,445 households) of all households in 2010, and 47.0 percent (12,284 households) of all households in 2015.

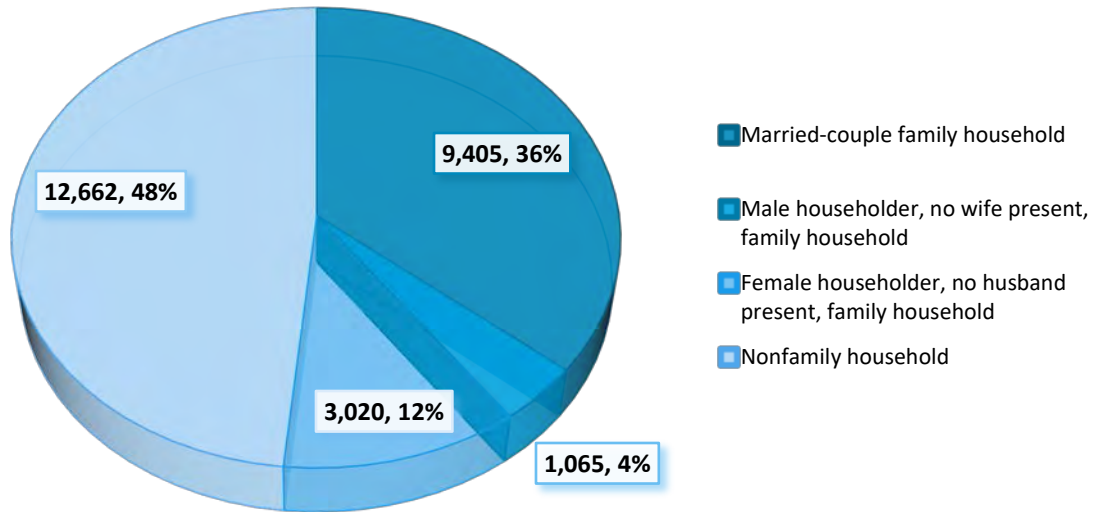
Significant shifts in the City of Oshkosh include the 825 unit decrease in owner-occupied units from 2010 to 2015, which was a 6.0 percentage point decrease and the 839 unit increase in renter-occupied units from 2010 to 2015 was an 8.0 percentage point increase.

### **Families**

In 2000, there were a total of 24,082 households in Oshkosh. Non-family households comprised 43.3% (10,429 households) of all households. In 2010, there were a total of 26,138 households, an increase of 2,056 households, and the percentage of non-family households had increased to 47.0% (12,302 households). There was an increase of 1,873 non-family households between 2000 and 2010. The increase in households was not necessarily because of an increase of non-family households, but the net increase of non-family households is 91.1% of the net increase all households. In 2015, there were a total of 26,152 households, of which 48.4% (12,662 households) were non-family households. The total number of households in Oshkosh increased by 14 households from 2010 to 2017. as did the total number of non-family households, an increase of 2.9% (360 households). A non-family household is defined as a householder living alone or with others not related by family.

In 2015, non-family households comprised 48.4% of all households, married-couple family households comprised 40.0% of all households, female householders with no husband present comprised 11.5% of all households, and male householders with no wife present comprised 4.1% of all households in the City. The chart below illustrates the breakdown of households by type in the City of Oshkosh as of 2015 using data from the 2011-2015 ACS.

## Households in Oshkosh



Source: 2011-2015 ACS

## C. Income and Poverty:

### Household Income

The median household income for the City of Oshkosh increased by 0.5 percent over the time period of 2010 to 2015 from \$42,435 in 2010 to \$42,650 in 2015.

The median household income for Winnebago County increased by 2.0 percent over the same time period from \$50,974 in 2010 to \$52,018 in 2015.

The median household income for the State of Wisconsin increased by 3.4 percent over the same time period from \$51,598 in 2010 to \$53,357 in 2015.

The table below compares the distribution of household income according to the 2006-2010 American Community Survey and the 2011-2015 American Community Survey.

**Household Income in Oshkosh, WI**

Items	2006-2010 ACS		2011-2015 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	25,081	-	26,152	-
Less than \$10,000	1,574	6.30%	1,705	6.50%
\$10,000 to \$14,999	1,604	6.40%	1,873	7.20%
\$15,000 to \$24,999	3,840	15.30%	3,930	15.00%
\$25,000 to \$34,999	3,170	12.60%	3,337	12.80%
\$35,000 to \$49,999	4,122	16.40%	4,071	15.60%
\$50,000 to \$74,999	5,297	21.10%	5,347	20.40%
\$75,000 to \$99,999	2,718	10.80%	2,938	11.20%
\$100,000 to \$149,999	2,079	8.30%	2,080	8.00%
\$150,000 to \$199,999	360	1.40%	532	2.00%
\$200,000 or more	317	1.30%	339	1.30%
<b>Median Household Income</b>	42,435	-	42,650	-

Source: 2006-2010 and 2011-2015 ACS

**FY 2019 Income Limits Oshkosh-Neenah, WI MSA HUD Metro FMR Area**

<b>Income Category</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>Extremely Low (30%) Income Limits</b>	\$16,450	\$18,800	\$21,330	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
<b>Very Low (50%) Income Limits</b>	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250	\$45,400	\$48,650	\$51,750
<b>Low (80%) Income Limits</b>	\$43,900	\$50,200	\$56,450	\$62,700	\$67,750	\$72,750	\$77,750	\$82,800

Source: U.S. Department of Housing and Urban Development

On February 14, 2019, HUD released CPD-19-02 Notice that updated the Department's Low- and Moderate-Income Summary Data (LMISD) based on the American Community Survey 2011-2015 5-year estimates (2015 ACS). These data will replace the prior LMISD based on the American Community Survey 2006-2010 5-year estimates (2010 ACS) for the purposes of demonstrating compliance with the CDBG National Objective of providing benefit to low- and moderate-income persons on an area basis ("Area Benefit" or LMA). The table below highlights the current low- and moderate-income population in the City of Oshkosh, and in Winnebago County. The block groups that have a population of more than 51% low- and moderate-income are **highlighted and bold**. The City of Oshkosh has an overall low- and moderate-income population of 50.81%.

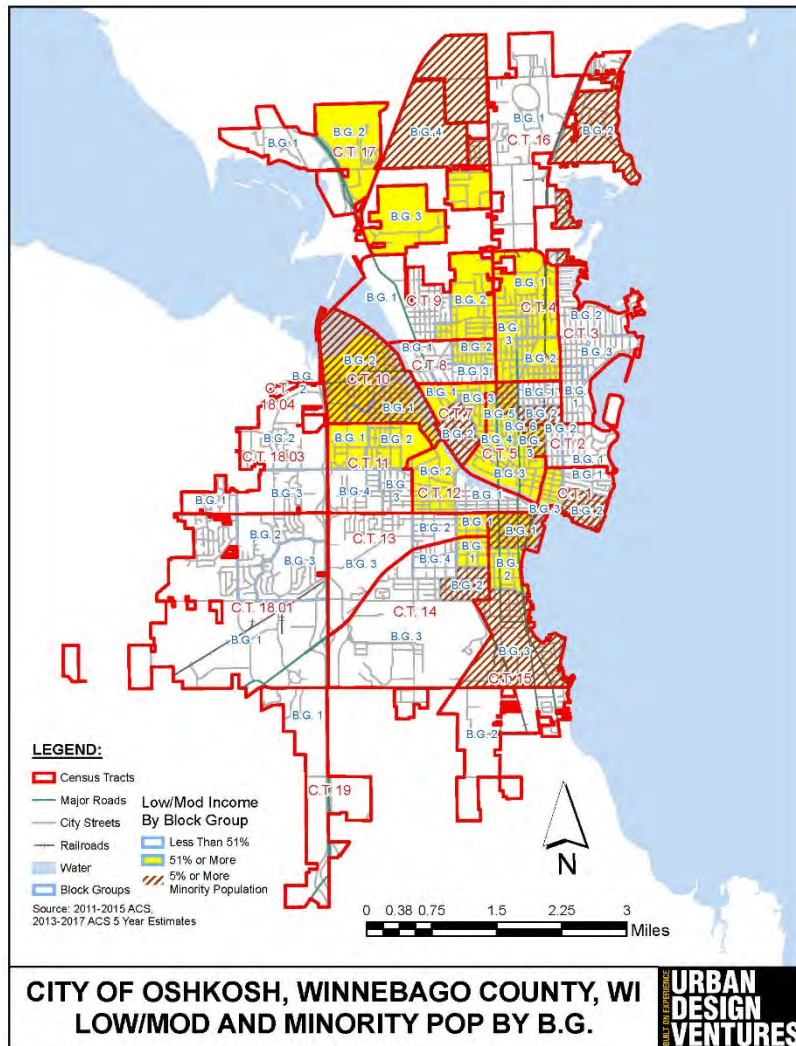


### Low- and Moderate-Income Population FY 2019 for Oshkosh and Winnebago County

PLACE	COUNTY	CT	BG	LMI	TOT POP	PERCENT
Oshkosh	Winnebago County	100	1	450	1,135	39.65%
Oshkosh	Winnebago County	100	2	480	1,100	43.64%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>100</b>	<b>3</b>	<b>600</b>	<b>775</b>	<b>77.42%</b>
Oshkosh	Winnebago County	200	1	430	890	48.31%
Oshkosh	Winnebago County	200	2	290	780	37.18%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>200</b>	<b>3</b>	<b>710</b>	<b>1,000</b>	<b>71.00%</b>
Oshkosh	Winnebago County	300	1	350	875	40.00%
Oshkosh	Winnebago County	300	2	1,025	2,140	47.90%
Oshkosh	Winnebago County	300	3	160	1,145	13.97%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>400</b>	<b>1</b>	<b>415</b>	<b>765</b>	<b>54.25%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>400</b>	<b>2</b>	<b>820</b>	<b>1,220</b>	<b>67.21%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>400</b>	<b>3</b>	<b>555</b>	<b>965</b>	<b>57.51%</b>
Oshkosh	Winnebago County	500	1	625	1,265	49.41%
Oshkosh	Winnebago County	500	2	165	505	32.67%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>500</b>	<b>3</b>	<b>1,295</b>	<b>1,455</b>	<b>89.00%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>500</b>	<b>4</b>	<b>1,125</b>	<b>1,220</b>	<b>92.21%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>500</b>	<b>5</b>	<b>420</b>	<b>720</b>	<b>58.33%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>500</b>	<b>6</b>	<b>795</b>	<b>1,070</b>	<b>74.30%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>700</b>	<b>1</b>	<b>755</b>	<b>855</b>	<b>88.30%</b>
Oshkosh	Winnebago County	700	2	0	0	0.00%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>700</b>	<b>3</b>	<b>1,095</b>	<b>1,215</b>	<b>90.12%</b>
Oshkosh	Winnebago County	800	1	350	995	35.18%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>800</b>	<b>2</b>	<b>665</b>	<b>1,175</b>	<b>56.60%</b>
Oshkosh	Winnebago County	800	3	390	910	42.86%
Oshkosh	Winnebago County	900	1	620	1,645	37.69%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>900</b>	<b>2</b>	<b>875</b>	<b>1,670</b>	<b>52.40%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1000</b>	<b>1</b>	<b>780</b>	<b>1,200</b>	<b>65.00%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1000</b>	<b>2</b>	<b>1,145</b>	<b>1,490</b>	<b>76.85%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1100</b>	<b>1</b>	<b>675</b>	<b>945</b>	<b>71.43%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1100</b>	<b>2</b>	<b>445</b>	<b>860</b>	<b>51.74%</b>
Oshkosh	Winnebago County	1100	3	360	1,010	35.64%
Oshkosh	Winnebago County	1100	4	325	1,095	29.68%
Oshkosh	Winnebago County	1200	1	460	940	48.94%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1200</b>	<b>2</b>	<b>650</b>	<b>1,250</b>	<b>52.00%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1300</b>	<b>1</b>	<b>465</b>	<b>705</b>	<b>65.96%</b>
Oshkosh	Winnebago County	1300	2	305	635	48.03%
Oshkosh	Winnebago County	1300	3	385	1,035	37.20%

<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1400</b>	<b>1</b>	<b>660</b>	<b>1,040</b>	<b>63.46%</b>
Oshkosh	Winnebago County	1400	2	305	770	39.61%
Oshkosh	Winnebago County	1400	3	650	1,585	41.01%
Oshkosh	Winnebago County	1400	4	305	825	36.97%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1500</b>	<b>1</b>	<b>735</b>	<b>1,035</b>	<b>71.01%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1500</b>	<b>2</b>	<b>665</b>	<b>1,180</b>	<b>56.36%</b>
Oshkosh	Winnebago County	1500	3	335	1,085	30.88%
Oshkosh	Winnebago County	1600	1	880	2,110	41.71%
Oshkosh	Winnebago County	1600	2	275	585	47.01%
Oshkosh	Winnebago County	1700	1	155	1,130	13.72%
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1700</b>	<b>2</b>	<b>215</b>	<b>390</b>	<b>55.13%</b>
<b>Oshkosh</b>	<b>Winnebago County</b>	<b>1700</b>	<b>3</b>	<b>580</b>	<b>1,030</b>	<b>56.31%</b>
Oshkosh	Winnebago County	1700	4	75	330	22.73%
Oshkosh	Winnebago County	1801	1	155	2,865	5.41%
Oshkosh	Winnebago County	1801	2	630	1,270	49.61%
Oshkosh	Winnebago County	1801	3	270	1,225	22.04%
Oshkosh	Winnebago County	1803	1	475	2,285	20.79%
Oshkosh	Winnebago County	1803	2	1,055	2,290	46.07%
Oshkosh	Winnebago County	1803	3	675	1,525	44.26%
Oshkosh	Winnebago County	1804	2	355	1,085	32.72%
Oshkosh	Winnebago County	1900	1	680	1,760	38.64%
Oshkosh	Winnebago County	1900	2	395	1,785	22.13%

Source: U.S. Department of Housing and Urban Development



### Low- and Moderate-Income Population 2019 for the City of Oshkosh

Source: U.S. Department of Housing and Urban Development

The low- and moderate-income census tracts are generally located in the central and northern sections of the City. There is some overlap of higher minority concentrations in the low- and moderate income census tracts in the central and western sections of the City.

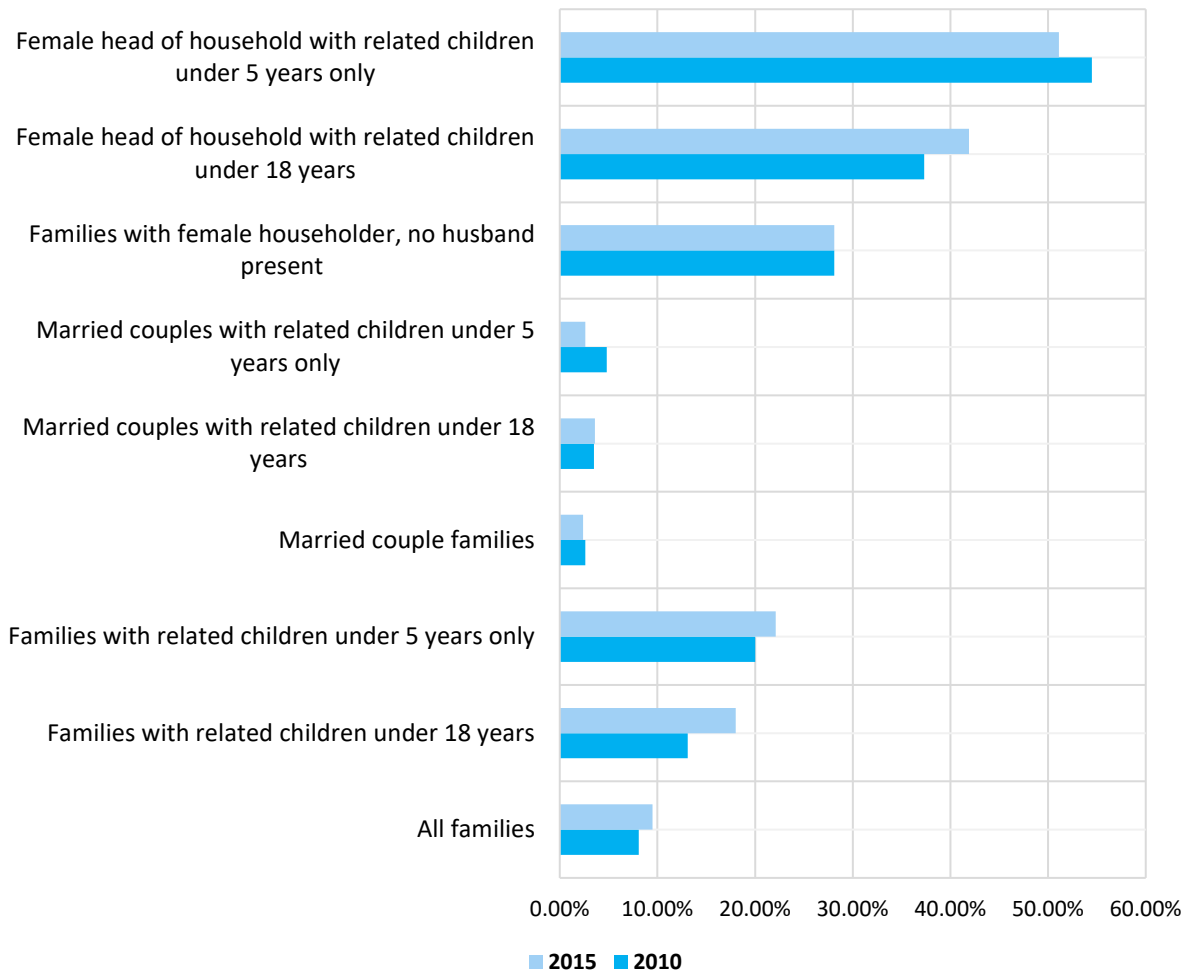
The percentage of families living in poverty experienced an increase from 8.1% in 2010 to 9.5% in 2015, according to U.S. Census and ACS data. Female head of household, no husband present, families with related children under the age of 18 whose income was below poverty level was 37.3% in 2010 and 41.9% in 2015, according to U.S. Census and ACS data.

There was a decrease in all people whose income level was below poverty level from 18.8% in 2000 to 16.1% in 2010 and then an increase to 17.9% in 2015, according to ACS data. Individuals under the age of 18 whose income was below the poverty level was 8.6% in 2000, 14.2% in 2010 and 20.4% in 2015, according to U.S. Census and ACS data.

**Family and Household Poverty**

Oshkosh's poverty statistics for families with children are highlighted in the chart below

**Percentage of Families and Households in Poverty  
in the City of Oshkosh, WI**



Source: 2006-2010 and 2011-2015 ACS

**D. Employment:**

**Occupation**

In 2010, according to 2010 ACS Estimates, the total number of eligible workers (population 16 years and over) in the City of Oshkosh was 54,341 persons. In 2010, 63.9 percent (34,723 persons) of eligible workers were active in the labor force and 6.3 percent (3,423 persons) of eligible workers in the work force were unemployed.

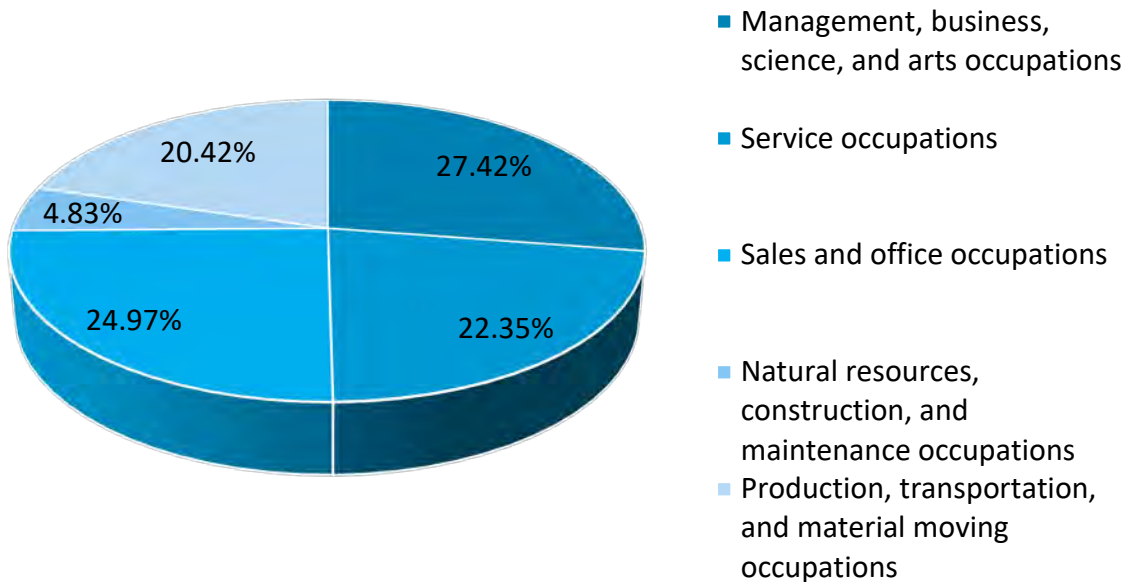
In 2015, according to 2015 ACS Estimates, the total number of eligible workers (population 16 years and over) in the City of Oshkosh was 55,751 persons. In 2015, 62.1 percent (34,621 persons) of eligible workers were active in the labor force and 5.3 percent (2,955 persons) of eligible workers in the work force were unemployed.

Workers in 2015 had a mean travel time to work of 17.1 minutes.

According to the 2011-2015 American Community Survey, an estimated 28.9 percent (7,563 households) of households in the City of Oshkosh receive income from Social Security. The mean Social Security Income for 2017 was \$17,141.

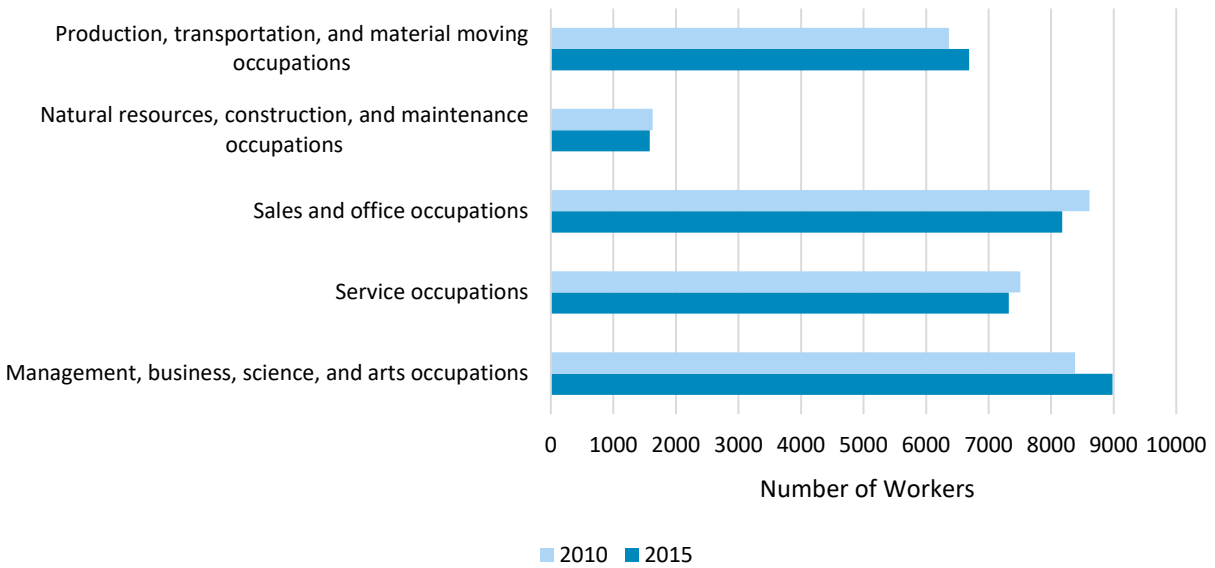
The following charts outline the distribution of Oshkosh workers by occupation.

**Occupations in the City of Oshkosh 2015**



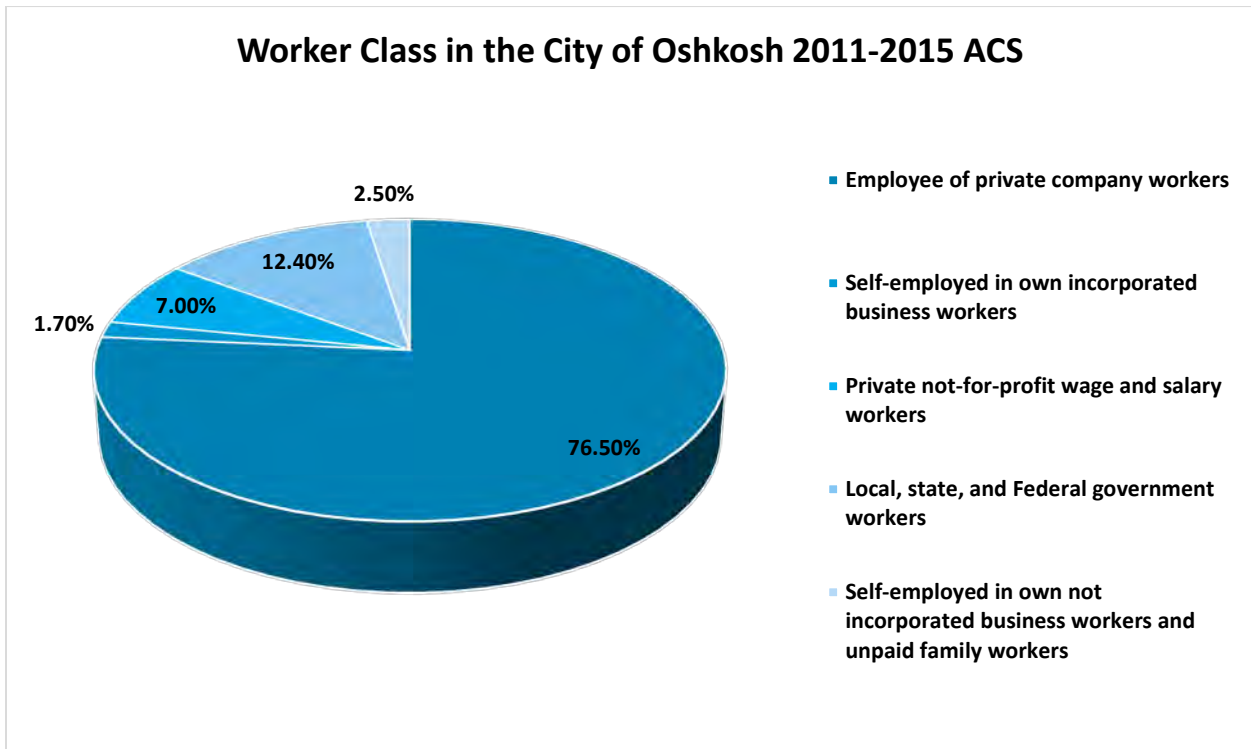
Source: 2011-2015 ACS

### Worker Distribution by Occupation in the City of Oshkosh



Source: 2006-2010 ACS and 2011-2015 ACS

### Worker Class in the City of Oshkosh 2011-2015 ACS



Source: 2011-2015 ACS

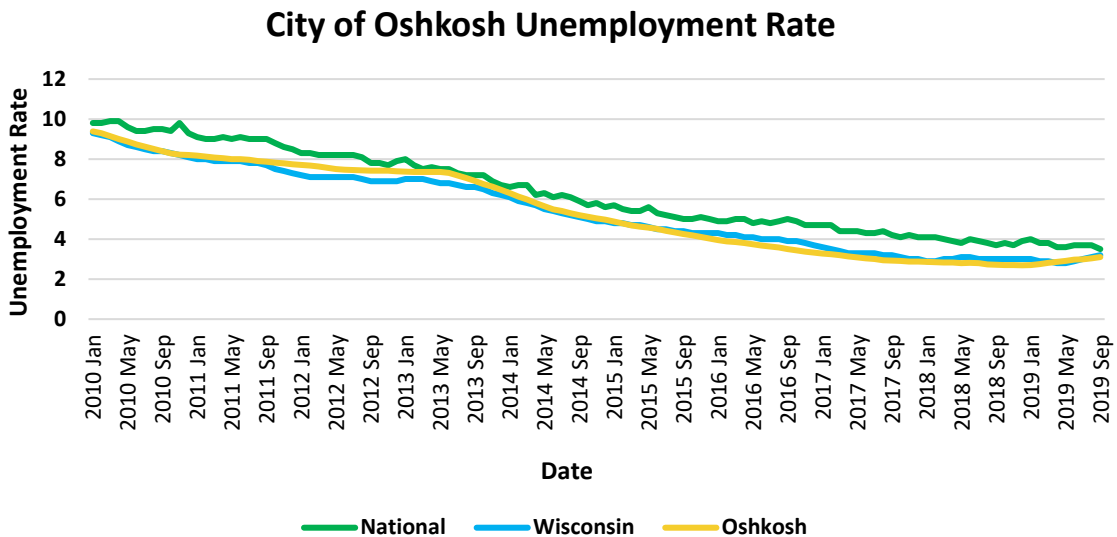
**Unemployment Rate – Oshkosh City, WI**

The data is from January 2010 to September 2019.

The unemployment rate for the City is represented by the yellow line. The data was provided as non-seasonally adjusted, so manual adjustment was required for comparison. The non-seasonally adjusted City data was manually adjusted to be seasonally adjusted by weighting each data point against a moving pre-6<sup>th</sup> month and post-6<sup>th</sup> month average. By weighting each data point against a moving average, the data becomes seasonally adjusted by eliminating the consistent and cyclical increase in unemployment that is observed during the December-January-February month time frame.

The unemployment rate for the State of Wisconsin is represented by the blue “State” line. The State data was provided by the Bureau of Labor Statistics as seasonally adjusted, so manual adjustment was not required for comparison.

The national unemployment rate is represented by the green “National” line. The national data was provided by the Bureau of Labor Statistics as seasonally adjusted, so manual adjustment was not required for comparison.



Source: Bureau of Labor Statistics

**Data Analysis**

From January 2010 to September 2019, the City unemployment rate was slightly lower (an average of 1 percentage point) than the National unemployment rate and was on average with the State unemployment

rate. All three unemployment rates trended downwards at roughly the same rate.

The trends suggest that the economic situation in the State of Wisconsin and in the City of Oshkosh performed better than the national average. Unemployment in Wisconsin and the City remained lower than the national average through September 2019.

Additionally, as of February 2016, the City unemployment level dropped below 4.0 percent, whereas the national and State unemployment level remained above 4.0 percent until September 2016, and April 2018 respectively. The slope of the City unemployment rate trendline is flatter than the slopes of the national and state trendlines, which could suggest that there will be further separation between the City unemployment rate and the state and national unemployment rates in the future.

## E. Housing Profile:

### Housing Profile

Nearly one-third (29.9 percent or 8,423 units) of Oshkosh's housing stock was built prior to 1939, which is now over 80 years old. The second largest grouping (12.9 percent, 3,631 units) of Oshkosh's housing stock was built from 1990 to 1999.

The following table chart details the year that housing structures were built in the City of Oshkosh as of 2015.

**Year Structure Built in the City of Oshkosh**

Year Structure Built	Number	Percentage
Built 2014 or Later	0	-
Built 2010 to 2013	150	0.5%
Built 2000 to 2009	2,771	9.8%
Built 1980 to 1999	6,211	22.0%
Built 1960 to 1979	6,226	22.19%
Built 1940 to 1959	4,433	15.7%
Built 1939 or Earlier	8,423	29.9%
<b>Total</b>	<b>28,214</b>	<b>-</b>

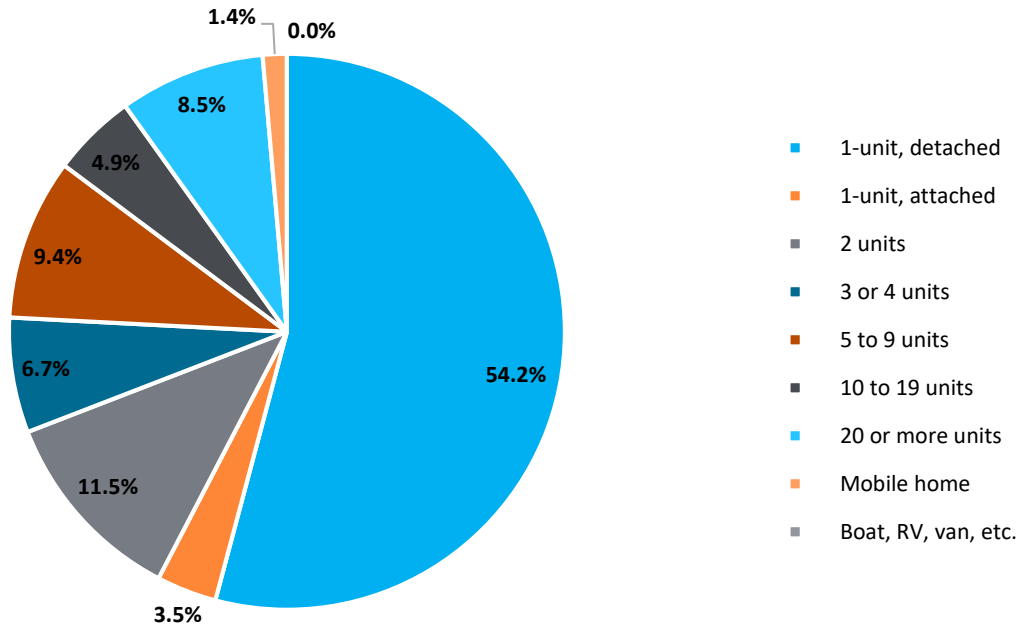
Source: 2011-2015 ACS



The majority of housing units in the City of Oshkosh are 1-unit attached comprising 54.2 percent (28,214 units) of housing units. Multifamily residential structures of 10 or more units represent only 4.9 percent (1,376 units) of housing units.

The following chart illustrates the composition of the housing stock in the City of Oshkosh as of 2015. The subsequent chart on the next page expands on this information, detailing the number of building permits issued until 2019.

**Housing Units in the City of Oshkosh 2015**



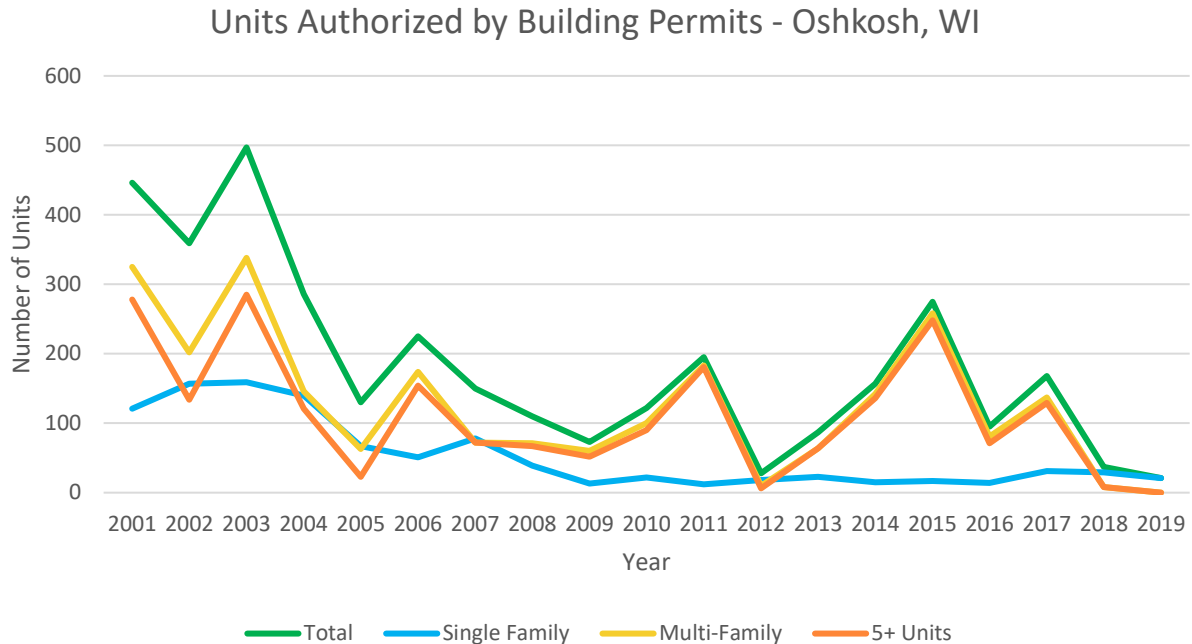
Source: 2011-2015 ACS

The following table contains data on the number of permits for residential construction issued by jurisdictions in the City.

### Units Authorized by Building Permits – City of Oshkosh

YEAR	Total	Single Family	Multi-Family	5+ Units
2019	21	21	0	0
2018	37	29	8	8
2017	168	31	137	129
2016	95	14	81	71
2015	275	17	258	248
2014	157	15	142	136
2013	87	23	64	64
2012	28	18	10	6
2011	195	12	183	181
2010	122	22	100	90
2009	73	13	60	52
2008	110	39	71	67
2007	150	78	72	72
2006	225	51	174	154
2005	130	67	63	23
2004	286	140	146	121
2003	497	159	338	285
2002	359	157	202	134
2001	446	121	325	278

Source: **SOCDS Building Permits Database, HUD**



Source: **SOCDS Building Permits Database, HUD**

The Area has seen an overall decrease in the total number of new units constructed, most notably for single family homes. Across the 19-year period, an average of 70.0 percent of new units each year were for multi-family units. As such, the trends seen in the total number of units authorized is very closely correlated with number of multi-family units authorized. Single-family units have decreased relatively slowly over the past nineteen years, but had a massive spike in 2007.

The minimum points in the data were all between the years of 2011 and 2012, which aligns with the general lowest point in the national economy following the housing market crash of 2008-2009. The year with the highest number of units authorized was 2003 and the year with the highest number of single-family units was also 2003. The average number of total units authorized per year in the years following the 2008-2009 housing crash are only one-third the average number of total units authorized per year in the years preceding the 2008-2009 housing crash. In general, this data would suggest that the City of Oshkosh housing market has not recovered from the 2008-2009 market collapse.

## F. Housing Costs:

### Owner Costs

The median monthly housing cost for owner-occupied households was \$854 in 2000; \$994 in 2010; and \$928 in 2015. The median monthly housing cost for owner-occupied households increased by 16.4 percent (\$140) from 2000 to 2010, decreased by 6.6 percent (\$66) from 2010 to 2015, and overall increased by 8.7 percent (\$74) from 2000 to 2015.

The following table illustrates mortgage status and selected monthly owner costs in 2010 and 2015.

**Monthly Owner Costs in the City of Oshkosh**

Monthly Owner Cost	2006-2010 ACS		2011-2015 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	14,816	59.1%	13,868	53.0%
Less than \$300	548	3.7%	439	3.2%
\$300 to \$499	2,385	16.1%	2,038	14.7%
\$500 to \$799	2,548	17.2%	3,016	21.7%
\$800 to \$999	1,985	6.7%	2,415	17.4%
\$1,000 to \$1,499	4,756	32.1%	4,005	28.9%
\$1,500 to \$1,999	2,015	13.6%	1,320	9.5%
\$2,000 or more	578	3.9%	635	4.6%
No Cash Rent	-	-	-	-
Median (dollars)	994		928	

Source: 2006-2010 and 2011-2015 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2015 according to the 2006-2010 ACS and the 2011-2015 ACS.

**Monthly Owner Costs as a Percentage of Household Income in the City of Oshkosh**

Owner Costs as a % of Income	2006-2010 ACS		2011-2015 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	14,816	59.1%	13,868	53.0%
<b>Less than \$20,000</b>	<b>1,319</b>	<b>8.9%</b>	<b>1,331</b>	<b>9.6%</b>
Less than 20 percent	74	0.5%	69	0.5%

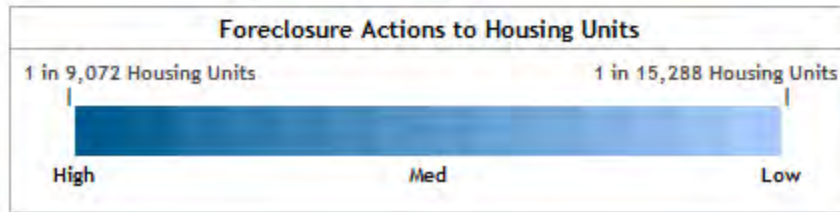
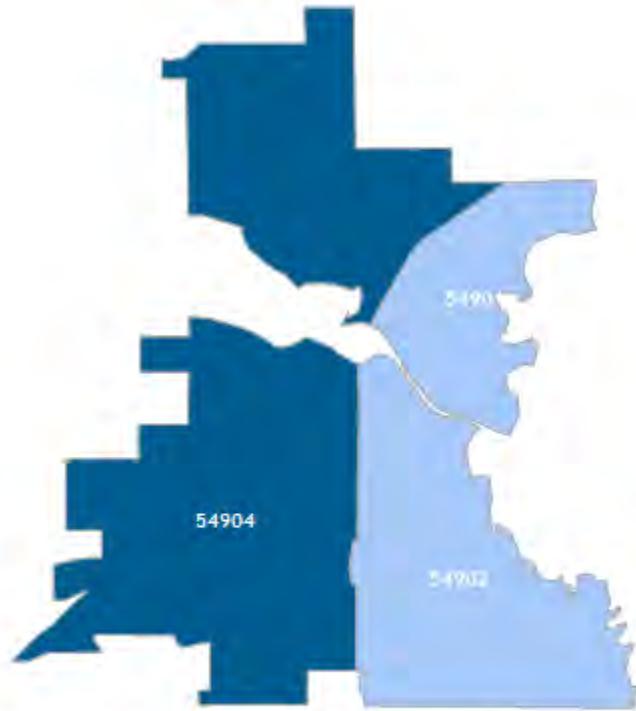
20 to 29 percent	207	1.4%	166	1.2%
30 percent or more	1,037	28.6%	1,081	7.8%
<b>\$20,000 to \$34,999</b>	<b>2,193</b>	<b>14.8%</b>	<b>2,150</b>	<b>15.5%</b>
Less than 20 percent	770	5.2%	472	3.4%
20 to 29 percent	474	3.2%	707	5.1%
30 percent or more	948	6.4%	971	7.0%
<b>\$35,000 to \$49,999</b>	<b>2,296</b>	<b>15.5%</b>	<b>1,969</b>	<b>14.2%</b>
Less than 20 percent	711	4.8%	721	5.2%
20 to 29 percent	785	5.3%	707	5.1%
30 percent or more	800	5.4%	541	3.9%
<b>\$50,000 to \$74,999</b>	<b>4,030</b>	<b>27.2%</b>	<b>3,300</b>	<b>23.8%</b>
Less than 20 percent	1,615	10.9%	1,761	12.7%
20 to 29 percent	1,793	12.1%	1,290	9.3%
30 percent or more	622	4.2%	250	1.8%
<b>\$75,000 or more</b>	<b>4,934</b>	<b>33.3%</b>	<b>5,020</b>	<b>36.2%</b>
Less than 20 percent	3,748	25.3%	3,924	28.3%
20 to 29 percent	1,066	7.2%	943	6.8%
30 percent or more	119	0.8%	166	1.2%
Zero or negative income	29.6	0.2%	97	%
No cash rent	-	-	-	-

Source: 2006-2010 and 2011-2015 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 23.8 percent (3,526 units) of owner-occupied units were cost burdened and 21.7 percent (3,009 units) of owner-occupied households in 2015 were cost burdened.

### **Foreclosures**

According to RealtyTrac, the City of Oshkosh had 20 properties in some stage of foreclosure in November 2019; a foreclosure rate of 1 in every 12,180 housing units. In October 2019, the number of properties that received a foreclosure filing in Oshkosh was 66.7% lower than the previous month and 83.3% lower than the same time last year. During the past twelve months, foreclosures have averaged 5 with a high of 11 foreclosures in July 2019 and a low of 1 foreclosures in November 2018.



**Renter Costs**

The median monthly housing cost for renter-occupied households was \$612 in 2010; and \$671 in 2015. The median monthly housing cost for renter-occupied households increased by 9.6 percent (\$59) from 2010 to 2015.

The following table illustrates mortgage status and selected monthly renter costs in 2010 and 2015.

**Selected Monthly Renter Costs in the City of Oshkosh**

Monthly Renter Cost	2006-2010 ACS		2011-2015 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	10,265	40.9%	12,284	47.0%
Less than \$300	1,379	5.5%	565	4.6%
\$300 to \$499	3,687	14.7%	1,314	10.7%
\$500 to \$799	13,669	54.5%	6,277	51.1%
\$800 to \$999	3,235	12.9%	2,579	21.0%
\$1,000 to \$1,499	1,956	7.8%	1,154	9.4%
\$1,500 to \$1,999	326	1.3%	111	0.9%
\$2,000 or more	376	1.5%	111	0.9%
No Cash Rent	451	1.8%	197	1.6%
Median (dollars)	\$612	-	\$671	-

Source: 2006-2010 and 2013-2017 American Community Survey

The following table illustrates housing costs for renter-households in 2010 and 2015 according to the 2006-2010 ACS and the 2011-2015 ACS.

**Selected Monthly Renter Costs as a Percentage of Household Income in the City of Oshkosh**

Renter Costs as a % of Income	2006-2010 ACS		2011-2015 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	10,265	40.9%	12,284	47.0%
<b>Less than \$20,000</b>	<b>3,418</b>	<b>33.3%</b>	<b>4,140</b>	<b>33.70%</b>
Less than 20 percent	123	1.2%	61	0.50%
20 to 29 percent	370	3.6%	393	3.20%
30 percent or more	2,936	28.6%	3,685	30.00%
<b>\$20,000 to \$34,999</b>	<b>2,977</b>	<b>29.0%</b>	<b>2,935</b>	<b>23.90%</b>

Less than 20 percent	349	3.4%	257	2.10%
20 to 29 percent	1,150	11.2%	1,216	9.90%
30 percent or more	1,478	14.4%	1,462	11.90%
<b>\$35,000 to \$49,999</b>	<b>1,807</b>	<b>17.6%</b>	<b>2,088</b>	<b>17.00%</b>
Less than 20 percent	893	8.7%	811	6.60%
20 to 29 percent	801	7.8%	1,069	8.70%
30 percent or more	113	1.1%	221	1.80%
<b>\$50,000 to \$74,999</b>	<b>1,263</b>	<b>12.3%</b>	<b>1,941</b>	<b>15.80%</b>
Less than 20 percent	1,037	10.1%	1,474	12.00%
20 to 29 percent	205	2.0%	393	3.20%
30 percent or more	21	0.2%	74	0.60%
<b>\$75,000 or more</b>	<b>503</b>	<b>4.9%</b>	<b>835</b>	<b>6.80%</b>
Less than 20 percent	482	4.7%	749	6.10%
20 to 29 percent	21	0.2%	73	0.60%
30 percent or more	0	0.0%	12	0.10%
Zero or negative income	103	1.0%	147	1.20%
No cash rent	185	1.8%	197	1.60%

Source: 2006-2010 and 2011-2015 American Community Survey

### Gross Rent as a Percentage of Household Income in the City of Oshkosh

Rental Cost as a % of Income	2006-2010 ACS		2011-2015 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	10,265		12,284	
Less than 15 percent	1,156	11.3%	1,617	13.2%
15 to 19 percent	1,729	16.8%	1,734	14.1%
20 to 24 percent	1,235	12.0%	1,757	14.3%
25 to 29 percent	1,310	12.8%	1,387	11.3%
30 to 34 percent	760	7.4%	814	6.6%
35 percent or more	3,782	36.84%	4,632	37.7%
Not computed	293	2.85%	343	2.79%

Source: 2006-2010 and 2011-2015 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2010, 44.25 percent (4,542 units) of renter-occupied units were cost burdened and 44.33 percent (5,446 units) of renter-occupied households in 2015 were cost burdened.



*In 2010, 23.8 percent (3,526 units) of owner-occupied households were cost burdened whereas 44.25 percent (4,542) of renter-occupied households were cost burdened.*

*In 2015, 21.7 percent (3,009 units) of owner-occupied households were cost burdened whereas 44.33 percent (5,446 units) of renter-occupied households were cost burdened.*

**FY 2020 Fair Market Rents (FMR) for Oshkosh-Neenah, WI**

Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Fair Market Rent	\$546	\$616	\$787	\$1,057	\$1,307

Source: U.S. Department of Housing and Urban Development

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing.

The area median rent is estimated to be \$671 according to the 2011-2015 ACS data, which is approximately the cost of a two-bedroom rental and within market expectations. The average rents posted commercially exceed the area median rent and fair market rents but only by a small factor. The rental market in the City of Oshkosh is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the City.

## G. Household Housing Problems:

### Summary of Housing Needs

There was a 5.8% increase in the City of Oshkosh's population between the 2000 Census and 2011-2015 American Community Survey. Households grew by 8.6% and household income increased by 13.3%. According to the Bureau of Labor Statistics Consumer Price Index (CPI), prices in 2015 are 12.41% higher than average prices as compared to prices in 2000. The dollar experienced an average inflation rate of 2.15% per year during this period. This relationship equated to a decrease in housing unit supply and an increase in housing demand. Unfortunately, even with the increase in median household incomes, housing became more expensive in terms of real dollars for the average household in the County.

### General Demographics for City of Oshkosh

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	66,083	66,580	1%
Households	24,715	26,150	6%
Median Income	42,328	42,650	1%

Source: 2005-2009 ACS (Base Year) and 2011-2015 ACS (Most Recent Year)

The following data was provided by the U.S. Department of Housing and Urban Development (HUD) based on the 2011-2015 ACS data. The tables disaggregate households and housing problems based on the area's median household income (HAMFI).

### Household Types

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,865	4,100	5,490	2,945	9,750
Small Family Households	910	1,090	1,430	1,040	4,780
Large Family Households	70	115	235	300	655
Household contains at least one person 62-74 years of age	479	735	1,045	465	1,445

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	520	910	945	374	720
Households with one or more children 6 years old or younger	553	500	725	465	854

Source: 2011-2015 CHAS

**Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	145	0	4	164	10	15	0	15	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	0	0	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	55	0	40	115	0	4	0	10	14
Housing cost burden greater than 50% of income (and none of the above problems)	2,020	390	45	10	2,465	500	355	180	10	1,045
Housing cost burden greater than 30% of income (and none of the above problems)	515	1,320	730	4	2,569	80	555	545	230	1,410
Zero/negative Income (and none of the above problems)	145	0	0	0	145	90	0	0	0	90

Source: 2011-2015 CHAS

### Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,070	590	45	55	2,760	510	370	180	35	1,095
Having none of four housing problems	870	2,015	3,005	1,230	7,120	180	1,120	2,265	1,625	5,190
Household has negative income, but none of the other housing problems	145	0	0	0	145	90	0	0	0	90

Source: 2011-2015 CHAS

### Cost Burden Greater Than 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	710	550	130	1,390	85	260	285	630
Large Related	70	49	0	119	0	24	35	59
Elderly	360	515	310	1,185	310	445	230	985
Other	1,435	765	334	2,534	180	195	175	550
Total need by income	2,575	1,879	774	5,228	575	924	725	2,224

Source: 2011-2015 CHAS

### Cost Burden Greater Than 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	600	25	0	625	75	100	65	240
Large Related	50	4	0	54	0	4	0	4
Elderly	235	260	40	535	260	130	100	490
Other	1,175	210	4	1,389	165	125	15	305
Total need by income	2,060	499	44	2,603	500	359	180	1,039

Source: 2011-2015 CHAS

**Crowding (More than one person per room)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	40	55	0	40	135	10	4	0	10	24
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
<b>Total need by income</b>	40	55	0	40	135	10	4	0	10	24

Source: 2011-2015 CHAS

The largest housing problem in the City of Oshkosh is housing affordability. According to the 2011-2015 ACS, 42.6% of all renter households are cost burdened by 30% or more and 24.8% of owner households with a mortgage are cost burdened by 30% or more. Cost burdens are especially affecting the 0-30% AMI households.

Additional housing problems that were recorded in consultations and citizen comments included handicap accessible housing, availability of senior housing, availability of group homes or communal living arrangement housing, housing density issues, and code compliance for housing. Lower income households and renter households are more likely to be affected by these housing problems.

## H. Racial and Ethnic Housing Problems:

Housing needs disaggregated by racial and ethnic cohorts were analyzed to determine if a racial or ethnic group disproportionately experienced a housing need as compared to the City's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables comprised of 2011-2015 CHAS and ACS data identify the disproportionate housing needs in the City of Oshkosh.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,170	460	235
White	2,915	415	165
Black / African American	70	0	0
Asian	125	35	50
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	10	15

Source: 2011-2015 CHAS

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,840	1,260	0
White	2,580	1,200	0
Black / African American	70	35	0
Asian	80	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	0	0

Source: 2011-2015 CHAS

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,500	3,995	0
White	1,375	3,820	0
Black / African American	15	45	0
Asian	59	49	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	29	50	0

Source: 2011-2015 CHAS

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	2,620	0
White	325	2,460	0
Black / African American	0	39	0
Asian	0	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	90	0

Source: 2011-2015 CHAS

The racial/ethnic household composition of the City of Oshkosh according to the 2011-2015 ACS was 91.7% White, 3.5% Black/African American, 2.7% Asian, 0.5% American Indian Alaska Native, 0.0% Pacific Islander and 3.0% Hispanic. There were no (0) disproportionately impacted groups in terms of housing problems.

A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%. There were three (3) disproportionately impacted groups in terms of severe housing problems; the 0%-30% of Area Median Income Black/African American group that experienced 45.2% of the housing problems of the income group, the 80%-100% of Area Median Income Black/African American group that experienced 55.0% of the housing problems of the income group, and the

80%-100% of Area Median Income Hispanic group that experienced 24.0% of the housing problems of the income group.



## I. Racial and Ethnic Housing Cost Burden:

Housing needs disaggregated by racial and ethnic cohorts were analyzed to determine if a group disproportionately experienced a housing cost burden as compared to the City's overall housing cost burdens. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following table evaluating the 2011-2015 CHAS and ACS data address housing cost burdens in Winnebago County.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,895	4,320	3,700	235
White	17,105	3,975	3,420	165
Black / African American	140	84	65	0
Asian	310	100	160	50
American Indian, Alaska Native	10	15	0	0
Pacific Islander	0	0	0	0
Hispanic	265	100	30	15

Source: 2011-2015 CHAS

The racial/ethnic household composition of the City of Oshkosh according to the 2011-2015 ACS was 91.7% White, 3.5% Black/African American, 2.7% Asian, 0.5% American Indian Alaska Native, 0.0% Pacific Islander and 3.0% Hispanic. None (0) of the racial/ethnic groups were disproportionately affected by housing cost burdens.

## J. Disabled Households:

The following table includes the 2011-2015 ACS estimates for the number of disabled individuals in the City of Oshkosh. The total population of disabled persons in the City of Oshkosh is estimated to be 7,431 persons which represents 12.0 percent of the total population of the City. The two largest disability types are cognitive and ambulatory difficulties.

**Disabled Persons in the City of Oshkosh**

Disability Status of the Civilian Non-Institutional Population	2011-2015 ACS	
	#	%
Total Civilian Population	62,149	-
Total Population with a disability	7,431	12.0%
<b>Population under 5 years</b>		
Population under 5 years	3,533	5.7%
With a hearing difficulty	0	0.0%
With a vision difficulty	31	0.9%
<b>Population 5 to 17 years</b>		
Population 5 to 17 years	8,801	14.2%
With a hearing difficulty	24	0.2%
With a vision difficulty	31	0.4%
With a cognitive difficulty	-	-
With an ambulatory difficulty	-	-
With a self-care difficulty	-	-
<b>Population 18 to 64 years</b>		
Population 18 to 64 years	41,729	67.1%
With a hearing difficulty	569	1.4%
With a vision difficulty	488	1.2%
With a cognitive difficulty	2,128	5.1%
With an ambulatory difficulty	1,928	4.6%
With a self-care difficulty	630	1.5%
With an independent living difficulty	1,419	3.4%
<b>Population 65 years and over</b>		
Population 65 years and over	8,086	13.0%
With a hearing difficulty	1,331	16.5%
With a vision difficulty	665	8.2%
With a cognitive difficulty	697	8.6%
With an ambulatory difficulty	1,926	23.8%
With a self-care difficulty	654	8.1%
With an independent living difficulty	1,183	14.6%
<b>SEX</b>		
Male Population with a disability	3,266	5.2%
Female Population with a disability	4,165	6.7%
<b>HISPANIC/LATINO ORIGIN</b>		
White alone	7,239	11.6%

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Black or African American alone	79	0.1%
American Indian and Alaska Native alone	0	0.0%
Asian alone	27	0.04%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone	26	0.04%
Two or more races	60	0.1%
White alone, not Hispanic or Latino	7,165	11.5%
Hispanic or Latino (of any race)	95	0.1%

Source: 2011 – 2015 American Community Survey

### III. Review/Update to Original Plan

The City of Oshkosh's current Analysis of Impediments to Fair Housing Choice was dated accepted and approved in March 2013. City staff reviews the progress in addressing the goals of the AI twice a year during the preparation of the Annual Action Plan and the Consolidated Annual Performance Evaluation Reports (CAPER). The Analysis of Impediments to Fair Housing Choice identified the following impediments, as well as created goals and strategies to address each impediment.

#### A. Summary of Impediments:

##### **Impediment 1: Administrative Impediments (Public and Private)**

###### Poor Understanding of Fair Housing Rights and Complaint Procedures

The low numbers of complaints and the focus group discussions strongly reinforce the need for more robust education efforts. There are too many landlords that don't know fair housing law, very few residents that know it, and fear or ignorance of the complaint process among residents. This is having the greatest impact on residents with low incomes or poor credit who are sometimes choosing to live in substandard units because they feel they have no viable alternative. It is imperative that the City actively affirmatively further fair housing and this means making sure that City residents are informed of their fair housing rights and how to file a claim.

###### Suggested Actions:

- Offer varied outreach activities throughout the year to reach both landlords and residents. Collaborate with the Housing Coalition and Student Legal Services to co-sponsor and promote outreach events.
- Revise the City website to make information about fair housing rights easier to find. Many people do not know that housing discrimination issues are referred to as "fair housing", nor is it intuitive to look for this information under "Planning Services". It is recommended that all housing-related topics currently listed under "Inspection Services" and "Planning Services" be consolidated in some way at a higher level in the directory structure, and "Fair Housing" be revised to "Fair Housing Rights" or similar.
- Include more examples of illegal discrimination in outreach activities and materials, especially highlighting situations known to have occurred in Oshkosh. Based on complaints received and the

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experience of housing-related professionals, examples should be sure to highlight the rights of

- disabled residents and families with children, and the rights and responsibilities of duplex (or multi-unit) owner-occupants with regard to who they are (and are not) allowed to turn away.

#### Update:

The City has contracted with the Milwaukee Fair Housing Council for several years and the City's Fair Housing Ordinance was revised to reflect the current structure for investigation and disposition of complaints through a third-party contractor (Fair Housing Council) as needed.

The City of Oshkosh continues to administer a voluntary Residential Rental Registration and Inspection Program. The City-wide program is voluntary and provides for the registration and inspection of residential rental dwelling units in the City to ensure units provide safe, decent and sanitary living conditions for tenants to prevent further deterioration of those units. This program went into effect January 1, 2018.

#### Inadequate Support for Non-English Speaking Residents

Staff reported uncertainty regarding who to call for translation assistance. Focus group participants reported landlord uncertainty as well, and resistance to reaching out due to the assumption that they would need to pay for such assistance. Language barriers are a clear impediment to housing choice. Residents who do not speak English are typically immigrants from other countries and are typically non-white, and are therefore protected classes.

#### Suggested Actions:

- Identify reliable translation assistance services that can be utilized by City staff and by landlords, realtors, lenders, etc. (especially Spanish and Hmong) and establish funding for that assistance as necessary.
- Enhance landlord and renter education materials and training to incorporate information about translation services, including cost, and continue to offer fair housing materials in Hmong and Spanish.

#### Update:

The City created a Rental Housing Advisory Board whose purpose is to advise staff on the creation of rental housing educational materials and residential rental training programs for landlords and tenants, to review

and make recommendations regarding City policy or changes to the Municipal Code pertaining to rental housing.

## **Impediment 2: Regulatory Impediments (Public)**

### Misleading Fair Housing Ordinance

The City's current Fair Housing ordinance includes an exemption for owner-occupied buildings with four or fewer units. This exemption matches Federal law but is inconsistent with State law, which has no such exemption. Both laws apply in Oshkosh and the exemption should be removed. Also, the City ordinance does not include all of the protected classes identified by state law. While the City has been accurately representing all of the state's protected classes in its fair housing literature, its own ordinance should be updated to match state law, to eliminate any confusion and as a matter of good policy. Finally, the City's ordinance describes the establishment and function Oshkosh Commission on Equal Opportunity in Housing, but in practice there is no functioning commission. There is no requirement to have such a commission.

### Suggested Actions:

- Amend Section 16-4 of the City Municipal Code to incorporate all of the protected classes identified by State Statute 106.5. The amendment should add marital status; sexual orientation; lawful source of income; age; and status as a victim of domestic abuse, sexual abuse, or stalking; and should add definitions for these terms.
- Amend Section 16-5 of the City Municipal Code to remove the exemption for owner-occupied dwellings.
- Amend Sections 16-3, 16-7 and 16-8 to eliminate the Commission on Equal Opportunity in Housing.

### Update:

The City of Oshkosh has revised its Fair Housing Ordinance in 2016 to include transgender individuals as a protected class. The City has contracted with the Milwaukee Fair Housing Council for several years, and the City's Fair Housing Ordinance was revised to reflect the current structure for investigation and disposition of complaints through a third-party contractor (Milwaukee Fair Housing Council) as needed.

### **Impediment 3: Quality Impediments (Private)**

#### Poor Condition of Housing Stock

There is broad concern about living conditions for those with limited financial means. Many apartments are substandard in some way and protected classes are more likely than others to rent such units and experience poorer living conditions.

#### Suggested Actions:

- Create a rental registry program that ensures proactive inspections of units for safety and code compliance. Incorporate fair housing information into the registration materials and process.
- Enhance landlord and renter education materials and training to incorporate information about mold, including health risks, prevention, and clean-up resources.

#### Update:

The City created a Rental Housing Advisory Board whose purpose is to advise staff on the creation of rental housing educational materials and residential rental training programs for landlords and tenants, to review and make recommendations regarding City policy or changes to the Municipal Code pertaining to rental housing.

The City continues to implement applicable HUD lead paint regulations in owner and renter-occupied housing rehabilitation projects. The City collaborates with the County Health Department to provide CDBG rehabilitation assistance to income qualified owner-occupied households with children who have elevated lead blood levels. The City's Housing Rehabilitation Specialist is trained to use the City's XRF lead testing machine.

In every assisted project, the participants, whether homeowners, renters, landlords or contractors, are notified and advised of the hazards of lead based paint. All contractors used to perform lead hazard reduction work must be trained and certified by the State in a lead hazard reduction discipline and associated with a certified lead company. The City prefers to work with State Certified general contractors as part of the housing improvement programs, as most projects disturb lead based paint or control/abate lead paint hazards. However, the general contractor may subcontract the lead work to a certified lead subcontractor.

#### **Impediment 4: Supply Impediments (Private)**

##### Inadequate Supply of Appropriate Housing for Residents with Disabilities

The greatest number of recorded complaints over the past 5+ years are related to disability. Focus group participants reinforced this finding, reporting limited options for disabled residents, and especially low-income disabled residents because most of the accessible units are newer and more expensive than the older, inaccessible units. This is an impediment that disproportionately affects older residents due to the prevalence of disability among residents over age 65.

##### Suggested Actions:

- Continue to offer home improvement loans to income-qualified residents to assist with the cost of accessibility retrofits, and require or encourage that funded projects result in “visitability”, which includes a no-step entry, one wheelchair accessible bathroom, and 32” doorways and on the main level.
- Encourage the development of more units in the City that incorporate universal design principles. Create a pamphlet that describes universal design, the need for more units that accommodate residents with disabilities, and identifies design support resources.
- Work with local developers and builders to offer training in universal design techniques and encourage their application in all new development, not just designated “accessible units”.

##### Update:

The City collaborated with Habitat for Humanity and the Housing Authority to construct an ADA compliant twindominium for income eligible handicap homeowners.

The City collaborated with ADVOCAP on the construction of a single-family ADA compliant house for income eligible homeowners through ADVOCAP’s Youth Build program.

#### **Impediment 5: Transportation Impediments (Public)**

##### Lack of Adequate Transportation Options in Some Parts of the City

Alternative transportation resources for residents who cannot drive are generally adequate, with some important exceptions. There are some key streets and neighborhoods that have neither sidewalks nor good bus



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service. A noteworthy example is the multifamily apartments on Logan Drive, off of North Jackson Street. These units include handicap-accessible units at reasonable prices, but the lack of sidewalks or frequent bus service limits the options for some residents to adequately meet their daily needs.

Suggested Actions:

- Work with GO Transit to review transit accessibility across the City, and especially in Census Tracts 16 and 17. Evaluate the feasibility of reducing headway on service to northern parts of the city to 30 minutes.
- Ensure the provision of complete streets, including safe bike and pedestrian pathways, whenever streets are built or reconstructed. Work with the adjoining town governments and Winnebago County to ensure adequate bike and pedestrian linkages where pockets of Town land remain within the City's growth area, especially to establish connectivity from the north side (tracts 16 and 17) to other parts of the City.

Update:

The City's Transportation Department annually reviews the public transportation service areas.

**Impediment 6: Financial Impediments (Private)**

Lack of Loans to Minorities

The HMDA data show that minorities, especially African Americans, are less likely to originate a conventional loan. If they secure a loan, it is more likely to be a non-conventional loan. The inability to secure a mortgage, refinance, or home improvement loan is clearly a barrier to housing choice. If this barrier is higher for members of a protected class, it is an impediment that the City should work to eliminate.

Suggested Actions:

- Provide more credit and home-buying education to citizens, especially minority residents.
- Provide education and information for local lenders on predatory lending practices, to ensure that efforts to reduce the racial disparities in loan origination do not have the unintended

Update:

The City contracts with the Fair Housing Center of Northeast Wisconsin, a satellite office of the Metropolitan Milwaukee Fair Housing Council a private, non-profit organization, to provide comprehensive fair housing enforcement, outreach and education and technical assistance services to Oshkosh residents. During the 2018 program year, 2 housing complaints were investigated, provided referrals to 15 persons with non-fair housing issues, conducted a fair housing presentation to 18 rental property owners and managers. The Fair Housing Council also distributed fair housing education materials to six organizations as well as made community outreach contacts to the general public, civic organizations, social service agencies and governmental staff.

In considering the factors affecting poverty that may be impacted by the existing housing programs of the City, it appears that coordination of production and preservation of affordable housing as well as the Public Service programs and services targeted to special needs populations benefit and help to reduce the numbers of families below the poverty level. While these activities may not increase the income of these persons, the activities aid in reducing their cost burden.

The City will be reducing the housing cost burden on these households to some extent in completing rehabilitation projects on properties owned by households below the poverty level limits. The reduction in housing cost burden will result from actions that reduce energy costs and reduce the cost of repairs needed to keep the home in habitable condition. The City recognizes that while this in itself will not increase the level of income of these households, it will make more domestic funds available to cover other expenses.

Additionally, the City requires owner-occupants applying for CDBG housing rehabilitation programs who have a large volume of debt to participate in free budget counseling as a condition of housing rehabilitation loan approval. This policy is based on the position that the rehabilitation loan is a partnership effort with the City and bringing the house into livable condition while attempting to ensure that the owner is in a financial position to keep up the home may reduce the possibility of the house falling into future disrepair.

## IV. Impediments to Fair Housing 2020

Impediments to fair housing choice are defined as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice
- Any actions, omissions, or decisions that have this effect. In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, Census data was reviewed, and an analysis of the fair housing complaints in the City of Oshkosh was undertaken.

### A. Fair Housing Complaints:

#### 1. Metropolitan Milwaukee Fair Housing Council - Fair Housing Center of Northeast Wisconsin

Metropolitan Milwaukee Fair Housing Council (MMFHC) is a nonprofit organization providing intake and counseling, education, outreach, professional support, and fair lending and inclusive communities programs. MMFHC has a satellite office in Appleton, WI, called

Fair Housing Center of Northeast Wisconsin (FHCNW). The City contracts with FHCNW for fair housing services. FHCNW provides intake and counseling services, investigative services for persons who allege housing discrimination, referrals to attorneys, and systemic investigations of institutional discrimination within its Enforcement Program. The FHCNW Outreach & Education Program provides fair housing training for interested parties, fair housing technical assistance for government agencies, development and distribution of fair housing educational materials, and presentations to the general public. The mission of FHCNW is to promote fair housing throughout the State of Wisconsin by combating illegal housing discrimination and by creating and maintaining racially and economically integrated housing patterns.

**Fair Housing Center of  
Northeast Wisconsin**  
4321 West College Ave, Suite 200  
Appleton, WI 54914  
920-560-4620  
[www.fairhousingwisconsin.com](http://www.fairhousingwisconsin.com)

From January 1, 2014, through November 19, 2019, MMFHC conducted intake of a total of 53 complaints in Winnebago County, as outlined below. Twenty-three (23) of these complaints were sent to Oshkosh's Equal Opportunity in Housing Commission and were subsequently referred to MMFHC; these are included in the larger Winnebago County number.

**2014-2019 Complaints by Protected Class\***

Protected Class	Oshkosh	Winnebago County
Age	2	5
Disability	11	29
Familial/Family Status	3	7
Lawful Source of Income	2	3
National Origin	1	4
Race	7	14
Sex	-	1
Sexual Orientation	-	1
Status as a Victim of Domestic Abuse, Sexual Assault, or Stalking	-	1

\*As complaints can be filed on the basis of multiple protected classes, the number of protected classes claimed is greater than the total number of complaints filed.

**2014-2019 Complaints by Prohibited Practice:**

Prohibited Practice	Oshkosh	Winnebago County
Discriminatory advertising	1	1
Engaging in harassment, coercion, or intimidation	6	13
Refusal to allow reasonable accommodation	5	13
Refusal to renew a lease or causing eviction	7	17
Refusal to rent/sell/finance/insure/construct	4	9

Two (2) of the 53 complaints remain open and ongoing assistance is being provided. One (1) of these open complaints is located in Oshkosh.

Of the 51 complaints that were closed, three (3) were closed as the result of successful resolutions outside of administrative or judicial processes, and an additional two (2) were closed as the result of a formal settlement through the HUD administrative enforcement process. These two (2) settled complaints and one (1) of the three successfully resolved cases were in the City of Oshkosh.

All MMFHC/FHCNW complainants receive technical assistance as to their rights under the fair housing laws and information as to their potential options for pursuing a complaint. The remaining closed complaints were closed after such technical assistance was provided. On a case-by-case basis, MMFHC also provides investigative services in response to complaints. The remaining 46 complaints were generally closed because the complainant chose not to pursue the matter or after the complainant

was referred to an appropriate community resource or agency to pursue the matter further.

## 2. Legal Action of Wisconsin

Legal Action of Wisconsin is a non-profit law firm that has been serving low-income individuals within the State of Wisconsin since 1968. The Oshkosh office is currently working on a special project regarding homeowners being threatened with loss of housing. The staff will provide foreclosure defense, and a small part of the work is focused on eviction, repair issues for tenants, and social security disability.

**Legal Action of Wisconsin**  
404 North Main Street  
Oshkosh, WI  
920-233-6521  
[www.legalaction.org](http://www.legalaction.org)

Legal Action of Wisconsin's goal is to prevent clients from becoming homeless. Legal Action typically takes cases concerning housing, public benefits, family law, health insurance, Social Security, license revocations and suspensions, and inaccurate criminal background records and arrest records.

Criminal background records and arrest records remain important because Wisconsin had one of the most open record systems in the country; a person with a past criminal record may find it harder to obtain housing in Oshkosh.

Because Legal Action of Wisconsin serves low income individuals, it does not charge fees for services to income-eligible persons. Legal Action of Wisconsin draws the majority of its funding from the Legal Service Corporation, an independent nonprofit established by Congress in 1974.

## 3. Fair Housing Assistance Program (FHAP) Agencies

The Fair Housing Assistance Program offers grants to state and local agencies that have sufficiently demonstrated to HUD that they support or enforce a fair housing law that is substantially equivalent to the Fair Housing Act. FHAP agencies carryout fair housing activities such as enforcement and education in order to protect families and individuals who believe that they have been the victims of housing discrimination.

However, there are no FHAP agencies or Substantially Equivalent Agencies within Wisconsin. The Department of Housing and Urban Development (HUD) refers the aforementioned Metropolitan Milwaukee Fair Housing Council/Fair Housing Center of Northeast Wisconsin as resources.

#### 4. Fair Housing & Equal Opportunity (FHEO-HUD)



The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. According to the HUD FHEO complaint tracking system, the following complaints were filed from January 1, 2014 until October 24, 2019:

#### HUD REPORTED FAIR HOUSING COMPLAINTS 2014 - 2019

City of Oshkosh - January 1, 2014 - October 24, 2019						
Violation City	Violation State and County	Filing Date	Closure Date	Closure Reason	Basis	Issues
Oshkosh	Wisconsin - Winnebago	05/29/14	11/21/14	Administrative Closure	Disability , Familial Status	Discrimination in terms/conditions/privileges relating to rental
Oshkosh	Wisconsin - Winnebago	07/22/14	02/08/16	No Cause	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Oshkosh	Wisconsin - Winnebago	10/14/15	01/10/16	Conciliation/ Settlement	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Oshkosh	Wisconsin - Winnebago	10/14/15	01/10/16	Conciliation/ Settlement	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Oshkosh	Wisconsin - Winnebago	04/25/17	07/13/17	Withdrawn after Resolution	Disability	Discriminatory refusal to rent and negotiate for rental
Oshkosh	Wisconsin - Winnebago	09/28/17	03/05/19	Administrative Closure	Disability	Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Steering; Failure to make reasonable accommodation

The fair housing complaints over the past five years covered disability and familial status. The majority of reported issues were on the basis of disability; in particular, “discriminatory refusal to rent.”

#### ***National Trends***

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The

following table highlights the frequency of such housing complaints for the years of 2014, 2015, 2016, and 2017 (most recent year available) organized by basis of complaint.

### HUD and FHAP Housing Complaints Nationwide

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,621	41%	4,605	42%	4,908	45%	4,865	59%
Race	2,383	21%	2,291	21%	2,154	20%	2,132	26%
Familial Status	1,051	9%	1,031	9%	882	8%	871	11%
National Origin	1,067	9%	898	8%	917	8%	834	10%
Sex	879	8%	915	8%	800	7%	826	10%
Religion	223	2%	225	2%	204	2%	800	10%
Color	146	1%	151	1%	143	1%	232	3%
Retaliation	867	8%	832	8%	785	7%	192	2%
<b>Number of Complaints filed</b>	<b>11,237</b>		<b>10,948</b>		<b>10,793</b>		<b>8,186</b>	

Source: HUD FY 2014-2017 Annual Reports on Fair Housing

*Note: Complaints often allege more than one (1) basis of discrimination, and each base is counted as a complaint.*

The majority of the HUD complaints filed nationwide in 2017 were on the basis of disability, making up 59% of all complaints received. Race was next, making up 26% of all complaints, followed by familial status at 11%.

The housing complaints filed in the City of Oshkosh were primarily based on disability, which is consistently the most common causes for complaints across the nation. Note, the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

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## 5. Local Human Rights Commissions

The City of Oshkosh does not have a Human Rights Commission, but does have a newly formed Diversity Committee and an Equal Opportunity in Housing Commission. The Equal Opportunity in Housing Commission receives all complaints alleging any discriminatory practice prohibited by the Fair Housing Ordinance within the Oshkosh Municipal Code. The Commission convenes only when there are complaints, and seeks settlements that are agreeable to both complainant and respondent.

The City has ordinances concerning discrimination and housing under Chapter 16 - Housing Section 16-4. The City of Oshkosh recognizes the following protected classes, “age, color, disability, domestic abuse, sexual assault and stalking victims, family status, gender identity and/or gender expression, lawful source of income, marital status, national origin, ancestry, race, religion, sex, sexual orientation, and ancestry.” Section 16-6.1 outlines enforcement of the requirements, including the use of a third parties for some or all of the responsibilities necessary to take meaningful actions to affirmatively further fair housing.

## 6. Housing and Human Services Agencies

The City of Oshkosh interviewed agencies offering housing and human services within the City, and within the Winnebago County in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- ADVOCAP
- Aging and Disability Resource Center
- Boys and Girls Club
- Christine Anne Domestic Abuse Services
- Committee on Aging
- Day by Day Warming Shelter
- Equal Opportunity in Housing Commission
- Fair Housing Council of Northeast Wisconsin
- Forward Service Corporation
- Oshkosh Area School District
- Oshkosh Food Coop
- Oshkosh Habitat for Humanity
- Oshkosh Healthy Neighborhoods
- Oshkosh/Winnebago County Housing Authority
- Salvation Army
- Trinity Lutheran Church & School
- Winnebago Apartment Association



- Winnebago County Health Department
- Winnebago County Human Services
- Winnebagoland Housing Coalition
- World Relief

Each of these agencies provided feedback on their and their clients' experiences concerning housing-related issues in the City of Oshkosh. Below is a list of key points from each of the meetings.

- Need for affordable housing
- Need for supportive services
- Need for employment opportunities
- Need for public transportation

Many agencies also provided suggestions of how to address the identified areas of inequality or discrimination in the City. Commonly suggested strategies to further fair housing in the City are included below:

- Provide more affordable housing
- Provide financial assistance to make housing more affordable
- Provide education and outreach on fair housing

## **B. Public Sector:**

The Analysis of Impediments examines public policies of the jurisdiction and the impact of those policies on fair housing choice. The City government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the Common Council. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials and policies determine the community's commitment to housing goals and objectives; therefore, determining if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's policies to determine if there is a commitment to affirmatively further fair housing.

### **1. CDBG Program**

The City of Oshkosh receives Community Development Block Grant (CDBG) funds from HUD under the CDBG program. The City will receive

approximately \$841,094 in CDBG funds for FY 2020. The City anticipates that CDBG funding levels will remain in flux for the foreseeable future.

The City annually allocates its CDBG funds to a number of eligible projects such as: public facility/infrastructure improvements, public services, the removal of slum and blight, and housing activities. For FY 2020, the City has proposed to allocate its estimated CDBG funds to the projects listed in the table below.

### FY 2020 Estimated CDBG Allocation for the City of Oshkosh

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM	
Central City Redevelopment	\$ 150,000.00
Housing Rehabilitation	\$ 205,094.00
Code Violation	\$ 50,000.00
Rental Rehabilitation	\$ 200,000.00
Public Services	\$ 118,000.00
Neighborhood Initiatives	\$ 25,000.00
Program Administration	\$ 74,000.00
Fair Housing	\$ 19,000.00

The majority of the activities listed above are undertaken in low/mod income areas of the City, as this is a high priority for the City. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, job creation, or reducing slum/blight. Many activities in each funding category specifically work to increase the supply of quality affordable housing units, as well as promote fair housing choice in the City.

The City of Oshkosh's FY 2020-2024 Five Year Consolidated Plan identified the following six (6) strategies to address the priority needs in the City:

#### **Housing Strategy –**

**Priority Need:** There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.

#### **Goals:**

- HS-1 Housing Support – Assist low- and moderate-income households to access decent, safe and sanitary housing that is affordable and accessible for rent or for sale through housing counseling, down payment/closing cost assistance.

- HS-2 Housing Construction – Encourage the construction of new affordable renter and owner occupied housing units.
- HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility.

### **Homeless Strategy –**

**Priority Need:** There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless.

#### **Goals:**

- HO-1 Housing – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, rapid rehousing, utility support, permanent supportive housing, and other permanent housing opportunities.
- HO-2 Operation/Support – Support social service programs and facilities for the homeless and persons or families at-risk of becoming homeless.

### **Other Special Needs Strategy –**

**Priority Need:** There is a need for housing, services, and facilities for persons with special needs.

#### **Goals:**

- SN-1 Housing – Support an increase in the supply of decent, safe and sanitary housing that is affordable and accessible for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation and new construction of housing units.
- SN-2 Social Services – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

### **Community Development Strategy –**

**Priority Need:** There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City.

**Goals:**

- CD-1 Community Facilities and Infrastructure – Improve the City’s public facilities and infrastructure through rehabilitation, reconstruction, and new construction.
- CD-2 Public Safety – Support the City’s public safety organizations.
- CD-3 Public Services – Improve and enhance the public and community development services in the City.
- CD-4 Accessibility – Improve public and common use areas to be readily accessible and usable by persons with disabilities.
- CD-5 Clearance/Demolition – Remove and eliminate slum and blighting conditions in the City.

**Economic Development Strategy –**

**Priority Need:** There is a need to encourage employment and to promote economic opportunities in the City.

**Goals:**

- ED-1 Employment – Support and promote job creation, job retention, and skills training programs.
- ED-2 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial areas.
- ED-3 Financial Assistance – Promote new economic development through local, state, and federal tax incentives and programs.
- ED-4 Access to Transportation – Support the expansion of multimodal transportation services to assist the needs of the City.

**Administration, Planning, and Management Strategy –**

**Priority Need:** There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

**Goals:**

- AM-1 Overall Coordination – Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

**2. HOME Program**

The City of Oshkosh is not a HOME entitlement city. The City may apply for HOME funds on a competitive basis through State of Wisconsin,

Division of Housing. The City has not applied for HOME funds for FY 2020, and has no current plans to apply for HOME funds during the next five (5) years.

### **3. Emergency Solutions Grant (ESG) Funds**

The Winnebagoland Housing Coalition, the local Continuum of Care agency, applies each year on a competitive basis to the Wisconsin Department of Administration (DOA) for Emergency Solutions Grant (ESG) Funds to assist local agencies that participate in the Continuum of Care. Members of the Winnebagoland Housing Coalition must vote each year on which agency should act as lead agency or fiscal agent for the funds. The ESG funds received by the CoC are then awarded to homeless service provider agencies that serve the CoC area. For the FY 2019 grant year, the sub-recipient in Oshkosh is the Day by Day Warming Shelter, which received \$12,500 for shelter services. ADVOCAP received \$92,829 for Rapid Rehousing rent and security deposits, and \$5,700 in prevention funds; these amounts were shared among homeless service provider agencies within the CoC's three-county operating jurisdiction.

- Day by Day Warming Shelter - \$12,500
- Rapid Rehousing, rent and security deposits - \$92,829
- Homeless Prevention programs - \$5,700

The CoC expects total funding levels to at least remain level or increase somewhat in the coming fiscal year.

### **4. Housing Opportunity for Persons with AIDS (HOPWA) Funds**

The City of Oshkosh does not receive HOPWA funds.

### **5. Other Funds**

Other resources available to help Oshkosh address its housing and community development needs include funds from the Wisconsin Department of Administration, such as low interest mortgage finance (HOME funds), housing rehabilitation money, Housing Cost Reduction Initiative (HCRI) Program funds, lead-based paint reduction funds (Abatement Grant), first-time homebuyer settlement expenses, rental allowance funds (Rental Housing Development), and neighborhood stabilization program (NSP) funds.

Oshkosh has successfully obtained funding from Oshkosh Area Community Foundation, Winnebago County, Wisconsin Public Service,

and other state and local entities. To help with crime reduction and revitalization activities the City has received funds through the Department of Justice.

The following list outlines the state and federal grant funds that the City of Oshkosh expects to use in FY 2020 to address its community development and crime prevention/reduction needs:

### **Parks Department**

FY20 - Winnebago County - Supplements programs and services

FY20 - Kuettner Family Grant - Programs for older adults

FY20 - Ladies Benevolent Society - Eat and Greet meals

FY20 - Friends of Oshkosh Seniors Center - Program and Operational Funding for Oshkosh Seniors Center

FY20 - Private donations directed to the Oshkosh Senior Center - Funding for Oshkosh Seniors Center

FY20 - Oshkosh Area Community Foundation - Forestry Department

FY20 - State of Wisconsin Department of Natural Resources - Urban Forestry Grant

FY20 - Oshkosh Area Community Foundation - Pollock Community Water Park Maintenance Endowment

FY20 - Oshkosh Area Community Foundation - Leach Amphitheater Maintenance Endowment

FY20 - Oshkosh Recreation Department - Pollock Community Water Park Support

FY20 - Stanhilber Fund - Park beautification

FY20 - Harenberg Fund - Menominee Park Zoo enhancements

FY20 - Winnebago Community Credit Union - Pollock Community Water Park

FY20 - Verve Credit Union - Leach Amphitheater Tuesday Night Concerts

FY20 - Oshkosh Area Community Foundation - Pollock Community Water Park Low Income Season Pass/Community Program Passes

FY20 - Wisconsin Public Service - Leach Amphitheater Tuesday Night Concern Family Activity

FY20 - Oshkosh Area Community Foundation - Youth Grant for Snooze at the Zoo

FY20 - Oshkosh Corporation - Touch a Truck Event

FY20 - Cellcom - Winter Events

FY20 - Cliff Bar - Zoo Education Programs

### **Police Department**

FY20 - Department of Justice: Edward Byrne Memorial Justice Assistance Grant - Portable Radio battery replacements

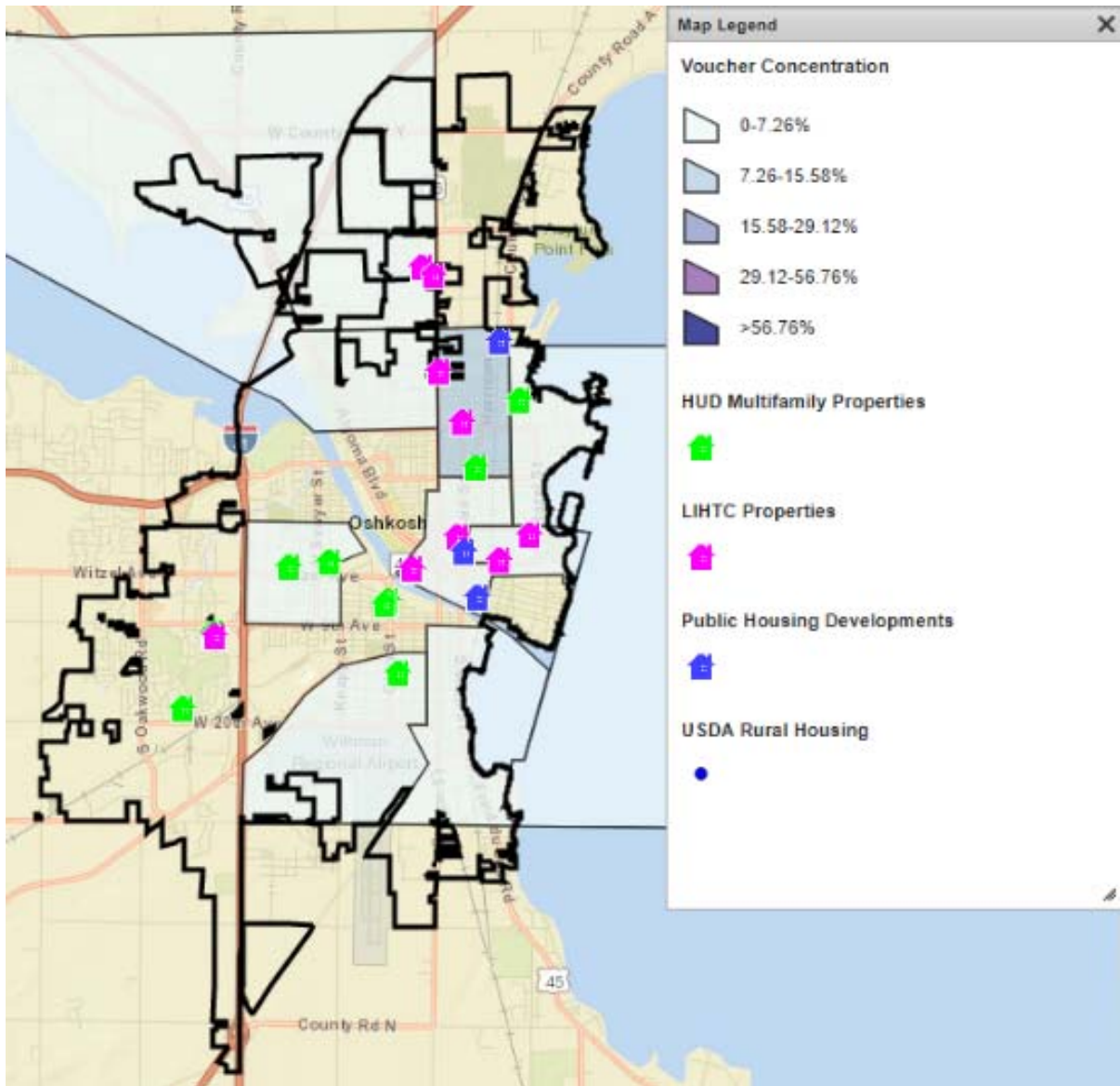
FY20 - Department of Justice: Bulletproof Vest Partnership Grant

**6. Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits**

The City of Oshkosh has a variety of affordable housing options, including public housing managed by the Oshkosh/Winnebago County Housing Authority. There are also several privately managed HUD-assisted developments throughout the City. These affordable housing developments and Section 8 Vouchers are located across the City in areas of varying income, demographics, and housing tenure.

Housing Choice Voucher usage, Public Housing developments, and Low Income Housing Tax Credit (LIHTC) developments are distributed throughout the City. Illustrated in the map below, there are no distinct patterns of concentration of HUD assisted housing units. The City, as well as the Housing Authority, is aware of the concerns of concentrating low-income housing units within close proximity of each other. Both entities encourage new affordable housing developments outside of areas of existing HUD assisted housing but are also providing financial investments into the existing HUD assisted affordable housing units.

### Concentration of HUD Assisted Housing



Source: HUD CPD Maps

#### **Housing Authority**

The Oshkosh/Winnebago County Housing Authority (OHAWCHA) is the Public Housing Authority serving the City of Oshkosh and Winnebago County. OHAWCHA owns and manages 571 units of public housing, of which 457 units are in the City of Oshkosh. Additionally, the OHAWCHA administers 425 Housing Choice Vouchers, all of which are currently under contract.



The Housing Authority administers the following programs:

- Family Self-Sufficiency Program
- Family Housing Resources
- Winnebago Homebuyer Program - Downpayment Assistance
- Winnebago Homebuyer Program - Home Rehab Financing
- Winnebago Homebuyer Program - Accessible Homes
- Capital Fund Program
- Housing Choice Vouchers Program

The Housing Authority owns and manages the following Public Housing Units:

- Scattered Sites – 154 units total
  - Winnebago County Housing Authority:
    - i. 84 scattered site units, with the capacity to add two additional units.
    - ii. Comprised of 2-4 bedroom duplexes and 3-5 bedroom single family homes
    - iii. 22 Oshkosh units
    - iv. 14 Neenah units
    - v. 48 Menasha units
  - Oshkosh Housing Authority:
    - i. 70 scattered site units
    - ii. Comprised of 2 and 3 bedroom townhomes, 2-4 bedroom duplexes, and 4 and 5 bedroom single family homes
- Court Tower - 104 units, 100 Court Street, Oshkosh, WI 54901
- Raulf Place - 104 units, 530 N Main Street, Oshkosh, WI 54901
- Marian Manor - 121 units for elderly and disabled residents, 600 Merritt Avenue, Oshkosh, WI 54901
- Fox View Apartments - 31 units for elderly residents, 330 West Main Street, Omro, WI 54963
- Riverside Commons - 30 units, 101 North Second Street, Winneconne, WI 54986
- Cumberland Court Apartments - 72 units, 1030 Cumberland Trail, Oshkosh, WI 54904
- Waite Rug Apartments - 56 units for elderly, disabled, or veteran residents, 300 East Custer, Avenue, Oshkosh, WI 54901
- Willow Apartments - 13 units, 210 S 5<sup>th</sup> Street, Winneconne, WI 54986

According to the Housing Authority of the City of Oshkosh and the Housing Authority of Winnebago County's Five-Year Plans covering 2020-2024, the mission of both Housing Authorities is to promote adequate and affordable housing, economic opportunity and a suitable environment free from discrimination for all.

According to the Housing Authority's waiting lists as of January 2020, there are approximately 375 (22%) individuals with a disability on the public housing waiting list and approximately 157 (22%) individuals with a disability on the housing choice voucher waiting list.

As of January 2020, there were 1,706 individuals on the Oshkosh, Winnebago County Housing Authority's Public Housing Waiting List. Of those families on the waiting list: 1,470 (86%) were extremely low-income; 209 (12%) were very low-income; and 27 (2%) were low-income. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households.

As of January 2020, there were 1,020 families on the Oshkosh/Winnebago County Housing Authority's Housing Choice Voucher Waiting List. Of those families on the waiting list: 862 (85%) were extremely low-income; 145 (14%) were very low-income; and 13 (1%) were low-income. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households.

The most immediate needs of the families on the waiting list include: decent, safe, sanitary and affordable housing; supportive services such as employment training; access to transportation for commuting to work, shopping, and medical services; and living wage job opportunities.

### **Homeless Facilities**

The following is a list of CoC member supported facilities:

#### **Day by Day Warming Shelter**

Day by Day Warming Shelter is open from October 15 through April 15 every year. The shelter has twenty-five beds (25), and offers services during its open season, as well as during its off season in limited engagements such as offering laundry throughout the summer, as well as hygiene and cleaning supplies. Shelter staff would like to expand its operations. The shelter receives CDBG funds annually; the most recent year Day by Day received \$9,000.

#### **Father Carr**

Father Carr's Place 2B offers food, shelter, and a free clinic with licensed doctors and nurses. Father Carr's operates a men's shelter with thirty-four (34) beds, and a women and family shelter with 105 beds. According to ADVOCAP, a member of the Winnebagoland CoC, it is important to note that while Father Carr's shelters show a significant number of beds available, the occupancy rate is only between 25%-40%. Father Carr's policies regarding acceptable behavior limits the number of occupants eligible for their services.

Christine Ann Domestic Violence Shelter

Christine Ann has thirty-seven (37) beds, and also offers counseling services to individuals or families that are not staying within the shelter.

ADVOCAP

ADVOCAP, currently the CoC's fiscal agent, operates two (2) transitional housing projects within Winnebago County, as well as supportive housing projects and rapid re-housing projects, some of which are in Oshkosh.

**Low Income Housing Tax Credit (LIHTC) Housing**

The following is a list of Low Income Housing Tax Credit housing in the City of Oshkosh, WI.

**LIHTC PROJECTS IN OSHKOSH**

HUD ID Number	Project Name	Project Address	Project City	Project State	Project ZIP Code	Total Number of Units	Total Low-Income Units
WIA19880070	HOME OPPORTUNITIES INC	619 W Ninth Ave	Oshkosh	WI	54902	2	2
WIA19900030	618 E PKWY AVE	618 E Pkwy Ave	Oshkosh	WI	54901	1	1
WIA19900035	ADVOCAP PROJECT #4	219 Oxford Ave	Oshkosh	WI	54901	1	1
WIA19940195	SUMMERFIELD PLACE APTS	3329 Logan Dr	Oshkosh	WI	54901	120	120
WIA19940075	JACKSON FARM APTS	3409 Logan Dr	Oshkosh	WI	54901	60	60
WIA19970065	DIVISION STREET APTS	545 Division St	Oshkosh	WI	54901	23	11
WIA19990075	IRVING PLACE APTS	645 Division St	Oshkosh	WI	54901	24	16
WIA20020100	LAKEFRONT MANOR	651 Oak St	Oshkosh	WI	54901	66	58
WIA20070165	MARIAN MANOR	600 MERRITT AVE	OSHKOSH	WI	54901	121	3
WIA20110065	THE RIVERS SENIOR LIVING	475 MARION RD	OSHKOSH	WI	54901	60	9
WIA20120055	FAIR ACRES TOWNHOMES	1835 N MAIN ST	OSHKOSH	WI	54901	55	12
WIA20160015	THE RIVERS-PHASE II	455 MARION RD	OSHKOSH	WI	54901	40	17
WIA20161006	CUMBERLAND REDEVELOPMENT, PHASE 1, LLC	1000-1014 CUMBERLAND TRAIL	OSHKOSH	WI	54904	32	2
WIA20123039	TOWER REDEVELOPMENT LLC	100 COURT STREET	OSHKOSH	WI	54901	51	2
WIA20130021	TOWER REDEVELOPMENT PHASE 2 LLC	100 COURT STREET	OSHKOSH	WI	54901	53	5
WIA20160005	JACKSON SQUARE	2490 JACKSON ST	OSHKOSH	WI	54901	54	17

Source: <https://lihtc.huduser.gov/>

There are sixteen (16) LIHTC projects with 763 units of affordable rental housing in the City.

### **Multifamily Housing**

The following is a list of HUD Multifamily housing in the City of Oshkosh:

HUD ID	PROPERTY NAME	ADDRESS	CITY	STATE	ZIP	TOTAL ASSISTED UNITS	TOTAL UNITS	ASSISTANCE
800022904	CAMELOT COURT	515/517 CAMELOT CT	Oshkosh	WI	54901	40	40	Subsidized, No HUD Financing
800022957	CUMBERLAND COURT APTS	1030 CUMBERLAND TRL	Oshkosh	WI	54904	72	72	Subsidized - Previously Insured
800023031	GILEAD APARTMENTS	200 JOSSLYN ST	Oshkosh	WI	54901	15	16	Subsidized - Previously 202/811
800023158	MARIAN MANOR	600 MERRITT AVE	Oshkosh	WI	54901	121	121	Subsidized, No HUD Financing
800023303	CLARITY CARE	930 MALLARD AVE	Oshkosh	WI	54901	16	16	Subsidized - Previously 202/811
800023354	SIMEANNA APARTMENTS	155 N EAGLE ST	Oshkosh	WI	54901	64	81	Subsidized - Previously Insured
800023355	SIMEANNA III	151 N EAGLE ST	Oshkosh	WI	54901	77	78	Insured-Subsidized
800023356	SIMEANNA SOUTH	145 N EAGLE ST	Oshkosh	WI	54901	60	61	Insured-Subsidized
800023505	WILLO APARTMENTS	202 E TENNESSEE AVE	Oshkosh	WI	54901	12	12	Insured-Subsidized
800023512	WINNEBAGO COUNTY HOUSING	1721 MARICOPA DR	Oshkosh	WI	54904	105	105	Subsidized, No HUD Financing
800069932	GILEAD II	622 West 5th Street	Oshkosh	WI	54902	8	9	202/811
800112372	GILEAD III, APARTMENTS	401 Ohio Street	Oshkosh	WI	54902	6	6	202/811
800212989	JOMAR OF ZION	521 W. 16th Street	Oshkosh	WI	54901	15	16	202/811
800219157	CIMARRON COURT APARTMENTS	101-180 Cimarron Court	Oshkosh	WI	54902	0	96	Insured-Unsubsidized
800233509	LAKEFRONT MANOR AND VILLAS	651 & 680 Oak Street	Oshkosh	WI	54901	0	66	Insured-Unsubsidized
800236553	Oakwood Manor	2675 Omro Road	Oshkosh	WI	54904	0	20	Insured-Unsubsidized
800239843	Centennial Inn Assisted Living	1628 North Main Street	Oshkosh	WI	54901	0	18	Insured-Unsubsidized

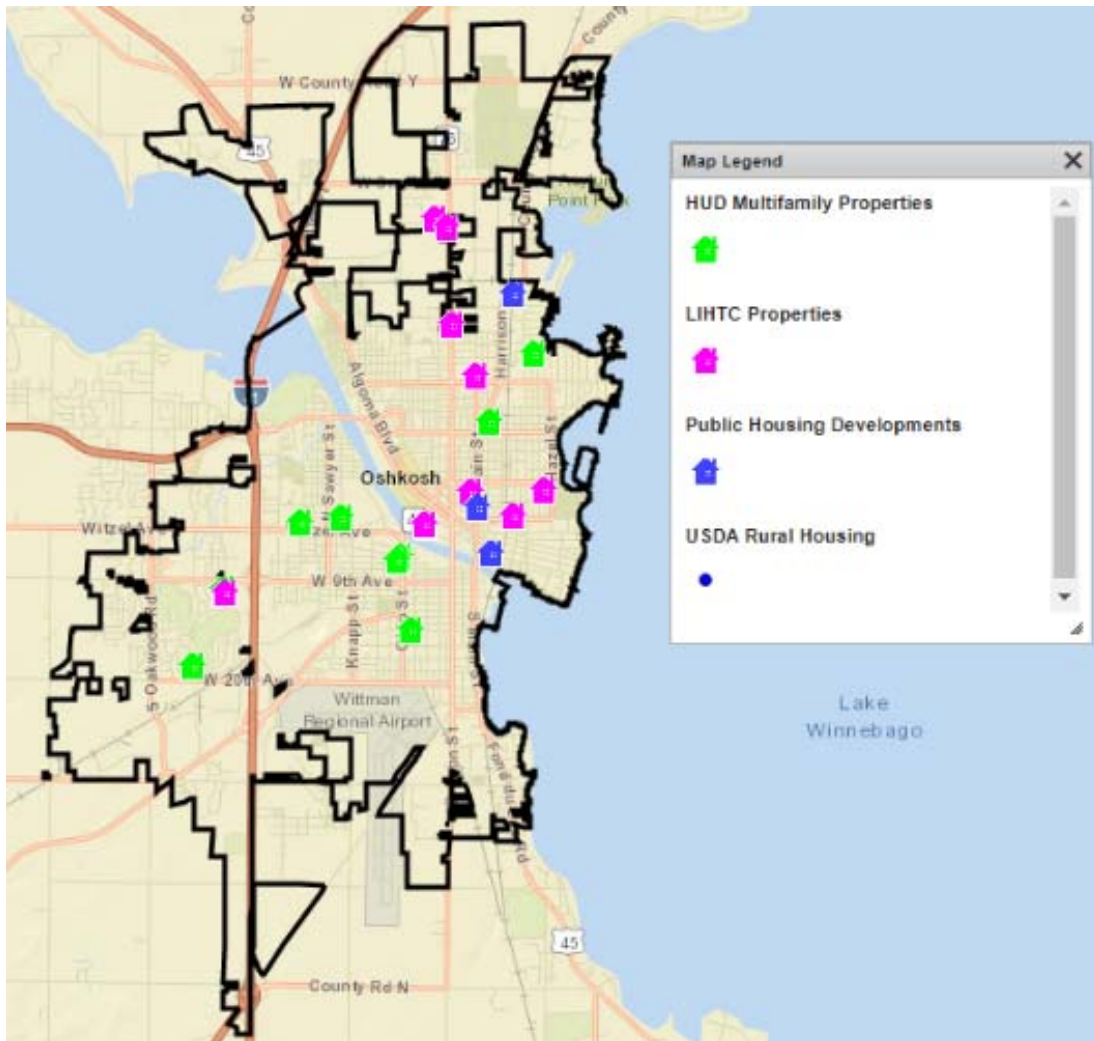
Source: [https://www.hud.gov/program\\_offices/housing/mfh/presrv/mfhpreservation](https://www.hud.gov/program_offices/housing/mfh/presrv/mfhpreservation)

There are ten (17) active HUD Multifamily Housing projects with 611 units of affordable rental housing in the City.

Housing Choice Voucher usage, Public Housing developments, and Low Income Housing Tax Credit (LIHTC) developments are distributed throughout the City. Illustrated in the maps below, there are no distinct patterns of concentration of HUD assisted housing units. The City, as well as the Housing Authority, is aware of the concerns of concentrating low-income housing units within close proximity of each other. Both entities encourage new affordable housing developments outside of areas of

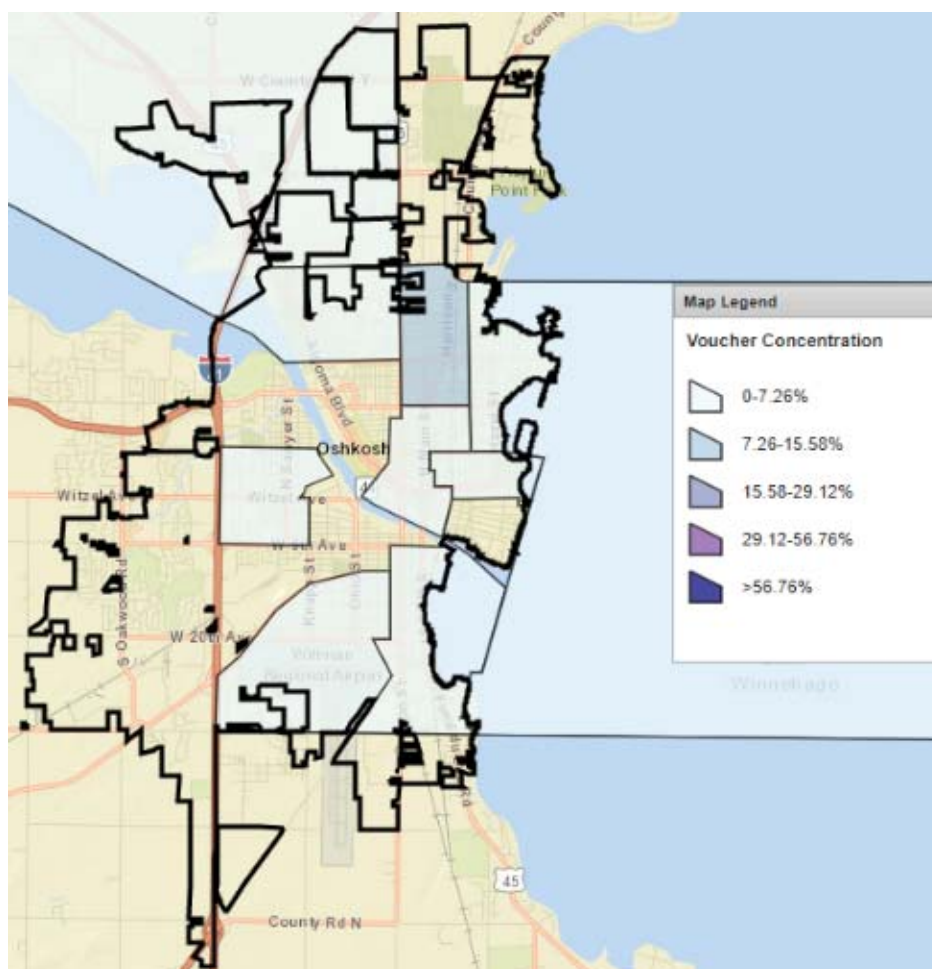
existing HUD assisted housing but are also providing financial investments into the existing HUD assisted affordable housing units.

### Location of Assisted Housing



Source: HUD CPD Maps

## Voucher Concentration



Source: HUD CPD Maps

## 7. Planning, Zoning, and Building Codes

Zoning Ordinances can be overtly discriminatory by limiting development or occupancy of housing based on a resident's race, sex, religion, national origin, color, disability, or familial status. Additionally, discrimination, albeit unintentional, can occur when a facially neutral ordinance has a disparate impact on a protected class. An example of this has been litigated over limitations in the definition of a family as 4 or fewer unrelated adults. A ceiling of four or fewer unrelated individuals in a household may be considered discriminatory if it can be proven that this limitation disproportionately affects minorities, large families with children, or individuals with disabilities. The Fair Housing Act also makes it unlawful to refuse to make reasonable accommodations, or changes to rules, policies

practices, or services, when such accommodations are necessary to allow a person with a disability an equal opportunity to use or enjoy a dwelling. Under the Fair Housing Act, an accommodation is considered reasonable if it does not impose an undue financial or administrative burden and it does not fundamentally alter the zoning ordinance.

### ***City of Oshkosh***

The City's Comprehensive Plan appears to be in compliance with the federal regulations governing fair housing. There was previously a need to update the City's Zoning Ordinance to bring it into compliance with the City's 2005 Comprehensive Plan.

The City of Oshkosh, Wisconsin has codified its ordinances. The City last amended its zoning code in 2016, which became effective on January 1, 2017. The Zoning Ordinance is listed as Chapter 30 Zoning Ordinance, under the City's Municipal Code. It can be found in its entirety online under the Planning Services page.

In reviewing the City's Zoning Ordinance, it is recommended that there is a need to add information, definitions and provisions concerning Fair Housing.

It is recommended that the City include language in the Zoning Ordinance stating the City's commitment to affirmatively further fair housing through its land use regulations and public policies, such as zoning, to promote fair housing choice for all residents in the City of Oshkosh. The statement should include mention of the Fair Housing Act of 1968, the Americans with Disabilities Act of 1990, as well as identification of the Federal protected classes.

The City's Zoning Ordinance does not appear to contain any specific discriminatory language; however, the definitions under "Chapter 30 - Article I – Introduction and Definitions" should be reviewed and consideration should be given to including additional definitions.

The City should consider including the following definitions: "Fair Housing Act", "Americans with Disabilities Act", "Handicap", and "Reasonable Accommodation."

The Zoning Ordinance defines "Family" as:

A person living as an individual or any of the following groups living together as a single nonprofit housekeeping unit and sharing common living, sleeping, cooking and eating facilities:



1. Any number of people related by blood, marriage, domestic partnership, legal adoption, guardianship or other duly-authorized custodial relationship;
2. Two (2) unrelated adult individuals and the minor children of each. For the purpose of this Section, "children" means natural children, grandchildren, legally adopted children, stepchildren, foster children, or a ward as determined in a legal guardianship proceeding;
3. Three (3) unrelated adult individuals;
4. Up to four (4) unrelated persons who have disabilities/are disabled or handicapped under the Fair Housing Amendment Act (FHAA) or the Americans with Disabilities Act (ADA), are living in a single household because of their disability, and require assistance from a caregiver.
5. Up to two (2) personal attendants who provide services for family members or roomers who are disabled or handicapped under the Fair Housing Amendment Act (FHAA) or the Americans with Disabilities Act (ADA) and need assistance with the activities of daily living shall be considered part of a family. Such services may include personal care, housekeeping, meal preparation, laundry or companionship.
6. Functional Family: A group of individuals living together in a single dwelling unit and functioning as the equivalent of a family, whether or not they are related by blood, marriage or other legal relationship. See definition of "functional family."
7. Exceptions: the definition of "family" does not include:
  - i. Any society, club, fraternity/sorority, association, lodge, combine, commune, federation, or similar organization; and
  - ii. Any group of individuals whose association is temporary or seasonal in nature

Definitions that have a limit of four or fewer unrelated adults may be considered discriminatory as the limitation may have an adverse impact on minorities or people with disabilities.

The Federal Courts have ruled that four to six persons with a disability living together in a single-family residence, should be considered a "family" and thereby be permitted to live together as a family in any zoning district that permits residential uses.

The City should consider adopting a written reasonable accommodation policy that allows for changes in rules and procedures to afford persons with disabilities equal opportunity to housing, as required by the Fair Housing Act. A reasonable accommodation policy would allow the City flexibility in the application of zoning and land use, as well as providing housing developers guidance in requesting reasonable accommodations.

### ***City of Oshkosh Building Codes***

The City of Oshkosh uses the following building codes:

- International Building Code 2015 Edition
- State of Wisconsin Uniform Dwelling Code
- International Mechanical Code, 2015 Edition
- International Energy Conservation Code 2015 Edition
- State of Wisconsin Electrical Code
- State of Wisconsin Plumbing Code
- International Fuel Gas Code 2015 Edition
- ADA Standards for Accessible Design 2009 ICC/ANSI A117.1
- State of Wisconsin, Division of Safety and Professional Services Administrative Codes (DSPS)
- Wisconsin Enrolled Building Code
- National Fire Protection Association (NFPA) incorporated standards
- International Fire Code 2015 Edition - in place of DSPS Chapter 314, Subchapter I, Section 314.001(2).

The International Building Code (new construction) and the International Existing Building Code (renovation/rehabilitation) are model codes and are in compliance with the federal laws and regulations governing fair housing and accessibility.

Building inspections are administered by the Inspection Division. The Building Codes are enforced through plan review and inspections. Interviews with the Inspection Division staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there does not appear to be any blatant violations.

### ***Accessibility Regulations***

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” includes the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have at least a 32-inch clear opening. As a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The City of Oshkosh appears to be in full compliance with the HUD visitability standards.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act prohibits discrimination in the sale or rental of housing. It also requires that landlords must make reasonable modifications dwellings and common use areas to accommodate persons who have a disability. For all new residential buildings of four or more units built after March 13, 1991: public and common areas must be accessible to persons with disabilities; doors and hallways must be wide enough for wheelchairs; all housing units must have accessible routes into and through the unit; there must be accessible light switches, outlets, thermostats; bathroom walls must be reinforced to allow for the installation of grab bars; and kitchens and baths must be accessible so they can be used by persons in wheelchairs.

**8. Limited English Proficiency (LEP) Persons**

Section 601 of Title VI the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs or activities that receive federal financial assistance. One type of national origin discrimination is discrimination based on a person’s inability to speak, read, write, or understand English. In certain situations, failure to ensure that persons who are LEP can effectively participate in, or benefit from, federally assisted programs may violate the Civil Rights Act.

According to the 2011-2015 American Community Survey for the City of Oshkosh, 5.0% of residents speak a language other than English at home. Of those residents, 28.9% report that they speak English less than “very well.” The following languages are spoken at home:

English	95.0%
Spanish	1.5%
Other Indo-European languages	1.3%
Asian and Pacific Island languages	2.0%
Other languages	0.3%

The two largest non-English speaking populations in the City are Spanish and Hmong speakers.

**9. Four Factor Analysis**

The City as a CDBG entitlement community is required to develop a plan for persons of different national origins that cannot speak, read, write, or understand English to ensure that LEP persons have meaningful access to CDBG funded programs and services, as well as all City programs and services. As such, the City has updated its Four Factor Analysis. The purpose of the Four Factor Analysis is to determine the reasonableness of language assistance for LEP persons based on the following:

**1. Number or Proportion of LEP persons in the population to be served.** It is estimated that the City has a non-English speaking population that exceed the 5% or 1,000 person LEP limit. Those non-English speaking populations are most likely Hmong speakers. There are additional non-English speakers in the City but in limited numbers.

**2. Frequency with which LEP persons come into contact with the program activity or service.** The City of Oshkosh Economic Development Division uses CDBG funds for activities that directly assist City residents, such as housing and public service activities, primarily

through subrecipient non-profit provider agencies. Residents are likely to have ongoing direct contact with the City's CDBG Program staff.

According to the FY 2018 CAPER and Report PR-23, the total beneficiaries of CDBG assistance in FY 2018 were 74 individuals; 10 were Black/African American, 61 were White, 2 were Asian, and 1 was Other, Multi-Racial.

**3. Importance of the service, information, program, and/or activity.**

The City's CDBG housing and public service activities are critical to the City's residents for access to decent, safe, sanitary, and affordable housing, as well as necessary in terms of supportive services to maintaining residents' quality of life. The City, local advocacy groups and organizations, and its subrecipient agencies must be able to outreach and interact with LEP persons to make CDBG programs and services accessible to LEP persons.

**4. Resources, financial and human, available to the recipient.**

Translation and interpretive services are vital for housing and public services activities and would be provided by the City, either through City staff or a community liaison, to any beneficiary that requires those services. Additionally, CDBG citizen participation materials and public notices will be published with the statement, "Any non-English speaking person wishing to attend the public hearing should contact Ms. Darlene Brandt at least seven (7) calendar days prior to the meeting and a (Language) interpreter will be provided. This document and program materials are available in (Language) upon request."

The City does not have a formal written Language Access Plan. Specific to the CDBG Program, its staff and subrecipients, utilize the following language assistance plan to assist LEP persons:

- Engaging advocacy groups to promote services available through the CDBG Program
- Interpretation and translation services by partnering with LEP groups, faith based organizations, and schools
- Referrals to community liaisons proficient in the language of LEP persons
- Notices and training to staff of the availability of LEP services
- Advertising language services in outreach documents
- Utilize HUD translated documents found at:  
[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/17lep](https://www.hud.gov/program_offices/fair_housing_equal_opp/17lep)

## 10. Taxes

While real estate tax rates may not be an impediment to fair housing choice, the amount and method of calculation of taxes impacts the affordability of housing especially as it relates to housing in the surrounding area.

The following table shows the millage rates for the City of Oshkosh.

**Tax Rates in the City of Oshkosh for 2019–2020**

	<b>2019 Assessed Rate</b>	<b>2018 Assessed Rate</b>
<b>County</b>	5.284	5.352
<b>Area Schools</b>	9.959	9.424
<b>Area Vocational</b>	1.105	1.114
<b>City</b>	10.903	10.582
<b>State School Credit</b>	1.719	1.725
<b>Total</b>	<b>25.533</b>	<b>24.747</b>

Source: City of Oshkosh

Real estate tax rates are the highest in the Cities as compared to the County. Studies have shown that property values tend to appreciate slower in areas of higher effective property tax rates as compared to areas of lower effective property tax rates. This is of course contingent on the real tax rate as it relates to assessed home values.

## 11. Comprehensive Plan

In 2018, the City of Oshkosh updated its Comprehensive Plan. The goals identified for the City are divided according to subject, and are as follows:

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## Goals –

### 1. Housing

- Develop policies and programs to create housing products to address unmet needs as market conditions evolve.
- Maintain or rehabilitate the City's existing housing stock.
- Enhance environmental quality, promote good design, and eliminate and lessen land use conflicts throughout the community.
- Ensure ongoing communication regarding housing issues and activities.

### 2. Land Use

- Provide sufficient land area with adequate services to meet projected land demand for various types of land uses.
- Encourage the efficient and compact utilization of land.
- Encourage compatible land use development.
- Encourage redevelopment to be oriented toward the waterfront and increase public access where appropriate.
- Maintain, preserve and enhance the availability of existing neighborhood development.
- Promote environmentally sensitive and responsible utilization of land, incorporating permanent open space and natural resources.

### 3. Transportation

- Provide efficient and well-designed collector and arterial streets and highways.
- Increase the efficiency and “reduce friction” on principal arterial streets, which form the primary circulation system.
- Maintain efficiency of the regional highway system for high speed intracity transportation.
- Ensure adequate parking is available throughout the City.
- Provide quality public transit and paratransit services.
- Provide facilities for pedestrian and bicycle circulation.
- Maintain adequate and efficient aviation facilities serving the Oshkosh area.
- Encourage the establishment of passenger rail service in the Oshkosh area.

### 4. Economic Development

- Leverage the collective assets of the broader region for increased economic prosperity within the City of Oshkosh.
- Promote and support diversification of the industrial and manufacturing employment base in order to have a more resilient local and regional economy.

- Have a strong core of stable employers within the City of Oshkosh.
- Support the growth of entrepreneurship activities and new companies within the City of Oshkosh.
- Promote Oshkosh as a regional economic center within the larger Fox Valley/I-41 Corridor market.
- Develop physical facilities within designated Economic Activity Zones and other parts of Oshkosh which support economic development linking Oshkosh to the regional and global network.
- Promote destination tourism for individuals, or group activities such as conferences, recreational activities, and special events.
- Support programs designed to enhance and develop workforce skills and productivity.
- Increase the economic and social opportunities within the downtown, central city and waterfront areas.
- Strengthen and improve major entryways into the City as well as other commercial and retail corridors within the City.
- Maintain and improve the quality of the City's neighborhoods.
- Celebrate the overall high quality of life and sense of place that the City of Oshkosh and surrounding region have to offer.
- Continue to improve the City's overall aesthetic quality.

#### 5. Utilities and Community Facilities

- Expand and maintain utility and community facilities and services provided by both public and private entities that support economic and residential development.
- Design facilities and services for an adequate level of service, based on standards for population and demand for those facilities and services.
- Promote neighborhoods designed to include pedestrian and bicycle friendly facilities and public gathering places.
- Promote growth and redevelopment of property included within the service areas of the existing infrastructure and service system.
- Utilize environmentally sensitive methods and systems.
- Ensure ongoing communication regarding Utilities and Community Facilities issues and activities.

#### 6. Agricultural, Natural, and Cultural Resources

- Promote the development of urban agricultural programs and activities.
- Protect and preserve the wetlands, shore lands, and other environmentally sensitive areas.



- Protect aquatic and wildlife habitat when managing development in proximity to environmental corridors, riparian areas, and woodlands.
- Protect and develop passive and active recreation resources (e.g. parks, trails, hunting and fishing opportunities).
- Promote and aesthetically pleasing natural environment throughout the City.
- Promote the on-going viability of publicly and privately owned cultural resources.
- Create a strong and vibrant cultural tourism program.
- Promote and publicize cultural events and sites within the City.
- Encourage preservation and protection of the historic built environment.
- Maintain, improve, and increase public access to the waterfront.
- Continue to improve the City's overall aesthetic quality.
- Ensure ongoing communication regarding agricultural, natural, and cultural resource issues and activities.

#### 7. Intergovernmental Cooperation

- Establish mutually-beneficial relations with local public, parochial, technical and university educational systems.
- Establish mutually-beneficial relations with other jurisdictions.
- Adopt and maintain intergovernmental agreements with all surrounding towns.
- Ensure ongoing communication regarding intergovernmental issues and activities.

#### Objectives –

Objectives provide the framework to reach the City of Oshkosh's goals. For Oshkosh, the objectives work to ensure orderly and efficient growth while balancing the welfare of its residents.

- Conduct housing/market studies as needed to better understand housing needs.
- Develop a variety of housing types to address unmet housing needs.
- Make land use decisions, which fulfill the City's demand for residential and non-residential land.
- Revise the City's Official Map to reflect essential linkages and future roads and capacity expansions between economic activity centers, residential neighborhoods, and regional highways.
- Coordinate the economic planning efforts of Oshkosh with other community organizations in Oshkosh as well as other Fox Valley communities.

- Promote economic development that increases the types of jobs available in all sectors.
- Provide ongoing support to existing businesses in order to retain them and assist in their expansion needs.
- Support programs and services that increase entrepreneurial success.
- Create a positive image/identity for the City, in the context of the Fox Valley Region / I-41 Corridor, in order to attract high-quality talent and high paying jobs.
- Develop tools to assess and evaluate facilities in concentrated economic zones.
- Work closely with the Oshkosh Convention & Visitors Bureau to ensure a city-wide strategy exists to draw special events to the City.
- Support educational and training programs that increase workforce skills and productivity, including literacy.
- Develop tools and support programs that foster the redevelopment and revitalization of older residential and employment areas within/near the central city.
- Develop programs and incentives that decrease consumption of new land and new materials and reutilizes existing buildings to the extent practicable.
- Explore opportunities for improving direct routes into and through the City.
- Develop tools and programs that increase viability of neighborhoods, including residences and business owners.
- Promote the diversity of recreation and lifestyle opportunities that Oshkosh has to offer.
- Utilize tools and programs that enhance the City's attractiveness.
- Develop and implement plans for future facilities.
- Develop facilities and services that accommodate future population and business needs.
- Develop neighborhoods that foster social and recreational opportunities for citizens.
- Develop property in a manner that lessens the need for facility and service extensions.
- Develop facilities and systems that protect the environment and complement the existing aesthetics of the community.
- Adopt policy to verify ongoing communication with Utility and Community Facilities stakeholders.
- Support agricultural opportunities for the community.
- Participate in programs that protect and conserve environmentally sensitive areas.
- Develop programs that protect the environmental features during development.

- Coordinate park purchases and programs that increase the amount of and connect recreational opportunities within the City and with other agencies and local units of government.
- Develop programs that address the aesthetic quality of new and existing development.
- Develop partnerships and programs that promote local resources to citizens and visitors.
- Coordinate events and advertising of cultural events for visitors.
- Develop programs that increase awareness of local events and sites.
- Develop programs that identify and promote local historic resources.
- Continue to provide and promote opportunities
- Continue to provide and promote opportunities for recreational events on and public access to the Lake Winnebago and Fox River system.
- Develop programs that update and create standards to address the aesthetic quality of new and existing development.
- Adopt policy to verify ongoing communication with agricultural, natural, and cultural resource stakeholders.
- Provide efficient and coordinated services.
- Establish effective intergovernmental land use policies within the extraterritorial jurisdiction area.
- Explore intergovernmental agreements and contracts for services outside of land use (police, garbage, etc.)
- Establish effective intergovernmental agreements that benefit long-range planning efforts to define agreed upon jurisdictional boundaries, land uses, and service levels.
- Adopt policy to verify ongoing communication with intergovernmental stakeholders.

The City's Comprehensive Plan does not contain any policy that would impede fair housing choice.

## 12. Section 3

HUD's definition of Section 3 is:

*Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business*

*concerns which provide economic opportunities to low- and very low-income persons.*

The City has identified the following Section 3 Goals:

All CDBG-funded construction contracts that are subject to Section 3 will include the following documents in the attachments to the bid package –

- CDBG Entitlement Program – Oshkosh, WI – Special Conditions (for applicable Program Year funding)
- Federal Labor Standards Provisions – HUD-4010
- Supplementary Conditions of the Contract for Construction – HUD-2554
- Copy of Wage Decision for the Project – General Decision Number – Publication Date
- §135.38 Section 3 Clause
- Employee Rights Under the Davis-Bacon Act – English & Spanish Versions (posters to be displayed at the job site)
- Payroll Reporting Form WH347 (with instructions)
- Record of Employee Interview – HUD-11
- Record of Employee Interview – HUD-11 (in Spanish, including instructions)
- Certified Payroll Form – Signature Authorization form
- Certificate of Compliance – Section 3
- Contractor's/Subcontractor's Statement of Workforce Needs
- Contractor's/Subcontractor's Estimated Project Workforce Breakdown

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.

### **13. Section 504**

The City does not have a Section 504 Plan, though it complies with Section 504 of the Americans with Disabilities Act through its Code, policies, and partnership with the Oshkosh/Winnebago County Housing Authority.

The Oshkosh/Winnebago County Housing Authority provides its Section 504 Plan within its Admissions and Continued Occupancy Plan Section 2.0. The following is a summary:

Reasonable accommodations are necessary. Policies and practices are designed to assure all persons with disabilities will be provided with a reasonable accommodation so that they may fully access and utilize the program and related services. Reasonable accommodations do not confer

special treatment or advantage when granted. The policy clarifies steps to request reasonable accommodation and guidelines for OHAWCHA to follow; OHAWCHA will ensure everyone knows about the policy; the policy is applicable to all situations.

Reasonable accommodation requests will be granted upon verification, including to people who require an advocate or accessible offices. The Housing Authority utilizes organizations which provide assistance for hearing- and sight-impaired persons when needed.

Communication – Applicants will receive a Request for Reasonable Accommodation Notice; all decisions granting or denying requests for reasonable accommodations will be in writing.

Questions To Ask In Granting The Accommodation –

- A. Is the requestor a person with disabilities?
- B. Is the requested accommodation related to the disability?
- C. Is the requested accommodation reasonable?
- D. Generally the individual knows best what it is he or she needs; however, the OHAWCHA retains the right to be shown how the requested accommodation enables the individual to access or use programs/services.

The cost necessary to carry out approved requests will be borne by OHAWCHA if there is no one else willing to pay for the modifications.

If the tenant requests as a reasonable accommodation that they be permitted to make physical modifications at their own expense, the OHAWCHA will generally approve such request if it does not violate codes or affect the structural integrity of the unit.

Any request for an accommodation that would enable a tenant to materially violate essential lease terms will not be approved, i.e. allowing nonpayment of rent, destruction of property, disturbing the peaceful enjoyment of others, etc.

It is recommended that the City adopt a formal Section 504 Plan.

#### **14. Transportation**

Renting or owning an affordable home is not the only factor in a resident's quality of life and access to fair housing. Having access to transportation, whether it is a private vehicle or a public bus, is just as important as the price of a rent or mortgage. Mobility determines whether a resident can access work, education, services, or healthcare.

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## City of Oshkosh Transportation Department

The local bus and paratransit system in Oshkosh are served by GO Transit which is funded by the City of Oshkosh, Winnebago County, the State of Wisconsin and the Federal Government. GO Transit operates buses within the City beginning at 6:15 A.M. and ending between 6:15 P.M. and 6:45 P.M., depending on the route. All routes run Monday through Saturday, with no services on Sundays. GO Transit offers ten bus routes that run throughout the City. All buses are accessible and equipped with kneeling capability, wheelchair ramps and include bike racks. GO Transit also offers a paratransit service named GO Plus to assist individuals with disabilities who may not be able to ride a traditional bus. The City's 10-year sidewalk plan ensures that all fixed bus routes are accessible for all residents.

The City of Oshkosh and GO Transit completed an update to the Transit Development Plan in 2018. GO Transit utilized surveys, advertisements and other forms of outreach to the public for comment. The main results of the plan were an increase in the adult fare and changes to the monthly pass system; these changes were enacted in January 2019. GO Transit also made the following recommendations in the 2018 Transit Development Plan:

- Upgrades in IT systems
- Route 10 Deviation
  - Could involve possible changes to route
  - Could partner with Valley Transit
- Participating in 2018-2019 Commuter Feasibility Study
- Continued participation in Winnebago County Rural Transportation Initiative and Feonix Mobility Rising pilot project
- Continue regional coordination with Valley Transit system in Appleton
  - Possibility that the Appleton and Oshkosh urban areas could combine
- Improved coordination with Oshkosh Area School District to assist students
- Improve coordination with City Planning, Public Works and Engineering Departments regarding road reconstruction projects.
- Develop a transit marketing plan

GO Transit has also made changes to Route 9, which has historically has been an underperforming route compared to others and regularly review their routes to ensure that the needs of the community are being met. Additionally, GO Transit through the MPO have a pilot program called Winnebago Catch-A-Ride for the whole county, the program is a volunteer rider program. Through the GO PLUS program low-income residents that

do not have reasonable access to the bus can receive service through a ride sharing program in order to get to work. GO Transit uses the programs in order to try to fill in service gaps that are not filled by the standard bus service. The largest service needs are evening service and service on Sundays.

## 15. Education

School districts, particularly “good” school districts, is an oft-cited reason for families to move into an area. There are fourteen (14) public elementary schools, five (5) middle schools, and two (2) high schools.

Wisconsin Department of Public Instruction (DPI) used the Wisconsin Accountability Report Cards to assess a school’s performance until 2018. The purpose of the Report Cards was to provide accountability by measuring multiple indicators of success. The indicators are rated on a scale ranging from “Fails to Meet Expectation” to “Significantly Exceeds Expectations.” Oshkosh Area School District has an overall score of 74.0, which is designated “Exceeds Expectations”. In the categories of District Growth, Closing Gaps, On-Track and Postsecondary Readiness, the Oshkosh Area School District surpasses the State’s overall score. Oshkosh Area School District is less than a point off from meeting the State’s score in Student Achievement.

### Oshkosh Area School District

- 9,951 District Enrollment
- 0.4% American Indian or Alaskan Native
- 7.3% Asian
- 5.2% Black or African American
- 5.1% Hispanic/Latino
- 77.8% White
- 4.2% Two or More Races
- 15.3% Students with Disabilities
- 41.1% Economically Disadvantaged
- 5.5% English Learners

In the fall of 2019, DPI will feature ACT Aspire testing data, which measures student readiness in reading, writing, English, mathematics, and science for 9<sup>th</sup> and 10<sup>th</sup> graders. According to the 2011-2015 ACS Data, the City of Oshkosh has a slightly lower percentage of residents with a high school degree (89.3%) than Winnebago County (92.0%) and the State of Wisconsin (91.0%). There is a larger percentage of City of Oshkosh residents without a high school degree in which poverty has been determined (22.3%) than in Winnebago County (20.9%).

High school graduates that will stay local can go on to trade schools like Fox Valley Tech, or to the University of Wisconsin-Oshkosh.

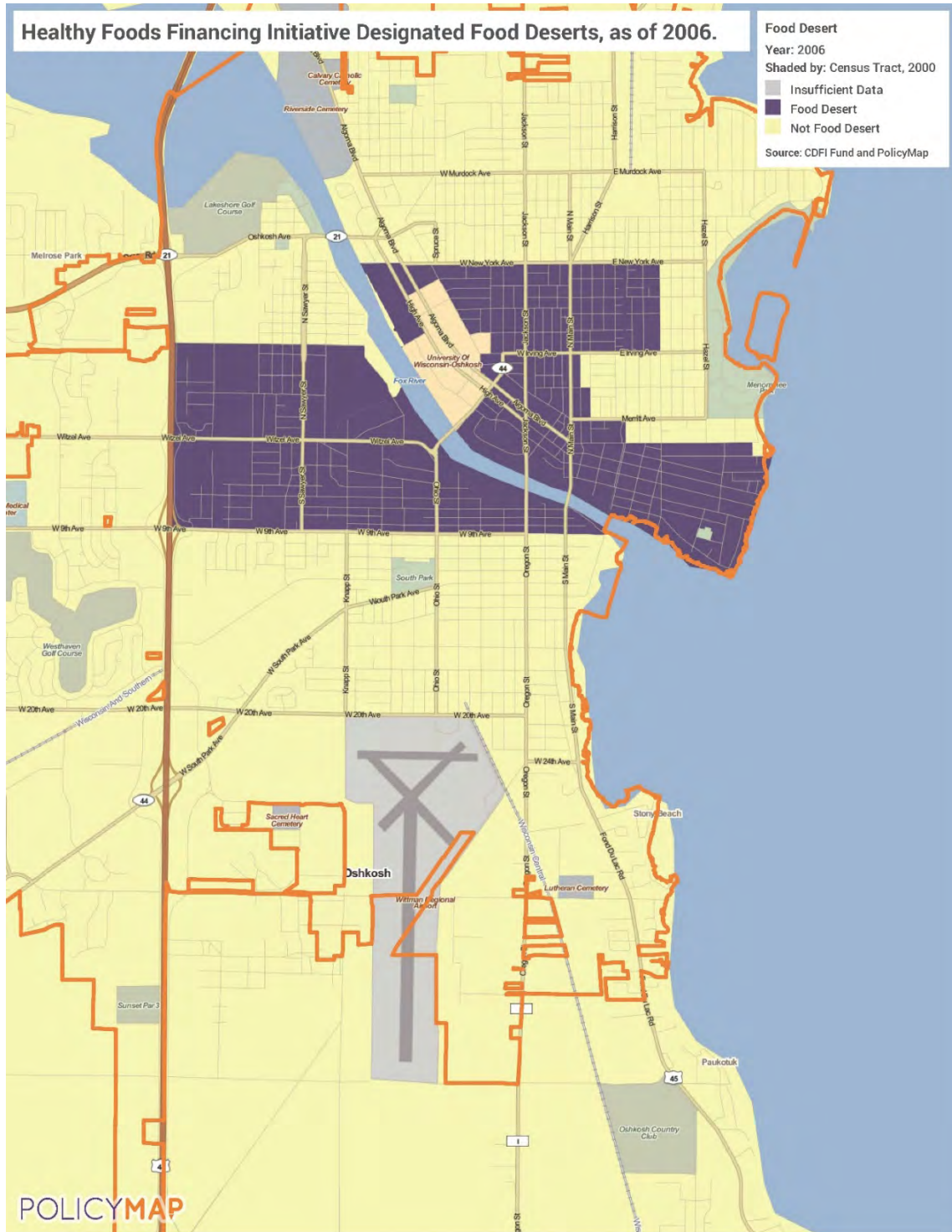
## **16. Nutrition - Food Deserts**

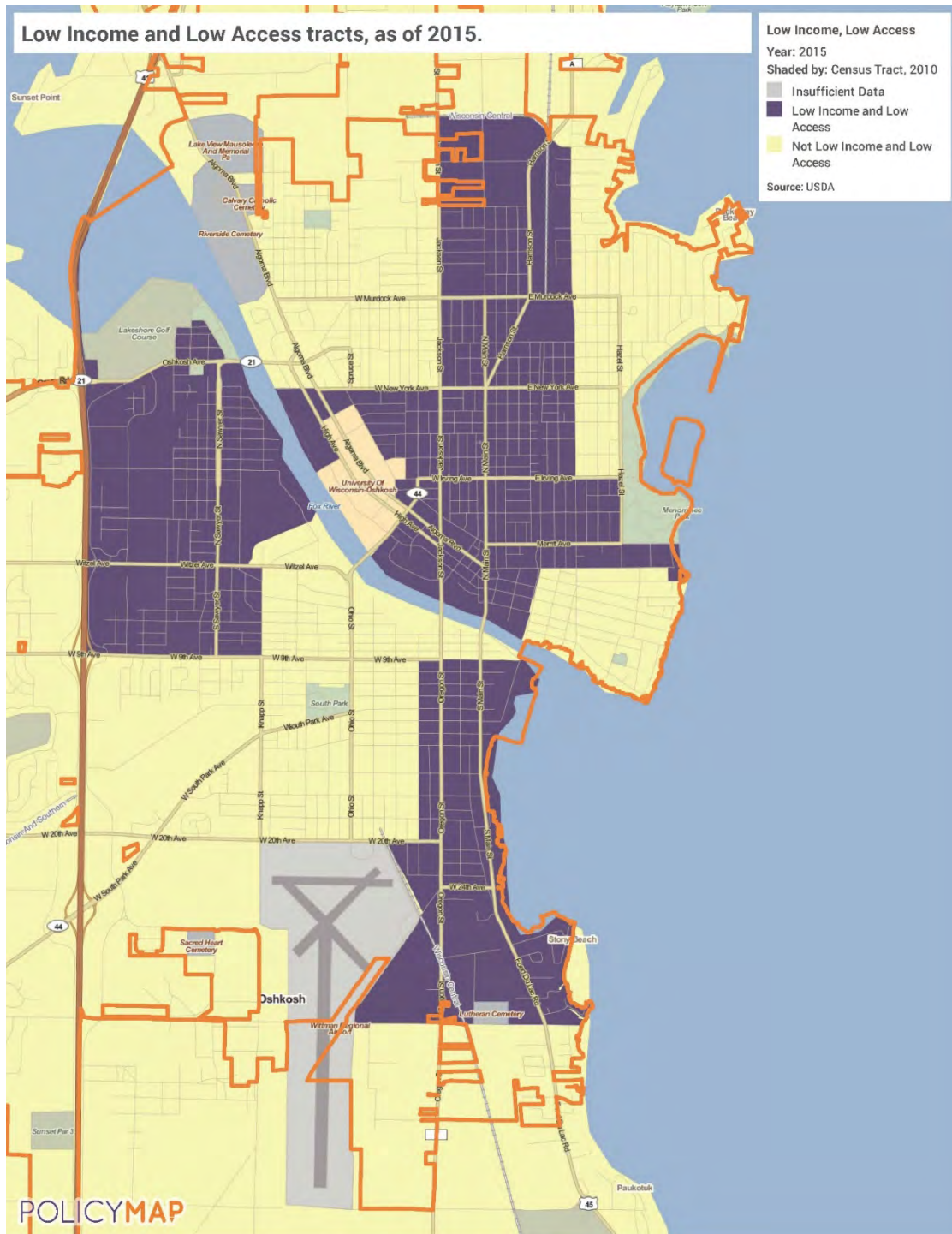
Access to healthy, nutritious food is vital to a child's development, and access to healthy, nutritious food is critical in preventative healthcare for elderly residents. Purchasing or renting a home in an area without a grocery store can often mean long trips via public transit to the next neighborhood or town, reliance on the charity of neighbors, or letting a child go malnourished. These trips can be costly in time and resources, and the alternative is potentially a lifetime of chronic illness.

According to the United States Department of Agriculture (USDA), the Treasury, and Health and Human Services (HHS), food deserts are defined as low-income census tracts with a substantial number or share of residents with low levels of access to retail outlets selling healthy and affordable foods. In acknowledging that people live within census tracts of varying densities, "low levels of access" can be defined as 33 percent of a population (or at least 500 persons) either living more than half a mile (0.5 mi) from a supermarket or large grocery store in urban areas, or living ten (10) miles in the case of rural Census Tracts.

Policy Map has several layer functions that map out Food Deserts as well as maps utilizing Low Income and Low Access designations. The Food Desert map is based on the Healthy Foods Financing Initiative in 2006, which used a 1-kilometer square grid for analysis. That map is listed first below. The map immediately following the 2006 Food Desert Map is the Low Income and Low Access Map, which utilized 2015 USDA data, as well as the new model of using Census Tracts as the basis for analysis. The City's central business district boasts several restaurants, but notably lacks a large grocery store. There is a Saturday Farmers Market held downtown, as well as an Asian goods store, but neither one meets the USDA criteria for a supermarket, supercenter, or large grocery store.







The 2015 Low Income and Low Access map shows an increase in areas considered a “food desert”.

## **C. Private Sector:**

The private sector has traditionally generated the most easily recognized impediments to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings; the provision of brokerage services; or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, and national origin.

### **1. Real Estate Practices**

The Winnebago Apartment Association provides ethical and responsible education and representation for landlords operating within Winnebago County and the Greater Oshkosh area. The Association educates its members on numerous rules and regulations, including Fair Housing and Housing First practices. The Association holds monthly meetings that aid in the dissemination of information for its members.

The Wisconsin Realtors Association has issued a Fair Housing Declaration, which states, "Equal opportunity in housing is still not a reality for many people. This goal will not be achieved until we have a housing market which is free from discriminatory preferences and which respects, understands and welcomes cultural diversity. To this end, each real estate professional in our community must take a positive approach and practice our profession in keeping with the letter and the spirit of fair housing law." Members are expected to provide equal professional service without regard to an individual's class as protected by law, keep informed about fair housing laws and practices, develop fair housing policies and practices within the real estate firm, inform clients and customers about their rights and responsibilities, and refuse to tolerate non-compliance with fair housing law.

### **2. Real Estate Advertising**

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from several electronic sources such as: Facebook, Craigslist, Realtor.com, Rent.com, Zillow.com. Some of the sources included a disclaimer from the publisher indicating that each advertisement is subject to the Federal Fair Housing Act and that all dwellings advertised are available on an equal opportunity basis. Most of the sources included the Fair Housing logo. None of the publications appeared to contain discriminatory language nor prohibited occupancy by any protected class.

### **3. Private Financing**

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at [www.ffiec.gov/hmda/](http://www.ffiec.gov/hmda/). The most recent HMDA Data for the Oshkosh- Neenah Metropolitan Statistical Area (MSA) is that of 2018, but the City used the 2015 HMDA data for this analysis. The following tables provide an analysis of the HMDA data in the Oshkosh-Neenah (MSA). The MSA includes the Cities of Oshkosh and Neenah. The boundaries between the City and the County are noncontiguous and Census Tracts can include both City and County residents. The home loans included in this report represent loans on 1- to 4-family and manufactured homes from the following loan types: 1) FHA, FSA/RHS and VA; 2) Conventional; 3) Refinancings; and 4) Home Improvement.

The table below lists the lending activity that occurred during 2015 in the area.

Home Loans Purchased by Location of Property and Type of Loan								
Census Tract	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	Amount	#	Amount	#	Amount	#	Amount
0001.00	5	705,000	26	2,103,000	34	2,750,000	8	600,000
0002.00	6	680,000	21	1,986,000	36	2,351,000	8	595,000
0003.00	10	1,217,000	51	6,082,000	48	6,571,000	10	277,000
0004.00	13	1,211,000	22	1,800,000	40	2,562,000	13	611,000
0005.00	9	666,000	50	5,436,000	44	14,416,000	11	408,000
0007.00	-	-	16	2,009,000	9	9,472,000	1	20,000
0008.00	8	829,000	41	3,631,000	39	7,059,000	11	564,000
0009.00	7	803,000	30	3,115,000	41	4,106,000	6	359,000
0010.00	7	669,000	18	1,723,000	17	1,409,000	6	131,000
0011.00	11	1,209,000	28	2,347,000	39	3,400,000	6	286,000
0012.00	6	481,000	17	1,051,000	18	1,042,000	7	151,000
0013.00	7	932,000	33	2,548,000	38	3,392,000	9	379,000
0014.00	13	1,437,000	52	4,039,000	46	3,795,000	6	316,000
0015.00	9	944,000	33	2,871,000	40	3,532,000	8	345,000

<b>0016.00</b>	5	612,000	26	3,218	31	4,063	8	544
<b>0017.00</b>	6	858,000	33	4,988,000	56	10,182,000	7	409,000
<b>0018.01</b>	11	1,901,000	68	9,724,000	76	9,317,000	18	768,000
<b>0018.03</b>	11	1,980,000	47	6,946,000	62	8,866,000	8	360,000
<b>0018.04</b>	8	1,106,000	89	17,874,000	97	15,477,000	17	1,262,000
<b>0019.00</b>	6	837,000	58	9,936,000	97	14,101,000	10	1,477,000
<b>0020.00</b>	20	2,447,000	72	10,894,000	114	15,509,000	30	1,139,000
<b>0021.00</b>	4	497,000	35	6,489,000	64	8,554,000	11	451,000
<b>0022.01</b>	17	2,295,000	68	14,079,000	85	14,905,000	15	1,738,000
<b>0022.02</b>	11	1,872,000	43	9,854,000	59	8,307,000	6	210,000
<b>0023.00</b>	12	2,120,000	78	17,640,000	139	25,975,000	18	1,385,000
<b>0024.00</b>	19	3,418,000	121	18,369,000	175	24,237,000	22	1244
<b>0025.00</b>	10	1,387,000	28	3,069,000	40	4,250,000	6	330,000
<b>0026.01</b>	9	1,136,000	23	2,793,000	64	6,358,000	8	560,000
<b>0026.02</b>	25	3,281,000	24	2,886,000	62	5,976,000	13	484,000
<b>0027.00</b>	18	1,722,000	23	1,854,000	35	3,352,000	8	318,000
<b>0028.00</b>	23	2,100,000	43	3,465,000	63	5,440,000	11	603,000
<b>0029.00</b>	7	726,000	8	593,000	21	1,481,000	1	13,000

<b>0030.00</b>	5	545,000	13	1,764,000	18	2,705,000	7	304,000
<b>0031.00</b>	6	804,000	19	2,874,000	31	3,461,000	8	171,000
<b>0032.00</b>	17	1,762,000	27	3,096,000	42	4,145,000	8	320,000
<b>0033.00</b>	18	1,622,000	29	2,669,000	37	3,233,000	10	211,000
<b>0034.00</b>	16	1,260,000	44	3,488,000	62	4,129,000	7	189,000
<b>0035.00</b>	6	665,000	12	1,115,000	35	3,015,000	5	198,000
<b>0036.00</b>	13	1,940,000	53	9,004,000	64	9,694,000	12	530,000
<b>0037.01</b>	17	2,141,000	38	4,145,000	42	3,814,000	14	472,000
<b>0037.02</b>	34	6,266,000	181	34,203,000	190	28,456,000	36	2,690,000
<b>MSA/MD Total</b>	465	59,083,000	1,741	247,770,000	2,350	314,859,000	434	23,422,000
<b>City of Oshkosh Loans as a % of MSA Loans</b>	33.98%	32.29%	43.60%	36.41%	38.64%	39.32%	41.01%	39.79%

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>



The table below lists the lending activity that occurred during 2015 in the area.

Home Loans Purchased by Location of Property and Type of Loan						
Loan		Loans Originated	Approved, Not Accepted	Applications Denied	Applications Withdrawn	File Closed for Incompleteness
FHA, FSA/RHS & VA	Oshkosh	158	1	18	11	4
	MSA	465	5	53	36	10
Conventional	Oshkosh	759	33	74	59	16
	MSA	1,741	55	197	177	28
Refinancings	Oshkosh	908	33	269	188	61
	MSA	2,350	78	644	449	141
Home Improvement Loans	Oshkosh	178	1	34	14	3
	MSA	434	7	75	34	11

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

The table below lists the lending activity by income group to establish a baseline for lending activity per income.

Disposition of Loan Applications by Income of Applicant												
Loan	Income	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	Less than 50% of MSA/MD median	112	90	80.36%			13	11.61%	6	5.36%	3	2.68%
	50-79% of MSA/MD median	215	180	83.72%	2	0.93%	17	7.91%	14	6.51%	2	0.93%
	80-99% of MSA/MD median	100	83	83.00%		0.00%	6	6.00%	9	9.00%	2	2.00%
	100-119% of MSA/MD median	58	44	75.86%	1	1.72%	9	15.52%	3	5.17%	1	1.72%



	120% or more of MSA/MD median	77	65	84.42%	2	2.60%	6	7.79%	2	2.60%	2	2.60%
Conventional	Less than 50% of MSA/MD median	272	189	69.49%	6	2.21%	53	19.49%	20	7.35%	4	1.47%
	50-79% of MSA/MD median	494	379	76.72%	16	3.24%	52	10.53%	40	8.10%	7	1.42%
	80-99% of MSA/MD median	274	217	79.20%	5	1.82%	26	9.49%	23	8.39%	3	1.09%
	100-119% of MSA/MD median	214	174	81.31%	5	2.34%	14	6.54%	21	9.81%		0.00%
	120% or more of MSA/MD median	714	596	83.47%	22	3.08%	37	5.18%	56	7.84%	3	0.42%
Refinance	Less than 50% of MSA/MD median	455	249	54.73%	12	2.64%	125	27.47%	49	10.77%	20	4.40%
	50-79% of MSA/MD median	734	452	61.58%	13	1.77%	148	20.16%	91	12.40%	30	4.09%
	80-99% of MSA/MD median	462	309	66.88%	9	1.95%	76	16.45%	58	12.55%	10	2.16%
	100-119% of MSA/MD median	377	258	68.44%	7	1.86%	53	14.06%	48	12.73%	11	2.92%
	120% or more of MSA/MD median	1,178	814	69.10%	25	2.12%	176	14.94%	132	11.21%	31	2.63%
Home Improvement	Less than 50% of MSA/MD median	54	31	57.41%	1	1.85%	18	33.33%	2	3.70%	2	3.70%
	50-79% of MSA/MD median	116	82	70.69%	2	1.72%	22	18.97%	7	6.03%	3	2.59%
	80-99% of MSA/MD median	85	67	78.82%	1	1.18%	12	14.12%	5	5.88%		0.00%
	100-119% of MSA/MD median	59	48	81.36%		0.00%	5	8.47%	5	8.47%	1	1.69%

	120% or more of MSA/MD median	208	171	82.21%	3	1.44%	16	7.69%	13	6.25%	5	2.40%
Total	Less than 50% of MSA/MD median	893	559	62.60%	19	2.13%	209	23.40%	77	8.62%	29	3.25%
	50-79% of MSA/MD median	1,559	1,093	70.11%	33	2.12%	239	15.33%	152	9.75%	42	2.69%
	80-99% of MSA/MD median	921	676	73.40%	15	1.63%	120	13.03%	95	10.31%	15	1.63%
	100-119% of MSA/MD median	708	524	74.01%	13	1.84%	81	11.44%	77	10.88%	13	1.84%
	120% or more of MSA/MD median	2,177	1,646	75.61%	52	2.39%	235	10.79%	203	9.32%	41	1.88%
	<b>TOTAL</b>	<b>6,258</b>	<b>4,498</b>	<b>71.88%</b>	<b>132</b>	<b>2.11%</b>	<b>884</b>	<b>14.13%</b>	<b>604</b>	<b>9.65%</b>	<b>140</b>	<b>2.24%</b>

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

The table below lists the lending activity by racial/ethnic group.

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	9	7	77.8%	1	11.1%	1	11.1%	-	-	-	-
	Black or African American	8	4	50.0%	1	12.5%	2	25.0%	-	-	1	12.5%
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	515	430	83.5%	3	0.5%	44	8.5%	30	5.8%	8	1.6%

	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	6	5	83.3%	-	-	-	-	1	16.7%	-	-
	Race Not Available	31	19	61.3%	-	-	6	19.4%	5	16.1%	1	3.2%
	Hispanic or Latino	15	12	80.0%	-	-	3	20.0%	-	-	-	-
Conventional	American Indian/Alaska Native	6	5	83.3%	-	-	-	-	-	-	1	16.7%
	Asian	25	21	84%	1	4.0%	1	4.0%	2	8.0%	-	-
	Black or African American	3	1	33.3%	-	-	2	66.7%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	4	3	75.0%	-	-	1	25.0%	-	-	-	-
	White	1,852	1,480	79.9%	46	2.5%	159	8.6%	152	8.2%	15	0.81%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	29	21	72.4%	2	6.9%	1	3.4%	5	17.2%	-	-
	Race Not Available	279	210	75.3%	6	2.2%	33	11.8%	18	6.5%	12	4.3%
	Hispanic or Latino	16	7		-	-	5		4		-	-
Refinance	American Indian/Alaska Native	5	2	40%	-	-	1	20%	1	20%	1	20%
	Asian	33	16	48.5%	-	-	11	33.3%	5	15.2%	1	3.0%
	Black or African American	10	5		-	-	5		-	-	-	-
	Native Hawaiian or Other Pacific Islander	3	1	33.3%	-	-	2	66.7%	-	-	-	-

	<b>White</b>	3,245	2,135		67		542		385		116	
	<b>2 or more minority races</b>	1	-	-	1	100%	-	-	-	-	-	-
	<b>Joint (White/Minority Race)</b>	28	17	60.7%	1	3.6%	5	17.9%	4	14.3%	1	3.6%
	<b>Race Not Available</b>	337	174	51.6%	9	2.7%	78	23.1%	54	16.0%	22	6.5%
	<b>Hispanic or Latino</b>	33	16	48.5%	1	3.0%	12	36.4%	3	10.0%	1	3.0%
<b>Home Improvement</b>	<b>American Indian/Alaska Native</b>	1	1	100.0%	-	-	-	-	-	-	-	-
	<b>Asian</b>	6	1	16.7%	-	-	2	33.3%	2	33.3%	1	16.7%
	<b>Black or African American</b>	2	-	-	-	-	2	100.0%	-	-	-	-
	<b>Native Hawaiian or Other Pacific Islander</b>	2	1	50.0%	-	-	1	50.0%	-	-	-	-
	<b>White</b>	480	378	78.8%	6	1.25%	62	12.9%	24	5.0%	10	2.1%
	<b>2 or more minority races</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Joint (White/Minority Race)</b>	1	-	-	-	-	-	-	1	100.0%	-	-
	<b>Race Not Available</b>	69	53	76.8%	1	1.4%	8	11.6%	7	10.1%	-	-
	<b>Hispanic or Latino</b>	13	6	46.2%	-	-	4	30.8%	3	23.1%	-	-
<b>Total</b>	<b>American Indian/Alaska Native</b>	12	8	66.7%	-	-	1	8.3%	1	8.3%	2	16.7%
	<b>Asian</b>	73	45	61.6%	2	2.7%	15	20.5%	9	1.2%	2	2.7%
	<b>Black or African American</b>	23	10	43.5%	1	4.3%	11	47.8	-	-	1	4.3%

	<b>Native Hawaiian or Other Pacific Islander</b>	9	5	55.6%	-	-	4	44.4%	-	-	-	-
	<b>White</b>	6,092	4,423	72.6%	122	2.0%	807	13.2%	591	9.7%	149	2.4%
	<b>2 or more minority races</b>	1	-	-	1	100%	-	-	-	-	-	-
	<b>Joint (White/Minority Race)</b>	64	43	67.2%	3	4.7%	6	9.4%	11	17.2%	1	1.5%
	<b>Race Not Available</b>	716	456	63.7%	16	2.2%	125	17.5%	84	11.7%	35	4.9%
	<b>Hispanic or Latino</b>	77	41	53.2%	1	1.3%	24	31.1%	10	13.0%	1	1.3%
	<b>Total</b>	7,067	5,031	71.2%	146	2.1%	993	14.1%	706	10.0%	191	2.7%

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

The following tables will compare denial rates per racial/ethnic group and income to identify any group that may have higher denial rates than another. Higher denial rates are highlighted.

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
Less than 50% of MSA/MD Median - Oshkosh, Neenah MSA												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	2	2	100.0%	-	-	-	-	-	-	-	-
	Black or African American	1	1	100.0%	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-

	White	103	84	81.6%	-	-	11	10.7%	5	4.9%	3	2.9%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	-	-	-	-	-	-	-	-	-	-	-
	Race Not Available	6	3	50.0%	-	-	2	33.3%	1	16.7%	-	-
	Hispanic or Latino	1	1	100.0%	-	-	-	-	-	-	-	-
Conventional	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	4	3	75.0%	-	-	1	25.0%	-	-	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	-	-	-	-	-	-	-	-
	White	248	177	71.4%	6	2.4%	42	16.9%	20	8.1%	3	1.2%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	4	3	75.0%	-	-	1	25.0%	-	-	-	-
	Race Not Available	15	5	33.3%	-	-	9	0.60%	-	-	1	6.7%
	Hispanic or Latino	3	1	33.3%	-	-	2	66.7%	-	-	-	-
Refinance	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	3	1	33.3%	-	-	1	33.3%	1	33.3%	-	-
	Black or African American	2	꺅	-	-	-	2	100.0%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	1	-	-	-	-	1	100.0%	-	-	-	-

	<b>White</b>	414	237	57.2%	11	2.7%	103	24.9%	46	11.1%	17	4.1%
	<b>2 or more minority races</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Joint (White/Minority Race)</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Race Not Available</b>	35	11	31.4%	1	2.9%	18	51.4%	2	5.7%	3	8.6%
	<b>Hispanic or Latino</b>	6	1	16.7%	-	-	4	66.7%	1	16.7%	-	-
<b>Home Improvement</b>	<b>American Indian/Alaska Native</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Asian</b>	1	-	-	-	-	1	100.0%	-	-	-	-
	<b>Black or African American</b>	1	-	-	-	-	1	100.0%	-	-	-	-
	<b>Native Hawaiian or Other Pacific Islander</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>White</b>	50	30	60.0%	1	2.0%	15	30.0%	2	4.0%	2	4.0%
	<b>2 or more minority races</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Joint (White/Minority Race)</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Race Not Available</b>	2	1	50.0%	-	-	1	50.0%	-	-	-	-
	<b>Hispanic or Latino</b>	2	1	50.0%	-	-	1	50.0%	-	-	-	-
<b>Total</b>	<b>American Indian/Alaska Native</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Asian</b>	10	6	60.0%	-	-	3	30.0%	1	10.0%	-	-
	<b>Black or African American</b>	4	1	25.0%	-	-	3	75.0%	-	-	-	-
	<b>Native Hawaiian or Other Pacific Islander</b>	2	1	50.0%	-	-	1	50.0%	-	-	-	-

<b>White</b>	815	528	64.8%	18	2.2%	171	21.0%	73	9.0%	25	3.1%
<b>2 or more minority races</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Joint (White/Minority Race)</b>	4	3	75.0%	-	-	1	25.0%	-	-	-	-
<b>Race Not Available</b>	58	20	34.5%	1	1.7%	30	51.7%	3	5.2%	4	6.9%
<b>Hispanic or Latino</b>	12	4	33.3%	-	-	7	58.3%	1	8.3%	-	-
<b>Total</b>	<b>905</b>	<b>563</b>	<b>62.2%</b>	<b>19</b>	<b>2.1%</b>	<b>216</b>	<b>23.9%</b>	<b>78</b>	<b>8.6%</b>	<b>29</b>	<b>3.2%</b>

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

For loan applicants under 50% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Race Not Available FHA, FSA/RHS/, and VA loan denial rates of 33.3% (11.61% Average)
- Hispanic or Latino conventional loan denial rate of 66.7% (19.49% Average)
- Black or African American refinance loan denial rate of 100.0% (27.47% Average)
- Native Hawaiian or other Pacific Islander refinance loan denial rate of 100.0% (27.47% Average)
- Race Not Available refinance loan denial rate of 51.4% (27.47% Average)
- Hispanic or Latino refinance loan denial rate of 66.7% (27.47% Average)
- Asian home improvement loan denial rate of 100.0% (33.33% Average)
- Black or African American home improvement loan denial rate of 100.0% (33.33% Average)
- Race Not Available home improvement loan denial rate of 50.0% (33.33% Average)
- Hispanic or Latino home improvement loan denial rate of 50.0% (33.33% Average)



Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
50-79% of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	4	3	75.0%	1	25.0%	-	-	-	-	-	-
	Black or African American	3	1	33.3%	-	-	1	33.3%	-	-	1	33.3%
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	193	166	86.0%	1	0.5%	14	7.3%	12	6.2%	-	-
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	1	1	100%	-	-	-	-	-	-	-	-
	Race Not Available	14	9	64.3%	-	-	2	14.3%	2	14.3%	1	7.1%
	Hispanic or Latino	11	9	81.8%	-	-	2	18.2%	-	-	-	-
Conventional	American Indian/Alaska Native	4	3	75.0%	-	-	-	-	-	-	1	25.0%
	Asian	6	6	100.0%	-	-	-	-	-	-	-	-
	Black or African American	1	-	-	-	-	1	100.0%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	460	360	78.3%	14	3.0%	45	10.0%	36	7.8%	5	1.1%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-

	Joint (White/Minority Race)	6	4	66.7%	1	1.7%	-	-	1	1.7%	-	-
	Race Not Available	17	6	35.3%	1	5.9%	6	35.3%	3	17.6%	1	5.9%
	Hispanic or Latino	8	4	50.0%	-	-	2	25.0%	2	25.0%	-	-
Refinance	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	5	2	40.0%	-	-	3	60.0%	-	-	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	2	1	50.0%	-	-	1	50.0%	-	-	-	-
	White	673	426	63.3%	13	1.9%	125	18.6%	82	12.2%	27	4.0%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	2	2	100.0%	-	-	-	-	-	-	-	-
	Race Not Available	51	21	41.2%	-	-	18	35.3%	9	17.6%	3	5.9%
	Hispanic or Latino	8	4	50.0%	-	-	3	37.5%	-	-	1	12.5%
Home Improvement	American Indian/Alaska Native	1	1	100.0%	-	-	-	-	-	-	-	-
	Asian	2	-	-	-	-	-	-	1	50.0%	1	50.0%
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	105	78	74.3%	2	1.9%	17	16.2%	5	4.8%	3	2.9%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-

	Joint (White/Minority Race)	-	-	-	-	-	-	-	-	-	-	-
	Race Not Available	8	3	37.5%	-	-	4	50.05%	1	12.5%	-	-
	Hispanic or Latino	7	3	42.9%	-	-	4	57.1%	1	14.3%	-	-
Total	American Indian/Alaska Native	5	4	80.0%	-	-	-	-	-	-	1	20.0%
	Asian	17	11	64.7%	1	5.9%	3	17.6%	1	5.9%	1	5.9%
	Black or African American	4	1	25.0%	-	-	2	50.0%	-	-	1	25.0%
	Native Hawaiian or Other Pacific Islander	2	1	50.0%	-	-	1	50.0%	-	-	-	-
	White	1,431	1,030	72.0%	30	2.1%	201	14.0%	135	9.4%	35	2.4%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	9	7	77.8%	1	11.0%	-	-	1	11.0%	-	-
	Race Not Available	90	39	43.3%	1	1.1%	30	33.3%	15	1.7%	5	5.6%
	Hispanic or Latino	34	20	58.8%	-	-	11	32.0%	3	8.8%	1	2.9%
	<b>Total</b>	<b>1,592</b>	<b>1,113</b>	<b>69.9%</b>	<b>33</b>	<b>2.0%</b>	<b>248</b>	<b>15.6%</b>	<b>155</b>	<b>9.7%</b>	<b>44</b>	<b>2.8%</b>

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

For loan applicants 50-79% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Black or African American FHA, FSA/RHS, and VA loan denial rate of 33.33% (7.91% Average)
- Hispanic or Latino FHA, FSA/RHS, and VA loan denial rate of 18.2% (7.91% Average)
- Black or African American Conventional loan denial rate of 100.00% (10.53% Average)
- Race Not Available Conventional loan denial rate of 35.3% (10.53% Average)

- Hispanic or Latino Conventional loan denial rate of 25.0% (10.53% Average)
- Asian Conventional loan denial rate of 25.0% (10.53% Average)
- Native Hawaiian or other Pacific Islander Conventional loan denial rate of 50.0% (10.53% Average)
- Asian Refinance loan denial rate of 60.0% (20.16% Average)
- Native Hawaiian or other Pacific Islander Refinance loan denial rate of 50.0% (20.16% Average)
- Race Not Available Refinance loan denial rate of 35.3% (20.16% Average)
- Hispanic or Latino Refinance loan denial rate of 37.5% (20.16% Average)
- Race Not Available Home Improvement loan denial rate of 50.05% (18.97% Average)
- Hispanic or Latino Home Improvement loan denial rate of 57.1% (18.97% Average)

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
80-99% of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	1	1	100.0%	-	-	-	-	-	-	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	92	77	83.7%	-	-	5	5.4%	8	8.7%	2	2.2%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	2	2	100.0%	-	-	-	-	-	-	-	-
	Race Not Available	5	3	60.0%	-	-	1	20.0%	1	20.0%	-	-
	Hispanic or Latino	1	1	100.0%	-	-	-	-	-	-	-	-
Conventional	American Indian/Alaska Native	2	2	100.0%	-	-	-	-	-	-	-	-
	Asian	3	2	66.7%	-	-	-	-	1	33.3%	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-

	Native Hawaiian or Other Pacific Islander	1	1	100.0%	-	-	-	-	-	-	-	-
	White	256	204	79.7%	4	1.6%	24	9.4%	21	8.2%	3	1.1%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	1	1	100.0%	-	-	-	-	-	-	-	-
	Race Not Available	11	7	63.6%	1	9.1%	2		1		-	-
	Hispanic or Latino	2	1	50.0%	-	-	-	-	1	50.0%	-	-
Refinance	American Indian/Alaska Native	2	1	50.0%	-	-	-	-	-	-	1	50.0%
	Asian	3	1	33.3%	-	-	1	33.3%	-	-	1	33.3%
	Black or African American	1	-	-	-	-	1	100.0%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	425	289	68.0%	7	1.6%	69	16.2%	53	12.5%	7	1.6%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	3	3	100.0%	-	-	-	-	-	-	-	-
	Race Not Available	28	15	53.6%	2	7.1%	5	17.9%	5	17.9%	1	3.6%
	Hispanic or Latino	3	1	33.3%	-	-	2	66.7%	-	-	-	-
Home Improvement	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	2	1	50.0%	-	-	-	-	1	50.0%	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	78	63	80.8%	1	1.3%	11	14.1%	3	3.8%	-	-
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	-	-	-	-	-	-	-	-	-	-	-
	Race Not Available	5	3	60.0%	-	-	1	20.0%	1	20.0%	-	-
	Hispanic or Latino	1	-	-	-	-	1	100.0%	-	-	-	-

<b>Total</b>	<b>American Indian/Alaska Native</b>	4	3	75.0%	-	-	-	-	-	-	1	25.0%
	<b>Asian</b>	9	5	55.6%	-	-	1	11.1%	2	22.2%	1	11.1%
	<b>Black or African American</b>	1	-	-	-	-	1	100.0%	-	-	-	-
	<b>Native Hawaiian or Other Pacific Islander</b>	1	1	100.0%	-	-	-	-	-	-	-	-
	<b>White</b>	851	633	74.4%	12	1.4%	109	12.8%	85	10.0%	12	1.4%
	<b>2 or more minority races</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Joint (White/Minority Race)</b>	3	3	100.0%	-	-	-	-	-	-	-	-
	<b>Race Not Available</b>	49	28	57.1%	3	6.1%	9	18.4%	8	16.3%	1	2.0%
	<b>Hispanic or Latino</b>	7	3	42.9%	-	-	3	42.9%	1	14.3%	-	-
	<b>Total</b>	925	676	73.1%	15	1.6%	123	13.3%	96	10.3%	15	1.6%

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

For loan applicants 80-99% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Race Note Available FHA, FSA/RHS, and VA loan denial rate of 20.0% (6.00% Average)
- Asian Refinance loan denial rate of 33.3% (16.45% Average)
- Black or African American Refinance loan denial rate of 100.0% (16.45% Average)
- Hispanic or Latino Refinance loan denial rate of 66.7% (16.45% Average)
- Hispanic or Latino Home Improvement loan denial rate of 100.0% (14.12% Average)

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
100-119% of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	1	-	-	-	-	1	100.0%	-	-	-	-

	Black or African American	1	1	100.0%	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	52	41	78.8%	1	1.9%	8	15.4%	1	1.9%	1	1.9%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	3	2	66.7%	-	-	-	-	1	33.3%	-	-
	Race Not Available	1	-	-	-	-	-	-	1	100.0%	-	-
	Hispanic or Latino	2	1	50.0%	-	-	1	50.0%	-	-	-	-
Conventional	American Indian/Alaska Native	2	2	100.0%	-	-	-	-	-	-	-	-
	Asian	3	2	66.7%	-	-	-	-	1	33.3%	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	198	163		5		12		18		-	-
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	4	4	100.0%	-	-	-	-	-	-	-	-
	Race Not Available	9	5	55.6%	-	-	2	22.2%	2	22.2%	-	-
	Hispanic or Latino	-	-	-	-	-	-	-	-	-	-	-
Refinance	American Indian/Alaska Native	2	1	50.0%	-	-	1	50.0%	-	-	-	-
	Asian	5	4	80.0%	-	-	1	20.0%	-	-	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	341	240	70.4%	5	1.5%	45	13.2%	41	12.0%	10	2.9%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	4	1	25.0%	1	25.0%	1	25.0%	1	25.0%	-	-
	Race Not Available	25	12	48.0%	1	4.0%	5	20.0%	6	24.0%	1	4.0%

	Hispanic or Latino	4	2	50.0%	-	-	2	50.0%	-	-	-	-
Home Improvement	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	-	-	-	-	-	-	-	-	-	-	-
	Black or African American	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	1	-	-	-	-	1	100.0%	-	-	-	-
	White	54	45	83.3%	-	-	4	7.4%	4	7.4%	1	1.9%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	-	-	-	-	-	-	-	-	-	-	-
	Race Not Available	4	3	75.0%	-	-	-	-	1	25.0%	-	-
	Hispanic or Latino	-	-	-	-	-	-	-	-	-	-	-
	Total	American Indian/Alaska Native	4	3	75.0%	-	-	1	25.0%	-	-	-
Asian		9	6	66.7%	-	-	2	22.2%	1	11.1%	-	-
Black or African American		1	1	100.0%	-	-	-	-	-	-	-	-
Native Hawaiian or Other Pacific Islander		1	-	-	-	-	1	100.0%	-	-	-	-
White		645	489	75.8%	11	1.7%	69	10.7%	64	9.9%	12	1.9%
2 or more minority races		-	-	-	-	-	-	-	-	-	-	-
Joint (White/Minority Race)		11	7	63.6%	1	9.1%	1	9.1%	1	9.1%	-	-
Race Not Available		39	20	51.3%	1	2.6%	7	17.9%	10	25.6%	1	2.6%
Hispanic or Latino		6	3	50.0%	-	-	3	50.0%	-	-	-	-
<b>Total</b>		<b>716</b>	<b>529</b>	<b>73.9%</b>	<b>13</b>	<b>1.8%</b>	<b>84</b>	<b>11.7%</b>	<b>76</b>	<b>10.6%</b>	<b>13</b>	<b>1.8%</b>

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

For loan applicants 100-119% of MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Hispanic or Latino FHA, FSA/RHS, and VA loan denial rate of 50.0% (15.52% Average)



- Race Note Available Conventional loan denial rate of 22.2% (6.54% Average)
- American Indian/Alaskan Native Refinance loan denial rate of 50.0% (14.06% Average)
- Joint (White/Minority Race) Refinance loan denial rate of 25.0% (14.06% Average)
- Hispanic or Latino Refinance loan denial rate of 50.0% (14.06% Average)
- Native Hawaiian or other Pacific Islander Home Improvement loan denial rate of 100.0% (8.47% Average)

Disposition of Loan Applications by Race/Ethnicity and Income of Applicant												
120% or More of MSA/MD Median												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
FHA, FSA/RHS, and VA	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	1	1	100.0%	-	-	-	-	-	-	-	-
	Black or African American	3	1	33.3%	1	33.3%	1	33.3%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	68	59	86.8%	1	1.5%	4	5.9%	2	2.9%	2	2.9%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	-	-	-	-	-	-	-	-	-	-	-
	Race Not Available	5	4	80.0%	-	-	1	20.0%	-	-	-	-
	Hispanic or Latino	-	-	-	-	-	-	-	-	-	-	-
Conventional	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	

	Asian	8	7	87.5%	1	12.5%	-	-	-	-	-	-
	Black or African American	2	1	50.0%	-	-	1	50.0%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	2	1	50.0%	-	-	1	50.0%	-	-	-	-
	White	655	557	85.0%	17	2.6%	31	4.7%	49	7.5%	1	0.2%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	14	9	64.3%	1	7.1%	-	-	4	28.6%	-	-
	Race Not Available	33	21	63.6%	3	9.1%	4	12.1%	3	9.1%	2	6.1%
	Hispanic or Latino	2	1	50.0%	-	-	1	50.0%	-	-	-	-
Refinance	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	15	7	46.7%	-	-	5	33.3%	3	20.0%	-	-
	Black or African American	5	3	60.0%	-	-	2	40.0%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-
	White	1,063	754	70.9%	23	2.2%	149	14.0%	113	10.6%	24	2.3%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	15	10	66.7%	-	-	3	20.0%	1	6.7%	1	6.7%
	Race Not Available	80	40	50.0%	2	2.5%	17	21.3%	15	18.8%	6	7.5%
	Hispanic or Latino	7	5	71.4%	-	-	-	-	2	28.6%	-	-
Home Improvement	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-

	Asian	1	-	-	-	-	-	-	-	-	1	100.0%
	Black or African American	1	-	-	-	-	1	100.0%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	1	1	100.0%	-	-	-	-	-	-	-	-
	White	186	156	83.9%	2	1.1%	14	7.5%	10	5.4%	4	2.2%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	1	-	-	-	-	-	-	1	100.0%	-	-
	Race Not Available	18	14	77.8%	1	7.1%	1	7.1%	2	11.1%	-	-
	Hispanic or Latino	3	2	66.7%	-	-	-	-	1	33.3%	-	-
Total	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-
	Asian	25	15	60.0%	1	4.0%	5	20.0%	3	12.0%	1	4.0%
	Black or African American	11	5	45.5%	1	9.1%	5	45.5%	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	2	66.7%	-	-	1	33.3%	-	-	-	-
	White	1,972	1,526	77.4%	43	2.2%	198	10.0%	174	8.8%	31	1.6%
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	30	19	63.3%	1	3.3%	3	10.0%	6	20.0%	1	3.33%
	Race Not Available	136	79	58.1%	6	4.4%	23	16.9%	20	14.7%	8	5.9%
	Hispanic or Latino	12	8	66.7%	-	-	1	8.3%	3	25.0%	-	-
	Total	2,186	1,654	75.7%	52	2.4%	236	10.8%	206	9.4%	41	1.9%

Source: <https://www.ffiec.gov/hmdaadwebreport/AggTableList.aspx>

For loan applicants 120% and over MSA/MD Median income the following groups had denial rates that were 10% higher than the average denial rate:

- Black or African American FHA, FSA/RHS, and VA loan denial rate of 33.3% (7.79% Average)
- Race Not Available FHA, FSA/RHS, and VA loan denial rate of 20.0% (7.79% Average)
- Black or African American Conventional loan denial rate of 50.0% (5.18% Average)
- Native Hawaiian or Other Pacific Islander Conventional loan denial rate of 50.0% (5.18% Average)
- Hispanic or Latino Conventional loan denial rate of 50.0% (5.18% Average)
- Asian Refinance loan denial rate of 33.3% (14.94% Average)
- Black or African American Refinance loan denial rate of 40.0% (14.94% Average)
- Black or African American Home Improvement loan denial rate of 100.0% (7.69% Average)

Disposition of Loan Applications by Characteristics of Census Tract												
FHA, FSA/RHS and VA Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	359	296	82.5%	4		31		22		6	
	10-19% minority	189	153	81.0%	-		19		13		4	
	20-49% minority	21	16	76.2%	1		3		1		-	
	50-79% minority	-	-	-	-		-		-		-	
	80-100% minority	-	-	-	-		-		-		-	
Income Characteristics	Low income	-	-	-	-		-		-		-	

	<b>Moderate income</b>	84	71	84.5%	3	3.6%	5	6.0%	4	4.8%	1	1.2%
	<b>Middle income</b>	390	317	81.3%	2	0.5%	39	10.0%	26	6.7%	6	1.5%
	<b>Upper income</b>	95	77	81.1%	-	-	9	9.5%	6	6.3%	3	3.2%
<b>Low Income</b>	<b>Less than 10% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>10-19% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>20-49% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>50-79% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>80-100% minority</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Moderate Income</b>	<b>Less than 10% minority</b>	48	42	87.5%	2	4.2%	1	2.1%	2	4.2%	1	2.1%
	<b>10-19% minority</b>	22	19	86.4%	-	-	2	9.1%	1	4.5%	-	-
	<b>20-49% minority</b>	14	10	71.4%	1	7.1%	2	14.3%	1	7.1%	-	-
	<b>50-79% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>80-100% minority</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Middle Income</b>	<b>Less than 10% minority</b>	216	177	81.9%	2	0.9%	21	9.7%	14	6.5%	2	0.9%
	<b>10-19% minority</b>	167	134	80.2%	-	-	17	10.2%	12	7.2%	4	2.4%
	<b>20-49% minority</b>	7	6	85.7%	-	-	1	14.3%	-	-	-	-
	<b>50-79% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>80-100% minority</b>	-	-	-	-	-	-	-	-	-	-	-

<b>Upper Income</b>	<b>Less than 10% minority</b>	95	77	81.1%	-	-	9	9.5%	6	6.3%	3	3.2%
	<b>10-19% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>20-49% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>50-79% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>80-100% minority</b>	-	-	-	-	-	-	-	-	□	-	-
	<b>Total</b>	<b>569</b>	<b>465</b>	<b>81.7%</b>	<b>5</b>	<b>0.9%</b>	<b>53</b>	<b>9.3%</b>	<b>36</b>	<b>6.3%</b>	<b>10</b>	<b>1.8%</b>

Disposition of Loan Applications by Characteristics of Census Tract												
Conventional Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	1,565	1,261	80.6%	41	2.6%	128	8.2%	122	7.8%	13	0.8%
	10-19% minority	544	419	77.0%	12	2.2%	55	10.1%	43	7.9%	15	2.8%
	20-49% minority	89	61	68.5%	2	2.3%	14	15.7%	12	13.5%	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Income Characteristics	Low income	-	-	-	-	-	-	-	-	-	-	-
	Moderate income	222	169	76.1%	5	2.3%	19	8.6%	22	9.9%	7	3.2%
	Middle income	1,444	1,134	78.5%	35	2.4%	145	10.0%	112	7.8%	18	1.2%
	Upper income	532	438	82.3%	15	2.8%	33	6.2%	43	8.1%	3	0.6%
Low Income	Less than 10% minority	-	-	-	-	-	-	-	-	-	-	-
	10-19% minority	-	-	-	-	-	-	-	-	-	-	-
	20-49% minority	-	-	-	-	-	-	-	-	-	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-

<b>Moderate Income</b>	<b>Less than 10% minority</b>	110	95	86.3%	1	0.9%	6	5.5%	5	4.5%	3	2.7%
	<b>10-19% minority</b>	67	46	68.7%	2	3.0%	6	9.0%	9	13.4%	4	6.0%
	<b>20-49% minority</b>	45	28	62.2%	2	4.4%	7	15.6%	8	17.8%	-	-
	<b>50-79% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>80-100% minority</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Middle Income</b>	<b>Less than 10% minority</b>	923	728	78.9%	25	2.7%	89	9.6%	74	8.0%	7	0.8%
	<b>10-19% minority</b>	477	373	78.2%	10	2.1%	49	10.3%	34	7.1%	11	2.3%
	<b>20-49% minority</b>	44	33	75.0%	-	-	7	15.9%	4	9.0%	-	-
	<b>50-79% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>80-100% minority</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Upper Income</b>	<b>Less than 10% minority</b>	532	438	82.3%	15	2.8%	33	6.2%	43	8.1%	3	0.6%
	<b>10-19% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>20-49% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>50-79% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>80-100% minority</b>	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>2,198</b>	<b>1,741</b>	<b>79.2%</b>	<b>55</b>	<b>2.5%</b>	<b>1997</b>	<b>9.0%</b>	<b>177</b>	<b>8.1%</b>	<b>28</b>	<b>1.3%</b>



Disposition of Loan Applications by Characteristics of Census Tract												
Refinancing Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	2560	1649	64.4%	52	2.0%	435	17.0%	325	12.7%	99	3.9%
	10-19% minority	966	605	62.6%	25	2.6%	188	19.5%	108	11.2%	40	4.1%
	20-49% minority	136	96	70.6%	1	0.7%	21	15.4%	16	11.8%	2	1.5%
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Income Characteristics	Low income	-	-	-	-	-	-	-	-	-	-	-
	Moderate income	397	240	60.5%	8	2.0%	85	21.4%	48	12.1%	16	4.0%
	Middle income	2558	1621	63.4%	59	2.3%	463	18.1%	311	12.2%	104	4.1%
	Upper income	707	489	69.2%	11	1.6%	96	13.6%	90	12.7%	21	3.0%
Low Income	Less than 10% minority	-	-	-	-	-	-	-	-	-	-	-
	10-19% minority	-	-	-	-	-	-	-	-	-	-	-
	20-49% minority	-	-	-	-	-	-	-	-	-	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Moderate Income	Less than 10% minority	218	125	57.3%	5	2.3%	54	24.8%	26	11.9%	8	3.7%

	10-19% minority	128	75	58.6%	3	2.3%	25	19.5%	17	13.3%	8	6.3%
	20-49% minority	51	40	78.4%	-	-	6	11.8%	5	9.8%	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Middle Income	Less than 10% minority	1635	1035	63.3%	36	2.2%	285	17.4%	209	12.8%	70	4.28%
	10-19% minority	838	530	63.2%	22	2.6%	163	19.5%	91	10.9%	32	3.82%
	20-49% minority	85	56	65.9%	1	1.2%	15	17.6%	11	12.9%	2	2.35%
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Upper Income	Less than 10% minority	707	489	69.2%	11	1.6%	96	13.6%	90	12.7%	21	3.0%
	10-19% minority	-	-	-	-	-	-	-	-	-	-	-
	20-49% minority	-	-	-	-	-	-	-	-	-	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>3,662</b>	<b>2,350</b>	<b>64.2%</b>	<b>78</b>	<b>2.1%</b>	<b>644</b>	<b>17.6%</b>	<b>449</b>	<b>12.3%</b>	<b>141</b>	<b>3.9%</b>

Disposition of Loan Applications by Characteristics of Census Tract												
Home Improvement Loans												
	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Racial/Ethnic Composition	Less than 10% minority	368	290	78.8%	6	1.6%	45	12.2%	17	4.6%	10	2.7%
	10-19% minority	175	131	74.9%	1	0.6%	26	14.9%	16	9.1%	1	0.6%
	20-49% minority	18	13	72.2%	-	-	4	22.2%	1	5.6%	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Income Characteristics	Low income	-	-	-	-	-	-	-	-	-	-	-
	Moderate income	73	52	71.2%	1	1.4%	12	16.4%	8	11.0%	-	-
	Middle income	380	291	76.6%	5	1.3%	57	15.0%	20	5.3%	7	1.8%
	Upper income	108	91	84.3%	1	0.9%	6	5.6%	6	5.6%	4	3.7%
Low Income	Less than 10% minority	-	-	-	-	-	-	-	-	-	-	-
	10-19% minority	-	-	-	-	-	-	-	-	-	-	-
	20-49% minority	-	-	-	-	-	-	-	-	-	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Moderate Income	Less than 10% minority	40	30	75.0%	1	2.5%	5	12.5%	4	10.0%	-	-

	10-19% minority	24	16	66.7%	-	-	5	20.8%	3	12.5%	-	-
	20-49% minority	9	6	66.7%	-	-	2	22.2%	1	11.1%	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Middle Income	Less than 10% minority	220	169	76.8%	4	1.8%	34	15.5%	7	3.2%	6	2.7%
	10-19% minority	151	115	76.2%	1	0.7%	21	13.9%	13	8.6%	1	0.7%
	20-49% minority	9	7	77.8%	-	-	2	22.2%	-	-	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
Upper Income	Less than 10% minority	108	91	84.3%	1	0.9%	6	5.6%	6	5.6%	4	3.7%
	10-19% minority	-	-	-	-	-	-	-	-	-	-	-
	20-49% minority	-	-	-	-	-	-	-	-	-	-	-
	50-79% minority	-	-	-	-	-	-	-	-	-	-	-
	80-100% minority	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>561</b>	<b>434</b>	<b>77.4%</b>	<b>7</b>	<b>1.2%</b>	<b>75</b>	<b>13.4%</b>	<b>34</b>	<b>6.1%</b>	<b>11</b>	<b>2.0%</b>

The following tables list reasons for denial by race, ethnicity, gender, and income.

Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income																				
FHA, FSA/RHS and VA Loans																				
	Cohort	Total	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Asian	1	-	-	-	-	-	-	1	100	-	-	-	-	-	-	-	-	-	-
	Black or African American	2	-	-	-	-	2	100	-	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	White	42	10	24	5	12	10	24	3	7	5	12	1	2	4	10	-	-	4	10
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Race Not Available	7	1	14	1	14	1	14	2	29	-	-	-	-	2	29	-	-	-	-
Ethnicity	Hispanic or Latino	-	-	-	-	-	1	33	-	-	-	-	1	33	-	-	-	-	-	-
	Not Hispanic or Latino	42	10	24	5	12	10	24	5	12	4	10	-	-	4	10	-	-	4	10

	Joint (Hispanic or Latino/Not Hispanic or Latino)	2	1	50	-	-	-	-	1	50	-	-	-	-	-	-	-	-	-	
	Ethnicity Not Available	5	-	-	-	1	20	2	40	-	-	-	-	-	2	40	-	-	-	
Minority Status	White Non-Hispanic	37	9	24	5	14	9	24	2	5	4	11	-	-	4	11	-	-	4	11
	Others, Including Hispanic	8	1	13	-	-	3	38	2	25	1	13	1	13	-	-	-	-	-	-
Gender	Male	17	4	24	2	12	6	35			1	6	1	6	2	12	-	-	1	6
	Female	10	1	10	-	-	2	20	3	30	1	10	-	-	2	20	-	-	1	10
	Joint (Male/Female)	20	6	30	3	15	4	20	2	10	3	15	-	-	-	-	-	-	2	10
	Gender Not Available	5	-	-	1	20	1	20	1	20	-	-	-	-	2	40	-	-	-	-
Income	Less than 50% of MSA/MD median	15	4	27	3	20	-	-	2	13	1	7	-	-	2	13	-	-	3	20
	50-79% of MSA/MD median	17	2	12	2	12	6	35	2	12	2	12	-	-	3	18	-	-	-	-
	80-99% of MSA/MD median	6	2	33	-	-	2	33	-	-	1	17	-	-	1	17	-	-	-	-
	100-119% of MSA/MD median	9	1	11	-	-	3	33	2	22	1	11	1	11	-	-	-	-	1	11
	120% or more of MSA/MD median	4	1	25	1	25	2	50	-	-	-	-	-	-	-	-	-	-	-	-
	Income Not Available	1	1	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income																				
Conventional Loans																				
	Cohort	Total	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	American Indian/Alaska Native	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Asian	-	1	50	-	-	1	50	-	-	-	-	-	-	-	-	-	-	-	-
	Black or African American	-	-	-	1	33	2	67	-	-	-	-	-	-	-	-	-	-	-	-
	Native Hawaiian or Other Pacific Islander	-	-	-	-	-	1	100	-	-	-	-	-	-	-	-	-	-	-	-
	White	194	55	28	9	5	61	31	16	8	16	8	6	3	9	5	2	1	20	10
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	1	-	-	-	-	1	100	-	-	-	-	-	-	-	-	-	-	-	-
	Race Available Not	42	7	17	1	2	20	48	2	5	5	12	1	2	2	5	1	2	3	7
Ethnicity	Hispanic or Latino	7	2	29	-	-	4	57	-	-	-	-	-	-	-	-	-	-	1	14
	Not Hispanic or Latino	185	52	28	10	5	58	31	16	9	15	8	6	3	9	5	1	1	18	10

	Joint (Hispanic or Latino/Not Hispanic or Latino)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ethnicity Not Available	51	9	18	1	2	24	47	2	4	6	12	1	2	2	4	2	4	4	8
Minority Status	White Non-Hispanic	179	51	28	9	5	54	30	16	9	15	8	6	3	9	5	1	1	18	10
	Others, Including Hispanic	11	2	18	1	9	7	64	-	-	-	-	-	-	-	-	-	-	1	9
Gender	Male	11	11	18	3	5	17	28	7	12	6	10	4	7	3	5	1	2	8	13
	Female	16	16	37	2	5	15	35	2	5	4	9	-	-	1	2	-	-	3	7
	Joint (Male/Female)	31	31	30	5	5	37	36	7	7	6	6	2	2	5	5	1	1	10	10
	Gender Not Available	5	5	14	1	3	17	47	2	6	5	14	1	3	2	6	1	3	2	6
Income	Less than 50% of MSA/MD median	66	25	38	4	6	19	29	2	3	6	9	1	2	1	2	2	3	6	9
	50-79% of MSA/MD median	67	18	27	5	7	24	36	5	7	4	6	2	3	4	6	-	-	5	7
	80-99% of MSA/MD median	30	7	23	-	-	12	40	3	10	3	10	1	3	-	-	1	3	3	10
	100-119% of MSA/MD median	17	5	29	-	-	4	24	-	-	3	18	-	-	2	12	-	-	3	18
	120% or more of MSA/MD median	46	7	15	2	4	14	30	8	17	4	9	2	4	4	9	-	-	5	11
	Income Not Available	17	1	6	-	-	13	76	-	-	1	6	1	6	-	-	-	-	1	6



Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income																				
Refinancing Loans																				
	Cohort	Total	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	American Indian/Alaska Native	2	-	-	-	-	1	50	1	50	-	-	-	-	-	-	-	-	-	-
	Asian	10	4	40	-	-	1	10	2	20	-	-	1	10	-	-	-	-	2	20
	Black or African American	5	1	20	-	-	1	20	2	40	-	-	-	-	-	-	-	-	1	20
	Native Hawaiian or Other Pacific Islander	2	-	-	-	-	-	-	-	-	-	-	-	-	2	100	-	-	-	-
	White	513	107	21	6	1	134	26	115	22	13	3	24	5	74	14	1	0	39	8
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	2	-	-	-	-	-	-	1	50	-	-	-	-	-	-	-	-	1	50
	Race Available Not	76	5	7	-	-	18	24	16	21	2	3	-	-	22	29	-	-	13	17
Ethnicity	Hispanic or Latino	10	1	10	-	-	3	30	3	30	-	-	-	-	2	20	-	-	1	10
	Not Hispanic or Latino	525	110	21	6	1	132	25	121	23	13	2	25	5	75	14	1	0	42	8

	Joint (Hispanic or Latino/Not Hispanic or Latino)	2	1	50	-	-	-	-	-	-	-	-	-	-	1	50	-	-	-	-
	Ethnicity Not Available	73	5	7	-	-	20	27	13	18	2	3	-	-	20	27	-	-	13	18
Minority Status	White Non-Hispanic	500	105	21	6	1	128	26	113	23	13	3	24	5	72	14	1	0	38	8
	Others, Including Hispanic	31	7	23	-	-	5	16	8	26	-	-	1	3	5	16	-	-	5	16
Gender	Male	151	26	17	2	1	39	26	33	22	3	2	10	7	28	19	-	-	10	7
	Female	121	35	29	2	2	28	23	18	15	3	2	3	2	20	17	1	1	11	9
	Joint (Male/Female)	276	52	19	2	1	72	26	75	27	8	3	12	4	33	12	-	-	22	8
	Gender Not Available	62	4	6	-	-	16	26	11	18	1	2	-	-	17	27	-	-	13	21
Income	Less than 50% of MSA/MD median	123	39	32	3	2	32	26	17	14	-	-	4	3	19	15	-	-	9	7
	50-79% of MSA/MD median	137	29	21	2	1	34	25	29	21	3	2	7	5	19	14	1	1	13	9
	80-99% of MSA/MD median	67	11	16	-	-	16	24	18	27	3	4	2	3	13	19	-	-	4	6
	100-119% of MSA/MD median	53	8	15	1	2	12	23	17	32	1	2	3	6	6	11	-	-	5	9
	120% or more of MSA/MD median	180	27	15	-	-	48	27	53	29	4	2	8	4	21	12	-	-	19	11
	Income Not Available	50	3	6	-	-	13	26	3	6	4	8	1	2	20	40	-	-	6	12

Reasons for Denial of Applications by Race, Ethnicity, Gender, and Income																				
Home Improvement Loans																				
	Cohort	Total	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Application Incomplete		Mortgage Insurance Denied		Other	
		#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Race	American Indian/Alaska Native	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Asian	2	2	100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Black or African American	2	-	-	-	-	1	50	-	-	-	-	-	-	1	50	-	-	-	-
	Native Hawaiian or Other Pacific Islander	2	1	50	-	-	1	50	-	-	-	-	-	-	-	-	-	-	-	-
	White	76	20	26	2	3	33	43	14	18	1	1	-	-	2	3	-	-	4	5
	2 or more minority races	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Joint (White/Minority Race)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Race Not Available	8	1	13	-	-	4	50	-	-	-	-	-	-	2	25	-	-	1	13
Ethnicity	Hispanic or Latino	6	1	17	-	-	4	67	-	-	-	-	-	-	-	-	-	-	1	17
	Not Hispanic or Latino	77	22	29	2	3	32	42	14	18	1	1	-	-	3	4	-	-	3	4

	Joint (Hispanic or Latino/Not Hispanic or Latino)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ethnicity Not Available	7	1	14	-	-	3	43	-	-	-	-	-	-	2	29	-	-	1	14
Minority Status	White Non-Hispanic	70	19	27	2	3	29	41	14	20	1	1	-	-	2	3	-	-	3	4
	Others, Including Hispanic	12	4	33	-	-	6	50	-	-	-	-	-	-	1	8	-	-	1	8
Gender	Male	21	4	19	1	5	10	48	2	10	-	-	-	-	1	5	-	-	3	14
	Female	28	10	36	-	-	11	39	6	21	1	4	-	-	-	-	-	-	-	-
	Joint (Male/Female)	34	9	26	1	3	15	44	6	18	-	-	-	-	2	6	-	-	1	3
	Gender Not Available	7	1	14	-	-	3	43	-	-	-	-	-	-	2	29	-	-	1	14
Income	Less than 50% of MSA/MD median	21	8	38	-	-	9	43	2	10	-	-	-	-	1	5	-	-	1	5
	50-79% of MSA/MD median	28	9	32	1	4	10	36	5	18	-	-	-	-	2	7	-	-	1	4
	80-99% of MSA/MD median	12	2	17	1	8	8	67	1	8	-	-	-	-	-	-	-	-	-	-
	100-119% of MSA/MD median	7	1	14	-	-	3	43	2	29	-	-	-	-	-	-	-	-	1	14
	120% or more of MSA/MD median	20	4	20	-	-	9	45	4	20	1	5	-	-	1	5	-	-	1	5
	Income Not Available	2	-	-	-	-	-	-	-	-	-	-	-	-	1	50	-	-	1	50

**4. Insurance**

There was not suitable data available to determine if discrepancies existed in the rates and amounts of insurance coverage available to minority households in the City of Oshkosh. Further investigation and assessment are needed to determine if there is a barrier to fair housing choice.

## D. Citizen Participation:

The City of Oshkosh developed the Analysis of Impediments with input received through individual meetings and public meetings with a variety of stakeholders and representatives of the community which included representatives from the City and County; Housing Authority; community, social service, and advocacy agencies; and non-profit and for profit entities.

In compliance with the City's Citizen Participation Plan, the City held its first Needs Public Hearing on September 23, 2019, a Neighborhood Hearing on March 11, 2020, a Plan Commission meeting on March 17, 2020, and its second Public Hearing on March 24, 2020. These Hearings provided residents and stakeholders the opportunity to discuss the City's CDBG program and provide input concerning the funding priorities.

The Needs Public Hearing advertisement was published in the Oshkosh Northwestern on September 4, 2019 and the second Public Hearing advertisement was published in the Oshkosh Northwestern on March 2 and March 9, 2020 and announced the availability to review the draft plan on March 6, 2020.

A "draft" of the Analysis of Impediments to Fair Housing Choice was placed on public display from March 6, 2020 until April 6, 2020 at the following locations for review:

- City of Oshkosh Department of Community Development - 215 Church Avenue, Oshkosh, WI 54903-1130
- City of Oshkosh website ([www.ci.oshkosh.wi.us](http://www.ci.oshkosh.wi.us)) Government section of the website under " Economic Development Division"
- Oshkosh Public Library - 106 Washington Avenue, Oshkosh, WI 54901

In the "Citizen Participation" section of the Appendix is the complete documentation of the input received.

The City ran an extensive resident survey campaign, utilizing Survey Monkey, Polco, and paper surveys that were sent through the mail with water bills. There were a total of 989 survey responses entered into Survey Monkey, which included an online link sent to stakeholders throughout the community and featured on the City's website, as well as survey responses from residents from the mailing campaign that had been entered into Survey Monkey. There was a total of 121 survey responses entered into Polco, which was also featured on the City's website and shared with stakeholders.

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents were female at 61.98% and 96.93% of respondents were White and 85.00% were Non-Hispanic or Latino.
- 61.39% of respondents were 60 years old or older.
- Of those that answered the question, 45.11% were low- to moderate income for their family size.
- The majority of respondents, 77.22%, come from one or two-person households.
- 87.50% were homeowners.

Some of the needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Public Safety - 16.88%
- Streets - 27.09%
- Curbs/Sidewalks - 14.47%
- Handicap Access - 3.53%
- Parking - 17.07%
- Traffic - 23.01%
- Storm Sewers - 9.65%
- Sanitary Sewers - 2.41%
- Litter - 13.73%
- Property Maintenance - 28.57%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

### **Recreation**

- 28.37% mentioned property maintenance as an issue.
- 27.09% would like more streets to be repaired.
- 23.01% would prefer less traffic disturbances.

### **Social Services**

- 40.13% of respondents are concerned with the issues of aging
- 30.57% would like more help with their disability
- 28.66% mention a desire for more social services centered on providing medical aid.

### **Public Transportation**

- 52.56% of respondents would like an increase in service hours.
- 24.36% complained about a "lack of parking".

**Crime**

- 77.80% of respondents state that there is an issue with drugs in the community.
- 60.37% would like more theft deterrence.

The following situations result in further discriminations and/or barriers to fair housing in the City of Oshkosh:

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	13.18%	28.46%	49.52%	5.79%	3.05%
Lack of affordable housing in certain areas	17.08%	36.49%	35.09%	8.23%	3.11%
Lack of accessible housing for persons with disabilities	11.60%	27.74%	51.88%	6.43%	2.35%
Lack of accessibility in neighborhoods (i.e. curb cuts)	5.62%	15.89%	57.14%	17.17%	4.17%
Lack of fair housing education	12.07%	29.47%	48.59%	7.05%	2.82%
Lack of fair housing organizations in the City	7.87%	19.74%	60.83%	8.03%	3.53%
State or local laws or policies that limit housing choice	5.82%	15.19%	63.81%	12.44%	2.75%
Lack of knowledge among residents regarding fair housing	15.54%	34.07%	41.29%	6.12%	2.98%
Lack of knowledge among landlords and property managers regarding fair housing	11.50%	28.82%	43.94%	10.71%	5.04%
Lack of knowledge among real estate agents regarding fair housing	7.14%	17.86%	56.12%	13.95%	4.93%
Lack of knowledge among bankers/lenders regarding fair housing	7.77%	15.37%	59.22%	13.27%	4.37%
Other barriers	6.15%	5.88%	81.28%	4.01%	2.67%



## V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Oshkosh to affirmatively further fair housing in the community. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and carried over impediments to Fair Housing Choice are presented in chart format on the pages that follow.

The City of Oshkosh's FY 2020-2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, as well as defined specific goals and strategies to address each impediment.

- **Impediment 1: Need for Fair Housing Education and Outreach**

There is a need to improve the knowledge and understanding concerning the rights and responsibilities of individuals, families, members of the protected classes, landlords, real estate professionals, and public officials under the Fair Housing Act (FHA).

**Goal:** Improve the public's knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing in the community.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A:** Educate residents of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-B:** Educate realtors, bankers, housing providers, and other real estate professional of their responsibilities under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-C:** Educate policy makers and city staff about the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **1-D:** Support Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination.
- **1-E:** Identify the language and communication needs of LEP persons to provide the specific language assistance that is required.
- **1-F:** Continue to partner with regional jurisdictions and housing providers to encourage fair housing choice throughout Winnebagoland.

- **Impediment 2: Need for Affordable Housing**

Almost half (45.6%) of all renter households are paying over 30% of their monthly incomes on housing costs. A quarter (25.0%) of all owner households with a mortgage are paying over 30% of their monthly income on housing costs. The number of households that are housing cost burdened significantly increases as household income decreases.

**Goal:** Increase the supply of decent, safe and sanitary housing that is affordable and accessible through the new construction and rehabilitation of various types of housing, especially housing that is affordable to lower income households.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage private developers and non-profit housing providers to create, through construction or rehabilitation, affordable and mixed-income housing.
- **2-B:** Support and encourage the rehabilitation of existing renter-occupied and owner-occupied housing units in the City for households below 80% AMI.
- **2-C:** Support homebuyer education, training programs, and closing cost/down payment assistance to increase the number of owner-occupied housing units.
- **2-D:** Provide federal, state and local funding in response to HMDA data discrimination patterns to support higher loan to value ratios for minority homebuyers.
- **2-E:** Create a database of decent, safe, and sanitary housing that is affordable and accessible for households below 80% AMI.

- **Impediment 3: Need for Accessible Housing**

There is a lack of accessible housing units in the City of Oshkosh as the supply of accessible housing has not kept pace with the demand of individuals desiring to live independently.

**Goal:** Increase the supply of accessible housing through new construction and rehabilitation for persons with disabilities.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Promote the need for accessible and visitable housing by supporting and encouraging private developers and non-profits to develop, construct, or rehabilitate housing that is accessible to persons with disabilities.
- **3-B:** Provide financial assistance for accessibility improvements to renter-occupied and owner-occupied housing units to enable seniors and persons with disabilities to remain in their homes.
- **3-C:** Promote and enforce the ADA and Fair Housing requirements for landlords to make “reasonable accommodations” to their rental properties so are accessible to tenants.

- **Impediment 4: Public Policy**

The City Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

**Goal:** Revise the City Zoning Ordinance to promote the development of various types of affordable housing throughout the City.

**Strategies:** In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Revise the City Zoning Ordinance to include additional definitions, statements, and revisions.
- **4-B:** Adopt a written Reasonable Accommodation Policy for housing developers and the Planning/Zoning Commission to follow when reasonable accommodation requests are made concerning zoning and land use as it applies to protected classes under the Fair Housing Act.
- **4-C:** Develop financial incentives to encourage developers and housing providers to offer more affordable housing options in the City.
- **4-D:** Encourage LMI, minority, and protected class resident participation in the various City Boards and Commissions.

## VI. Certification

### Signature Page:

I hereby certify that this FY 2020-2024 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant Program regulations.

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Mark Rohloff, City Manager, City of Oshkosh, WI

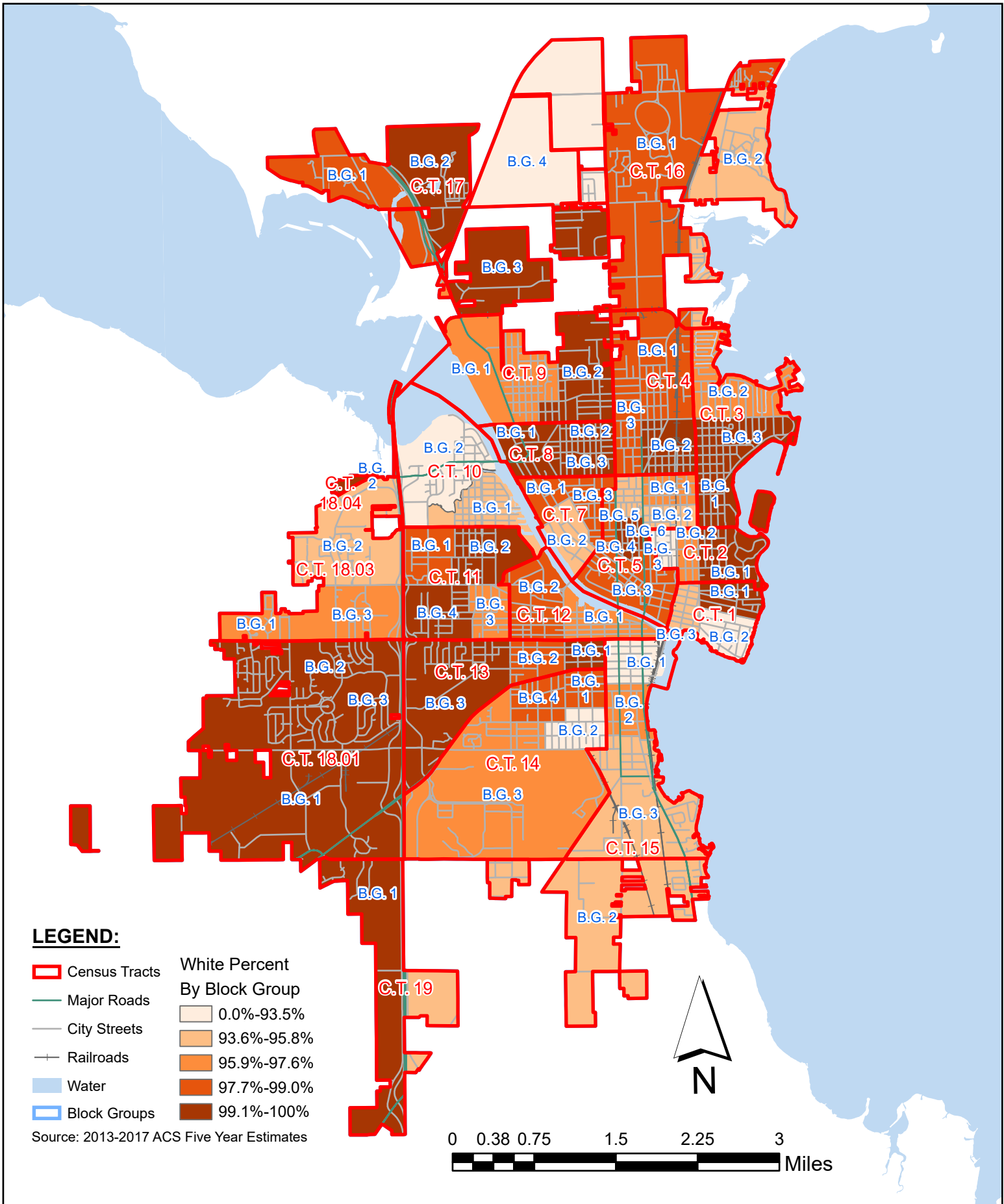
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Date

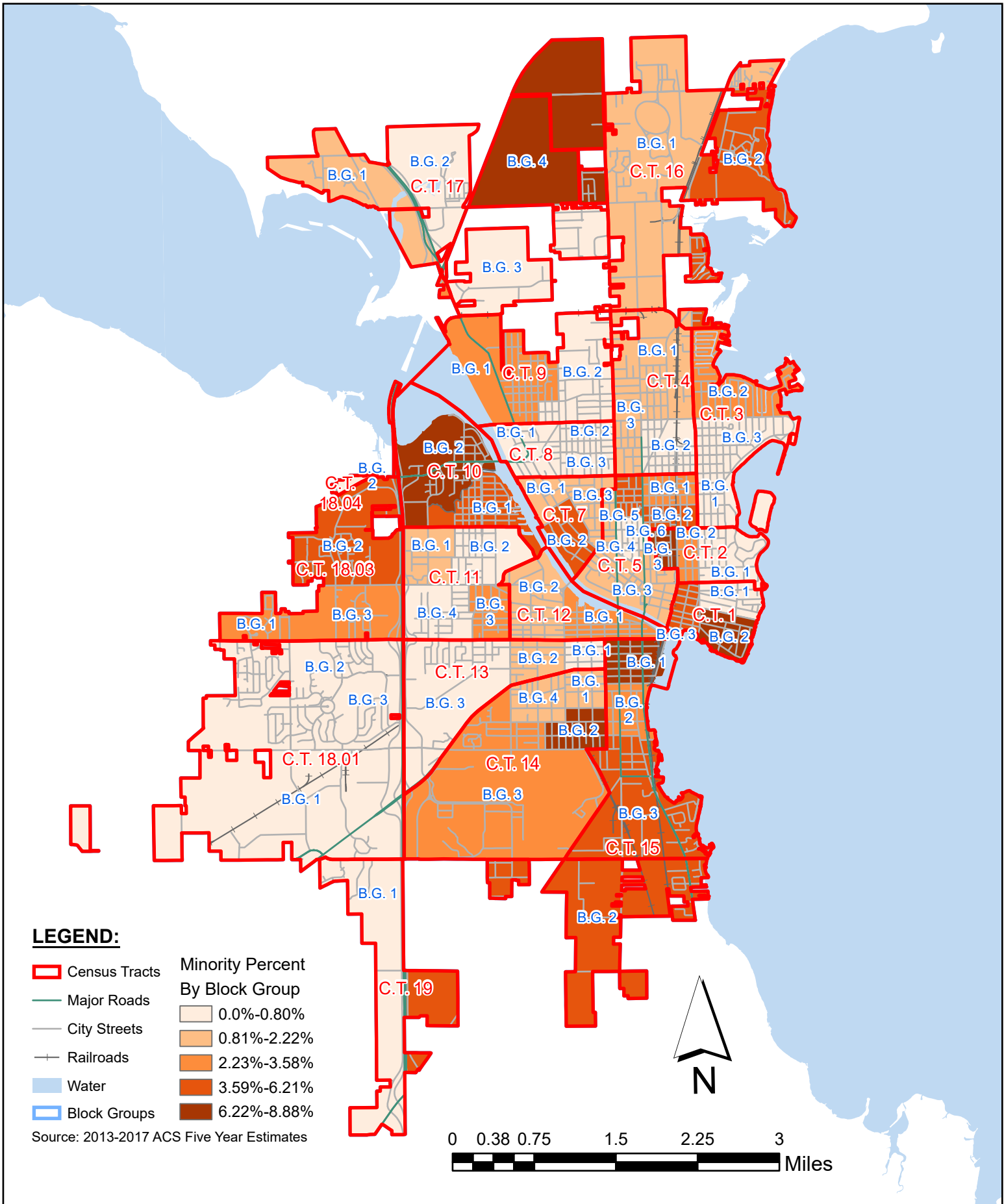
## **VII. Maps**

The following maps are attached:

- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Housing Density by Block Group
- Percent Owner Occupied Housing Units by Block Group
- Percent Renter Occupied Housing Units by Block Group
- Low- and Moderate-Income Percentage by Block Group
- Low- and Moderate-Income and Minority Percentage by Block Group

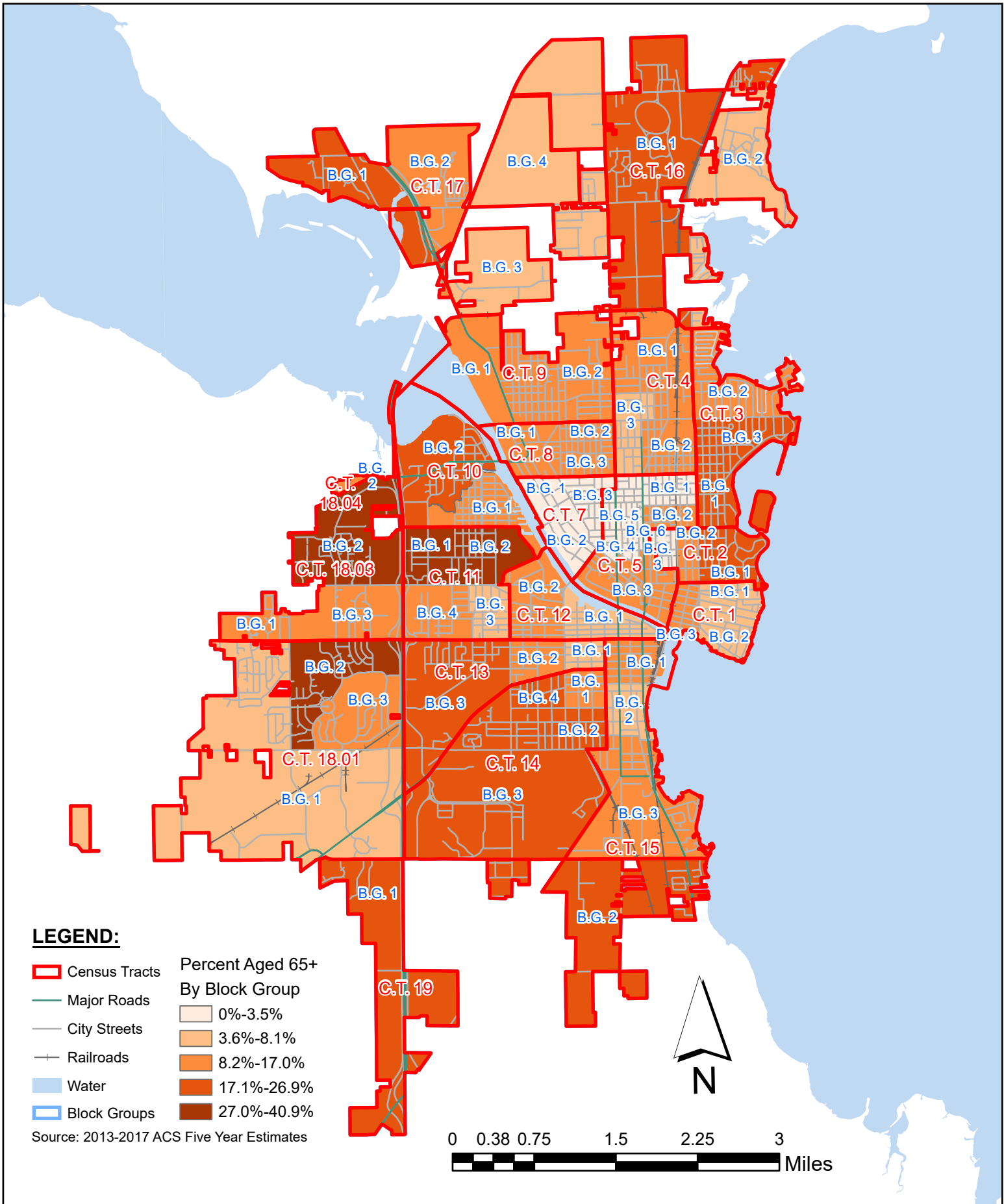


# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI WHITE POPULATION BY B.G.



# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI MINORITY POPULATION BY B.G.

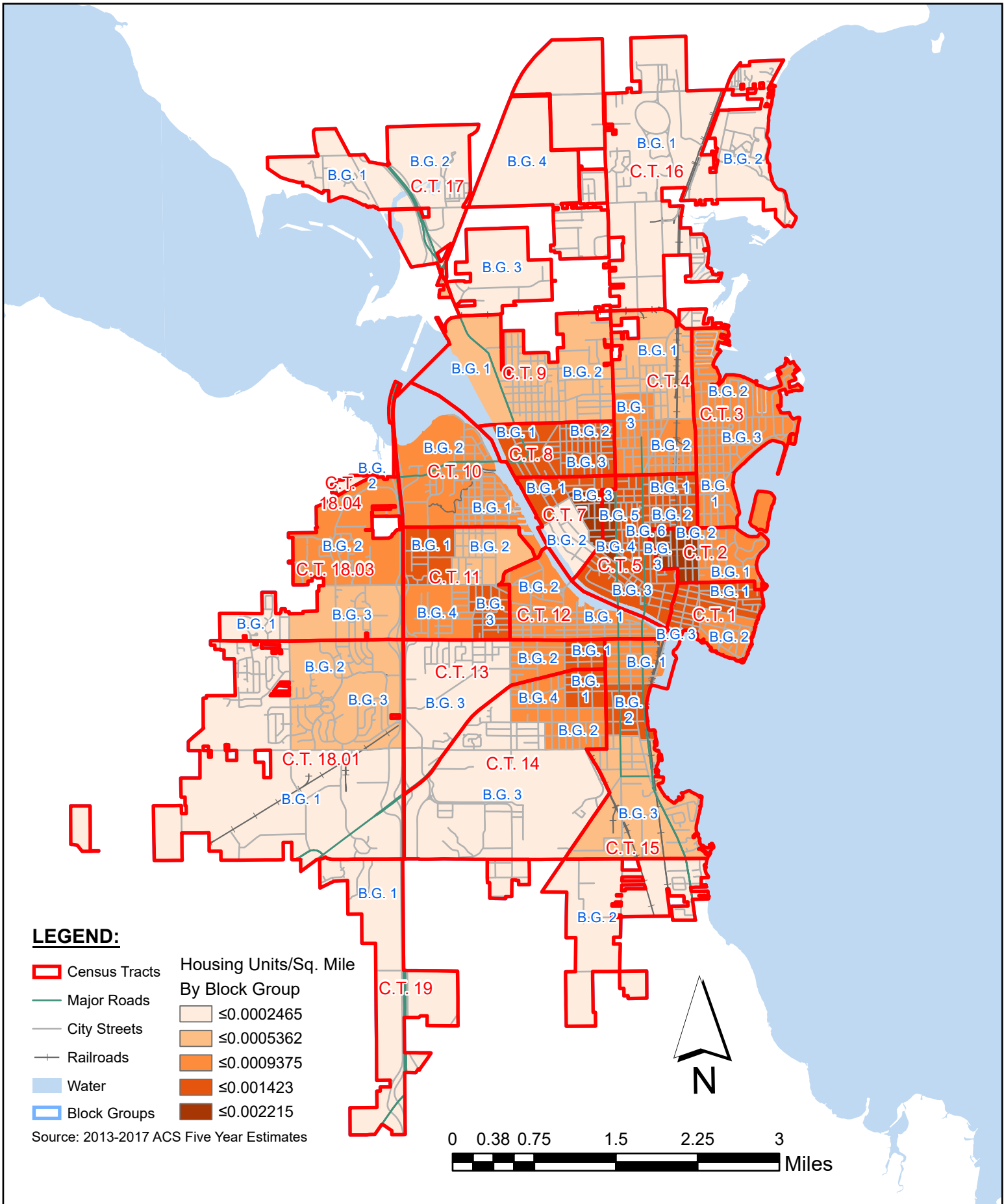




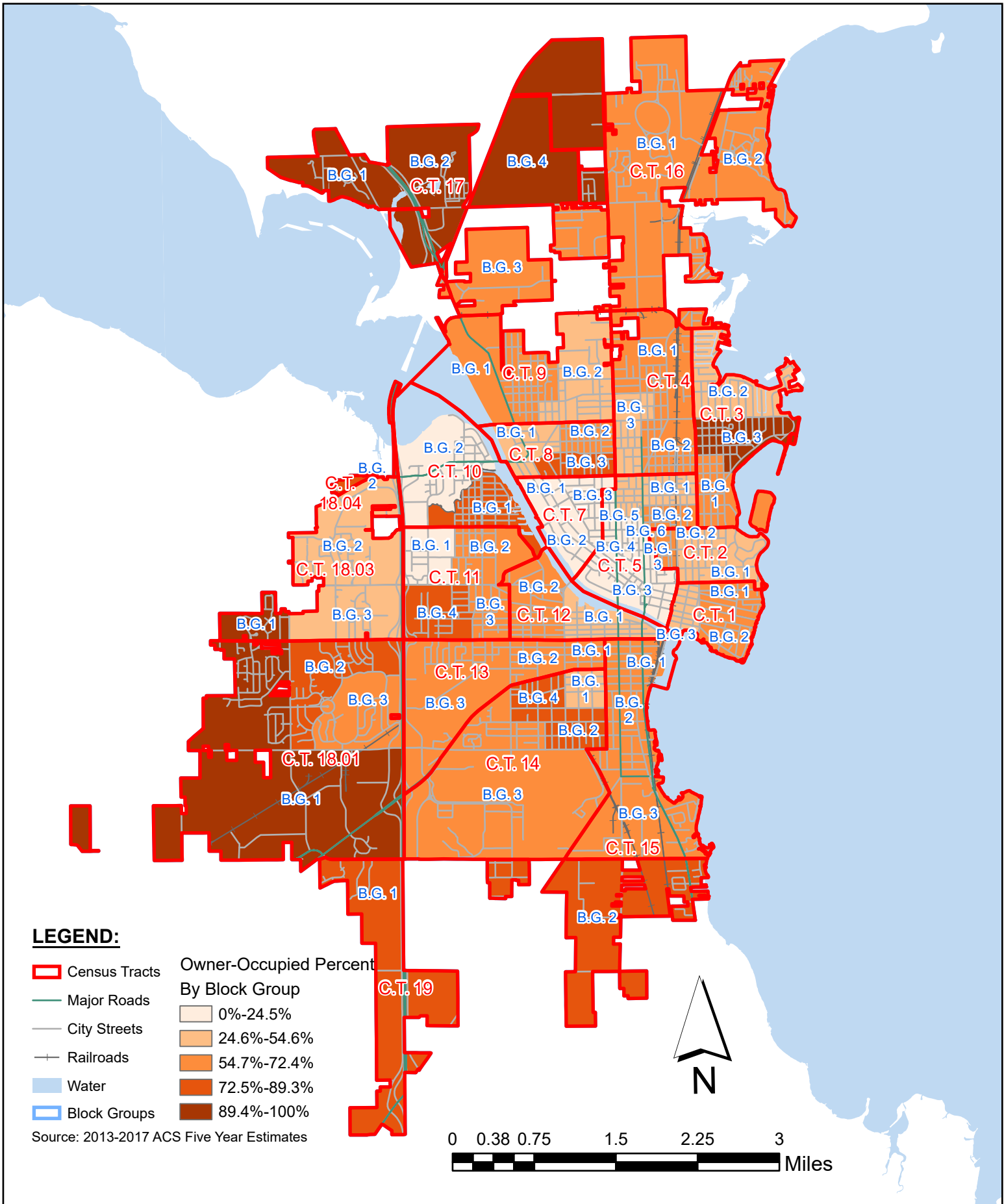
# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI PERCENT POPULATION AGED 65+ BY B.G.





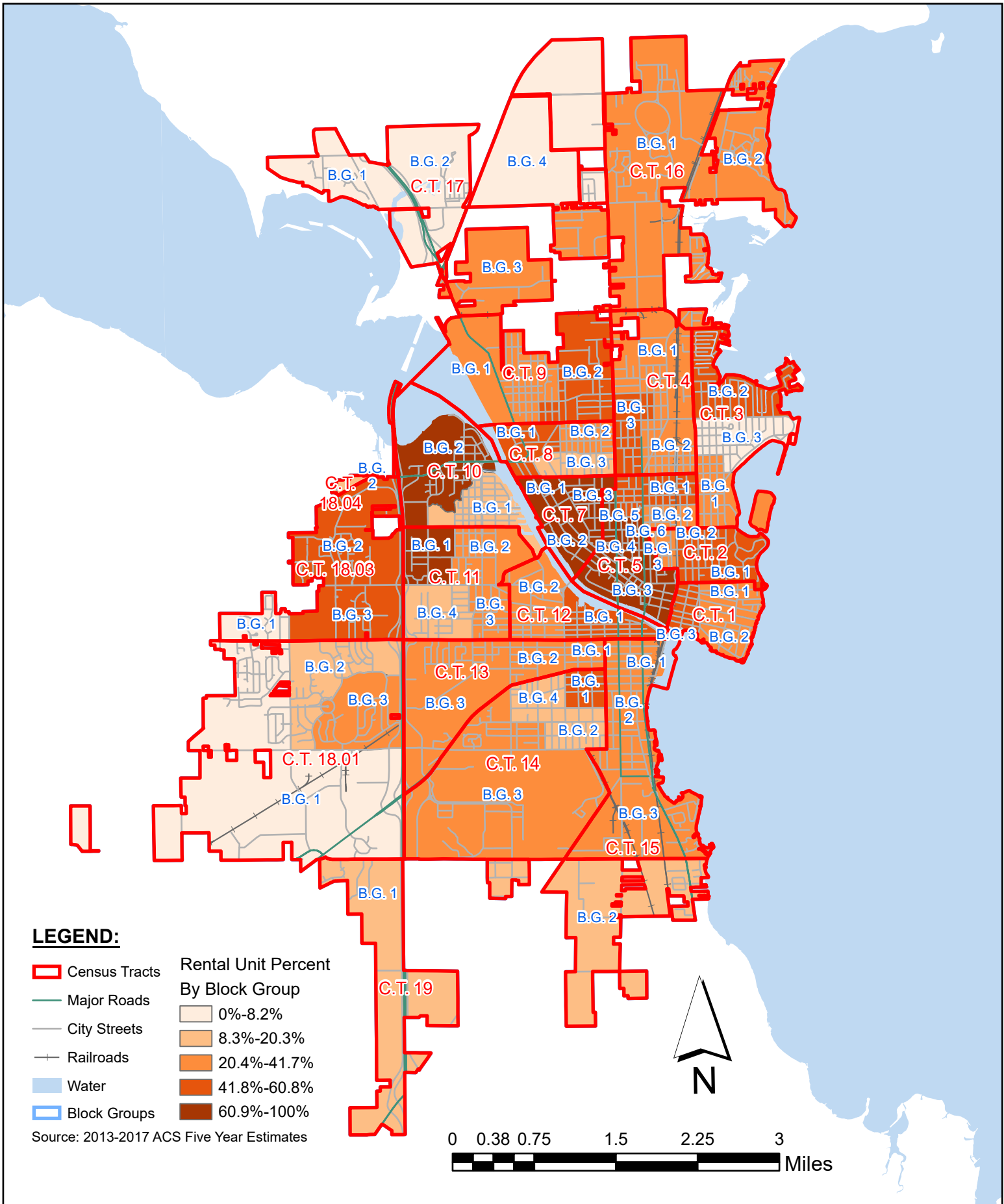


# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI HOUSING UNIT DENSITY BY B.G.



# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI OWNER-OCCUPIED UNITS BY B.G.

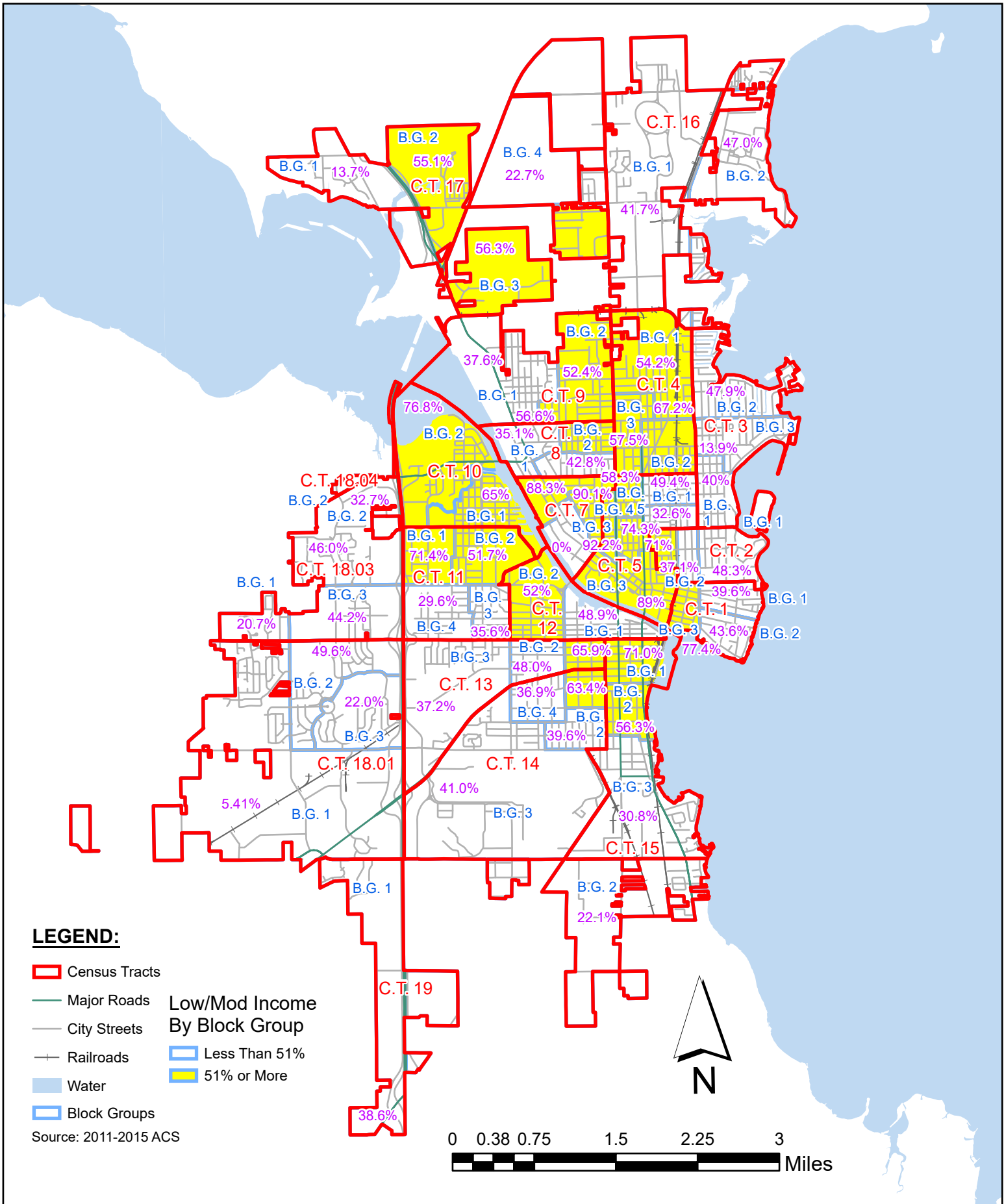




# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI

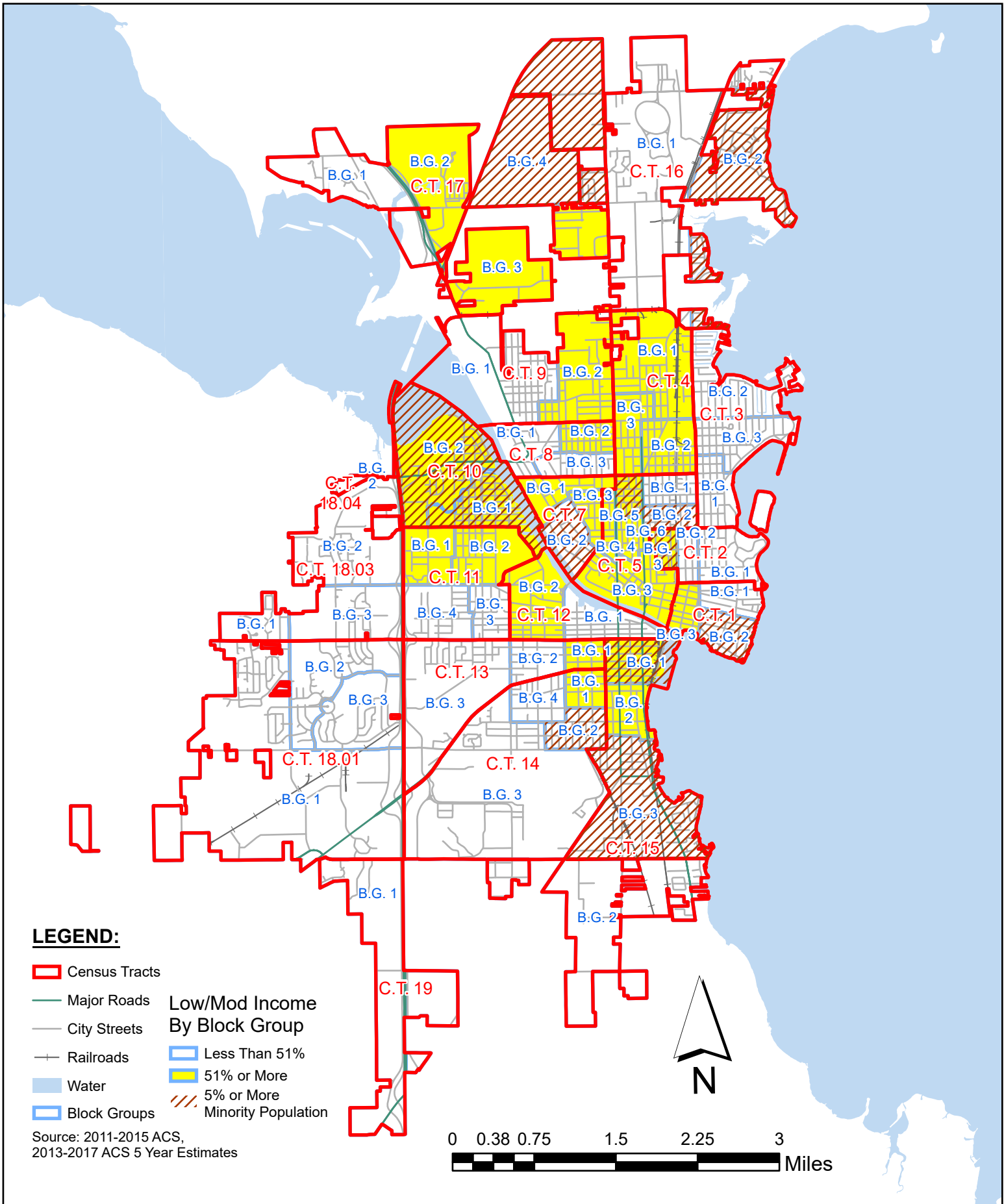
## RENTAL UNITS BY B.G.





# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI PERCENT LOW/MOD INCOME BY B.G.





# CITY OF OSHKOSH, WINNEBAGO COUNTY, WI LOW/MOD AND MINORITY POP BY B.G.

## **VIII. Appendix**

The following documents are attached:

- U.S. Census Data
- CHAS Data
- HMDA Data
- Citizen Participation

# U.S. Census Data



Subject	Oshkosh city, Wisconsin											
	Total		Percent		Percent of specified language speakers							
					Speak English only or speak English "very well"		Percent speak English only or speak English "very well"		Speak English less than "very well"		Percent speak English less than "very well"	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Population 5 years and over	63,049	+/-369	(X)	(X)	62,130	+/-448	98.5%	+/-0.3	919	+/-206	1.5%	+/-0.3
Speak only English	59,868	+/-611	95.0%	+/-0.7	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	3,181	+/-462	5.0%	+/-0.7	2,262	+/-384	71.1%	+/-5.3	919	+/-206	28.9%	+/-5.3
<b>SPEAK A LANGUAGE OTHER THAN</b>												
Spanish	926	+/-205	1.5%	+/-0.3	531	+/-143	57.3%	+/-11.0	395	+/-144	42.7%	+/-11.0
5 to 17 years old	46	+/-42	0.1%	+/-0.1	0	+/-20	0.0%	+/-30.6	46	+/-42	100.0%	+/-30.6
18 to 64 years old	824	+/-189	1.3%	+/-0.3	481	+/-142	58.4%	+/-11.2	343	+/-124	41.6%	+/-11.2
65 years old and over	56	+/-42	0.1%	+/-0.1	50	+/-40	89.3%	+/-19.3	6	+/-10	10.7%	+/-19.3
Other Indo-European language:	794	+/-213	1.3%	+/-0.3	666	+/-198	83.9%	+/-7.7	128	+/-64	16.1%	+/-7.7
5 to 17 years old	115	+/-72	0.2%	+/-0.1	92	+/-70	80.0%	+/-25.4	23	+/-28	20.0%	+/-25.4
18 to 64 years old	569	+/-159	0.9%	+/-0.3	489	+/-147	85.9%	+/-8.5	80	+/-52	14.1%	+/-8.5
65 years old and over	110	+/-54	0.2%	+/-0.1	85	+/-43	77.3%	+/-20.8	25	+/-28	22.7%	+/-20.8
Asian and Pacific Island language:	1,287	+/-371	2.0%	+/-0.6	966	+/-305	75.1%	+/-8.0	321	+/-133	24.9%	+/-8.0
5 to 17 years old	220	+/-140	0.3%	+/-0.2	197	+/-124	89.5%	+/-11.6	23	+/-30	10.5%	+/-11.6
18 to 64 years old	1,013	+/-258	1.6%	+/-0.4	731	+/-221	72.2%	+/-10.5	282	+/-124	27.8%	+/-10.5
65 years old and over	54	+/-52	0.1%	+/-0.1	38	+/-46	70.4%	+/-38.8	16	+/-24	29.6%	+/-38.8
Other languages:	174	+/-119	0.3%	+/-0.2	99	+/-89	56.9%	+/-32.8	75	+/-70	43.1%	+/-32.8
5 to 17 years old	67	+/-69	0.1%	+/-0.1	37	+/-46	55.2%	+/-52.3	30	+/-47	44.8%	+/-52.3
18 to 64 years old	99	+/-61	0.2%	+/-0.1	62	+/-50	62.6%	+/-30.5	37	+/-34	37.4%	+/-30.5
65 years old and over	8	+/-13	0.0%	+/-0.1	0	+/-20	0.0%	+/-76.9	8	+/-13	100.0%	+/-76.9
<b>CITIZENS 18 YEARS AND OVER</b>												
All citizens 18 years old and over	53,414	+/-496	(X)	(X)	52,962	+/-474	99.2%	+/-0.3	452	+/-138	0.8%	+/-0.3
Speak only English	51,276	+/-589	96.0%	+/-0.6	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Speak a language other than English	2,138	+/-324	4.0%	+/-0.6	1,686	+/-304	78.9%	+/-6.1	452	+/-138	21.1%	+/-6.1
Spanish	678	+/-149	1.3%	+/-0.3	499	+/-139	73.6%	+/-11.3	179	+/-84	26.4%	+/-11.3
Other languages	1,460	+/-304	2.7%	+/-0.6	1,187	+/-277	81.3%	+/-7.7	273	+/-122	18.7%	+/-7.7

Data are based on a sample and are subject to sampling variability. The degree



	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	66,582	+/-62
Afghan	0	+/-20
Albanian	0	+/-20
Alsatian	0	+/-20
American	2,384	+/-434
Arab:	120	+/-65
Egyptian	0	+/-20
Iraqi	19	+/-27
Jordanian	0	+/-20
Lebanese	34	+/-31
Moroccan	0	+/-20
Palestinian	41	+/-49
Syrian	19	+/-17
Arab	0	+/-20
Other Arab	7	+/-12
Armenian	0	+/-20
Assyrian/Chaldean/Syriac	41	+/-62
Australian	15	+/-23
Austrian	268	+/-96
Basque	0	+/-20
Belgian	301	+/-131
Brazilian	28	+/-34
British	203	+/-101
Bulgarian	7	+/-12
Cajun	0	+/-20
Canadian	34	+/-29
Carpatho Rusyn	0	+/-20
Celtic	10	+/-15
Croatian	79	+/-42
Cypriot	0	+/-20
Czech	471	+/-186
Czechoslovakian	91	+/-50
Danish	482	+/-138
Dutch	1,225	+/-261
Eastern European	0	+/-20
English	3,509	+/-428
Estonian	0	+/-20
European	670	+/-212
Finnish	232	+/-102
French (except Basque)	2,355	+/-400
French Canadian	359	+/-113
German	33,811	+/-1,050
German Russian	20	+/-24
Greek	116	+/-59
Guyanese	0	+/-20
Hungarian	214	+/-86
Icelander	8	+/-13
Iranian	25	+/-46
Irish	6,418	+/-652
Israeli	0	+/-20
Italian	2,323	+/-614
Latvian	65	+/-63
Lithuanian	168	+/-87
Luxemburger	61	+/-66
Macedonian	0	+/-20
Maltese	0	+/-20
New Zealander	0	+/-20
Northern European	25	+/-29
Norwegian	2,478	+/-467

Pennsylvania German	28	+/-26
Polish	4,544	+/-515
Portuguese	0	+/-20
Romanian	120	+/-118
Russian	406	+/-131
Scandinavian	300	+/-212
Scotch-Irish	131	+/-55
Scottish	596	+/-174
Serbian	35	+/-42
Slavic	5	+/-11
Slovak	26	+/-18
Slovene	29	+/-24
Soviet Union	0	+/-20
Subsaharan African:	239	+/-188
Cape Verdean	0	+/-20
Ethiopian	8	+/-13
Ghanaian	0	+/-20
Kenyan	6	+/-11
Liberian	0	+/-20
Nigerian	0	+/-20
Senegalese	0	+/-20
Sierra Leonean	0	+/-20
Somali	0	+/-20
South African	0	+/-20
Sudanese	138	+/-182
Ugandan	0	+/-20
Zimbabwean	0	+/-20
African	87	+/-55
Other Subsaharan African	0	+/-20
Swedish	854	+/-217
Swiss	308	+/-100
Turkish	0	+/-20
Ukrainian	52	+/-39
Welsh	373	+/-128
West Indian (except Hispanic groups):	2	+/-4
Bahamian	0	+/-20
Barbadian	0	+/-20
Belizean	0	+/-20
Bermudan	0	+/-20
British West Indian	0	+/-20
Dutch West Indian	0	+/-20
Haitian	2	+/-4
Jamaican	0	+/-20
Trinidadian and Tobagonian	0	+/-20
U.S. Virgin Islander	0	+/-20
West Indian	0	+/-20
Other West Indian	0	+/-20
Yugoslavian	78	+/-73
Other groups	9,784	+/-744
Unclassified or not reported	9,236	+/-770

	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	32,241	+/-688
16 to 19 years	1,866	+/-297
20 to 24 years	6,628	+/-462
25 to 44 years	12,870	+/-479
45 to 54 years	5,890	+/-370
55 to 59 years	2,428	+/-341
60 to 64 years	1,696	+/-242
65 years and over	863	+/-148
Car, truck, or van - drove alone	26,902	+/-695
16 to 19 years	1,418	+/-278
20 to 24 years	5,218	+/-418
25 to 44 years	10,797	+/-457
45 to 54 years	5,263	+/-344
55 to 59 years	2,051	+/-304
60 to 64 years	1,447	+/-202
65 years and over	708	+/-138
Car, truck, or van - carpooled	2,587	+/-379
16 to 19 years	150	+/-59
20 to 24 years	494	+/-154
25 to 44 years	1,343	+/-256
45 to 54 years	274	+/-93
55 to 59 years	166	+/-93
60 to 64 years	85	+/-47
65 years and over	75	+/-62
Public transportation (excluding taxicab)	544	+/-232
16 to 19 years	30	+/-35
20 to 24 years	228	+/-183
25 to 44 years	102	+/-65
45 to 54 years	61	+/-52
55 to 59 years	50	+/-45
60 to 64 years	57	+/-50
65 years and over	16	+/-17
Walked:	1,105	+/-203
16 to 19 years	183	+/-71
20 to 24 years	457	+/-136
25 to 44 years	219	+/-83
45 to 54 years	94	+/-49
55 to 59 years	65	+/-53
60 to 64 years	67	+/-75
65 years and over	20	+/-18
Taxicab, motorcycle, bicycle, or other	418	+/-133
16 to 19 years	34	+/-28
20 to 24 years	95	+/-48
25 to 44 years	198	+/-97
45 to 54 years	61	+/-46
55 to 59 years	30	+/-25
60 to 64 years	0	+/-20
65 years and over	0	+/-20
Worked at home:	685	+/-143
16 to 19 years	51	+/-48
20 to 24 years	136	+/-84
25 to 44 years	211	+/-88
45 to 54 years	137	+/-58
55 to 59 years	66	+/-36
60 to 64 years	40	+/-30
65 years and over	44	+/-30

	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	26,152	+/-489
Owner occupied	13,868	+/-417
Renter occupied	12,284	+/-479

	Oshkosh city, Wisconsin	
	Estimate	%
Total:	2,062	
For rent	968	46.9%
Rented, not occupied	192	9.3%
For sale only	323	15.7%
Sold, not occupied	51	2.5%
For seasonal, recreational, or	143	6.9%
For migrant workers	0	0.0%
Other vacant	385	18.7%

	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	26,152	+/-489
Owner occupied:	13,868	+/-417
1-person household	3,901	+/-373
2-person household	5,310	+/-338
3-person household	2,108	+/-256
4-person household	1,511	+/-204
5-person household	683	+/-176
6-person household	233	+/-77
7-or-more person household	122	+/-52
Renter occupied:	12,284	+/-479
1-person household	5,479	+/-444
2-person household	3,589	+/-425
3-person household	1,544	+/-284
4-person household	995	+/-203
5-person household	421	+/-116
6-person household	148	+/-84
7-or-more person household	108	+/-59

	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	26,152	+/-489
Owner occupied:	13,868	+/-417
Family households:	9,336	+/-427
Married-couple family:	7,543	+/-394
Householder 15 to 34 years	972	+/-152
Householder 35 to 64 years	4,920	+/-298
Householder 65 years and over	1,651	+/-177
Other family:	1,793	+/-239
Male householder, no wife present:	505	+/-112
Householder 15 to 34 years	59	+/-44
Householder 35 to 64 years	358	+/-89
Householder 65 years and over	88	+/-40
Female householder, no husband	1,288	+/-204
Householder 15 to 34 years	146	+/-69
Householder 35 to 64 years	925	+/-175
Householder 65 years and over	217	+/-79
Nonfamily households:	4,532	+/-396
Householder living alone:	3,901	+/-373
Householder 15 to 34 years	322	+/-110
Householder 35 to 64 years	1,808	+/-234
Householder 65 years and over	1,771	+/-232
Householder not living alone:	631	+/-139
Householder 15 to 34 years	99	+/-51
Householder 35 to 64 years	462	+/-120
Householder 65 years and over	70	+/-45
Renter occupied:	12,284	+/-479
Family households:	4,154	+/-387
Married-couple family:	1,862	+/-271
Householder 15 to 34 years	682	+/-179
Householder 35 to 64 years	991	+/-200
Householder 65 years and over	189	+/-71
Other family:	2,292	+/-388
Male householder, no wife present:	560	+/-164
Householder 15 to 34 years	337	+/-131
Householder 35 to 64 years	218	+/-85
Householder 65 years and over	5	+/-9
Female householder, no husband	1,732	+/-347
Householder 15 to 34 years	991	+/-290
Householder 35 to 64 years	686	+/-154
Householder 65 years and over	55	+/-37
Nonfamily households:	8,130	+/-483
Householder living alone:	5,479	+/-444
Householder 15 to 34 years	1,639	+/-260
Householder 35 to 64 years	2,218	+/-301
Householder 65 years and over	1,622	+/-262
Householder not living alone:	2,651	+/-308
Householder 15 to 34 years	2,215	+/-286
Householder 35 to 64 years	383	+/-143
Householder 65 years and over	53	+/-45

	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	28,214	+/-497
Built 2014 or later	0	+/-20
Built 2010 to 2013	150	+/-67
Built 2000 to 2009	2,771	+/-253
Built 1990 to 1999	3,631	+/-339
Built 1980 to 1989	2,580	+/-275
Built 1970 to 1979	3,332	+/-303
Built 1960 to 1969	2,894	+/-309
Built 1950 to 1959	2,691	+/-284
Built 1940 to 1949	1,742	+/-305
Built 1939 or earlier	8,423	+/-407



	Oshkosh city, Wisconsin	
	Estimate	%
Total:	26,152	
Owner occupied:	13,868	53%
No bedroom	69	0%
1 bedroom	209	2%
2 bedrooms	3,299	24%
3 bedrooms	7,373	53%
4 bedrooms	2,499	18%
5 or more bedrooms	419	3%
Renter occupied:	12,284	47%
No bedroom	382	3%
1 bedroom	2,575	21%
2 bedrooms	6,518	53%
3 bedrooms	1,873	15%
4 bedrooms	746	6%
5 or more bedrooms	190	2%

	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	12,284	+/-479
With cash rent:	12,084	+/-486
Less than \$100	110	+/-61
\$100 to \$149	31	+/-37
\$150 to \$199	103	+/-68
\$200 to \$249	242	+/-97
\$250 to \$299	233	+/-83
\$300 to \$349	460	+/-137
\$350 to \$399	709	+/-157
\$400 to \$449	690	+/-151
\$450 to \$499	1,205	+/-205
\$500 to \$549	1,594	+/-216
\$550 to \$599	1,563	+/-247
\$600 to \$649	926	+/-244
\$650 to \$699	790	+/-204
\$700 to \$749	791	+/-178
\$750 to \$799	554	+/-140
\$800 to \$899	956	+/-256
\$900 to \$999	388	+/-186
\$1,000 to \$1,249	356	+/-110
\$1,250 to \$1,499	207	+/-128
\$1,500 to \$1,999	76	+/-46
\$2,000 to \$2,499	47	+/-62
\$2,500 to \$2,999	34	+/-38
\$3,000 to \$3,499	19	+/-20
\$3,500 or more	0	+/-20
No cash rent	200	+/-103

	Oshkosh city, Wisconsin	
	Estimate	Margin of
Total:	12,284	
Less than 10.0 percent	466	3.79%
10.0 to 14.9 percent	1,151	9.37%
15.0 to 19.9 percent	1,734	14.12%
20.0 to 24.9 percent	1,757	14.30%
25.0 to 29.9 percent	1,387	11.29%
30.0 to 34.9 percent	814	6.63%
35.0 to 39.9 percent	588	4.79%
40.0 to 49.9 percent	1,297	10.56%
50.0 percent or more	2,747	22.36%
Not computed	343	2.79%

Subject	Oshkosh city, Wisconsin			
	Estimate	Margin of	Percent	Percent
<b>HOUSEHOLDS BY TYPE</b>				
Total households	26,152	+/-489	26,152	(X)
Family households (families)	13,490	+/-436	51.6%	+/-1.8
With own children of the	6,076	+/-344	23.2%	+/-1.4
Married-couple family	9,405	+/-384	36.0%	+/-1.5
With own children of the	3,645	+/-313	13.9%	+/-1.3
Male householder, no wife present,	1,065	+/-197	4.1%	+/-0.8
With own children of the	652	+/-162	2.5%	+/-0.6
Female householder, no husband	3,020	+/-390	11.5%	+/-1.5
With own children of the	1,779	+/-241	6.8%	+/-0.9
Nonfamily households	12,662	+/-604	48.4%	+/-1.8
Householder living alone	9,380	+/-516	35.9%	+/-1.7
65 years and over	3,393	+/-332	13.0%	+/-1.2
Households with one or more people	6,585	+/-347	25.2%	+/-1.4
Households with one or more people	6,163	+/-319	23.6%	+/-1.1
Average household size	2.26	+/-0.04	(X)	(X)
Average family size	2.94	+/-0.06	(X)	(X)
<b>RELATIONSHIP</b>				
Population in households	58,979	+/-498	58,979	(X)
Householder	26,152	+/-489	44.3%	+/-0.8
Spouse	9,417	+/-373	16.0%	+/-0.6
Child	14,751	+/-525	25.0%	+/-0.9
Other relatives	2,023	+/-420	3.4%	+/-0.7
Nonrelatives	6,636	+/-554	11.3%	+/-0.9
Unmarried partner	2,459	+/-320	4.2%	+/-0.5
<b>MARITAL STATUS</b>				
Males 15 years and over	29,162	+/-558	29,162	(X)
Never married	14,192	+/-605	48.7%	+/-1.6
Now married, except separated	10,233	+/-373	35.1%	+/-1.6
Separated	238	+/-89	0.8%	+/-0.3
Widowed	777	+/-153	2.7%	+/-0.5
Divorced	3,722	+/-399	12.8%	+/-1.3
Females 15 years and over	27,306	+/-536	27,306	(X)
Never married	10,865	+/-477	39.8%	+/-1.4
Now married, except separated	9,804	+/-394	35.9%	+/-1.4
Separated	324	+/-112	1.2%	+/-0.4
Widowed	2,548	+/-267	9.3%	+/-0.9
Divorced	3,765	+/-342	13.8%	+/-1.3
<b>FERTILITY</b>				
Number of women 15 to 50 years old	899	+/-199	899	(X)
Unmarried women (widowed,	311	+/-125	34.6%	+/-12.0
Per 1,000 unmarried women	27	+/-11	(X)	(X)
Per 1,000 women 15 to 50 years old	52	+/-11	(X)	(X)
Per 1,000 women 15 to 19 years old	17	+/-16	(X)	(X)
Per 1,000 women 20 to 34 years old	86	+/-21	(X)	(X)
Per 1,000 women 35 to 50 years old	20	+/-11	(X)	(X)
<b>GRANDPARENTS</b>				
Number of grandparents living with	656	+/-163	656	(X)
Grandparents responsible for	294	+/-137	44.8%	+/-15.5
Years responsible for grandchildren				
Less than 1 year	39	+/-39	5.9%	+/-5.7
1 or 2 years	81	+/-65	12.3%	+/-9.5

3 or 4 years	26	+/-25	4.0%	+/-3.8
5 or more years	148	+/-115	22.6%	+/-15.2
Number of grandparents responsible	294	+/-137	294	(X)
Who are female	194	+/-81	66.0%	+/-11.2
Who are married	197	+/-131	67.0%	+/-19.6
SCHOOL ENROLLMENT				
Population 3 years and over enrolled	19,273	+/-748	19,273	(X)
Nursery school, preschool	885	+/-181	4.6%	+/-0.9
Kindergarten	590	+/-119	3.1%	+/-0.6
Elementary school (grades 1-8)	5,122	+/-331	26.6%	+/-1.7
High school (grades 9-12)	2,869	+/-265	14.9%	+/-1.5
College or graduate school	9,807	+/-700	50.9%	+/-2.2
EDUCATIONAL ATTAINMENT				
Population 25 years and over	41,387	+/-579	41,387	(X)
Less than 9th grade	1,188	+/-247	2.9%	+/-0.6
9th to 12th grade, no diploma	3,244	+/-328	7.8%	+/-0.8
High school graduate (includes	14,152	+/-594	34.2%	+/-1.3
Some college, no degree	9,256	+/-575	22.4%	+/-1.3
Associate's degree	3,432	+/-334	8.3%	+/-0.8
Bachelor's degree	7,329	+/-490	17.7%	+/-1.2
Graduate or professional degree	2,786	+/-301	6.7%	+/-0.7
Percent high school graduate or	(X)	(X)	89.3%	+/-0.9
Percent bachelor's degree or higher	(X)	(X)	24.4%	+/-1.4
VETERAN STATUS				
Civilian population 18 years and over	54,201	+/-447	54,201	(X)
Civilian veterans	4,408	+/-379	8.1%	+/-0.7
DISABILITY STATUS OF THE CIVILIAN				
Total Civilian Noninstitutionalized	62,149	+/-372	62,149	(X)
With a disability	7,431	+/-481	12.0%	+/-0.8
Under 18 years	12,334	+/-443	12,334	(X)
With a disability	522	+/-148	4.2%	+/-1.2
18 to 64 years	41,729	+/-441	41,729	(X)
With a disability	4,027	+/-370	9.7%	+/-0.9
65 years and over	8,086	+/-314	8,086	(X)
With a disability	2,882	+/-266	35.6%	+/-2.8
RESIDENCE 1 YEAR AGO				
Population 1 year and over	65,759	+/-177	65,759	(X)
Same house	52,451	+/-907	79.8%	+/-1.4
Different house in the U.S.	13,181	+/-893	20.0%	+/-1.4
Same county	6,720	+/-680	10.2%	+/-1.0
Different county	6,461	+/-715	9.8%	+/-1.1
Same state	5,671	+/-695	8.6%	+/-1.1
Different state	790	+/-182	1.2%	+/-0.3
Abroad	127	+/-76	0.2%	+/-0.1
PLACE OF BIRTH				
Total population	66,582	+/-62	66,582	(X)
Native	64,760	+/-279	97.3%	+/-0.4
Born in United States	64,420	+/-290	96.8%	+/-0.4
State of residence	52,154	+/-873	78.3%	+/-1.3
Different state	12,266	+/-866	18.4%	+/-1.3
Born in Puerto Rico, U.S. Island	340	+/-104	0.5%	+/-0.2
Foreign born	1,822	+/-274	2.7%	+/-0.4
U.S. CITIZENSHIP STATUS				
Foreign-born population	1,822	+/-274	1,822	(X)
Naturalized U.S. citizen	933	+/-207	51.2%	+/-8.7

Not a U.S. citizen	889	+/-212	48.8%	+/-8.7
YEAR OF ENTRY				
Population born outside the United	2,162	+/-286	2,162	(X)
Native	340	+/-104	340	(X)
Entered 2010 or later	16	+/-26	4.7%	+/-7.5
Entered before 2010	324	+/-97	95.3%	+/-7.5
Foreign born	1,822	+/-274	1,822	(X)
Entered 2010 or later	205	+/-106	11.3%	+/-5.5
Entered before 2010	1,617	+/-259	88.7%	+/-5.5
WORLD REGION OF BIRTH OF				
Foreign-born population, excluding	1,822	+/-274	1,822	(X)
Europe	333	+/-127	18.3%	+/-6.0
Asia	1,024	+/-207	56.2%	+/-8.1
Africa	103	+/-85	5.7%	+/-4.5
Oceania	15	+/-23	0.8%	+/-1.3
Latin America	316	+/-119	17.3%	+/-6.3
Northern America	31	+/-28	1.7%	+/-1.6
LANGUAGE SPOKEN AT HOME				
Population 5 years and over	63,049	+/-369	63,049	(X)
English only	59,868	+/-611	95.0%	+/-0.7
Language other than English	3,181	+/-462	5.0%	+/-0.7
Speak English less than "very well"	919	+/-206	1.5%	+/-0.3
Spanish	926	+/-205	1.5%	+/-0.3
Speak English less than "very well"	395	+/-144	0.6%	+/-0.2
Other Indo-European languages	794	+/-213	1.3%	+/-0.3
Speak English less than "very well"	128	+/-64	0.2%	+/-0.1
Asian and Pacific Islander languages	1,287	+/-371	2.0%	+/-0.6
Speak English less than "very well"	321	+/-133	0.5%	+/-0.2
Other languages	174	+/-119	0.3%	+/-0.2
Speak English less than "very well"	75	+/-70	0.1%	+/-0.1
ANCESTRY				
Total population	66,582	+/-62	66,582	(X)
American	2,384	+/-434	3.6%	+/-0.7
Arab	120	+/-65	0.2%	+/-0.1
Czech	471	+/-186	0.7%	+/-0.3
Danish	482	+/-138	0.7%	+/-0.2
Dutch	1,225	+/-261	1.8%	+/-0.4
English	3,509	+/-428	5.3%	+/-0.6
French (except Basque)	2,355	+/-400	3.5%	+/-0.6
French Canadian	359	+/-113	0.5%	+/-0.2
German	33,811	+/-1,050	50.8%	+/-1.6
Greek	116	+/-59	0.2%	+/-0.1
Hungarian	214	+/-86	0.3%	+/-0.1
Irish	6,418	+/-652	9.6%	+/-1.0
Italian	2,323	+/-614	3.5%	+/-0.9
Lithuanian	168	+/-87	0.3%	+/-0.1
Norwegian	2,478	+/-467	3.7%	+/-0.7
Polish	4,544	+/-515	6.8%	+/-0.8
Portuguese	0	+/-20	0.0%	+/-0.1
Russian	406	+/-131	0.6%	+/-0.2
Scotch-Irish	131	+/-55	0.2%	+/-0.1
Scottish	596	+/-174	0.9%	+/-0.3
Slovak	26	+/-18	0.0%	+/-0.1
Subsaharan African	239	+/-188	0.4%	+/-0.3
Swedish	854	+/-217	1.3%	+/-0.3
Swiss	308	+/-100	0.5%	+/-0.2
Ukrainian	52	+/-39	0.1%	+/-0.1
Welsh	373	+/-128	0.6%	+/-0.2
West Indian (excluding Hispanic)	2	+/-4	0.0%	+/-0.1
COMPUTERS AND INTERNET USE				

Total households	(X)	(X)	(X)	(X)
With a computer	(X)	(X)	(X)	(X)
With a broadband Internet	(X)	(X)	(X)	(X)

Subject	Oshkosh city, Wisconsin	
	Estimate	Percent
<b>EMPLOYMENT STATUS</b>		
Population 16 years and over	55,751	55,751
In labor force	34,629	62.1%
Civilian labor force	34,582	62.0%
Employed	32,745	58.7%
Unemployed	1,837	3.3%
Armed Forces	47	0.1%
Not in labor force	21,122	37.9%
Civilian labor force	34,582	34,582
Unemployment Rate	(X)	5.3%
Females 16 years and over	27,010	27,010
In labor force	16,998	62.9%
Civilian labor force	16,998	62.9%
Employed	16,132	59.7%
Own children of the householder under 18	4,092	4,092
All parents in family in labor force	3,085	75.4%
Own children of the householder 6 to 17	7,581	7,581
All parents in family in labor force	5,928	78.2%
<b>COMMUTING TO WORK</b>		
Workers 16 years and over	32,241	32,241
Car, truck, or van -- drove alone	26,902	83.4%
Car, truck, or van -- carpooled	2,587	8.0%
Public transportation (excluding taxicab)	544	1.7%
Walked	1,105	3.4%
Other means	418	1.3%
Worked at home	685	2.1%
Mean travel time to work (minutes)	17.1	(X)
<b>OCCUPATION</b>		
Civilian employed population 16 years and over	32,745	32,745
Management, business, science, and arts occupations	8,978	27.4%
Service occupations	7,320	22.4%
Sales and office occupations	8,176	25.0%
Natural resources, construction, and extraction occupations	1,583	4.8%
Production, transportation, and material moving occupations	6,688	20.4%
<b>INDUSTRY</b>		
Civilian employed population 16 years and over	32,745	32,745
Agriculture, forestry, fishing and hunting, and logging	134	0.4%
Construction	762	2.3%
Manufacturing	7,437	22.7%
Wholesale trade	655	2.0%
Retail trade	4,635	14.2%
Transportation and warehousing, and information	1,113	3.4%
Finance and insurance, and real estate and rental and leasing	1,357	4.1%
Professional, scientific, and technical services	2,382	7.3%
Educational services, and health care and social assistance	6,898	21.1%
Arts, entertainment, and recreation, and other services, except public	4,180	12.8%
Other services, except public	1,449	4.4%
Public administration	1,261	3.9%
<b>CLASS OF WORKER</b>		



Civilian employed population 16 years	32,745	32,745
Private wage and salary workers	27,889	85.2%
Government workers	4,045	12.4%
Self-employed in own not	773	2.4%
Unpaid family workers	38	0.1%
<b>INCOME AND BENEFITS (IN 2015)</b>		
Total households	26,152	26,152
Less than \$10,000	1,705	6.50%
\$10,000 to \$14,999	1,873	7.20%
\$15,000 to \$24,999	3,930	15.00%
\$25,000 to \$34,999	3,337	12.80%
\$35,000 to \$49,999	4,071	15.60%
\$50,000 to \$74,999	5,347	20.40%
\$75,000 to \$99,999	2,938	11.20%
\$100,000 to \$149,999	2,080	8.00%
\$150,000 to \$199,999	532	2.00%
\$200,000 or more	339	1.30%
Median household income (dollars)	42,650	(X)
Mean household income (dollars)	54,665	(X)
With earnings	20,096	76.8%
Mean earnings (dollars)	56,083	(X)
With Social Security	7,563	28.9%
Mean Social Security income	17,141	(X)
With retirement income	4,771	18.2%
Mean retirement income (dollars)	17,434	(X)
With Supplemental Security Income	1,033	3.9%
Mean Supplemental Security	9,085	(X)
With cash public assistance income	722	2.8%
Mean cash public assistance	3,135	(X)
With Food Stamp/SNAP benefits in	3,661	14.0%
Families	13,490	13,490
Less than \$10,000	431	3.2%
\$10,000 to \$14,999	355	2.6%
\$15,000 to \$24,999	1,409	10.4%
\$25,000 to \$34,999	1,435	10.6%
\$35,000 to \$49,999	1,871	13.9%
\$50,000 to \$74,999	3,245	24.1%
\$75,000 to \$99,999	2,314	17.2%
\$100,000 to \$149,999	1,701	12.6%
\$150,000 to \$199,999	444	3.3%
\$200,000 or more	285	2.1%
Median family income (dollars)	59,327	(X)
Mean family income (dollars)	69,538	(X)
Per capita income (dollars)	22,202	(X)
Nonfamily households	12,662	12,662
Median nonfamily income (dollars)	27,957	(X)
Mean nonfamily income (dollars)	37,042	(X)
Median earnings for workers (dollars)	22,926	(X)
Median earnings for male full-time,	42,338	(X)
Median earnings for female full-time,	33,095	(X)
<b>HEALTH INSURANCE COVERAGE</b>		
Civilian noninstitutionalized population	62,149	62,149
With health insurance coverage	57,693	92.8%
With private health insurance	46,288	74.5%
With public coverage	18,984	30.5%
No health insurance coverage	4,456	7.2%
Civilian noninstitutionalized	12,334	12,334
No health insurance coverage	224	1.8%

Civilian noninstitutionalized	41,729	41,729
In labor force:	33,218	33,218
Employed:	31,505	31,505
With health insurance coverage	28,568	90.7%
With private health insurance	26,244	83.3%
With public coverage	2,957	9.4%
No health insurance coverage	2,937	9.3%
Unemployed:	1,713	1,713
With health insurance coverage	1,132	66.1%
With private health insurance	730	42.6%
With public coverage	425	24.8%
No health insurance coverage	581	33.9%
Not in labor force:	8,511	8,511
With health insurance coverage	7,825	91.9%
With private health insurance	5,448	64.0%
With public coverage	2,851	33.5%
No health insurance coverage	686	8.1%
PERCENTAGE OF FAMILIES AND		
All families	(X)	9.5%
With related children of the	(X)	18.0%
With related children of the	(X)	22.1%
Married couple families	(X)	2.4%
With related children of the	(X)	3.6%
With related children of the	(X)	2.6%
Families with female householder, no	(X)	28.1%
With related children of the	(X)	41.9%
With related children of the	(X)	51.1%
All people	(X)	17.9%
Under 18 years	(X)	20.4%
Related children of the householder	(X)	20.0%
Related children of the householder	(X)	24.5%
Related children of the householder	(X)	18.2%
18 years and over	(X)	17.3%
18 to 64 years	(X)	19.3%
65 years and over	(X)	7.8%
People in families	(X)	10.4%
Unrelated individuals 15 years and	(X)	33.4%

Subject	Winnebago County, Wisconsin				Oshkosh city, Wisconsin			
	Estimate	Margin of	Percent	Percent	Estimate	Margin of	Percent	Percent
<b>EMPLOYMENT STATUS</b>								
Population 16 years and over	137,208	+/-240	137,208	(X)	55,751	+/-514	55,751	(X)
In labor force	90,292	+/-985	65.8%	+/-0.7	34,629	+/-695	62.1%	+/-1.2
Civilian labor force	90,212	+/-994	65.7%	+/-0.7	34,582	+/-699	62.0%	+/-1.2
Employed	85,970	+/-1,047	62.7%	+/-0.8	32,745	+/-677	58.7%	+/-1.2
Unemployed	4,242	+/-407	3.1%	+/-0.3	1,837	+/-270	3.3%	+/-0.5
Armed Forces	80	+/-56	0.1%	+/-0.1	47	+/-43	0.1%	+/-0.1
Not in labor force	46,916	+/-1,025	34.2%	+/-0.7	21,122	+/-739	37.9%	+/-1.2
Civilian labor force	90,212	+/-994	90,212	(X)	34,582	+/-699	34,582	(X)
Unemployment Rate	(X)	(X)	4.7%	+/-0.4	(X)	(X)	5.3%	+/-0.8
<b>Females 16 years and over</b>								
In labor force	43,008	+/-626	62.8%	+/-0.9	16,998	+/-477	62.9%	+/-1.5
Civilian labor force	43,008	+/-626	62.8%	+/-0.9	16,998	+/-477	62.9%	+/-1.5
Employed	40,976	+/-639	59.8%	+/-0.9	16,132	+/-487	59.7%	+/-1.6
<b>Own children of the householder under 18</b>								
All parents in family in labor force	8,019	+/-467	70.7%	+/-3.6	3,085	+/-352	75.4%	+/-5.6
<b>Own children of the householder 6 to 17</b>								
All parents in family in labor force	17,292	+/-581	75.8%	+/-2.4	5,928	+/-428	78.2%	+/-4.7
<b>COMMUTING TO WORK</b>								
Workers 16 years and over	84,595	+/-1,050	84,595	(X)	32,241	+/-688	32,241	(X)
Car, truck, or van -- drove alone	72,355	+/-1,089	85.5%	+/-0.9	26,902	+/-695	83.4%	+/-1.5
Car, truck, or van -- carpooler	5,789	+/-612	6.8%	+/-0.7	2,587	+/-379	8.0%	+/-1.1
Public transportation (excluding taxicab)	778	+/-257	0.9%	+/-0.3	544	+/-232	1.7%	+/-0.7
Walked	2,045	+/-281	2.4%	+/-0.3	1,105	+/-203	3.4%	+/-0.6
Other means	1,072	+/-209	1.3%	+/-0.2	418	+/-133	1.3%	+/-0.4
Worked at home	2,556	+/-279	3.0%	+/-0.3	685	+/-143	2.1%	+/-0.4
Mean travel time to work (minutes)	18.6	+/-0.4	(X)	(X)	17.1	+/-0.5	(X)	(X)
<b>OCCUPATION</b>								
Civilian employed population 16 years and over	85,970	+/-1,047	85,970	(X)	32,745	+/-677	32,745	(X)
Management, business, science, and arts occupations	25,907	+/-822	30.1%	+/-0.9	8,978	+/-565	27.4%	+/-1.7
Service occupations	15,115	+/-711	17.6%	+/-0.8	7,320	+/-509	22.4%	+/-1.5
Sales and office occupations	21,270	+/-919	24.7%	+/-1.0	8,176	+/-495	25.0%	+/-1.4
Natural resources, construction, and extraction occupations	6,048	+/-468	7.0%	+/-0.5	1,583	+/-222	4.8%	+/-0.7
Production, transportation, and material moving occupations	17,630	+/-901	20.5%	+/-1.0	6,688	+/-599	20.4%	+/-1.8
<b>INDUSTRY</b>								
Civilian employed population 16 years and over	85,970	+/-1,047	85,970	(X)	32,745	+/-677	32,745	(X)
Agriculture, forestry, fishing and hunting, and logging	823	+/-153	1.0%	+/-0.2	134	+/-63	0.4%	+/-0.2
Construction	3,414	+/-294	4.0%	+/-0.3	762	+/-160	2.3%	+/-0.5
Manufacturing	21,452	+/-887	25.0%	+/-1.0	7,437	+/-523	22.7%	+/-1.5
Wholesale trade	2,279	+/-321	2.7%	+/-0.4	655	+/-201	2.0%	+/-0.6
Retail trade	10,509	+/-659	12.2%	+/-0.8	4,635	+/-421	14.2%	+/-1.3
Transportation and warehousing, and information	3,533	+/-388	4.1%	+/-0.4	1,113	+/-230	3.4%	+/-0.7
Finance and insurance, and real estate and rental and leasing	1,456	+/-285	1.7%	+/-0.3	482	+/-185	1.5%	+/-0.6
Professional, scientific, and technical services	3,913	+/-444	4.6%	+/-0.5	1,357	+/-250	4.1%	+/-0.7
Educational services, and health care and social assistance	7,207	+/-508	8.4%	+/-0.6	2,382	+/-309	7.3%	+/-0.9
Arts, entertainment, and recreation, and other services, except public	17,158	+/-829	20.0%	+/-0.9	6,898	+/-551	21.1%	+/-1.7
Other services, except public	7,681	+/-573	8.9%	+/-0.6	4,180	+/-433	12.8%	+/-1.2
Public administration	3,517	+/-451	4.1%	+/-0.5	1,449	+/-317	4.4%	+/-1.0
Public administration	3,028	+/-415	3.5%	+/-0.5	1,261	+/-250	3.9%	+/-0.8
<b>CLASS OF WORKER</b>								
Civilian employed population 16 years and over	85,970	+/-1,047	85,970	(X)	32,745	+/-677	32,745	(X)
Private wage and salary workers	72,986	+/-1,158	84.9%	+/-0.7	27,889	+/-736	85.2%	+/-1.1
Government workers	9,796	+/-610	11.4%	+/-0.7	4,045	+/-334	12.4%	+/-1.0
Self-employed in own not incorporated business	3,067	+/-318	3.6%	+/-0.4	773	+/-142	2.4%	+/-0.4
Unpaid family workers	121	+/-53	0.1%	+/-0.1	38	+/-33	0.1%	+/-0.1
<b>INCOME AND BENEFITS (IN 2015)</b>								
Total households	68,939	+/-577	68,939	(X)	26,152	+/-489	26,152	(X)
Less than \$10,000	3,693	+/-359	5.4%	+/-0.5	1,705	+/-269	6.5%	+/-1.0
\$10,000 to \$14,999	3,308	+/-377	4.8%	+/-0.5	1,873	+/-257	7.2%	+/-1.0
\$15,000 to \$24,999	7,996	+/-541	11.6%	+/-0.8	3,930	+/-405	15.0%	+/-1.5
\$25,000 to \$34,999	7,572	+/-541	11.0%	+/-0.8	3,337	+/-428	12.8%	+/-1.6
\$35,000 to \$49,999	10,214	+/-642	14.8%	+/-0.9	4,071	+/-471	15.6%	+/-1.8

\$50,000 to \$74,999	14,886	+/-677	21.6%	+/-0.9	5,347	+/-441	20.4%	+/-1.7
\$75,000 to \$99,999	9,176	+/-539	13.3%	+/-0.8	2,938	+/-315	11.2%	+/-1.2
\$100,000 to \$149,999	8,140	+/-475	11.8%	+/-0.7	2,080	+/-290	8.0%	+/-1.1
\$150,000 to \$199,999	2,037	+/-260	3.0%	+/-0.4	532	+/-144	2.0%	+/-0.6
\$200,000 or more	1,917	+/-235	2.8%	+/-0.3	339	+/-105	1.3%	+/-0.4
Median household income (dollars)	52,018	+/-870	(X)	(X)	42,650	+/-2,083	(X)	(X)
Mean household income (dollars)	66,974	+/-1,782	(X)	(X)	54,665	+/-2,169	(X)	(X)
With earnings	53,888	+/-708	78.2%	+/-0.8	20,096	+/-449	76.8%	+/-1.2
Mean earnings (dollars)	67,331	+/-1,755	(X)	(X)	56,083	+/-2,607	(X)	(X)
With Social Security	20,622	+/-493	29.9%	+/-0.7	7,563	+/-377	28.9%	+/-1.3
Mean Social Security income	18,594	+/-309	(X)	(X)	17,141	+/-499	(X)	(X)
With retirement income	13,451	+/-537	19.5%	+/-0.8	4,771	+/-377	18.2%	+/-1.4
Mean retirement income (dollars)	20,095	+/-2,228	(X)	(X)	17,434	+/-1,452	(X)	(X)
With Supplemental Security Income	2,466	+/-268	3.6%	+/-0.4	1,033	+/-186	3.9%	+/-0.7
Mean Supplemental Security Income	9,670	+/-776	(X)	(X)	9,085	+/-1,649	(X)	(X)
With cash public assistance income	1,474	+/-277	2.1%	+/-0.4	722	+/-186	2.8%	+/-0.7
Mean cash public assistance income	3,405	+/-739	(X)	(X)	3,135	+/-875	(X)	(X)
With Food Stamp/SNAP benefits in	7,302	+/-459	10.6%	+/-0.7	3,661	+/-378	14.0%	+/-1.4
Families	41,687	+/-662	41,687	(X)	13,490	+/-436	13,490	(X)
Less than \$10,000	1,089	+/-226	2.6%	+/-0.5	431	+/-164	3.2%	+/-1.2
\$10,000 to \$14,999	716	+/-147	1.7%	+/-0.4	355	+/-99	2.6%	+/-0.7
\$15,000 to \$24,999	2,895	+/-355	6.9%	+/-0.8	1,409	+/-297	10.4%	+/-2.1
\$25,000 to \$34,999	3,538	+/-361	8.5%	+/-0.8	1,435	+/-253	10.6%	+/-1.8
\$35,000 to \$49,999	5,548	+/-372	13.3%	+/-0.9	1,871	+/-206	13.9%	+/-1.6
\$50,000 to \$74,999	9,839	+/-473	23.6%	+/-1.2	3,245	+/-316	24.1%	+/-2.4
\$75,000 to \$99,999	7,589	+/-511	18.2%	+/-1.2	2,314	+/-285	17.2%	+/-2.1
\$100,000 to \$149,999	6,932	+/-398	16.6%	+/-0.9	1,701	+/-237	12.6%	+/-1.6
\$150,000 to \$199,999	1,817	+/-246	4.4%	+/-0.6	444	+/-140	3.3%	+/-1.0
\$200,000 or more	1,724	+/-221	4.1%	+/-0.5	285	+/-100	2.1%	+/-0.7
Median family income (dollars)	67,477	+/-1,300	(X)	(X)	59,327	+/-2,245	(X)	(X)
Mean family income (dollars)	82,340	+/-2,149	(X)	(X)	69,538	+/-3,534	(X)	(X)
Per capita income (dollars)	27,770	+/-709	(X)	(X)	22,202	+/-826	(X)	(X)
Nonfamily households	27,252	+/-742	27,252	(X)	12,662	+/-604	12,662	(X)
Median nonfamily income (dollars)	31,080	+/-1,081	(X)	(X)	27,957	+/-1,938	(X)	(X)
Mean nonfamily income (dollars)	41,625	+/-2,049	(X)	(X)	37,042	+/-2,609	(X)	(X)
Median earnings for workers (dollars)	29,893	+/-901	(X)	(X)	22,926	+/-1,255	(X)	(X)
Median earnings for male full-time, year-round	46,990	+/-779	(X)	(X)	42,338	+/-1,540	(X)	(X)
Median earnings for female full-time, year-round	35,535	+/-964	(X)	(X)	33,095	+/-1,624	(X)	(X)
HEALTH INSURANCE COVERAGE								
Civilian noninstitutionalized population	163,911	+/-417	163,911	(X)	62,149	+/-372	62,149	(X)
With health insurance coverage	153,085	+/-927	93.4%	+/-0.5	57,693	+/-634	92.8%	+/-0.9
With private health insurance	124,998	+/-1,464	76.3%	+/-0.9	46,288	+/-1,057	74.5%	+/-1.8
With public coverage	47,966	+/-1,288	29.3%	+/-0.8	18,984	+/-997	30.5%	+/-1.5
No health insurance coverage	10,826	+/-877	6.6%	+/-0.5	4,456	+/-549	7.2%	+/-0.9
Civilian noninstitutionalized population	35,568	+/-26	35,568	(X)	12,334	+/-443	12,334	(X)
No health insurance coverage	907	+/-283	2.6%	+/-0.8	224	+/-94	1.8%	+/-0.8
Civilian noninstitutionalized population	105,065	+/-352	105,065	(X)	41,729	+/-441	41,729	(X)
In labor force:	85,652	+/-941	85,652	(X)	33,218	+/-668	33,218	(X)
Employed:	81,734	+/-1,016	81,734	(X)	31,505	+/-647	31,505	(X)
With health insurance coverage	74,884	+/-1,084	91.6%	+/-0.8	28,568	+/-705	90.7%	+/-1.4
With private health insurance	69,878	+/-1,102	85.5%	+/-0.9	26,244	+/-707	83.3%	+/-1.7
With public coverage	6,722	+/-505	8.2%	+/-0.6	2,957	+/-351	9.4%	+/-1.1
No health insurance coverage	6,850	+/-650	8.4%	+/-0.8	2,937	+/-449	9.3%	+/-1.4
Unemployed:	3,918	+/-382	3,918	(X)	1,713	+/-274	1,713	(X)
With health insurance coverage	2,772	+/-303	70.8%	+/-4.3	1,132	+/-214	66.1%	+/-8.2
With private health insurance	1,769	+/-273	45.2%	+/-5.3	730	+/-169	42.6%	+/-8.2
With public coverage	1,056	+/-184	27.0%	+/-4.4	425	+/-142	24.8%	+/-7.4
No health insurance coverage	1,146	+/-212	29.2%	+/-4.3	581	+/-176	33.9%	+/-8.2
Not in labor force:	19,413	+/-849	19,413	(X)	8,511	+/-622	8,511	(X)
With health insurance coverage	17,518	+/-813	90.2%	+/-1.4	7,825	+/-596	91.9%	+/-1.7
With private health insurance	12,597	+/-723	64.9%	+/-2.4	5,448	+/-536	64.0%	+/-4.0
With public coverage	6,313	+/-545	32.5%	+/-2.4	2,851	+/-382	33.5%	+/-3.7
No health insurance coverage	1,895	+/-281	9.8%	+/-1.4	686	+/-153	8.1%	+/-1.7
PERCENTAGE OF FAMILIES AND								
All families	(X)	(X)	6.7%	+/-0.8	(X)	(X)	9.5%	+/-1.7
With related children of the	(X)	(X)	12.5%	+/-1.8	(X)	(X)	18.0%	+/-3.5
With related children of the	(X)	(X)	12.4%	+/-4.0	(X)	(X)	22.1%	+/-9.2
Married couple families:	(X)	(X)	2.6%	+/-0.5	(X)	(X)	2.4%	+/-0.9
With related children of the	(X)	(X)	4.1%	+/-1.0	(X)	(X)	3.6%	+/-1.8
With related children of the	(X)	(X)	1.4%	+/-1.1	(X)	(X)	2.6%	+/-2.9

Families with female householder, nc	(X)	(X)	24.9%	+/-3.4	(X)	(X)	28.1%	+/-5.3
With related children of the	(X)	(X)	34.9%	+/-4.6	(X)	(X)	41.9%	+/-6.8
With related children of the	(X)	(X)	40.9%	+/-10.0	(X)	(X)	51.1%	+/-16.4
All people	(X)	(X)	12.0%	+/-0.9	(X)	(X)	17.9%	+/-1.6
Under 18 years	(X)	(X)	15.3%	+/-2.2	(X)	(X)	20.4%	+/-3.8
Related children of the householder	(X)	(X)	14.9%	+/-2.1	(X)	(X)	20.0%	+/-3.8
Related children of the householder	(X)	(X)	17.4%	+/-3.5	(X)	(X)	24.5%	+/-6.4
Related children of the householder	(X)	(X)	14.0%	+/-2.1	(X)	(X)	18.2%	+/-3.7
18 years and over	(X)	(X)	11.0%	+/-0.7	(X)	(X)	17.3%	+/-1.4
18 to 64 years	(X)	(X)	12.1%	+/-0.9	(X)	(X)	19.3%	+/-1.6
65 years and over	(X)	(X)	6.4%	+/-0.8	(X)	(X)	7.8%	+/-2.0
People in families	(X)	(X)	7.8%	+/-1.0	(X)	(X)	10.4%	+/-1.8
Unrelated individuals 15 years and	(X)	(X)	25.2%	+/-1.6	(X)	(X)	33.4%	+/-2.6

Subject	Oshkosh city, Wisconsin	
	Estimate	Percent
<b>EMPLOYMENT STATUS</b>		
Population 16 years and over	55,751	55,751
In labor force	34,629	62.1%
Civilian labor force	34,582	62.0%
Employed	32,745	58.7%
Unemployed	1,837	3.3%
Armed Forces	47	0.1%
Not in labor force	21,122	37.9%
Civilian labor force	34,582	34,582
Unemployment Rate	(X)	5.3%
Females 16 years and over	27,010	27,010
In labor force	16,998	62.9%
Civilian labor force	16,998	62.9%
Employed	16,132	59.7%
Own children of the householder under 18	4,092	4,092
All parents in family in labor force	3,085	75.4%
Own children of the householder 6 to 17	7,581	7,581
All parents in family in labor force	5,928	78.2%
<b>COMMUTING TO WORK</b>		
Workers 16 years and over	32,241	32,241
Car, truck, or van -- drove alone	26,902	83.4%
Car, truck, or van -- carpooled	2,587	8.0%
Public transportation (excluding taxicab)	544	1.7%
Walked	1,105	3.4%
Other means	418	1.3%
Worked at home	685	2.1%
Mean travel time to work (minutes)	17.1	(X)
<b>OCCUPATION</b>		
Civilian employed population 16 years and over	32,745	32,745
Management, business, science, and arts occupations	8,978	27.4%
Service occupations	7,320	22.4%
Sales and office occupations	8,176	25.0%
Natural resources, construction, and extraction occupations	1,583	4.8%
Production, transportation, and material moving occupations	6,688	20.4%
<b>INDUSTRY</b>		
Civilian employed population 16 years and over	32,745	32,745
Agriculture, forestry, fishing and hunting, and logging	134	0.4%
Construction	762	2.3%
Manufacturing	7,437	22.7%
Wholesale trade	655	2.0%
Retail trade	4,635	14.2%
Transportation and warehousing, and information	1,113	3.4%
Finance and insurance, and real estate and rental and leasing	1,357	4.1%
Professional, scientific, and technical services	2,382	7.3%
Educational services, and health care and social assistance	6,898	21.1%
Arts, entertainment, and recreation, and other services, except public	4,180	12.8%
Other services, except public	1,449	4.4%
Public administration	1,261	3.9%
<b>CLASS OF WORKER</b>		

Civilian employed population 16 years	32,745	32,745
Private wage and salary workers	27,889	85.2%
Government workers	4,045	12.4%
Self-employed in own not	773	2.4%
Unpaid family workers	38	0.1%
<b>INCOME AND BENEFITS (IN 2015)</b>		
Total households	26,152	26,152
Less than \$10,000	1,705	6.5%
\$10,000 to \$14,999	1,873	7.2%
\$15,000 to \$24,999	3,930	15.0%
\$25,000 to \$34,999	3,337	12.8%
\$35,000 to \$49,999	4,071	15.6%
\$50,000 to \$74,999	5,347	20.4%
\$75,000 to \$99,999	2,938	11.2%
\$100,000 to \$149,999	2,080	8.0%
\$150,000 to \$199,999	532	2.0%
\$200,000 or more	339	1.3%
Median household income (dollars)	42,650	(X)
Mean household income (dollars)	54,665	(X)
With earnings	20,096	76.8%
Mean earnings (dollars)	56,083	(X)
With Social Security	7,563	28.9%
Mean Social Security income	17,141	(X)
With retirement income	4,771	18.2%
Mean retirement income (dollars)	17,434	(X)
With Supplemental Security Income	1,033	3.9%
Mean Supplemental Security	9,085	(X)
With cash public assistance income	722	2.8%
Mean cash public assistance	3,135	(X)
With Food Stamp/SNAP benefits in	3,661	14.0%
Families	13,490	13,490
Less than \$10,000	431	3.2%
\$10,000 to \$14,999	355	2.6%
\$15,000 to \$24,999	1,409	10.4%
\$25,000 to \$34,999	1,435	10.6%
\$35,000 to \$49,999	1,871	13.9%
\$50,000 to \$74,999	3,245	24.1%
\$75,000 to \$99,999	2,314	17.2%
\$100,000 to \$149,999	1,701	12.6%
\$150,000 to \$199,999	444	3.3%
\$200,000 or more	285	2.1%
Median family income (dollars)	59,327	(X)
Mean family income (dollars)	69,538	(X)
Per capita income (dollars)	22,202	(X)
Nonfamily households	12,662	12,662
Median nonfamily income (dollars)	27,957	(X)
Mean nonfamily income (dollars)	37,042	(X)
Median earnings for workers (dollars)	22,926	(X)
Median earnings for male full-time,	42,338	(X)
Median earnings for female full-time,	33,095	(X)
<b>HEALTH INSURANCE COVERAGE</b>		
Civilian noninstitutionalized population	62,149	62,149
With health insurance coverage	57,693	92.8%
With private health insurance	46,288	74.5%
With public coverage	18,984	30.5%
No health insurance coverage	4,456	7.2%
Civilian noninstitutionalized	12,334	12,334
No health insurance coverage	224	1.8%

Civilian noninstitutionalized	41,729	41,729
In labor force:	33,218	33,218
Employed:	31,505	31,505
With health insurance coverage	28,568	90.7%
With private health insurance	26,244	83.3%
With public coverage	2,957	9.4%
No health insurance coverage	2,937	9.3%
Unemployed:	1,713	1,713
With health insurance coverage	1,132	66.1%
With private health insurance	730	42.6%
With public coverage	425	24.8%
No health insurance coverage	581	33.9%
Not in labor force:	8,511	8,511
With health insurance coverage	7,825	91.9%
With private health insurance	5,448	64.0%
With public coverage	2,851	33.5%
No health insurance coverage	686	8.1%
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL		
All families	(X)	9.50%
With related children of the	(X)	18.00%
With related children of the	(X)	22.10%
Married couple families	(X)	2.40%
With related children of the	(X)	3.60%
With related children of the	(X)	2.60%
Families with female householder, no	(X)	28.10%
With related children of the	(X)	41.90%
With related children of the	(X)	51.10%
All people	(X)	17.90%
Under 18 years	(X)	20.40%
Related children of the householder	(X)	20.00%
Related children of the householder	(X)	24.50%
Related children of the householder	(X)	18.20%
18 years and over	(X)	17.30%
18 to 64 years	(X)	19.30%
65 years and over	(X)	7.80%
People in families	(X)	10.40%
Unrelated individuals 15 years and	(X)	33.40%



Subject	Oshkosh city, Wisconsin			
	Estimate	Margin of	Percent	Percent
<b>HOUSING OCCUPANCY</b>				
Total housing units	28,214	+/-497	28,214	(X)
Occupied housing units	26,152	+/-489	92.70%	+/-1.1
Vacant housing units	2,062	+/-331	7.30%	+/-1.1
Homeowner vacancy rate	2.3	+/-1.0	(X)	(X)
Rental vacancy rate	7.2	+/-1.8	(X)	(X)
<b>UNITS IN STRUCTURE</b>				
Total housing units	28,214	+/-497	28,214	(X)
1-unit, detached	15,299	+/-545	54.20%	+/-1.7
1-unit, attached	984	+/-158	3.50%	+/-0.6
2 units	3,238	+/-359	11.50%	+/-1.2
3 or 4 units	1,878	+/-318	6.70%	+/-1.1
5 to 9 units	2,651	+/-335	9.40%	+/-1.2
10 to 19 units	1,376	+/-249	4.90%	+/-0.9
20 or more units	2,386	+/-237	8.50%	+/-0.8
Mobile home	393	+/-117	1.40%	+/-0.4
Boat, RV, van, etc.	9	+/-14	0.00%	+/-0.1
<b>YEAR STRUCTURE BUILT</b>				
Total housing units	28,214	+/-497	28,214	(X)
Built 2014 or later	0	+/-20	0.00%	+/-0.1
Built 2010 to 2013	150	+/-67	0.50%	+/-0.2
Built 2000 to 2009	2,771	+/-253	9.80%	+/-0.9
Built 1990 to 1999	3,631	+/-339	12.90%	+/-1.2
Built 1980 to 1989	2,580	+/-275	9.10%	+/-1.0
Built 1970 to 1979	3,332	+/-303	11.80%	+/-1.1
Built 1960 to 1969	2,894	+/-309	10.30%	+/-1.1
Built 1950 to 1959	2,691	+/-284	9.50%	+/-1.0
Built 1940 to 1949	1,742	+/-305	6.20%	+/-1.1
Built 1939 or earlier	8,423	+/-407	29.90%	+/-1.4
<b>ROOMS</b>				
Total housing units	28,214	+/-497	28,214	(X)
1 room	667	+/-252	2.40%	+/-0.9
2 rooms	559	+/-144	2.00%	+/-0.5
3 rooms	3,122	+/-401	11.10%	+/-1.3
4 rooms	5,853	+/-526	20.70%	+/-1.9
5 rooms	5,780	+/-462	20.50%	+/-1.5
6 rooms	4,531	+/-361	16.10%	+/-1.3
7 rooms	3,136	+/-327	11.10%	+/-1.2
8 rooms	2,357	+/-294	8.40%	+/-1.1
9 rooms or more	2,209	+/-282	7.80%	+/-1.0
Median rooms	5.2	+/-0.1	(X)	(X)
<b>BEDROOMS</b>				
Total housing units	28,214	+/-497	28,214	(X)
No bedroom	667	+/-252	2.40%	+/-0.9
1 bedroom	3,139	+/-283	11.10%	+/-0.9
2 bedrooms	10,524	+/-600	37.30%	+/-2.0
3 bedrooms	9,710	+/-451	34.40%	+/-1.5
4 bedrooms	3,442	+/-270	12.20%	+/-1.0
5 or more bedrooms	732	+/-153	2.60%	+/-0.5
<b>HOUSING TENURE</b>				

Occupied housing units	26,152	+/-489	26,152	(X)
Owner-occupied	13,868	+/-417	53.00%	+/-1.5
Renter-occupied	12,284	+/-479	47.00%	+/-1.5
Average household size of owner-	2.4	+/-0.07	(X)	(X)
Average household size of renter-	2.1	+/-0.08	(X)	(X)
<b>YEAR HOUSEHOLDER MOVED INTO</b>				
Occupied housing units	26,152	+/-489	26,152	(X)
Moved in 2015 or later	470	+/-150	1.80%	+/-0.6
Moved in 2010 to 2014	9,548	+/-554	36.50%	+/-2.1
Moved in 2000 to 2009	9,309	+/-595	35.60%	+/-2.1
Moved in 1990 to 1999	3,444	+/-340	13.20%	+/-1.3
Moved in 1980 to 1989	1,352	+/-189	5.20%	+/-0.7
Moved in 1979 and earlier	2,029	+/-201	7.80%	+/-0.7
<b>VEHICLES AVAILABLE</b>				
Occupied housing units	26,152	+/-489	26,152	(X)
No vehicles available	2,338	+/-313	8.90%	+/-1.2
1 vehicle available	10,131	+/-540	38.70%	+/-1.8
2 vehicles available	10,120	+/-508	38.70%	+/-1.8
3 or more vehicles available	3,563	+/-291	13.60%	+/-1.2
<b>HOUSE HEATING FUEL</b>				
Occupied housing units	26,152	+/-489	26,152	(X)
Utility gas	19,602	+/-606	75.00%	+/-1.8
Bottled, tank, or LP gas	325	+/-103	1.20%	+/-0.4
Electricity	5,177	+/-488	19.80%	+/-1.8
Fuel oil, kerosene, etc.	65	+/-44	0.20%	+/-0.2
Coal or coke	0	+/-20	0.00%	+/-0.1
Wood	314	+/-139	1.20%	+/-0.5
Solar energy	0	+/-20	0.00%	+/-0.1
Other fuel	380	+/-130	1.50%	+/-0.5
No fuel used	289	+/-101	1.10%	+/-0.4
<b>SELECTED CHARACTERISTICS</b>				
Occupied housing units	26,152	+/-489	26,152	(X)
Lacking complete plumbing facilities	59	+/-62	0.20%	+/-0.2
Lacking complete kitchen facilities	204	+/-175	0.80%	+/-0.7
No telephone service available	787	+/-233	3.00%	+/-0.9
<b>OCCUPANTS PER ROOM</b>				
Occupied housing units	26,152	+/-489	26,152	(X)
1.00 or less	25,969	+/-498	99.30%	+/-0.4
1.01 to 1.50	147	+/-92	0.60%	+/-0.4
1.51 or more	36	+/-28	0.10%	+/-0.1
<b>VALUE</b>				
Owner-occupied units	13,868	+/-417	13,868	(X)
Less than \$50,000	720	+/-155	5.20%	+/-1.1
\$50,000 to \$99,999	4,638	+/-330	33.40%	+/-2.0
\$100,000 to \$149,999	4,593	+/-328	33.10%	+/-2.2
\$150,000 to \$199,999	2,267	+/-245	16.30%	+/-1.7
\$200,000 to \$299,999	1,167	+/-216	8.40%	+/-1.6
\$300,000 to \$499,999	396	+/-130	2.90%	+/-0.9
\$500,000 to \$999,999	63	+/-41	0.50%	+/-0.3
\$1,000,000 or more	24	+/-22	0.20%	+/-0.2
Median (dollars)	114,900	+/-2,747	(X)	(X)
<b>MORTGAGE STATUS</b>				
Owner-occupied units	13,868	+/-417	13,868	(X)
Housing units with a mortgage	9,167	+/-389	66.10%	+/-1.9
Housing units without a mortgage	4,701	+/-300	33.90%	+/-1.9
<b>SELECTED MONTHLY OWNER COSTS</b>				
Housing units with a mortgage	9,167	+/-389	9,167	(X)
Less than \$500	129	+/-53	1.40%	+/-0.6

\$500 to \$999	3,265	+/-320	35.60%	+/-3.1
\$1,000 to \$1,499	3,841	+/-326	41.90%	+/-2.9
\$1,500 to \$1,999	1,297	+/-220	14.10%	+/-2.3
\$2,000 to \$2,499	358	+/-121	3.90%	+/-1.4
\$2,500 to \$2,999	151	+/-88	1.60%	+/-1.0
\$3,000 or more	126	+/-63	1.40%	+/-0.7
Median (dollars)	1,141	+/-30	(X)	(X)
Housing units without a mortgage	4,701	+/-300	4,701	(X)
Less than \$250	217	+/-88	4.60%	+/-1.8
\$250 to \$399	1,029	+/-145	21.90%	+/-2.9
\$400 to \$599	2,144	+/-220	45.60%	+/-3.6
\$600 to \$799	961	+/-184	20.40%	+/-3.5
\$800 to \$999	163	+/-64	3.50%	+/-1.4
\$1,000 or more	187	+/-75	4.00%	+/-1.6
Median (dollars)	500	+/-18	(X)	(X)
<b>SELECTED MONTHLY OWNER COSTS</b>				
Housing units with a mortgage	9,109	+/-378	9,109	(X)
Less than 20.0 percent	3,837	+/-300	42.10%	+/-3.0
20.0 to 24.9 percent	1,941	+/-237	21.30%	+/-2.4
25.0 to 29.9 percent	1,055	+/-187	11.60%	+/-2.0
30.0 to 34.9 percent	598	+/-117	6.60%	+/-1.3
35.0 percent or more	1,678	+/-235	18.40%	+/-2.3
Not computed	58	+/-54	(X)	(X)
Housing unit without a mortgage	4,668	+/-302	4,668	(X)
Less than 10.0 percent	1,394	+/-181	29.90%	+/-3.4
10.0 to 14.9 percent	1,181	+/-180	25.30%	+/-3.7
15.0 to 19.9 percent	544	+/-101	11.70%	+/-2.0
20.0 to 24.9 percent	387	+/-99	8.30%	+/-1.9
25.0 to 29.9 percent	434	+/-118	9.30%	+/-2.4
30.0 to 34.9 percent	227	+/-88	4.90%	+/-1.9
35.0 percent or more	501	+/-125	10.70%	+/-2.6
Not computed	33	+/-26	(X)	(X)
<b>GROSS RENT</b>				
Occupied units paying rent	12,084	+/-486	12,084	(X)
Less than \$500	1,876	+/-217	15.50%	+/-1.7
\$500 to \$999	8,845	+/-434	73.20%	+/-2.1
\$1,000 to \$1,499	1,150	+/-231	9.50%	+/-1.8
\$1,500 to \$1,999	113	+/-53	0.90%	+/-0.4
\$2,000 to \$2,499	47	+/-62	0.40%	+/-0.5
\$2,500 to \$2,999	34	+/-38	0.30%	+/-0.3
\$3,000 or more	19	+/-20	0.20%	+/-0.2
Median (dollars)	671	+/-18	(X)	(X)
No rent paid	200	+/-103	(X)	(X)
<b>GROSS RENT AS A PERCENTAGE OF</b>				
Occupied units paying rent (excluding	11,941	+/-474	11,941	(X)
Less than 15.0 percent	1,617	+/-252	13.50%	+/-2.1
15.0 to 19.9 percent	1,734	+/-277	14.50%	+/-2.2
20.0 to 24.9 percent	1,757	+/-232	14.70%	+/-2.0
25.0 to 29.9 percent	1,387	+/-256	11.60%	+/-2.1
30.0 to 34.9 percent	814	+/-180	6.80%	+/-1.5
35.0 percent or more	4,632	+/-437	38.80%	+/-3.1
Not computed	343	+/-135	(X)	(X)

Subject	Oshkosh city, Wisconsin			
	Estimate	Margin of	Percent	Percent
<b>SEX AND AGE</b>				
Total population	66,582	+/-62	66,582	(X)
Male	34,583	+/-540	51.90%	+/-0.8
Female	31,999	+/-540	48.10%	+/-0.8
Under 5 years	3,533	+/-364	5.30%	+/-0.5
5 to 9 years	3,477	+/-327	5.20%	+/-0.5
10 to 14 years	3,104	+/-304	4.70%	+/-0.5
15 to 19 years	5,831	+/-427	8.80%	+/-0.6
20 to 24 years	9,250	+/-436	13.90%	+/-0.7
25 to 34 years	9,448	+/-443	14.20%	+/-0.7
35 to 44 years	8,187	+/-385	12.30%	+/-0.6
45 to 54 years	8,271	+/-386	12.40%	+/-0.6
55 to 59 years	3,591	+/-397	5.40%	+/-0.6
60 to 64 years	3,156	+/-284	4.70%	+/-0.4
65 to 74 years	3,955	+/-356	5.90%	+/-0.5
75 to 84 years	3,007	+/-292	4.50%	+/-0.4
85 years and over	1,772	+/-223	2.70%	+/-0.3
Median age (years)	33.6	+/-0.7	(X)	(X)
18 years and over	54,248	+/-448	81.50%	+/-0.7
21 years and over	48,703	+/-593	73.10%	+/-0.9
62 years and over	10,652	+/-341	16.00%	+/-0.5
65 years and over	8,734	+/-321	13.10%	+/-0.5
18 years and over	54,248	+/-448	54,248	(X)
Male	28,022	+/-505	51.70%	+/-0.8
Female	26,226	+/-500	48.30%	+/-0.8
65 years and over	8,734	+/-321	8,734	(X)
Male	3,544	+/-203	40.60%	+/-1.8
Female	5,190	+/-255	59.40%	+/-1.8
<b>RACE</b>				
Total population	66,582	+/-62	66,582	(X)
One race	65,593	+/-269	98.50%	+/-0.4
Two or more races	989	+/-264	1.50%	+/-0.4
One race	65,593	+/-269	98.50%	+/-0.4
White	61,030	+/-554	91.70%	+/-0.8
Black or African American	2,304	+/-302	3.50%	+/-0.5
American Indian and Alaska Native	309	+/-126	0.50%	+/-0.2
Cherokee tribal grouping	21	+/-22	0.00%	+/-0.1
Chippewa tribal grouping	31	+/-31	0.00%	+/-0.1
Navajo tribal grouping	0	+/-20	0.00%	+/-0.1
Sioux tribal grouping	4	+/-7	0.00%	+/-0.1
Asian	1,800	+/-384	2.70%	+/-0.6
Asian Indian	135	+/-82	0.20%	+/-0.1
Chinese	126	+/-64	0.20%	+/-0.1
Filipino	240	+/-215	0.40%	+/-0.3
Japanese	20	+/-33	0.00%	+/-0.1
Korean	0	+/-20	0.00%	+/-0.1
Vietnamese	107	+/-136	0.20%	+/-0.2
Other Asian	1,172	+/-396	1.80%	+/-0.6
Native Hawaiian and Other Pacific	11	+/-18	0.00%	+/-0.1
Native Hawaiian	11	+/-18	0.00%	+/-0.1
Guamanian or Chamorro	0	+/-20	0.00%	+/-0.1
Samoan	0	+/-20	0.00%	+/-0.1

Other Pacific Islander	0	+/-20	0.00%	+/-0.1
Some other race	139	+/-80	0.20%	+/-0.1
Two or more races	989	+/-264	1.50%	+/-0.4
White and Black or African	397	+/-178	0.60%	+/-0.3
White and American Indian and	183	+/-87	0.30%	+/-0.1
White and Asian	313	+/-183	0.50%	+/-0.3
Black or African American and	32	+/-30	0.00%	+/-0.1
Race alone or in combination with one				
Total population	66,582	+/-62	66,582	(X)
White	61,987	+/-516	93.10%	+/-0.8
Black or African American	2,733	+/-327	4.10%	+/-0.5
American Indian and Alaska Native	524	+/-157	0.80%	+/-0.2
Asian	2,123	+/-404	3.20%	+/-0.6
Native Hawaiian and Other Pacific	59	+/-36	0.10%	+/-0.1
Some other race	155	+/-89	0.20%	+/-0.1
HISPANIC OR LATINO AND RACE				
Total population	66,582	+/-62	66,582	(X)
Hispanic or Latino (of any race)	2,030	+/-428	3.00%	+/-0.6
Mexican	1,464	+/-408	2.20%	+/-0.6
Puerto Rican	340	+/-148	0.50%	+/-0.2
Cuban	71	+/-52	0.10%	+/-0.1
Other Hispanic or Latino	155	+/-73	0.20%	+/-0.1
Not Hispanic or Latino	64,552	+/-438	97.00%	+/-0.6
White alone	59,265	+/-706	89.00%	+/-1.1
Black or African American alone	2,216	+/-264	3.30%	+/-0.4
American Indian and Alaska Native	264	+/-122	0.40%	+/-0.2
Asian alone	1,800	+/-384	2.70%	+/-0.6
Native Hawaiian and Other Pacific	11	+/-18	0.00%	+/-0.1
Some other race alone	33	+/-28	0.00%	+/-0.1
Two or more races	963	+/-265	1.40%	+/-0.4
Two races including Some other	0	+/-20	0.00%	+/-0.1
Two races excluding Some other	963	+/-265	1.40%	+/-0.4
Total housing units	28,214	+/-497	(X)	(X)
CITIZEN, VOTING AGE POPULATION				
Citizen, 18 and over population	53,414	+/-496	53,414	(X)
Male	27,465	+/-505	51.40%	+/-0.8
Female	25,949	+/-490	48.60%	+/-0.8

S1101: HOUSEHOLDS AND FAMILIES  
 2011-2015 American Community Survey 5-

Subject	Oshkosh city, Wisconsin									
	Total		Married-couple family		Male householder, no wife		Female householder, no		Nonfamily household	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Total households	26,152	+/-489	9,405	+/-384	1,065	+/-197	3,020	+/-390	12,662	+/-604
Average household size	2.26	+/-0.04	3.05	+/-0.08	3.1	+/-0.27	3.04	+/-0.16	1.41	+/-0.04
<b>FAMILIES</b>										
Total families	13,490	+/-436	9,405	+/-384	1,065	+/-197	3,020	+/-390	(X)	(X)
Average family size	2.94	+/-0.06	3.03	+/-0.07	2.56	+/-0.20	2.79	+/-0.14	(X)	(X)
<b>AGE OF OWN CHILDREN</b>										
Households with own children of the	6,076	+/-344	3,645	+/-313	652	+/-162	1,779	+/-241	(X)	(X)
Under 6 years only	24.30%	+/-3.4	23.80%	+/-4.3	23.30%	+/-12.6	25.60%	+/-8.1	(X)	(X)
Under 6 years and 6 to 17 years	21.10%	+/-3.4	23.70%	+/-4.5	18.90%	+/-12.1	16.60%	+/-5.3	(X)	(X)
6 to 17 years only	54.60%	+/-3.6	52.50%	+/-4.4	57.80%	+/-13.0	57.80%	+/-7.6	(X)	(X)
Total households	26,152	+/-489	9,405	+/-384	1,065	+/-197	3,020	+/-390	12,662	+/-604
<b>SELECTED HOUSEHOLDS BY TYPE</b>										
Households with one or more people	25.20%	+/-1.4	40.90%	+/-2.9	65.40%	+/-8.0	64.40%	+/-6.8	0.80%	+/-0.4
Households with one or more people	31.80%	+/-1.2	33.90%	+/-2.2	16.00%	+/-5.1	16.10%	+/-3.4	35.30%	+/-2.5
Householder living alone	35.90%	+/-1.7	(X)	(X)	(X)	(X)	(X)	(X)	74.10%	+/-2.3
65 years and over	13.00%	+/-1.2	(X)	(X)	(X)	(X)	(X)	(X)	26.80%	+/-2.2
<b>UNMARRIED-PARTNER HOUSEHOLDS</b>										
Same sex	0.30%	+/-0.2	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
Opposite sex	9.00%	+/-1.1	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)
<b>UNITS IN STRUCTURE</b>										
1-unit structures	58.90%	+/-1.7	85.30%	+/-2.1	62.30%	+/-10.1	52.10%	+/-6.6	40.60%	+/-2.8
2-or-more-unit structures	39.60%	+/-1.7	14.00%	+/-2.1	34.60%	+/-10.3	44.10%	+/-7.1	57.90%	+/-2.8
Mobile homes and all other types of	1.50%	+/-0.5	0.60%	+/-0.3	3.00%	+/-2.9	3.70%	+/-2.8	1.60%	+/-0.5
<b>HOUSING TENURE</b>										
Owner-occupied housing units	53.00%	+/-1.5	80.20%	+/-2.7	47.40%	+/-9.2	42.60%	+/-6.4	35.80%	+/-2.5
Renter-occupied housing units	47.00%	+/-1.5	19.80%	+/-2.7	52.60%	+/-9.2	57.40%	+/-6.4	64.20%	+/-2.5

Subject	Oshkosh city, Wisconsin											
	Total		Percent		Males		Percent Males		Females		Percent Females	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Population 18 to 24 years:	12,861	+/-492	(X)	(X)	6,343	+/-385	(X)	(X)	6,518	+/-329	(X)	(X)
Less than high school graduate	589	+/-179	4.6%	+/-1.4	332	+/-135	5.2%	+/-2.1	257	+/-100	3.9%	+/-1.5
High school graduate (includes	2,816	+/-380	21.9%	+/-2.9	1,516	+/-274	23.9%	+/-4.1	1,300	+/-202	19.9%	+/-3.1
Some college or associate's degree	8,689	+/-622	67.6%	+/-3.4	4,107	+/-394	64.7%	+/-4.5	4,582	+/-391	70.3%	+/-4.0
Bachelor's degree or higher	767	+/-166	6.0%	+/-1.4	388	+/-108	6.1%	+/-1.8	379	+/-115	5.8%	+/-1.8
Population 25 years and over:	41,387	+/-579	(X)	(X)	21,679	+/-446	(X)	(X)	19,708	+/-431	(X)	(X)
Less than 9th grade	1,188	+/-247	2.9%	+/-0.6	721	+/-174	3.3%	+/-0.8	467	+/-145	2.4%	+/-0.7
9th to 12th grade, no diploma	3,244	+/-328	7.8%	+/-0.8	2,211	+/-262	10.2%	+/-1.2	1,033	+/-188	5.2%	+/-1.0
High school graduate (includes	14,152	+/-594	34.2%	+/-1.3	7,270	+/-417	33.5%	+/-1.9	6,882	+/-439	34.9%	+/-2.1
Some college, no degree	9,256	+/-575	22.4%	+/-1.3	4,860	+/-444	22.4%	+/-1.9	4,396	+/-363	22.3%	+/-1.9
Associate's degree	3,432	+/-334	8.3%	+/-0.8	1,856	+/-272	8.6%	+/-1.2	1,576	+/-205	8.0%	+/-1.0
Bachelor's degree	7,329	+/-490	17.7%	+/-1.2	3,492	+/-319	16.1%	+/-1.5	3,837	+/-329	19.5%	+/-1.6
Graduate or professional degree	2,786	+/-301	6.7%	+/-0.7	1,269	+/-197	5.9%	+/-0.9	1,517	+/-201	7.7%	+/-1.0
Percent high school graduate or higher	(X)	(X)	89.3%	+/-0.9	(X)	(X)	86.5%	+/-1.4	(X)	(X)	92.4%	+/-1.2
Percent bachelor's degree or higher	(X)	(X)	24.4%	+/-1.4	(X)	(X)	22.0%	+/-1.7	(X)	(X)	27.2%	+/-1.7
Population 25 to 34 years:	9,448	+/-443	(X)	(X)	5,549	+/-304	(X)	(X)	3,899	+/-264	(X)	(X)
High school graduate or higher	8,593	+/-439	91.0%	+/-2.0	4,898	+/-311	88.3%	+/-3.0	3,695	+/-267	94.8%	+/-3.0
Bachelor's degree or higher	2,551	+/-337	27.0%	+/-3.3	1,190	+/-194	21.4%	+/-3.4	1,361	+/-240	34.9%	+/-5.4
Population 35 to 44 years:	8,187	+/-385	(X)	(X)	4,771	+/-285	(X)	(X)	3,416	+/-245	(X)	(X)
High school graduate or higher	7,352	+/-386	89.8%	+/-2.0	4,144	+/-269	86.9%	+/-3.0	3,208	+/-261	93.9%	+/-2.5
Bachelor's degree or higher	2,322	+/-304	28.4%	+/-3.7	1,133	+/-219	23.7%	+/-4.5	1,189	+/-179	34.8%	+/-4.9
Population 45 to 64 years:	15,018	+/-467	(X)	(X)	7,815	+/-295	(X)	(X)	7,203	+/-274	(X)	(X)
High school graduate or higher	13,417	+/-438	89.3%	+/-1.3	6,698	+/-312	85.7%	+/-2.4	6,719	+/-266	93.3%	+/-1.5
Bachelor's degree or higher	3,512	+/-345	23.4%	+/-2.2	1,567	+/-197	20.1%	+/-2.5	1,945	+/-227	27.0%	+/-3.0
Population 65 years and over:	8,734	+/-321	(X)	(X)	3,544	+/-203	(X)	(X)	5,190	+/-255	(X)	(X)
High school graduate or higher	7,593	+/-340	86.9%	+/-1.9	3,007	+/-222	84.8%	+/-3.5	4,586	+/-257	88.4%	+/-2.5
Bachelor's degree or higher	1,730	+/-211	19.8%	+/-2.4	871	+/-120	24.6%	+/-3.5	859	+/-166	16.6%	+/-3.1
RACE AND HISPANIC OR LATINO												
White alone	38,248	+/-595	(X)	(X)	19,448	+/-441	(X)	(X)	18,800	+/-456	(X)	(X)
High school graduate or higher	34,659	+/-636	90.6%	+/-0.9	17,142	+/-497	88.1%	+/-1.4	17,517	+/-467	93.2%	+/-1.2
Bachelor's degree or higher	9,699	+/-574	25.4%	+/-1.5	4,542	+/-352	23.4%	+/-1.8	5,157	+/-367	27.4%	+/-1.8
White alone, not Hispanic or Latino	37,583	+/-608	(X)	(X)	18,919	+/-443	(X)	(X)	18,664	+/-457	(X)	(X)
High school graduate or higher	34,284	+/-637	91.2%	+/-1.0	16,868	+/-493	89.2%	+/-1.4	17,416	+/-461	93.3%	+/-1.2
Bachelor's degree or higher	9,647	+/-572	25.7%	+/-1.5	4,496	+/-353	23.8%	+/-1.9	5,151	+/-366	27.6%	+/-1.8
Black alone	1,628	+/-164	(X)	(X)	1,378	+/-123	(X)	(X)	250	+/-103	(X)	(X)
High school graduate or higher	1,028	+/-160	63.1%	+/-7.1	856	+/-130	62.1%	+/-7.7	172	+/-83	68.8%	+/-14.7
Bachelor's degree or higher	41	+/-30	2.5%	+/-1.9	24	+/-22	1.7%	+/-1.6	17	+/-25	6.8%	+/-10.2
American Indian or Alaska Native alone	165	+/-60	(X)	(X)	145	+/-56	(X)	(X)	20	+/-26	(X)	(X)
High school graduate or higher	128	+/-54	77.6%	+/-16.1	108	+/-49	74.5%	+/-17.7	20	+/-26	100.0%	+/-48.7
Bachelor's degree or higher	0	+/-20	0.0%	+/-10.1	0	+/-20	0.0%	+/-11.4	0	+/-20	0.0%	+/-48.7
Asian alone	1,038	+/-210	(X)	(X)	540	+/-139	(X)	(X)	498	+/-115	(X)	(X)

High school graduate or high	873	+/-181	84.1%	+/-7.3	495	+/-127	91.7%	+/-7.4	378	+/-94	75.9%	+/-12.0
Bachelor's degree or high	334	+/-112	32.2%	+/-10.0	172	+/-68	31.9%	+/-11.8	162	+/-72	32.5%	+/-13.4
Native Hawaiian and Other Pacific	11	+/-18	(X)	(X)	11	+/-18	(X)	(X)	0	+/-20	(X)	(X)
High school graduate or high	0	+/-20	0.0%	+/-65.6	0	+/-20	0.0%	+/-65.6	0	+/-20	-	**
Bachelor's degree or high	0	+/-20	0.0%	+/-65.6	0	+/-20	0.0%	+/-65.6	0	+/-20	-	**
Some other race alone	98	+/-66	(X)	(X)	34	+/-34	(X)	(X)	64	+/-45	(X)	(X)
High school graduate or high	82	+/-62	83.7%	+/-19.5	23	+/-24	67.6%	+/-40.8	59	+/-45	92.2%	+/-12.3
Bachelor's degree or high	12	+/-19	12.2%	+/-20.2	0	+/-20	0.0%	+/-37.3	12	+/-19	18.8%	+/-28.9
Two or more races	199	+/-77	(X)	(X)	123	+/-59	(X)	(X)	76	+/-49	(X)	(X)
High school graduate or high	185	+/-74	93.0%	+/-10.5	123	+/-59	100.0%	+/-13.2	62	+/-45	81.6%	+/-26.3
Bachelor's degree or high	29	+/-27	14.6%	+/-13.6	23	+/-25	18.7%	+/-19.9	6	+/-10	7.9%	+/-14.3
Hispanic or Latino Origin	870	+/-159	(X)	(X)	646	+/-122	(X)	(X)	224	+/-84	(X)	(X)
High school graduate or high	556	+/-126	63.9%	+/-10.2	367	+/-95	56.8%	+/-12.4	189	+/-77	84.4%	+/-11.9
Bachelor's degree or high	64	+/-40	7.4%	+/-4.7	46	+/-30	7.1%	+/-4.6	18	+/-22	8.0%	+/-10.4
POVERTY RATE FOR THE												
Less than high school graduate	(X)	(X)	22.3%	+/-4.3	(X)	(X)	22.3%	+/-6.5	(X)	(X)	22.3%	+/-5.1
High school graduate (includes	(X)	(X)	12.3%	+/-2.1	(X)	(X)	12.0%	+/-3.1	(X)	(X)	12.6%	+/-2.5
Some college or associate's degree	(X)	(X)	10.3%	+/-1.8	(X)	(X)	4.3%	+/-1.5	(X)	(X)	16.2%	+/-3.2
Bachelor's degree or high	(X)	(X)	3.5%	+/-1.0	(X)	(X)	3.5%	+/-1.5	(X)	(X)	3.5%	+/-1.3
MEDIAN EARNINGS IN THE PAST 12												
Population 25 years and over with	33,089	+/-1,321	(X)	(X)	38,800	+/-2,542	(X)	(X)	28,694	+/-1,613	(X)	(X)
Less than high school graduate	21,151	+/-3,447	(X)	(X)	24,533	+/-6,969	(X)	(X)	15,165	+/-2,620	(X)	(X)
High school graduate (includes	28,481	+/-1,783	(X)	(X)	32,412	+/-2,744	(X)	(X)	26,205	+/-1,546	(X)	(X)
Some college or associate's degree	31,765	+/-1,322	(X)	(X)	39,028	+/-3,827	(X)	(X)	25,060	+/-1,897	(X)	(X)
Bachelor's degree	41,679	+/-2,253	(X)	(X)	50,040	+/-2,929	(X)	(X)	36,437	+/-1,389	(X)	(X)
Graduate or professional degree	54,403	+/-2,318	(X)	(X)	61,016	+/-10,918	(X)	(X)	52,464	+/-3,967	(X)	(X)



Subject	Oshkosh city, Wisconsin											
	Total		Percent		Males		Percent Males		Females		Percent Females	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Population 18 to 24 years:	12,861	+/-492	(X)	(X)	6,343	+/-385	(X)	(X)	6,518	+/-329	(X)	(X)
Less than high school graduate	589	+/-179	4.6%	+/-1.4	332	+/-135	5.2%	+/-2.1	257	+/-100	3.9%	+/-1.5
High school graduate (includes	2,816	+/-380	21.9%	+/-2.9	1,516	+/-274	23.9%	+/-4.1	1,300	+/-202	19.9%	+/-3.1
Some college or associate's degree	8,689	+/-622	67.6%	+/-3.4	4,107	+/-394	64.7%	+/-4.5	4,582	+/-391	70.3%	+/-4.0
Bachelor's degree or higher	767	+/-166	6.0%	+/-1.4	388	+/-108	6.1%	+/-1.8	379	+/-115	5.8%	+/-1.8
Population 25 years and over:	41,387	+/-579	(X)	(X)	21,679	+/-446	(X)	(X)	19,708	+/-431	(X)	(X)
Less than 9th grade	1,188	+/-247	2.9%	+/-0.6	721	+/-174	3.3%	+/-0.8	467	+/-145	2.4%	+/-0.7
9th to 12th grade, no diploma	3,244	+/-328	7.8%	+/-0.8	2,211	+/-262	10.2%	+/-1.2	1,033	+/-188	5.2%	+/-1.0
High school graduate (includes	14,152	+/-594	34.2%	+/-1.3	7,270	+/-417	33.5%	+/-1.9	6,882	+/-439	34.9%	+/-2.1
Some college, no degree	9,256	+/-575	22.4%	+/-1.3	4,860	+/-444	22.4%	+/-1.9	4,396	+/-363	22.3%	+/-1.9
Associate's degree	3,432	+/-334	8.3%	+/-0.8	1,856	+/-272	8.6%	+/-1.2	1,576	+/-205	8.0%	+/-1.0
Bachelor's degree	7,329	+/-490	17.7%	+/-1.2	3,492	+/-319	16.1%	+/-1.5	3,837	+/-329	19.5%	+/-1.6
Graduate or professional degree	2,786	+/-301	6.7%	+/-0.7	1,269	+/-197	5.9%	+/-0.9	1,517	+/-201	7.7%	+/-1.0
Percent high school graduate or higher	(X)	(X)	89.3%	+/-0.9	(X)	(X)	86.5%	+/-1.4	(X)	(X)	92.4%	+/-1.2
Percent bachelor's degree or higher	(X)	(X)	24.4%	+/-1.4	(X)	(X)	22.0%	+/-1.7	(X)	(X)	27.2%	+/-1.7
Population 25 to 34 years:	9,448	+/-443	(X)	(X)	5,549	+/-304	(X)	(X)	3,899	+/-264	(X)	(X)
High school graduate or higher	8,593	+/-439	91.0%	+/-2.0	4,898	+/-311	88.3%	+/-3.0	3,695	+/-267	94.8%	+/-3.0
Bachelor's degree or higher	2,551	+/-337	27.0%	+/-3.3	1,190	+/-194	21.4%	+/-3.4	1,361	+/-240	34.9%	+/-5.4
Population 35 to 44 years:	8,187	+/-385	(X)	(X)	4,771	+/-285	(X)	(X)	3,416	+/-245	(X)	(X)
High school graduate or higher	7,352	+/-386	89.8%	+/-2.0	4,144	+/-269	86.9%	+/-3.0	3,208	+/-261	93.9%	+/-2.5
Bachelor's degree or higher	2,322	+/-304	28.4%	+/-3.7	1,133	+/-219	23.7%	+/-4.5	1,189	+/-179	34.8%	+/-4.9
Population 45 to 64 years:	15,018	+/-467	(X)	(X)	7,815	+/-295	(X)	(X)	7,203	+/-274	(X)	(X)
High school graduate or higher	13,417	+/-438	89.3%	+/-1.3	6,698	+/-312	85.7%	+/-2.4	6,719	+/-266	93.3%	+/-1.5
Bachelor's degree or higher	3,512	+/-345	23.4%	+/-2.2	1,567	+/-197	20.1%	+/-2.5	1,945	+/-227	27.0%	+/-3.0
Population 65 years and over:	8,734	+/-321	(X)	(X)	3,544	+/-203	(X)	(X)	5,190	+/-255	(X)	(X)
High school graduate or higher	7,593	+/-340	86.9%	+/-1.9	3,007	+/-222	84.8%	+/-3.5	4,586	+/-257	88.4%	+/-2.5
Bachelor's degree or higher	1,730	+/-211	19.8%	+/-2.4	871	+/-120	24.6%	+/-3.5	859	+/-166	16.6%	+/-3.1
RACE AND HISPANIC OR LATINO												
White alone	38,248	+/-595	(X)	(X)	19,448	+/-441	(X)	(X)	18,800	+/-456	(X)	(X)
High school graduate or higher	34,659	+/-636	90.6%	+/-0.9	17,142	+/-497	88.1%	+/-1.4	17,517	+/-467	93.2%	+/-1.2
Bachelor's degree or higher	9,699	+/-574	25.4%	+/-1.5	4,542	+/-352	23.4%	+/-1.8	5,157	+/-367	27.4%	+/-1.8
White alone, not Hispanic or Latino	37,583	+/-608	(X)	(X)	18,919	+/-443	(X)	(X)	18,664	+/-457	(X)	(X)
High school graduate or higher	34,284	+/-637	91.2%	+/-1.0	16,868	+/-493	89.2%	+/-1.4	17,416	+/-461	93.3%	+/-1.2
Bachelor's degree or higher	9,647	+/-572	25.7%	+/-1.5	4,496	+/-353	23.8%	+/-1.9	5,151	+/-366	27.6%	+/-1.8
Black alone	1,628	+/-164	(X)	(X)	1,378	+/-123	(X)	(X)	250	+/-103	(X)	(X)
High school graduate or higher	1,028	+/-160	63.1%	+/-7.1	856	+/-130	62.1%	+/-7.7	172	+/-83	68.8%	+/-14.7
Bachelor's degree or higher	41	+/-30	2.5%	+/-1.9	24	+/-22	1.7%	+/-1.6	17	+/-25	6.8%	+/-10.2
American Indian or Alaska Native alone	165	+/-60	(X)	(X)	145	+/-56	(X)	(X)	20	+/-26	(X)	(X)
High school graduate or higher	128	+/-54	77.6%	+/-16.1	108	+/-49	74.5%	+/-17.7	20	+/-26	100.0%	+/-48.7
Bachelor's degree or higher	0	+/-20	0.0%	+/-10.1	0	+/-20	0.0%	+/-11.4	0	+/-20	0.0%	+/-48.7
Asian alone	1,038	+/-210	(X)	(X)	540	+/-139	(X)	(X)	498	+/-115	(X)	(X)

High school graduate or high	873	+/-181	84.1%	+/-7.3	495	+/-127	91.7%	+/-7.4	378	+/-94	75.9%	+/-12.0
Bachelor's degree or high	334	+/-112	32.2%	+/-10.0	172	+/-68	31.9%	+/-11.8	162	+/-72	32.5%	+/-13.4
Native Hawaiian and Other Pacific	11	+/-18	(X)	(X)	11	+/-18	(X)	(X)	0	+/-20	(X)	(X)
High school graduate or high	0	+/-20	0.0%	+/-65.6	0	+/-20	0.0%	+/-65.6	0	+/-20	-	**
Bachelor's degree or high	0	+/-20	0.0%	+/-65.6	0	+/-20	0.0%	+/-65.6	0	+/-20	-	**
Some other race alone	98	+/-66	(X)	(X)	34	+/-34	(X)	(X)	64	+/-45	(X)	(X)
High school graduate or high	82	+/-62	83.7%	+/-19.5	23	+/-24	67.6%	+/-40.8	59	+/-45	92.2%	+/-12.3
Bachelor's degree or high	12	+/-19	12.2%	+/-20.2	0	+/-20	0.0%	+/-37.3	12	+/-19	18.8%	+/-28.9
Two or more races	199	+/-77	(X)	(X)	123	+/-59	(X)	(X)	76	+/-49	(X)	(X)
High school graduate or high	185	+/-74	93.0%	+/-10.5	123	+/-59	100.0%	+/-13.2	62	+/-45	81.6%	+/-26.3
Bachelor's degree or high	29	+/-27	14.6%	+/-13.6	23	+/-25	18.7%	+/-19.9	6	+/-10	7.9%	+/-14.3
Hispanic or Latino Origin	870	+/-159	(X)	(X)	646	+/-122	(X)	(X)	224	+/-84	(X)	(X)
High school graduate or high	556	+/-126	63.9%	+/-10.2	367	+/-95	56.8%	+/-12.4	189	+/-77	84.4%	+/-11.9
Bachelor's degree or high	64	+/-40	7.4%	+/-4.7	46	+/-30	7.1%	+/-4.6	18	+/-22	8.0%	+/-10.4
POVERTY RATE FOR THE												
Less than high school graduate	(X)	(X)	22.3%	+/-4.3	(X)	(X)	22.3%	+/-6.5	(X)	(X)	22.3%	+/-5.1
High school graduate (includes	(X)	(X)	12.3%	+/-2.1	(X)	(X)	12.0%	+/-3.1	(X)	(X)	12.6%	+/-2.5
Some college or associate's degree	(X)	(X)	10.3%	+/-1.8	(X)	(X)	4.3%	+/-1.5	(X)	(X)	16.2%	+/-3.2
Bachelor's degree or high	(X)	(X)	3.5%	+/-1.0	(X)	(X)	3.5%	+/-1.5	(X)	(X)	3.5%	+/-1.3
MEDIAN EARNINGS IN THE PAST 12												
Population 25 years and over with	33,089	+/-1,321	(X)	(X)	38,800	+/-2,542	(X)	(X)	28,694	+/-1,613	(X)	(X)
Less than high school graduate	21,151	+/-3,447	(X)	(X)	24,533	+/-6,969	(X)	(X)	15,165	+/-2,620	(X)	(X)
High school graduate (includes	28,481	+/-1,783	(X)	(X)	32,412	+/-2,744	(X)	(X)	26,205	+/-1,546	(X)	(X)
Some college or associate's degree	31,765	+/-1,322	(X)	(X)	39,028	+/-3,827	(X)	(X)	25,060	+/-1,897	(X)	(X)
Bachelor's degree	41,679	+/-2,253	(X)	(X)	50,040	+/-2,929	(X)	(X)	36,437	+/-1,389	(X)	(X)
Graduate or professional degree	54,403	+/-2,318	(X)	(X)	61,016	+/-10,918	(X)	(X)	52,464	+/-3,967	(X)	(X)

Subject	Oshkosh city, Wisconsin					
	Total		With a disability		Percent with a disability	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Total civilian noninstitutionalized	62,149	+/-372	7,431	+/-481	12.00%	+/-0.8
<b>SEX</b>						
Male	30,621	+/-547	3,266	+/-313	10.70%	+/-1.0
Female	31,528	+/-544	4,165	+/-367	13.20%	+/-1.1
<b>RACE AND HISPANIC OR LATINO</b>						
White alone	58,052	+/-649	7,239	+/-479	12.50%	+/-0.8
Black or African American alone	1,070	+/-314	79	+/-64	7.40%	+/-6.1
American Indian and Alaska Native	162	+/-122	0	+/-20	0.00%	+/-10.2
Asian alone	1,775	+/-385	27	+/-30	1.50%	+/-1.6
Native Hawaiian and Other Pacific	11	+/-18	0	+/-20	0.00%	+/-65.6
Some other race alone	139	+/-80	26	+/-25	18.70%	+/-17.5
Two or more races	940	+/-258	60	+/-42	6.40%	+/-4.8
White alone, not Hispanic or Latino	56,535	+/-767	7,165	+/-472	12.70%	+/-0.8
Hispanic or Latino (of any race)	1,713	+/-433	95	+/-65	5.50%	+/-3.8
<b>AGE</b>						
Under 5 years	3,533	+/-364	31	+/-46	0.90%	+/-1.3
5 to 17 years	8,801	+/-344	491	+/-137	5.60%	+/-1.5
18 to 34 years	20,746	+/-570	1,079	+/-188	5.20%	+/-0.9
35 to 64 years	20,983	+/-465	2,948	+/-341	14.00%	+/-1.6
65 to 74 years	3,852	+/-347	967	+/-228	25.10%	+/-4.8
75 years and over	4,234	+/-283	1,915	+/-207	45.20%	+/-4.1
<b>DISABILITY TYPE BY DETAILED AGE</b>						
<b>With a hearing difficulty</b>	(X)	(X)	1,924	+/-265	3.10%	+/-0.4
Population under 18 years	12,334	+/-443	24	+/-28	0.20%	+/-0.2
Population under 5 years	3,533	+/-364	0	+/-20	0.00%	+/-0.5
Population 5 to 17 years	8,801	+/-344	24	+/-28	0.30%	+/-0.3
Population 18 to 64 years	41,729	+/-441	569	+/-143	1.40%	+/-0.3
Population 18 to 34 years	20,746	+/-570	99	+/-65	0.50%	+/-0.3
Population 35 to 64 years	20,983	+/-465	470	+/-128	2.20%	+/-0.6
Population 65 years and over	8,086	+/-314	1,331	+/-244	16.50%	+/-2.8
Population 65 to 74 years	3,852	+/-347	442	+/-192	11.50%	+/-4.5
Population 75 years and over	4,234	+/-283	889	+/-169	21.00%	+/-3.7
<b>With a vision difficulty</b>	(X)	(X)	1,215	+/-247	2.00%	+/-0.4
Population under 18 years	12,334	+/-443	62	+/-52	0.50%	+/-0.4
Population under 5 years	3,533	+/-364	31	+/-46	0.90%	+/-1.3
Population 5 to 17 years	8,801	+/-344	31	+/-26	0.40%	+/-0.3
Population 18 to 64 years	41,729	+/-441	488	+/-123	1.20%	+/-0.3
Population 18 to 34 years	20,746	+/-570	121	+/-62	0.60%	+/-0.3
Population 35 to 64 years	20,983	+/-465	367	+/-108	1.70%	+/-0.5
Population 65 years and over	8,086	+/-314	665	+/-205	8.20%	+/-2.4
Population 65 to 74 years	3,852	+/-347	268	+/-175	7.00%	+/-4.3
Population 75 years and over	4,234	+/-283	397	+/-110	9.40%	+/-2.5
<b>With a cognitive difficulty</b>	(X)	(X)	3,257	+/-397	5.60%	+/-0.7
Population under 18 years	8,801	+/-344	432	+/-132	4.90%	+/-1.5
Population 18 to 64 years	41,729	+/-441	2,128	+/-290	5.10%	+/-0.7
Population 18 to 34 years	20,746	+/-570	747	+/-136	3.60%	+/-0.6
Population 35 to 64 years	20,983	+/-465	1,381	+/-264	6.60%	+/-1.2
Population 65 years and over	8,086	+/-314	697	+/-203	8.60%	+/-2.4
Population 65 to 74 years	3,852	+/-347	320	+/-182	8.30%	+/-4.4
Population 75 years and over	4,234	+/-283	377	+/-100	8.90%	+/-2.4
<b>With an ambulatory difficulty</b>	(X)	(X)	3,884	+/-400	6.60%	+/-0.7
Population under 18 years	8,801	+/-344	30	+/-32	0.30%	+/-0.4
Population 18 to 64 years	41,729	+/-441	1,928	+/-279	4.60%	+/-0.7
Population 18 to 34 years	20,746	+/-570	218	+/-91	1.10%	+/-0.4

Population 35 to 64 years	20,983	+/-465	1,710	+/-274	8.10%	+/-1.3
Population 65 years and over	8,086	+/-314	1,926	+/-270	23.80%	+/-2.9
Population 65 to 74 years	3,852	+/-347	626	+/-217	16.30%	+/-4.9
Population 75 years and over	4,234	+/-283	1,300	+/-176	30.70%	+/-3.9
<b>With a self-care difficulty</b>	(X)	(X)	1,327	+/-253	2.30%	+/-0.4
Population under 18 years	8,801	+/-344	43	+/-36	0.50%	+/-0.4
Population 18 to 64 years	41,729	+/-441	630	+/-145	1.50%	+/-0.3
Population 18 to 34 years	20,746	+/-570	93	+/-51	0.40%	+/-0.2
Population 35 to 64 years	20,983	+/-465	537	+/-143	2.60%	+/-0.7
Population 65 years and over	8,086	+/-314	654	+/-200	8.10%	+/-2.3
Population 65 to 74 years	3,852	+/-347	245	+/-173	6.40%	+/-4.2
Population 75 years and over	4,234	+/-283	409	+/-118	9.70%	+/-2.9
<b>With an independent living difficulty</b>	(X)	(X)	2,602	+/-340	5.20%	+/-0.7
Population 18 to 64 years	41,729	+/-441	1,419	+/-229	3.40%	+/-0.5
Population 18 to 34 years	20,746	+/-570	341	+/-110	1.60%	+/-0.5
Population 35 to 64 years	20,983	+/-465	1,078	+/-211	5.10%	+/-1.0
Population 65 years and over	8,086	+/-314	1,183	+/-245	14.60%	+/-2.8
Population 65 to 74 years	3,852	+/-347	347	+/-186	9.00%	+/-4.4
Population 75 years and over	4,234	+/-283	836	+/-146	19.70%	+/-3.4

S2405: INDUSTRY BY OCCUPATION  
 2011-2015 American Community Survey 5-

Subject	Oshkosh city, Wisconsin					
	Total	Management	Service	Sales and	Natural	Production,
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Civilian employed population 16 years	32,745	27.4%	22.4%	25.0%	4.8%	20.4%
Agriculture, forestry, fishing and hunting,	134	24.6%	6.0%	17.9%	44.8%	6.7%
Construction	762	16.0%	0.0%	10.9%	70.9%	2.2%
Manufacturing	7,437	21.5%	1.3%	12.1%	4.2%	60.9%
Wholesale trade	655	22.0%	1.2%	45.8%	9.2%	21.8%
Retail trade	4,635	10.1%	5.4%	70.8%	2.6%	11.1%
Transportation and warehousing, and	1,113	6.6%	0.6%	31.9%	4.1%	56.8%
Information	482	20.1%	3.3%	57.9%	12.4%	6.2%
Finance and insurance, and real estate	1,357	42.1%	0.7%	56.4%	0.0%	0.8%
Professional, scientific, and	2,382	41.2%	13.9%	29.6%	1.6%	13.7%
Educational services, and health care	6,898	52.7%	31.2%	12.8%	0.9%	2.4%
Arts, entertainment, and recreation, and	4,180	11.8%	77.4%	6.1%	1.8%	2.9%
Other services, except public	1,449	24.9%	35.2%	15.9%	13.3%	10.7%
Public administration	1,261	31.9%	55.1%	9.5%	1.3%	2.2%
PERCENT IMPUTED						
Industry	9.2%	(X)	(X)	(X)	(X)	(X)

Subject	Oshkosh city, Wisconsin					
	Total	Employee of	Self-	Private not-	Local, state,	Self-
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
Civilian employed population 16 years	32,745	76.50%	1.70%	7.00%	12.40%	2.50%
Management, business, science, and arts	8,978	56.40%	3.20%	16.20%	21.90%	2.40%
Service occupations	7,320	73.10%	1.20%	5.30%	16.60%	3.70%
Sales and office occupations	8,176	85.50%	1.40%	3.90%	7.20%	1.90%
Natural resources, construction, and	1,583	77.40%	3.00%	0.40%	9.80%	9.50%
Production, transportation, and material	6,688	96.00%	0.30%	1.70%	1.70%	0.20%
PERCENT IMPUTED						
Occupation	9.5%	(X)	(X)	(X)	(X)	(X)

Subject	Oshkosh city, Wisconsin					
	Occupied housing units		Owner-occupied housing		Renter-occupied housing	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
Occupied housing units	26,152	+/-489	13,868	+/-417	12,284	+/-479
<b>HOUSEHOLD SIZE</b>						
1-person household	35.9%	+/-1.7	28.1%	+/-2.5	44.6%	+/-3.1
2-person household	34.0%	+/-1.8	38.3%	+/-2.1	29.2%	+/-3.2
3-person household	14.0%	+/-1.4	15.2%	+/-1.8	12.6%	+/-2.2
4-or-more-person household	16.1%	+/-1.2	18.4%	+/-1.7	13.6%	+/-2.1
<b>OCCUPANTS PER ROOM</b>						
1.00 or less occupants per room	99.3%	+/-0.4	99.8%	+/-0.2	98.8%	+/-0.8
1.01 to 1.50 occupants per room	0.6%	+/-0.4	0.1%	+/-0.1	1.1%	+/-0.7
1.51 or more occupants per room	0.1%	+/-0.1	0.1%	+/-0.1	0.2%	+/-0.2
<b>HOUSEHOLD TYPE (INCLUDING</b>						
Family households	51.6%	+/-1.8	67.3%	+/-2.6	33.8%	+/-2.9
Married-couple family	36.0%	+/-1.5	54.4%	+/-2.5	15.2%	+/-2.2
Householder 15 to 34 years	6.3%	+/-0.8	7.0%	+/-1.1	5.6%	+/-1.5
Householder 35 to 64 years	22.6%	+/-1.3	35.5%	+/-1.9	8.1%	+/-1.6
Householder 65 years and over	7.0%	+/-0.7	11.9%	+/-1.3	1.5%	+/-0.6
Other family	15.6%	+/-1.6	12.9%	+/-1.7	18.7%	+/-3.1
Male householder, no wife present	4.1%	+/-0.8	3.6%	+/-0.8	4.6%	+/-1.3
Householder 15 to 34 years	1.5%	+/-0.5	0.4%	+/-0.3	2.7%	+/-1.1
Householder 35 to 64 years	2.2%	+/-0.4	2.6%	+/-0.6	1.8%	+/-0.7
Householder 65 years and over	0.4%	+/-0.2	0.6%	+/-0.3	0.0%	+/-0.1
Female householder, no husband	11.5%	+/-1.5	9.3%	+/-1.4	14.1%	+/-2.8
Householder 15 to 34 years	4.3%	+/-1.1	1.1%	+/-0.5	8.1%	+/-2.3
Householder 35 to 64 years	6.2%	+/-0.8	6.7%	+/-1.2	5.6%	+/-1.2
Householder 65 years and over	1.0%	+/-0.3	1.6%	+/-0.6	0.4%	+/-0.3
Nonfamily households	48.4%	+/-1.8	32.7%	+/-2.6	66.2%	+/-2.9
Householder living alone	35.9%	+/-1.7	28.1%	+/-2.5	44.6%	+/-3.1
Householder 15 to 34 years	7.5%	+/-1.1	2.3%	+/-0.8	13.3%	+/-2.1
Householder 35 to 64 years	15.4%	+/-1.1	13.0%	+/-1.7	18.1%	+/-2.2
Householder 65 years and over	13.0%	+/-1.2	12.8%	+/-1.6	13.2%	+/-2.1
Householder not living alone	12.5%	+/-1.3	4.6%	+/-1.0	21.6%	+/-2.4
Householder 15 to 34 years	8.8%	+/-1.1	0.7%	+/-0.4	18.0%	+/-2.3
Householder 35 to 64 years	3.2%	+/-0.7	3.3%	+/-0.8	3.1%	+/-1.2
Householder 65 years and over	0.5%	+/-0.2	0.5%	+/-0.3	0.4%	+/-0.4
<b>FAMILY TYPE AND PRESENCE OF</b>						
With related children of householder	24.7%	+/-1.4	28.6%	+/-2.1	20.3%	+/-2.3
With own children of householder	23.2%	+/-1.4	26.9%	+/-2.1	19.1%	+/-2.3
Under 6 years only	5.6%	+/-0.9	5.1%	+/-1.1	6.3%	+/-1.6
Under 6 years and 6 to 17 years	4.9%	+/-0.8	5.1%	+/-1.0	4.6%	+/-1.4
6 to 17 years only	12.7%	+/-1.1	16.7%	+/-1.8	8.2%	+/-1.6
No own children of householder under	1.5%	+/-0.4	1.7%	+/-0.5	1.2%	+/-0.6
No related children of householder	75.3%	+/-1.4	71.4%	+/-2.1	79.7%	+/-2.3

Subject	Oshkosh city, Wisconsin		
	Occupied housing units	Owner-occupied housing units	Renter-occupied housing units
	Estimate	Estimate	Estimate
Occupied housing units	26,152	13,868	12,284
<b>RACE AND HISPANIC OR LATINO</b>			
One race --			
White	95.60%	97.50%	93.50%
Black or African American	1.20%	0.20%	2.40%
American Indian and Alaska Native	0.10%	0.10%	0.10%
Asian	2.40%	1.60%	3.20%
Native Hawaiian and Other Pacific	0.00%	0.00%	0.00%
Some other race	0.20%	0.10%	0.20%
Two or more races	0.50%	0.50%	0.50%
Hispanic or Latino origin	1.60%	1.00%	2.20%
White alone, not Hispanic or Latino	94.30%	96.70%	91.70%
<b>AGE OF HOUSEHOLDER</b>			
Under 35 years	28.50%	11.50%	47.70%
35 to 44 years	15.90%	18.40%	13.00%
45 to 54 years	17.50%	21.70%	12.70%
55 to 64 years	16.30%	21.00%	10.90%
65 to 74 years	9.60%	12.50%	6.40%
75 to 84 years	7.90%	10.20%	5.20%
85 years and over	4.40%	4.70%	4.00%
<b>EDUCATIONAL ATTAINMENT OF</b>			
Less than high school graduate	7.30%	6.40%	8.30%
High school graduate (includes	30.80%	28.60%	33.40%
Some college or associate's degree	36.70%	31.90%	42.10%
Bachelor's degree or higher	25.20%	33.10%	16.30%
<b>YEAR HOUSEHOLDER MOVED INTO</b>			
Moved in 2015 or later	1.80%	0.40%	3.40%
Moved in 2010 to 2014	36.50%	12.90%	63.20%
Moved in 2000 to 2009	35.60%	42.40%	27.90%
Moved in 1990 to 1999	13.20%	21.50%	3.80%
Moved in 1980 to 1989	5.20%	8.90%	0.90%
Moved in 1979 or earlier	7.80%	13.90%	0.80%



Subject	Oshkosh city, Wisconsin				
	Occupied		Owner-		Renter-
	Estimate		Estimate		Estimate
Occupied housing units	26,152		13,868		12,284
<b>HOUSEHOLD INCOME IN THE PAST</b>					
Less than \$5,000	2.40%		1.30%		3.60%
\$5,000 to \$9,999	4.10%		1.50%		7.10%
\$10,000 to \$14,999	7.20%		2.90%		12.00%
\$15,000 to \$19,999	8.20%		4.50%		12.40%
\$20,000 to \$24,999	6.80%		5.00%		8.90%
\$25,000 to \$34,999	12.80%		10.50%		15.30%
\$35,000 to \$49,999	15.60%		14.20%		17.20%
\$50,000 to \$74,999	20.40%		23.80%		16.60%
\$75,000 to \$99,999	11.20%		17.60%		4.00%
\$100,000 to \$149,999	8.00%		12.90%		2.40%
\$150,000 or more	3.30%		5.70%		0.60%
Median household income (dollars)	42,650		60,171		28,066
<b>MONTHLY HOUSING COSTS</b>					
Less than \$300	3.80%	993.776	3.20%	443.78	4.60%
\$300 to \$499	12.80%	3347.456	14.70%	2038.60	10.70%
\$500 to \$799	35.50%	9283.96	21.70%	3009.36	51.10%
\$800 to \$999	19.10%	4995.032	17.40%	2413.03	21.00%
\$1,000 to \$1,499	19.70%	5151.944	28.90%	4007.85	9.40%
\$1,500 to \$1,999	5.50%	1438.36	9.50%	1317.46	0.90%
\$2,000 to \$2,499	1.50%	392.28	2.60%	360.57	0.40%
\$2,500 to \$2,999	0.70%	183.064	1.10%	152.55	0.30%
\$3,000 or more	0.60%	156.912	0.90%	124.81	0.20%
No cash rent	0.80%	209.216	(X)		1.60%
Median (dollars)	771		928		671
<b>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD</b>					
Less than \$20,000	20.90%		9.60%	<b>1331.328</b>	33.70%
Less than 20 percent	0.50%		0.50%	69.34	0.50%
20 to 29 percent	2.20%		1.20%	166.416	3.20%
30 percent or more	18.20%		7.80%	1081.704	30.00%
\$20,000 to \$34,999	19.50%		15.50%	<b>2149.54</b>	23.90%
Less than 20 percent	2.80%		3.40%	471.512	2.10%
20 to 29 percent	7.30%		5.10%	707.268	9.90%
30 percent or more	9.30%		7.00%	970.76	11.90%
\$35,000 to \$49,999	15.50%		14.20%	<b>1969.256</b>	17.00%
Less than 20 percent	5.90%		5.20%	721.136	6.60%
20 to 29 percent	6.80%		5.10%	707.268	8.70%
30 percent or more	2.90%		3.90%	540.852	1.80%
\$50,000 to \$74,999	20.10%		23.80%	<b>3300.584</b>	15.80%
Less than 20 percent	12.40%		12.70%	1761.236	12.00%
20 to 29 percent	6.50%		9.30%	1289.724	3.20%
30 percent or more	1.20%		1.80%	249.624	0.60%
\$75,000 or more	22.40%		36.20%	<b>5020.216</b>	6.80%
Less than 20 percent	17.80%		28.30%	3924.644	6.10%
20 to 29 percent	3.90%		6.80%	943.024	0.60%
30 percent or more	0.70%		1.20%	166.416	0.10%
Zero or negative income	0.90%		0.70%	97.076	1.20%
No cash rent	0.80%		(X)		1.60%

# CHAS Data

**Demographics**

	Base Year 2009	Most Recent Year 2015	%Change
Population	66,083	66,580	1
Households	24,715	26,150	6
Median Income	42,328	42,650	1

**Number of Households**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,865	4,100	5,490	2,945	9,750
Small Family Households	910	1,090	1,430	1,040	4,780
Large Family Households	70	115	235	300	655
Household contains at least one person 62-74 years of age	479	735	1,045	465	1,445
Household contains at least one person age 75 or older	520	910	945	374	720
Households with one or more children 6 years old or younger	553	500	725	465	854

**Housing Needs Summary**

Tables	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>Housing Problems (Households with one of the listed housing needs)</b>										
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	145	0	4	164	10	15	0	15	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	0	0	0	20	0	0	0	0	0
Overcrowded - With 1.01 - 1.5 people per room (and none of the above problems)	20	55	0	40	115	0	4	0	10	14
Housing cost burden greater than 50% of income (and none of the above problems)	2,020	390	45	10	2,465	500	355	180	10	1,045
Housing cost burden greater than 30% of income (and none of the above problems)	515	1,320	730	4	2,569	80	555	545	230	1,410



Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	40	55	0	40	135	10	4	0	10	24

	<b>Renter</b>				<b>Owner</b>			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present				0				0

HOUSING PROBLEMS

0%-30% of Area Median Income

Housing Problem	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,170	460	235
White	2,915	415	165
Black/African American	70	0	0
Asian	125	35	50
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	10	15

30%-50% of Area Median Income

Housing Problem	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,840	1,260	0
White	2,580	1,200	0
Black/African American	70	35	0
Asian	80	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	0	0

50%-80% of Area Median Income

Housing Problem	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,500	3,995	0
White	1,375	3,820	0
Black/African American	15	45	0
Asian	59	49	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	29	50	0

80%-100% of Area Median Income

Housing Problem	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	2,620	0
White	325	2,460	0
Black/African American	0	39	0
Asian	0	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	90	0

SEVERE HOUSING PROBLEMS

0%-30% of Area Median Income

	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Severe Housing Problems</b>			
Jurisdiction as a whole	2,580	1,050	235
White	2,335	990	165
Black/African American	70	0	0
Asian	115	39	50
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	10	15

30%-50% of Area Median Income

	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Severe Housing Problems</b>			
Jurisdiction as a whole	960	3,135	0
White	890	2,895	0
Black/African American	25	80	0
Asian	45	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	65	0

50%-80% of Area Median Income

	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Severe Housing Problems</b>			
Jurisdiction as a whole	225	5,270	0
White	225	4,970	0
Black/African American	0	60	0
Asian	0	110	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	80	0

80%-100% of Area Median Income

	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Severe Housing Problems</b>			
Jurisdiction as a whole	90	2,855	0
White	90	2,695	0
Black/African American	0	39	0
Asian	0	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	90	0

Housing Cost Burdens

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;540%</b>	<b>No/Negative Income (not computed)</b>
Jurisdiction as a whole	17,895	4,320	3,700	235
White	17,105	3,975	3,420	165
Black/African American	140	84	65	0
Asian	310	100	160	50
American Indian, Alaska Native	10	15	0	0
Pacific Islander	0	0	0	0
Hispanic	265	100	30	15



# HMDA Data

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>AMERICAN INDIAN/ALASKA NATIVE (TOTAL)</b>												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
<b>ASIAN (TOTAL)</b>	<b>9</b>	<b>1206</b>	<b>7</b>	<b>893</b>	<b>1</b>	<b>93</b>	<b>1</b>	<b>220</b>				
MALE	5	534	4	441	1	93						
FEMALE												
JOINT (MALE/FEMALE)	4	672	3	452			1	220				
<b>BLACK OR AFRICAN AMERICAN (TOTAL)</b>	<b>8</b>	<b>1318</b>	<b>4</b>	<b>593</b>	<b>1</b>	<b>276</b>	<b>2</b>	<b>357</b>			<b>1</b>	<b>92</b>
MALE	4	373	2	200			1	81			1	92
FEMALE	1	117	1	117								
JOINT (MALE/FEMALE)	3	828	1	276	1	276	1	276				
<b>NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)</b>												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
<b>WHITE (TOTAL)</b>	<b>515</b>	<b>64889</b>	<b>430</b>	<b>54169</b>	<b>3</b>	<b>433</b>	<b>44</b>	<b>5477</b>	<b>30</b>	<b>3624</b>	<b>8</b>	<b>1186</b>
MALE	197	24331	164	19985			20	2795	11	1250	2	301
FEMALE	113	12073	96	10353			9	830	7	766	1	124
JOINT (MALE/FEMALE)	204	28385	169	23731	3	433	15	1852	12	1608	5	761
<b>2 OR MORE MINORITY RACES (TOTAL)</b>												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
<b>JOINT (WHITE/MINORITY RACE) (TOTAL)</b>	<b>6</b>	<b>862</b>	<b>5</b>	<b>691</b>					<b>1</b>	<b>171</b>		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	6	862	5	691					1	171		
<b>RACE NOT AVAILABLE (TOTAL) 6/</b>	<b>31</b>	<b>4038</b>	<b>19</b>	<b>2737</b>			<b>6</b>	<b>617</b>	<b>5</b>	<b>591</b>	<b>1</b>	<b>93</b>
MALE	3	289	3	289								
FEMALE	1	145					1	145				
JOINT (MALE/FEMALE)	7	995	3	423			2	237	2	335		

MSA/MD:

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>AMERICAN INDIAN/ALASKA NATIVE (TOTAL)</b>	<b>6</b>	346	<b>5</b>	314							<b>1</b>	32
MALE	2	156	2	156								
FEMALE	4	190	3	158							1	32
JOINT (MALE/FEMALE)												
<b>ASIAN (TOTAL)</b>	<b>25</b>	3458	<b>21</b>	3022	<b>1</b>	120	<b>1</b>	14	<b>2</b>	302		
MALE	6	957	5	902					1	55		
FEMALE	7	800	5	539			1	14	1	247		
JOINT (MALE/FEMALE)	12	1701	11	1581	1	120						
<b>BLACK OR AFRICAN AMERICAN (TOTAL)</b>	<b>3</b>	651	<b>1</b>	318			<b>2</b>	333				
MALE												
FEMALE	2	333					2	333				
JOINT (MALE/FEMALE)	1	318	1	318								
<b>NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)</b>	<b>4</b>	923	<b>3</b>	593			<b>1</b>	330				
MALE	2	506	2	506								
FEMALE	2	417	1	87			1	330				
JOINT (MALE/FEMALE)												
<b>WHITE (TOTAL)</b>	<b>1852</b>	262313	<b>1480</b>	215699	<b>46</b>	5918	<b>159</b>	18183	<b>152</b>	20672	<b>15</b>	1841
MALE	512	58642	402	47499	17	2234	46	4659	40	3607	7	643
FEMALE	368	39208	287	31103	10	740	35	3206	33	3899	3	260
JOINT (MALE/FEMALE)	969	163835	788	136469	19	2944	78	10318	79	13166	5	938
<b>2 OR MORE MINORITY RACES (TOTAL)</b>												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
<b>JOINT (WHITE/MINORITY RACE) (TOTAL)</b>	<b>29</b>	4224	<b>21</b>	3120	<b>2</b>	442	<b>1</b>	13	<b>5</b>	649		
MALE	1	174							1	174		
FEMALE												
JOINT (MALE/FEMALE)	28	4050	21	3120	2	442	1	13	4	475		
<b>RACE NOT AVAILABLE (TOTAL) 6/</b>	<b>279</b>	32490	<b>210</b>	24704	<b>6</b>	1016	<b>33</b>	3105	<b>18</b>	2182	<b>12</b>	1483
MALE	8	1080	6	841					2	239		
FEMALE	7	586	5	369			1	99	1	118		
JOINT (MALE/FEMALE)	14	2191	5	997	2	262	3	325	4	607		

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		MSA/MD: 36780 - OSHKOSH-NEENAI Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>AMERICAN INDIAN/ALASKA NATIVE (TOTAL)</b>	5	592	2	250			1	102	1	147	1	93
MALE	4	445	2	250			1	102			1	93
FEMALE												
JOINT (MALE/FEMALE)	1	147							1	147		
<b>ASIAN (TOTAL)</b>	33	5009	16	2393			11	1942	5	595	1	79
MALE	8	1460	3	442			3	748	1	191	1	79
FEMALE	4	333	1	142			2	125	1	66		
JOINT (MALE/FEMALE)	21	3216	12	1809			6	1069	3	338		
<b>BLACK OR AFRICAN AMERICAN (TOTAL)</b>	10	1861	5	1305			5	556				
MALE	5	656	3	381			2	275				
FEMALE	3	271	1	62			2	209				
JOINT (MALE/FEMALE)	2	934	1	862			1	72				
<b>NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)</b>	3	334	1	136			2	198				
MALE												
FEMALE	3	334	1	136			2	198				
JOINT (MALE/FEMALE)												
<b>WHITE (TOTAL)</b>	3245	404557	2135	260114	67	8194	542	71059	385	50943	116	14247
MALE	835	95305	501	53464	20	2518	160	19850	125	15880	29	3593
FEMALE	580	58477	347	35157	15	1504	115	10974	71	7830	32	3012
JOINT (MALE/FEMALE)	1828	250521	1285	171239	32	4172	267	40235	189	27233	55	7642
<b>2 OR MORE MINORITY RACES (TOTAL)</b>	1	126			1	126						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	126			1	126						
<b>JOINT (WHITE/MINORITY RACE) (TOTAL)</b>	28	3329	17	1906	1	60	5	660	4	560	1	143
MALE	2	172					2	172				
FEMALE												
JOINT (MALE/FEMALE)	26	3157	17	1906	1	60	3	488	4	560	1	143
<b>RACE NOT AVAILABLE (TOTAL) 6/</b>	337	67996	174	48755	9	808	78	8088	54	7042	22	3303
MALE	36	4683	11	1432			10	1086	9	1159	6	1006
FEMALE	15	1550	6	452			6	761	1	170	2	167
JOINT (MALE/FEMALE)	44	5389	20	2243	3	326	10	1209	8	947	3	664

AGGREGATE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page 1 of  
 RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2015

MSA/MD: 36780 - OSHKOSH-NEENAI

RACE AND GENDER 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>AMERICAN INDIAN/ALASKA NATIVE (TOTAL)</b>	1	5	1	5								
MALE	1	5	1	5								
FEMALE												
JOINT (MALE/FEMALE)												
<b>ASIAN (TOTAL)</b>	6	479	1	4			2	188	2	24	1	263
MALE	1	263									1	263
FEMALE	2	25					1	8	1	17		
JOINT (MALE/FEMALE)	3	191	1	4			1	180	1	7		
<b>BLACK OR AFRICAN AMERICAN (TOTAL)</b>	2	11					2	11				
MALE	2	11					2	11				
FEMALE												
JOINT (MALE/FEMALE)												
<b>NATIVE HAWAIIAN/OTHER PACIFIC ISLAND (TOTAL)</b>	2	25	1	10			1	15				
MALE												
FEMALE	1	10	1	10								
JOINT (MALE/FEMALE)	1	15					1	15				
<b>WHITE (TOTAL)</b>	480	26277	378	19747	6	834	62	3210	24	1773	10	713
MALE	93	3191	71	2318			12	349	7	232	3	292
FEMALE	96	3926	68	2381	1	8	23	1407	3	125	1	5
JOINT (MALE/FEMALE)	291	19160	239	15048	5	826	27	1454	14	1416	6	416
<b>2 OR MORE MINORITY RACES (TOTAL)</b>												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
<b>JOINT (WHITE/MINORITY RACE) (TOTAL)</b>	1	62							1	62		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	62							1	62		
<b>RACE NOT AVAILABLE (TOTAL) 6/</b>	69	4317	53	3656	1	93	8	338	7	230		
MALE	1	20					1	20				
FEMALE												
JOINT (MALE/FEMALE)	2	69	1	58					1	11		

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

MSA/MD: 36780 - OSHKOSH-NEENAH, WI

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For Withdrawn Incompleteness			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	2	230	2	230								
BLACK OR AFRICAN	1	91	1	91								
NATIVE HAWAIIAN/OTHER PAC												
WHITE	103	8704	84	6949			11	1055	5	413	3	287
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE												
RACE NOT AVAILABI	6	513	3	286			2	144	1	83		
ETHNICITY 7/												
HISPANIC OR LATIN	1	93	1	93								
NOT HISPANIC OR L	105	8892	85	7086			12	1106	5	413	3	287
JOINT (HISPANIC OR LATINO/ N												
LATINO)												
ETHNICITY NOT AVA	6	553	4	377			1	93	1	83		
MINORITY STATUS 8/												
WHITE NON-HISPAN	101	8520	82	6765			11	1055	5	413	3	287
OTHERS, INCLUDINC	4	414	4	414								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	4	388	3	295	1	93						
BLACK OR AFRICAN	3	290	1	117			1	81			1	92
NATIVE HAWAIIAN/OTHER PAC												
WHITE	193	21914	166	18884	1	94	14	1491	12	1445		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINO	1	101	1	101								
RACE NOT AVAILABI	14	1522	9	1020			2	236	2	173	1	93
ETHNICITY 7/												
HISPANIC OR LATIN	11	1062	9	901			2	161				
NOT HISPANIC OR L	191	21817	163	18618	2	187	13	1475	12	1445	1	92
JOINT (HISPANIC OR	2	207	2	207								
LATINO)												
ETHNICITY NOT AVA	11	1129	6	691			2	172	2	173	1	93
MINORITY STATUS 8/												
WHITE NON-HISPAN	182	20844	157	17975	1	94	12	1330	12	1445		
OTHERS, INCLUDINC	21	2048	16	1621	1	93	3	242			1	92

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

MSA/MD: 36780 - OSHKOSH-NEENAH, WI

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	1	168	1	168								
BLACK OR AFRICAN												
NATIVE HAWAIIAN/OTHER PAC												
WHITE	92	13120	77	11025			5	714	8	1132	2	249
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	2	296	2	296								
RACE NOT AVAILABLE	5	689	3	460			1	61	1	168		
ETHNICITY 7/												
HISPANIC OR LATINO	1	135	1	135								
NOT HISPANIC OR LATINO	95	13510	79	11354			6	775	8	1132	2	249
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE	4	628	3	460					1	168		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	91	12985	76	10890			5	714	8	1132	2	249
OTHERS, INCLUDING	4	599	4	599								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	1	220					1	220				
BLACK OR AFRICAN	1	109	1	109								
NATIVE HAWAIIAN/OTHER PAC												
WHITE	52	8010	41	6277	1	161	8	1252	1	125	1	195
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	3	465	2	294					1	171		
RACE NOT AVAILABLE	1	167							1	167		
ETHNICITY 7/												
HISPANIC OR LATINO	2	169	1	66			1	103				
NOT HISPANIC OR LATINO	53	8322	42	6436	1	161	7	1234	2	296	1	195
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	2	313	1	178			1	135				
ETHNICITY NOT AVAILABLE	1	167							1	167		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	48	7528	39	6033	1	161	6	1014	1	125	1	195
OTHERS, INCLUDING	9	1276	5	647			3	458	1	171		

AGGREGATE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

MSA/MD: 36780 - OSHKOSH-NEENAH, WI

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For Withdrawn Incompleteness			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	200	1	200								
BLACK OR AFRICAN AMERICAN	3	828	1	276	1	276	1	276				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	68	12360	59	10713	1	178	4	721	2	293	2	455
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	5	1147	4	971			1	176				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	69	12696	57	10321	2	454	6	1173	2	293	2	455
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	4	868	4	868								
ETHNICITY NOT AVAILABLE 6/	4	971	4	971								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	64	11492	55	9845	1	178	4	721	2	293	2	455
OTHERS, INCLUDING HISPANIC	8	1896	6	1344	1	276	1	276				
TOTAL 14/	569	72313	465	59083	5	802	53	6671	36	4386	10	1371



AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANU  
 DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

MSA/MD: 36780 - OSHKOSH-NEENAH, WI

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated	Apps. Approved But Not Accepted	Number	\$000's	Applications Denied		Applications Files Closed For			
	Number	\$000's					Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	4	216	3	202			1	14				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/O	1	87	1	87								
WHITE	248	18349	177	12691	6	339	42	3750	20	1398	3	171
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINOF	4	210	3	197			1	13				
RACE NOT AVAILABL	15	1016	5	379			9	558			1	79
ETHNICITY 7/												
HISPANIC OR LATIN	3	123	1	10			2	113				
NOT HISPANIC OR L/	248	18361	179	12922	6	339	41	3567	20	1398	2	135
JOINT (HISPANIC OR	2	190	2	190								
LATINO)												
ETHNICITY NOT AVA	19	1204	7	434			10	655			2	115
MINORITY STATUS 8/												
WHITE NON-HISPANI	240	17884	172	12458	6	339	40	3554	20	1398	2	135
OTHERS, INCLUDING	12	718	9	592			3	126				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/A	4	212	3	180							1	32
ASIAN	6	613	6	613								
BLACK OR AFRICAN	1	13					1	13				
NATIVE HAWAIIAN/OTHER PAC												
WHITE	460	43492	360	34609	14	1107	45	3983	36	3377	5	416
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINOF	6	429	4	305	1	95			1	29		
RACE NOT AVAILABL	17	1470	6	609	1	110	6	468	3	211	1	72
ETHNICITY 7/												
HISPANIC OR LATIN	8	525	4	160			2	250	2	115		
NOT HISPANIC OR L/	467	44175	368	35452	16	1312	43	3747	35	3248	5	416
JOINT (HISPANIC OR	2	281	1	132					1	149		
LATINO)												
ETHNICITY NOT AVA	17	1248	6	572			7	467	2	105	2	104
MINORITY STATUS 8/												
WHITE NON-HISPANI	449	42675	355	34317	14	1107	42	3734	33	3101	5	416
OTHERS, INCLUDING	27	2073	18	1390	1	95	3	263	4	293	1	32

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANU  
 DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		MSA/MD: 36780 - OSHKOSH-NEENAH, WI Applications Files Closed For Withdrawn Incompleteness			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
	80-99% OF MSA/MD MEDIAN											
RACE 5/												
AMERICAN INDIAN/A	2	134	2	134								
ASIAN	3	597	2	350					1	247		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/O	1	250	1	250								
WHITE	256	32049	204	25884	4	263	24	2879	21	2460	3	563
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINOR)	1	127	1	127								
RACE NOT AVAILABL	11	1285	7	785	1	114	2	293	1	93		
ETHNICITY 7/												
HISPANIC OR LATINO	2	226	1	98					1	128		
NOT HISPANIC OR L/	258	32647	208	26591	4	263	23	2747	20	2483	3	563
JOINT (HISPANIC OR LATINO)	3	279	2	183					1	96		
ETHNICITY NOT AVA	11	1290	6	658	1	114	3	425	1	93		
MINORITY STATUS 8/												
WHITE NON-HISPANI	247	30981	198	25172	4	263	23	2747	19	2236	3	563
OTHERS, INCLUDING	12	1613	9	1142					3	471		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	3	467	2	412					1	55		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PAC												
WHITE	198	26979	163	22819	5	508	12	1519	18	2133		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINOR)	4	489	4	489								
RACE NOT AVAILABL	9	816	5	495			2	207	2	114		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR L/	200	27412	166	23418	5	508	11	1384	18	2102		
JOINT (HISPANIC OR LATINO)	3	302	3	302								
ETHNICITY NOT AVA	11	1037	5	495			3	342	3	200		
MINORITY STATUS 8/												

WHITE NON-HISPANIC	193	26456	160	22517	5	508	11	1384	17	2047
OTHERS, INCLUDING	10	1258	9	1203					1	55

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015 Page 3 of 3

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
MSA/MD: 36780 - OSHKOSH-NEENAH, WI												
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	8	1506	7	1386	1	120						
BLACK OR AFRICAN AMERICAN	2	638	1	318			1	320				
NATIVE HAWAIIAN/OTHER PAC	2	586	1	256			1	330				
WHITE	655	136319	557	116597	17	3701	31	5231	49	10390	1	400
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE	14	2969	9	2002	1	347			4	620		
RACE NOT AVAILABLE 6/	33	6176	21	3816	3	555	4	684	3	588	2	533
ETHNICITY 7/												
HISPANIC OR LATINO	2	505	1	175			1	330				
NOT HISPANIC OR LATINO	669	139457	564	118307	18	3895	33	5731	53	11124	1	400
JOINT (HISPANIC OR LATINO/ N	7	1579	7	1579								
LATINO)												
ETHNICITY NOT AVAILABLE 6/	36	6653	24	4314	4	828	3	504	3	474	2	533
MINORITY STATUS 8/												
WHITE NON-HISPANIC	644	133989	547	114540	16	3428	31	5231	49	10390	1	400
OTHERS, INCLUDING HISPANIC	33	7258	25	5521	2	467	2	650	4	620		
TOTAL 14/	2198	304405	1741	247770	55	7496	197	21978	177	23805	28	3356

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS BY RACE AND ETHNICITY OF APPLICANT, 2015 Page 1 of 3

INCOME, RACE AND ETHNICITY	MSA/MD: 36780 - OSHKOSH-NEENAH, WI											
	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	3	212	1	71			1	75	1	66		
BLACK OR AFRICAN	2	284					2	284				
NATIVE HAWAIIAN/O	1	75					1	75				
WHITE	414	31280	237	16767	11	799	103	8656	46	3801	17	1257
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE												
RACE NOT AVAILABL	35	2725	11	1032	1	20	18	1316	2	123	3	234
ETHNICITY 7/												
HISPANIC OR LATIN	6	533	1	136			4	282	1	115		
NOT HISPANIC OR L/	418	31660	236	16566	11	799	107	9205	47	3833	17	1257
JOINT (HISPANIC OR	1	161	1	161								
LATINO)												
ETHNICITY NOT AVA	30	2222	11	1007	1	20	14	919	1	42	3	234
MINORITY STATUS 8/												
WHITE NON-HISPANI	407	30589	235	16495	11	799	99	8352	45	3686	17	1257
OTHERS, INCLUDING	13	1265	3	368			8	716	2	181		
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	5	299	2	109			3	190				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/O	2	259	1	136			1	123				
WHITE	673	62915	426	38009	13	1476	125	12943	82	7900	27	2587
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINOF	3	247	2	186			1	61				
RACE NOT AVAILABL	51	4901	21	1775			18	1716	9	945	3	465
ETHNICITY 7/												
HISPANIC OR LATIN	8	695	4	345			3	273			1	77
NOT HISPANIC OR L/	670	62465	422	37663	13	1476	127	12973	82	7843	26	2510
JOINT (HISPANIC OR	2	156	2	156								
LATINO)												
ETHNICITY NOT AVA	54	5305	24	2051			18	1787	9	1002	3	465
MINORITY STATUS 8/												
WHITE NON-HISPANI	655	61283	417	37314	13	1476	120	12442	79	7541	26	2510
OTHERS, INCLUDING	20	1656	11	932			8	647			1	77

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015 Page 2 of 3

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		MSA/MD: 36780 - OSHKOSH-NEENAH, WI Applications Files Closed For Withdrawn Incompleteness			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>80-99% OF MSA/MD MEDIAN</b>												
RACE 5/												
AMERICAN INDIAN/A	2	203	1	110							1	93
ASIAN	3	465	1	126			1	260			1	79
BLACK OR AFRICAN	1	116					1	116				
NATIVE HAWAIIAN/OTHER PAC												
WHITE	425	44499	289	29086	7	551	69	8013	53	5936	7	913
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	3	275	3	275								
RACE NOT AVAILABLE	28	2709	15	1383	2	171	5	474	5	534	1	147
ETHNICITY 7/												
HISPANIC OR LATINO	3	271	1	74			2	197				
NOT HISPANIC OR LATINO	427	44916	290	29215	7	551	69	8192	52	5873	9	1085
JOINT (HISPANIC OR LATINO)	2	235	2	235								
ETHNICITY NOT AVAILABLE	30	2845	16	1456	2	171	5	474	6	597	1	147
MINORITY STATUS 8/												
WHITE NON-HISPANIC	418	43857	285	28704	7	551	67	7816	52	5873	7	913
OTHERS, INCLUDING	14	1565	8	820			4	573			2	172
<b>100-119% OF MSA/MD MEDIAN</b>												
RACE 5/												
AMERICAN INDIAN/A	2	242	1	140			1	102				
ASIAN	5	602	4	542			1	60				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PAC												
WHITE	341	43374	240	28642	5	631	45	6772	41	5636	10	1693
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	4	429	1	136	1	60	1	129	1	104		
RACE NOT AVAILABLE	25	3115	12	1373	1	72	5	858	6	694	1	118
ETHNICITY 7/												
HISPANIC OR LATINO	4	458	2	203			2	255				
NOT HISPANIC OR LATINO	345	43826	240	28749	6	691	47	7051	42	5642	10	1693
JOINT (HISPANIC OR LATINO)	3	369	3	369								
ETHNICITY NOT AVAILABLE	25	3109	13	1512	1	72	4	615	6	792	1	118
MINORITY STATUS 8/												
WHITE NON-HISPANIC	334	42443	235	28059	5	631	44	6619	40	5441	10	1693
OTHERS, INCLUDING	16	1870	10	1262	1	60	4	444	1	104		

AGGREGATE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, Page 3 of 3  
 RACE AND ETHNICITY OF APPLICANT, 2015

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		MSA/MD: 36780 - OSHKOSH-NEENAH, WI Applications Denied		Applications Files Closed For Withdrawn Incompleteness			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	15	3069	7	1364			5	1357	3	348		
BLACK OR AFRICAN AMERICAN	5	1237	3	1081			2	156				
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND												
WHITE	1063	177915	754	120799	23	3680	149	27840	113	21562	24	4034
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	15	2031	10	1194			3	470	1	224	1	143
RACE NOT AVAILABLE 6/ ETHNICITY 7/	80	11887	40	5815	2	219	17	2240	15	2374	6	1239
HISPANIC OR LATINO	7	687	5	565					2	122		
NOT HISPANIC OR LATINO	1084	183172	760	122980	23	3680	158	29683	117	22420	26	4409
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	11	1613	10	1284			1	329				
ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/	76	10667	39	5424	2	219	17	2051	13	1966	5	1007
WHITE NON-HISPANIC	1037	174745	735	118496	23	3680	145	27194	110	21341	24	4034
OTHERS, INCLUDING HISPANIC	53	8637	35	5488			11	2312	6	694	1	143
TOTAL 14/	3662	483804	2350	314859	78	9188	644	82605	449	59287	141	17865

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOUSING  
 INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

MSA/MD: 36780 - OSHKOSH-NEENAH, WI

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NA												
ASIAN	1	8					1	8				
BLACK OR AFRICAN	1	6					1	6				
NATIVE HAWAIIAN/OTHER PAC												
WHITE	50	1712	30	1069	1	8	15	545	2	41	2	49
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE												
RACE NOT AVAILABL	2	95	1	20			1	75				
ETHNICITY 7/												
HISPANIC OR LATIN	2	23	1	20			1	3				
NOT HISPANIC OR L/	50	1703	29	1049	1	8	16	556	2	41	2	49
JOINT (HISPANIC OR LATINO/ N												
LATINO)												
ETHNICITY NOT AVA	2	95	1	20			1	75				
MINORITY STATUS 8/												
WHITE NON-HISPANI	48	1689	29	1049	1	8	14	542	2	41	2	49
OTHERS, INCLUDING	4	37	1	20			3	17				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/A	1	5	1	5								
ASIAN	2	187					1	180	1	7		
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PAC												
WHITE	105	4104	78	2866	2	130	17	794	5	186	3	128
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE												
RACE NOT AVAILABL	8	247	3	146			4	45	1	56		
ETHNICITY 7/												
HISPANIC OR LATIN	7	347	3	161			2	92	2	94		
NOT HISPANIC OR L/	102	3969	76	2710	2	130	17	902	4	99	3	128
JOINT (HISPANIC OR LATINO/ N												
LATINO)												
ETHNICITY NOT AVA	7	227	3	146			3	25	1	56		
MINORITY STATUS 8/												
WHITE NON-HISPANI	98	3757	75	2705	2	130	15	702	3	92	3	128
OTHERS, INCLUDING	10	539	4	166			3	272	3	101		

AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOUSING, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015 Page 2 of 3

INCOME, RACE AND ETHNICITY	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For Withdrawn Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
MSA/MD: 36780 - OSHKOSH-NEENAH, WI										
80-99% OF MSA/MD MEDIAN										
RACE 5/										
AMERICAN INDIAN/ALASKA NA										
ASIAN	2	21	1	4					1	17
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/OTHER PAC										
WHITE	78	3699	63	3077	1	13	11	593	3	16
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE										
RACE NOT AVAILABL	5	159	3	121			1	23	1	15
ETHNICITY 7/										
HISPANIC OR LATINC	1	2					1	2		
NOT HISPANIC OR L/	77	3703	62	3066	1	13	10	591	4	33
JOINT (HISPANIC OR										
LATINO)	2	15	2	15						
ETHNICITY NOT AVA										
MINORITY STATUS 8/	5	159	3	121			1	23	1	15
WHITE NON-HISPANI	75	3682	61	3062	1	13	10	591	3	16
OTHERS, INCLUDING	5	38	3	19			1	2	1	17
100-119% OF MSA/MD MEDIAN										
RACE 5/										
AMERICAN INDIAN/ALASKA NA										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NATIVE HAWAIIAN/O	1	15					1	15		
WHITE	54	2426	45	1858			4	158	4	167
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE										
RACE NOT AVAILABL	4	120	3	107					1	13
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR L/	54	2391	44	1808			5	173	4	167
JOINT (HISPANIC OR LATINO/ N										
LATINO)										
ETHNICITY NOT AVA										
MINORITY STATUS 8/	5	170	4	157					1	13
WHITE NON-HISPANI	53	2376	44	1808			4	158	4	167
OTHERS, INCLUDING	1	15					1	15		243



AGGREGATE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLING, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2015

INCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Files Closed For			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	263									1	263
BLACK OR AFRICAN AMERICAN	1	5					1	5				
NATIVE HAWAIIAN/OTHER PAC	1	10	1	10								
WHITE	186	13718	156	10360	2	683	14	1019	10	1363	4	293
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE	1	62							1	62		
RACE NOT AVAILABLE 6/	18	771	14	617	1	93	1	20	2	41		
ETHNICITY 7/												
HISPANIC OR LATINO	3	142	2	14					1	128		
NOT HISPANIC OR LATINO	185	13788	153	10228	2	683	15	1024	10	1297	5	556
JOINT (HISPANIC OR LATINO/ N	2	128	2	128								
LATINO)												
ETHNICITY NOT AVAILABLE 6/	18	771	14	617	1	93	1	20	2	41		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	181	13448	152	10218	2	683	14	1019	9	1235	4	293
OTHERS, INCLUDING HISPANIC	9	610	5	152			1	5	2	190	1	263
TOTAL 14/	561	31176	434	23422	7	927	75	3762	34	2089	11	976

Report Date: 06/21/2016

MSA/MD: 36780 - OSHKOSH-NEENAH, W

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans	Apps. Approved But	Applications Denied		Applications Withdrawn		Files Closed For Incompleteness			
	Number	\$000's	Number	\$000's	Number	\$000's	\$000's	Number	\$000's	Number	\$000's	
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	359	48150	296	39607	4	708	31	4146	22	2781	6	908
10-19% MINORITY	189	21282	153	17231			19	2134	13	1454	4	463
20-49% MINORITY	21	2881	16	2245	1	94	3	391	1	151		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	84	8618	71	7316	3	365	5	449	4	396	1	92
MIDDLE INCOME	390	47612	317	38574	2	437	39	4652	26	3185	6	764
UPPER INCOME	95	16083	77	13193			9	1570	6	805	3	515
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	48	4642	42	4042	2	271	1	81	2	156	1	92
10-19% MINORITY	22	2129	19	1887			2	153	1	89		
20-49% MINORITY	14	1847	10	1387	1	94	2	215	1	151		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	216	27425	177	22372	2	437	21	2495	14	1820	2	301
10-19% MINORITY	167	19153	134	15344			17	1981	12	1365	4	463
20-49% MINORITY	7	1034	6	858			1	176				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	95	16083	77	13193			9	1570	6	805	3	515
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	569	72313	465	59083	5	802	53	6671	36	4386	10	1371

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		MSA/MD: 36780 - OSHKOSH-NEENAWISCONSIN Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	1565	237371	1261	195364	41	6011	128	15997	122	17927	13	2072
10-19% MINORITY	544	56130	419	44349	12	1395	55	4770	43	4332	15	1284
20-49% MINORITY	89	10904	61	8057	2	90	14	1211	12	1546		
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	222	19877	169	15524	5	332	19	1711	22	1873	7	437
MIDDLE INCOME	1444	191435	1134	154495	35	4534	145	15557	112	14529	18	2320
UPPER INCOME	532	93093	438	77751	15	2630	33	4710	43	7403	3	599
<b>INCOME &amp; RACIAL/ETHNIC COMP 11/ 12/ 13/</b>												
<b>LOW INCOME</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>MODERATE INCOME</b>												
LESS THAN 10% MINORITY	110	9889	95	8825	1	109	6	485	5	289	3	181
10-19% MINORITY	67	5074	46	3630	2	133	6	509	9	546	4	256
20-49% MINORITY	45	4914	28	3069	2	90	7	717	8	1038		
50-79% MINORITY												
80-100% MINORITY												
<b>MIDDLE INCOME</b>												
LESS THAN 10% MINORITY	923	134389	728	108788	25	3272	89	10802	74	10235	7	1292
10-19% MINORITY	477	51056	373	40719	10	1262	49	4261	34	3786	11	1028
20-49% MINORITY	44	5990	33	4988			7	494	4	508		
50-79% MINORITY												
80-100% MINORITY												
<b>UPPER INCOME</b>												
LESS THAN 10% MINORITY	532	93093	438	77751	15	2630	33	4710	43	7403	3	599
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>SMALL COUNTY</b>												
<b>ALL OTHER TRACTS 21/</b>												
<b>TOTAL 14/</b>	2198	304405	1741	247770	55	7496	197	21978	177	23805	28	3356

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79.21%                      2.50%                      8.96%                      8.05%                      1.27%

AGGREGATE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page 1 of 1 CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2015

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		MSA/MD: 36780 - OSHKOSH-NEENAWA Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	2560	358237	1649	231469	52	6805	435	59983	325	46316	99	13664
10-19% MINORITY	966	105924	605	68958	25	2313	188	20033	108	10688	40	3932
20-49% MINORITY	136	19643	96	14432	1	70	21	2589	16	2283	2	269
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	397	41572	240	27791	8	547	85	7446	48	4214	16	1574
MIDDLE INCOME	2558	333584	1621	215258	59	6924	463	58657	311	40059	104	12686
UPPER INCOME	707	108648	489	71810	11	1717	96	16502	90	15014	21	3605
<b>INCOME &amp; RACIAL/ETHNIC COMP 11/ 12/ 13/</b>												
<b>LOW INCOME</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>MODERATE INCOME</b>												
LESS THAN 10% MINORITY	218	26961	125	18667	5	435	54	4760	26	2280	8	819
10-19% MINORITY	128	9418	75	4874	3	112	25	2239	17	1438	8	755
20-49% MINORITY	51	5193	40	4250			6	447	5	496		
50-79% MINORITY												
80-100% MINORITY												
<b>MIDDLE INCOME</b>												
LESS THAN 10% MINORITY	1635	222628	1035	140992	36	4653	285	38721	209	29022	70	9240
10-19% MINORITY	838	96506	530	64084	22	2201	163	17794	91	9250	32	3177
20-49% MINORITY	85	14450	56	10182	1	70	15	2142	11	1787	2	269
50-79% MINORITY												
80-100% MINORITY												
<b>UPPER INCOME</b>												
LESS THAN 10% MINORITY	707	108648	489	71810	11	1717	96	16502	90	15014	21	3605
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>SMALL COUNTY</b>												
ALL OTHER TRACTS 21/												
TOTAL 14/	3662	483804	2350	314859	78	9188	644	82605	449	59287	141	17865

Report Date: 06/21/2016

TYPE OF CENSUS TRACT 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		MSA/MD: 36780 - OSHKOSH-NEENAH Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
<b>RACIAL/ETHNIC COMPOSITION 11/</b>												
LESS THAN 10% MINORITY	368	22458	290	16813	6	919	45	2533	17	1222	10	971
10-19% MINORITY	175	7833	131	5870	1	8	26	1207	16	743	1	5
20-49% MINORITY	18	885	13	739			4	22	1	124		
50-79% MINORITY												
80-100% MINORITY												
<b>INCOME CHARACTERISTICS 12/ 13/</b>												
LOW INCOME												
MODERATE INCOME	73	3026	52	2217	1	13	12	340	8	456		
MIDDLE INCOME	380	21063	291	15595	5	794	57	2911	20	1521	7	242
UPPER INCOME	108	7087	91	5610	1	120	6	511	6	112	4	734
<b>INCOME &amp; RACIAL/ETHNIC COMP 11/ 12/ 13/</b>												
<b>LOW INCOME</b>												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>MODERATE INCOME</b>												
LESS THAN 10% MINORITY	40	1386	30	1128	1	13	5	119	4	126		
10-19% MINORITY	24	1177	16	759			5	212	3	206		
20-49% MINORITY	9	463	6	330			2	9	1	124		
50-79% MINORITY												
80-100% MINORITY												
<b>MIDDLE INCOME</b>												
LESS THAN 10% MINORITY	220	13985	169	10075	4	786	34	1903	7	984	6	237
10-19% MINORITY	151	6656	115	5111	1	8	21	995	13	537	1	5
20-49% MINORITY	9	422	7	409			2	13				
50-79% MINORITY												
80-100% MINORITY												
<b>UPPER INCOME</b>												
LESS THAN 10% MINORITY	108	7087	91	5610	1	120	6	511	6	112	4	734
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
<b>SMALL COUNTY</b>												
<b>ALL OTHER TRACTS 21/</b>												
TOTAL 14/	561	31176	434	23422	7	927	75	3762	34	2089	11	976

APPLICANT CHARACTERISTICS	Debt-to- Ratio Number	Incom % Number	Employment History % Number	Credit History % Number	Collateral % Number	Insufficient Cash % Number	Unverifiable Information % Number	Credit App. Incomplete % Number	Mortgage Insurance Denied % Number	Other Num	Total /22 % Number	%						
<b>RACE 5/</b>																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN					1	100					1	100						
BLACK OR AFRICAN AMERICAN				2	100						2	100						
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND																		
WHITE	10	24	5	12	10	24	3	7	5	12	1	2	4	10	4	10	42	100
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/	1	14	1	14	1	14	2	29			2	29					7	100
<b>ETHNICITY 7/</b>																		
HISPANIC OR LATINO					1	33			1	33	1	33					3	100
NOT HISPANIC OR LATINO	10	24	5	12	10	24	5	12	4	10			4	10			42	100
JOINT (HISPANIC OR LATINO/ NOT H OR LATINO)	1	50					1	50									2	100
ETHNICITY NOT AVAILABLE 6/			1	20	2	40					2	40					5	100
<b>MINORITY STATUS 8/</b>																		
WHITE NON-HISPANIC	9	24	5	14	9	24	2	5	4	11			4	11			37	100
OTHERS, INCL. HISPANIC	1	13			3	38	2	25	1	13	1	13					8	100
<b>GENDER 19/</b>																		
MALE	4	24	2	12	6	35			1	6	1	6	2	12	1	6	17	100
FEMALE	1	10			2	20	3	30	1	10			2	20	1	10	10	100
JOINT (MALE/FEMALE)	6	30	3	15	4	20	2	10	3	15					2	10	20	100
GENDER NOT AVAILABLE 6/			1	20	1	20	1	20					2	40			5	100
<b>INCOME 9/</b>																		
LESS THAN 50% OF MSA/MD MEDIAN	4	27	3	20			2	13	1	7			2	13	3	20	15	100
50-79% OF MSA/MD MEDIAN	2	12	2	12	6	35	2	12	2	12			3	18			17	100
80-99% OF MSA/MD MEDIAN	2	33			2	33			1	17			1	17			6	100
100-119% OF MSA/MD MEDIAN	1	11			3	33	2	22	1	11	1	11			1	11	9	100
120% OR MORE OF MSA/MD MEDIAN	1	25	1	25	2	50											4	100
INCOME NOT AVAILABLE 6/	1	100															1	100

APPLICANT CHARACTERISTICS	Debt-to-	Incom	Employment		Credit History	Collateral	Insufficient		Unverifiable		Credit App.		Mortgage		Other	Total /22			
	Ratio	Number	History	%			Number	%	Cash	%	Information	%	Incomplete	%		Insurance	%	Num	%
<b>RACE 5/</b>																			
AMERICAN INDIAN/ALASKA NATIVE																			
ASIAN	1	50			1	50													2 100
BLACK OR AFRICAN AMERICAN			1	33	2	67													3 100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND					1	100													1 100
WHITE	55	28	9	5	61	31	16	8	16	8	6	3	9	5	2	1	20	10	194 100
<b>2 OR MORE MINORITY RACES</b>																			
JOINT (WHITE/MINORITY RACE)					1	100													1 100
RACE NOT AVAILABLE 6/	7	17	1	2	20	48	2	5	5	12	1	2	2	5	1	2	3	7	42 100
<b>ETHNICITY 7/</b>																			
HISPANIC OR LATINO	2	29			4	57											1	14	7 100
NOT HISPANIC OR LATINO	52	28	10	5	58	31	16	9	15	8	6	3	9	5	1	1	18	10	185 100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																			
ETHNICITY NOT AVAILABLE 6/	9	18	1	2	24	47	2	4	6	12	1	2	2	4	2	4	4	8	51 100
<b>MINORITY STATUS 8/</b>																			
WHITE NON-HISPANIC	51	28	9	5	54	30	16	9	15	8	6	3	9	5	1	1	18	10	179 100
OTHERS, INCL. HISPANIC	2	18	1	9	7	64											1	9	11 100
<b>GENDER 19/</b>																			
MALE	11	18	3	5	17	28	7	12	6	10	4	7	3	5	1	2	8	13	60 100
FEMALE	16	37	2	5	15	35	2	5	4	9			1	2			3	7	43 100
JOINT (MALE/FEMALE)	31	30	5	5	37	36	7	7	6	6	2	2	5	5	1	1	10	10	104 100
GENDER NOT AVAILABLE 6/	5	14	1	3	17	47	2	6	5	14	1	3	2	6	1	3	2	6	36 100
<b>INCOME 9/</b>																			
LESS THAN 50% OF MSA/MD MEDIAN	25	38	4	6	19	29	2	3	6	9	1	2	1	2	2	3	6	9	66 100
50-79% OF MSA/MD MEDIAN	18	27	5	7	24	36	5	7	4	6	2	3	4	6			5	7	67 100
80-99% OF MSA/MD MEDIAN	7	23			12	40	3	10	3	10	1	3			1	3	3	10	30 100
100-119% OF MSA/MD MEDIAN	5	29			4	24			3	18			2	12			3	18	17 100
120% OR MORE OF MSA/MD MEDIAN	7	15	2	4	14	30	8	17	4	9	2	4	4	9			5	11	46 100
INCOME NOT AVAILABLE 6/	1	6			13	76			1	6	1	6					1	6	17 100

AGGREGATE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, EPage AND INCOME OF APPLICANT, 2015

MSA/MD: 36780 - OSHKOSH-NEE

APPLICANT CHARACTERISTICS	Debt-to-	Incom	Employment		Credit History		Collateral	Insufficient		Unverifiable		Credit App.		Mortgage		Other	Total /22			
	Ratio	Number	History	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Num	%		
<b>RACE 5/</b>																				
AMERICAN INDIAN/ALASKA NATIVE					1	50	1	50										2	100	
ASIAN	4	40			1	10	2	20			1	10					2	20	10	100
BLACK OR AFRICAN AMERICAN	1	20			1	20	2	40									1	20	5	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLAND													2	100					2	100
WHITE	107	21	6	1	134	26	115	22	13	3	24	5	74	14	1	0	39	8	513	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)							1	50									1	50	2	100
RACE NOT AVAILABLE 6/	5	7			18	24	16	21	2	3			22	29			13	17	76	100
<b>ETHNICITY 7/</b>																				
HISPANIC OR LATINO	1	10			3	30	3	30					2	20			1	10	10	100
NOT HISPANIC OR LATINO	110	21	6	1	132	25	121	23	13	2	25	5	75	14	1	0	42	8	525	100
JOINT (HISPANIC OR LATINO/ NOT H OR LATINO)	1	50											1	50					2	100
ETHNICITY NOT AVAILABLE 6/	5	7			20	27	13	18	2	3			20	27			13	18	73	100
<b>MINORITY STATUS 8/</b>																				
WHITE NON-HISPANIC	105	21	6	1	128	26	113	23	13	3	24	5	72	14	1	0	38	8	500	100
OTHERS, INCL. HISPANIC	7	23			5	16	8	26			1	3	5	16			5	16	31	100
<b>GENDER 19/</b>																				
MALE	26	17	2	1	39	26	33	22	3	2	10	7	28	19			10	7	151	100
FEMALE	35	29	2	2	28	23	18	15	3	2	3	2	20	17	1	1	11	9	121	100
JOINT (MALE/FEMALE)	52	19	2	1	72	26	75	27	8	3	12	4	33	12			22	8	276	100
GENDER NOT AVAILABLE 6/	4	6			16	26	11	18	1	2			17	27			13	21	62	100
<b>INCOME 9/</b>																				
LESS THAN 50% OF MSA/MD MEDIAN	39	32	3	2	32	26	17	14			4	3	19	15			9	7	123	100
50-79% OF MSA/MD MEDIAN	29	21	2	1	34	25	29	21	3	2	7	5	19	14	1	1	13	9	137	100
80-99% OF MSA/MD MEDIAN	11	16			16	24	18	27	3	4	2	3	13	19			4	6	67	100
100-119% OF MSA/MD MEDIAN	8	15	1	2	12	23	17	32	1	2	3	6	6	11			5	9	53	100
120% OR MORE OF MSA/MD MEDIAN	27	15			48	27	53	29	4	2	8	4	21	12			19	11	180	100
INCOME NOT AVAILABLE 6/	3	6			13	26	3	6	4	8	1	2	20	40			6	12	50	100



AGGREGATE TABLE 8-4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page  
GENDER AND INCOME OF APPLICANT, 2015

MSA/

APPLICANT CHARACTERISTICS	Debt-to- Ratio Number	Incom % Lumber	Employment History % Lumber	Credit History % Lumber	Collateral % Number	Insufficient Cash % Number	Unverifiable Information % Number	Credit App. Incomplete % Number	Mortgage Insurance Denied % Lumber	Other Num	Total /22 % Number	%
<b>RACE 5/</b>												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	100									2	100
BLACK OR AFRICAN AMERICAN				1	50			1	50		2	100
NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER	1	50		1	50						2	100
WHITE	20	26	2	3	33	43	14	18	1	1	2	3
2 OR MORE MINORITY RACES										4	5	76
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	13		4	50				2	25	1	13
<b>ETHNICITY 7/</b>												
HISPANIC OR LATINO	1	17		4	67						1	17
NOT HISPANIC OR LATINO	22	29	2	3	32	42	14	18	1	1	3	4
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											3	4
ETHNICITY NOT AVAILABLE 6/	1	14		3	43				2	29	1	14
<b>MINORITY STATUS 8/</b>												
WHITE NON-HISPANIC	19	27	2	3	29	41	14	20	1	1	2	3
OTHERS, INCL. HISPANIC	4	33			6	50			1	8	1	8
<b>GENDER 19/</b>												
MALE	4	19	1	5	10	48	2	10			1	5
FEMALE	10	36			11	39	6	21	1	4		
JOINT (MALE/FEMALE)	9	26	1	3	15	44	6	18			2	6
GENDER NOT AVAILABLE 6/	1	14			3	43			2	29	1	14
<b>INCOME 9/</b>												
LESS THAN 50% OF MSA/MD MEDIAN	8	38			9	43	2	10			1	5
50-79% OF MSA/MD MEDIAN	9	32	1	4	10	36	5	18			2	7
80-99% OF MSA/MD MEDIAN	2	17	1	8	8	67	1	8				
100-119% OF MSA/MD MEDIAN	1	14			3	43	2	29			1	14
120% OR MORE OF MSA/MD MEDIAN	4	20			9	45	4	20	1	5	1	5
INCOME NOT AVAILABLE 6/									1	50	1	50

# Citizen Participation



## **CITY OF OSHKOSH CITIZEN PARTICIPATION PLAN**

The City of Oshkosh receives an annual entitlement of Community Development Block Grant (CDBG) funds from the US Department of Housing and Urban Development (HUD) for housing and community development activities to assist low to moderate income persons. In accordance with HUD regulation 24 CFR 91.105, the City is required to adopt a Citizen Participation Plan that sets forth the City's policies and procedures for citizen participation in the creation of a 5-Year Consolidated Plan (Consolidated Plan) that addresses affordable housing and community development needs, submit an Annual Action Plan (Annual Plan) to outline spending and activities for the corresponding program years, a Consolidated Annual Performance and Evaluation Report (CAPER) to evaluate the City's accomplishments and use of CDBG funds and an Analysis of Impediments / Assessment of Fair Housing Plan.

### **Objectives**

The Citizen Participation Plan provides for and encourages citizens to participate in the development of the Consolidated Plan, any substantial amendments to the Consolidated Plan, Annual Action Plans, the performance report (CAPER) and the Fair Housing Plan. This Plan is designed to solicit views and recommendations from the community, organizations and other interested parties, encourage participation by low and moderate income persons, and to incorporate their views and recommendations in the decision making process. Actions will be taken to encourage participation of all citizens, including minorities and non-English speaking persons, as well as persons with disabilities.

The City of Oshkosh encourages collaboration with the Oshkosh/Winnebago County Housing Authority and the residents of public and assisted housing developments during the process of developing and implementing the Consolidated Plan, along with other low-income residents of targeted revitalization areas in which the developments are located. The City strives to provide information to the Oshkosh/Winnebago County Housing Authority about consolidated plan activities related to its developments and surrounding communities.

### Development of Consolidated Plan, Annual Action Plans and Analysis of Impediments / Assessment of Fair Housing Plan

Before the City adopts a consolidated plan, the City will make available to citizens, public agencies, and other interested parties information that includes the amount of assistance the City expects to receive (including grant funds and program income) and the range of activities that will be undertaken, including the estimated amount that will benefit persons of low and moderate income. The city will make a concerted effort to notify residents, social service providers, non-profit organizations, community and faith based organizations, and other interested parties of the development of the Consolidated and Annual Plans, and Fair Housing Plan through electronic mail, online postings and notices in the local newspaper.

During project development, it is the City's goal to minimize displacement of persons and to assist any person displaced. During redevelopment or rehabilitation projects, the City will work with citizens and property owners to present assistance available during the displacement period. Depending on the

nature and scope of the project, this information will be made available in written and/or oral formats. City staff will be available to meet with those being displaced to continue any necessary discussion.

The City of Oshkosh will publish a summary of the proposed Plans and Fair Housing Plan which describes the contents and purpose of the Plan(s) and/or Fair housing Plan and include a list of locations where they may be examined. The Plan(s) and/or Fair Housing Plan will be available for review at the Community Development Department (215 Church Avenue, Room 201), and online at [www.ci.oshkosh.wi.us](http://www.ci.oshkosh.wi.us) on the Economic Development web page. In addition, the City will provide a reasonable number of free copies of the plan to citizens and groups that request it. The notice will include information on the public hearing including location, date, and time.

The notice published in the local newspaper will initiate citizen review comment periods.

- Consolidated Plan or Amendments and Analysis of Impediments/Assessment of Fair Housing: a 30-day period to receive comments from citizens and interested parties.
- Annual Action Plan and Performance Report: a 15 day period to receive comments from citizens and interested parties.

During the preparation of the Plans, the City of Oshkosh will consider any comments or views received at public hearings or by other means. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached as an appendix to the Plans.

Amendments to the Consolidated Plan, Annual Action Plans and Analysis of Impediments/Assessment of Fair Housing. The City of Oshkosh will amend the consolidated plan if, during the program year, it is decided not to carry out an activity described in the annual action plan, propose a new project, or to substantially change the purpose, scope, location, or beneficiaries of an activity. For purposes of this Plan, the criteria for substantial is defined to be an action which changes a project category by an amount equal to or in excess of twenty percent (20%) of the current entitlement grant, or if the location of a project is changed in a manner that would deprive persons originally included of specific benefits. A public hearing to amend the Plans would be held before the Common Council. Citizen comment period shall be as noted above.

During the preparation of substantial amendments to the consolidated plan, the City will consider any comments or views received at public hearings or by other means. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached as an appendix to the Plans.

Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is due to HUD within 90 days of the end of the program year. The City of Oshkosh's program year ends April 30; therefore, the performance report is due to HUD by the end of July. Thus, this review period will typically be conducted during July.

A comment period of not less than 15 days will be published in the local newspaper. Copies of the report will be available for review at the Community Development Department and online at [www.ci.oshkosh.wi.us](http://www.ci.oshkosh.wi.us) on the Economic Development web page. Comments or views of citizens will be accepted in both written and oral formats. A summary of these comments or views will be attached to the CAPER and submitted to HUD.

Public Hearings. The City will hold a minimum of two public hearings each year to obtain citizens views regarding housing and community development needs, proposed allocation of CDBG funds, strategies and actions taken to affirmatively further fair housing and review program performance. Notice will be provided a minimum of 10 days in advance of the public hearing and published in the local newspaper.

The hearings will address housing and community development needs, development of proposed activities, and review of program performance. Public hearings and meeting locations shall be accessible to those with disabilities. Reasonable accommodations will be provided for those with disabilities or in need of interpreters upon advance request by contacting the Community Development Department.

Access to Information and Records. Any citizen, organization or interested party may submit written requests for information regarding the Consolidated Plan, Annual Action Plan, Fair Housing Plan and CAPER, including the City's use of funds under the CDBG program and the benefit to low and moderate income persons. These Plans will be available for public review at the Community Development Office (215 Church Avenue, Room 201), and on the City's website, [www.ci.oshkosh.wi.us](http://www.ci.oshkosh.wi.us) on the Economic Development web page. The City will, upon request, make available these documents in a form accessible to persons with disabilities.

Technical Assistance. Upon request and where applicable, technical assistance will be provided to groups representative of persons of low and moderate income that request such assistance in developing proposals for funding assistance under any of the programs covered by the consolidated plan. The assistance need not include the provision of funds to the groups.

Comment and Complaint Process. The City will consider any comments from citizens received in writing or orally at public hearings in preparing this Citizen Participation Plan, the Consolidated Plan, Annual Action Plans, CAPERs, Fair Housing Plan and/or substantial amendments to these Plans. A summary of all comments will be attached and submitted to HUD.

The City will respond to written complaints received relating to the Consolidated Plan, Annual Action Plans, Fair Housing Plan, CAPERs and/or substantial amendments. Written complaints must describe the objection and provide contact information of the complainant. The City will respond to complaints within 15 working days of receiving the written complaint, acknowledging the letter and identifying a plan of action, if necessary.

Approved by the Oshkosh Common Council \_\_\_\_\_, 2020

Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Public Hearing - Needs

Monday, September 23, 2019 - 5:00, PM

Location: City Hall Council Chambers, Room 404

Name	Organization	Phone Number	Email Address
Lynndey Erickson	Winnebago County Health Department	920-232-3008	lerickson@co.winnebago.wi.us
Tina Haffeman	Day by Day Warming Shelter	920 203 9120	thaffeman@new.rr.com
Terry Hope	Fit Ashkash Inc (volunteer)	920-970-7558	terryhope@gmail.com
	Ashkash Food Coop		

Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Housing Roundtable Meeting

Tues, September 24, 2019 - 10:00 AM

Location: Room 604 City Hall

Name	Organization	Phone Number	Email Address
Kari Bellile	Christine Ann Domestic Abuse Services	920-235-5998	programdirector@christineann.net
Donna Lars	WINNEBAGO APT. ASSOCIATION	920-470-0662	donnlord@gmail.com
TRAM FROST	FIRST WEBFR SCHWAB PROPERTIES	920-233-5810	tracyf@schwabproperties.com
Jack Doemel	RE/MAX On The Water	920-379-4843	jack@ashkoshreality.com
Andy Dumke	Alliance Dev.	920-379-1645	andy@alliancedevelopment.biz



Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Winnebago County Health Department  
 Wed, September 25, 2019 11:00 AM  
 Location: Room 406 City Hall

Name	Organization	Phone Number	Email Address
Lynnsey Erickson	Winnebago County Health Dept.	920-232-3008	lerickson@co.winnebago.wi.us
Lynn Coriano	POINT   Basic Needs Giving Partnership	920.243.2596	lcoriano@usventure.com
Stephanie Gyldevand	WCHD	920- <del>332</del> <sup>232</sup> -3308	sgyldevand@co.winnebago.wi.us
Julie Wisneski	WCHD	920 232 3037	jwisneski@co.winnebago.wi.us
Niki Euhardy	WCHD	920-232-3362	neuhardy@co.winnebago.wi.us
Julie Dumke	OhKosh Area School District	920-424-7000 ext 6176	julie.dumke@oshkosh.k12.wi.us
Dony Gieryn	WCHD	920 232 3000	dgieryn@co.winnebago.wi.us
Tina Hoffeman	Community Advocate Founder Day by Day Warning Shelter	920 203-9120	thoffeman@now.vr.com



Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Social Service Roundtable Meeting

Wednesday, September 25, 2019 - 2:00, P.M

Location: Room 406, City Hall

Name	Organization	Phone Number	Email Address
Ann Krieger	Human Services	920-236-2120	akrieger@co.winnemacog.wi.us
Tami McLaughlin	World Relief	770.377.1850	tmcLaughlin@wr.org
Pam Ruder	OSKORC Hess 17th Neighborhood	920-230-2117	pam@pukini.org
Ross Anderson	The Salvation Army		ross.anderson@uss.salvationarmy.org
Al Rolph	Oshkosh Salvation Army Trinity Lutheran	720-239-7660	al.rolph@osk.salvationarmy.org
Paul Schmidt	Church School	235-74410	
MARC DOSOSPE	Boys Girls Club	920) 233-1414	marcsd@bgcosh.org
BRIAN NABLER	ADRC	(920) 236-4683	bnabler@co.winnemacog.wi.us

Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice

Local Service Roundtable

Wednesday, September 25, 2019 - 2:00 PM

Location: Room 406 City Hall

Name	Organization	Phone Number	Email Address
Allison Kinantz	Forward Service Corporation	(920) 292-1344	aknantz@fsc-corp.org
Jennifer Marks	forward service corporation	(920) 292-1332	jmarks@fsc-corp.org

# City of Oshkosh, WI – Five Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments Meeting Notes

**Mike Stanley, Fire Chief, City of Oshkosh Fire Department 9/23/2019 9 AM**

The Fire Department has not used CDBG funds in the past.

Funding is always a concern for the Fire Department. The City could use more firefighters, more equipment. Stations are at the end of their lifecycles. They will need to be remodeled, updated, and renovated. The stations still have open bunk rooms, a common locker room, etc. However, the Fire Department is now more diverse, which requires separate living amenities. Currently, the Department has venting systems in all stations to minimize vehicle exhaust and associated health hazards. It is a priority for the Department to incorporate healthy initiatives. The Department needs to retain firefighters and therefore modernize its facilities.

All firefighters within the Department are professional – One hundred and twelve (112) uniforms and two (2) civilian support staff. There are six (6) stations, evenly distributed throughout the City. One station is at the airport; the facility and its equipment/apparatus is owned by the county. There are no other shared City-County resources for the Fire Department. The remaining five (5) stations are owned by the City. The Fire Department oversees the Emergency Medical Services (EMS). There are three (3) fully staffed ambulances, another four (4) that could be cross-staffed with firefighters. The Fire Department provides all of EMS in Oshkosh, and contract into County for another eleven (11) divisions for EMS.

Specific to EMS, the homeless and frequent ER users have been identified as above average service users. From the EMS perspective, these users could be minimized if better preventative health care approaches were used.

The Fire Department's largest incident type is a fall. There are about 8,500 emergency incidents each year, of which, about 1,500-1,700 are falls.

Regarding the elderly and the falls - The City understands that people want to age in place. We have talked to stakeholders in the community about this issue. The City has the aging development resource center. There are public health senior living facilities and there are hospitals. There are a number of stakeholders considering this issue. The City received funding to research this issue and is now preparing focus groups and listening sessions. The meetings will ask what are the obstacles and then work toward a solution/strategic plan. But, an overarching question remains, "How can we help seniors to continue to make independent and healthy decisions?" Suggested approach is: 1. Talk with people and family this affects; 2. Talk with forward-facing providers; and 3. Speak with decision makers with resources and ask how can we improve?

A Senior Safety pilot program will be started by year end to address some of the aging in place issues. Some modifications will include installation of grab bars and home risk assessments. CDBG could be a good match for that. The City would need a referral system using a provider that would interact with the CDBG Department. Department is consulting with Rebuilding Together in Appleton.

The Department uses October as its Fire Prevention Month and performs "detector tracking." The Department identifies high-risk neighborhoods and sends mailers to schedule an appointment.

Also, the Department goes door to door, canvassing neighborhoods with batteries and detectors. The Department typically installs new detectors, about 100-120 just within that month. Detectors are paid for by donations with a budget of about \$5,000 per year.

Department consults with the warming shelter concerning the homeless population. In this area, there are risks for exposure issues; including extreme heat and extreme cold. There are also nutritional issues, i.e. low blood sugar, high blood pressure, etc. There is also a need to address mental health and addiction issues. The homeless population has limited access to maintain prescriptions.

There is a steady population growth in the area. The infrastructure of hydrants are sufficient to meet demand but the staffing levels will need to increase to meet the additional City population.

What is the current makeup of the fire Department? What efforts have been made to increase female and minority candidates? The City of Oshkosh Human Resources Department is working with the Fire Department on a task force to increase female and minority applicants. The Department is also engaging the school districts, the local technical college, the university, Big Brother/Big Sister, Boys and Girls Club, and Scouts through recruitment efforts. The Department created an "Exploring Post" for that 14-20 age group. Additionally, the Department would like to increase City resident applicants.

Regarding other public safety needs, the City could use an improved communications center with better station alerting technology. There has been continued research into firefighter health, such as heart disease, cancer, as well as technology that could help reduce stress from alarms, etc.; solutions include escalating alarm tones and lighting. The Department is looking at the need for a fire training center and the possibility of repurposing existing vacant structures in the City.

According to the ISO fire insurance rating, also referred to as a fire score or Public Protection Classification (PPC), the Oshkosh Fire Department is rated a 2; the best/highest rating is a 1.

There are two non-English speaking populations in the community: Hmong and Spanish speakers. Additionally, there is a smaller Burmese and Bhutanese population. For the most part family members (usually the children) that will act as translators. However, the City is utilizing language services for communication when necessary.

**Mark Rohloff, City Manager and Allen Davis, Director, Community Development – 9/23/19  
– 10 AM**

The City would like to focus on neighborhoods because of the old housing stock. The City's housing stock is among the oldest in Wisconsin. The cost of housing is steady. The City does not experience periods of high-highs and low-lows for the cost of housing.

The City is looking at suburban areas for new construction. However, it is hard to build new homes for lower than \$200,000; not including land acquisition costs. Housing development at \$150,000 to \$175,000 per unit is desirable. The City wants to focus on affordable housing in the older areas of the City to increase the supply of affordable housing, as well as addressing the quality of the existing housing stock.

The City is open to a variety of housing types and willing to make ordinance changes or grant variances to increase affordable housing. The Downtown area, specifically, needs more housing.

Unemployment is incredibly low at about 3 percent. However, labor could improve. Oshkosh has a great manufacturing base compared to a lot of places, first out of every congressional district in the country. But not all workers necessarily live in Oshkosh – a lot commute to the City. Within the City, there is a high concentration of service industry workers. The City has a really good social service network. The Federal government sends us larger than proportionate share of refugees. But, these people want to come and work. The African American population is below 3%, and the largest minority population is Hmong. Some Hmong go to the Twin Cities, to us, or to Wausau. 4% of the population is Hmong, but Oshkosh is still less than 10% nonwhite. But, if you talk to the school superintendent there is a different story among students. About 20% are non-white within the schools.

About 42% of kids are on a school lunch. We have become a haven, and as a result, our population is generally poorer than elsewhere. People are working, but they are just not making ends meet. For instance, there is a lack of access to healthcare. If housing may not be an issue for a family, access to healthcare, transportation, and childcare could wipe out any chance of getting ahead.

Generally, people like working in Oshkosh. It is a very blue collar community, with Kimberly Clark and Mercury Marine as some of the largest employers. Employers are looking for employees, however, daycare could be an issue, and drug tests could be an issue.

Community Development Block Grants were used downtown for mixed-use apartments. Southside, South Main Street, South Oregon, and Ohio are Areas of Possibility for further CDBG development.

There are no issues to access to credit, the City is not aware of a problem. There are a handful of examples of successful mixed-use development: owner-operator on bottom, then rent on top. But nobody comes to ask to do that. There are decent local banks, and have not heard about that being an issue.

The City has a business improvement district (BID) with a BID board. There is no lack of access to capital. The BID Board is required to have combination of both owners and owners that don't operate.

There are several successful redevelopment areas. There was redevelopment on Jackson, near the Murdoch roundabout. There is a commercial area that used to be county fairgrounds. There was an old school, which was torn down and a new school was built on that site. Now school is absolutely full. There are bedroom townhomes nearby, with lot of kids come out of there. The developer at the time had a price point of \$175,000.00. Probably one of the more successful infill type houses. Leveled them, put new houses in, which are fairly modest.

The University of Wisconsin-Oshkosh has had a big impact on housing. The University has been here for 100 years. Since the 1960s, students started moving off campus. The area used to be really nice, working class housing. However, many have been converted to house students. If a property becomes too weathered or used because of the students, then landlords will rent to low-to moderate-income residents. Quality of lower-income housing has become an issue, so the City is focused on rehabs and zoning. Currently, single-family homes are capped at 4 for unrelated individuals, but with zoning around university, it is up to 5. The City is worried that it may reach a tipping point where the area around the University becomes student housing and no longer a community.

The University views their students as adults, and once a student is off campus, they are the City's responsibility. The City has a decent relationship with the University, but the housing topic is previously hands-off. The University is solving it by improving the housing they have. However, it is skewing the rents in the City.

The City would like to focus on people experiencing homelessness, people that require accessible facilities and infrastructure, and seniors. A lot of people want to build senior housing. Most of our non-apartment residential is for seniors. The City is a magnet because it is close to services, i.e. hospitals, and it is affordable, and close to the University. People such as old farmers, and kids who have convinced mom and dad to get closer to City move to Oshkosh. If someone has halfway decent retirement, it's affordable.

### **Priorities for CDBG**

- 10,000 houses built before 1940 – a lot of older housing. Some retain values, others slip farther and farther, with less participation from landowners. If there are more owner-occupied units, then there is more investment we can get there. Landlords generally do not want to meet LMI requirements, plus the rules for CDBG.
- The City has done quite a bit with public services. The programs used to have more funding – United Way and others used to put money into the collective pot, but not anymore. So, smaller funding for the groups as a result. Fierce competition for public services dollars. Have been trying to work with the local warming shelter – can have the shelter open from October to April, a total of five months and 29 days. There is an occupancy of 20 to 30. It is the closest we have to a true homeless shelter. Then, in the people have to go to Appleton. Around April 15, there is a migration north. They feel the impact of us closing. We have tried acquiring land, and also have looked into rehabs. But fundraising was an issue. The warming shelter stated they would need over \$3 million. Then there is the matter of transitional housing; we do not have it. So Oshkosh does not have transitional housing, and there is no homeless shelter.
- There is the Town motel on Division Street. If you have money, you can stay for half a month.
- Economic Development – The City has not used CDBG for public facilities recently, but have used for demolition. There are two redevelopment areas, North Side and South

Side/Shore. The City would like to encourage more in South. Acquired some properties for demolitions down there. Otherwise, the City has scattered site demolitions.

- Oshkosh has the lowest bus fare of any community in the state. Service does not get to all corporations, but enough to get to shopping areas such as Wal-Mart, Target, Pick N Save.

HUD Lead Grant is an option for redevelopment. Tying outreach and follow-up together is important. Have someone give a lead level test, and if test high, get it remediated.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI – 9/23/19 – 1 PM**  
**Ms. Jean Wollerman, Senior Services Manager**  
**Ms. Anne Schaefer, Marketing and Fund Development Coordinator**

The Senior Services Center does not currently receive CDBG funds.  
What are the needs of seniors aging in place? –

Senior Services would like to expand its operations. Thoughts for future: two buildings, connected through a parking lot. One was Ace Hardware, was going to do renovation. But now, is it possible to go with independent living facility connected with program center? Use independent rental income to sustain operations.

Senior Services has 4,0000 unique participants in a City of 66,000. The current space requires renovations. Half of the programming is fitness related, so we make do with what we have, but the space is not designed for that.

It may be possible to use tax credits? The center would be mixed-use, with a senior center downstairs, then living accommodations above. It would need to be good for transportation.

An old hardware store that is being considered for renovation is roughly 15,000 to 20,000 square feet.

Oshkosh Senior Services receives a significant grant from the County annually.

Senior Services could consider focusing itself as a program center for senior fitness and social interaction, instead of providing senior housing. In that instance, CDBG could be used for developing a public facility for seniors.

Seniors often live in pre-1975 housing, which could be a health issue if exposed to lead. Darlene Brandt, Grants Coordinator, has applied for Lead Based Paint through HUD.

Regarding the City's neighborhoods - The City has partnered with Habitat for Humanity for "Rock the Block." They have completed one, and will go into a second cycle. The City also works with Healthy Neighborhoods, which runs into lead paint all the time. A Lead Grant from HUD would be beneficial, certainly.

Regarding building security - anything that could be bought, installed, and taken out does not qualify, therefore security should be Capital improvements. For example, Senior Services could purchase not refrigerators, but could install a freezer/cooler system. Work for security, such as installation of wires, could be done for security cameras, but not the equipment.

City in general is accessible to people with disabilities. The Senior Center will keep looking to sustainable solutions. Oshkosh seniors cover a variety of lifestyles, could be fit, but also need lots of help.

The City could look into partnerships with developers – are they building spaces for seniors, and do they need programming or services?



**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Mr. Mark Lyons, Planning & Zoning Division – 9/23/19 – 2 PM**

The City should pursue more affordable housing projects and housing rehabilitation.

The State of Wisconsin's definition of affordable housing results in very high rent levels. What is affordable in Oshkosh is not the same as the state's definition.

The Planning and Zoning Division tries to do some acquisition and demos. The question is can the City acquire unsafe and unsanitary homes, then rehab them, or is it better to tear down to stabilize neighborhood? The City does have upkeep programs.

Main – working with developers for redevelopment. River, Jackson, and Pearl – need to finalize plans to add more density and commercial aspects into Downtown.

The City has initiated an effort to make neighborhood organizations – It is going through and doing neighborhood plans one at a time. So far, have built 5 or 6 ,Greater Oshkosh Healthy Neighborhoods Incorporated, which is a public/private partnership. Through the partnership, there are additional programs and funds for upkeep, remodels, and rehabilitation. It has been beneficial, using money outside of that neighborhood. There are instances where there are homes that are outside the defined neighborhood organization's plan, but the City tries to help people right outside those boundaries. The City also utilizes Rock the Block for revitalization.

The creation of neighborhood organizations and neighborhood boundaries helps give people a sense of place. It has been really successful; their voices together is a lot stronger.

Regarding the University – the City zoning allows up to 5 unrelated individuals. The community close to the University believe the students are becoming a detrimental impact on the neighborhood, due to the sheer number of students. Off-campus housing for students is spreading out to ancillary neighborhoods. Neighborhood associations are fighting that transition. Is there a way to increase density without there being a detrimental impact on the families that already live in the area? The City could consider accessory dwelling units (ADUs). But people may not want to lose value in homes they've established.

City zoning code has exterior design standards and façade requirements. However, most residents prefer doing interior work, when they seek funds for renovations. To help with infill development, there is a down payment assistance program. The City used leftover TIF revenue. So far it is very slow, but picking up traction.

The transit director will always attempt to coordinate with multifamily developments to ensure service.

The City conducted an analysis of parking requirements within the urban core. The question arose, "Should we reduce required parking? Or increase?" The City has funded bike lanes and pedestrian facilities (Oak Lawn). There was a four-lane road, which is now two lanes, parking and bike lanes. The City is updating its bicycle and pedestrian plan. The City knocked off good initial routes in its first level. Now, with the reanalysis, the City will see to the next set of facilities. 9<sup>th</sup> Avenue and Park Avenue could be more pedestrian and bike friendly, but the issue is a tight right of way. It is among the older places with houses near a roadway.

The trail system in the surrounding area, outside of the City's bike paths, is outstanding. Wiouwash trail runs through, coming from Hortonville.

The City currently does not have an urban grocery store. Developers do not see the demographics.

**September 24, 2019 - 5 PM**

**Mr. Mark Lyons, Planning & Zoning Division Follow-Up Meeting, Design Standards**

The City wants to make sure people do not build in front of someone else's view of the waterfront, for example. The City does not want patchwork siding. Residents cannot close off windows and doors. Additionally, no blank facades, which would create the perception of an unwelcoming community.

Regarding new homes – The front façade should roughly have 25% windows and doors to encourage decent design. However, there could be a very good design that does not meet 25%, so the City works with a point-based system. The ultimate aim is to achieve good design with flexibility. It was too black and white before, and did not get at the core issue of good, safe design. So when we focused on exterior requirements – the side-of-house requirement was not achieving anything, so the City took it out.

The City has a process to review design standards variance. The Planning and Zoning Division receives requests, and each time, the variances requested are all approved. So if variances are granted, why have an ordinance prohibiting it? By having variance process in the front, the City and department are able to encourage good design by alternative methods.

The City considers income of the individual bringing a variance request. If the homeowner is willing, the department will run them through income requirements for other programs that could help. If the City's code says a resident must do Y, but the resident wants to do X, the City will try to meet in the middle, and get the resident through to that program and bridge that gap.

New program, hoping to get out next year if Council funds it – Code Compliance Program. Sometimes, changes are made to a home, though the homeowner did not seek variances. Under the zoning codes, we could fine someone. But simply fining someone will not help. We could help correct something. How does the City do a better job to get people to comply? The City can get information out, but it is not guaranteed that information will get to the general homeowner. It's a constant issue trying to get info out. Don't want people to get into a situation. The City recognizes that some instances might have been contractors that know better but do not care, while other instances are homeowners that do not know the rules.

Therefore, the City should get the public to come in and talk, and actively work against the stigma. The City needs to highlight the good experiences so people can change their perception.

The City and the Department must consider the impact changes to homes make on a neighborhood. Are residents fundamentally changing architecture and design. The City, with its knowledge, is trying to protect people physically and financially. If they want to sell in five years, are they costing themselves value and resale ability?

The cost of construction is outpacing the economics of people that are able to buy. The City, and society, need to get modest home back into the market, around the \$150,000.00 price-point or so. So maybe the City could lower subdivision standards to smaller lot sizes. Could run a pilot program of 800 square foot homes.

The City and council must do more to educate the public on Fair Housing and affordable housing. The best approach would be to test out codes and their impacts, evaluate, and then change when necessary, to really tailor the codes to Oshkosh's residents' needs. The City should look into its codes for reasonable accommodation.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI – 9/23/19 – 2 PM**  
**Mr. Mike Bonertz, Executive Director**  
**Ms. Lu Scheer, Affordable Housing Director**

\*Missed 48 minutes of meeting – but present for the rest.

Domestic violence – what is the estimate, and what are the housing needs of victims?  
Christine Ann has twenty (20) beds. They take in women, women with children, and human trafficking people come out of there.

Information on other homeless shelters in area. Some are faith-based, and so rules are not helping.

The warming shelter is desperately needed. But there is something political about it. There is talk about creating a year-round shelter. City would buy the land. But the foundation said no, they do not want it. Instead, they wanted a year-round campus. Wanted tiny-houses for transitional housing. They let go of executive director, who has been very quiet about what they are doing.

People that are gay would couch surf, and not be homeless on the streets. Schools are anxious not to list you as a dropout, but as “homeschooled”.

Is there a prison? There are quite a few. It is surprising those institutions have not raised a concern. Are they not required by law to have a discharge policy? The prisons just send you to the county from which you came, or Appleton.

Jails are more likely to just leave people. Winnebago is a medium facility, and definitely just releases you into the County.

Everyone is supposed to have a safe place to house them. But the cruelty of it is that they get dropped off at 3:00 AM. Hospitals are better, but classic case: causes taxpayers \$3,000 each time a person comes in. It would be cheaper to house people who habitually go to the emergency room.

Gunderson is one hospital. Another is 1.5 miles away. Mostly quiet, unless they “return” people to ADVOCAP. Also, Theta Care is close by, in Neenah.

Outreach – There are outreach programs. However, more encampments are those doing illegal things. ADVOCAP gives free haircuts and free breakfast. Lots of panhandling in Oshkosh. Do you give them money, or do you not? Best to send to social services. But some do not come. Their business is panhandling. The area made national news about the woman making \$45,000 per year panhandling and living in hotels.

Oshkosh gets the people with the highest amount of barriers and least amount of motivation to change.

Landlords – Have heard that landlords do not want to access renovation money because of the strings attached.

Student housing has decreased by changing the type of housing. So there is a push in those communities to make those changes.

Currently, four unrelated people with a care person can live together. But with homeless persons, change of that caliber does not work. So almost have to be single bedroom units.

Definition of family is not so much of an issue.

ADVOCAP's mission is to create opportunities for people in community to find their way. More importantly, we try to fill identified gaps. Always appreciate tax credit projects that free up other units.

Veteran Homeless – ADVOCAP has served four (4) veterans in the past year.

ADVOCAP does a business development program, so could do an economic development program with CDBG. It is aimed at rural areas. But rural is defined as everything but Oshkosh. ADVOCAP is the "small-small-small" business provider. Other groups do the larger scale businesses. ADVOCAP provides technical assistance on help them to understand what to do.

The Pioneer Inn used to be a high-end hotel and events center, but was taken down.

Wish list:

Build four 1-bedroom apartments instead of a single 3.5 bedroom house.

The City has done accessible park and some nice river work. When they come into these neighborhoods, and want to see changes, (housing study says need more), they come in and CDBG comes in and it's all-or-nothing. CDBG can be too stringent, so people are not buying into it. The City has a poor reputation, and is seen as very difficult to work with. Can not get people in corporations to want to help. Push seems to be curb appeal. Not going to change overnight, but this is the most bureaucratic. ADVOCAP runs weatherization. This is the only City in ADVOCAP's operating area that requires building permits for weatherization. We have to get building permits for insulating attics.

The City goes through descriptions in real estate ads to give citations when houses are being sold – it is off-putting.

Is there anything confusing with the City's process? Can someone navigate it? Or is it actually too much that impedes stuff?

It is a little better now.

There is the Fresh Start Program – take a group of low-income young people, on path to becoming a ward of the state. Give them a job building a house and get them a GED. Sell house to low-income buyer. ADVOCAP have done over twenty (20) in Fond Du Lack, but only one in Oshkosh. Cost about 20% more. Staff is trying, they really are. But there is still the bad reputation, especially rental properties.

City is acquiring a number of blighted parcels. They are clearing them off as fast as they can. Code is coming at it a little harshly. Lead-based paint, cost is large. They are working on it with the county as best they can.

Library may need a social worker (considered daytime homeless shelter). Definitely need mental health help with the homeless shelter.

If service that is meeting in the entire three county area, need more practitioners.

Mental health – grade schools and high schools – are counselors trained in mental health? They are trying to evaluate people while in primary schools. Deal with kids under age of 18. 40-50 people being helped, with a wait-list. Are children more anxious and depressed than we saw when we were in school. Is it rising? How do you get people to participate?

United Way National – ALICE Study. What does it actually cost to live in each state/community-by-community? One for Wisconsin – across the state, a little more than 1/3 of the people cannot make it on what they are earning. It's not 10%. It's 38%. Asset Limited Income Constrained Employed – ALICE.

## **City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI Public Needs Hearing – 9/23/19 – 5 PM**

Present – Ms. Tina Haffeman, Day by Day Warming Shelter founder; Ms. Lynnsey Erickson, Winnebago County Health Department; Ms. Terry Hope, Oshkosh Food Coop; Mr. Jon Haglund and Mr. Keith Portugal, Urban Design Ventures; Ms. Darlene Brandt, City of Oshkosh

The Public Hearing began at 5:15 PM. Mr. Jon Haglund, Consultant, and Ms. Darlene Brandt, Grants Coordinator introduced themselves and the CDBG Program. The explanation of the CDBG program, included an overview of the Five Year Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice (i.e. protected classes and disparate impact on protected classes).

Ms. Hope asked about CDBG and subsidizing home loans, so that the interest rate is smaller for low-to moderate-income residents. CDBG does not subsidize home loans, but commonly helps with the down payment. This helps lower the loan to equity value, but is not quite subsidizing housing.

Ms. Haffeman asked if Urban Design Ventures, LLC (UDV) is contracted with the City for five years.

Ms. Brandt explained that UDV is contracted just for the Five Year Plan and Analysis of Impediments to Fair Housing Choice.

Ms. Haffeman asked if these plans were new requirements for CDBG by HUD.

Ms. Brandt explained that the plans have been the same requirements for years.

Mr. Haglund informed the group of the typical CDBG cycle, including applying for funds, and receiving an allocation. Later, the group will go over funding for proposed projects.

Ms. Haffeman asked about which projects receive priority.

Mr. Haglund responded, that since there are limited funds, the City must prioritize and make decisions that are high impact and hard decisions. The rough estimate is that 30,000 people that may be considered low-to moderate-income in Oshkosh, and would therefore benefit from CDBG. Given the allocation, that equates to roughly \$27 to \$30 per eligible person. The City must create a Five Year Consolidated Plan that is relatively broad, allowing the City flexibility. If an issue arises in the five-year period, the City can then choose to fund that. Also of interest is the Annual Action Plan, on how the CDBG funds will be used in the coming year.

Ms. Brandt stated that the City's program year is from May 1<sup>st</sup> through April 30<sup>th</sup>.

Ms. Hope asked for clarification regarding the annual allocation.

The City must spend the allocation on eligible projects within approximately eighteen (18) months, because there is a HUD drawdown ratio requirement that must be met. There is a Consolidated Annual Performance Evaluation Report (CAPER) document that keeps track of spending each year.

Ms. Haffeman asked about public input for the plans. Ms. Brandt and Mr. Haglund explained the public engagement process involved contacting various stakeholders, making multiple attempts to speak with them. They cautioned that good participation is about a third to a half those contacted.

Ms. Haffeman asked if there was direct contact with low-to moderate-income residents on the part of the City and in particular, the consultants.

Mr. Haglund stated that at this time the consultants are not, and are relying on representatives.

Ms. Haffeman recounted a study that was conducted a few years ago. The study staff spoke to about 600 people experiencing poverty and homelessness within the Fox Cities called Project RUSH.

Mr. Haglund stated that most success is made by first sitting in the middle and seeing all sides of the story, then working with the decision-makers and facilitating a conversation that may not have happened otherwise.

Ms. Haffeman – “I just wanted to bring the voice of the people who are precariously housed and those that are homeless. We have a homeless shelter that has been around for 10 years, and it is still only a temporary use, from October to April. We are desperate for something more. The warming shelter was low hanging fruit. But the minute you go up on the housing continuum, that is too much for people to consider. The Housing Authority is awesome, Habitat is getting better, and the City is pretty receptive. But we need to reach the next level to help people experiencing homelessness. The answer is not just a bigger shelter, but get people into post-shelter situations and housing.”

Ms. Hope stated that landlords in the area subscribe to services that vet people that come to them as applicants. Often, they evict people based on whatever these services find.

Mr. Haglund responded that the landlords’ actions are within the law, and that a possible way to address some of the issues is to have a pool of money for low-to moderate-income individuals to access when going through the application process, i.e. covering fees for the background checks and credit history checks.

Further, what are suggestions to interact with landlords and educate them on why or how they can be more open in their practice? How can the City and community educate renters on what their rights are?

Ms. Hope suggested a licensing program for landlords requirements for them to demonstrate that they understand the issues.

Ms. Haffeman brought up the service provider ADVOCAP, stating that they help a lot.

Ms. Hope defined a housing crisis as any availability lower than 3%.

Ms. Haffeman stated that people should be able to give up to 30% of their income, regardless of their income, and receive basic housing. It would alleviate pressures, because currently some people are not making enough money and they could be evicted.

Ms. Hope praised the idea, stating that it would be advantageous to cut out the middleman and instead have a more direct, immediate route.

Mr. Haglund asked for a point of contact with the CoC.

Ms. Hope stated that she works for a social service agency, but did not know ADVOCAP performed rental assistance. How would someone get this information?

Ms. Brandt stated that there is 2-1-1.

Ms. Haffeman explained that 2-1-1 is not very helpful these days.

Ms. Hope suggested public service announcements that could help further the goals.



Mr. Haglund asked about a centrally located center.

Ms. Haffeman says the day shelter has a Housing Navigator.

Mr. Haglund asked what are the barriers to having a centrally located center in Oshkosh.

Ms. Haffeman lamented the lack of collaborations between individual agencies. "If we collaborate with you, who is the boss?"

Ms. Hope described her experience in helping individuals experiencing homelessness.

Mr. Haglund stated that Accessory Dwelling Units could serve a similar purpose.

Ms. Hope acknowledged that there are startups in Appleton that also aim to help homeless individuals and families. Landlords, or network of landlords that are socially committed should be certified, and possibly be given a carrot for doing it. However, unsure what the carrot would be.

Mr. Haglund asked if the City has done rental rehabilitation.

Ms. Brandt answered that yes, the City performs rental rehabilitations, though standards are higher than what some landlords want to do. Landlords do not want to reach Section 8 standards, because they would not get any "money back" on it. But overall, it is a good deal.

Mr. Haglund recounted a program in Columbia, Maryland – Developers are willing to earn less in the short term to put housing there, because it would be a good investment. However, even if the City were to start subsidizing things, the market might force things out. It would be several steps forward, some steps back. Housing may not get made, because it lacks the will within the community. It would need to be a law for it to work. Then this becomes philosophical – what about the government's level of help? If we had the two medical centers to sit and talk, what would it cost for them to build permanent supportive housing with services. But how would you get them to do it here?

Ms. Haffeman stated that ADVOCAP has a small Housing First program.

Ms. Erickson stated that the health department is still figuring out the needs in the community, but student homelessness is at about 200 kids.

Mr. Haglund asked whose responsibility is that? How does the community pay income taxes? What percentage comes from here and there? If serious about permanent supportive housing, come up with a bill, and the community decides on how it gets paid.

Ms. Erickson stated that another issue facing residents are elevated lead levels. There is almost always paint in a front porch area, but homeowners or landlords are not willing to fix it. The student housing is often old housing stock.

Mr. Haglund asked if there was a rental registry within the City.

Ms. Brandt stated that the City does have a rental registry program, but the state legislature keeps blocking it. The biggest problem among landlords and tenants is retaliation.

Ms. Hope says that social services and activists do not want to close the property, so it's a fine line.

Mr. Haglund asked if the City has a lead safe list.

Ms. Brandt explained that the City has housing improvement programs that attempt to address it, but property owners want to leave it alone.

Ms. Erickson says that the County is also looking at stability of housing and its effects on individuals. If an individual is evicted, with kids involved, that creates chaos in someone's life that could effects long-term health, especially in children.

Mr. Haglund inquired about a housing court, with eviction matters going through a judge.

Ms. Brandt replied that Winnebago County Courts deals with evictions.

Mr. Haglund asked if the school district coincides with City boundaries, or with County boundaries.

Ms. Brandt explained that the school takes in from the county, and to a certain degree, takes in some of the other communities around Oshkosh as well.

Ms. Hope champions expungement of criminal records. She states that expungement for young people, potentially meaningless things that block them from employment or obtaining housing, could be very beneficial. For example, expunge records for marijuana conviction.

Mr. Haglund agreed that that was a worthwhile endeavor, but not something that could happen on the local level.

Ms. Hope went further into detail regarding the University student taking up housing and people, such as reformed individuals, not being able to find housing.

Mr. Haglund and Ms. Hope discussed the intricacies of protected classes and released prisoners.

Ms. Brandt adjourned the meeting at 7:00 PM

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Mr. Jim Collins, City of Oshkosh Transportation – 9/24/19 – 8:15 AM**

The City of Oshkosh has 9 fixed routes, generally serving the public between 6:15 AM to 6:45 PM, Monday through Saturday. There is no evening or Sunday service. There is an intercity route to Neena, north of Oshkosh. It connects to Valley Transit, which serves the Appleton metro area, so residents can get there. There is a route to Appleton, but it does take longer than driving by car.

The City offers complimentary para transit. The paratransit operates above and beyond ADA requirements, because it is operated 24 hours a day, 7 days a week. Rides require advanced notice, but is flexible enough to do same-day, if there's availability.

The City partners with the County to offer a senior ride program and rail transportation program.

There is Access to Jobs, through GO Transit. The qualifications to participate are that a person works 30 hours a week within Oshkosh, and lives and work in the City. The program gives a cab ride to and from work outside of transit. It costs \$4.00 each way.

Ridership for public transportation is down. There was a fare increase in January. Also, the economy is good, and gas prices are pretty low, so transit is lower. There are three types of riders

–

1. Riders that always need it.
2. Students that need it as well, in the middle school to high school age range. University student ridership ebbs and flows.
3. Discretionary riders (choose for whatever reason).

Fixed route ridership and paratransit ridership are down a little. Fixed Route number 10, the connection between Neena and Oshkosh, is doing better than the other routes.

The City is working on a Commuter Study with its MPO and the Fox Cities Area MPO, including Green Bay, Appleton, Oshkosh, and Fond du Lac. The study centers on helping connect people throughout region.

Greyhound pulled out of Oshkosh and Appleton, so now Amtrak has picked up that service. Amtrak has started a bus running from Green Bay, Appleton, Oshkosh, Fond du Lac, and Milwaukee. Oshkosh to Chicago would be about 1.5 to 2 hours by car, going on the bus all together, it would take 4 hours. The bus line would run two, possibly four roundtrip runs.

We have, through the MPO, a pilot program called Winnebago Catch-A-Ride for Winnebago County. It is a volunteer rider program. We have identified gaps, no evening service or Sundays, and so are trying to fill those gaps. The Transportation Department tends to serve more of the City, so rural residents need an option. The MPO has a couple of grants, Planning department and Greater Oshkosh EDC have a commute-to-work type grant. Volunteer drivers to get people to and from the rural areas. Ridership was not really great at first, but they were helping some people. The East Central Wisconsin Regional Planning Commission has more information on commuter flows.

Oshkosh Corp and Mercury Marine are big employers in the area. There is more flow between Oshkosh and Appleton than Oshkosh and Fond du Lac.

Regarding marketing – The City has an Aging and Resource Center with the County, with a County-specialized service provider.

The most recent Transit Development Plan 2018 has input from a committee. Employment agencies are aware of the Access to Jobs program.

Nick Musson, with the East Central Wisconsin Regional Planning Commission, has information on a commuter study, and Winnebago Catch a Ride. There's also a nonprofit that created an app. It is not quite on the level of Uber and Lyft, but has a menu with options that were available and is functional.

There are some social services that help with transit. Make the Ride Happen is run through Lutheran Social Services. They have volunteer drivers, and an accessible van.

Are all fixed routes accessible? Yes. And there are curb cuts everywhere. City has ten-year sidewalk program. Every year sidewalks within the City are maintained within a 10-year cycle.

There are Bike and Pedestrian Advisory Committee that tells the Planning Department where they see a need.

Most sidewalk deficiencies are in the South, near the outlet mall. There are also sections on the north side of town, around Jackson street with township parcels that do not want to put sidewalks in. The central area sidewalks are good. Transit routes have 30-minute headways. There are transfer points on the West side of the City and North side. The West side has grown.

How is accessibility in winter? Sidewalks and curbs are cleared through public works. Transit does it in-house, and if cannot, then they have a contractor.

The biggest request from the public is night service, more so than Sunday. The answer, to supplement that service, is on-demand. But van-pool or on-demand makes sense.

Sometimes, companies come to the Transportation department with worker's needs.

Jason White – Greater Oshkosh Development Corporation – helps out.

Lakeside Plastics is a good example, they see transportation as a barrier to get workers. They have inquired about different options. The company and its workers like our Access to Jobs program.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Matt and Amanda – Housing Coalition – 9/24/19 – 9 AM**

Housing in Oshkosh is affordable for most, but the issue is that there are not enough affordable houses. If a house is on the market for rental, it will be competitive, and it will go to the best possible person. Someone with a history of drug addiction, or had issues with the law, while reformed, will have an issue obtaining the housing.

So the issue is not price exactly, but quantity. That is a hard issue to tackle. From a City standpoint, the best option is providing low-income housing, specifically for individuals with high barriers.

Even with public housing, like Section 8, a person could not even get on wait list, which is currently closed.

The apartment stock within Oshkosh was made in the 1950s, 60s to 70s, anywhere from four to twelve units per building. A lot of 1 and 2 bedrooms. There is a mixture of 1900 homes that are old and in need of repair. Small to medium apartment complexes are the majority of low-mod housing, and also mom and pop landlords. There is student housing here, which is very contingent on the school schedule. There are also some rooming houses in town, along broad street and by the railroads.

During the most recent Point in Time count in July 24 through 25 from 11:00 PM to 6:00 AM – There were 14 individuals. The often sleep by Grand Opera House Square and near Pioneer Resort. There were people sleeping in trucks in Pick N Save and the library parking lots. Of the 14 I found, I knew 10 as prior guests of the warming shelter.

There is a huge need for a warming shelter, or any shelter. Currently have a seasonal emergency warming shelter.

The best thing tackle homelessness in the area would be transitional housing, to go beyond just a shelter. The Housing Coalition would want to see a whole CoC for an individual. The coalition does not see a year-to year turnaround from individuals. What the Coalition would want to see, ideally: enough emergency shelter to cover 50% of the homeless population. Transition to about 30% coverage for transitional housing (specific requirement for covering rent, specific requirements for individual to meet up to so can self sustain) then transition to a more independent option, like tiny homes.

Some people need more structured programing, like permanent supportive housing, with active casework to help. So also on the wish list would be a case manager for working through the whole time-period, and even in house, can help so that people will not go back to homelessness.

The Day by Day Shelter helps with laundry throughout summer, as well as cleaning and hygiene supplies. Try to share resources. Part of model would be daytime resource center. Library is space utilized by our guests, but currently there is nobody helping out with programming or helping our guests specifically. The shelter definitely needs funding and is looking at expansion of daytime staff. Realistically, goal is to expand within our shelter.

The Shelter and the Coalition work with all others: Father Carr, St. Vinney, Christine Anne, Forward Service Corporation, Human Services, ADVOCAP, Social Security and ADRC. Referrals go to NOVA and Solutions as well.

The Balance of State Continuum of Care has a Coordinated Entry system, with emergency shelter as the first stop. Then, referred to prioritization list for housing, which works off a triage model. If an individual scores higher, pulled into housing programs first. Those with longer length of time, or with higher barriers, receive more support. The shelter gathers documents that are necessary, so people can get into those programs, i.e. Rapid Rehousing to Permanent Supportive.

The Shelter does receive CDBG from the City. About \$9,000 annually.

The last big project was in 2010, which was getting the Warming Shelter together. It opened in October of 2011. There is hope for another large project.

## **City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI Housing Roundtable – 9/24/19 – 10 AM**

In attendance: Ms. Darlene Brandt, Grant Manager, City of Oshkosh; Jon Haglund, Urban Design Ventures; Keith Portugal, Urban Design Ventures; Ms. Kari Bellile, Christine Ann Domestic Abuse Services; Mr. Donn Lord, Winnebago Apartment Association; Ms. Tram Frost, First Weber and AB Properties; Mr. Jack Doemel, Remax on the Water; and Mr. Andy Dumke, Alliance Development.

Mr. Haglund and Ms. Brandt introduced the roundtable to the CDBG program, including the Analysis of Impediments to Fair Housing Choice, 5 Year Consolidated Plan, and Annual Action Plans.

What are housing needs?

There is disparate impact on people trying to rent, and zoning is an issue as well – City is going for single-family homes. Does not realize that it cannot be that way anymore. It is still trying to get multi-unit lots down to single-occupancy. Therefore, it is a matter of land use. AirBnbs have boomed because people have extra space. Can create a lot of affordable housing through zoning, i.e. mother-in-law apartments (Accessory Dwelling Units).

When ordinances change, does the planning department interact with community? What are the opportunities for that?

The City, from the perspective of residents, is not open to that. The City is not looking at housing needs in the current situation.

There are a lot of different ways to look at zoning. Could we just look at the square footage for zoning?

Mother-in-law suites are interesting. Not common, so how does that work? Perhaps in single family areas, can still do mother-in-law suites. It is a great thing in other communities.

It is a gray area. What is definition of “family” within the City? How do you initiate a conversation with the planning department? How do you look at that? Is there positive feedback?

The Baby boom generation’s lifestyle is too expensive and there is not enough housing for the next generation. Within the labor pool, working age is shrinking right now. How is that going to happen? Need to create a tax base for all these seniors. Need to rethink this.

Regarding mother-in-law suites - do not see it much in Oshkosh. Are you enhancing the value or hurting it in the long run? Certainly there is a lot of need for it. Unsure what the answer is to address it or make it easier to happen, but it certainly is an issue.

How about people with disabilities? Ideally, they should be able to choose. If an individual receives Social Security Income, with a disability, cost of living would not be realistic. Since we have large supply of single family housing, is there a mechanism for people to co-habitate?

Definition of family changes depending on location. If by the university, it is something else.

College housing has been around forever, and living off-campus has become an issue. If rules and regulations are convoluted, and nobody understands them, then what are we doing?

For example, my deadbolts may be considered illegal or in a gray area, but that's because nobody has come to a decision on it. The City does not have a mechanism to prevent problems before they occur.

Do you need a permit to install grab bars in a person's residence?

A resident needs a permit for handrail.

If you go from changing a home to renting, nothing is grandfathered in.

We need more housing inspectors for rental housing. There are approximately 13,000 units. But it is not going to happen.

What are rental units like? What is their status? Are they habitable, and safe and clean?

The median rental is \$539 a month, which is not enough for rehabilitation. Income is not there. So how do you reach that balance of affordable rent and quality unit?

Those at \$539, would it need a rehabilitation?

Some might require it.

University students are willing to pay more for rent. Their desire creates a disconnect, units receive more, in one area, which could spread to other areas.

With the university, there are higher expectations.

A company had to put \$1.3 Million into Radford, which was only built in 2003.

There are orange apartments, across from the old mall, near Pearl. They're lovely, on the river, but found that they were all college kids. They were unaffordable for people working for a non-profit.

And that leaves big houses that you can convert for families. One real estate company has a mix of properties, and is therefore capable of updating because the company as a whole is making decent rents. But if the company were not renting to students near campus, the company would not get those prices and put it back into other housing.

It is possible that the University has less dorms than they had in the 60s. They also charged high rent for dorm rooms, so students moved out.

So what is scary is that people do not pay for these high rents, then there is a blighting effect. Without rents, then there are no updates to the housing stock.

The City needs a better rental rehab program. In the last few years, there has only been X-amount of dollars.



How does the City get owners to update if they do not want to? Some of these programs are loans, which of course require a payback. Does the City do a mix of grants and loans? Or different funding sources without strings attached?

Whatever it is, it must be efficient and speedy. The rental rehab program right now has not had a loan in two years. But overall, demand is high for rentals.

\*Left to access next meeting.

\*Returned.

One-stop shopping for services, including energy assistance, technical school, Christine Ann, etc. are all located there.

Recap – Connect resources, city should be more “user friendly”. Less fighting against each other and more working together.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Dean Smith – Chief of Police – 9/24/19 – 11 AM**

Chief Smith – The Police Department would be interested in helming a youth leadership training program. The program would take in two groups of kids: kids that are identified as borderline, close to joining a gang or getting into trouble. The program would push them toward better leadership opportunities, teach life skills, and reinforce positive experiences and habits with kids. The second group would be high performers, and those with potential for high performance, but need more positive reinforcement. The Department spoke briefly with the Community Development Department regarding funding; the Police Department understands that competition for funding is fierce.

Homeless population and low-income communities are standard for a city of Oshkosh's size. The Planning Department has a map with all of the hotspots. There is nothing out of the ordinary. Here is last year's Annual Report.

The City does have some drug problems and crime problems. You can get data, layered map from The Planning Department. The Police Department has a drug box, where residents can drop off prescription drugs they no longer need.

The University employs its own police force, but their jurisdiction is solely University property. As a result, the City's Police Department patrols and addresses the housing around the University. The Department has encountered sexual assault and potential suspicious activity that occurs. All are typical for a college environment. There is occasionally some trespassing. There is a general concern for safety, rather than any specific crime problem.

A personal assessment on housing within the City: the City needs to have more housing for both renters and buyers. However, the City does not have adequate development for housing. Therefore, the City needs to do infill development. However, developers are having a hard time finding land to develop.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Ms. Steve Herman – Deputy Mayor – 9/24/19 – 1 PM**

The City does not have a homeless shelter that runs 24 hours a day, 7 days a week, 365 days a year. The school district has identified about 150 to 200 students that are considered homeless. That means they are staying with friends or other relatives because their families cannot afford their own apartments or homes. One of this evening's resolutions is centered on removing a blighted house. But instead of spot blighting, the City should do it in bulk.

Regarding new housing, the City would want contractors to build medium income homes. The City does not have a big housing stock in the \$80,000.00 to \$110,000.00 range.

Oshkosh is a manufacturing community with large employers. But there are smaller employers, too.

Transportation for some students is an issue. Schools require a student to live 2 miles from the school or further in order to qualify for bus pickup. However, there are those within the 2-mile limit that cannot get to school. They are not on a public bus route, and their parents cannot drive them. So, maybe have a student fee, or reduced fee with transportation. Another issue, however, is that buses only run until 6 PM.

GO EDC has a program that is being funded with private funds for transportation. But there are some people who will not take that helping hand and are too proud or too afraid to take that help.

Tonight, the City is doing a workshop on staffing police and fire departments. Looking at staffing needs is an important task.

There is development in the Sawdust District. It is located south of the river, and borders Fox River and Lake Winnebago. It is a blighted area of the City. A private investor developed an arena. There is a tax incentive zone with Federal dollars. The City purchased a few buildings in that area, planning for offices, businesses, and maybe a hotel. However, it requires further funding and is a long-term goal.

There are sections of the City where the City's probation and parole use to house released sex offenders. It has become an issue for some residents of the neighborhoods. These are Level 1 sex offenders, at 75% of them. Residents believe their release is hurting average home values in their neighborhood. They ask, how does that affect the parents and kids in the area? The City receives complaints.

There are five jails and prisons in the City alone, and some residents are afraid that it is drawing the a more violent crowd here.

The prison population is 75% African American. Their families settle mainly in north side of cities, mostly in apartments. The schools reflect that. Income assisted and affordable housing is needed in the City. The Housing Authority recently renovated an old factory into homes. But should the Housing Authority be the largest developer of affordable housing in the City?

It is an issue, that not more private developers are developing affordable housing.

Perhaps the City could expand zoning to increase capacity.

What could the City do to make zoning more user-friendly?

The City does not have a teen center. There is a YMCA, but there is interest in the City opening up a center with no fees, so that kids are able to do things. A lot of the City's youth, if they are not sports-minded or into sports, they do not have much to do. They also probably could not afford the YMCA.

There are some at-risk youth, because there is gang activity in the area. It is usually underground, but the City is aware that it is there.

The City has some issues with the inspections department not being flexible. The department does have off hours. It recognizes that a resident may be working on the weekend, but they cannot reach somebody at the City for assistance. I think at times, it has made it difficult for citizens to pay bills or get assistance.

There was a suggestion of having a City account that would use instructional Youtube videos to help disseminate information on how to interact with the City.

There are wifi access spots in the City for low-to moderate-income people to access within the library, and the university library.

The schools give Chromebooks to all the students. As a result, there are students that use the library to do their homework. Additionally, some of the businesses have free wi-fi, where students will sometimes sit in the parking lot to use it. There has been some discussion with instituting a City-wide wi-fi, should the City have that capability.

The City could lay down fiber optic lines every time it lays new sidewalks.

The City started a rental inspection program in response to complaints that landlords were not responding to their concerns. However, the City wrote ordinances based on the state, and the state had enough pressure to change it back. What came out was that the City got a rental coalition to keep an eye on things.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Mr. John Zarate – Inspection Division – 9/24/19 – 2 PM**

The Inspection Division performs plan reviews for any new construction, and anything remodeled. The division deals with City housing code and receives complaints from mostly tenants, and some landlords. Also deals with weights and measures, and consulting with people.

The City and the Inspection Division use the International Code for Commercial – 2015. Its Residential code is State of Wisconsin UDC (not IRC, but closest to 2016). Energy standards are high here, but it is only concerned with heat. It is not so much concerned with hot water and lights, where codes are far behind.

The Division receives complaints and acts on them, but is also proactive in visiting neighborhoods.

The Division targets known problem areas. It will spend time in the University campus area. Also checks on “gateways” to the City, which are main arterials coming into town. There are no specialized areas in towns other than that.

Darlene Brandt handles a lot of demolitions, but mainly what the City acquires. The Division handles corrective orders, though the Division often brings her in. Most of the time it is problem properties that the Division initiates.

Ms. Brandt's demolitions use City crews. The ones completed by the Division uses contractors.

The Division's plan reviews include residential, commercial building, heating, and plumbing. The State of Wisconsin caps the City's ability to 100,000 square feet. If above that, the Division contracts an architect, but only for commercial. For everything else, such as residential, the Division does the work in-house.

Most of Oshkosh is built-up. The most recent round of construction was in the late 90s, early 2000s. At the time, the City was doing about 100 to 150 homes per year. Now, the City is lucky to get 20 or 30 per year.

Every municipal code is online, including design standards in the planning and zoning division.

The process for putting in a porch would be to go to Planning and Zoning for review, then to the Inspection Division. But could this become more user-friendly and efficient?

The City has everything online. But, maybe it is in website design, the reason that people are not seeing it. It may need to be included on the homepage.

In talking to people, residents are not sure when they need and do not need a permit.

The Inspection Division maintains that it is not out to get the residents. The Division is like the fire or police department: They are here to help and protect.

The City has tried to showcase May as building month, along with a proclamation.

The Rental Program is voluntary. The Division has sent out 100 notices, saying “The Division will be in your area for a free inspection.” But they are getting less than 5% response. It is truly reactive, and not preventative.

Top three types of violations are set-back parking, junk and debris, and long grass. From there, the violations become more of a property maintenance thing, like chipping paint on a house or replacement of a roof. There are occasional complaints on a fence in a backyard that has fallen down.

The Division thinks there should be around 50 houses that should be razed in the City. Then, not quite 50%, but a strong 40% that have things that need attention. The rest does not need anything, because it is 20 years old or essentially brand new. The rent/owned ratio is at 50/50. Newest housing stock is rental, located in the central city and for university housing.

There are no vacancies around the University. Students are always looking for something a little nicer. There has been a lot of change, with people unloading the 100 properties to others. The mindset is not to raise rent around here, but also not to change/maintain the houses. A lot of these landlords and developers are buying ten to twenty houses and renting them out, but then saying they do not have money to make the changes.

When the Division issues a citation, it goes to County Court. There is no small court here. County judges do not find the Division favorable. They do not understand, and they do not want to understand. They just want to get their calendar cleared, and do not want to be bothered.

If the Division has to visit a property twice, the resident gets a service fee. If it keeps occurring, the resident gets a citation. The division is trying to change the resident's behavior. House flippers come in, and they do not send plans, and then sell the homes. When the Division looks at it from new owners, the Division will say it did not know anything about the changes. Was there any work done that required permits?

Assessor's department is looking online for changes, then ask Code Enforcement to see if they received a permit for the work.

Could City and County work together to get a Housing Court? No one is pushing for that though. Need to educate judges on housing. There are probably five or six, so perhaps two of them could be considered the housing judges.

The Division has considered CDBG funds for correction orders.

Pushback for that is that people want to change only what they want to change. The residents just think they do not need to be up to code anyways.

The Division's needs uniforms, or items that readily denote their professional capacity. They are going into people's houses, and that's ripe for someone to go in and abuse that.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Ms. Karen Roehl - Attorney – 9/24/19 – 4 PM**

Legal Action of Wisconsin is a nonprofit that offers legal services. Its focus is on low income population, and civil legal needs. It does not conduct criminal work. There are six offices in Wisconsin, including Milwaukee, four others, and then Oshkosh. The Oshkosh office covers ten counties.

Most important is low-income issues and issues that meet basic needs, such as public benefits, safety, and financial stability, i.e. consumer-type law. Legal Action also works with some employment related things, such as IDs. Currently working on a special project: homeowners being threatened with loss of housing. Foreclosure defense, special assessments, water bills, utility shut-offs. A small part of the work is focused on eviction, general consumer work, and social security disability.

The largest areas Legal Action are receiving requests for assistance in are housing and family law.

Family law includes representing victims of domestic violence. Housing includes evictions, which are a huge issue. Also includes repair issues for tenants, then foreclosure related work. In general, all ten counties have housing eviction and housing related cases.

There is a program called **Rent Smart** from the Winnebago Housing Coalition. It is a renter training program with a standard curriculum from the State. It is a two-day program (i.e. Tue and Thurs). When a person completes it, they receive a certificate that essentially says they are potentially good tenants. That they know their rights and responsibilities as a tenant. Can give that cert to housing authority as positive rental history, or private landlords to show that they completed it. Doing it in three counties, Fond Du Lac, Winnebago, and Outagamie (Fox Cities). Legal Action of Wisconsin does presentations for the legal end of things for the program, and help with budgets, financial literacy, and practical aspects of renting.

There are some landlords that cause issues in Oshkosh. However, the Legal Action of Wisconsin has a good relationship with them at some level. The organization can still reach agreements with them. If Legal Action cannot reach an agreement, then proceed to litigation.

If a case concerns evictions, the problems are most often with notices, or issues with housing conditions. Legal Action of Wisconsin's goal is to prevent clients from becoming homeless.

Solutions, or ways to de-escalate situations, involve identifying efficiencies. **Biggest issue is still lack of affordable housing.** Check the United Way's ALICE study, which stands for Asset Limited, Income Constrained, Employed. Its main highlight – 46% of Oshkosh residents are unable to meet basic needs. Substandard housing is still a big issue, as many rental units are in need of repairs. And it is not just tenants, but also homeowners. Underlying issue – there is not enough money. Jobs are not paying well enough for a substantial portion of the population. There is also a foreclosure crisis. It is no longer as bad as it once was, but still seeing people unable to make changes. Special assessments are also an issue from the City. How do property owners address it? Could be the thing that ruins people just trying to get by.

The City has established a committee whose mission is to work on special assessments. This summer, City has rejected a transportation utility fee that would replace special assessments.

There is an issue with the water bills – The City used to do quarterly water bills. Now the City sends them out monthly. It has not been a very good rollout. Due to their process, people received these large bills – and there was a lot of negative press on the issue. City has admitted that it may not have been handled very well. There was a meeting about a week or two ago. It is either unfortunate timing, or perhaps an ongoing problem – unsure. City is investigating to check the meter system.

Another aspect of the issue was that tenants also got used to paying the water bill every three months. Now that it is every month, tenants have had a hard time changing their habits. Some have received termination notices, too. People will be watching the water bills.

If the City is citing someone for an issue, then perhaps that person should be referred automatically to the next step. Need resources from City.

The Code Department would benefit from the development of a housing court, but unsure how judicial system would be receptive to that. The popular posts right now seem to be the drug court and veteran's court. Maybe since there is success in those specific courts, the judicial system would be willing to consider. There is a new judge that worked for Legal Services; maybe there would be some change. The **Winnebago Conflict Resolution Center** tried, but did not get very far. Perhaps a **rent abatement ordinance** – the City could do that, regardless of what the County would do. Oshkosh has a specific issue with its housing stock, because it is an old housing stock in general.

Regarding citations on LMI households – how do we communicate to code enforcement that individuals and households are LMI. – One thing they could do is give them a flyer with resources. Legal Action of Wisconsin could be on the list, Habitat could be on the list, as well as the City's rehab program and ADVOCAP. **Automatic referral** would be the best.

Handicap accessible housing is a growing need, because of growing elderly and the disabled population. Reasonable accommodations are a big issue. Legal Action of Wisconsin has talked to people in context of being evicted. Obviously these people are under a protected classes – federal and state. Biggest issues are disabled people with a Social Security check that does not come until 3<sup>rd</sup> of the month, and landlord is giving a notice at the first.

The Housing Authority is good here, and is usually good about things.

Some clients that come to Legal Action of Wisconsin have behavior issues, such as mentally ill people with outbursts. Legal Action gets involved with accommodation plans. Sometimes there are clutter issues, fire hazards with tons of paper, wide variety etc. But there are also bigger issues like structural changes to housing.

There could be more landlord training. Wisconsin has the most open record system in the country. That haunts people trying to get housing. And there is still racial/minority/PoC discrimination. It is harder for people with children to find housing, and people with convictions.

Maybe set up escrow, with complaints – but the issue would be, who is the instrument they would pay their rent into? If City would be willing to do that, that would be great. If not City, maybe Fair Housing? Or ADVOCAP?

Unsure if there is a will for that. Maybe City Council has discussed, but do not know.



**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Mayor Lori Palmeri – 9/25/19 –9:15 AM**

Regarding CDBG funds – not a lot of success with public participation, would like to be better in having input from residents. There is a heavy reliance on online surveys, but not entirely sure enough is done to get more resident participation.

There is the idea of a “one-stop shop” of services and information. It would be a place for residents experiencing homelessness or on the verge of homelessness to acquire information and assistance in navigating their issues.

Currently, in reaching out to residents for information, the City is reliant on Winnebago County. There was once a 2-1-1 for Oshkosh specifically, but no longer in use. It has been rolled into 2-1-1 Fox Cities, so some services are not particularly available.

Accessory Dwelling Units have been brought up in conversations with stakeholders, particularly how it could be daunting for a regular homeowner to embark on making such a drastic change to a home. Most homeowners would not know how to interact with the City, and there is a leftover legacy of the City as being difficult to work with.

Potentially relax some zoning, to address the perception that the City is hard to work with.

Section 504 Plan. The City conducted a city-wide facilities assessment last year.

Scattered sites not slated for redevelopment zones. Considering “micro cottages” with relaxed zoning. Mr. Haglund suggested requesting a variance for density for micro cottage, and eventually start with a pilot program.

HOME funds through state, that a non-profit like ADVOCAP applies for it.

Homelessness – Day by Day shelter is seasonal. They would like to move into a new building, so can operate year-round. There is private, faith-based shelter. But among all the shelters, they lack family or youth shelters. The school district states that there are several hundred kids experiencing homelessness. This could be a potential project.

Appleton has a creative at-risk youth employment/credit program. It is a summer program. The Hmong community has a large amount of kids in the school district.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Jason White – Greater Oshkosh Economic Development Corporation – 9/25/19 – 10AM**

Greater Oshkosh Economic Development Corporation (GO EDC) is a private/public nonprofit that helps economic conditions within the area. GO EDC tries to help companies succeed, continue growth and retention plans. Also entrepreneurial development, have resources and tech assistance available so can succeed. Also competing for new investment.

The main issue GO EDC engages in is workforce development. It is active in helping companies identify, train, and recruit talent.

GO EDC works mainly in commercial redevelopment. Performs strong matchmaking between businesses and real estate. There is a lot of city-owned land. Prior administration actively expanded land holdings to grow the City. But the prior administration also tried to grow population base. With a finite amount of land within its borders, recognized that both goals were at odds. The industrial development committee had conversations with compatible and incompatible land use. Single-family home developers are not actively seeking opportunities within Oshkosh. Check on Winnegamie Homebuilders Association.

What is the best use for these large tracts of City-owned land? Industrial land is not good for building homes.

GO EDC's committee should be more accepting of multi-family lots. There is a current developer of single family homes that has had trouble attracting people to \$300,000 homes, that should be considered "starting" homes.

Developers have a negative view of working with the City of Oshkosh. It is considered costly to build here. Appleton is considered lower cost, Oshkosh is considered higher cost.

Oshkosh is trying to have a longer-term view in terms of housing and developers. City must decide on how to interact with developers in the future.

Are workers commuting into Oshkosh for work, or are workers commuting to other towns? There is a lot of commuting on the I-41 corridor, most likely a net inflow of workers. Approximately 46,000 coming in. But there are a lot of people commuting out, because of viable economies in Appleton, Fond du Lac, and Green Bay.

What are the barriers to employment? What is the labor force participation? Daycare and transportation for different shifts are issues. There have been 908 rides so far for volunteer rides, and will apply for further grant funding in the future. Other socially-conscious ride services include Make the Ride Happen through Lutheran Services. The new grant would aide training the drivers and facilitating the pickups and drop-offs.

GO EDC helps entrepreneurs with business plans, and to refer to the Small Business Development Center. GO EDC also helps with technology. There is the Revolving Loan Fund, for companies that have been around for 2 years or more. There is also capital for IT, agriculture, medical, etc. with another program, G-Beta for more innovative companies.

Do students leave when they graduate? A large percentage stay within a 30-to 60-mile radius. **STATS** for it. There is "brain drain" with college grads, though the area does retain a lot.

Regarding Rise and Grind – Mr. Eric Hooveman is a real estate developer who sold his business and decided to open co-working space Rise and Grind. It has been a successful venture.

Alta Resources – incubator/accelerator.

Sawdust District has private development in there. But get public and non-profit development. Identify areas, then everyone agree to focus development. For housing, provide subsidies early on. Models to show things are successful. People copy it, which could help with future endeavors.

There is GOHNI, which has an interest in rehabilitating old neighborhoods. Must identify owners interested in doing rehabilitation.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Winnebago County Health Department – 9/25/19 – 11 AM**

Present – Ms. Lynnsey Erickson, Ms. Lynn Coriano, Ms. Stephanie Gyldenvand, Ms. Julie Wisneski, Ms. Niki Euhardy, Ms. Julie Dumke, Ms. Dony Gieryn, Ms. Tina Hafferman, Ms. Darlene Brandt, Mr. Keith Portugal, Mr. Jon Haglund

Received: “Housing is a Public Health Issue” handout. Also received household spending information.

Review of above handout.

Lead – The County and City should apply together to HUD for funds for Lead abatement. If both do not get it on the first try, both should keep trying.

Social connectedness – 1 in 5 adults are not getting social and emotional support they need. People must feel connected. Worked with GOHNI to help. Sacred Heart neighborhood helped raise money to do projects.

Can CDBG cover rental housing inspections? In theory, yes, but in practice, no. The City would need to identify a boundary, and also ensure that within boundary, it is LMI. And then CDBG would need to be put into that area in the future.

Julie Dumke – Oshkosh City School District – Currently, there are 290 homeless kids within the school district. There is nowhere for kids to go who are homeless and 18. Shelters here do not take minors over 14 years old. There is a gap there. There is a transition period of 2 to 3 weeks with people living in cars and hotels etc. There are a lot of single moms, but they are also on their own; it is a mix. Parents try to make it in Oshkosh, but then fail and move on. However, they have their kids stay because schools and services are good.

The City needs to keep families together. Warming shelter closing for months is an issue, because many go to Appleton when that happens. Must be cautious regarding project size, so perhaps focus solely on homeless youth in the school district as a “beta” test, with clear outcomes to demonstrate.

Substance use – affordable housing is needed for people coming out of recovery and into treatment, including their individuals and their families. Ideally, they would be placed into transitional housing. HUD’s definition of disability includes people within the substance abuse recovery process, which is included in the protected classes. Turning someone away would be a fair housing violation. Therefore, Oshkosh and the social services need to educate people. However, people in general do not understand fair housing and need to be educated.

Renters are automatically seen as a different class, since they are not homeowners. May be difficult to get community to want to care about Fair Housing. But more importantly, affordability is an issue. Individuals and family units cannot afford the houses on the market.

Landlord that would be willing to have housing. – treatment doesn’t matter to code, but if someone has a record, is an issue for trying to get communal living together. “State torpedoed that with their laws-Jon”

Short-term tenant-based rental assistance as a potential CDBG project; CDBG as a bricks-and-mortar source.

Creating a HOME Consortium could help with obtaining HOME funds and generate more housing, but would need to set boundary, and some entity must then become responsible for HOME funds. The County and City could partner, but would take from State's overall HOME amount.

Program from Seattle – Accelerator YMCA works with homeless youth. ESG fund-related?

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Other Community Development Needs?

In Oshkosh, meeting space is hard to come by; even the library charges for meeting space.

The City should connect trail systems so people could walk/bike as transportation instead of relying on cars or public transportation. It would also be beneficial for seniors to have places to sit down along the way. Lastly, would also be the best space to get together. There is a trail system by Aurora Hospital – but not hooked into the bike system. Want greater connectivity, and able for older adults to sit down and rest.

12 y/o to 18 y/o homeless shelter. CDBG could pay for bricks and mortar, which will probably be rehabilitation of a site.

Could potentially open a recreation center – tried for a community learning centers (CLC) grant. Wisconsin schools are in trouble, particularly in Oshkosh. There are neighborhood schools now, but some will have to close.

**City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI  
Committee on Aging – Judy Richey – 9/25/19 – 1 PM**

The elders of Oshkosh are represented by the Committee on Aging. The Committee's mission is primarily for the City, but is also welcoming to people within the surrounding area. Moving into the City for a senior means easy access to medical care and grocery stores. There is nothing worse than a January snowstorm, dealing with unplowed roads.

Accessibility is key, which provides a convenience of education and recreation and basic needs.

Medical care and transportation especially; it is limited. Seniors can call a cab and dial-a-ride, but limited to so many trips – They are allowed only X-number of rides/month. It seems doable, but then if someone goes to a medical appointment, that is considered one ride. But since they are out, why not get tests done? That is considered a separate ride. If a senior would like to go to a bank, but has mobility issues, he or she cannot use the drive-thru. Have to go in, and cab will only wait 5 minutes before starting to charge/minute.

Also must cross four-lanes of traffic in some cases.

A lot of LMI shops at Wal-Mart. Bus stop is on frontage road, not by building. So must cross parking lot, including people with kids, or people with disabilities. Shelter there, but can't handle too many people.

Curbcuts – there was outcry back in 1970s/1980s. But people now want it often.

Modification to make homes accessible – look at codes. Not adding extra cost to anything.

Scenario – seniors need modifications to rental. What happens? Out of own pocket. But in public housing, unsure. People are informed – how can we increase that knowledgebase? Renters' association and landlords. City website should have more information; not everyone has computers but ends up in newspapers. Neighborhood associations. Jon suggests hospitals, social/caseworker. But don't come up to home. Usually sent to rehab facility. Therapist and Social Worker do home visit, make recommendations (know of community resources). But depends on landlord, if renting. If requires permit, not easy in City (perception). How do we move past that perception?

Larson-Winchester Lion's Club performs renovations for ADA needs by installing ramps. Unclear on if the club does renovations in the City.

ADRC has Senior Resource Guide online. Prefers over 2-1-1, because INA people have more time and are more familiar than some of those at 2-1-1.

The City needs to duplicate information dissemination/connections. Perhaps make use of **Oshkosh Media**. Meetings are televised, and available on website.

The Committee on Aging has built a relationship with neighborhood associations. Bella Vista community, close with the neighborhood association. They, as a facility, host concerts in the summer, etc. Each can build own resource and outreach – but maybe have a **council of neighborhood associations** for information purposes only, and not serve as a governing body. Neighborhood associations can increase safety and a sense of community by serving as eyes on the street.

What are housing needs? Seniors want to age in place in their own homes. There is subsidized housing for lower income. There is plenty for upper income, but not as much for seniors in lower-middle income. There is a strong desire for personal privacy among seniors. Therefore, would want single units that are private, but with access to a community for checks and balances on safety. Combat isolation and loneliness.

Supportive service needs – there are a lot of homecare agencies. Rich with a lot of those in area. Ability/Willingness to pay, however, is a barrier. Medicare has guidelines, but if private pay – want to leave it to their kids instead of pay. Others who are above poverty, but barely, will gladly pay so they are not a bother (as a result cut-back on groceries etc). Jon asks about caseworker's role to help. Could they? Acknowledge the turnover in service industry (poorly paid for what they're doing).

Needs for frail elderly? Don't want to leave their home, don't want care in, and there is denial of how frail they really are. Matter of pride. It takes a lot of convincing for the help.

There was a network of seniors that were volunteers to help other seniors. In late 1990s, training volunteers to help within the churches. But not all churches were able to help. There has been bit of turmoil in the last few years.

There is the idea of connecting youth with elders to combat loneliness on the part of the elders, and to encourage empathy and community service with the youth. University may not do it, and unsure if it would be wise for high school students. There are potential safety and security issues. Such a program could be good for facilities, but not for private homes. Anecdote: Used men from DAPC, the drug abuse prevention center in a program. Used for some work, and for snow shoveling, but seniors were wary. Even if seniors accepted it, then neighbors were not happy with that. There were certainly good experiences with helping and working with them, but may not be widely accepted in Oshkosh.

HOME (Helping Owners Make Equity) – A group that helped mostly frail older women. Started by a retired police officer that worked on nasty situations and dirty jobs to help homeowners incapable of doing it themselves or paying for it themselves. Would like to see more groups like that.

Tiny homes within Oshkosh may not attract many seniors, because people enjoy a lot of memorabilia and their homes that they have lived in and have become accustomed to for decades.

## **City of Oshkosh – 5 Year Consolidated Plan, Annual Action Plan, and AI Social Service Roundtable Meeting – 9/25/19 – 2 PM**

Roundtable Participants Asked:

Who qualifies?

Is there a defined area?

Mr. Jon Haglund and Ms. Darlene Brandt responded, stating that the City of Oshkosh is the defined area, and that low-to moderate-income individuals qualify for CDBG funds.

Oshkosh Needs

Boys and Girls Club of Oshkosh – Within the Boys and Girls Club area, parents and other visitors are often struggling with parking for certain times. The area needs more green space. Board just signed off on three year plan for families, not just kids. A need would be a family Center in future. There are upkeep issues on the block, so maybe have the City enforce code enforcement.

Greater Oshkosh Healthy Neighborhoods Incorporated works with neighborhood associations. Highly encouraged to work with public entities in neighborhoods. A potential need would be community garden space – some residents have found a vacant lot to work on, but results have been mixed. Beautification is a high need; residents and neighborhood associations want to celebrate what makes them special.

City and residents may benefit from neighborhood associations serving as centralized hubs for disseminating information.

World Relief works with resettled refugees – No problem finding housing, but quality of housing is questionable. Unsure if poor quality of housing is due to code violations or simply poor upkeep, but certainly want resettled refugees, who are low-to moderate-income, to eventually buy properties. Homeownership is a great way to integrate into community. There is some discrimination, but nothing that can be proven. Nothing overt. Refugees and World Relief work with an interpreter, and work with landlords that help.

Aging and Disability Resource Center – ADRC – The Center takes referrals, works with people on calls or takes walk-ins. There is a decent amount of affordable/subsidized housing. The people coming to ADRC are those with a bad housing history – and it feels like there is some discrimination. It is an issue that will not go away, because the community is close to prisons – many have followed loved ones to be close to them. There is good subsidized housing here. Section 8 is a really good program, but not an option anymore, because of limit.

For issues between tenants and landlords, the City could set up escrow accounts in which the tenant continues to pay rent. The funds would be released once landlords and tenants settle their dispute.

Forward Service Corporation's primary focus is employment training and helping with housing. In 2017 and 2018, Forward Service Corporation processed 6,000+ applications each year for housing assistance. So far, has only processed 2,000 in 2019. Forward does not help find housing, but gives cash payment to keep a resident from becoming evicted. Forward also offers case management, and had a list of landlords that were a good option. A big issue for residents are transportation barriers, because they must find housing close to public transport. There are a lot living in hotels and motels for housing. However, they are asked to leave, including Father Carr's, when events come to town. Also help individuals with mental health and criminal backgrounds, who have nowhere to go.



Trinity Lutheran Church provides a community food pantry. It is located in low-mod block group, where the neighborhood majority is under median income. Housing is definitely a need, as well as exterior upkeep. The City has various loans for renovations; CDBG is an option, but also have programs for those above the qualification, but within 1% to 2% of the cutoff). These districts, however, are higher on tenancy, rather than homeownership.

Code compliance – How do we get more residents to want to be code compliant? Code compliance has changed recently, and it would cost so much more money for people to change their homes to adhere to the new codes.

City offers lead pipe replacement assistance at 50% of cost. Overall, should communicate these ideas/programs better to homeowners. It must be noted that the lead pipe replacement program had a good rollout.

If you get a correction notice from the City, you will correct it, because they follow up. Notices that are sent to homeowners have about a 95% compliance rate.

Most Forward Service Corporation tenants may live in places that are not up to code compliance. The tenants are often worried about eviction.

The City once had a fee for rental registry, but the State said it was illegal to do that. So the City is not paying for potentially more code officers. City has a volunteer rental registry program, but less than 5% of landlords participate.

Salvation Army's big need is sheltering people experiencing homelessness. Oshkosh has shelter options available, but there are none for single fathers with children. There are people coming from other communities, i.e. Milwaukee. Other main concern is education, especially for individuals dealing with mental illness. If such a resident is sent letter, there are barriers to reading it, and such a resident would not know how to handle it. So instead, host classes for information to help residents that cannot understand a long City letter. However, would need funding for a case manager, or attract individuals to volunteer and fill in gaps.

Some communities have housing resource guides, and can be obtained from ADRC, or Housing Authority.

The City could consider an "amnesty program" for people in trouble financially and are given fines or have legal proceedings. Potentially have a program that will make these programs go away, if residents work with agencies or the City. Currently the City does receive calls, and there is a lot of interaction with residents.

Economic Development – Job training is a need. Many great jobs left the area. Parents, however, are working and may be unable to get more training when they're done with their workday.

Boys and Girls Club has a waiting list. The Club could take more kids during the school year, but the problem is getting kids to the club. Have a 33-passenger bus, but it would not be able to pick up all of the kids in a reasonable amount of time. In the summertime, parents usually drop kids off on the way to work.

Forward Service Corporation serves as an employment/training resource. Enrolls clients into Wisconsin Works (W2) program. Pay for them to go to school, and pay for transportation.

Childcare is a huge issue, especially for those in the second and third shift jobs, where there is a greater pay differential. Minimum wage is still \$7.25. Wages should be at least over \$18.00/hour within the Fox Valley, but most are not paying more than \$15.00/hour. There are numerous barriers – sanitation, kids not going to school, so people are stuck. Winnebago Catch A Ride helps, but there are not enough volunteers. And Forward Service Corporation should not be considered “forever support.” Provide vehicle loans and vehicle repairs. Fox Valley Tech is a great resource, but supporting people while training is an issue. Forward Service works with high schools on youth apprenticeship programs, manufacturing and IT. Also try to educate employers, “have opportunity to increase skills.”

There are homeowner education courses through programs, and some through ADVOCAP and Habitat; the State has courses, too.

**Metropolitan Milwaukee Fair Housing Council - Ms. Kori Peragine, Senior Administrator of the Fair Housing Council's Inclusive Communities Program  
October 10, 2019**

Can you tell me a little about what you do as the Senior Administrator of the Inclusive Communities Program?

Fair housing org, so do general fair housing services that most are aware of. Enforcement program - take complaints and investigate. Help get recourse. Outreach, so consumers know their rights, and housing providers what their responsibilities are under Fair Housing. Lending program that ensures lending products are in with low-mods and communities of color. My program - look more at institutional aspects of housing, housing polices and implications, ensuring equal housing aspects for everyone. Zoning, LIHTC, and how those things work.

How often does your work take you to Oshkosh?

Not as familiar, mostly Milwaukee. If have questions, can help provide technical assistance. Had a question from Neena - affordable housing is getting built, doesn't require zoning, but city wants to send out requests for comment from neighbors. Other thing with communities - Affirmatively Furthering Fair Housing.

Equal Rights Division - do only do by County. Complaints would be us, HUD, and Equal Rights Division. Careful, may be counted twice.

What are the biggest lenders in Winnebago County, or Oshkosh and the Fox Cities?

No, but my colleague has access to Lending Patterns - She could pull that information for you. A couple of things that are interesting to see, biggest lenders, but also breaks it down to LMI Census Tracts, and which ones are sub-prime loans. Infinite number of factors, but three main ones - racial disparity, major lenders for LMI, and major lenders, period. Balloon Loans in 2018 - a little bit of a rise in those, which is scary. So pay just the interest, but then the full amount kicks in. So you could refinance that, but you cannot if you don't have the credit.

No on-the ground data of incidents of discrimination. So we have a firewall, those not in enforcement program are not privy to complaints and investigation. So will forward on to that.

Provide free Fair Housing Training - is that often used? Foresee any barriers to providing that in Oshkosh?

-Unsure if it was publicized well. Keep trying to schedule every year. Sometimes nobody shows up.

One thing that we are seeing, generally in the State, is more interest in protecting Housing Choice Vouchers. Not protected anywhere except in a couple of counties. Under a community's Fair Housing Ordinance, could add that as a protected class. So cannot exclude.

Have not heard anything about zoning being particularly restrictive in Oshkosh. We do look for group home zoning, that might prevent "state law still continues to say that you cannot build a group home within xx feet from another group home" but deemed unenforceable, but still within many Mun's books.

Focus on intersection of affordable and fair housing - has more rentals than Appleton.  
Communities can extend TIF district by one year, that increment could be used to fund more affordable housing.

Are maps for AFFH reliable? "I have mixed thoughts on that tool".  
Shortage of accessible housing that is affordable - quantify what the need is. Nobody maintains the data of number of accessible units. Figure out which ones have different accessibility features. - inspection division would be the ones to catalogue and identify. Or Assessor's Office.

Wisconsin overall - complaints are an inaccurate way of quantifying housing discrimination.  
Some people didn't know that it was happening to them. But yes, violations are happening.  
National says complaints are only just 1% of actual violations.

Megan or Karla for complaints, and Bethany for lenders.

**Mr. Bob Poeschl, Councilman**  
**October 17, 2019 - 1:00 PM**

The Housing Authority has 104 apartments for LMI, people with disabilities, and the elderly. Used CDBG funds for second set of apartments, with 56 units. Housing Authority also has public housing and project-based vouchers, and scattered-site housing. There are several hundred vouchers in the community.

The housing stock in the City does not change drastically. As a result, voucher recipients do not always have the greatest accessibility choice.

Reasonable accommodation may be easy for public housing, but private, small-time landlords are unable to pay for the costs of a reasonable accommodation. So, should have a grant or loan program to encourage participation in accessibility.

The City, community, and various groups should build more bridges, and help expand understanding.

The Fair Housing Council does fair housing education, and partners with cities for annual presentations. But going further, would like to see a "tenant resource center" that is publicly funded.

Important, because Wisconsin does not require things like carpet cleaning when a tenant moves out of an apartment. However, landlords in Oshkosh do require the carpet cleaning. That is an additional cost to the tenant trying to move to different housing of their choice, and can be considered a barrier.

Madison, WI has a Tenant Resource Center that would serve as a model. People need help navigating some of these challenges, or else they fall through the cracks. Could be beneficial to bring in communities outside of Oshkosh as well, so can serve the Fox Cities.

ADVOCAP helps with transitional housing, and the Winnebago County Conflict Resolution Center holds mediations, but there is nothing more than that currently. There should be more regarding eviction mediation.

Currently, there are between 170 to 240 students within the school district that are considered homeless, or experiencing housing troubles.

Some organizations, such as the Winchester Lions Club, install accessibility ramps, but not in Oshkosh. The City has stringent installation standards, which could be considered an impediment. However, the City wants the best and safest standards for its residents. So, how would one work through this? Perhaps a representative panel.

There is a stigma that working with the City is difficult. The administration is actively trying to work on public perception.

Landlords believe there is too much public housing.

The City attempted a mandatory rental registry, but the State intervened, and it is now voluntary. Personally concerned with the City targeting certain low-income census tracts with primarily older housing stock; disproportionately impacting those without resources.

Economic Development and Housing meet when you create quality affordable housing, which serves as a foundation for economic growth.

For people to participate in the economy, need to offer good transportation, child care, and jobs. So the City and the School Board met, and decided that school-age kids, from kindergarten to 12th grade should ride for free on public transit. Currently, people pay \$1.50 per way, with one transfer. If someone has three (3) kids, going to and from school or anywhere else, that is at least \$9/day on transit. That is tough for someone with a low-wage job. This new program would be a private and public partnership. The City currently cannot subsidize it, nor can the School District. Therefore, reliant on the community: foundations, churches, the United Way, etc.

Oshkosh and the surrounding area have historically been experimental with transportation programs. There was a voucher program, where the voucher was good for one cab ride, and could even go from Oshkosh to Neenah, which is great value. However, it was not sustainable.

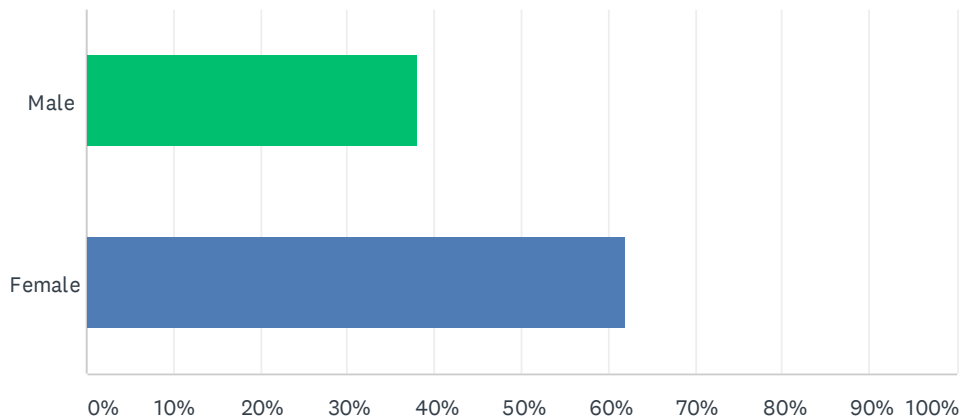
The Neighborhood organizations' origins come from the police department's push for community policing. It was the old-fashioned style police walking a beat. As neighbors got to know their officers, they started coming up with programming. Eventually the Community Development Department adopted the Neighborhood Association plan and began actively seeding neighborhoods with the approach.

There are concerns about the Assessor's Department "looking at real estate site and dinging people for not requesting permits." Most likely, this is fallout from about two years ago, where landlords were distrustful of the City. The Assessors were sending out letters that were ignored by landlords, so assessors had to get information in other ways in order to complete their mandatory assessments. The issue was that not everyone knew about the mandatory 5 year assessments.

Back to transportation - Limited public transportation, compared to communities around Oshkosh. There is a program that offers a cab ride to and from work, if outside the public transportation routes. If public transportation could become more responsive, it could enhance the quality of life for many in the community. But that cab program, at \$3/ride, is still expensive even for full-time employees.

# Q1 Gender

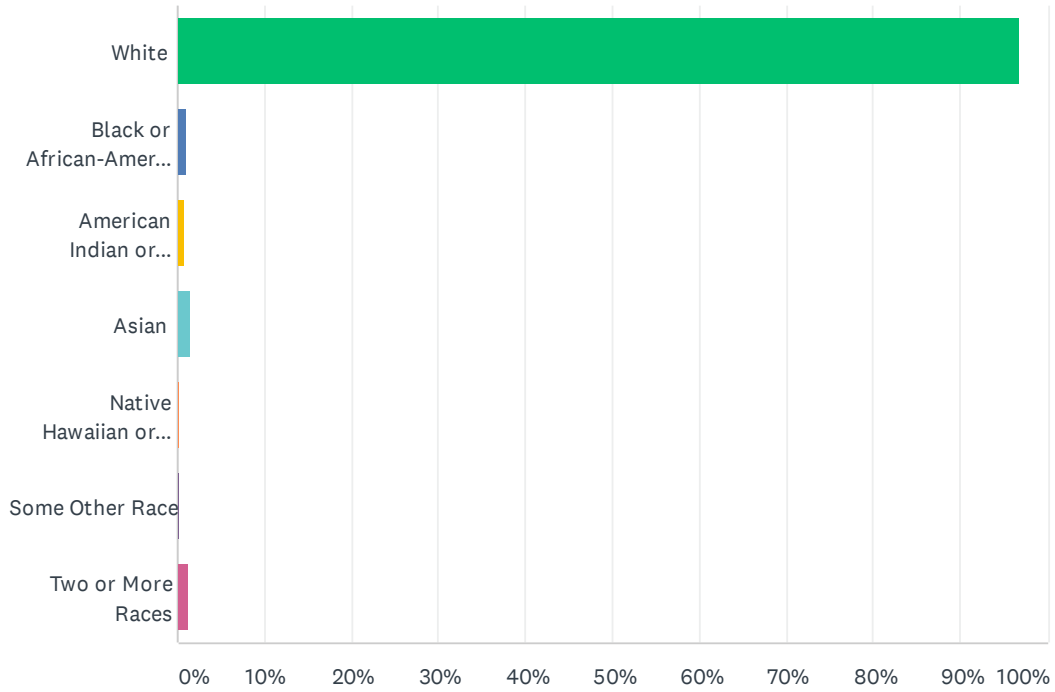
Answered: 939 Skipped: 50



ANSWER CHOICES	RESPONSES	
Male	38.02%	357
Female	61.98%	582
TOTAL		939

## Q2 Race

Answered: 946 Skipped: 43

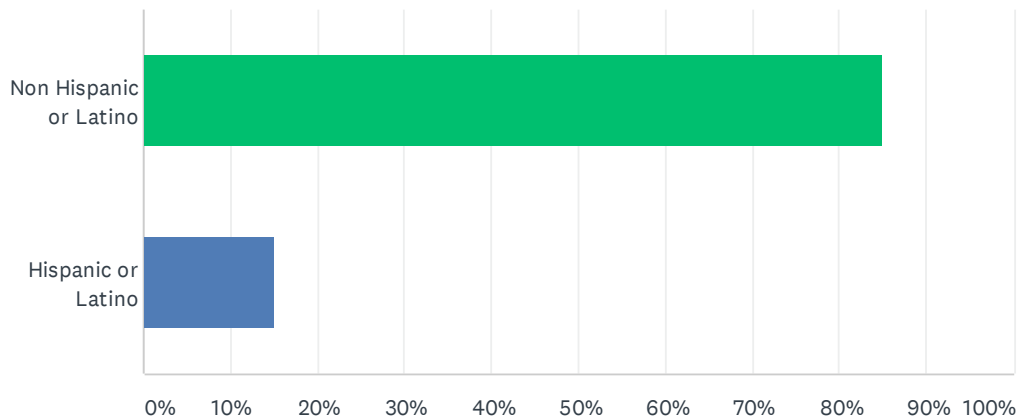


ANSWER CHOICES	RESPONSES	
White	96.93%	917
Black or African-American	0.95%	9
American Indian or Alaskan Native	0.85%	8
Asian	1.48%	14
Native Hawaiian or other Pacific Islander	0.11%	1
Some Other Race	0.21%	2
Two or More Races	1.27%	12
Total Respondents: 946		



### Q3 Ethnicity:

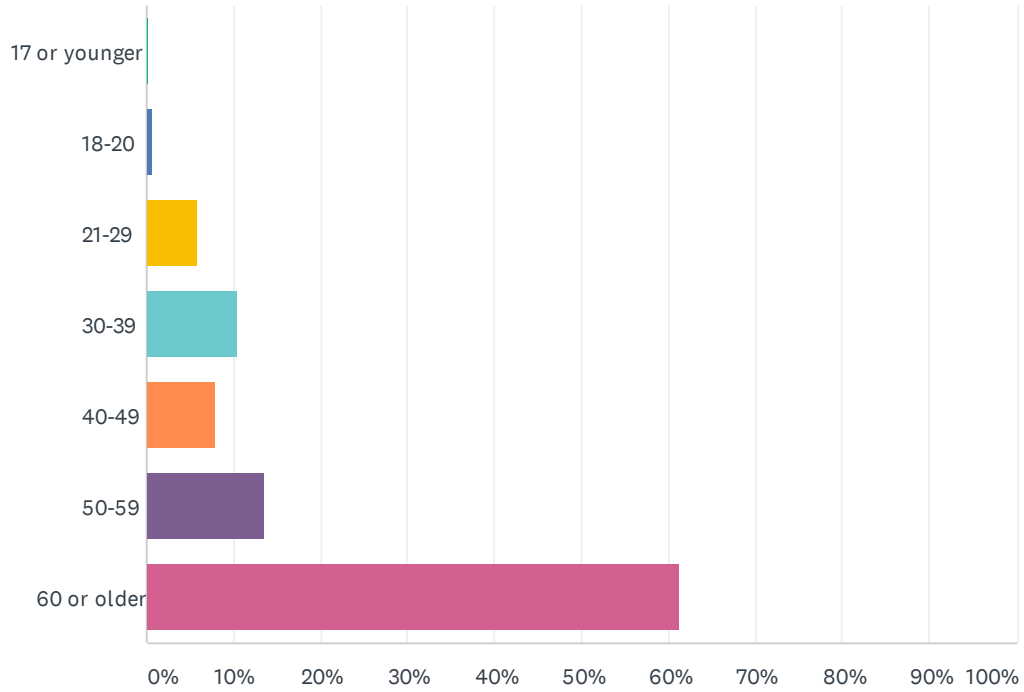
Answered: 60 Skipped: 929



ANSWER CHOICES	RESPONSES	
Non Hispanic or Latino	85.00%	51
Hispanic or Latino	15.00%	9
Total Respondents: 60		

## Q4 Age

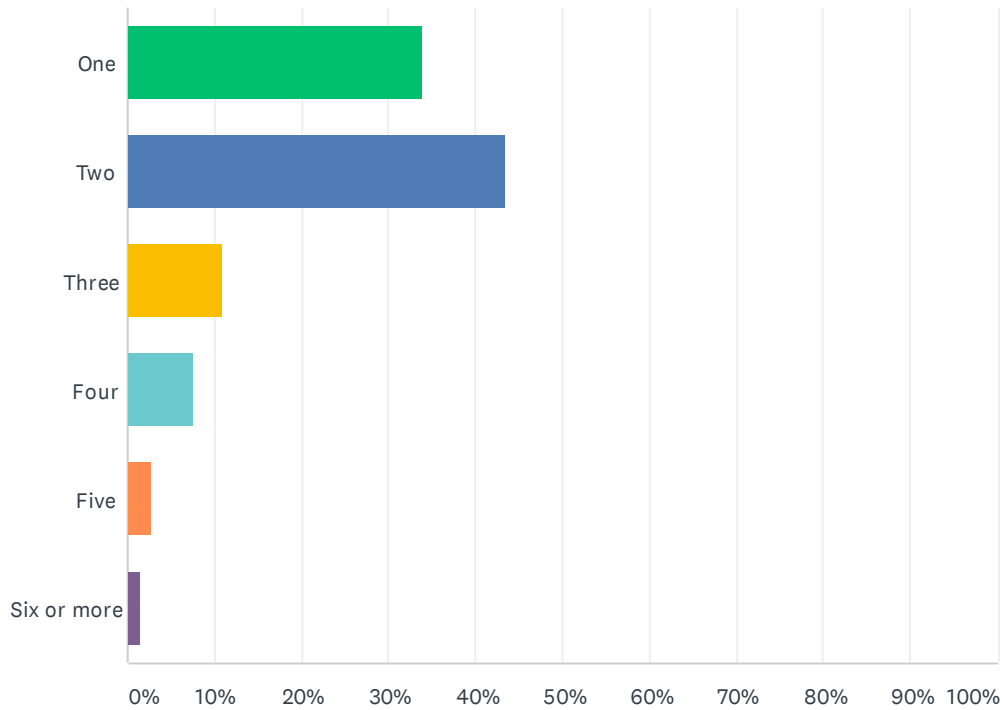
Answered: 948 Skipped: 41



ANSWER CHOICES	RESPONSES	
17 or younger	0.11%	1
18-20	0.53%	5
21-29	5.80%	55
30-39	10.55%	100
40-49	8.02%	76
50-59	13.61%	129
60 or older	61.39%	582
<b>TOTAL</b>		<b>948</b>

## Q5 Number of persons living in your household?

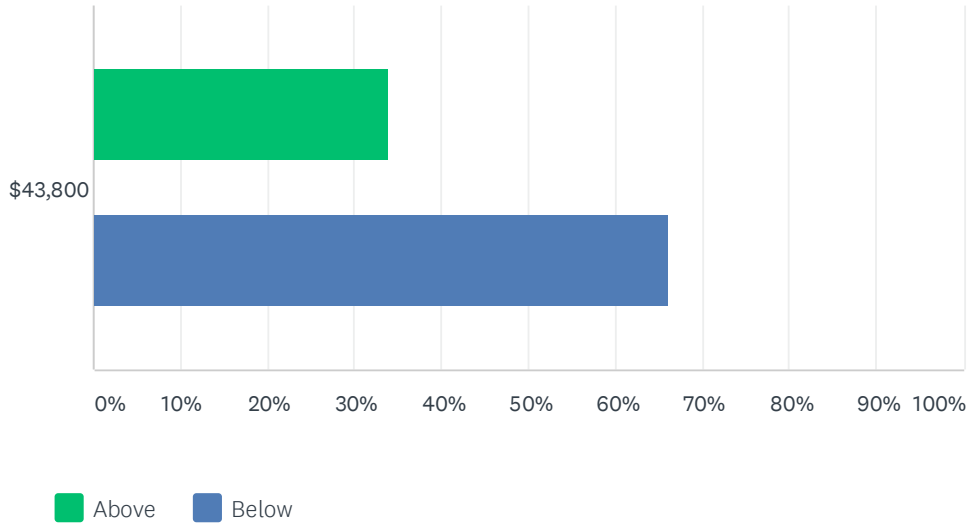
Answered: 973 Skipped: 16



ANSWER CHOICES	RESPONSES	
One	33.92%	330
Two	43.58%	424
Three	10.79%	105
Four	7.50%	73
Five	2.77%	27
Six or more	1.44%	14
<b>TOTAL</b>		<b>973</b>

### Q6 If you are a one (1) person household, is your total household income above or below \$43,800 per year?

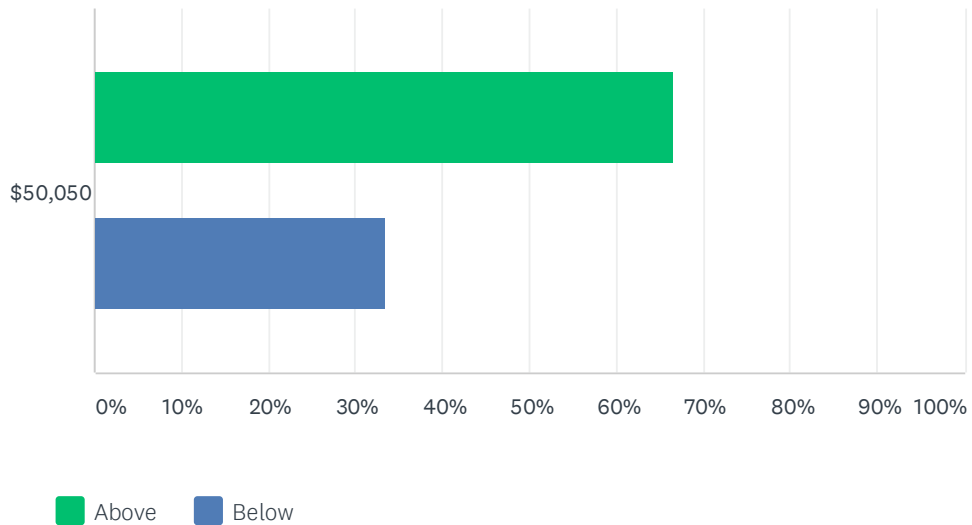
Answered: 309 Skipped: 680



	ABOVE	BELOW	TOTAL
\$43,800	33.98% 105	66.02% 204	309

### Q7 If you are a two (2) person household, is your total household income above or below \$50,050 per year?

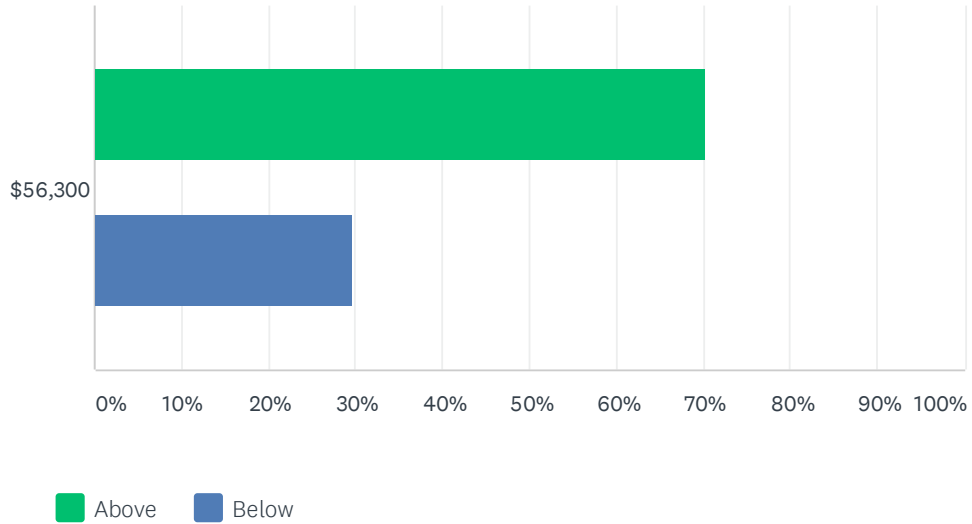
Answered: 386 Skipped: 603



	ABOVE	BELOW	TOTAL
\$50,050	66.58% 257	33.42% 129	386

### Q8 If you are a three (3) person household, is your total household income above or below \$56,300 per year?

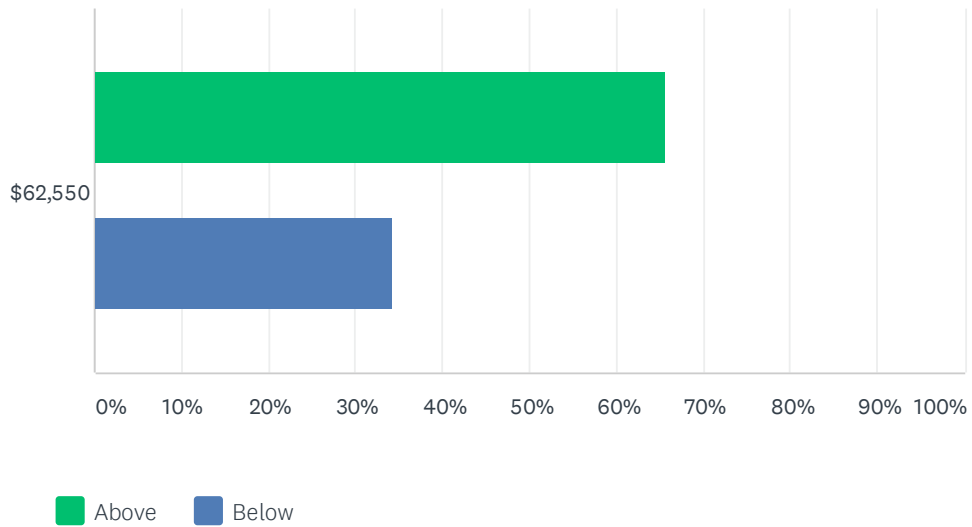
Answered: 101 Skipped: 888



	ABOVE	BELOW	TOTAL
\$56,300	70.30%	29.70%	
	71	30	101

### Q9 If you are a four (4) person household, is your total household income above or below \$62,550 per year?

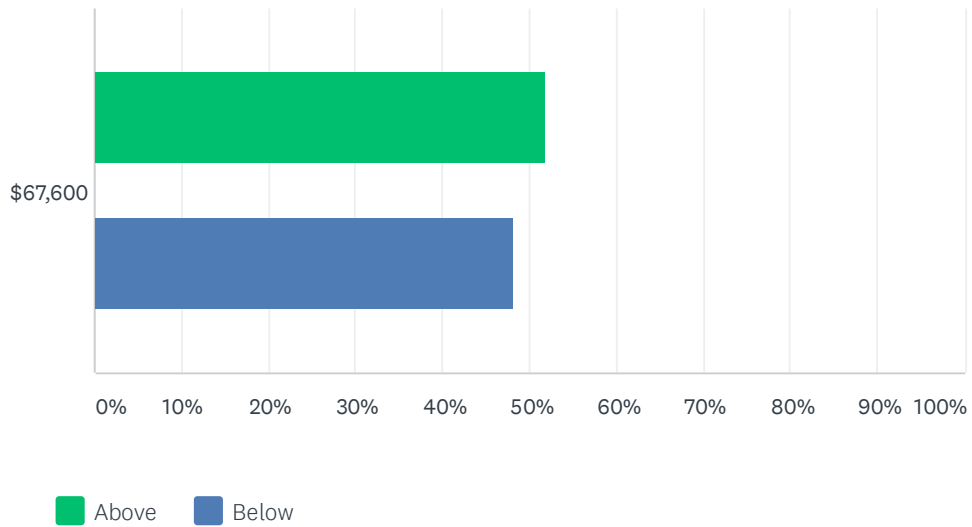
Answered: 64 Skipped: 925



	ABOVE	BELOW	TOTAL
\$62,550	65.63% 42	34.38% 22	64

### Q10 If you are a five (5) person household, is your total household income above or below \$67,600 per year?

Answered: 27 Skipped: 962

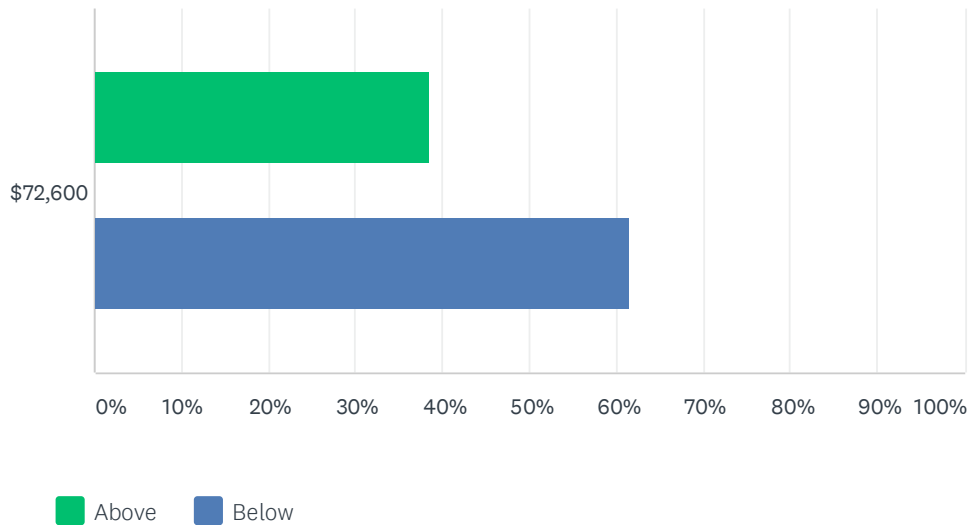


	ABOVE	BELOW	TOTAL
\$67,600	51.85%	48.15%	
	14	13	27



### Q11 If you are a six (6) person household, is your total household income above or below \$72,600 per year?

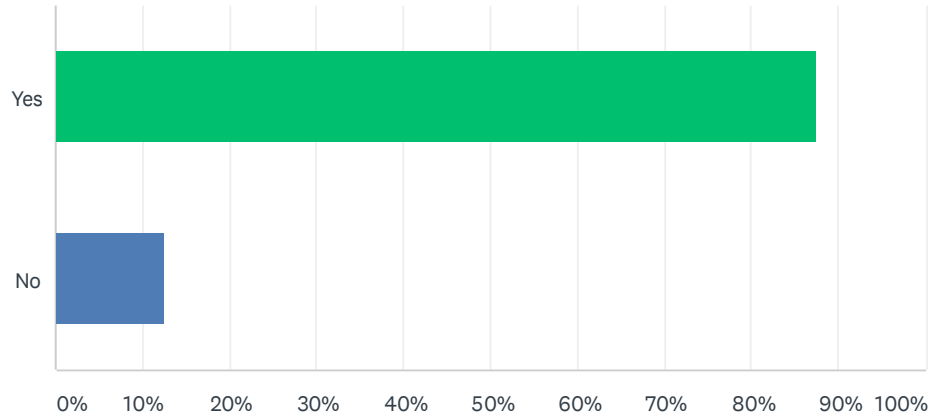
Answered: 13 Skipped: 976



	ABOVE	BELOW	TOTAL
\$72,600	38.46%	61.54%	
	5	8	13

## Q12 Are you a homeowner?

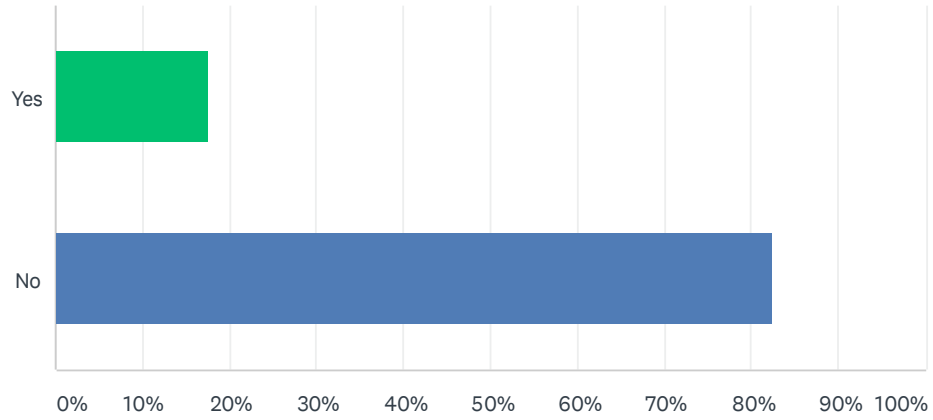
Answered: 912 Skipped: 77



ANSWER CHOICES	RESPONSES	
Yes	87.50%	798
No	12.50%	114
TOTAL		912

### Q13 Are you a renter?

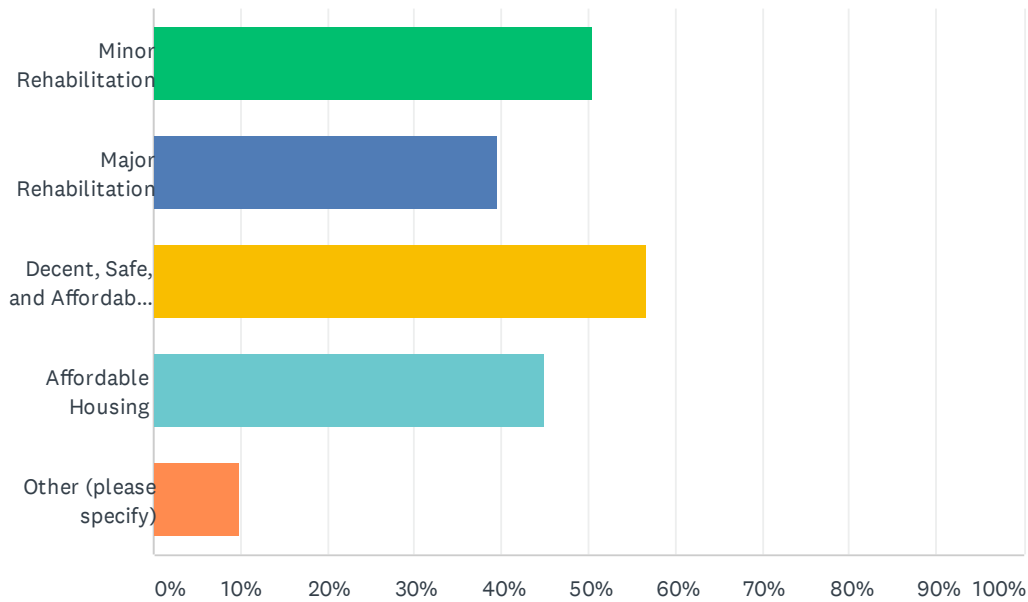
Answered: 637 Skipped: 352



ANSWER CHOICES	RESPONSES	
Yes	17.58%	112
No	82.42%	525
TOTAL		637

### Q14 Any housing conditions in the City of Oshkosh that require: (please check all applicable boxes)

Answered: 488 Skipped: 501



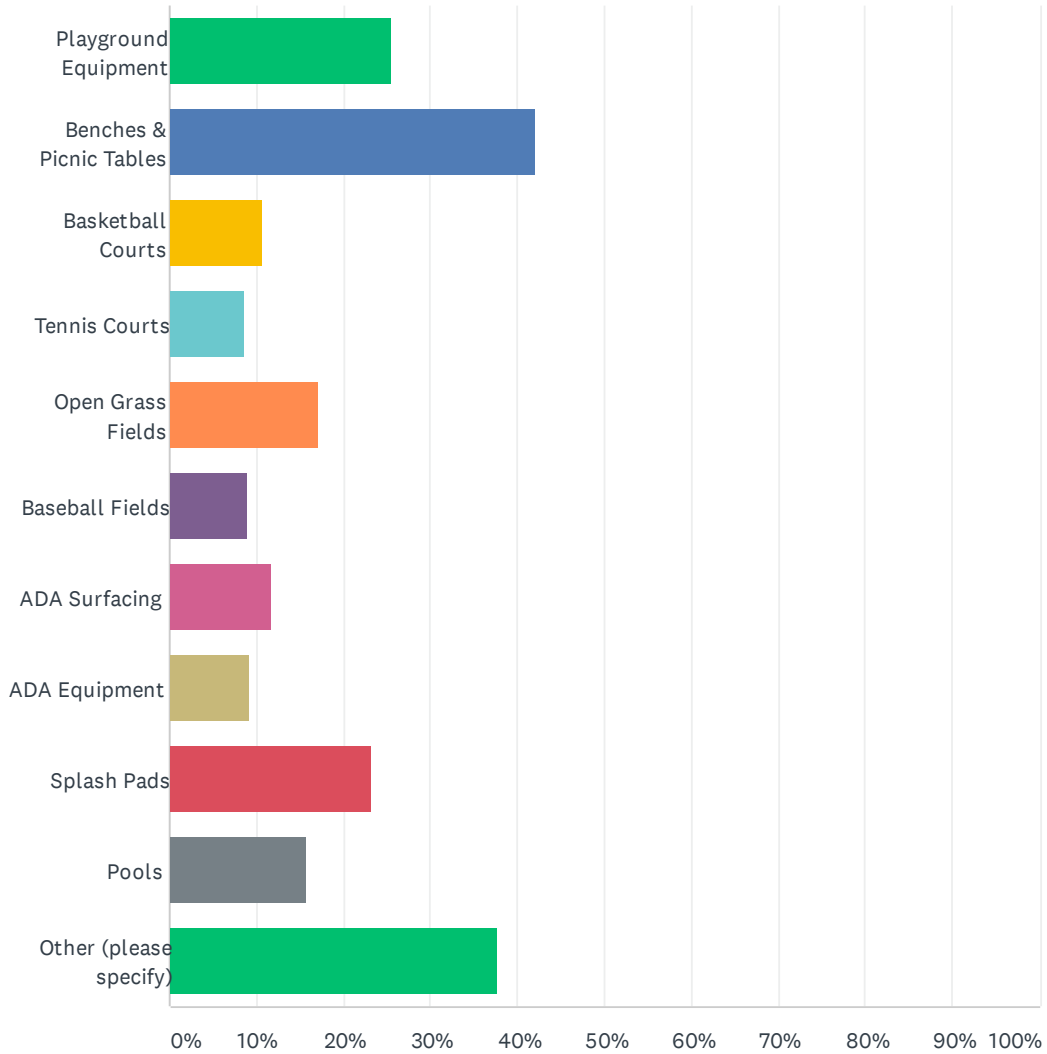
ANSWER CHOICES	RESPONSES	
Minor Rehabilitation	50.41%	246
Major Rehabilitation	39.55%	193
Decent, Safe, and Affordable Rental Units	56.76%	277
Affordable Housing	45.08%	220
Other (please specify)	9.84%	48
Total Respondents: 488		

**Q15 Are there any other housing issues in the City of Oshkosh? Please list:**

Answered: 212 Skipped: 777

### Q16 Are there any needs or improvements to recreational facilities that you would like to see? (Please check all applicable boxes):

Answered: 486 Skipped: 503

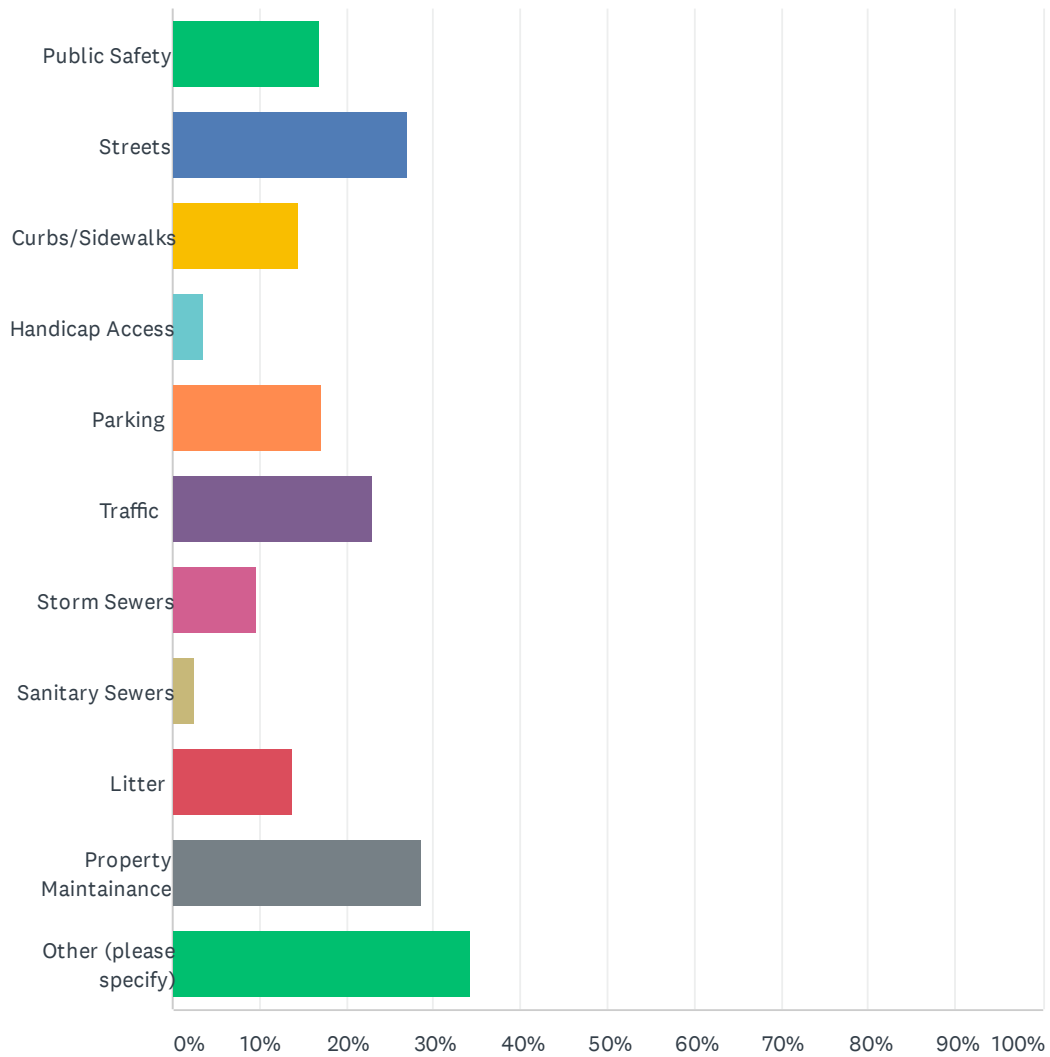


City of Oshkosh, WI - Resident Survey

ANSWER CHOICES	RESPONSES	
Playground Equipment	25.51%	124
Benches & Picnic Tables	41.98%	204
Basketball Courts	10.70%	52
Tennis Courts	8.64%	42
Open Grass Fields	17.08%	83
Baseball Fields	9.05%	44
ADA Surfacing	11.73%	57
ADA Equipment	9.26%	45
Splash Pads	23.25%	113
Pools	15.64%	76
Other (please specify)	37.65%	183
Total Respondents: 486		

### Q17 Are there any problems in your neighborhood with the following (Choose all that apply):

Answered: 539 Skipped: 450



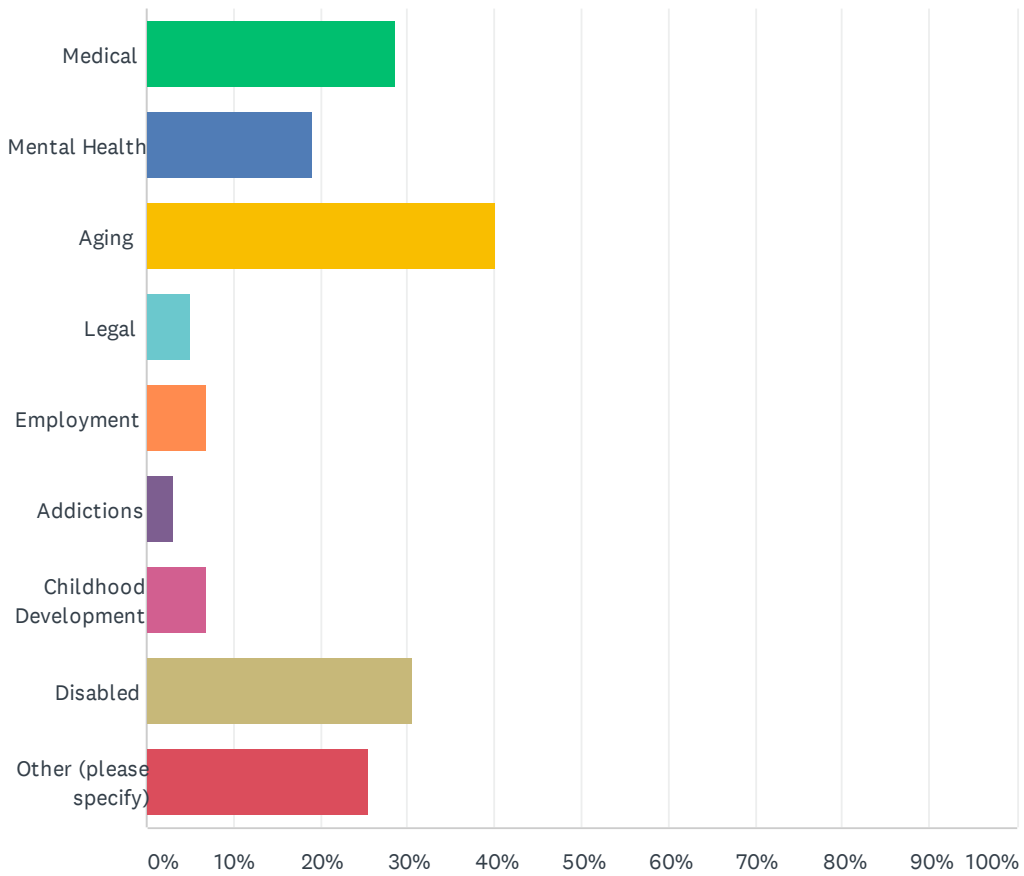


City of Oshkosh, WI - Resident Survey

ANSWER CHOICES	RESPONSES	
Public Safety	16.88%	91
Streets	27.09%	146
Curbs/Sidewalks	14.47%	78
Handicap Access	3.53%	19
Parking	17.07%	92
Traffic	23.01%	124
Storm Sewers	9.65%	52
Sanitary Sewers	2.41%	13
Litter	13.73%	74
Property Maintainance	28.57%	154
Other (please specify)	34.32%	185
Total Respondents: 539		

## Q18 Do you use any of the social service programs available in the City? (Choose all that apply):

Answered: 157 Skipped: 832



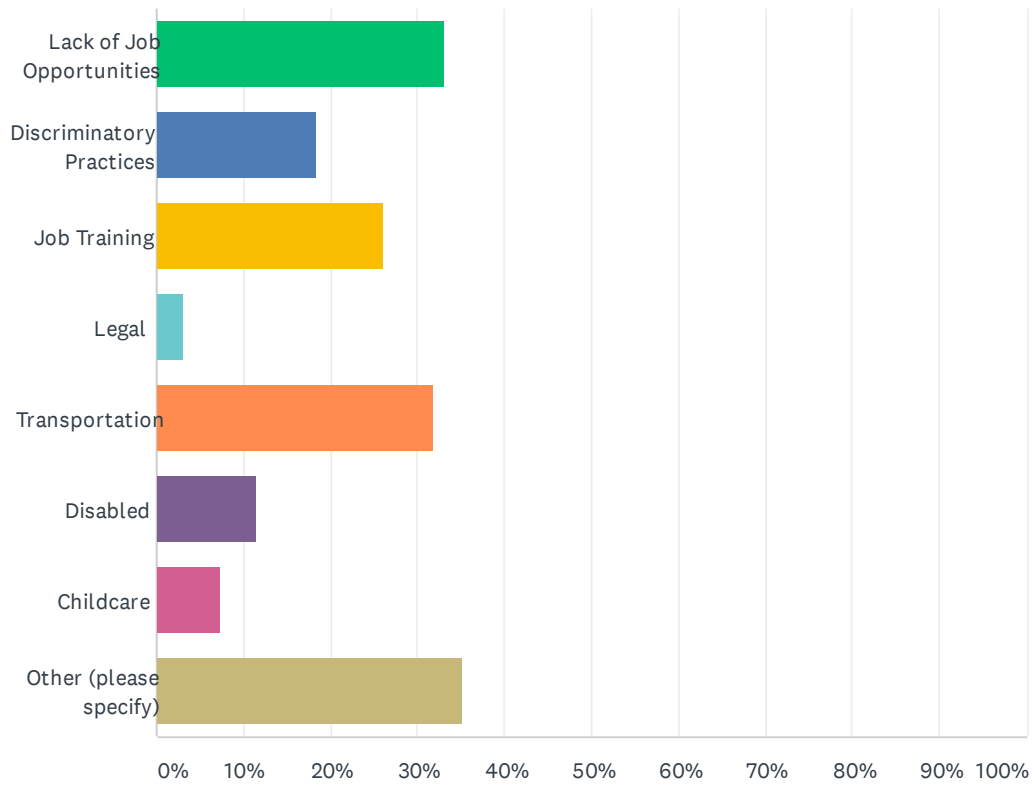
ANSWER CHOICES	RESPONSES	
Medical	28.66%	45
Mental Health	19.11%	30
Aging	40.13%	63
Legal	5.10%	8
Employment	7.01%	11
Addictions	3.18%	5
Childhood Development	7.01%	11
Disabled	30.57%	48
Other (please specify)	25.48%	40
Total Respondents: 157		

**Q19 Are there any programs or services that are missing or under-funded in the City? Please list:**

Answered: 166 Skipped: 823

## Q20 Are there any employment issues in the City of Oshkosh? (Choose all that apply)

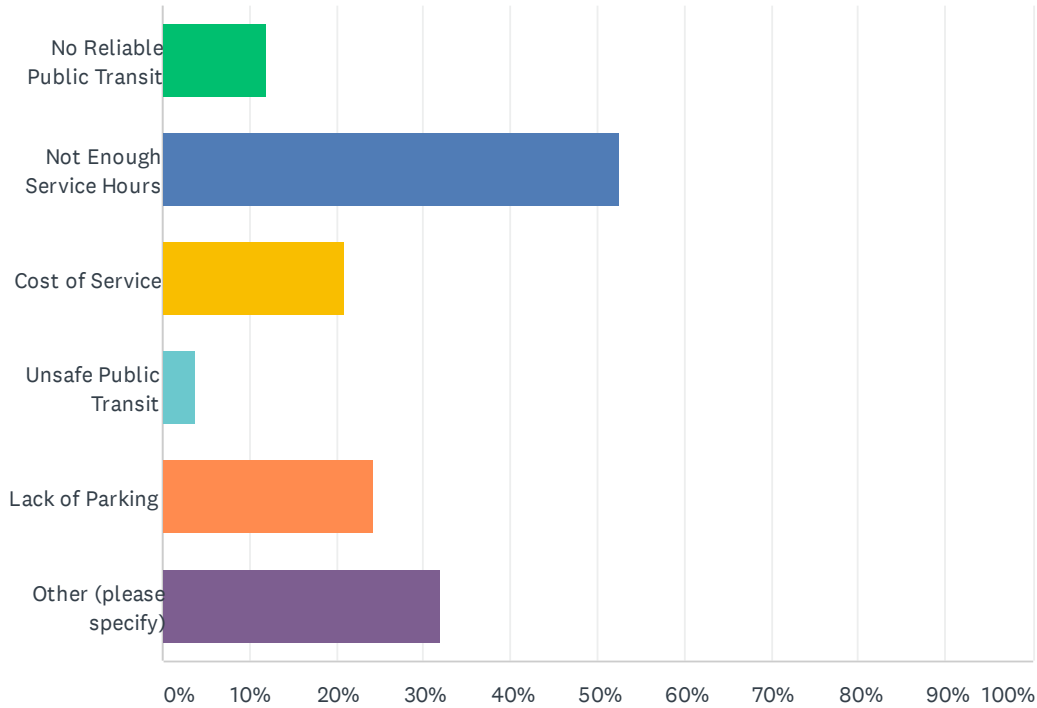
Answered: 261 Skipped: 728



ANSWER CHOICES	RESPONSES	
Lack of Job Opportunities	32.95%	86
Discriminatory Practices	18.39%	48
Job Training	26.05%	68
Legal	3.07%	8
Transportation	31.80%	83
Disabled	11.49%	30
Childcare	7.28%	19
Other (please specify)	35.25%	92
Total Respondents: 261		

## Q21 Are there any transportation issues in the City of Oshkosh?

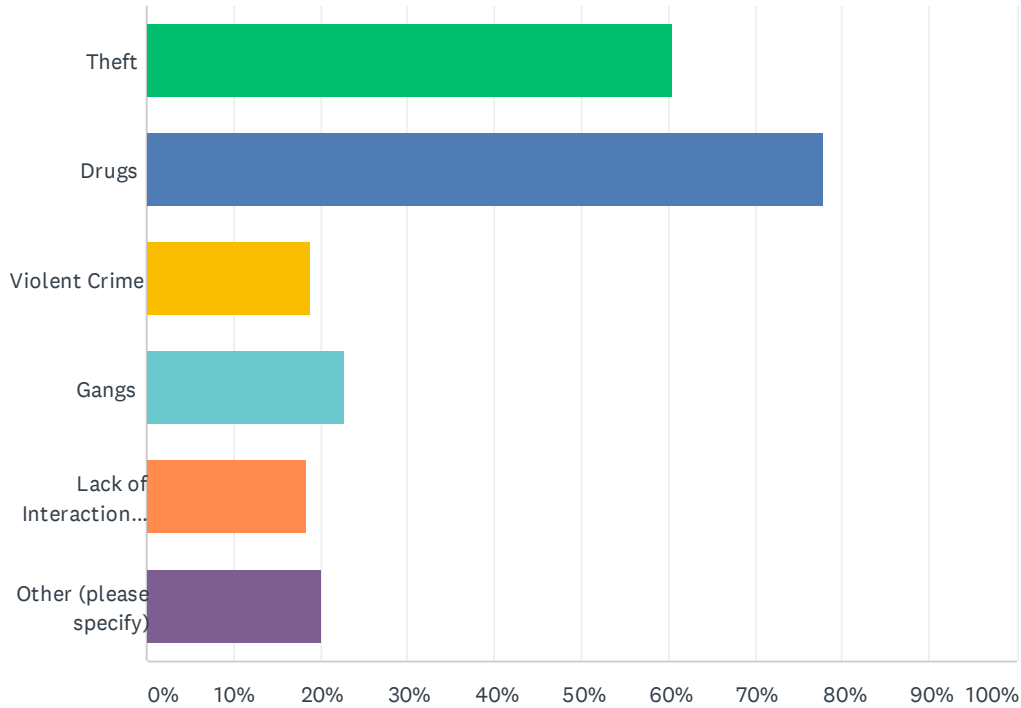
Answered: 312 Skipped: 677



ANSWER CHOICES	RESPONSES	
No Reliable Public Transit	11.86%	37
Not Enough Service Hours	52.56%	164
Cost of Service	20.83%	65
Unsafe Public Transit	3.85%	12
Lack of Parking	24.36%	76
Other (please specify)	32.05%	100
Total Respondents: 312		

## Q22 Are there any crime issues in the City of Oshkosh?

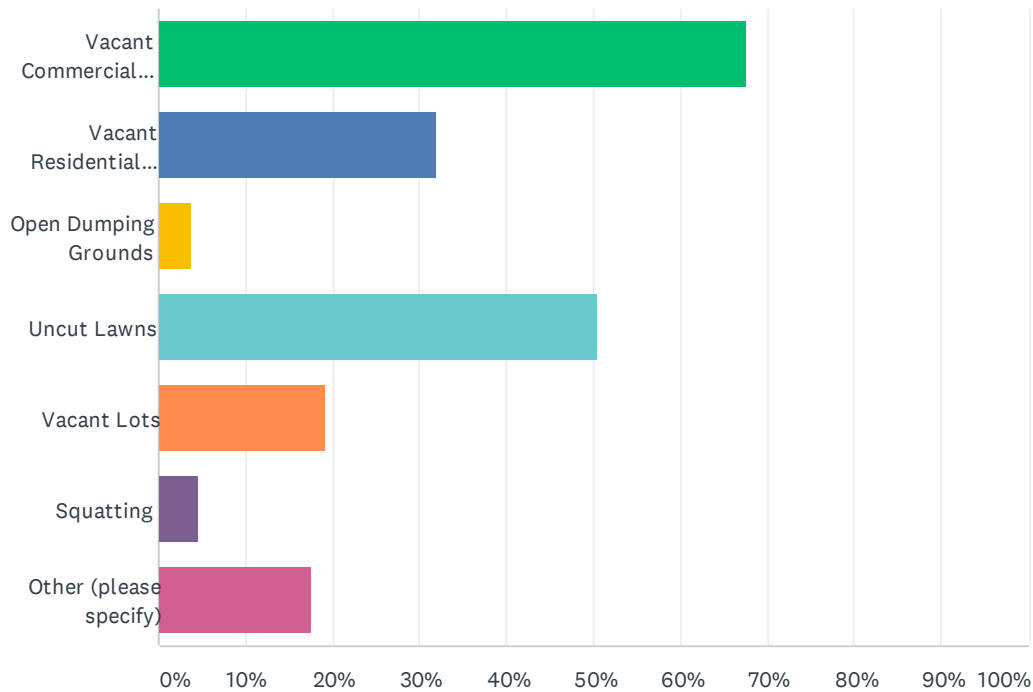
Answered: 545 Skipped: 444



ANSWER CHOICES	RESPONSES	
Theft	60.37%	329
Drugs	77.80%	424
Violent Crime	18.90%	103
Gangs	22.75%	124
Lack of Interaction Between Police and Residents	18.35%	100
Other (please specify)	20.18%	110
Total Respondents: 545		

## Q23 Are there any blight (clearance/demolitions) issues in the City (Choose all that apply):

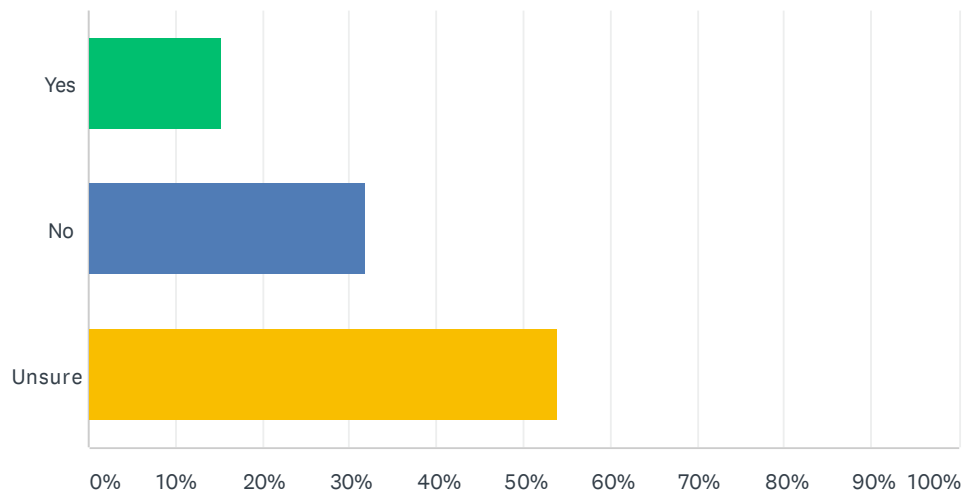
Answered: 449 Skipped: 540



ANSWER CHOICES	RESPONSES	
Vacant Commercial Structures	67.48%	303
Vacant Residential Structures	32.07%	144
Open Dumping Grounds	3.79%	17
Uncut Lawns	50.33%	226
Vacant Lots	19.15%	86
Squatting	4.68%	21
Other (please specify)	17.59%	79
Total Respondents: 449		

## Q24 In your opinion, are residents of the City of Oshkosh aware of how to report fair housing violations or concerns?

Answered: 791 Skipped: 198



ANSWER CHOICES	RESPONSES	
Yes	15.17%	120
No	31.73%	251
Unsure	53.98%	427
Total Respondents: 791		

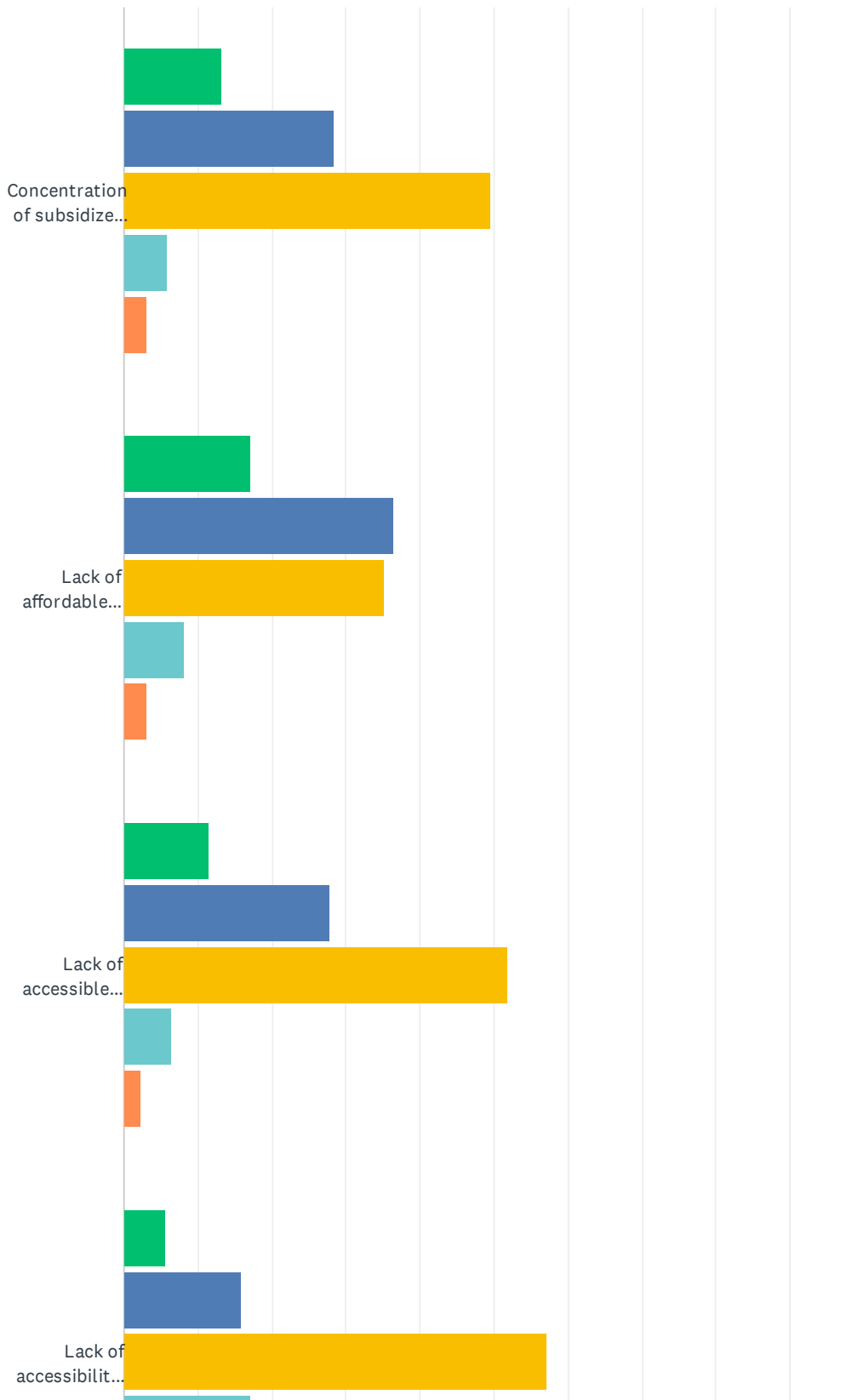


**Q25 What do you think are the primary reasons why fair housing complaints are not reported?**

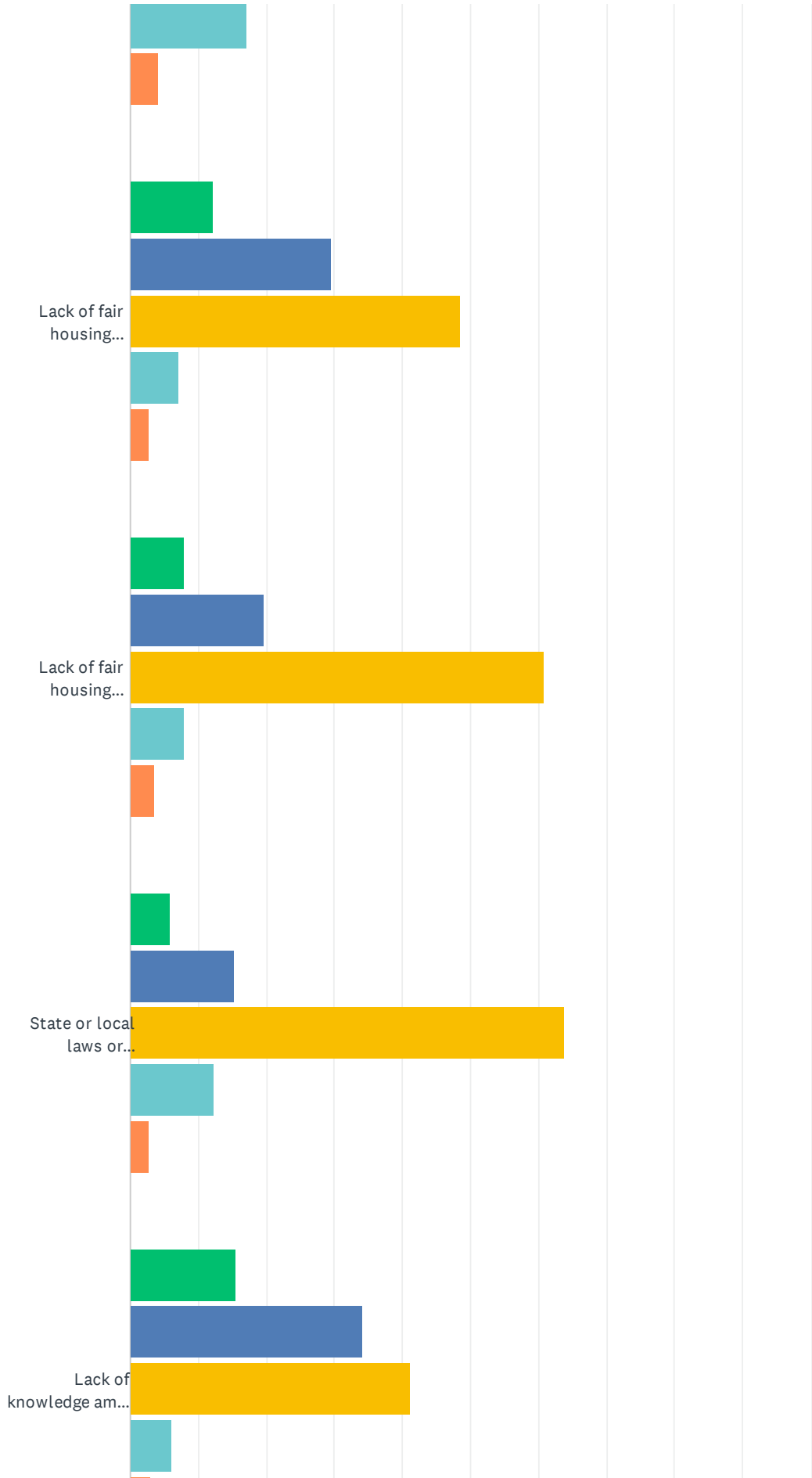
Answered: 364 Skipped: 625

# Q26 Please evaluate whether the following situations result in further discrimination and/or barriers to fair housing in the City of Oshkosh

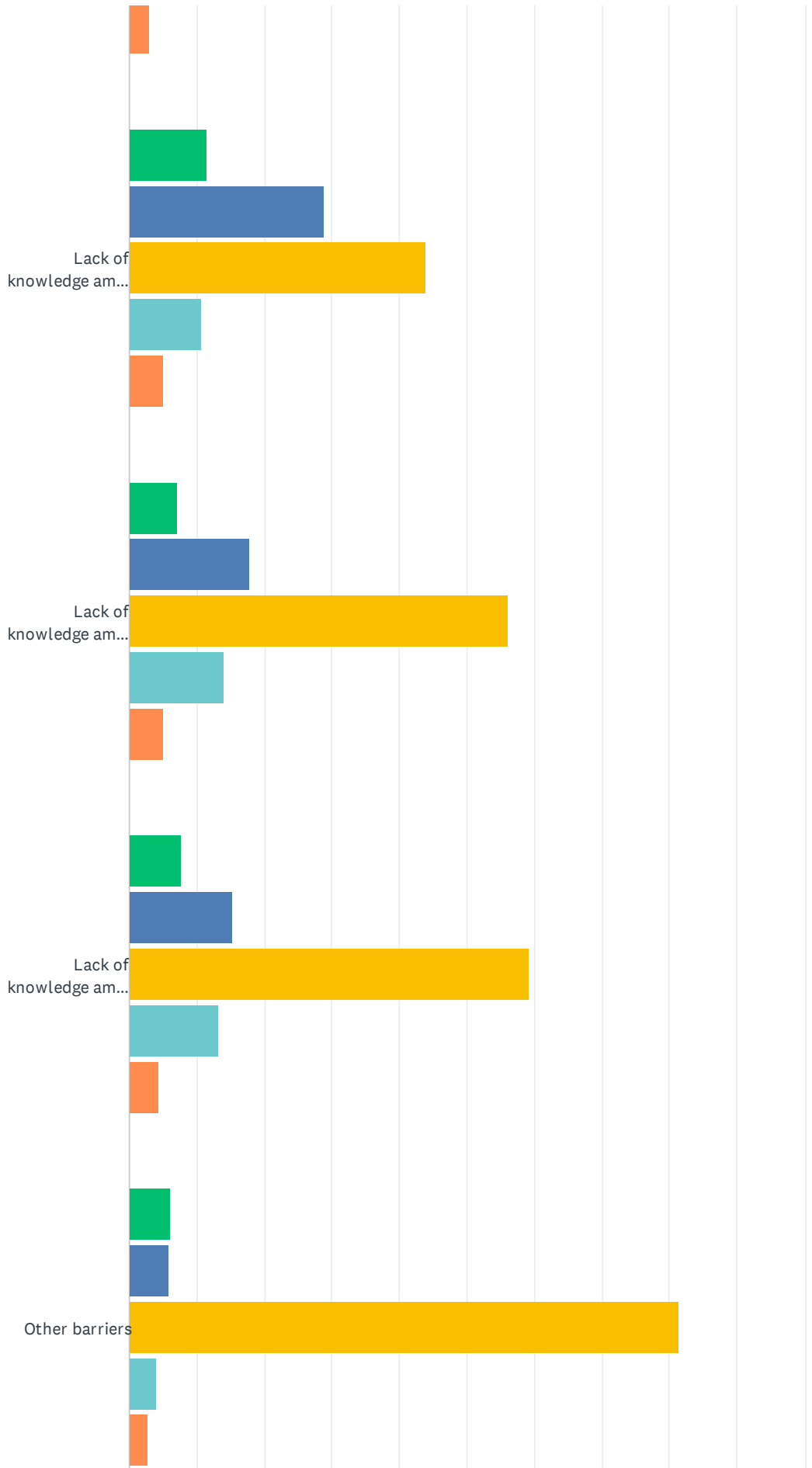
Answered: 679 Skipped: 310



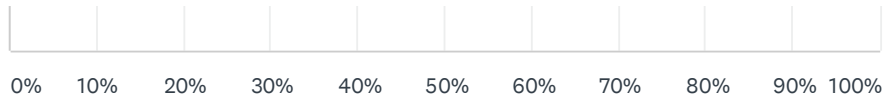
City of Oshkosh, WI - Resident Survey



City of Oshkosh, WI - Resident Survey



## City of Oshkosh, WI - Resident Survey



	<b>STRONGLY AGREE</b>	<b>AGREE</b>	<b>NEUTRAL/UNSURE</b>	<b>DISAGREE</b>	<b>STRONGLY DISAGREE</b>	<b>TOTAL</b>
Concentration of subsidized housing in certain neighborhoods	13.18% 82	28.46% 177	49.52% 308	5.79% 36	3.05% 19	622
Lack of affordable housing in certain areas	17.08% 110	36.49% 235	35.09% 226	8.23% 53	3.11% 20	644
Lack of accessible housing for persons with disabilities	11.60% 74	27.74% 177	51.88% 331	6.43% 41	2.35% 15	638
Lack of accessibility in neighborhoods (i.e. curb cuts)	5.62% 35	15.89% 99	57.14% 356	17.17% 107	4.17% 26	623
Lack of fair housing education	12.07% 77	29.47% 188	48.59% 310	7.05% 45	2.82% 18	638
Lack of fair housing organizations in the City	7.87% 49	19.74% 123	60.83% 379	8.03% 50	3.53% 22	623
State or local laws or policies that limit housing choice	5.82% 36	15.19% 94	63.81% 395	12.44% 77	2.75% 17	619
Lack of knowledge among residents regarding fair housing	15.54% 99	34.07% 217	41.29% 263	6.12% 39	2.98% 19	637
Lack of knowledge among landlords and property managers regarding fair housing	11.50% 73	28.82% 183	43.94% 279	10.71% 68	5.04% 32	635
Lack of knowledge among real estate agents regarding fair housing	7.14% 42	17.86% 105	56.12% 330	13.95% 82	4.93% 29	588
Lack of knowledge among bankers/lenders regarding fair housing	7.77% 48	15.37% 95	59.22% 366	13.27% 82	4.37% 27	618
Other barriers	6.15% 23	5.88% 22	81.28% 304	4.01% 15	2.67% 10	374

**Q27 Are there any additional comments or concerns that you wish to share?**

Answered: 308 Skipped: 681

## Resident Needs in the Community Survey

### What street to you live on?

---



**Anonymous user's Opinion**

Mitchell st.



**Anonymous user's Opinion**

S. Meadow St.



**Tina marie Janowski's Opinion**

North Main



**Anonymous user's Opinion**

Oregon



**Anonymous user's Opinion**

Broad Street



**Anonymous user's Opinion**

Arlington



**Anonymous user's Opinion**

Scott



**Anonymous user's Opinion**

W 17th Ave



**Anonymous user's Opinion**

Marion Road



**Anonymous user's Opinion**

Sanders



**Anonymous user's Opinion**

Shore Preserve



**Anonymous user's Opinion**

School Ave.



**Anonymous user's Opinion**

Elmwood Avenue



**Mary Ann Offer's Opinion**

Parkway Ave



**Anonymous user's Opinion**

Abbey Ave



**Anonymous user's Opinion**

Fox Tail Lane




**James Gordon Salentine's Opinion**


Arboretum





**Anonymous user's Opinion**


N. Main Street (you have a typo above, should read what street DO you live on?)


 **Anonymous user's Opinion**  
Elmwood Ave.


 **Anonymous user's Opinion**  
Rosewood Ln


 **Anonymous user's Opinion**  
E. Parkway


 **Anonymous user's Opinion**  
Reichow


 **Anonymous user's Opinion**  
Washington Avenue


 **Anonymous user's Opinion**  
Main


 **Anonymous user's Opinion**  
Wheatfield Way


 **Anonymous user's Opinion**  
Wisconsin Street


 **Anonymous user's Opinion**  
Cliffview


 **Anonymous user's Opinion**  
Hazel


 **Anonymous user's Opinion**  
Westfield


 **Anonymous user's Opinion**  
Algoma Blvd.


 **Anonymous user's Opinion**  
Merritt Ave.


 **Anonymous user's Opinion**  
16th Ave.


 **Anonymous user's Opinion**  
Farmstead Lane


 **Anonymous user's Opinion**  
Lake Street

 **Anonymous user's Opinion**  
Ohio

 **Anonymous user's Opinion**  
400 block of W 5th

 **Anonymous user's Opinion**  
W 6th Ave


 **Anonymous user's Opinion**  
Oregon St

 **Anonymous user's Opinion**  
Heritage Trl




 Anonymous user's Opinion


Bowen

 Anonymous user's Opinion


Jackson

 Anonymous user's Opinion


Mitchell St.

 Anonymous user's Opinion


E Irving Ave

 Anonymous user's Opinion


fairfax

 Anonymous user's Opinion


Logan Drive

 Anonymous user's Opinion


Georgia

 Anonymous user's Opinion


Cobblestone ct

 Anonymous user's Opinion


West Packer Avenue

 Anonymous user's Opinion


Hickory

 Anonymous user's Opinion

Westhaven Dr

 Anonymous user's Opinion

E. Irving Ave.

 Anonymous user's Opinion


Ohio Street

 Anonymous user's Opinion

Elmwood Ave.

 Anonymous user's Opinion


Sheridan ST

 Anonymous user's Opinion

Central St.

 Anonymous user's Opinion

Greenfield Trail

 Anonymous user's Opinion

North Campbell Road

 Anonymous user's Opinion

N Campbell Rd






















 Anonymous user's Opinion

South Park Ave

 Anonymous user's Opinion

Westfield Street

Anonymous user's Opinion

-  1706 Doty Street
-  **Anonymous user's Opinion**  
12th ave
-  **Anonymous user's Opinion**  
Sanders
-  **Anonymous user's Opinion**  
350 Foster Street
-  **Anonymous user's Opinion**  
20th Avenue
-  **Anonymous user's Opinion**  
18th Ave
-  **Anonymous user's Opinion**  
Congress
-  **Anonymous user's Opinion**  
Ontario St
-  **Anonymous user's Opinion**  
Powers
-  **Anonymous user's Opinion**  
W 6th Ave
-  **Anonymous user's Opinion**  
Evans Street
-  **Anonymous user's Opinion**  
Harney Ave
-  **Anonymous user's Opinion**  
Harrison st
-  **Anonymous user's Opinion**  
pleasant st
-  **Anonymous user's Opinion**  
grove
-  **Anonymous user's Opinion**  
S. Westhaven Drive
-  **Anonymous user's Opinion**  
9th ave
-  **Anonymous user's Opinion**  
Coolidge
-  **Anonymous user's Opinion**  
Algoma Blvd
-  **Anonymous user's Opinion**  
Old Orchard Lane
-  **Anonymous user's Opinion**  
Fulton Ave.
- Anonymous user's Opinion**



Iowa



**Anonymous user's Opinion**

Summerview Dr.



**Anonymous user's Opinion**

N Campbell Rd



**Anonymous user's Opinion**

W 4th Avenue



**Anonymous user's Opinion**

Cherry Park CT



**Anonymous user's Opinion**

Church Ave.



**Anonymous user's Opinion**

W Nevada Ave



**Anonymous user's Opinion**

Tyler



**Anonymous user's Opinion**

Grand



**Anonymous user's Opinion**

Northpoint



**Anonymous user's Opinion**

Skyview Ave



**Anonymous user's Opinion**

Minerva St



**Anonymous user's Opinion**

Plymouth



**Anonymous user's Opinion**

Robin



**Anonymous user's Opinion**

candlelight ct



**Anonymous user's Opinion**

1185 Freedom Ave



**Anonymous user's Opinion**

Waugoo Ave



**Anonymous user's Opinion**

School



**Anonymous user's Opinion**

Western Street



**Anonymous user's Opinion**























17th Ave





































**Anonymous user's Opinion**

Cedar

**Anonymous user's Opinion**

-  Punhoqua st
-  **Anonymous user's Opinion**  
Waugoo and Court
-  **Anonymous user's Opinion**  
Sterling Ave
-  **Anonymous user's Opinion**  
Delaware St
-  **Anonymous user's Opinion**  
Elk Ridge DR
-  **Anonymous user's Opinion**  
E Nevada Ave
-  **Anonymous user's Opinion**  
374 Windingbrook drive54904
-  **Anonymous user's Opinion**  
Bowen
-  **Anonymous user's Opinion**  
Fairview Street
-  **Anonymous user's Opinion**  
custer ave
-  **Anonymous user's Opinion**  
Sunnybrook Dr
-  **Anonymous user's Opinion**  
Dale Ave
-  **Anonymous user's Opinion**  
W 4th Avenue
-  **Anonymous user's Opinion**  
Old Orchard Lane
-  **Anonymous user's Opinion**  
W. 7th Ave.
-  **Anonymous user's Opinion**  
decline to provide - lest there be backlash
-  **Anonymous user's Opinion**  
Custer
-  **Anonymous user's Opinion**  
gaslight ct
-  **Anonymous user's Opinion**  
West Lincoln
-  **Anonymous user's Opinion**  
Sterling Avenue
-  **Anonymous user's Opinion**  
Templeton Place
-  **Anonymous user's Opinion**

-  Kaitlynn Drive
-  **Anonymous user's Opinion**  
Ashland
-  **Anonymous user's Opinion**  
Beech Street
-  **Anonymous user's Opinion**  
Allerton Drive
-  **Anonymous user's Opinion**  
N. Sawyer St
-  **Anonymous user's Opinion**  
Park Ridge Ave
-  **Anonymous user's Opinion**  
Rugby St
-  **Anonymous user's Opinion**  
North Main Street
-  **Anonymous user's Opinion**  
Bowen
-  **Anonymous user's Opinion**  
Maricopa Drive
-  **Anonymous user's Opinion**  
Laager Lane
-  **Anonymous user's Opinion**  
9th ave
-  **Anonymous user's Opinion**  
Jackson
-  **Anonymous user's Opinion**  
Abbey Ave.
-  **Anonymous user's Opinion**  
Tyler Ave
-  **Anonymous user's Opinion**  
4th
-  **Anonymous user's Opinion**  
Crestview Dr.
-  **Anonymous user's Opinion**  
Grove st
-  **Anonymous user's Opinion**  
16th ave
-  **Anonymous user's Opinion**  
Purple Crest Court
-  **Anonymous user's Opinion**  
Bay Shore Dr
- Anonymous user's Opinion**

-  Harney Ave
-  **Anonymous user's Opinion**  
Pheasant Creek
-  **Anonymous user's Opinion**  
Liberty Street
-  **Anonymous user's Opinion**  
W. 20th Ave
-  **Anonymous user's Opinion**  
westhaven dr
-  **Anonymous user's Opinion**  
Murdock Avenue
-  **Anonymous user's Opinion**  
Irving avenue
-  **Anonymous user's Opinion**  
10th
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Linwood Street
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Eichstadt
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IRVING
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Walnut St.
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Witzel Ave
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Hazel
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Dale ave
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Wellington Drive
-  **Anonymous user's Opinion**  
Algoma Blvd
-  **Anonymous user's Opinion**  
dove st
-  **Anonymous user's Opinion**  
Villa Park Dr
-  **Anonymous user's Opinion**  
18th Avenue
-  **Anonymous user's Opinion**  
Custer ave
- Anonymous user's Opinion**



Timothy Trail



**Anonymous user's Opinion**

Vinland St.



**Anonymous user's Opinion**

Mason Street



**Anonymous user's Opinion**

Otter Ave



**Anonymous user's Opinion**

Jackson Street



**Lisa L Lind's Opinion**

9th Ave



**Anonymous user's Opinion**

Cedar



**Anonymous user's Opinion**

Monroe

## What is your zip code?

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Anonymous user's Opinion

54901



Anonymous user's Opinion

54902



Tina marie Janowski's Opinion

54901



Anonymous user's Opinion

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Anonymous user's Opinion

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Mary Ann Offer's Opinion

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James Gordon Salentine's Opinion

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Anonymous user's Opinion


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Anonymous user's Opinion

54904 - WTF!?? Where are all the other relevant options for gender??!!



Anonymous user's Opinion

54901



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**Lisa L Lind's Opinion**

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**Anonymous user's Opinion**

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**Anonymous user's Opinion**

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## Gender

CURRENT RESULTS		171 Total Responses	
<b>A</b>	Male (85)	<div style="width: 50%;"></div>	50% (85)
<b>B</b>	Female (80)	<div style="width: 47%;"></div>	47% (80)
<b>C</b>	N/A (6)	<div style="width: 4%;"></div>	4% (6)

REGISTERED VS NON-REGISTERED			
	<b>A</b>	<b>B</b>	<b>C</b>
Registered Voters (126)	47.6% (60)	49.2% (62)	3.2% (4)
Non-Registered Voters (45)	55.6% (25)	40.0% (18)	4.4% (2)

ALL RESPONDENTS			
	<b>A</b>	<b>B</b>	<b>C</b>
All respondents (171)	50.0% (85)	47.0% (80)	4.0% (6)
Registered Voters in Oshkosh, WI (126)	47.6% (60)	49.2% (62)	3.2% (4)
Live in Oshkosh, WI (170) - Self-reported	49.4% (84)	47.1% (80)	3.5% (6)
Subscribers to Oshkosh, WI (170)	49.4% (84)	47.1% (80)	3.5% (6)
Register respondents from anywhere (126)	48.0% (60)	49.0% (62)	3.0% (4)

PRECINCT				126 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	<b>C</b>	
ALGOMA TOWN WARD 03 (1)	100.0% (1)	-	-	
OSHKOSH CITY WARD 01 (10)	50.0% (5)	40.0% (4)	10.0% (1)	
OSHKOSH CITY WARD 02 (6)	33.3% (2)	66.7% (4)	-	
OSHKOSH CITY WARD 03 (1)	-	100.0% (1)	-	
OSHKOSH CITY WARD 04 (2)	-	100.0% (2)	-	
OSHKOSH CITY WARD 05 (3)	-	66.7% (2)	33.3% (1)	
OSHKOSH CITY WARD 06 (5)	-	100.0% (5)	-	
OSHKOSH CITY WARD 07 (4)	75.0% (3)	25.0% (1)	-	
OSHKOSH CITY WARD 08 (7)	42.9% (3)	57.1% (4)	-	
OSHKOSH CITY WARD 09 (3)	33.3% (1)	66.7% (2)	-	
OSHKOSH CITY WARD 10 (4)	50.0% (2)	50.0% (2)	-	
OSHKOSH CITY WARD 11 (4)	-	75.0% (3)	25.0% (1)	
OSHKOSH CITY WARD 12 (6)	66.7% (4)	33.3% (2)	-	
OSHKOSH CITY WARD 13 (4)	100.0% (4)	-	-	
OSHKOSH CITY WARD 14 (5)	80.0% (4)	20.0% (1)	-	
OSHKOSH CITY WARD 15 (6)	50.0% (3)	50.0% (3)	-	
OSHKOSH CITY WARD 16 (4)	75.0% (3)	25.0% (1)	-	
OSHKOSH CITY WARD 17 (2)	50.0% (1)	50.0% (1)	-	
OSHKOSH CITY WARD 18 (2)	50.0% (1)	50.0% (1)	-	
OSHKOSH CITY WARD 19 (3)	33.3% (1)	66.7% (2)	-	
OSHKOSH CITY WARD 20 (2)	50.0% (1)	50.0% (1)	-	
OSHKOSH CITY WARD 21 (3)	33.3% (1)	66.7% (2)	-	
OSHKOSH CITY WARD 22A (10)	50.0% (5)	50.0% (5)	-	
OSHKOSH CITY WARD 23A (8)	37.5% (3)	50.0% (4)	12.5% (1)	
OSHKOSH CITY WARD 25B (4)	25.0% (1)	75.0% (3)	-	
OSHKOSH CITY WARD 26 (4)	75.0% (3)	25.0% (1)	-	
OSHKOSH CITY WARD 27 (4)	75.0% (3)	25.0% (1)	-	
OSHKOSH CITY WARD 28A (5)	40.0% (2)	60.0% (3)	-	
OSHKOSH CITY WARD 28B (1)	100.0% (1)	-	-	
OSHKOSH CITY WARD 31 (3)	66.7% (2)	33.3% (1)	-	

## AGE RANGE

126 REGISTERED VOTERS

	A	B	C
18-29 (2)	-	100.0% (2)	-
30-39 (21)	57.1% (12)	42.9% (9)	-
40-49 (18)	44.4% (8)	50.0% (9)	5.6% (1)
50-59 (24)	54.2% (13)	45.8% (11)	-
60-69 (27)	33.3% (9)	55.6% (15)	11.1% (3)
70-79 (6)	83.3% (5)	16.7% (1)	-
80-89 (1)	-	100.0% (1)	-
unknown (27)	48.1% (13)	51.9% (14)	-

## VOTERS GENDER

126 REGISTERED VOTERS

	A	B	C
F (65)	1.5% (1)	93.8% (61)	4.6% (3)
M (61)	96.7% (59)	1.6% (1)	1.6% (1)

### Race/Ethnicity (choose all that apply)

CURRENT RESULTS		168 Total Responses
<b>A</b>	White (164)	98% (164)
<b>B</b>	Black or African-American (0)	0% (0)
<b>C</b>	American Indian or Alaskan Native (1)	1% (1)
<b>D</b>	Asian (0)	0% (0)
<b>E</b>	Native Hawaiian / Pacific Islander (0)	0% (0)
<b>F</b>	Hispanic or Latino (2)	1% (2)
<b>G</b>	Some Other Race (2)	1% (2)
<b>H</b>	Two or More Races (1)	1% (1)

#### REGISTERED VS NON-REGISTERED

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
Registered Voters (122)	97.5% (119)	-	0.8% (1)	-	-	0.8% (1)	0.8% (1)	0.8% (1)
Non-Registered Voters (46)	97.8% (45)	-	-	-	-	2.2% (1)	2.2% (1)	-

#### ALL RESPONDENTS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
All respondents (168)	98.0% (164)	-	1.0% (1)	-	-	1.0% (2)	1.0% (2)	1.0% (1)
Registered Voters in Oshkosh, WI (122)	97.5% (119)	-	0.8% (1)	-	-	0.8% (1)	0.8% (1)	0.8% (1)
Live in Oshkosh, WI (166) - Self-reported	97.6% (162)	-	0.6% (1)	-	-	1.2% (2)	1.2% (2)	0.6% (1)
Subscribers to Oshkosh, WI (166)	97.6% (162)	-	0.6% (1)	-	-	1.2% (2)	1.2% (2)	0.6% (1)
Register respondents from anywhere (123)	98.0% (120)	-	1.0% (1)	-	-	1.0% (1)	1.0% (1)	1.0% (1)

#### PRECINCT

124 REGISTERED VOTERS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
ALGOMA TOWN WARD 03 (1)	100.0% (1)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 01 (10)	100.0% (10)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 02 (6)	100.0% (6)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 03 (1)	100.0% (1)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 04 (2)	50.0% (1)	-	-	-	-	50.0% (1)	-	-
OSHKOSH CITY WARD 05 (3)	66.7% (2)	-	-	-	-	-	-	33.3% (1)
OSHKOSH CITY WARD 06 (5)	100.0% (5)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 07 (4)	100.0% (4)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 08 (7)	100.0% (7)	-	14.3% (1)	-	-	-	-	-
OSHKOSH CITY WARD 09 (3)	100.0% (3)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 10 (4)	100.0% (4)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 11 (4)	100.0% (4)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 12 (6)	100.0% (6)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 13 (3)	100.0% (3)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 14 (5)	100.0% (5)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 15 (5)	100.0% (5)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 16 (4)	100.0% (4)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 17 (2)	100.0% (2)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 18 (2)	100.0% (2)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 19 (3)	100.0% (3)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 20 (2)	100.0% (2)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 21 (3)	100.0% (3)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 22A (10)	100.0% (10)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 23A (6)	100.0% (6)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 25B (4)	100.0% (4)	-	-	-	-	-	-	-

OSHKOSH CITY WARD 26 (4)	75.0% (3)	-	-	-	-	-	25.0% (1)	-
OSHKOSH CITY WARD 27 (4)	100.0% (4)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 28A (5)	100.0% (5)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 28B (1)	100.0% (1)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 31 (3)	100.0% (3)	-	-	-	-	-	-	-
RUSHFORD TOWN WARD 1 (1)	100.0% (1)	-	-	-	-	-	-	-

AGE RANGE

124 REGISTERED VOTERS

	A	B	C	D	E	F	G	H
18-29 (2)	100.0% (2)	-	-	-	-	-	-	-
30-39 (20)	100.0% (20)	-	-	-	-	-	-	-
40-49 (17)	94.1% (16)	-	-	-	-	-	-	5.9% (1)
50-59 (24)	95.8% (23)	-	-	-	-	-	4.2% (1)	-
60-69 (26)	100.0% (26)	-	-	-	-	-	-	-
70-79 (6)	100.0% (6)	-	-	-	-	-	-	-
80-89 (1)	100.0% (1)	-	-	-	-	-	-	-
unknown (27)	96.3% (26)	-	3.7% (1)	-	-	3.7% (1)	-	-

VOTERS GENDER

124 REGISTERED VOTERS

	A	B	C	D	E	F	G	H
F (63)	98.4% (62)	-	1.6% (1)	-	-	1.6% (1)	-	-
M (60)	96.7% (58)	-	-	-	-	-	1.7% (1)	1.7% (1)

# Age

CURRENT RESULTS			170 Total Responses
<b>A</b>	17 or younger (1)	<div style="width: 1%;"></div>	1% (1)
<b>B</b>	18-20 (0)	<div style="width: 0%;"></div>	0% (0)
<b>C</b>	21-29 (17)	<div style="width: 10%;"></div>	10% (17)
<b>D</b>	30-39 (35)	<div style="width: 21%;"></div>	21% (35)
<b>E</b>	40-49 (32)	<div style="width: 19%;"></div>	19% (32)
<b>F</b>	50-59 (37)	<div style="width: 22%;"></div>	22% (37)
<b>G</b>	60 or older (48)	<div style="width: 28%;"></div>	28% (48)

REGISTERED VS NON-REGISTERED	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
Registered Voters (124)	-	-	7.3% (9)	19.4% (24)	19.4% (24)	23.4% (29)	30.6% (38)
Non-Registered Voters (46)	2.2% (1)	-	17.4% (8)	23.9% (11)	17.4% (8)	17.4% (8)	21.7% (10)

ALL RESPONDENTS	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
All respondents (170)	1.0% (1)	-	10.0% (17)	21.0% (35)	19.0% (32)	22.0% (37)	28.0% (48)
Registered Voters in Oshkosh, WI (124)	-	-	7.3% (9)	19.4% (24)	19.4% (24)	23.4% (29)	30.6% (38)
Live in Oshkosh, WI (168) - Self-reported	0.6% (1)	-	10.1% (17)	20.8% (35)	19.0% (32)	22.0% (37)	27.4% (46)
Subscribers to Oshkosh, WI (168)	0.6% (1)	-	10.1% (17)	20.8% (35)	19.0% (32)	22.0% (37)	27.4% (46)
Register respondents from anywhere (125)	-	-	7.0% (9)	19.0% (24)	19.0% (24)	23.0% (29)	31.0% (39)

PRECINCT	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
ALGOMA TOWN WARD 03 (1)	-	-	-	100.0% (1)	-	-	-
OSHKOSH CITY WARD 01 (10)	-	-	10.0% (1)	-	30.0% (3)	30.0% (3)	30.0% (3)
OSHKOSH CITY WARD 02 (6)	-	-	-	16.7% (1)	16.7% (1)	16.7% (1)	50.0% (3)
OSHKOSH CITY WARD 03 (1)	-	-	-	100.0% (1)	-	-	-
OSHKOSH CITY WARD 04 (2)	-	-	50.0% (1)	-	50.0% (1)	-	-
OSHKOSH CITY WARD 05 (3)	-	-	33.3% (1)	-	33.3% (1)	-	33.3% (1)
OSHKOSH CITY WARD 06 (5)	-	-	20.0% (1)	20.0% (1)	20.0% (1)	-	40.0% (2)
OSHKOSH CITY WARD 07 (4)	-	-	-	25.0% (1)	-	25.0% (1)	50.0% (2)
OSHKOSH CITY WARD 08 (7)	-	-	14.3% (1)	14.3% (1)	14.3% (1)	42.9% (3)	14.3% (1)
OSHKOSH CITY WARD 09 (3)	-	-	33.3% (1)	-	33.3% (1)	-	33.3% (1)
OSHKOSH CITY WARD 10 (4)	-	-	25.0% (1)	50.0% (2)	-	-	25.0% (1)
OSHKOSH CITY WARD 11 (4)	-	-	-	50.0% (2)	-	50.0% (2)	-
OSHKOSH CITY WARD 12 (6)	-	-	-	33.3% (2)	50.0% (3)	-	16.7% (1)
OSHKOSH CITY WARD 13 (4)	-	-	-	-	50.0% (2)	-	50.0% (2)
OSHKOSH CITY WARD 14 (5)	-	-	20.0% (1)	-	20.0% (1)	40.0% (2)	20.0% (1)
OSHKOSH CITY WARD 15 (6)	-	-	-	16.7% (1)	16.7% (1)	50.0% (3)	16.7% (1)
OSHKOSH CITY WARD 16 (4)	-	-	-	50.0% (2)	-	-	50.0% (2)
OSHKOSH CITY WARD 17 (2)	-	-	-	-	50.0% (1)	-	50.0% (1)
OSHKOSH CITY WARD 18 (2)	-	-	-	-	50.0% (1)	50.0% (1)	-
OSHKOSH CITY WARD 19 (3)	-	-	-	-	-	100.0% (3)	-
OSHKOSH CITY WARD 20 (2)	-	-	-	-	50.0% (1)	50.0% (1)	-
OSHKOSH CITY WARD 21 (3)	-	-	-	66.7% (2)	-	33.3% (1)	-
OSHKOSH CITY WARD 22A (10)	-	-	-	20.0% (2)	-	10.0% (1)	70.0% (7)
OSHKOSH CITY WARD 23A (6)	-	-	-	16.7% (1)	16.7% (1)	16.7% (1)	50.0% (3)
OSHKOSH CITY WARD 25B (4)	-	-	-	25.0% (1)	25.0% (1)	25.0% (1)	25.0% (1)
OSHKOSH CITY WARD 26 (4)	-	-	-	50.0% (2)	-	25.0% (1)	25.0% (1)
OSHKOSH CITY WARD 27 (4)	-	-	-	25.0% (1)	50.0% (2)	25.0% (1)	-

OSHKOSH CITY WARD 28A (5)	-	-	20.0% (1)	-	-	40.0% (2)	40.0% (2)
OSHKOSH CITY WARD 28B (1)	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 31 (3)	-	-	-	-	33.3% (1)	33.3% (1)	33.3% (1)
RUSHFORD TOWN WARD 1 (1)	-	-	-	-	-	-	100.0% (1)

## AGE RANGE

125 REGISTERED VOTERS

	A	B	C	D	E	F	G
18-29 (2)	-	-	100.0% (2)	-	-	-	-
30-39 (21)	-	-	-	81.0% (17)	14.3% (3)	4.8% (1)	-
40-49 (18)	-	-	-	5.6% (1)	94.4% (17)	-	-
50-59 (24)	-	-	-	-	4.2% (1)	95.8% (23)	-
60-69 (26)	-	-	-	-	-	3.8% (1)	96.2% (25)
70-79 (6)	-	-	-	-	-	-	100.0% (6)
80-89 (1)	-	-	-	-	-	-	100.0% (1)
unknown (27)	-	-	25.9% (7)	22.2% (6)	11.1% (3)	14.8% (4)	25.9% (7)

## VOTERS GENDER

125 REGISTERED VOTERS

	A	B	C	D	E	F	G
F (64)	-	-	7.8% (5)	15.6% (10)	15.6% (10)	25.0% (16)	35.9% (23)
M (61)	-	-	6.6% (4)	23.0% (14)	23.0% (14)	21.3% (13)	26.2% (16)

## How many people live in your household?

CURRENT RESULTS			170 Total Responses	
<b>A</b>	1 (50)		29%	(50)
<b>B</b>	2 (57)		34%	(57)
<b>C</b>	3 (29)		17%	(29)
<b>D</b>	4 (22)		13%	(22)
<b>E</b>	5 (10)		6%	(10)
<b>F</b>	6 or more (2)		1%	(2)

REGISTERED VS NON-REGISTERED						
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
Registered Voters (125)	31.2% (39)	33.6% (42)	16.8% (21)	9.6% (12)	7.2% (9)	1.6% (2)
Non-Registered Voters (45)	24.4% (11)	33.3% (15)	17.8% (8)	22.2% (10)	2.2% (1)	-

ALL RESPONDENTS						
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
All respondents (170)	29.0% (50)	34.0% (57)	17.0% (29)	13.0% (22)	6.0% (10)	1.0% (2)
Registered Voters in Oshkosh, WI (125)	31.2% (39)	33.6% (42)	16.8% (21)	9.6% (12)	7.2% (9)	1.6% (2)
Live in Oshkosh, WI (168) - Self-reported	29.2% (49)	33.9% (57)	17.3% (29)	12.5% (21)	6.0% (10)	1.2% (2)
Subscribers to Oshkosh, WI (168)	29.2% (49)	33.9% (57)	17.3% (29)	12.5% (21)	6.0% (10)	1.2% (2)
Register respondents from anywhere (126)	32.0% (40)	33.0% (42)	17.0% (21)	10.0% (12)	7.0% (9)	2.0% (2)

PRECINCT							126 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	
ALGOMA TOWN WARD 03 (1)	-	-	100.0% (1)	-	-	-	
OSHKOSH CITY WARD 01 (10)	40.0% (4)	50.0% (5)	10.0% (1)	-	-	-	
OSHKOSH CITY WARD 02 (6)	33.3% (2)	50.0% (3)	-	16.7% (1)	-	-	
OSHKOSH CITY WARD 03 (1)	-	100.0% (1)	-	-	-	-	
OSHKOSH CITY WARD 04 (2)	-	-	-	-	100.0% (2)	-	
OSHKOSH CITY WARD 05 (3)	33.3% (1)	33.3% (1)	33.3% (1)	-	-	-	
OSHKOSH CITY WARD 06 (5)	60.0% (3)	-	20.0% (1)	-	20.0% (1)	-	
OSHKOSH CITY WARD 07 (4)	50.0% (2)	25.0% (1)	-	25.0% (1)	-	-	
OSHKOSH CITY WARD 08 (7)	14.3% (1)	71.4% (5)	14.3% (1)	-	-	-	
OSHKOSH CITY WARD 09 (3)	100.0% (3)	-	-	-	-	-	
OSHKOSH CITY WARD 10 (4)	25.0% (1)	25.0% (1)	-	25.0% (1)	25.0% (1)	-	
OSHKOSH CITY WARD 11 (4)	25.0% (1)	50.0% (2)	25.0% (1)	-	-	-	
OSHKOSH CITY WARD 12 (6)	-	33.3% (2)	33.3% (2)	16.7% (1)	16.7% (1)	-	
OSHKOSH CITY WARD 13 (4)	25.0% (1)	25.0% (1)	50.0% (2)	-	-	-	
OSHKOSH CITY WARD 14 (5)	40.0% (2)	20.0% (1)	-	20.0% (1)	20.0% (1)	-	
OSHKOSH CITY WARD 15 (6)	16.7% (1)	33.3% (2)	16.7% (1)	-	33.3% (2)	-	
OSHKOSH CITY WARD 16 (4)	25.0% (1)	50.0% (2)	-	25.0% (1)	-	-	
OSHKOSH CITY WARD 17 (2)	-	50.0% (1)	50.0% (1)	-	-	-	
OSHKOSH CITY WARD 18 (2)	100.0% (2)	-	-	-	-	-	
OSHKOSH CITY WARD 19 (3)	66.7% (2)	-	33.3% (1)	-	-	-	
OSHKOSH CITY WARD 20 (2)	-	50.0% (1)	-	-	50.0% (1)	-	
OSHKOSH CITY WARD 21 (3)	-	-	33.3% (1)	66.7% (2)	-	-	
OSHKOSH CITY WARD 22A (10)	10.0% (1)	50.0% (5)	40.0% (4)	-	-	-	
OSHKOSH CITY WARD 23A (7)	42.9% (3)	28.6% (2)	14.3% (1)	14.3% (1)	-	-	
OSHKOSH CITY WARD 25B (4)	50.0% (2)	25.0% (1)	-	-	-	25.0% (1)	
OSHKOSH CITY WARD 26 (4)	25.0% (1)	25.0% (1)	-	25.0% (1)	-	25.0% (1)	
OSHKOSH CITY WARD 27 (4)	25.0% (1)	-	25.0% (1)	50.0% (2)	-	-	
OSHKOSH CITY WARD 28A (5)	60.0% (3)	40.0% (2)	-	-	-	-	

OSHKOSH CITY WARD 28B (1)	-	100.0% (1)	-	-	-	-
OSHKOSH CITY WARD 31 (3)	33.3% (1)	33.3% (1)	33.3% (1)	-	-	-
RUSHFORD TOWN WARD 1 (1)	100.0% (1)	-	-	-	-	-

**AGE RANGE**

126 REGISTERED VOTERS

	A	B	C	D	E	F
18-29 (2)	50.0% (1)	50.0% (1)	-	-	-	-
30-39 (21)	9.5% (2)	23.8% (5)	14.3% (3)	38.1% (8)	14.3% (3)	-
40-49 (18)	16.7% (3)	22.2% (4)	22.2% (4)	11.1% (2)	22.2% (4)	5.6% (1)
50-59 (24)	45.8% (11)	29.2% (7)	16.7% (4)	4.2% (1)	-	4.2% (1)
60-69 (26)	34.6% (9)	57.7% (15)	7.7% (2)	-	-	-
70-79 (6)	33.3% (2)	66.7% (4)	-	-	-	-
80-89 (1)	-	-	100.0% (1)	-	-	-
unknown (28)	42.9% (12)	21.4% (6)	25.0% (7)	3.6% (1)	7.1% (2)	-



**VOTERS GENDER**

126 REGISTERED VOTERS

	A	B	C	D	E	F
F (65)	33.8% (22)	32.3% (21)	20.0% (13)	4.6% (3)	9.2% (6)	-
M (61)	29.5% (18)	34.4% (21)	13.1% (8)	14.8% (9)	4.9% (3)	3.3% (2)



## If you have a 1-person household, what is the approximate total family income per year?

CURRENT RESULTS		56 Total Responses	
<b>A</b>	over \$43,800 (34)		61% (34)
<b>B</b>	under \$43,800 (22)		39% (22)

REGISTERED VS NON-REGISTERED		
	<b>A</b>	<b>B</b>
Registered Voters (44)	59.1% (26)	40.9% (18)
Non-Registered Voters (12)	66.7% (8)	33.3% (4)

ALL RESPONDENTS		
	<b>A</b>	<b>B</b>
All respondents (56)	61.0% (34)	39.0% (22)
Registered Voters in Oshkosh, WI (44)	59.1% (26)	40.9% (18)
Live in Oshkosh, WI (55) - Self-reported	60.0% (33)	40.0% (22)
Subscribers to Oshkosh, WI (55)	60.0% (33)	40.0% (22)
Register respondents from anywhere (45)	60.0% (27)	40.0% (18)

PRECINCT			45 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	
OSHKOSH CITY WARD 01 (4)	50.0% (2)	50.0% (2)	
OSHKOSH CITY WARD 02 (2)	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 05 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 06 (3)	66.7% (2)	33.3% (1)	
OSHKOSH CITY WARD 07 (2)	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 08 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 09 (3)	66.7% (2)	33.3% (1)	
OSHKOSH CITY WARD 10 (1)	-	100.0% (1)	
OSHKOSH CITY WARD 11 (2)	-	100.0% (2)	
OSHKOSH CITY WARD 13 (1)	-	100.0% (1)	
OSHKOSH CITY WARD 14 (2)	100.0% (2)	-	
OSHKOSH CITY WARD 15 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 16 (2)	-	100.0% (2)	
OSHKOSH CITY WARD 18 (2)	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 19 (2)	100.0% (2)	-	
OSHKOSH CITY WARD 20 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 22A (1)	-	100.0% (1)	
OSHKOSH CITY WARD 23A (3)	33.3% (1)	66.7% (2)	
OSHKOSH CITY WARD 25B (2)	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 26 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 27 (2)	100.0% (2)	-	
OSHKOSH CITY WARD 28A (3)	66.7% (2)	33.3% (1)	
OSHKOSH CITY WARD 31 (2)	100.0% (2)	-	
RUSHFORD TOWN WARD 1 (1)	100.0% (1)	-	

AGE RANGE			45 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	
18-29 (1)	100.0% (1)	-	
30-39 (4)	75.0% (3)	25.0% (1)	
40-49 (4)	75.0% (3)	25.0% (1)	
50-59 (12)	66.7% (8)	33.3% (4)	
60-69 (9)	11.1% (1)	88.9% (8)	

70-79 (2)	50.0% (1)	50.0% (1)
unknown (13)	76.9% (10)	23.1% (3)

## VOTERS GENDER

45 REGISTERED VOTERS

	A	B
F (24)	58.3% (14)	41.7% (10)
M (21)	61.9% (13)	38.1% (8)

## If you have a 2-person household, what is the approximate total family income per year?

CURRENT RESULTS		55 Total Responses	
<b>A</b>	over \$50,050 (43)	<div style="width: 78%;"><div style="width: 78%;"></div></div>	78% (43)
<b>B</b>	under \$50,050 (12)	<div style="width: 22%;"><div style="width: 22%;"></div></div>	22% (12)

REGISTERED VS NON-REGISTERED		
	<b>A</b>	<b>B</b>
Registered Voters (38)	81.6% (31)	18.4% (7)
Non-Registered Voters (17)	70.6% (12)	29.4% (5)

ALL RESPONDENTS		
	<b>A</b>	<b>B</b>
All respondents (55)	78.0% (43)	22.0% (12)
Registered Voters in Oshkosh, WI (38)	81.6% (31)	18.4% (7)
Live in Oshkosh, WI (55) - Self-reported	78.2% (43)	21.8% (12)
Subscribers to Oshkosh, WI (55)	78.2% (43)	21.8% (12)
Register respondents from anywhere (38)	82.0% (31)	18.0% (7)

PRECINCT			38 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	
OSHKOSH CITY WARD 01 (4)	100.0% (4)	-	
OSHKOSH CITY WARD 02 (3)	33.3% (1)	66.7% (2)	
OSHKOSH CITY WARD 03 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 08 (5)	100.0% (5)	-	
OSHKOSH CITY WARD 10 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 11 (1)	-	100.0% (1)	
OSHKOSH CITY WARD 12 (2)	100.0% (2)	-	
OSHKOSH CITY WARD 13 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 14 (1)	-	100.0% (1)	
OSHKOSH CITY WARD 15 (2)	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 16 (2)	100.0% (2)	-	
OSHKOSH CITY WARD 17 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 22A (5)	100.0% (5)	-	
OSHKOSH CITY WARD 23A (2)	100.0% (2)	-	
OSHKOSH CITY WARD 25B (1)	-	100.0% (1)	
OSHKOSH CITY WARD 26 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 27 (1)	100.0% (1)	-	
OSHKOSH CITY WARD 28A (2)	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 28B (1)	100.0% (1)	-	
OSHKOSH CITY WARD 31 (1)	100.0% (1)	-	

AGE RANGE			38 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	
18-29 (1)	100.0% (1)	-	
30-39 (5)	100.0% (5)	-	
40-49 (3)	100.0% (3)	-	
50-59 (6)	66.7% (4)	33.3% (2)	
60-69 (12)	83.3% (10)	16.7% (2)	
70-79 (4)	50.0% (2)	50.0% (2)	
unknown (7)	85.7% (6)	14.3% (1)	

## VOTERS GENDER

38 REGISTERED VOTERS

	A	B
F (19)	73.7% (14)	26.3% (5)
M (19)	89.5% (17)	10.5% (2)

## If you have a 3-person household, what is the approximate total family income per year?

CURRENT RESULTS		29 Total Responses	
<b>A</b>	over \$56,300 (22)	<div style="width: 76%;"><div style="width: 76%;"></div></div>	76% (22)
<b>B</b>	under \$56,300 (7)	<div style="width: 24%;"><div style="width: 24%;"></div></div>	24% (7)

### REGISTERED VS NON-REGISTERED

	<b>A</b>	<b>B</b>
Registered Voters (21)	76.2% (16)	23.8% (5)
Non-Registered Voters (8)	75.0% (6)	25.0% (2)

### ALL RESPONDENTS

	<b>A</b>	<b>B</b>
All respondents (29)	76.0% (22)	24.0% (7)
Registered Voters in Oshkosh, WI (21)	76.2% (16)	23.8% (5)
Live in Oshkosh, WI (29) - Self-reported	75.9% (22)	24.1% (7)
Subscribers to Oshkosh, WI (29)	75.9% (22)	24.1% (7)
Register respondents from anywhere (21)	76.0% (16)	24.0% (5)

### PRECINCT

21 REGISTERED VOTERS

	<b>A</b>	<b>B</b>
ALGOMA TOWN WARD 03 (1)	100.0% (1)	-
OSHKOSH CITY WARD 01 (1)	100.0% (1)	-
OSHKOSH CITY WARD 05 (1)	-	100.0% (1)
OSHKOSH CITY WARD 06 (1)	100.0% (1)	-
OSHKOSH CITY WARD 08 (1)	100.0% (1)	-
OSHKOSH CITY WARD 11 (1)	-	100.0% (1)
OSHKOSH CITY WARD 12 (2)	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 13 (2)	100.0% (2)	-
OSHKOSH CITY WARD 15 (1)	100.0% (1)	-
OSHKOSH CITY WARD 17 (1)	100.0% (1)	-
OSHKOSH CITY WARD 19 (1)	100.0% (1)	-
OSHKOSH CITY WARD 21 (1)	100.0% (1)	-
OSHKOSH CITY WARD 22A (4)	50.0% (2)	50.0% (2)
OSHKOSH CITY WARD 23A (1)	100.0% (1)	-
OSHKOSH CITY WARD 27 (1)	100.0% (1)	-
OSHKOSH CITY WARD 31 (1)	100.0% (1)	-

### AGE RANGE

21 REGISTERED VOTERS


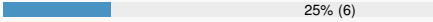
	<b>A</b>	<b>B</b>
30-39 (3)	66.7% (2)	33.3% (1)
40-49 (4)	75.0% (3)	25.0% (1)
50-59 (4)	100.0% (4)	-
60-69 (2)	50.0% (1)	50.0% (1)
80-89 (1)	100.0% (1)	-
unknown (7)	71.4% (5)	28.6% (2)

### VOTERS GENDER

21 REGISTERED VOTERS

	<b>A</b>	<b>B</b>
F (13)	69.2% (9)	30.8% (4)
M (8)	87.5% (7)	12.5% (1)

## If you have a 4-person household, what is the approximate total family income per year?

CURRENT RESULTS		24 Total Responses	
<b>A</b>	over \$62,550 (18)		75% (18)
<b>B</b>	under \$62,550 (6)		25% (6)

REGISTERED VS NON-REGISTERED			
	<b>A</b>	<b>B</b>	
Registered Voters (13)	92.3% (12)	7.7% (1)	
Non-Registered Voters (11)	54.5% (6)	45.5% (5)	

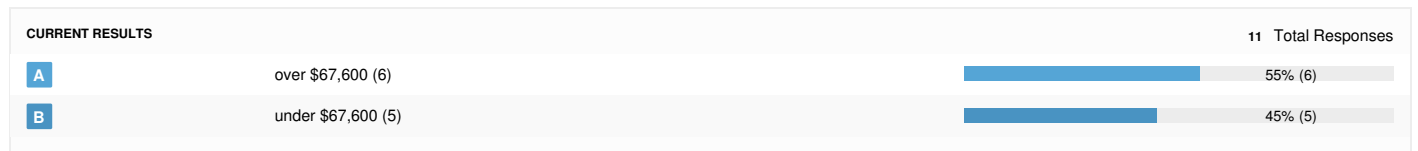
ALL RESPONDENTS			
	<b>A</b>	<b>B</b>	
All respondents (24)	75.0% (18)	25.0% (6)	
Registered Voters in Oshkosh, WI (13)	92.3% (12)	7.7% (1)	
Live in Oshkosh, WI (23) - Self-reported	78.3% (18)	21.7% (5)	
Subscribers to Oshkosh, WI (23)	78.3% (18)	21.7% (5)	
Register respondents from anywhere (13)	92.0% (12)	8.0% (1)	

PRECINCT				13 REGISTERED VOTERS
	<b>A</b>	<b>B</b>		
OSHKOSH CITY WARD 02 (1)	100.0% (1)	-		
OSHKOSH CITY WARD 07 (1)	100.0% (1)	-		
OSHKOSH CITY WARD 10 (1)	100.0% (1)	-		
OSHKOSH CITY WARD 12 (1)	100.0% (1)	-		
OSHKOSH CITY WARD 14 (1)	100.0% (1)	-		
OSHKOSH CITY WARD 16 (1)	100.0% (1)	-		
OSHKOSH CITY WARD 21 (2)	50.0% (1)	50.0% (1)		
OSHKOSH CITY WARD 23A (1)	100.0% (1)	-		
OSHKOSH CITY WARD 26 (1)	100.0% (1)	-		
OSHKOSH CITY WARD 27 (3)	100.0% (3)	-		

AGE RANGE				13 REGISTERED VOTERS
	<b>A</b>	<b>B</b>		
30-39 (8)	87.5% (7)	12.5% (1)		
40-49 (2)	100.0% (2)	-		
50-59 (1)	100.0% (1)	-		
unknown (2)	100.0% (2)	-		

VOTERS GENDER				13 REGISTERED VOTERS
	<b>A</b>	<b>B</b>		
F (4)	100.0% (4)	-		
M (9)	88.9% (8)	11.1% (1)		

## If you have a 5-person household, what is the approximate total family income per year?



REGISTERED VS NON-REGISTERED	<b>A</b>	<b>B</b>
Registered Voters (10)	60.0% (6)	40.0% (4)
Non-Registered Voters (1)	-	100.0% (1)

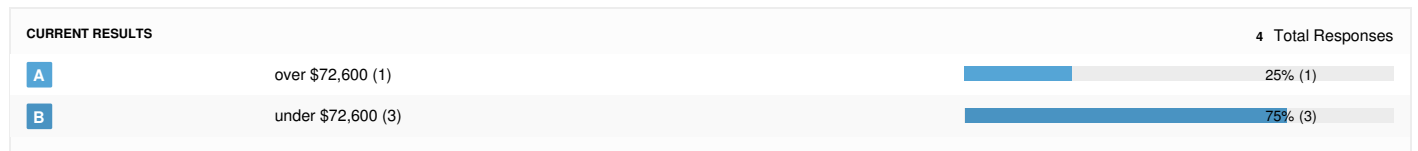
ALL RESPONDENTS	<b>A</b>	<b>B</b>
All respondents (11)	55.0% (6)	45.0% (5)
Registered Voters in Oshkosh, WI (10)	60.0% (6)	40.0% (4)
Live in Oshkosh, WI (11) - Self-reported	54.5% (6)	45.5% (5)
Subscribers to Oshkosh, WI (11)	54.5% (6)	45.5% (5)
Register respondents from anywhere (10)	60.0% (6)	40.0% (4)

PRECINCT	10 REGISTERED VOTERS	
	<b>A</b>	<b>B</b>
OSHKOSH CITY WARD 04 (2)	-	100.0% (2)
OSHKOSH CITY WARD 06 (1)	100.0% (1)	-
OSHKOSH CITY WARD 10 (1)	100.0% (1)	-
OSHKOSH CITY WARD 12 (1)	-	100.0% (1)
OSHKOSH CITY WARD 14 (1)	100.0% (1)	-
OSHKOSH CITY WARD 15 (2)	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 20 (1)	100.0% (1)	-
OSHKOSH CITY WARD 27 (1)	100.0% (1)	-

AGE RANGE	10 REGISTERED VOTERS	
	<b>A</b>	<b>B</b>
30-39 (3)	66.7% (2)	33.3% (1)
40-49 (4)	75.0% (3)	25.0% (1)
unknown (3)	33.3% (1)	66.7% (2)

VOTERS GENDER	10 REGISTERED VOTERS	
	<b>A</b>	<b>B</b>
F (7)	42.9% (3)	57.1% (4)
M (3)	100.0% (3)	-

## If you have a 6-or-more-person household, what is the approximate total family income per year?



REGISTERED VS NON-REGISTERED		
	<b>A</b>	<b>B</b>
Registered Voters (3)	33.3% (1)	66.7% (2)
Non-Registered Voters (1)	-	100.0% (1)

ALL RESPONDENTS		
	<b>A</b>	<b>B</b>
All respondents (4)	25.0% (1)	75.0% (3)
Registered Voters in Oshkosh, WI (3)	33.3% (1)	66.7% (2)
Live in Oshkosh, WI (4) - Self-reported	25.0% (1)	75.0% (3)
Subscribers to Oshkosh, WI (4)	25.0% (1)	75.0% (3)
Register respondents from anywhere (3)	33.0% (1)	67.0% (2)

PRECINCT			3 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	
OSHKOSH CITY WARD 25B (1)	-	100.0% (1)	
OSHKOSH CITY WARD 26 (1)	-	100.0% (1)	
OSHKOSH CITY WARD 27 (1)	100.0% (1)	-	

AGE RANGE			3 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	
40-49 (1)	-	100.0% (1)	
50-59 (1)	-	100.0% (1)	
unknown (1)	100.0% (1)	-	

VOTERS GENDER			3 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	
F (1)	100.0% (1)	-	
M (2)	-	100.0% (2)	



## Are you a homeowner?

CURRENT RESULTS		171 Total Responses
<b>Y</b>	Yes (132)	77.2% (132)
<b>N</b>	No (39)	22.8% (39)

REGISTERED VS NON-REGISTERED	<b>Y</b>	<b>N</b>
Registered Voters (125)	80.8% (101)	19.2% (24)
Non-Registered Voters (46)	67.4% (31)	32.6% (15)

ALL RESPONDENTS	<b>Y</b>	<b>N</b>
All respondents (171)	77.2% (132)	22.8% (39)
Registered Voters in Oshkosh, WI (125)	80.8% (101)	19.2% (24)
Live in Oshkosh, WI (169) - Self-reported	77.5% (131)	22.5% (38)
Subscribers to Oshkosh, WI (169)	77.5% (131)	22.5% (38)
Register respondents from anywhere (126)	80.2% (101)	19.8% (25)

PRECINCT	<b>A</b>	<b>B</b>
ALGOMA TOWN WARD 03 (1)	100.0% (1)	-
OSHKOSH CITY WARD 01 (10)	80.0% (8)	20.0% (2)
OSHKOSH CITY WARD 02 (6)	83.3% (5)	16.7% (1)
OSHKOSH CITY WARD 03 (1)	100.0% (1)	-
OSHKOSH CITY WARD 05 (3)	100.0% (3)	-
OSHKOSH CITY WARD 06 (5)	60.0% (3)	40.0% (2)
OSHKOSH CITY WARD 07 (4)	100.0% (4)	-
OSHKOSH CITY WARD 08 (7)	71.4% (5)	28.6% (2)
OSHKOSH CITY WARD 10 (4)	100.0% (4)	-
OSHKOSH CITY WARD 11 (4)	50.0% (2)	50.0% (2)
OSHKOSH CITY WARD 12 (6)	100.0% (6)	-
OSHKOSH CITY WARD 13 (4)	100.0% (4)	-
OSHKOSH CITY WARD 14 (5)	40.0% (2)	60.0% (3)
OSHKOSH CITY WARD 15 (6)	83.3% (5)	16.7% (1)
OSHKOSH CITY WARD 16 (4)	100.0% (4)	-
OSHKOSH CITY WARD 17 (2)	100.0% (2)	-
OSHKOSH CITY WARD 18 (2)	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 19 (3)	100.0% (3)	-
OSHKOSH CITY WARD 20 (2)	100.0% (2)	-
OSHKOSH CITY WARD 21 (3)	66.7% (2)	33.3% (1)
OSHKOSH CITY WARD 22A (10)	80.0% (8)	20.0% (2)
OSHKOSH CITY WARD 23A (8)	100.0% (8)	-
OSHKOSH CITY WARD 25B (3)	100.0% (3)	-
OSHKOSH CITY WARD 26 (4)	100.0% (4)	-
OSHKOSH CITY WARD 27 (4)	100.0% (4)	-
OSHKOSH CITY WARD 28A (5)	80.0% (4)	20.0% (1)
OSHKOSH CITY WARD 28B (1)	100.0% (1)	-
OSHKOSH CITY WARD 31 (3)	66.7% (2)	33.3% (1)
OSHKOSH CITY WARD 04 (2)	-	100.0% (2)
OSHKOSH CITY WARD 09 (3)	-	100.0% (3)
RUSHFORD TOWN WARD 1 (1)	-	100.0% (1)

## AGE RANGE

126 REGISTERED VOTERS

	A	B
18-29 (2)	-	100.0% (2)
30-39 (21)	81.0% (17)	19.0% (4)
40-49 (18)	88.9% (16)	11.1% (2)
50-59 (24)	87.5% (21)	12.5% (3)
60-69 (26)	88.5% (23)	11.5% (3)
70-79 (6)	83.3% (5)	16.7% (1)
80-89 (1)	100.0% (1)	-
unknown (28)	64.3% (18)	35.7% (10)

## VOTERS GENDER

126 REGISTERED VOTERS

	A	B
F (65)	73.8% (48)	26.2% (17)
M (61)	86.9% (53)	13.1% (8)

## Are you a renter?

CURRENT RESULTS		171 Total Responses	
<b>Y</b>	Yes (36)	<div style="width: 21.1%;"></div>	21.1% (36)
<b>N</b>	No (135)	<div style="width: 78.9%;"></div>	78.9% (135)

REGISTERED VS NON-REGISTERED			
	<b>Y</b>	<b>N</b>	
Registered Voters (125)	17.6% (22)	82.4% (103)	
Non-Registered Voters (46)	30.4% (14)	69.6% (32)	

ALL RESPONDENTS			
	<b>Y</b>	<b>N</b>	
All respondents (171)	21.1% (36)	78.9% (135)	
Registered Voters in Oshkosh, WI (125)	17.6% (22)	82.4% (103)	
Live in Oshkosh, WI (169) - Self-reported	20.7% (35)	79.3% (134)	
Subscribers to Oshkosh, WI (169)	20.7% (35)	79.3% (134)	
Register respondents from anywhere (126)	18.3% (23)	81.7% (103)	

PRECINCT				126 REGISTERED VOTERS
	<b>A</b>	<b>B</b>		
OSHKOSH CITY WARD 01 (10)	20.0% (2)	80.0% (8)		
OSHKOSH CITY WARD 02 (6)	16.7% (1)	83.3% (5)		
OSHKOSH CITY WARD 04 (2)	100.0% (2)	-		
OSHKOSH CITY WARD 06 (5)	40.0% (2)	60.0% (3)		
OSHKOSH CITY WARD 08 (7)	14.3% (1)	85.7% (6)		
OSHKOSH CITY WARD 09 (3)	100.0% (3)	-		
OSHKOSH CITY WARD 11 (4)	50.0% (2)	50.0% (2)		
OSHKOSH CITY WARD 14 (5)	60.0% (3)	40.0% (2)		
OSHKOSH CITY WARD 15 (6)	16.7% (1)	83.3% (5)		
OSHKOSH CITY WARD 18 (2)	50.0% (1)	50.0% (1)		
OSHKOSH CITY WARD 21 (3)	33.3% (1)	66.7% (2)		
OSHKOSH CITY WARD 22A (10)	10.0% (1)	90.0% (9)		
OSHKOSH CITY WARD 28A (5)	20.0% (1)	80.0% (4)		
OSHKOSH CITY WARD 31 (3)	33.3% (1)	66.7% (2)		
RUSHFORD TOWN WARD 1 (1)	100.0% (1)	-		
ALGOMA TOWN WARD 03 (1)	-	100.0% (1)		
OSHKOSH CITY WARD 03 (1)	-	100.0% (1)		
OSHKOSH CITY WARD 05 (3)	-	100.0% (3)		
OSHKOSH CITY WARD 07 (4)	-	100.0% (4)		
OSHKOSH CITY WARD 10 (4)	-	100.0% (4)		
OSHKOSH CITY WARD 12 (6)	-	100.0% (6)		
OSHKOSH CITY WARD 13 (3)	-	100.0% (3)		
OSHKOSH CITY WARD 16 (4)	-	100.0% (4)		
OSHKOSH CITY WARD 17 (2)	-	100.0% (2)		
OSHKOSH CITY WARD 19 (3)	-	100.0% (3)		
OSHKOSH CITY WARD 20 (2)	-	100.0% (2)		
OSHKOSH CITY WARD 23A (8)	-	100.0% (8)		
OSHKOSH CITY WARD 25B (4)	-	100.0% (4)		
OSHKOSH CITY WARD 26 (4)	-	100.0% (4)		
OSHKOSH CITY WARD 27 (4)	-	100.0% (4)		
OSHKOSH CITY WARD 28B (1)	-	100.0% (1)		

## AGE RANGE

126 REGISTERED VOTERS

	A	B
18-29 (2)	50.0% (1)	50.0% (1)
30-39 (21)	19.0% (4)	81.0% (17)
40-49 (17)	11.8% (2)	88.2% (15)
50-59 (24)	12.5% (3)	87.5% (21)
60-69 (27)	7.4% (2)	92.6% (25)
70-79 (6)	16.7% (1)	83.3% (5)
80-89 (1)	-	100.0% (1)
unknown (28)	35.7% (10)	64.3% (18)

## VOTERS GENDER

126 REGISTERED VOTERS

	A	B
F (66)	22.7% (15)	77.3% (51)
M (60)	13.3% (8)	86.7% (52)

## Are there any housing conditions in the City of Oshkosh that you know of that require: (Choose all that apply)

CURRENT RESULTS		133 Total Responses	
<b>A</b>	Minor Rehabilitation (41)		31% (41)
<b>B</b>	Major Rehabilitation (51)		38% (51)
<b>C</b>	Decent, Safe, and Affordable Rental Units (52)		39% (52)
<b>D</b>	Affordable Housing (47)		35% (47)

REGISTERED VS NON-REGISTERED				
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
Registered Voters (99)	32.3% (32)	38.4% (38)	37.4% (37)	37.4% (37)
Non-Registered Voters (34)	26.5% (9)	38.2% (13)	44.1% (15)	29.4% (10)

ALL RESPONDENTS				
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
All respondents (133)	31.0% (41)	38.0% (51)	39.0% (52)	35.0% (47)
Registered Voters in Oshkosh, WI (99)	32.3% (32)	38.4% (38)	37.4% (37)	37.4% (37)
Live in Oshkosh, WI (131) - Self-reported	30.5% (40)	38.2% (50)	38.2% (50)	35.1% (46)
Subscribers to Oshkosh, WI (131)	30.5% (40)	38.2% (50)	38.2% (50)	35.1% (46)
Register respondents from anywhere (100)	32.0% (32)	38.0% (38)	38.0% (38)	37.0% (37)

PRECINCT					145 REGISTERED VOTERS
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	
ALGOMA TOWN WARD 03 (1)	-	100.0% (1)	-	-	
OSHKOSH CITY WARD 01 (7)	28.6% (2)	85.7% (6)	28.6% (2)	28.6% (2)	
OSHKOSH CITY WARD 02 (6)	83.3% (5)	33.3% (2)	-	16.7% (1)	
OSHKOSH CITY WARD 04 (2)	-	-	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 05 (3)	-	33.3% (1)	-	66.7% (2)	
OSHKOSH CITY WARD 06 (5)	40.0% (2)	40.0% (2)	80.0% (4)	60.0% (3)	
OSHKOSH CITY WARD 07 (3)	33.3% (1)	33.3% (1)	100.0% (3)	-	
OSHKOSH CITY WARD 08 (7)	14.3% (1)	14.3% (1)	57.1% (4)	14.3% (1)	
OSHKOSH CITY WARD 09 (1)	-	-	100.0% (1)	-	
OSHKOSH CITY WARD 10 (4)	25.0% (1)	50.0% (2)	25.0% (1)	50.0% (2)	
OSHKOSH CITY WARD 11 (4)	50.0% (2)	50.0% (2)	75.0% (3)	50.0% (2)	
OSHKOSH CITY WARD 12 (5)	60.0% (3)	40.0% (2)	40.0% (2)	40.0% (2)	
OSHKOSH CITY WARD 13 (3)	33.3% (1)	33.3% (1)	-	33.3% (1)	
OSHKOSH CITY WARD 14 (4)	-	-	25.0% (1)	75.0% (3)	
OSHKOSH CITY WARD 15 (4)	50.0% (2)	25.0% (1)	50.0% (2)	50.0% (2)	
OSHKOSH CITY WARD 16 (1)	100.0% (1)	-	-	-	
OSHKOSH CITY WARD 17 (2)	-	-	-	100.0% (2)	
OSHKOSH CITY WARD 18 (2)	50.0% (1)	50.0% (1)	100.0% (2)	50.0% (1)	
OSHKOSH CITY WARD 19 (2)	50.0% (1)	50.0% (1)	50.0% (1)	50.0% (1)	
OSHKOSH CITY WARD 20 (1)	-	100.0% (1)	-	-	
OSHKOSH CITY WARD 21 (1)	-	-	-	100.0% (1)	
OSHKOSH CITY WARD 22A (8)	37.5% (3)	25.0% (2)	50.0% (4)	62.5% (5)	
OSHKOSH CITY WARD 23A (6)	16.7% (1)	50.0% (3)	16.7% (1)	33.3% (2)	
OSHKOSH CITY WARD 25B (4)	25.0% (1)	50.0% (2)	-	25.0% (1)	
OSHKOSH CITY WARD 26 (4)	25.0% (1)	25.0% (1)	50.0% (2)	25.0% (1)	
OSHKOSH CITY WARD 27 (3)	-	66.7% (2)	33.3% (1)	-	
OSHKOSH CITY WARD 28A (4)	25.0% (1)	75.0% (3)	50.0% (2)	25.0% (1)	
OSHKOSH CITY WARD 28B (1)	100.0% (1)	-	-	-	
OSHKOSH CITY WARD 31 (1)	100.0% (1)	-	-	-	
RUSHFORD TOWN WARD 1 (1)	-	-	100.0% (1)	-	

## AGE RANGE

145 REGISTERED VOTERS

	A	B	C	D
18-29 (2)	-	-	100.0% (2)	-
30-39 (13)	38.5% (5)	38.5% (5)	23.1% (3)	23.1% (3)
40-49 (17)	47.1% (8)	41.2% (7)	29.4% (5)	29.4% (5)
50-59 (18)	50.0% (9)	61.1% (11)	33.3% (6)	33.3% (6)
60-69 (23)	26.1% (6)	26.1% (6)	34.8% (8)	52.2% (12)
70-79 (4)	25.0% (1)	25.0% (1)	25.0% (1)	75.0% (3)
80-89 (1)	-	-	100.0% (1)	-
unknown (22)	13.6% (3)	36.4% (8)	54.5% (12)	36.4% (8)

## VOTERS GENDER

145 REGISTERED VOTERS

	A	B	C	D
F (59)	30.5% (18)	30.5% (18)	45.8% (27)	42.4% (25)
M (41)	34.1% (14)	48.8% (20)	26.8% (11)	29.3% (12)

## Are there other housing issues in the City of Oshkosh? Please list:



### Anonymous user's Opinion

There is a lack of single unit rentals that a single working class person could afford. I overpay for a place that is kind of a dump due to lack of options. You can't work for <-\$50,000 annual and afford 100 north Main, Annex, or Washington Historical. A step down to Morgan, Beach Building, or the few around \$750 a month is still a budget stretcher and are generally at max capacity. There is also a serious lack of pet (especially dog) friendly apartments. I'd gladly live in a tiny studio but they do not exist.



### Anonymous user's Opinion

Question 15 only lets you select 1 item. I tried to choose Minor/Major Rehab and Decent/Safe Rental Units



### Anonymous user's Opinion

Too much apartment complexes and rent subsidized housing being built. Bringing crime to our city



### Anonymous user's Opinion

We have neighbors who park a car in their lawn because they have 2 cars, but only one person lives there. We also have a neighbor with an old camper sitting in their driveway. No one enforces the rules. I've called about these concerns before, but no one does anything.



### Anonymous user's Opinion

It is hard to find affordable places to live that include basic amenities such as a dishwasher and washer/dryer which is required for my family. Those places are too expensive so we have to live in the college area to find an affordable residence.



### Anonymous user's Opinion

Property upkeep: there are a lot of homes that aren't well kept in the nicer areas of 54902. Garbage in yards there's a man on Florida street who has a broken truck in his driveway for the past 2 years. He has two sheds in his yard and scrap metal and literally at least 12 lawnmowers... yet nothing is ever done for years



### Anonymous user's Opinion

Finding available and affordable companies to do repairs can be a challenge. Finding affordable houses that do not need major repairs is difficult.



### Mary Ann Offer's Opinion

Rundown homes and apartments, blighted commercial neighboring buildings



### Anonymous user's Opinion

The city must be more aggressive in acquiring property for acquisition, rehab, resale or held by private partners for rental. The lack of progress on this is hurting our city. This effort must come from the top to be successful. And staff should not be allowed to use CDBG funds as their personal United Way! It should be used for City services.



### Anonymous user's Opinion

Question 15 states Choose all that applies, however the survey only lets you pick one! You may want someone on your team to proof and take the survey to ensure it is correct!



### Anonymous user's Opinion

SLUM-LORDS!! The rental houses around UW-O campus are in terrible shape.



### Anonymous user's Opinion

Wouldn't let choose more than one option for question 15. I wanted to choose the first three.



### Anonymous user's Opinion

Lack of affordable housing



### Anonymous user's Opinion

slum lords



### Anonymous user's Opinion

clean up the exteriors



### Anonymous user's Opinion

Property taxes are very high!



### Anonymous user's Opinion

I would choose all of the responses to question 15, but it only lets me choose one. There are still tension and conflict between renters and property owners (particularly property owners not fixing violations). There are also not many accessible rental units for people with disabilities. There are not many, if any, property owners who will accept tenants with an eviction or misdemeanor or felony on their record. There is also racial discrimination that occurs discretely among property owners.



### Anonymous user's Opinion

A better and faster way finance street repair. More equitable to have all citizens and businesses pay. Don't let the Chamber dictate the rules.

-  **Anonymous user's Opinion**  
Poor conditions for rental housing, especially near campus.
-  **Anonymous user's Opinion**  
Rentals driving down property values. No accountability from the city to maintain these units
-  **Anonymous user's Opinion**  
Around campus, run down housing
-  **Anonymous user's Opinion**  
Generally poor yard maintenance in the University area.
-  **Anonymous user's Opinion**  
Affordable housing.
-  **Anonymous user's Opinion**  
Taxes are way too high compared to other areas
-  **Anonymous user's Opinion**  
Too many rental houses. Rentals often bring riffraff who don't take the initiative to take care of the property, ultimately lowering the value of the entire neighborhood. This is exacerbated by plenty of lackluster landlords.
-  **Anonymous user's Opinion**  
Affordable housing, especially rental properties. Street conditions, disrepair. Lack of affordable home improvement programs. Rental properties in disrepair.
-  **Anonymous user's Opinion**  
Getting permits for work.
-  **Anonymous user's Opinion**  
Campus area historic homes destroyed by out of town landlords who don't take care of the properties.
-  **Anonymous user's Opinion**  
Slumlords owning dilapidated properties around campus are a shame.
-  **Anonymous user's Opinion**  
Homeless population frequently seen near downtown & riverwalk areas
-  **Anonymous user's Opinion**  
Blighted areas, lead paint, absentee landlords, housing for larger families is tough to find.
-  **Anonymous user's Opinion**  
The rental properties in the college area need to be painted and have the grass cut. In the winter, the sidewalks are rarely shoveled. In the summer, the sidewalks are strewn with broken glass.
-  **Anonymous user's Opinion**  
Lots of the less expensive housing is in run down not up to code locations.
-  **Anonymous user's Opinion**  
All responses in question 15
-  **Anonymous user's Opinion**  
rehab and repair of older homes. many not being done because of cost of building permits, property tax increases due to doing any repair or enhancement to homes, and attitude of city building inspectors. ( appleton less building permits issued because they recognize repair to existing is not a reason to increase property taxes.
-  **Anonymous user's Opinion**  
College houses near UWO are not well maintained and landlords who own the properties are taking advantage of college students and lower income people who can not afford anything else.
-  **Anonymous user's Opinion**  
High number of rental properties that do not keep houses up to date. Renter occupied housing generally brings down an area of lack of upkeep, which is high in many areas of Oshkosh. While rentals are needed for folks, it's also imperative to holistic city development that this is interspersed throughout Oshkosh, not clustered into one area. With the lack of upkeep by landlords, it not only brings down the specific houses, it results in an overall drop of total quality for that entire area.
-  **Anonymous user's Opinion**  
We need reasonable laws to allow ramps to be added to homes.
- Anonymous user's Opinion**





Ethnic Diversity for people living across all areas of the city.



**Anonymous user's Opinion**

Question #15 I wanted to choose all 4 but form wouldn't let me.



**Anonymous user's Opinion**

We need affordable housing (homes or rental)



**Anonymous user's Opinion**

There are not enough living arrangements for middle class workers. Many units lack basic amenities and Anthem is just too expensive while not being close to anything.



**Anonymous user's Opinion**

I would have chosen all in the question 15 but it does not allow you to do that.



**Anonymous user's Opinion**

Rental properties in the UWU neighborhood need to be cared for and maintained. It's seems to be turning into a blight area.



**Anonymous user's Opinion**

Landlords who require a 2 month notice for a tenant to move out, keep folks who live paycheck to paycheck hostage! If the landlord is a slum landlord and a tenant wants to move because of poor conditions and upkeep, the housing market will not keep a space open that extra month. There ought to be a law for large apt. complex that requires only 1 month notice of intent to move out.



**Anonymous user's Opinion**

Homes in the central city for families to own



**Anonymous user's Opinion**

-



**Anonymous user's Opinion**

Overall the properties in Oshkosh look horrible. People are not caring for their properties, they look run down.



**Anonymous user's Opinion**

Too many new apartments building are being made for low income subsidized rent. Other people that do not qualify for rent assistance have to live in the dumps in order to be able to afford the rent. Just doesn't seem right that people that just keep having kids they can not afford to support and do not work enough to try an support themselves or have incarcerated family members get brand new apartments to live. Maybe start getting the slumlords to fix their properties a little and have them be used for subsidized rentals. Seems a little unfair that the people working full time jobs trying to support themselves working at some of the lower paying companies around here can't even afford halfway decent housing.



**Anonymous user's Opinion**

The campus area, East side, and south of the river to South Park Ave look very run-down, progressively so in the last 30 years. Too many homes that were converted to rental properties without consideration for aesthetics or architectural integrity. Aside from this, the city needs to support developments with affordable starter homes (under \$140k). Too many homes have fallen into disrepair and been flooded over the years (mold, rot, etc). Why do we have to hang on to 60-100 yr old homes that invite neglect due to the overwhelming repairs needed? We were horrified when house shopping last year. Build it into the plan to acquire and raze these properties, and replace with green space and new starter homes. This will invite millennials to stay and stabilize our tax base.



**Anonymous user's Opinion**

Quality apartments for people to choose from, Quality housing options for people over 60 years old



**Anonymous user's Opinion**

Many rentals are in poor condition but are expensive to rent. I help many refugees and some of the rentals are in poor condition including the entrance areas and halls. Not kept clean at all. I have been in many of these.



**Anonymous user's Opinion**

Q 15 only allows one answer



**Anonymous user's Opinion**

It feels like there are too many rentals everywhere that do not take care of their properties....the couple on our direct street are ok for the most part but that isn't the case with most other streets.



**Anonymous user's Opinion**

I could not choose all that apply for # 15 b/c you did not design this survey properly - you are collecting bad - unreliable data!



**Anonymous user's Opinion**

Question #15 only allows one checkmark on electronic survey even though "choose all that apply" is the instruction. All apply.























**Anonymous user's Opinion**

Illegal lease conditions, unresponsive landlords, renovations/safety concerns for renters



**Anonymous user's Opinion**

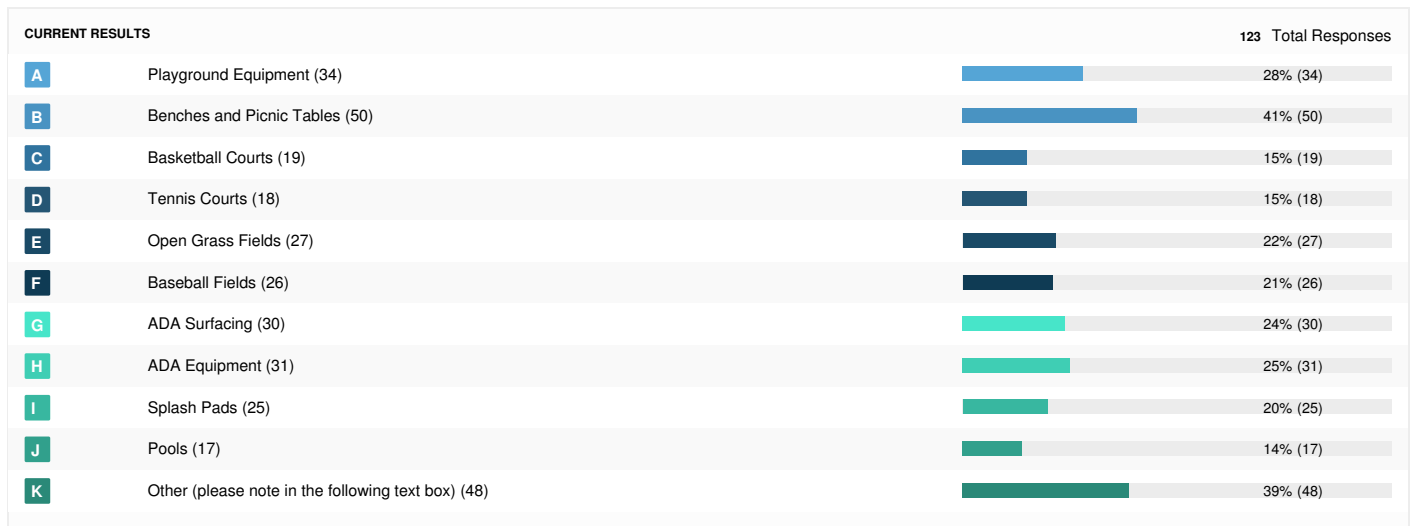
Some neighborhoods that could use some improvements.

-  **Anonymous user's Opinion**  
Many families are moving to Oshkosh from the larger inner cities because Oshkosh has so many low income housing options. I believe many large/low income/inner city issues have come here with them. It's a concern that needs to be addressed soon - before there is mass exodus of law abiding homeowners. It's not safe to walk at night here, play at playgrounds or even be in certain areas of this city anymore.
-  **Anonymous user's Opinion**  
Homes surrounding the campus and safety issues in the same area.
-  **Anonymous user's Opinion**  
Question 15 does not allow you to choose all that apply. I would list all those in Question 15. Lead pipes are another concern.
-  **Anonymous user's Opinion**  
Poor maintenance of the exterior of homes and yard maintenance
-  **Anonymous user's Opinion**  
Stop the Northwestern from littering their free newspapers on residents terraces. some place have 5 or six bagged papers on their terraces. I know the residents should pick it up, but the Northwestern would have people subscribe to it if they want. just what I don't want is another chore to do.
-  **Anonymous user's Opinion**  
Not enough housing that allows pets.
-  **Anonymous user's Opinion**  
Too many properties owned by slum lords. And too many apartments. We need more homes for the middle class under \$200,000 homes.
-  **Anonymous user's Opinion**  
Yes. Too many houses that do not take care of their yard and the grass is over a foot tall.
-  **Anonymous user's Opinion**  
Do not put rental units in areas of single family homes only currently
-  **Anonymous user's Opinion**  
You trying to inspect rentals... will cause rent to go up.
-  **Anonymous user's Opinion**  
None
-  **Anonymous user's Opinion**  
THERE IS TOO MANY GOVERNMENT PROGRAMS THAT BRING IN CRIME AND DEGRADE THE CITIES VALUES
-  **Anonymous user's Opinion**  
Not a lot of affordable housing options - renting market dominates
-  **Anonymous user's Opinion**  
Many of the houses around the UWO campus are not to code. I know this from personally living there and having friends live in other poor houses. Most of the bad ones are owned by Discovery Properties.
-  **Anonymous user's Opinion**  
A safe place for our homeless population to reside.
-  **Anonymous user's Opinion**  
There is so much blight in Oshkosh it makes me want to scream. Too many dangerous pockets in town, unsafe neighborhoods. Too much traffic on WI Ave near University. Dangerous, they just walk right in front of the cars, wearing dark clothes, you can barely see them until they are in front of your car. Very dangerous situation.
-  **Anonymous user's Opinion**  
The city not following the same rules they apply. Targeting the wrong people. Inspectors harassing some and completely ignoring other issues. Landlords that do not care about their problem tenants and making the neighborhood suffer.
-  **Anonymous user's Opinion**  
Rental landlords buy the best houses, cheap, and fill them up. A rental ghetto is soon established. Rental landlords approach older homeowners & offer to buy their home. The owners feel they have no option but to get out & sell to a rental landlord who will take this house off their hands, cheap. Instability, lack of pride and gradual deterioration follows. A residential neighborhood that has slipped to a ratio of less than 50/50 owner-occupied needs a moratorium on adding new rentals. Rental properties are a BUSINESS in a residential neighborhood. Historic neighborhoods no longer look historic, but simply old & run-down with parking lots paved over once beautiful yards. People's investment in their homes is eroded by the RENTAL business.
-  **Lisa L Lind's Opinion**  
Affordable, decent rentals
-  **Anonymous user's Opinion**  
Too many slum lords in our older neighborhoods.

**Anonymous user's Opinion**

there appears to be a trend of gentrification happening particularly in the downtown and campus areas where properties are being bought and given facelifts - then jacking up the from \$300 to \$500 more than the surrounding area

Please select the recreational facilities that you believe need improvements.



**REGISTERED VS NON-REGISTERED**

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>
Registered Voters (87)	25.3% (22)	39.1% (34)	14.9% (13)	13.8% (12)	19.5% (17)	19.5% (17)	25.3% (22)	26.4% (23)	18.4% (16)	14.9% (13)	39.1% (34)
Non-Registered Voters (36)	33.3% (12)	44.4% (16)	16.7% (6)	16.7% (6)	27.8% (10)	25.0% (9)	22.2% (8)	22.2% (8)	25.0% (9)	11.1% (4)	38.9% (14)

**ALL RESPONDENTS**

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>
All respondents (123)	28.0% (34)	41.0% (50)	15.0% (19)	15.0% (18)	22.0% (27)	21.0% (26)	24.0% (30)	25.0% (31)	20.0% (25)	14.0% (17)	39.0% (48)
Registered Voters in Oshkosh, WI (87)	25.3% (22)	39.1% (34)	14.9% (13)	13.8% (12)	19.5% (17)	19.5% (17)	25.3% (22)	26.4% (23)	18.4% (16)	14.9% (13)	39.1% (34)
Live in Oshkosh, WI (123) - Self-reported	27.6% (34)	40.7% (50)	15.4% (19)	14.6% (18)	22.0% (27)	21.1% (26)	24.4% (30)	25.2% (31)	20.3% (25)	13.8% (17)	39.0% (48)
Subscribers to Oshkosh, WI (123)	27.6% (34)	40.7% (50)	15.4% (19)	14.6% (18)	22.0% (27)	21.1% (26)	24.4% (30)	25.2% (31)	20.3% (25)	13.8% (17)	39.0% (48)
Register respondents from anywhere (87)	25.0% (22)	39.0% (34)	15.0% (13)	14.0% (12)	20.0% (17)	20.0% (17)	25.0% (22)	26.0% (23)	18.0% (16)	15.0% (13)	39.0% (34)

**PRECINCT** 223 REGISTERED VOTERS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>
ALGOMA TOWN WARD 03 (1)	-	-	-	-	100.0% (1)	-	-	100.0% (1)	-	100.0% (1)	-
OSHKOSH CITY WARD 01 (7)	14.3% (1)	28.6% (2)	14.3% (1)	-	14.3% (1)	-	14.3% (1)	14.3% (1)	14.3% (1)	-	42.9% (3)
OSHKOSH CITY WARD 02 (4)	-	25.0% (1)	-	25.0% (1)	-	25.0% (1)	25.0% (1)	25.0% (1)	-	25.0% (1)	75.0% (3)
OSHKOSH CITY WARD 04 (2)	-	100.0% (2)	-	-	50.0% (1)	50.0% (1)	-	-	50.0% (1)	-	-
OSHKOSH CITY WARD 05 (2)	-	50.0% (1)	50.0% (1)	-	100.0% (2)	50.0% (1)	100.0% (2)	100.0% (2)	50.0% (1)	-	-
OSHKOSH CITY WARD 06 (4)	25.0% (1)	50.0% (2)	25.0% (1)	25.0% (1)	50.0% (2)	25.0% (1)	25.0% (1)	50.0% (2)	50.0% (2)	25.0% (1)	-
OSHKOSH CITY WARD 07 (3)	-	33.3% (1)	33.3% (1)	33.3% (1)	66.7% (2)	-	-	-	-	33.3% (1)	33.3% (1)
OSHKOSH CITY WARD 08 (6)	16.7% (1)	33.3% (2)	16.7% (1)	16.7% (1)	16.7% (1)	16.7% (1)	33.3% (2)	33.3% (2)	-	16.7% (1)	50.0% (3)
OSHKOSH CITY WARD 09 (1)	100.0% (1)	100.0% (1)	-	-	-	-	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)
OSHKOSH CITY WARD 10 (5)	40.0% (2)	60.0% (3)	20.0% (1)	20.0% (1)	20.0% (1)	-	40.0% (2)	40.0% (2)	20.0% (1)	-	20.0% (1)
OSHKOSH CITY WARD 11 (2)	50.0% (1)	-	50.0% (1)	-	-	-	50.0% (1)	50.0% (1)	100.0% (2)	-	-
OSHKOSH CITY WARD 12 (3)	33.3% (1)	66.7% (2)	-	-	-	-	33.3% (1)	-	-	-	66.7% (2)

OSHKOSH CITY WARD 13 (2)	-	100.0% (2)	-	-	-	50.0% (1)	-	-	-	-	-
OSHKOSH CITY WARD 14 (5)	20.0% (1)	20.0% (1)	20.0% (1)	40.0% (2)	20.0% (1)	20.0% (1)	20.0% (1)	20.0% (1)	-	-	40.0% (2)
OSHKOSH CITY WARD 15 (1)	100.0% (1)	100.0% (1)	-	-	-	-	-	-	100.0% (1)	100.0% (1)	100.0% (1)
OSHKOSH CITY WARD 16 (3)	-	-	-	-	66.7% (2)	33.3% (1)	-	-	-	-	33.3% (1)
OSHKOSH CITY WARD 17 (1)	-	100.0% (1)	100.0% (1)	-	-	-	100.0% (1)	-	100.0% (1)	100.0% (1)	-
OSHKOSH CITY WARD 18 (2)	-	50.0% (1)	-	-	-	50.0% (1)	-	-	-	-	50.0% (1)
OSHKOSH CITY WARD 19 (1)	-	-	-	-	-	100.0% (1)	-	-	-	-	-
OSHKOSH CITY WARD 20 (2)	100.0% (2)	100.0% (2)	50.0% (1)	-	50.0% (1)	100.0% (2)	50.0% (1)	100.0% (2)	-	-	50.0% (1)
OSHKOSH CITY WARD 21 (4)	50.0% (2)	25.0% (1)	-	25.0% (1)	25.0% (1)	50.0% (2)	75.0% (3)	50.0% (2)	25.0% (1)	25.0% (1)	25.0% (1)
OSHKOSH CITY WARD 22A (8)	25.0% (2)	25.0% (2)	25.0% (2)	25.0% (2)	-	12.5% (1)	25.0% (2)	37.5% (3)	25.0% (2)	25.0% (2)	50.0% (4)
OSHKOSH CITY WARD 23A (4)	25.0% (1)	25.0% (1)	-	-	25.0% (1)	-	-	-	-	-	100.0% (4)
OSHKOSH CITY WARD 25B (3)	33.3% (1)	33.3% (1)	33.3% (1)	33.3% (1)	-	33.3% (1)	33.3% (1)	33.3% (1)	33.3% (1)	33.3% (1)	33.3% (1)
OSHKOSH CITY WARD 26 (3)	66.7% (2)	33.3% (1)	-	-	-	-	-	-	33.3% (1)	33.3% (1)	-
OSHKOSH CITY WARD 27 (3)	66.7% (2)	-	-	33.3% (1)	-	33.3% (1)	33.3% (1)	33.3% (1)	-	-	33.3% (1)
OSHKOSH CITY WARD 28A (2)	-	100.0% (2)	-	-	-	-	-	-	-	-	50.0% (1)
OSHKOSH CITY WARD 28B (1)	-	-	-	-	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 31 (2)	-	50.0% (1)	-	-	-	-	-	-	-	-	50.0% (1)

AGE RANGE

223 REGISTERED VOTERS



















	A	B	C	D	E	F	G	H	I	J	K
18-29 (2)	50.0% (1)	50.0% (1)	-	-	-	-	100.0% (2)	100.0% (2)	50.0% (1)	100.0% (2)	50.0% (1)
30-39 (17)	29.4% (5)	35.3% (6)	-	11.8% (2)	5.9% (1)	17.6% (3)	29.4% (5)	17.6% (3)	23.5% (4)	11.8% (2)	41.2% (7)
40-49 (17)	29.4% (5)	41.2% (7)	35.3% (6)	23.5% (4)	11.8% (2)	41.2% (7)	29.4% (5)	29.4% (5)	17.6% (3)	11.8% (2)	23.5% (4)
50-59 (13)	38.5% (5)	46.2% (6)	7.7% (1)	7.7% (1)	23.1% (3)	30.8% (4)	30.8% (4)	38.5% (5)	15.4% (2)	15.4% (2)	46.2% (6)
60-69 (19)	21.1% (4)	36.8% (7)	15.8% (3)	10.5% (2)	36.8% (7)	5.3% (1)	21.1% (4)	26.3% (5)	21.1% (4)	15.8% (3)	47.4% (9)
70-79 (3)	-	33.3% (1)	-	-	-	-	-	-	-	-	100.0% (3)
80-89 (1)	-	-	100.0% (1)	100.0% (1)	-	-	-	-	-	100.0% (1)	-
unknown (15)	13.3% (2)	40.0% (6)	13.3% (2)	13.3% (2)	26.7% (4)	13.3% (2)	13.3% (2)	20.0% (3)	13.3% (2)	6.7% (1)	26.7% (4)




VOTERS GENDER

223 REGISTERED VOTERS

	A	B	C	D	E	F	G	H	I	J	K
F (46)	21.7% (10)	43.5% (20)	13.0% (6)	8.7% (4)	19.6% (9)	17.4% (8)	28.3% (13)	30.4% (14)	28.3% (13)	19.6% (9)	45.7% (21)
M (41)	29.3% (12)	34.1% (14)	17.1% (7)	19.5% (8)	19.5% (8)	22.0% (9)	22.0% (9)	22.0% (9)	7.3% (3)	9.8% (4)	31.7% (13)

## If you selected "other" in previous question, please specify what recreational facilities would you like to see improvement on?

- 
-  **Anonymous user's Opinion**  
Just general green space needs improvement. And by improvement I mean we need to not give it to a company that profits off war.
-  **Anonymous user's Opinion**  
Dog Park!!! How come the city does not have one?! I've seen that quarry park was mentioned to be converted but not for years. If people want a tennis court or basketball court or splash pad they probably make up 5-10% of the population... I would guess at least 25-30% of the population has a dog . There are 7 houses on this block that have dogs that's 50%z
-  **Anonymous user's Opinion**  
Walking trails and river and lake access.
-  **Mary Ann Offer's Opinion**  
Benches and exercise stations throughout neighborhoods to encourage walking and socializing; sheltered bus stops; protected neighborhood bulletin boards
-  **Anonymous user's Opinion**  
Garbage cans at parks!
-  **Anonymous user's Opinion**  
Not so much improvements, but I would like to see more playgrounds and splash pads.
-  **Anonymous user's Opinion**  
Bath house at Menomonee Park.
-  **Anonymous user's Opinion**  
Keep the boat trailers off the grass during the fish catching contests!
-  **Anonymous user's Opinion**  
While there has been good effort to designate bike routes, there remains a great divide in the city of Oshkosh, that is Interstate 41. Pedestrian/Bike only bridges or tunnels spanning the interstate would provide safer and more convenient access to get across.
-  **Anonymous user's Opinion**  
Upgrade to Menomonee Park and the Zoo and rides. Looks work out and not maintained
-  **Anonymous user's Opinion**  
We need more free, communal spaces in our parks where residents can connect with each other.
-  **Anonymous user's Opinion**  
Walking trails
-  **Anonymous user's Opinion**  
green spaces, clean up trash along the lakefront, walking paths, natural areas
-  **Anonymous user's Opinion**  
Either resurface the Menomonee Park trail and also make it wider.
-  **Anonymous user's Opinion**  
walking trails, exercise stations
-  **Anonymous user's Opinion**  
We need trash cans in Menomonee Park along the trail please. The neighborhood association will go around emptying them if the Parks Department truly "doesn't have capacity" to manage it. That being said, our neighborhood is very pleased by all of the work in Menomonee Park this summer: new Little Oshkosh, the new path in the park along Hazel, the underground work up by the paddle pond that nobody really knows about...we see the effort going on there, and we appreciate it. Thank you.
-  **Anonymous user's Opinion**  
Pet friendly parks, community gardens
-  **Anonymous user's Opinion**  
I'd like to see additional paving on the WIOUWASH trail and paved bike trails through the new park by Oshkosh Corp.

-  **Anonymous user's Opinion**  
Reetz Softball Complex needs to be redeveloped, it has needed this so organizations can bring higher quality tournaments to Oshkosh /Men/Women/ Youth
-  **Anonymous user's Opinion**  
Improved landscaping and trails in parks
-  **Anonymous user's Opinion**  
Areas that are dog friendly.
-  **Anonymous user's Opinion**  
The Wiowash Trail behind Axel Tech was patched with loose large gravel instead of the crushed limestone that comprises the rest of the path. Six trees along the path were killed about the same time someone trimmed the growth along the riverbank.
-  **Anonymous user's Opinion**  
Restrooms in parks, Menomonie Park amusement park
-  **Anonymous user's Opinion**  
We need things for kids to do in the Winter when the parks aren't always an option.
-  **Anonymous user's Opinion**  
Pave the Wiowash trail.
-  **Anonymous user's Opinion**  
trail to ames point
-  **Anonymous user's Opinion**  
Roads to get to and from recreation facilities as well as many other places.
-  **Anonymous user's Opinion**  
I do not see recreation facilities as an issue. The city should concentrate on street repair. When the street gets done in front of houses on a block, the HOME OWNERS, not renters clean up the appearance of their homes.
-  **Anonymous user's Opinion**  
shelters in parks that don't have them
-  **Anonymous user's Opinion**  
Having the Wiowash trail paved where it is gravel.
-  **Anonymous user's Opinion**  
Maybe it's time for the high school's to have a football field of their own, 5PM kickoffs do not equal Friday Night Lights. As the parent of student athletes I can honestly say every single community we travel to for competition has a better field, gym, diamond, concession booth, etc... One time, a few years back, my son had a baseball game at Mary Jewel Park, he asked me the following question, "Do you think other teams are disappointed to see the fields and stuff when they come here to play against us?" My answer to him, "Yes" - Fast forward to 6 years later, after participating in the 22nd consecutive shellacking as an Oshkosh North Varsity football player I walked up to my son and said, "I'm sorry I bought a house on the North side of Oshkosh, it is one of my biggest regrets"
-  **Anonymous user's Opinion**  
More spaces to land for conversation and mindfulness. These spaces are abundant in NYC, Chicago, and on the West coast. It's amazing how far water features and artful lighting in a space with mature trees goes to build a safer and more enjoyable community.
-  **Anonymous user's Opinion**  
The improvements needed are to put the equipment closer to the families that do not have disposable incomes -
-  **Anonymous user's Opinion**  
Walking trail in Menominee park need better drainage so they can be used after rains and don't accumulate pools of meltwater that turn to ice in the wintertime. The pumphouse across from Webster school needs better/fixed night-lighting. Is there a place to have an east-side sledding hill? Titledown Park in Green Bay is amazing...how cool would it be to provide something like that in Oshkosh, maybe in some of the deteriorating south-side districts.
-  **Anonymous user's Opinion**  
Safer biking on city streets
-  **Anonymous user's Opinion**  
For such a large city we have very limited recreation for families all year. It would be nice to have a roller rink, indoor playgrounds (trampoline, money joes, etc) , chuck E cheese, McDonald's with a playland. We should encourage businesses that are geared toward family activities to come here. It's a shame we have to go up to the Appleton area to spend our money for these kinds of activities.
-  **Anonymous user's Opinion**  
Available seating at all outdoors sport activities within the city.
-  **Anonymous user's Opinion**  
Recreational facilities need to take a backseat to other needs the city has.

**Anonymous user's Opinion**

more connected bike trails and more walking/hiking opportunities in a natural environment

**Anonymous user's Opinion**

Conditions at the dog park just state they 'Cannot be improved'. While this is a COUNTY park, I do believe Oshkosh taxpayers deserve their own dog park.

**Anonymous user's Opinion**

We need more splash pads but our parks look nice and updated. Just need more places to cool off in the summer.

**Anonymous user's Opinion**

We need at least 8 pickleball courts in the old Lakeshore golf course area.

**Anonymous user's Opinion**

Perhaps donate some money/maintenance crew time to help maintain/improve the Aurora Alley Mountain Bike Trail behind the Aurora hospital (see <https://www.winnbagobicycle.com/maps/aurora-loop-oshkosh/> ).

**Anonymous user's Opinion**

Areas and facilities for people to gather and do spontaneous activities such as playing music or busking

**Anonymous user's Opinion**

Golf Course

**Anonymous user's Opinion**

ROADS, STREET LIGHTS, CURBS, SIDEWALKS, BUILDINGS BLOCKING THE VEIW WHEN PULLING OUT INTO A ROADWAY.

**Anonymous user's Opinion**

Safe ways for bicyclists to get around town. Currently there are many cyclists on the sidewalks which is dangerous for both cyclists and pedestrians. Cyclists need to feel and be safe on our streets.

**Anonymous user's Opinion**

need more handicap friendly access to parks, festivals, activities, etc. there is never adequate parking for people with mobility issues. the cops always shut parking down close to any activity and there is no way people with mobility issues can even get to the event much less enjoy it.

**Anonymous user's Opinion**

"Recreational" for some people is not sports-based, heavy activity, but rather gentle, nature-based. A relaxing place of natural beauty includes trees, walking paths, benches, shady areas. Our Riverwalks are lovely and could benefit from more benches. Many neighborhood's access to green space is large stretches of non-productive grass, playgrounds for children, and athletic fields. Pickleball is fast becoming an activity for all ages and could use more courts which occupy less space than other sports. Bicyclists need more opportunities to bike on bike trails as well as on city streets. Are there any "Rails" to Trails possibilities in Oshkosh? The City lost a huge opportunity divesting land for a pittance which could have been a fantastic Rails to Trails that connected the south-side all the way to Downtown? No Vision, poor city planning.

**Anonymous user's Opinion**

safe places for kids to hang out that are moderately supervised with level headed adults



**Are there any problems in your neighborhood with the following? Please select all that apply.**

CURRENT RESULTS		126 Total Responses
<b>A</b>	Public Safety (34)	27% (34)
<b>B</b>	Streets (45)	36% (45)
<b>C</b>	Curbs/Sidewalks (27)	21% (27)
<b>D</b>	Handicap Access (10)	8% (10)
<b>E</b>	Parking (22)	17% (22)
<b>F</b>	Traffic (27)	21% (27)
<b>G</b>	Storm Sewers (19)	15% (19)
<b>H</b>	Sanitary Sewers (4)	3% (4)
<b>I</b>	Litter (25)	20% (25)
<b>J</b>	Property Maintenance (47)	37% (47)
<b>K</b>	Other (please note in the following text box) (42)	33% (42)

REGISTERED VS NON-REGISTERED	A	B	C	D	E	F	G	H	I	J	K
Registered Voters (87)	27.6% (24)	36.8% (32)	21.8% (19)	8.0% (7)	18.4% (16)	21.8% (19)	12.6% (11)	3.4% (3)	20.7% (18)	34.5% (30)	31.0% (27)
Non-Registered Voters (39)	25.6% (10)	33.3% (13)	20.5% (8)	7.7% (3)	15.4% (6)	20.5% (8)	20.5% (8)	2.6% (1)	17.9% (7)	43.6% (17)	38.5% (15)

ALL RESPONDENTS	A	B	C	D	E	F	G	H	I	J	K
All respondents (126)	27.0% (34)	36.0% (45)	21.0% (27)	8.0% (10)	17.0% (22)	21.0% (27)	15.0% (19)	3.0% (4)	20.0% (25)	37.0% (47)	33.0% (42)
Registered Voters in Oshkosh, WI (87)	27.6% (24)	36.8% (32)	21.8% (19)	8.0% (7)	18.4% (16)	21.8% (19)	12.6% (11)	3.4% (3)	20.7% (18)	34.5% (30)	31.0% (27)
Live in Oshkosh, WI (125) - Self-reported	27.2% (34)	35.2% (44)	21.6% (27)	8.0% (10)	17.6% (22)	21.6% (27)	15.2% (19)	3.2% (4)	20.0% (25)	37.6% (47)	33.6% (42)
Subscribers to Oshkosh, WI (125)	27.2% (34)	35.2% (44)	21.6% (27)	8.0% (10)	17.6% (22)	21.6% (27)	15.2% (19)	3.2% (4)	20.0% (25)	37.6% (47)	33.6% (42)
Register respondents from anywhere (88)	27.0% (24)	38.0% (33)	22.0% (19)	8.0% (7)	18.0% (16)	22.0% (19)	13.0% (11)	3.0% (3)	20.0% (18)	34.0% (30)	31.0% (27)

PRECINCT	A	B	C	D	E	F	G	H	I	J	K
ALGOMA TOWN WARD 03 (1)	100.0% (1)	100.0% (1)	-	-	100.0% (1)	-	-	-	100.0% (1)	100.0% (1)	-
OSHKOSH CITY WARD 01 (6)	16.7% (1)	83.3% (5)	33.3% (2)	-	-	16.7% (1)	16.7% (1)	-	-	33.3% (2)	16.7% (1)
OSHKOSH CITY WARD 02 (5)	40.0% (2)	20.0% (1)	-	20.0% (1)	40.0% (2)	20.0% (1)	20.0% (1)	-	60.0% (3)	80.0% (4)	60.0% (3)
OSHKOSH CITY WARD 03 (1)	-	-	-	-	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 04 (2)	100.0% (2)	100.0% (2)	100.0% (2)	50.0% (1)	100.0% (2)	50.0% (1)	-	-	100.0% (2)	100.0% (2)	50.0% (1)
OSHKOSH CITY WARD 05 (3)	66.7% (2)	-	33.3% (1)	-	-	33.3% (1)	-	-	100.0% (3)	-	-
OSHKOSH CITY WARD 06 (4)	75.0% (3)	75.0% (3)	50.0% (2)	25.0% (1)	50.0% (2)	25.0% (1)	25.0% (1)	-	-	50.0% (2)	-
OSHKOSH CITY WARD 07 (2)	-	50.0% (1)	50.0% (1)	50.0% (1)	50.0% (1)	50.0% (1)	-	-	-	50.0% (1)	-
OSHKOSH CITY WARD 08 (8)	62.5% (5)	12.5% (1)	12.5% (1)	-	12.5% (1)	25.0% (2)	12.5% (1)	-	-	25.0% (2)	25.0% (2)
OSHKOSH CITY WARD 09 (3)	-	33.3% (1)	33.3% (1)	33.3% (1)	33.3% (1)	-	-	-	33.3% (1)	-	66.7% (2)
OSHKOSH CITY WARD 10 (5)	-	40.0% (2)	20.0% (1)	-	-	-	-	-	-	80.0% (4)	20.0% (1)
OSHKOSH CITY WARD 11 (2)	-	50.0% (1)	50.0% (1)	50.0% (1)	50.0% (1)	50.0% (1)	100.0% (2)	50.0% (1)	-	50.0% (1)	-
OSHKOSH CITY WARD 12 (4)	25.0% (1)	50.0% (2)	25.0% (1)	-	25.0% (1)	25.0% (1)	25.0% (1)	-	25.0% (1)	-	25.0% (1)

OSHKOSH CITY WARD 13 (4)	-	25.0% (1)	-	-	25.0% (1)	-	25.0% (1)	25.0% (1)	-	75.0% (3)	-
OSHKOSH CITY WARD 14 (3)	33.3% (1)	66.7% (2)	33.3% (1)	-	33.3% (1)	-	33.3% (1)	33.3% (1)	66.7% (2)	33.3% (1)	-
OSHKOSH CITY WARD 15 (4)	25.0% (1)	50.0% (2)	25.0% (1)	-	-	25.0% (1)	-	-	-	50.0% (2)	25.0% (1)
OSHKOSH CITY WARD 16 (1)	-	-	-	-	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 17 (1)	-	100.0% (1)	-	-	-	100.0% (1)	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 18 (1)	-	-	-	-	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 20 (1)	-	100.0% (1)	-	-	-	100.0% (1)	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 21 (1)	-	-	-	-	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 22A (7)	-	28.6% (2)	28.6% (2)	-	28.6% (2)	57.1% (4)	-	-	-	-	14.3% (1)
OSHKOSH CITY WARD 23A (5)	40.0% (2)	-	-	20.0% (1)	-	-	20.0% (1)	-	-	20.0% (1)	20.0% (1)
OSHKOSH CITY WARD 25B (3)	33.3% (1)	33.3% (1)	-	-	-	-	-	-	66.7% (2)	33.3% (1)	33.3% (1)
OSHKOSH CITY WARD 26 (2)	-	-	-	-	-	-	50.0% (1)	-	-	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 27 (4)	25.0% (1)	25.0% (1)	25.0% (1)	-	-	-	-	-	50.0% (2)	25.0% (1)	50.0% (2)
OSHKOSH CITY WARD 28A (2)	-	-	-	-	-	50.0% (1)	-	-	50.0% (1)	50.0% (1)	100.0% (2)
OSHKOSH CITY WARD 31 (2)	50.0% (1)	50.0% (1)	50.0% (1)	-	-	50.0% (1)	-	-	-	-	50.0% (1)
RUSHFORD TOWN WARD 1 (1)	-	100.0% (1)	-	-	-	-	-	-	-	-	-

## AGE RANGE

207 REGISTERED VOTERS



















	A	B	C	D	E	F	G	H	I	J	K
18-29 (2)	-	50.0% (1)	50.0% (1)	50.0% (1)	-	-	-	-	50.0% (1)	50.0% (1)	50.0% (1)
30-39 (14)	28.6% (4)	42.9% (6)	14.3% (2)	14.3% (2)	7.1% (1)	7.1% (1)	14.3% (2)	-	14.3% (2)	42.9% (6)	42.9% (6)
40-49 (14)	35.7% (5)	42.9% (6)	28.6% (4)	14.3% (2)	7.1% (1)	28.6% (4)	7.1% (1)	7.1% (1)	35.7% (5)	21.4% (3)	21.4% (3)
50-59 (17)	17.6% (3)	23.5% (4)	17.6% (3)	-	11.8% (2)	17.6% (3)	11.8% (2)	5.9% (1)	17.6% (3)	35.3% (6)	52.9% (9)
60-69 (19)	21.1% (4)	26.3% (5)	26.3% (5)	10.5% (2)	21.1% (4)	26.3% (5)	21.1% (4)	5.3% (1)	10.5% (2)	36.8% (7)	10.5% (2)
70-79 (3)	100.0% (3)	33.3% (1)	-	-	33.3% (1)	66.7% (2)	-	-	33.3% (1)	33.3% (1)	33.3% (1)
80-89 (1)	-	-	-	-	-	100.0% (1)	-	-	-	-	-
unknown (18)	27.8% (5)	55.6% (10)	22.2% (4)	-	38.9% (7)	16.7% (3)	11.1% (2)	-	22.2% (4)	33.3% (6)	27.8% (5)

## VOTERS GENDER

207 REGISTERED VOTERS

	A	B	C	D	E	F	G	H	I	J	K
F (49)	30.6% (15)	42.9% (21)	22.4% (11)	14.3% (7)	22.4% (11)	28.6% (14)	14.3% (7)	2.0% (1)	18.4% (9)	30.6% (15)	30.6% (15)
M (39)	23.1% (9)	30.8% (12)	20.5% (8)	-	12.8% (5)	12.8% (5)	10.3% (4)	5.1% (2)	23.1% (9)	38.5% (15)	30.8% (12)

**If you selected "other" in previous question, please specify what problems in your neighborhood need to be addressed.**

- 
-  **Anonymous user's Opinion**  
There is no curb or storm sewer on Broad Street.
-  **Anonymous user's Opinion**  
Parking vehicles on the lawn and old camper sitting in driveway which hasn't moved in a year.
-  **Anonymous user's Opinion**  
Street lighting some streets are missing lighting in random locations along the street
-  **Anonymous user's Opinion**  
Bike friendly lanes
-  **Mary Ann Offer's Opinion**  
Bowen and Merritt has obstructed visibility (especially heading east), so and be four-way red when flashing at night.
-  **Anonymous user's Opinion**  
Living on a busy street we get a lot of trash that drivers throw out of their cars. :(
-  **Anonymous user's Opinion**  
Street lighting, the lighting at night in the city is very dim. I know that lights have been removed over the years and more efficient fixtures installed, but it's not enough and dim. I believe that the fixtures need to be upgraded to something that casts more light. Similar to that along highway 41's Butte des Morts bridge.
-  **Anonymous user's Opinion**  
Racism
-  **Anonymous user's Opinion**  
We need better access to multi-modal transportation options (bicycling, walking, and transit). Neighbors also don't talk to each other and we're in need of more opportunities for people to connect. Neighborhood associations are great but they only reach certain neighbors and definitely not renters.
-  **Anonymous user's Opinion**  
Bike lanes!
-  **Anonymous user's Opinion**  
Road drainage
-  **Anonymous user's Opinion**  
Some recent repairs to curbs in my neighborhood have been performed. But the grass and dirt behind it has NOT been replaced or repaired and there are gaps between them and the new curbs creating a bad tripping hazard.
-  **Anonymous user's Opinion**  
Larger Speed signs or lighted speed signs. 9 out of 10 drivers go above 25 mph on Bowen.
-  **Anonymous user's Opinion**  
Again limit the number of rentals in specific neighborhoods. We as homeowners are watching as property values in the rest of the city rise while ours maintain at best
-  **Anonymous user's Opinion**  
No sidewalk along Jackson Street south of Snell Road. With no shoulder/buffer between traffic and curb, walking Jackson Street south of Snell Road to get to businesses by Murdock is unsafe.
-  **Anonymous user's Opinion**  
Excessive noise from neighbors
-  **Anonymous user's Opinion**  
16-wheeler trucks (the largest ones that transport shipping containers and populate the highways) regularly use our street. Our street wasn't built for this weighty traffic and our neighborhood has children who play outdoors. How can we deter these trucks?
-  **Anonymous user's Opinion**  
Noise ordinances

**Anonymous user's Opinion**

Extremely loud motorcycles use South Park in the warmer months of the year.

**Anonymous user's Opinion**

Numerous yield signs in my neighborhood and surrounding neighborhoods that are frequently ignored and should be stop signs

**Anonymous user's Opinion**

The city sells parking permits to college students who don't live in our neighborhood to park on our street. When residents need to park in the street overnight, even temporarily, they are unable to obtain a parking permit because the quota for the block has been filled. A taxpayer's and resident's needs should take precedence over a transient's needs. The city should not profit from renting out the street in front of a resident's home to the detriment of that resident.

**Anonymous user's Opinion**

Cross walk paintings and signs at corners.

**Anonymous user's Opinion**

I live on 9th Street which is a busy Street with heavy traffic. Speeding laws and road rules are not enforced heavily on our street, which puts our children and families at risk for accidents involving vehicles.

**Anonymous user's Opinion**

Many houses in the university neighborhoods need minor repairs and paint. Owners need to paint porches, etc to keep up a decent appearance from the street.

**Anonymous user's Opinion**

Enforcing ordinances

**Anonymous user's Opinion**

There are a couple large campers that park in their driveways that cover the side walk. They use cones to mark. Not safe for people walking or handicap people with wheel chairs. There are many over grown trees close to the side walks that when you walk on side walks you have to duck or push them aside. Vinland road is very poor. Many many pot hole and when city and county come to fill them they miss half of them. Also many cars do not obey speed signs. Most go over the 25 miles per hour from Freedom to Snell even with the Christian School there. They don't even slow to 15 mph when children are present. Then if you go speed limit they honk at you or give you the finger.

**Anonymous user's Opinion**

Fix the streets and the HOME Owners will fix their houses. Get rid of all the bad rental properties.

**Anonymous user's Opinion**

Water levels causing sump pump to run all the time and water in basement. Sidewalks that aren't right on the road like in Bowen...with the grass strip between road and sidewalk...makes me feel safer walking my children.

**Anonymous user's Opinion**

Dogs that bark constantly- it drives me insane and it is so annoying I don't like doing work in the front of my house. Why do people even have dogs if they send them outside to bark constantly? RUDE.

**Anonymous user's Opinion**

Years ago there used to be better lighting from the street lights. Streets are not well lite at night anymore which makes it unsafe walk anywhere anymore. If more street lights were lite maybe the thugs would think twice about jumping people or trying to break into other peoples property.

**Anonymous user's Opinion**

While doing yard maintenance I notice around 40% of drivers are staring at their phones and speeding.

**Anonymous user's Opinion**

Speeding is a big problem on W 4th Avenue. Many vehicles use this street to "cut through" and avoid stop lights.

**Anonymous user's Opinion**

It is difficult to find affordable homes for a growing middle class family in this neighborhood. Handicap access is fine, but property owners need to be reminded to completely shovel their handicap ramps so wheeled pedestrians can cross the street.

**Anonymous user's Opinion**

Landlords taking advantage of college students

**Anonymous user's Opinion**

Loud barking dogs at all hours.

**Anonymous user's Opinion**

Drug trafficking,

**Anonymous user's Opinion**

street lighting

**Anonymous user's Opinion**

Homeless people taking up residence in the Opera Square Park.

**Anonymous user's Opinion**

street lights are too dim. On main street on a cloudy night the people who are waiting at the crosswalks are hard to see. almost can't see them until it's too late

**Anonymous user's Opinion**

Stop the Northwestern from littering their free newspapers on residents terraces. some place have 5 or six bagged papers on their terraces. I know the residents should pick it up, but the Northwestern would have people subscribe to it if they want. just what I don't want is another chore to do.

**Anonymous user's Opinion**

people leave garbage/recycle bins out for days after pickup.

**Anonymous user's Opinion**

Bike lanes on Oakwood Rd. not being used as such by either bicyclists or motorists

**Anonymous user's Opinion**

Take out the stupid bike lanes that go nowhere!

**Anonymous user's Opinion**

Dogs left outside day and night barking

**Anonymous user's Opinion**

STREET LIGHTS TO MAKE IT SAFE TO WALK AT NIGHT. GAS STATIONS WITH BARS ON IT IS A CLEAR HINT THAT THE PLACE IS NOT SAFE. REDUCE GOVERNMENT PROGRAMS TO CLEAR THE STREETS OF DRUGS AND GANGBANGERS.

**Anonymous user's Opinion**

Speeding on Hazel Street

**Anonymous user's Opinion**

I have seen homeless people in the bushes early in the morning

**Anonymous user's Opinion**

not shoveled sidewalks in winter cars speeding through unmarked intersections

**Anonymous user's Opinion**

Traffic signs for side streets off of Mason

**Anonymous user's Opinion**

high school kids are constantly throwing their garbage in my yard. getting very sick of it. also, when school lets out, it is a race track on Vinland and it is getting dangerous. They fly down there 40-50 mph or more at times. And the intersection at Vinland and Murdock is almost impossible to get across at times. It needs a stop light.

**Anonymous user's Opinion**

Lighting

**Anonymous user's Opinion**

Safety of Jackson Street & the network of streets crossing east & west on Jackson from the River all the way to Hwy 41. From Murdock to Church Ave., there are 17 intersections with Jackson. The safety of pedestrians, bicyclists, those in electric wheel chairs, drivers, children and residents is compromised; all are impacted by the last-century engineering of this 4-lane street which has resulted in unsafe speeding and unacceptable high number of crashes. Crosswalks need to be prominently painted at each intersection as a sign for drivers and pedestrians. The rental takeover of this residential neighborhood, which started in the Historic District and gradually moved north, has resulted in the instability and yearly turnover, the lack of maintenance and pride of place, and in decreasing home values of our largest investment, which also provides less revenue for the city.

### Which of the following social service programs available in the City do you use?

CURRENT RESULTS		164 Total Responses
<b>A</b>	Medical/Mental Issues (13)	8% (13)
<b>B</b>	Homeless (1)	1% (1)
<b>C</b>	Aging (5)	3% (5)
<b>D</b>	Legal (2)	1% (2)
<b>E</b>	Employment (4)	2% (4)
<b>F</b>	Addiction (2)	1% (2)
<b>G</b>	Disabled (7)	4% (7)
<b>H</b>	Childhood Development (4)	2% (4)
<b>I</b>	I do not use any social service programs (137)	84% (137)
<b>J</b>	Other (3)	2% (3)

#### REGISTERED VS NON-REGISTERED

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
Registered Voters (122)	7.4% (9)	-	1.6% (2)	1.6% (2)	0.8% (1)	0.8% (1)	2.5% (3)	2.5% (3)	87.7% (107)	0.8% (1)
Non-Registered Voters (42)	9.5% (4)	2.4% (1)	7.1% (3)	-	7.1% (3)	2.4% (1)	9.5% (4)	2.4% (1)	71.4% (30)	4.8% (2)

#### ALL RESPONDENTS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
All respondents (164)	8.0% (13)	1.0% (1)	3.0% (5)	1.0% (2)	2.0% (4)	1.0% (2)	4.0% (7)	2.0% (4)	84.0% (137)	2.0% (3)
Registered Voters in Oshkosh, WI (122)	7.4% (9)	-	1.6% (2)	1.6% (2)	0.8% (1)	0.8% (1)	2.5% (3)	2.5% (3)	87.7% (107)	0.8% (1)
Live in Oshkosh, WI (163) - Self-reported	8.0% (13)	0.6% (1)	3.1% (5)	1.2% (2)	2.5% (4)	1.2% (2)	4.3% (7)	2.5% (4)	83.4% (136)	1.8% (3)
Subscribers to Oshkosh, WI (163)	8.0% (13)	0.6% (1)	3.1% (5)	1.2% (2)	2.5% (4)	1.2% (2)	4.3% (7)	2.5% (4)	83.4% (136)	1.8% (3)
Register respondents from anywhere (122)	7.0% (9)	-	2.0% (2)	2.0% (2)	1.0% (1)	1.0% (1)	2.0% (3)	2.0% (3)	88.0% (107)	1.0% (1)

#### PRECINCT

129 REGISTERED VOTERS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
ALGOMA TOWN WARD 03 (1)	-	-	-	-	-	-	-	-	100.0% (1)	-
OSHKOSH CITY WARD 01 (9)	11.1% (1)	-	-	-	-	-	11.1% (1)	-	88.9% (8)	-
OSHKOSH CITY WARD 02 (6)	-	-	16.7% (1)	16.7% (1)	-	-	-	-	66.7% (4)	-
OSHKOSH CITY WARD 03 (1)	-	-	-	-	-	-	-	-	100.0% (1)	-
OSHKOSH CITY WARD 04 (2)	-	-	-	-	-	-	-	-	100.0% (2)	-
OSHKOSH CITY WARD 05 (3)	-	-	-	-	-	-	-	-	100.0% (3)	-
OSHKOSH CITY WARD 06 (5)	-	-	-	-	-	-	-	-	100.0% (5)	-
OSHKOSH CITY WARD 07 (3)	-	-	-	-	-	-	-	-	100.0% (3)	-
OSHKOSH CITY WARD 08 (8)	12.5% (1)	-	-	-	12.5% (1)	-	-	-	87.5% (7)	-
OSHKOSH CITY WARD 09 (3)	-	-	-	-	-	-	-	-	100.0% (3)	-
OSHKOSH CITY WARD 10 (5)	-	-	-	-	-	20.0% (1)	-	20.0% (1)	80.0% (4)	-
OSHKOSH CITY WARD 11 (3)	33.3% (1)	-	-	33.3% (1)	-	-	-	-	66.7% (2)	-
OSHKOSH CITY WARD 12 (6)	-	-	-	-	-	-	-	-	100.0% (6)	-
OSHKOSH CITY WARD 13 (4)	-	-	-	-	-	-	-	-	100.0% (4)	-
OSHKOSH CITY WARD 14 (4)	-	-	-	-	-	-	-	-	100.0% (4)	-
OSHKOSH CITY WARD 15 (5)	-	-	-	-	-	-	-	20.0% (1)	80.0% (4)	-
OSHKOSH CITY WARD 16 (4)	-	-	-	-	-	-	-	-	100.0% (4)	-
OSHKOSH CITY WARD 17 (2)	-	-	-	-	-	-	-	-	100.0% (2)	-
OSHKOSH CITY WARD 18 (2)	50.0% (1)	-	-	-	-	-	-	-	50.0% (1)	-
OSHKOSH CITY WARD 19 (3)	-	-	-	-	-	-	-	-	100.0% (3)	-
OSHKOSH CITY WARD 20 (2)	-	-	-	-	-	-	50.0% (1)	-	50.0% (1)	-
OSHKOSH CITY WARD 21 (4)	-	-	-	-	-	-	-	-	100.0% (4)	-
OSHKOSH CITY WARD 22A (10)	20.0% (2)	-	-	-	-	-	10.0% (1)	10.0% (1)	70.0% (7)	-

OSHKOSH CITY WARD 23A (8)	12.5% (1)	-	12.5% (1)	-	-	-	-	-	87.5% (7)	12.5% (1)
OSHKOSH CITY WARD 25B (3)	33.3% (1)	-	-	-	-	-	-	-	66.7% (2)	-
OSHKOSH CITY WARD 26 (4)	-	-	-	-	-	-	-	-	100.0% (4)	-
OSHKOSH CITY WARD 27 (3)	-	-	-	-	-	-	-	-	100.0% (3)	-
OSHKOSH CITY WARD 28A (5)	20.0% (1)	-	-	-	-	-	-	-	80.0% (4)	-
OSHKOSH CITY WARD 28B (1)	-	-	-	-	-	-	-	-	100.0% (1)	-
OSHKOSH CITY WARD 31 (3)	-	-	-	-	-	-	-	-	100.0% (3)	-

AGE RANGE

129 REGISTERED VOTERS

	A	B	C	D	E	F	G	H	I	J
18-29 (2)	-	-	-	-	-	-	-	-	100.0% (2)	-
30-39 (19)	-	-	-	5.3% (1)	-	5.3% (1)	-	10.5% (2)	84.2% (16)	-
40-49 (20)	15.0% (3)	-	-	5.0% (1)	-	-	10.0% (2)	-	80.0% (16)	-
50-59 (21)	9.5% (2)	-	-	-	4.8% (1)	-	-	-	90.5% (19)	-
60-69 (27)	7.4% (2)	-	7.4% (2)	-	-	-	-	-	88.9% (24)	3.7% (1)
70-79 (5)	-	-	-	-	-	-	-	-	100.0% (5)	-
80-89 (1)	-	-	-	-	-	-	-	-	100.0% (1)	-
unknown (27)	7.4% (2)	-	-	-	-	-	3.7% (1)	3.7% (1)	88.9% (24)	-

VOTERS GENDER

129 REGISTERED VOTERS

	A	B	C	D	E	F	G	H	I	J
F (64)	9.4% (6)	-	3.1% (2)	3.1% (2)	1.6% (1)	-	4.7% (3)	1.6% (1)	84.4% (54)	1.6% (1)
M (58)	5.2% (3)	-	-	-	-	1.7% (1)	-	3.4% (2)	91.4% (53)	-

**If you selected "other" in previous question, please specify what social service you use:**

---



**Anonymous user's Opinion**

Daycare. There are not enough affordable daycare or pre-school options.



**Anonymous user's Opinion**

Senior transport






















**Anonymous user's Opinion**


















SHOULDNT NEED TO USE SOCIAL SERVICE PROGRAMS TO LIVE IN THE CITY. TOO MANY OF THESE PROGRAMS MAKE THE CITY NOT DESIRABLE TO LIVE IN



## Are there any programs or services that are missing or under-funded in the City?

-  **Anonymous user's Opinion**  
Does the city actually fund most of this?? These are mostly private industries listed.
-  **Anonymous user's Opinion**  
Addiction services.
-  **Anonymous user's Opinion**  
More natural areas and more areas to walk your dog. I live near cemetery and Wiouish trail, but can't walk through cemetery to get to trail. Put up a post with dog bags so people pick up if it is a concern. Also, fisherman leave a lot of junk on trail when fishing. Only one garbage can at beginning of trail.
-  **Anonymous user's Opinion**  
Schools. Many other cities have tax increase to help fund school improvements. Winnebago/Oshkosh has the lowest sales tax in the state 5%... if it was 5.5% the .5% could rebuild or fix our schools. They have closed how many in the past 10 years because of how horrible the conditions or the buildings were in?
-  **Mary Ann Offer's Opinion**  
Evening and Sunday public transportation
-  **Anonymous user's Opinion**  
City Development & the Parks Department
-  **Anonymous user's Opinion**  
I'd like to see the offerings through the Senior Center offered to those who are 50 and older and work during the day - more evening offerings.
-  **Anonymous user's Opinion**  
We need a Diversity and Inclusion Coordinator like the City of Appleton (and many other cities around the nation).
-  **Anonymous user's Opinion**  
I do not have any idea what programs are available or how I would know.
-  **Anonymous user's Opinion**  
We need a better housing continuum that includes more services for homeless individuals (especially teens) and transitional housing. We also need expanded access to GO Transit.
-  **Anonymous user's Opinion**  
Bus service at night
-  **Anonymous user's Opinion**  
Day cares.
-  **Anonymous user's Opinion**  
Police and fire departments
-  **Anonymous user's Opinion**  
I am not aware of programs and services so can't answer.
-  **Anonymous user's Opinion**  
Public transportation
-  **Anonymous user's Opinion**  
Homeless
-  **Anonymous user's Opinion**  
Affordable transportation for seniors.
-  **Anonymous user's Opinion**  
The Oshkosh Area School District could use more funding.
-  **Anonymous user's Opinion**  
I can't say for certain that homeless programs are underfunded, but the fact that we do have homeless makes me wonder if we could be doing more there. I also think its good to have appropriate and adequate support programs for low income, single parent family households

-  **Anonymous user's Opinion**  
Transportation after 6pm and Sundays.
-  **Anonymous user's Opinion**  
Busing for school students
-  **Anonymous user's Opinion**  
I'm guessing all of them.
-  **Anonymous user's Opinion**  
Infrastructure. The City has made it a priority to develop business owned infrastructure through TIFs (see: the Menominee Nation Arena, The Granary, Oshkosh Corporation building), but has not invested properly in city owned infrastructure. If a business owned endeavor goes belly up, the city is left with a gaping hole. Cities are protected with city owned infrastructure and in developing more focal points for town and for citizens, not just business owners.
-  **Anonymous user's Opinion**  
I've had several friends who struggle to find housing they can afford. We also really need things for active children to do in the winter. I have to young children and if we want to do anything in the winter we need to go to Appleton.
-  **Anonymous user's Opinion**  
Street repairs in general.
-  **Anonymous user's Opinion**  
I'd appreciate an option for Meals on Wheels for people with disabilities and family members.
-  **Anonymous user's Opinion**  
Public transportation needs improvement
-  **Anonymous user's Opinion**  
the pick up of branches after a severe storm
-  **Anonymous user's Opinion**  
Road improvements/street repair
-  **Anonymous user's Opinion**  
No, probably too many.
-  **Anonymous user's Opinion**  
Make it easier to get loans or grants to fix up homes
-  **Anonymous user's Opinion**  
The library is a place our family uses all the time.
-  **Anonymous user's Opinion**  
Water bill assistance. There are assistance programs for all other utilities (due to being basic needs). However, water gets overlooked in our community as a basic need, and Advocap & religious charities are not adequately funded to fill this gap.
-  **Anonymous user's Opinion**  
The Salvation Army is a very good resource for several services.
-  **Anonymous user's Opinion**  
all mental health related programs
-  **Anonymous user's Opinion**  
City bus system....I am in management and my staff (mostly lower income) have issues getting home from work (after 6pm) and on Sundays.
-  **Anonymous user's Opinion**  
Mental Health
-  **Anonymous user's Opinion**  
LOTS! Is there an LGBTQ specialist on staff?
-  **Anonymous user's Opinion**  
mold remediation. Homeowner maintenance and improvement education.
- Anonymous user's Opinion**

-  Health
-  **Anonymous user's Opinion**  
None at this time
-  **Anonymous user's Opinion**  
Does the city give grants to the food pantry, warming shelter and other programs to help Oshkosh students living in poverty?
-  **Anonymous user's Opinion**  
Mental Health Services for children
-  **Anonymous user's Opinion**  
Heroin is on the rise, which means HIV will be on the rise if there isn't a proper needle exchange program.
-  **Anonymous user's Opinion**  
Our schools are under funded. Franklin school needs new playground equipment.
-  **Anonymous user's Opinion**  
no
-  **Anonymous user's Opinion**  
Drug addiction programming, mental health and transportation
-  **Anonymous user's Opinion**  
no, cut spending
-  **Anonymous user's Opinion**  
STREET CRIME UNITS, MORE TRAFFIC CAMERAS, GIVE THE LANDLORDS AND PROPERTY OWNERS A BREAK AS THEY ARE THE ONES THAT CAN RAISE THE VALUE OF HOUSING TO MAKE IT MORE DESIRABLE. TOOM MANY PERMITS FOR DOING MINOR REPAIRS IS REDICULOUS. WHY HAVE PERMITS WHEN THE INVESTOR WANT TO MAKE THE PLACE BETTER? WHAT BUSINESS IS THAT OF THE CITIES? COME DOWN HARD ON SLUMLORDS BUT GOOD INVESTORS CAN RAISE THE VALUE OF THE CITY....ALL THESE PERMITS ARE DOING THE OPPOSITE AND PULLING INVESTORS OUT OF THE CITY!
-  **Anonymous user's Opinion**  
Homeless & aging populations
-  **Anonymous user's Opinion**  
Transportation. Especially public transit needs expansion to evening hours
-  **Anonymous user's Opinion**  
Unknown
-  **Anonymous user's Opinion**  
Homeless warming shelters or gathering places. Places to spend the night.
-  **Anonymous user's Opinion**  
Financial help for elderly/retired fixed income people. Everything keeps going up but SSI, people can't afford to live anymore. Property taxes are so damed high, and keep going up every year, and now the schools want more money. Can't get blood out of a carcass. STOP THE ENDLESS TAX INCREASES AND SPENDING.
-  **Anonymous user's Opinion**  
Preservation loans and grants for owner-occupied homes to revitalize our older neighborhoods that are the core of our earliest Oshkosh settlements. I DO NOT endorse any grants or loans for rental properties which people run as a business. If rental landlords cannot afford to restore, repair, and maintain their properties, they cannot be subsidized but should sell them, preferably to a home owner.
-  **Lisa L Lind's Opinion**  
Mental health

## What employment issues exist in the City of Oshkosh?

CURRENT RESULTS			98 Total Responses
<b>A</b>	Lack of Job Opportunities (30)		31% (30)
<b>B</b>	Discriminatory Practices (19)		19% (19)
<b>C</b>	Job Training (22)		22% (22)
<b>D</b>	Legal (2)		2% (2)
<b>E</b>	Transportation (59)		60% (59)
<b>F</b>	Disabled (17)		17% (17)
<b>G</b>	Childhood Development (14)		14% (14)
<b>H</b>	Other (31)		32% (31)

### REGISTERED VS NON-REGISTERED

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
Registered Voters (70)	28.6% (20)	20.0% (14)	22.9% (16)	1.4% (1)	61.4% (43)	14.3% (10)	11.4% (8)	35.7% (25)
Non-Registered Voters (28)	35.7% (10)	17.9% (5)	21.4% (6)	3.6% (1)	57.1% (16)	25.0% (7)	21.4% (6)	21.4% (6)

### ALL RESPONDENTS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
All respondents (98)	31.0% (30)	19.0% (19)	22.0% (22)	2.0% (2)	60.0% (59)	17.0% (17)	14.0% (14)	32.0% (31)
Registered Voters in Oshkosh, WI (70)	28.6% (20)	20.0% (14)	22.9% (16)	1.4% (1)	61.4% (43)	14.3% (10)	11.4% (8)	35.7% (25)
Live in Oshkosh, WI (96) - Self-reported	30.2% (29)	18.8% (18)	20.8% (20)	2.1% (2)	61.5% (59)	17.7% (17)	12.5% (12)	32.3% (31)
Subscribers to Oshkosh, WI (96)	30.2% (29)	18.8% (18)	20.8% (20)	2.1% (2)	61.5% (59)	17.7% (17)	12.5% (12)	32.3% (31)
Register respondents from anywhere (71)	28.0% (20)	20.0% (14)	24.0% (17)	1.0% (1)	61.0% (43)	14.0% (10)	13.0% (9)	35.0% (25)

### PRECINCT

139 REGISTERED VOTERS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>
ALGOMA TOWN WARD 03 (1)	-	100.0% (1)	100.0% (1)	-	100.0% (1)	100.0% (1)	-	-
OSHKOSH CITY WARD 01 (4)	25.0% (1)	-	-	-	75.0% (3)	-	-	25.0% (1)
OSHKOSH CITY WARD 02 (3)	-	-	33.3% (1)	-	33.3% (1)	33.3% (1)	33.3% (1)	66.7% (2)
OSHKOSH CITY WARD 04 (1)	100.0% (1)	100.0% (1)	-	-	100.0% (1)	100.0% (1)	-	-
OSHKOSH CITY WARD 05 (2)	-	-	-	-	100.0% (2)	-	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 06 (5)	40.0% (2)	20.0% (1)	80.0% (4)	-	80.0% (4)	-	20.0% (1)	60.0% (3)
OSHKOSH CITY WARD 07 (3)	33.3% (1)	-	66.7% (2)	-	-	-	-	-
OSHKOSH CITY WARD 08 (4)	25.0% (1)	25.0% (1)	-	-	75.0% (3)	25.0% (1)	50.0% (2)	-
OSHKOSH CITY WARD 09 (1)	-	100.0% (1)	-	-	100.0% (1)	-	-	100.0% (1)
OSHKOSH CITY WARD 10 (3)	33.3% (1)	-	-	-	66.7% (2)	-	33.3% (1)	66.7% (2)
OSHKOSH CITY WARD 11 (3)	33.3% (1)	33.3% (1)	-	-	33.3% (1)	33.3% (1)	-	66.7% (2)
OSHKOSH CITY WARD 12 (2)	50.0% (1)	50.0% (1)	-	-	-	-	-	50.0% (1)
OSHKOSH CITY WARD 13 (1)	100.0% (1)	-	-	-	-	-	-	-
OSHKOSH CITY WARD 14 (5)	60.0% (3)	-	20.0% (1)	-	80.0% (4)	-	-	20.0% (1)
OSHKOSH CITY WARD 15 (4)	25.0% (1)	-	25.0% (1)	-	50.0% (2)	25.0% (1)	-	50.0% (2)
OSHKOSH CITY WARD 16 (2)	100.0% (2)	-	50.0% (1)	-	50.0% (1)	-	-	-
OSHKOSH CITY WARD 17 (2)	-	50.0% (1)	50.0% (1)	50.0% (1)	100.0% (2)	-	-	-
OSHKOSH CITY WARD 18 (1)	-	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 20 (2)	-	-	-	-	-	-	-	100.0% (2)
OSHKOSH CITY WARD 22A (6)	16.7% (1)	33.3% (2)	50.0% (3)	-	100.0% (6)	33.3% (2)	33.3% (2)	16.7% (1)
OSHKOSH CITY WARD 23A (4)	25.0% (1)	25.0% (1)	-	-	25.0% (1)	-	-	50.0% (2)
OSHKOSH CITY WARD 25B (3)	33.3% (1)	33.3% (1)	-	-	66.7% (2)	33.3% (1)	-	33.3% (1)
OSHKOSH CITY WARD 26 (2)	-	50.0% (1)	-	-	100.0% (2)	-	-	-
OSHKOSH CITY WARD 27 (2)	-	-	-	-	-	-	-	100.0% (2)
OSHKOSH CITY WARD 28A (2)	50.0% (1)	50.0% (1)	50.0% (1)	-	100.0% (2)	50.0% (1)	-	-

OSHKOSH CITY WARD 31 (2)	-	-	-	-	100.0% (2)	-	-	-
RUSHFORD TOWN WARD 1 (1)	-	-	100.0% (1)	-	-	-	100.0% (1)	-

## AGE RANGE

139 REGISTERED VOTERS




















	A	B	C	D	E	F	G	H
18-29 (2)	-	50.0% (1)	-	-	100.0% (2)	50.0% (1)	50.0% (1)	50.0% (1)
30-39 (11)	27.3% (3)	18.2% (2)	18.2% (2)	-	45.5% (5)	9.1% (1)	-	54.5% (6)
40-49 (10)	30.0% (3)	30.0% (3)	-	10.0% (1)	90.0% (9)	20.0% (2)	10.0% (1)	20.0% (2)
50-59 (10)	10.0% (1)	-	10.0% (1)	-	30.0% (3)	10.0% (1)	-	50.0% (5)
60-69 (16)	37.5% (6)	18.8% (3)	25.0% (4)	-	56.3% (9)	6.3% (1)	25.0% (4)	37.5% (6)
70-79 (4)	25.0% (1)	-	75.0% (3)	-	75.0% (3)	25.0% (1)	25.0% (1)	25.0% (1)
80-89 (1)	-	-	100.0% (1)	-	100.0% (1)	-	-	-
unknown (17)	35.3% (6)	29.4% (5)	35.3% (6)	-	64.7% (11)	17.6% (3)	11.8% (2)	23.5% (4)










## VOTERS GENDER

139 REGISTERED VOTERS

	A	B	C	D	E	F	G	H
F (45)	20.0% (9)	22.2% (10)	22.2% (10)	2.2% (1)	62.2% (28)	15.6% (7)	15.6% (7)	44.4% (20)
M (26)	42.3% (11)	15.4% (4)	26.9% (7)	-	57.7% (15)	11.5% (3)	7.7% (2)	19.2% (5)

If you selected "Other" in the previous question, please list additional employment issues in the City of Oshkosh.

- 
-  **Anonymous user's Opinion**  
Lack of good paying jobs.
-  **Anonymous user's Opinion**  
Lack of jobs for professionals that actually have job & income growth
-  **Anonymous user's Opinion**  
Lazy people. Plenty of openings at Oshkosh Corp., Amcor, and others and we still see beggars at the entrance of Walmart and Pick & Save.
-  **Anonymous user's Opinion**  
The lack of customer service by employees of the City of Oshkosh. I know this doesn't fall in this area but it needs to be addressed. I've experienced it by street workers, City Hall employees (Collections area especially). Even a simple smile given to residents would be nice.
-  **Anonymous user's Opinion**  
I am handicapped and cant work. I have no idea what the sjob market is like.
-  **Anonymous user's Opinion**  
Lack of good paying jobs
-  **Anonymous user's Opinion**  
More jobs paying over \$18, and making sure all employers hire minorities.
-  **Anonymous user's Opinion**  
Lack of jobs paying a living wage
-  **Anonymous user's Opinion**  
Lack of access to quality, affordable child care.
-  **Anonymous user's Opinion**  
Severe lack of full time, living wage jobs with benefits. Too many residents working multiple jobs to get by. Including senior citizens who don't have enough pension or social security to make ends meet.
-  **Anonymous user's Opinion**  
Poor wages
-  **Anonymous user's Opinion**  
Access to jobs that pay a family sustaining wage. Job opportunities and development are for lower wage jobs or part-timewithout benefits.
-  **Anonymous user's Opinion**  
2nd/3rd shift childcare
-  **Anonymous user's Opinion**  
the loss of industry in this area and lack of effort in finding employers who would move here. the city does not promote itself or have a future vision to reverse all these years of economic decline.
-  **Anonymous user's Opinion**  
Jobs that pay a livable wage.
-  **Anonymous user's Opinion**  
There are a lot of job fairs in the city, but people don't want to get off their butts to get a job(welfare) or have no transportation to the place of employment
-  **Anonymous user's Opinion**  
More job opportunities need to be printed in the newspaper, website, etc for all to easily see.
-  **Anonymous user's Opinion**  
A higher minimum wage is needed.
-  **Anonymous user's Opinion**  
Not enough people with basic work skills to fill the open jobs.

-  **Anonymous user's Opinion**  
We need to create wealth here in the city to attract people.
-  **Anonymous user's Opinion**  
Lack of white collar opportunities. There is an abundance of shift/factory work, and also retail/food/service. Too often college graduates must leave to find suitable employment. It is promising that the creative sector is receiving more support. Would love to see it become sustainable beyond graphic design/marketing.
-  **Anonymous user's Opinion**  
lack of job diversity
-  **Anonymous user's Opinion**  
Affordable childcare for those making just over the poverty threshold.
-  **Anonymous user's Opinion**  
affordable childcare 2nd shift and affordable childcare for summer and disabled children.
-  **Anonymous user's Opinion**  
Lazy people on programs that should be working! There are now hiring signs all over. These places cannot find workers that will WORK (arrive on time and do the job to the best of their ability).
-  **Anonymous user's Opinion**  
Oshkosh Corporation seems to use many contract workers instead of employees and the contract workers aren't treated as well as employees.
-  **Anonymous user's Opinion**  
Work ethic....people don't want to work like they used too...not reliable making it difficult for business owners
-  **Anonymous user's Opinion**  
Need living wage jobs...
-  **Anonymous user's Opinion**  
NONE, ITS AN OK PLACE TO WORK
-  **Anonymous user's Opinion**  
there are enough jobs, but people don't want to work. Some are on welfare and assistance, others just are too lazy
-  **Anonymous user's Opinion**  
Employment is related to education. It is puzzling how a city with the 3rd largest university in Wisconsin has such a low percentage of college graduates. The higher the education levels, the less poverty, less crime, less health problems. Education must be encouraged from birth throughout life; it is important for developing responsible, employed citizens... Do employers provide parking for bicycles?

## What transportation issues exist in the City of Oshkosh?

CURRENT RESULTS		108 Total Responses
<b>A</b>	No reliable public transit (22)	20% (22)
<b>B</b>	Not enough service hours (79)	73% (79)
<b>C</b>	Cost of service (27)	25% (27)
<b>D</b>	Unsafe public transit (2)	2% (2)
<b>E</b>	Lack of parking (27)	25% (27)
<b>F</b>	Other (21)	19% (21)

### REGISTERED VS NON-REGISTERED

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
Registered Voters (75)	20.0% (15)	73.3% (55)	21.3% (16)	2.7% (2)	24.0% (18)	18.7% (14)
Non-Registered Voters (33)	21.2% (7)	72.7% (24)	33.3% (11)	-	27.3% (9)	21.2% (7)

### ALL RESPONDENTS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
All respondents (108)	20.0% (22)	73.0% (79)	25.0% (27)	2.0% (2)	25.0% (27)	19.0% (21)
Registered Voters in Oshkosh, WI (75)	20.0% (15)	73.3% (55)	21.3% (16)	2.7% (2)	24.0% (18)	18.7% (14)
Live in Oshkosh, WI (107) - Self-reported	20.6% (22)	73.8% (79)	24.3% (26)	1.9% (2)	24.3% (26)	19.6% (21)
Subscribers to Oshkosh, WI (107)	20.6% (22)	73.8% (79)	24.3% (26)	1.9% (2)	24.3% (26)	19.6% (21)
Register respondents from anywhere (75)	20.0% (15)	73.0% (55)	21.0% (16)	3.0% (2)	24.0% (18)	19.0% (14)

### PRECINCT

120 REGISTERED VOTERS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
ALGOMA TOWN WARD 03 (1)	100.0% (1)	100.0% (1)	-	-	-	-
OSHKOSH CITY WARD 01 (3)	33.3% (1)	66.7% (2)	-	-	-	33.3% (1)
OSHKOSH CITY WARD 02 (3)	33.3% (1)	66.7% (2)	-	-	-	66.7% (2)
OSHKOSH CITY WARD 04 (2)	-	100.0% (2)	-	50.0% (1)	100.0% (2)	-
OSHKOSH CITY WARD 05 (2)	50.0% (1)	50.0% (1)	50.0% (1)	-	50.0% (1)	-
OSHKOSH CITY WARD 06 (5)	40.0% (2)	100.0% (5)	40.0% (2)	20.0% (1)	60.0% (3)	-
OSHKOSH CITY WARD 07 (2)	-	50.0% (1)	-	-	50.0% (1)	-
OSHKOSH CITY WARD 08 (6)	16.7% (1)	50.0% (3)	16.7% (1)	-	-	50.0% (3)
OSHKOSH CITY WARD 09 (2)	50.0% (1)	50.0% (1)	50.0% (1)	-	-	100.0% (2)
OSHKOSH CITY WARD 10 (3)	-	66.7% (2)	-	-	33.3% (1)	-
OSHKOSH CITY WARD 11 (2)	-	100.0% (2)	-	-	-	100.0% (2)
OSHKOSH CITY WARD 12 (2)	-	100.0% (2)	50.0% (1)	-	-	-
OSHKOSH CITY WARD 13 (2)	-	100.0% (2)	100.0% (2)	-	100.0% (2)	-
OSHKOSH CITY WARD 14 (3)	33.3% (1)	66.7% (2)	33.3% (1)	-	66.7% (2)	-
OSHKOSH CITY WARD 15 (3)	-	100.0% (3)	66.7% (2)	-	-	-
OSHKOSH CITY WARD 17 (2)	-	100.0% (2)	-	-	-	-
OSHKOSH CITY WARD 18 (1)	-	100.0% (1)	-	-	-	-
OSHKOSH CITY WARD 20 (2)	-	50.0% (1)	100.0% (2)	-	-	-
OSHKOSH CITY WARD 21 (1)	-	100.0% (1)	-	-	-	-
OSHKOSH CITY WARD 22A (8)	50.0% (4)	87.5% (7)	25.0% (2)	-	12.5% (1)	-
OSHKOSH CITY WARD 23A (5)	20.0% (1)	60.0% (3)	-	-	20.0% (1)	-
OSHKOSH CITY WARD 25B (3)	-	66.7% (2)	-	-	33.3% (1)	-
OSHKOSH CITY WARD 26 (3)	-	66.7% (2)	-	-	33.3% (1)	-
OSHKOSH CITY WARD 27 (4)	-	50.0% (2)	-	-	-	75.0% (3)
OSHKOSH CITY WARD 28A (3)	33.3% (1)	66.7% (2)	33.3% (1)	-	33.3% (1)	33.3% (1)
OSHKOSH CITY WARD 28B (1)	-	-	-	-	100.0% (1)	-
OSHKOSH CITY WARD 31 (1)	-	100.0% (1)	-	-	-	-



## AGE RANGE

120 REGISTERED VOTERS




















	A	B	C	D	E	F
18-29 (2)	100.0% (2)	50.0% (1)	50.0% (1)	-	-	50.0% (1)
30-39 (11)	9.1% (1)	63.6% (7)	9.1% (1)	9.1% (1)	18.2% (2)	36.4% (4)
40-49 (14)	14.3% (2)	92.9% (13)	21.4% (3)	7.1% (1)	21.4% (3)	14.3% (2)
50-59 (9)	11.1% (1)	77.8% (7)	55.6% (5)	-	11.1% (1)	22.2% (2)
60-69 (18)	16.7% (3)	66.7% (12)	5.6% (1)	-	27.8% (5)	11.1% (2)
70-79 (3)	-	100.0% (3)	-	-	33.3% (1)	33.3% (1)
80-89 (1)	100.0% (1)	100.0% (1)	100.0% (1)	-	-	-
unknown (17)	29.4% (5)	64.7% (11)	23.5% (4)	-	35.3% (6)	11.8% (2)

## VOTERS GENDER

120 REGISTERED VOTERS

	A	B	C	D	E	F
F (48)	18.8% (9)	85.4% (41)	20.8% (10)	4.2% (2)	14.6% (7)	18.8% (9)
M (27)	22.2% (6)	51.9% (14)	22.2% (6)	-	40.7% (11)	18.5% (5)

If you selected "Other" in the previous question, please list additional transportation issues in the City of Oshkosh.

- 
-  **Anonymous user's Opinion**  
More pedestrian and bike friendly options (especially with bridges, bike lanes that end abruptly and roundabouts)
-  **Mary Ann Offer's Opinion**  
Poor morning schedule for high school transportation
-  **Anonymous user's Opinion**  
Limited bus routes
-  **Anonymous user's Opinion**  
For people who work 2nd or 3rd shift, they can get to work but can't get home on GO Transit. K-12 students should be able to have reduced or free transit options. We need better access to bicycle options.
-  **Anonymous user's Opinion**  
Anyone working after 6PM is pretty much out of luck or must rely on expensive taxis etc.
-  **Anonymous user's Opinion**  
Busses are underutilized. What a waste to see them going around town with next to nobody in them other than during Airventure.
-  **Anonymous user's Opinion**  
Few routes and no late service hours.
-  **Anonymous user's Opinion**  
The present bus service does not allow for transporting people who work evening hours. These people-in-need often cannot keep their jobs because they have no reliable form of transportation.
-  **Anonymous user's Opinion**  
parking should not be limited to 2 hours. 4 seems more friendly if you want people to spend money downtown.
-  **Anonymous user's Opinion**  
My husband likes to bike to work on days that I need to use the car but doesn't always feel safe because there aren't bike lanes or the roads are too narrow. Where there are bike lanes he feels safe.
-  **Anonymous user's Opinion**  
Get with the times and look into the bike sharing. That is a plus for many who do not have bikes! It is promoting health and transportation.
-  **Anonymous user's Opinion**  
There should be affordable transportation for children in school. Many students have to go more than a couple blocks to get to school and in bad weather whether during thunderstorms or winter weather they should have better transportation options. Many parents can not afford to buy monthly public transportation either.
-  **Anonymous user's Opinion**  
I think Oshkosh does a good job with this given the costs to operate. lack of evening hour service has always been an issue but it is encouraging to see some of the partnerships formed to provide more service.
-  **Anonymous user's Opinion**  
Speeding buses.
-  **Anonymous user's Opinion**  
Need more bike lanes.
-  **Anonymous user's Opinion**  
The downtown overnight street parking is VERY confusing. This should be laid out in clear and concise terms. The map that is referenced for it, is also not very "clear"...
-  **Anonymous user's Opinion**  
The bus people littering while waiting for the bus
-  **Anonymous user's Opinion**  
Public transportation between Oshkosh and "anywhere" other than Oshkosh is abysmal. Nearly impossible. 2.5 hour commute to Appleton by bus. Appalling.
-  **Anonymous user's Opinion**  
People not yielding to bicyclists

**Anonymous user's Opinion**

OVER NIGHT PARKING SHOULD BE ALLOWED. OBVIOUSLY IT IS A HIGH ALCOHOL CONSUMPTION CITY SO LET THE INTOXICATED PEOPLE PARK OVERNIGHT!

**Anonymous user's Opinion**

lack of good handicap facilities and parking throughout the city and for all events.

**Anonymous user's Opinion**

Parking in neighborhoods is gradually disappearing. Consider a "Walk/Bike to Work Program" especially in the University area. The City and the University would benefit greatly if University professors and staff bought and lived in those historic homes near UW-Oshkosh. Both City & University would provide a bonus to the home owner who would provide balance and stability in a quickly deteriorating rental ghetto. Other University cities, like Stevens Point, etc. do not suffer from student rental blight in the neighborhoods in close proximity to the University. There are NO For Rent signs anywhere near UW-SP.

## What crime issues exist in the City of Oshkosh?

CURRENT RESULTS		140 Total Responses
<b>A</b>	Theft (103)	74% (103)
<b>B</b>	Drugs (111)	79% (111)
<b>C</b>	Violent Crime (37)	26% (37)
<b>D</b>	Gangs (37)	26% (37)
<b>E</b>	Lack of interaction between police and residents (34)	24% (34)
<b>F</b>	Other (22)	16% (22)

REGISTERED VS NON-REGISTERED	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
Registered Voters (104)	72.1% (75)	80.8% (84)	27.9% (29)	26.9% (28)	24.0% (25)	16.3% (17)
Non-Registered Voters (36)	77.8% (28)	75.0% (27)	22.2% (8)	25.0% (9)	25.0% (9)	13.9% (5)

ALL RESPONDENTS	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
All respondents (140)	74.0% (103)	79.0% (111)	26.0% (37)	26.0% (37)	24.0% (34)	16.0% (22)
Registered Voters in Oshkosh, WI (104)	72.1% (75)	80.8% (84)	27.9% (29)	26.9% (28)	24.0% (25)	16.3% (17)
Live in Oshkosh, WI (138) - Self-reported	73.2% (101)	79.0% (109)	25.4% (35)	25.4% (35)	23.9% (33)	15.9% (22)
Subscribers to Oshkosh, WI (138)	73.2% (101)	79.0% (109)	25.4% (35)	25.4% (35)	23.9% (33)	15.9% (22)
Register respondents from anywhere (105)	72.0% (76)	81.0% (85)	29.0% (30)	28.0% (29)	24.0% (25)	16.0% (17)

PRECINCT	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
ALGOMA TOWN WARD 03 (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)
OSHKOSH CITY WARD 01 (6)	100.0% (6)	100.0% (6)	50.0% (3)	50.0% (3)	33.3% (2)	-
OSHKOSH CITY WARD 02 (4)	50.0% (2)	50.0% (2)	50.0% (2)	75.0% (3)	25.0% (1)	50.0% (2)
OSHKOSH CITY WARD 03 (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	-
OSHKOSH CITY WARD 04 (2)	100.0% (2)	100.0% (2)	50.0% (1)	50.0% (1)	50.0% (1)	-
OSHKOSH CITY WARD 05 (3)	66.7% (2)	100.0% (3)	33.3% (1)	33.3% (1)	-	-
OSHKOSH CITY WARD 06 (4)	75.0% (3)	75.0% (3)	75.0% (3)	50.0% (2)	25.0% (1)	25.0% (1)
OSHKOSH CITY WARD 07 (4)	50.0% (2)	50.0% (2)	-	25.0% (1)	-	-
OSHKOSH CITY WARD 08 (7)	100.0% (7)	100.0% (7)	42.9% (3)	28.6% (2)	42.9% (3)	-
OSHKOSH CITY WARD 09 (1)	-	-	-	-	100.0% (1)	100.0% (1)
OSHKOSH CITY WARD 10 (5)	60.0% (3)	80.0% (4)	-	-	20.0% (1)	-
OSHKOSH CITY WARD 11 (1)	100.0% (1)	100.0% (1)	100.0% (1)	-	-	100.0% (1)
OSHKOSH CITY WARD 12 (6)	50.0% (3)	66.7% (4)	16.7% (1)	16.7% (1)	50.0% (3)	16.7% (1)
OSHKOSH CITY WARD 13 (4)	100.0% (4)	75.0% (3)	-	25.0% (1)	-	-
OSHKOSH CITY WARD 14 (4)	100.0% (4)	75.0% (3)	-	-	25.0% (1)	-
OSHKOSH CITY WARD 15 (4)	50.0% (2)	100.0% (4)	25.0% (1)	-	25.0% (1)	-
OSHKOSH CITY WARD 16 (3)	100.0% (3)	100.0% (3)	-	-	-	-
OSHKOSH CITY WARD 17 (2)	50.0% (1)	100.0% (2)	50.0% (1)	-	50.0% (1)	-
OSHKOSH CITY WARD 18 (2)	100.0% (2)	50.0% (1)	50.0% (1)	-	-	-
OSHKOSH CITY WARD 19 (2)	100.0% (2)	100.0% (2)	-	-	-	-
OSHKOSH CITY WARD 20 (2)	-	100.0% (2)	-	-	50.0% (1)	-
OSHKOSH CITY WARD 21 (3)	33.3% (1)	66.7% (2)	33.3% (1)	-	-	33.3% (1)
OSHKOSH CITY WARD 22A (9)	55.6% (5)	88.9% (8)	33.3% (3)	33.3% (3)	33.3% (3)	-
OSHKOSH CITY WARD 23A (7)	71.4% (5)	71.4% (5)	14.3% (1)	42.9% (3)	-	42.9% (3)
OSHKOSH CITY WARD 25B (4)	75.0% (3)	75.0% (3)	50.0% (2)	50.0% (2)	25.0% (1)	50.0% (2)
OSHKOSH CITY WARD 26 (3)	33.3% (1)	66.7% (2)	-	-	33.3% (1)	-
OSHKOSH CITY WARD 27 (3)	100.0% (3)	66.7% (2)	-	-	-	66.7% (2)
OSHKOSH CITY WARD 28A (3)	100.0% (3)	66.7% (2)	33.3% (1)	33.3% (1)	33.3% (1)	66.7% (2)

OSHKOSH CITY WARD 28B (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	-	-
OSHKOSH CITY WARD 31 (3)	66.7% (2)	100.0% (3)	-	33.3% (1)	-	-
RUSHFORD TOWN WARD 1 (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	-	-

## AGE RANGE

262 REGISTERED VOTERS



















	A	B	C	D	E	F
18-29 (2)	50.0% (1)	50.0% (1)	-	-	100.0% (2)	50.0% (1)
30-39 (19)	68.4% (13)	78.9% (15)	21.1% (4)	10.5% (2)	5.3% (1)	26.3% (5)
40-49 (17)	88.2% (15)	88.2% (15)	41.2% (7)	23.5% (4)	11.8% (2)	-
50-59 (15)	86.7% (13)	100.0% (15)	26.7% (4)	26.7% (4)	20.0% (3)	6.7% (1)
60-69 (24)	70.8% (17)	83.3% (20)	33.3% (8)	54.2% (13)	16.7% (4)	16.7% (4)
70-79 (5)	40.0% (2)	80.0% (4)	20.0% (1)	20.0% (1)	60.0% (3)	20.0% (1)
80-89 (1)	-	100.0% (1)	-	-	-	-
unknown (22)	68.2% (15)	63.6% (14)	27.3% (6)	22.7% (5)	45.5% (10)	22.7% (5)

## VOTERS GENDER

262 REGISTERED VOTERS

	A	B	C	D	E	F
F (54)	68.5% (37)	77.8% (42)	31.5% (17)	31.5% (17)	24.1% (13)	24.1% (13)
M (51)	76.5% (39)	84.3% (43)	25.5% (13)	23.5% (12)	23.5% (12)	7.8% (4)

If you selected "Other" in the previous question, please list additional crime issues in the City of Oshkosh.

- 
-  **Anonymous user's Opinion**  
Drug users are not criminals. They need rehabilitation services. Cops treat them poorly.
-  **Anonymous user's Opinion**  
Rape, verbal and physical violence against minorities
-  **Anonymous user's Opinion**  
Sex trafficking, mistreatment of children from adults in a sexual way, liter.
-  **Anonymous user's Opinion**  
Registered sex offenders living next door to schools
-  **Anonymous user's Opinion**  
Sexual and domestic violence, racism
-  **Anonymous user's Opinion**  
vandalism
-  **Anonymous user's Opinion**  
Speeding on residential streets
-  **Anonymous user's Opinion**  
We need more positive experiences between police and residents (community policing).
-  **Anonymous user's Opinion**  
Vandalism
-  **Anonymous user's Opinion**  
Sex trafficking, after bar hours disorderly conduct
-  **Anonymous user's Opinion**  
It would help if our residents actually saw the patrolling officers and not their impersonal, large black cars. Though our long winters would shorten the period of use, bikes, scooters, horses, etc. might enable easier and friendlier contact between officers and residents.
-  **Anonymous user's Opinion**  
Traffic laws should be more strictly enforced.
-  **Anonymous user's Opinion**  
Several incredibly shady business dealings have occurred in Oshkosh, as these situations are more detrimental to citizens and the tax base than any of the aforementioned crimes. The fact that they continue while extended tax payer funds and liability is appalling.
-  **Anonymous user's Opinion**  
I disdain the idea of unmarked police cars monitoring the public. It feels like BIG BROTHER.
-  **Anonymous user's Opinion**  
Vandalism, having my house egged. What little punks are out late at night with nothing better to do than to ruin other people's property. That is downright disrespectful. Those kids need to be taught at an early age that this is wrong.
-  **Anonymous user's Opinion**  
OPD does a great job of taking care of violent crime swiftly. The alcohol use and (unseen) domestic violence in our community causes the most issues. There is a significant cycle of trauma feeding this. Would love to see more wellness parenting classes that are shame-free. Would love to see more mental health support for those with addiction and subsequent violence when police contact is established. Trauma informed policing and education in the schools, paired with grants that support childcare & art/music/nature/therapy exposure could turn the tide.
-  **Anonymous user's Opinion**  
PD/FD could interact with more residents outside of neighborhood associations.
-  **Anonymous user's Opinion**  
too much policing in certain areas

**Anonymous user's Opinion**

Victim blaming, racial profiling

**Anonymous user's Opinion**

Assault both verbal and physical has exploded in the last decade.

**Anonymous user's Opinion**

vandalism

**Anonymous user's Opinion**

LET THE POLICE DO THEIR JOBS. THEY ARE PROBLY LIKE MOST POLICE AGENCIES UNDERSTAFFED. HIGHER MORE OFFICERS AND MAKE IT MORE DESIRABLE TO BE A POLICE OFFICER IN THE CITY. GIVE THEM BETTER BENEFITS AND COMPENSATION FOR THE DIFFICULT JOB THEY HAVE.

**Anonymous user's Opinion**

I would like to know why the cops didn't investigate or charge anyone when a white guy was beaten to a pulp by an ethnic gang near a local ethnic bar. Are they too afraid of the gang? It seems all the cops excel at in Oshkosh is giving out speeding tickets, and at that rate, they miss all the speeders on Vinland St. The violence is steadily getting worse in Oshkosh and the cops need to be more visible and nip this before it gets too late.

**Anonymous user's Opinion**

The police not doing much to actually help a situation. On 4 occasions, they have only come out to make a report, it seems. I had a drugged out neighbor talked into going to inpatient. The cops came and talked. him. out. of. it!!! Then they left and I was stuck with this guy from across the street... A mentally ill neighbor is aggressive, harassing, noise nuisance, vulgar to children, causing some of my tenants to leave. The police do absolutely nothing but show up and leave. Know us before you need us is a joke, because when you need them, you still don't get any help.

**Anonymous user's Opinion**

I believe Oshkosh is a relatively safe city. So much time is spent on traffic stops for speeding caused by bad, antiquated street engineering. Police in their cars with windows up driving quickly through neighborhoods is not how to interact with people. Police, walking the beat, riding a bicycle/motorcycle, making eye contact, actually connect with people. I see police looking straight ahead. The Police Teams are changed around so often that the Teams are only an organizational thing, but not a real solution to neighborhood connection. The idea of Police Teams is great but it takes effort to make it a reality.

## What blight (clearance/demolitions) issues exist in the City of Oshkosh?

CURRENT RESULTS		145 Total Responses
<b>A</b>	Vacant Commercial Structures (118)	81% (118)
<b>B</b>	Vacant Residential Structures (71)	49% (71)
<b>C</b>	Open Dumping Grounds (4)	3% (4)
<b>D</b>	Uncut Lawns (58)	40% (58)
<b>E</b>	Vacant Lots (38)	26% (38)
<b>F</b>	Squatting (14)	10% (14)
<b>G</b>	Other (23)	16% (23)

### REGISTERED VS NON-REGISTERED

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
Registered Voters (109)	78.0% (85)	49.5% (54)	1.8% (2)	42.2% (46)	24.8% (27)	10.1% (11)	17.4% (19)
Non-Registered Voters (36)	91.7% (33)	47.2% (17)	5.6% (2)	33.3% (12)	30.6% (11)	8.3% (3)	11.1% (4)

### ALL RESPONDENTS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
All respondents (145)	81.0% (118)	49.0% (71)	3.0% (4)	40.0% (58)	26.0% (38)	10.0% (14)	16.0% (23)
Registered Voters in Oshkosh, WI (109)	78.0% (85)	49.5% (54)	1.8% (2)	42.2% (46)	24.8% (27)	10.1% (11)	17.4% (19)
Live in Oshkosh, WI (144) - Self-reported	81.3% (117)	48.6% (70)	2.8% (4)	40.3% (58)	25.7% (37)	9.7% (14)	16.0% (23)
Subscribers to Oshkosh, WI (144)	81.3% (117)	48.6% (70)	2.8% (4)	40.3% (58)	25.7% (37)	9.7% (14)	16.0% (23)
Register respondents from anywhere (109)	78.0% (85)	50.0% (54)	2.0% (2)	42.0% (46)	25.0% (27)	10.0% (11)	17.0% (19)

### PRECINCT

244 REGISTERED VOTERS

	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
ALGOMA TOWN WARD 03 (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	100.0% (1)	-
OSHKOSH CITY WARD 01 (6)	83.3% (5)	66.7% (4)	-	50.0% (3)	33.3% (2)	-	-
OSHKOSH CITY WARD 02 (5)	80.0% (4)	80.0% (4)	-	60.0% (3)	20.0% (1)	-	40.0% (2)
OSHKOSH CITY WARD 04 (2)	50.0% (1)	100.0% (2)	-	50.0% (1)	50.0% (1)	-	-
OSHKOSH CITY WARD 05 (3)	66.7% (2)	66.7% (2)	-	-	-	33.3% (1)	-
OSHKOSH CITY WARD 06 (5)	100.0% (5)	80.0% (4)	-	20.0% (1)	40.0% (2)	-	40.0% (2)
OSHKOSH CITY WARD 07 (4)	25.0% (1)	50.0% (2)	-	50.0% (2)	25.0% (1)	-	25.0% (1)
OSHKOSH CITY WARD 08 (7)	71.4% (5)	42.9% (3)	-	42.9% (3)	14.3% (1)	14.3% (1)	14.3% (1)
OSHKOSH CITY WARD 09 (3)	66.7% (2)	33.3% (1)	-	33.3% (1)	-	33.3% (1)	-
OSHKOSH CITY WARD 10 (5)	100.0% (5)	20.0% (1)	-	60.0% (3)	20.0% (1)	-	20.0% (1)
OSHKOSH CITY WARD 11 (4)	100.0% (4)	25.0% (1)	-	25.0% (1)	25.0% (1)	-	-
OSHKOSH CITY WARD 12 (5)	100.0% (5)	60.0% (3)	-	60.0% (3)	20.0% (1)	20.0% (1)	-
OSHKOSH CITY WARD 13 (4)	75.0% (3)	50.0% (2)	-	100.0% (4)	-	-	-
OSHKOSH CITY WARD 14 (5)	100.0% (5)	40.0% (2)	-	-	20.0% (1)	20.0% (1)	20.0% (1)
OSHKOSH CITY WARD 15 (5)	60.0% (3)	40.0% (2)	-	60.0% (3)	80.0% (4)	-	20.0% (1)
OSHKOSH CITY WARD 16 (4)	75.0% (3)	25.0% (1)	-	25.0% (1)	-	-	25.0% (1)
OSHKOSH CITY WARD 17 (1)	100.0% (1)	100.0% (1)	-	-	-	-	-
OSHKOSH CITY WARD 18 (1)	100.0% (1)	-	-	-	-	-	-
OSHKOSH CITY WARD 19 (2)	100.0% (2)	-	-	-	50.0% (1)	-	-
OSHKOSH CITY WARD 20 (2)	100.0% (2)	50.0% (1)	-	-	50.0% (1)	-	50.0% (1)
OSHKOSH CITY WARD 21 (3)	100.0% (3)	33.3% (1)	-	33.3% (1)	66.7% (2)	33.3% (1)	33.3% (1)
OSHKOSH CITY WARD 22A (8)	100.0% (8)	62.5% (5)	12.5% (1)	50.0% (4)	37.5% (3)	12.5% (1)	12.5% (1)
OSHKOSH CITY WARD 23A (7)	71.4% (5)	57.1% (4)	-	57.1% (4)	14.3% (1)	14.3% (1)	14.3% (1)
OSHKOSH CITY WARD 25B (2)	50.0% (1)	-	-	50.0% (1)	-	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 26 (4)	50.0% (2)	50.0% (2)	-	25.0% (1)	25.0% (1)	25.0% (1)	25.0% (1)
OSHKOSH CITY WARD 27 (4)	50.0% (2)	50.0% (2)	-	50.0% (2)	-	-	25.0% (1)
OSHKOSH CITY WARD 28A (4)	75.0% (3)	50.0% (2)	-	25.0% (1)	-	-	25.0% (1)



OSHKOSH CITY WARD 28B (1)	-	-	-	-	-	-	100.0% (1)
OSHKOSH CITY WARD 31 (2)	50.0% (1)	50.0% (1)	-	100.0% (2)	50.0% (1)	-	-

## AGE RANGE

244 REGISTERED VOTERS










	A	B	C	D	E	F	G
18-29 (2)	100.0% (2)	100.0% (2)	-	-	-	-	-
30-39 (19)	84.2% (16)	26.3% (5)	-	42.1% (8)	31.6% (6)	10.5% (2)	21.1% (4)
40-49 (16)	93.8% (15)	56.3% (9)	-	56.3% (9)	6.3% (1)	6.3% (1)	12.5% (2)
50-59 (21)	76.2% (16)	38.1% (8)	-	42.9% (9)	28.6% (6)	9.5% (2)	19.0% (4)
60-69 (23)	69.6% (16)	69.6% (16)	4.3% (1)	52.2% (12)	13.0% (3)	4.3% (1)	13.0% (3)
70-79 (5)	80.0% (4)	60.0% (3)	-	40.0% (2)	40.0% (2)	20.0% (1)	20.0% (1)
80-89 (1)	100.0% (1)	100.0% (1)	-	-	-	-	-
unknown (22)	68.2% (15)	45.5% (10)	4.5% (1)	27.3% (6)	40.9% (9)	18.2% (4)	22.7% (5)

## VOTERS GENDER

244 REGISTERED VOTERS

	A	B	C	D	E	F	G
F (60)	86.7% (52)	51.7% (31)	-	36.7% (22)	25.0% (15)	5.0% (3)	18.3% (11)
M (49)	67.3% (33)	46.9% (23)	4.1% (2)	49.0% (24)	24.5% (12)	16.3% (8)	16.3% (8)

If you selected "Other" in the previous question, please list additional blight issues in the City of Oshkosh.

- 
-  **Anonymous user's Opinion**  
Many rental properties have poorly maintained exteriors.
-  **Anonymous user's Opinion**  
Too many dilapidated small single-family residential units. Non-owner occupied homes are ruining our eastside neighborhoods.
-  **Anonymous user's Opinion**  
Not strong enough inspection services and enforcement
-  **Anonymous user's Opinion**  
The amount of time it took to get the former Walmart Site filled with another business was terrible.
-  **Anonymous user's Opinion**  
Trash along the lake, either washed in from boaters or left by fishermen. This is particularly a problem on the area just south of the Pioneer Marina.
-  **Anonymous user's Opinion**  
Tree's should be trimmed by sidewalk to a minimum height of 6 feet
-  **Anonymous user's Opinion**  
Home owners who don't clean up their yards.
-  **Anonymous user's Opinion**  
The huge pile of gravel that has been sitting for years on 6th and Oregon.
-  **Anonymous user's Opinion**  
It takes too long for the City to raze homes identified to be torn down.
-  **Anonymous user's Opinion**  
Town Motel. PLEASE PLEASE PLEASE DO SOMETHING ABOUT THIS PLACE
-  **Anonymous user's Opinion**  
Poor condition of rental units.
-  **Anonymous user's Opinion**  
We still have issues with "Slum Lords"
-  **Anonymous user's Opinion**  
Due to recent real estate deals, (Oshkosh Truck Headquarters, Speedzone Raceway, and Menominee Nation Arena), I believe the blight on our fair city is its officials not listening to the people.
-  **Anonymous user's Opinion**  
Va ant commercial structures in residential areas including downtown area. We had guests from out of the area walk downtown from Irving St and they commented about the rundown/vacant storefronts and how they didn't bother going in other shops because they felt they wouldn't be quality shops.
-  **Anonymous user's Opinion**  
trees that are either dead, too close to power lines. or growing alongside building foundations.
-  **Anonymous user's Opinion**  
invasion of rodents living in/under homes, houses that need major repairs (siding missing/garage falling down, sinking foundations, front steps not usable).
-  **Anonymous user's Opinion**  
Uncut lawns, weeds and overgrown shrubs and trees.
-  **Anonymous user's Opinion**  
Stop the Northwestern from littering their free newspapers on residents terraces. some place have 5 or six bagged papers on their terraces. I know the residents should pick it up, but the Northwestern would have people subscribe to it if they want. just what I don't want is another chore to do.
-  **Anonymous user's Opinion**  
Beer cans in every yard from college kids throwing them everywhere

**Anonymous user's Opinion**

TOO MANY UNDERDEVELOPED COMMERCIAL SITES. LOOK AT THE SOUTH SIDE BY THE WATER. BEAUTIFUL PLACE TO PUT SOME NICE CONDOS...NOPE A USELESS BASKETBALL STADIUM THAT CANT PAY THIER BILLS AND HAVE REDICULOUSLY HIGH PRICES FOR ENTERTAINMENT. TEAR DOWN THE BEAT UP OLD STRUCTURES AND LET THE INVESTORS MAKE THEIR MONEY WITHOUT THE CITY GETTING THEIR GREEDY HANDS INTO THEIR POCKETS. OSHKOSH HAS SO MUCH POTENTIAL BUT INVERSTORS PULL OUT BECAUSE THE CITY IS GREEDY.

**Anonymous user's Opinion**

South Main St. is an eyesore, needs to be cleaned up. Parts of Osh Ave need to be torn down and start over. Bay Shore to Irving, Main to Washington, blighted areas, crime.

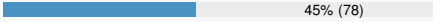

**Anonymous user's Opinion**

So much litter everywhere!! I love our street sweepers soooo much! Yards all over are littered with trash, though. Our neighborhood association does a clean up 2ce per year, but it barely dents the issue.

**Anonymous user's Opinion**

Cheap building materials which do not last, low expectations for design, large, barren, commercial parking lots, terraces with tall weeds, gravel & dirt driveways in residential neighborhoods, and minimal landscaping standards contribute to blighted appearance.

## In your opinion, are residents of the City of Oshkosh aware of how to report fair housing violations or concerns?

CURRENT RESULTS			175 Total Responses
<b>A</b>	Yes (19)		11% (19)
<b>B</b>	No (78)		45% (78)
<b>C</b>	Unsure (78)		45% (78)

### REGISTERED VS NON-REGISTERED

	<b>A</b>	<b>B</b>	<b>C</b>
Registered Voters (130)	12.3% (16)	43.8% (57)	43.8% (57)
Non-Registered Voters (45)	6.7% (3)	46.7% (21)	46.7% (21)

### ALL RESPONDENTS

	<b>A</b>	<b>B</b>	<b>C</b>
All respondents (175)	11.0% (19)	45.0% (78)	45.0% (78)
Registered Voters in Oshkosh, WI (130)	12.3% (16)	43.8% (57)	43.8% (57)
Live in Oshkosh, WI (173) - Self-reported	11.0% (19)	44.5% (77)	44.5% (77)
Subscribers to Oshkosh, WI (173)	11.0% (19)	44.5% (77)	44.5% (77)
Register respondents from anywhere (131)	12.0% (16)	44.0% (58)	44.0% (57)

### PRECINCT

131 REGISTERED VOTERS

	<b>A</b>	<b>B</b>	<b>C</b>
ALGOMA TOWN WARD 03 (1)	-	100.0% (1)	-
OSHKOSH CITY WARD 01 (10)	10.0% (1)	30.0% (3)	60.0% (6)
OSHKOSH CITY WARD 02 (6)	33.3% (2)	16.7% (1)	50.0% (3)
OSHKOSH CITY WARD 03 (1)	100.0% (1)	-	-
OSHKOSH CITY WARD 04 (2)	-	100.0% (2)	-
OSHKOSH CITY WARD 05 (3)	-	100.0% (3)	-
OSHKOSH CITY WARD 06 (5)	-	100.0% (5)	-
OSHKOSH CITY WARD 07 (4)	25.0% (1)	25.0% (1)	50.0% (2)
OSHKOSH CITY WARD 08 (9)	22.2% (2)	44.4% (4)	33.3% (3)
OSHKOSH CITY WARD 09 (3)	-	33.3% (1)	66.7% (2)
OSHKOSH CITY WARD 10 (5)	-	60.0% (3)	40.0% (2)
OSHKOSH CITY WARD 11 (4)	-	100.0% (4)	-
OSHKOSH CITY WARD 12 (6)	-	66.7% (4)	33.3% (2)
OSHKOSH CITY WARD 13 (4)	25.0% (1)	-	75.0% (3)
OSHKOSH CITY WARD 14 (5)	-	60.0% (3)	40.0% (2)
OSHKOSH CITY WARD 15 (6)	-	50.0% (3)	50.0% (3)
OSHKOSH CITY WARD 16 (4)	25.0% (1)	25.0% (1)	50.0% (2)
OSHKOSH CITY WARD 17 (2)	-	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 18 (2)	50.0% (1)	50.0% (1)	-
OSHKOSH CITY WARD 19 (3)	-	-	100.0% (3)
OSHKOSH CITY WARD 20 (2)	-	50.0% (1)	50.0% (1)
OSHKOSH CITY WARD 21 (4)	50.0% (2)	-	50.0% (2)
OSHKOSH CITY WARD 22A (10)	10.0% (1)	60.0% (6)	30.0% (3)
OSHKOSH CITY WARD 23A (8)	12.5% (1)	50.0% (4)	37.5% (3)
OSHKOSH CITY WARD 25B (4)	25.0% (1)	50.0% (2)	25.0% (1)
OSHKOSH CITY WARD 26 (4)	-	-	100.0% (4)
OSHKOSH CITY WARD 27 (4)	-	25.0% (1)	75.0% (3)
OSHKOSH CITY WARD 28A (5)	-	40.0% (2)	60.0% (3)
OSHKOSH CITY WARD 28B (1)	100.0% (1)	-	-
OSHKOSH CITY WARD 31 (3)	-	-	100.0% (3)
RUSHFORD TOWN WARD 1 (1)	-	100.0% (1)	-

## AGE RANGE

131 REGISTERED VOTERS




















	A	B	C
18-29 (2)	-	100.0% (2)	-
30-39 (21)	4.8% (1)	57.1% (12)	38.1% (8)
40-49 (20)	10.0% (2)	50.0% (10)	40.0% (8)
50-59 (25)	28.0% (7)	20.0% (5)	52.0% (13)
60-69 (27)	14.8% (4)	40.7% (11)	44.4% (12)
70-79 (6)	16.7% (1)	16.7% (1)	66.7% (4)
80-89 (2)	-	50.0% (1)	50.0% (1)
unknown (28)	3.6% (1)	57.1% (16)	39.3% (11)

















## VOTERS GENDER

131 REGISTERED VOTERS

	A	B	C
F (68)	8.8% (6)	48.5% (33)	42.6% (29)
M (63)	15.9% (10)	39.7% (25)	44.4% (28)

## What do you think are the primary reasons why fair housing complaints are not reported?

- 
-  **Tina marie Janowski's Opinion**  
Afraid of what the landlord will do
-  **Anonymous user's Opinion**  
The few landlords are given WAY too much power in local politics, ONE SITS ON THE COUNCIL! They represent less than 20 people but the city has over 60k and they still are able to sway our politics. For example, protections for tenant were not put through in the way they were introduced.
-  **Anonymous user's Opinion**  
Poor communication. People might not be aware of services available. Retribution could also be a fear.
-  **Anonymous user's Opinion**  
Uneducated landlords
-  **Anonymous user's Opinion**  
Lack of knowledge on how to report or the fear that they will be retaliated.
-  **Anonymous user's Opinion**  
No where else to move to...or available housing.
-  **Anonymous user's Opinion**  
Not knowing how!
-  **Anonymous user's Opinion**  
If a low income renter reports violations that the landlord cannot afford to repair the tenant could lose their apartment/home.
-  **Anonymous user's Opinion**  
Slow turn around/action time. If someone has a complaint, their lease is likely going to expire before anything is actually done about it.
-  **Anonymous user's Opinion**  
People do not know what process to take if they feel discriminated against, they are already feeling unwelcome and don't know if reporting it would be taken seriously or if it would make them feel even more of a problem in the eyes of others.
-  **Anonymous user's Opinion**  
Shame that they live there?
-  **Anonymous user's Opinion**  
Not sure who to report to?
-  **James Gordon Salentine's Opinion**  
Fear of retribution from landlord
-  **Anonymous user's Opinion**  
Fear of reprisal
-  **Anonymous user's Opinion**  
Lack of education for residents on how to report.
-  **Anonymous user's Opinion**  
retailiation
-  **Anonymous user's Opinion**  
Lack of awareness of the procedure, lack of trust that something will be done with the report
-  **Anonymous user's Opinion**  
tenants are afraid of getting evicted
-  **Anonymous user's Opinion**  
lack of knowledge

-  **Anonymous user's Opinion**  
Lack of knowledge. Lack of options.
-  **Anonymous user's Opinion**  
There really aren't that many here.
-  **Anonymous user's Opinion**  
Most things in this town are a secret. I have been here 4 years alone, so I could be close to a good heart hospital. I am having the hardest time trying to make friends, and get plugged into this town. I wouldn't know how or where to report things like this.
-  **Anonymous user's Opinion**  
No clear/accessible instructions how to, I don't think many people even know they can report complaints. It's not common knowledge where to even go with complaints.
-  **Anonymous user's Opinion**  
Fear of landlord retribution.
-  **Anonymous user's Opinion**  
Lack of education on when, where, how, and why they can report
-  **Anonymous user's Opinion**  
Retaliation and being uninformed.
-  **Anonymous user's Opinion**  
Afraid of losing housing
-  **Anonymous user's Opinion**  
Apathy, fear of reprisal by landlords, ignorance of the proper process for registering complaints
-  **Anonymous user's Opinion**  
Fear of eviction.
-  **Anonymous user's Opinion**  
Renters afraid of being evicted or rents being raised
-  **Anonymous user's Opinion**  
Lack of knowledge of how to report or of confidence of results.
-  **Anonymous user's Opinion**  
People don't know who to report to
-  **Anonymous user's Opinion**  
There are more important things to report on.
-  **Anonymous user's Opinion**  
Unaware of who/how to contact and submit complaint.
-  **Anonymous user's Opinion**  
In our area, one in eight adults can't read well and one in twelve are functionally illiterate. This is a huge impediment. If they can't read their leases, can't read their rights, or who to contact for housing help, they feel powerless; they learn to 'accept their lot in life'. Added to this group of people is our healthy population of refugees. They have come from horrific circumstances where they learned to never question the authorities and to keep their heads low. They might not report things because of this cultural background and, of course, because of the language barrier.
-  **Anonymous user's Opinion**  
fear of eviction, fear of rent increasing
-  **Anonymous user's Opinion**  
A belief that the reports won't improve the situations of those who feel discriminated against.
-  **Anonymous user's Opinion**  
neighbors and tenants do not get along
-  **Anonymous user's Opinion**  
Fear of retaliation, lack of knowledge on available reporting options.
-  **Anonymous user's Opinion**  
Nothing ever gets done

**Anonymous user's Opinion**

People don't know their rights; renters afraid if they report they will be evicted; poor communication between renters and landlords; some discrimination is too subtle to prove.

**Anonymous user's Opinion**

People don't know how to report them.

**Anonymous user's Opinion**

Lack of knowledge about where to go, the process, etc.

**Anonymous user's Opinion**

People don't want to get that involved or consider it unheard.

**Anonymous user's Opinion**

Feeling that the report won't matter

**Anonymous user's Opinion**

Lots of junk in yards and uncut lawns in area

**Anonymous user's Opinion**

lack of education

**Anonymous user's Opinion**

Not enough information on what defines fair housing

**Anonymous user's Opinion**

Lack of understanding and a smear campaign from landlords about any potential changes that would result in landlords actually having to pay money to ensure buildings up to standards.

**Anonymous user's Opinion**

I don't think most people are aware you should report it.

**Anonymous user's Opinion**

probably scared they would get evicted

**Anonymous user's Opinion**

Not knowign who or how to report an issue

**Anonymous user's Opinion**

Retribution from landlords (e.g. increased rent, eviction, increased inspections) and increase in inspections.

**Anonymous user's Opinion**

People are afraid they'll be evicted or their rent raised.

**Anonymous user's Opinion**

Probably don't feel they will be heard and fear reprisals.

**Anonymous user's Opinion**

From my experience I've had friends report issues multiple times and nothing changes

**Anonymous user's Opinion**

Fear of being evicted

**Anonymous user's Opinion**

Don't want to cause problems with neighbors

**Anonymous user's Opinion**

unaware of reporting process






















**Anonymous user's Opinion**

People don't think anything will be done after reporting.

**Anonymous user's Opinion**

People do not want to get involved.



-  **Anonymous user's Opinion**  
I rented here for a long time and I don't feel like anyone cares about renters. Why would people complain if they feel like people don't do anything about it?
-  **Anonymous user's Opinion**  
everyone is different, what one may see as an issue, another may not see it as an issue.
-  **Anonymous user's Opinion**  
-
-  **Anonymous user's Opinion**  
Fearing retaliation from landlords/neighbors
-  **Anonymous user's Opinion**  
Criminal record or active warrant
-  **Anonymous user's Opinion**  
It's unclear who to report to. As a renter, I am often referred to the tenant resource center in Madison for any issues we deal with. I'm not clear on how much our community is invested in assisting with housing issues.
-  **Anonymous user's Opinion**  
Being able to speak English is a huge barrier.
-  **Anonymous user's Opinion**  
no one knows where to report
-  **Anonymous user's Opinion**  
Fear of not being able to find a place to live within budget, fear of not being heard or black listed
-  **Anonymous user's Opinion**  
Unaware of how to file complaints in some cases.
-  **Anonymous user's Opinion**  
Either they are not aware of how to report complaints or they have become accustomed to the discrimination and don't pursue.
-  **Anonymous user's Opinion**  
people are afraid. People don't have time to do that. People don't have access to do it
-  **Anonymous user's Opinion**  
Because victims don't want retaliation, don't have time or energy to spend on it, prefer to work with someone willing to rent/sell to them, don't know how to fight the injustice.
-  **Anonymous user's Opinion**  
economic
-  **Anonymous user's Opinion**  
Being scared of landlords and repercussions, cost of possibly seeking legal help or needing them after filing reports
-  **Anonymous user's Opinion**  
Because the courts support Slum Lords in Oshkosh vs the poor families which keeps them stuck to live in another slum apartment so they don't dare say anything about not having a flushing toilet or kitchen sink for 12 months or they will be evicted and no one else will rent to them after that.
-  **Anonymous user's Opinion**  
It's very limited and there is usually another reason (poor rent payment history or destruction of property)
-  **Anonymous user's Opinion**  
Most individuals are not aware they can report and where to report such complaints.
-  **Anonymous user's Opinion**  
People don't take the initiative to speak up and act on their concerns.
-  **Anonymous user's Opinion**  
lack of knowledge, fear of retaliation
-  **Anonymous user's Opinion**  
Fear of eviction



**Anonymous user's Opinion**

Unaware or fear of retaliation



**Anonymous user's Opinion**

fear of being discriminated further with regard to housing



**Anonymous user's Opinion**

nothing is done about them when they are reported



**Anonymous user's Opinion**

Fear of retribution.



**Anonymous user's Opinion**

Fear of retaliation by landlord.



**Anonymous user's Opinion**

Nobody does anything when residents report bad landlords



**Anonymous user's Opinion**

People don't wanna speak to someone in person or suffer from anxiety and won't speak up in a public setting.



**Anonymous user's Opinion**

lack of knowledge



**Anonymous user's Opinion**

Either they aren't sure how to report it properly or are afraid of retaliation.



**Anonymous user's Opinion**

New residents to the city may not know where or how to report and if it is worth the effort to report.



**Anonymous user's Opinion**

Not enough knowledge of who to contact, and what the parameters are for violations.



**Anonymous user's Opinion**

Lack of information on process



**Anonymous user's Opinion**

They want a place they can afford, that is how it works



**Anonymous user's Opinion**

Those that report fail to get resolution



**Anonymous user's Opinion**

People are afraid of retaliation



**Anonymous user's Opinion**

They don't know how



**Anonymous user's Opinion**

Lack of information



**Anonymous user's Opinion**

NEED LESS GOVERNMENT PROGRAMS. THEY HAVE BEEN PROVEN NOT TO WORK. ONLY DEVALUE A CITY



**Anonymous user's Opinion**

Knowledge & fear. People think it won't do any good.



**Anonymous user's Opinion**


Don't know proper reporting channels





**Anonymous user's Opinion**


Lack of awareness. Fear of reprisal from landlords


**Anonymous user's Opinion**


 People do not know how to do them.


 **Anonymous user's Opinion**  
unsure


 **Anonymous user's Opinion**  
lack of information distributed to people


 **Anonymous user's Opinion**  
Fear of reprisal: example: undocumented worker

 **Anonymous user's Opinion**  
Because normally in government, nothing is ever done or rarely resolved. And if resolved, rarely in the favor of the little guy.

 **Anonymous user's Opinion**  
Cheap rent at the price of a bad landlord. The tenant lacks knowledge on renter AND landlord rights. The tenant is not fully legal (drugs, warrant, unauthorized tenant, etc)

 **Anonymous user's Opinion**  
Fear of retribution, not knowing the law, lack of education.

 **Lisa L Lind's Opinion**  
Afraid of landlord retaliation

 **Anonymous user's Opinion**  
belief it won't help not knowing what is available

**Please evaluate whether the following situations result in further discrimination and/or barriers to fair housing in the City of Oshkosh:**

CURRENT RESULTS	162 Total Responses				
	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	17% (27)	36% (58)	36% (59)	6% (9)	3% (5)
Lack of affordable housing in certain areas	25% (40)	38% (62)	21% (34)	9% (15)	3% (5)
Lack of accessible housing for persons with disabilities	12% (20)	23% (37)	49% (80)	9% (15)	2% (4)
Lack of accessibility in neighborhoods (i.e. curb cuts)	6% (10)	16% (26)	51% (82)	17% (27)	3% (5)
Lack of fair housing education	15% (24)	34% (55)	35% (56)	6% (10)	4% (7)
Lack of fair housing organizations in the City	10% (17)	23% (38)	47% (76)	6% (10)	5% (8)
State or Local laws and policies that limit housing choice	6% (10)	13% (21)	59% (95)	10% (16)	4% (7)
Lack of knowledge among residents regarding fair housing	19% (30)	48% (77)	20% (32)	6% (9)	3% (5)
Lack of knowledge among landlords and property managers regarding fair housing	19% (31)	34% (55)	27% (44)	12% (19)	4% (6)
Lack of knowledge among real estate agents regarding fair housing	6% (10)	24% (39)	43% (70)	15% (25)	3% (5)
Lack of knowledge among bankers/lenders regarding fair housing	6% (10)	19% (31)	49% (79)	13% (21)	5% (8)
Other barriers	4% (7)	1% (1)	46% (74)	1% (1)	3% (5)

**REGISTERED (120)**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	14.0% (17)	40.0% (48)	35.0% (42)	6.0% (7)	3.0% (3)
Lack of affordable housing in certain areas	25.0% (30)	38.0% (46)	21.0% (25)	9.0% (11)	4.0% (5)
Lack of accessible housing for persons with disabilities	12.0% (14)	21.0% (25)	52.0% (62)	10.0% (12)	3.0% (4)
Lack of accessibility in neighborhoods (i.e. curb cuts)	5.0% (6)	17.0% (20)	53.0% (64)	16.0% (19)	4.0% (5)
Lack of fair housing education	14.0% (17)	33.0% (40)	37.0% (44)	7.0% (8)	5.0% (6)
Lack of fair housing organizations in the City	11.0% (13)	21.0% (25)	48.0% (58)	8.0% (9)	7.0% (8)
State or Local laws and policies that limit housing choice	7.0% (8)	13.0% (16)	59.0% (71)	10.0% (12)	6.0% (7)
Lack of knowledge among residents regarding fair housing	18.0% (22)	48.0% (58)	20.0% (24)	5.0% (6)	4.0% (5)
Lack of knowledge among landlords and property managers regarding fair housing	19.0% (23)	33.0% (39)	28.0% (33)	13.0% (16)	5.0% (6)
Lack of knowledge among real estate agents regarding fair housing	8.0% (9)	26.0% (31)	40.0% (48)	18.0% (22)	3.0% (4)
Lack of knowledge among bankers/lenders regarding fair housing	8.0% (9)	18.0% (22)	48.0% (58)	15.0% (18)	6.0% (7)
Other barriers	2.0% (2)	-	47.0% (56)	1.0% (1)	3.0% (4)

**NON-REGISTERED (42)**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	23.8% (10)	23.8% (10)	40.5% (17)	4.8% (2)	4.8% (2)
Lack of affordable housing in certain areas	23.8% (10)	38.1% (16)	21.4% (9)	9.5% (4)	-
Lack of accessible housing for persons with disabilities	14.3% (6)	28.6% (12)	42.9% (18)	7.1% (3)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	9.5% (4)	14.3% (6)	42.9% (18)	19.0% (8)	-
Lack of fair housing education	16.7% (7)	35.7% (15)	28.6% (12)	4.8% (2)	2.4% (1)
Lack of fair housing organizations in the City	9.5% (4)	31.0% (13)	42.9% (18)	2.4% (1)	-
State or Local laws and policies that limit housing choice	4.8% (2)	11.9% (5)	57.1% (24)	9.5% (4)	-
Lack of knowledge among residents regarding fair housing	19.0% (8)	45.2% (19)	19.0% (8)	7.1% (3)	-
Lack of knowledge among landlords and property managers regarding fair housing	19.0% (8)	38.1% (16)	26.2% (11)	7.1% (3)	-
Lack of knowledge among real estate agents regarding fair housing	2.4% (1)	19.0% (8)	52.4% (22)	7.1% (3)	2.4% (1)
Lack of knowledge among bankers/lenders regarding fair housing	2.4% (1)	21.4% (9)	50.0% (21)	7.1% (3)	2.4% (1)
Other barriers	11.9% (5)	2.4% (1)	42.9% (18)	-	2.4% (1)

**ALL RESPONDENTS (162)**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	17% (27)	36% (58)	36% (59)	6% (9)	3% (5)
Lack of affordable housing in certain areas	25% (40)	38% (62)	21% (34)	9% (15)	3% (5)
Lack of accessible housing for persons with disabilities	12% (20)	23% (37)	49% (80)	9% (15)	2% (4)
Lack of accessibility in neighborhoods (i.e. curb cuts)	6% (10)	16% (26)	51% (82)	17% (27)	3% (5)

Lack of fair housing education	15% (24)	34% (55)	35% (56)	6% (10)	4% (7)
Lack of fair housing organizations in the City	10% (17)	23% (38)	47% (76)	6% (10)	5% (8)
State or Local laws and policies that limit housing choice	6% (10)	13% (21)	59% (95)	10% (16)	4% (7)
Lack of knowledge among residents regarding fair housing	19% (30)	48% (77)	20% (32)	6% (9)	3% (5)
Lack of knowledge among landlords and property managers regarding fair housing	19% (31)	34% (55)	27% (44)	12% (19)	4% (6)
Lack of knowledge among real estate agents regarding fair housing	6% (10)	24% (39)	43% (70)	15% (25)	3% (5)
Lack of knowledge among bankers/lenders regarding fair housing	6% (10)	19% (31)	49% (79)	13% (21)	5% (8)
Other barriers	4% (7)	1% (1)	46% (74)	1% (1)	3% (5)

**REGISTERED VOTERS IN OSHKOSH, WI (120)**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	14% (17)	40% (48)	35% (42)	6% (7)	3% (3)
Lack of affordable housing in certain areas	25% (30)	38% (46)	21% (25)	9% (11)	4% (5)
Lack of accessible housing for persons with disabilities	12% (14)	21% (25)	52% (62)	10% (12)	3% (4)
Lack of accessibility in neighborhoods (i.e. curb cuts)	5% (6)	17% (20)	53% (64)	16% (19)	4% (5)
Lack of fair housing education	14% (17)	33% (40)	37% (44)	7% (8)	5% (6)
Lack of fair housing organizations in the City	11% (13)	21% (25)	48% (58)	8% (9)	7% (8)
State or Local laws and policies that limit housing choice	7% (8)	13% (16)	59% (71)	10% (12)	6% (7)
Lack of knowledge among residents regarding fair housing	18% (22)	48% (58)	20% (24)	5% (6)	4% (5)
Lack of knowledge among landlords and property managers regarding fair housing	19% (23)	33% (39)	28% (33)	13% (16)	5% (6)
Lack of knowledge among real estate agents regarding fair housing	8% (9)	26% (31)	40% (48)	18% (22)	3% (4)
Lack of knowledge among bankers/lenders regarding fair housing	8% (9)	18% (22)	48% (58)	15% (18)	6% (7)
Other barriers	2% (2)	0% (-)	47% (56)	1% (1)	3% (4)

**LIVE IN OSHKOSH, WI (160) - SELF-REPORTED**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	16% (26)	36% (58)	36% (58)	6% (9)	3% (5)
Lack of affordable housing in certain areas	24% (39)	39% (62)	21% (33)	9% (15)	3% (5)
Lack of accessible housing for persons with disabilities	13% (20)	23% (37)	49% (78)	9% (15)	3% (4)
Lack of accessibility in neighborhoods (i.e. curb cuts)	6% (10)	16% (26)	50% (80)	17% (27)	3% (5)
Lack of fair housing education	15% (24)	34% (54)	34% (55)	6% (10)	4% (7)
Lack of fair housing organizations in the City	11% (17)	24% (38)	46% (74)	6% (10)	5% (8)
State or Local laws and policies that limit housing choice	6% (10)	13% (21)	58% (93)	10% (16)	4% (7)
Lack of knowledge among residents regarding fair housing	19% (30)	48% (77)	19% (30)	6% (9)	3% (5)
Lack of knowledge among landlords and property managers regarding fair housing	19% (30)	34% (55)	27% (43)	12% (19)	4% (6)
Lack of knowledge among real estate agents regarding fair housing	6% (10)	24% (39)	43% (68)	16% (25)	3% (5)
Lack of knowledge among bankers/lenders regarding fair housing	6% (10)	19% (31)	48% (77)	13% (21)	5% (8)
Other barriers	4% (7)	1% (1)	45% (72)	1% (1)	3% (5)

**SUBSCRIBERS TO OSHKOSH, WI (160)**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	16% (26)	36% (58)	36% (58)	6% (9)	3% (5)
Lack of affordable housing in certain areas	24% (39)	39% (62)	21% (33)	9% (15)	3% (5)
Lack of accessible housing for persons with disabilities	13% (20)	23% (37)	49% (78)	9% (15)	3% (4)
Lack of accessibility in neighborhoods (i.e. curb cuts)	6% (10)	16% (26)	50% (80)	17% (27)	3% (5)
Lack of fair housing education	15% (24)	34% (54)	34% (55)	6% (10)	4% (7)
Lack of fair housing organizations in the City	11% (17)	24% (38)	46% (74)	6% (10)	5% (8)
State or Local laws and policies that limit housing choice	6% (10)	13% (21)	58% (93)	10% (16)	4% (7)
Lack of knowledge among residents regarding fair housing	19% (30)	48% (77)	19% (30)	6% (9)	3% (5)
Lack of knowledge among landlords and property managers regarding fair housing	19% (30)	34% (55)	27% (43)	12% (19)	4% (6)
Lack of knowledge among real estate agents regarding fair housing	6% (10)	24% (39)	43% (68)	16% (25)	3% (5)
Lack of knowledge among bankers/lenders regarding fair housing	6% (10)	19% (31)	48% (77)	13% (21)	5% (8)
Other barriers	4% (7)	1% (1)	45% (72)	1% (1)	3% (5)

**REGISTER RESPONDENTS FROM ANYWHERE (121)**

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	14% (17)	40% (48)	36% (43)	6% (7)	2% (3)

Lack of affordable housing in certain areas	25% (30)	38% (46)	21% (26)	9% (11)	4% (5)
Lack of accessible housing for persons with disabilities	12% (14)	21% (25)	52% (63)	10% (12)	3% (4)
Lack of accessibility in neighborhoods (i.e. curb cuts)	5% (6)	17% (20)	54% (65)	16% (19)	4% (5)
Lack of fair housing education	14% (17)	33% (40)	37% (45)	7% (8)	5% (6)
Lack of fair housing organizations in the City	11% (13)	21% (25)	49% (59)	7% (9)	7% (8)
State or Local laws and policies that limit housing choice	7% (8)	13% (16)	60% (72)	10% (12)	6% (7)
Lack of knowledge among residents regarding fair housing	18% (22)	48% (58)	21% (25)	5% (6)	4% (5)
Lack of knowledge among landlords and property managers regarding fair housing	19% (23)	32% (39)	28% (34)	13% (16)	5% (6)
Lack of knowledge among real estate agents regarding fair housing	7% (9)	26% (31)	40% (49)	18% (22)	3% (4)
Lack of knowledge among bankers/lenders regarding fair housing	7% (9)	18% (22)	49% (59)	15% (18)	6% (7)
Other barriers	2% (2)	0% (-)	47% (57)	1% (1)	3% (4)

**PRECINCT**

121 REGISTERED VOTERS

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
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**ALGOMA TOWN WARD 03 (1)**

Concentration of subsidized housing in certain neighborhoods	100.0% (1.0)	-	-	-	-
Lack of affordable housing in certain areas	100.0% (1.0)	-	-	-	-
Lack of accessible housing for persons with disabilities	100.0% (1.0)	-	-	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	100.0% (1.0)	-	-	-	-
Lack of fair housing education	100.0% (1.0)	-	-	-	-
Lack of fair housing organizations in the City	100.0% (1.0)	-	-	-	-
State or Local laws and policies that limit housing choice	100.0% (1.0)	-	-	-	-
Lack of knowledge among residents regarding fair housing	100.0% (1.0)	-	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	100.0% (1.0)	-	-	-	-
Lack of knowledge among real estate agents regarding fair housing	100.0% (1.0)	-	-	-	-
Lack of knowledge among bankers/lenders regarding fair housing	100.0% (1.0)	-	-	-	-
Other barriers	-	-	-	-	-

**OSHKOSH CITY WARD 01 (7)**

Concentration of subsidized housing in certain neighborhoods	14.3% (1.0)	28.6% (2.0)	57.1% (4.0)	-	-
Lack of affordable housing in certain areas	14.3% (1.0)	28.6% (2.0)	42.9% (3.0)	-	14.3% (1.0)
Lack of accessible housing for persons with disabilities	-	-	100.0% (7.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	85.7% (6.0)	-	14.3% (1.0)
Lack of fair housing education	28.6% (2.0)	-	71.4% (5.0)	-	-
Lack of fair housing organizations in the City	14.3% (1.0)	14.3% (1.0)	71.4% (5.0)	-	-
State or Local laws and policies that limit housing choice	-	-	100.0% (7.0)	-	-
Lack of knowledge among residents regarding fair housing	28.6% (2.0)	42.9% (3.0)	28.6% (2.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	28.6% (2.0)	71.4% (5.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	14.3% (1.0)	85.7% (6.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	14.3% (1.0)	85.7% (6.0)	-	-
Other barriers	-	-	57.1% (4.0)	-	-

**OSHKOSH CITY WARD 02 (6)**

Concentration of subsidized housing in certain neighborhoods	16.7% (1.0)	16.7% (1.0)	33.3% (2.0)	-	16.7% (1.0)
Lack of affordable housing in certain areas	-	50.0% (3.0)	-	16.7% (1.0)	16.7% (1.0)
Lack of accessible housing for persons with disabilities	33.3% (2.0)	16.7% (1.0)	16.7% (1.0)	16.7% (1.0)	16.7% (1.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	16.7% (1.0)	33.3% (2.0)	16.7% (1.0)	-	16.7% (1.0)
Lack of fair housing education	-	33.3% (2.0)	33.3% (2.0)	-	16.7% (1.0)
Lack of fair housing organizations in the City	-	16.7% (1.0)	33.3% (2.0)	16.7% (1.0)	16.7% (1.0)
State or Local laws and policies that limit housing choice	-	16.7% (1.0)	66.7% (4.0)	-	16.7% (1.0)
Lack of knowledge among residents regarding fair housing	-	33.3% (2.0)	33.3% (2.0)	-	16.7% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	16.7% (1.0)	50.0% (3.0)	-	-	16.7% (1.0)
Lack of knowledge among real estate agents regarding fair housing	-	50.0% (3.0)	16.7% (1.0)	-	16.7% (1.0)
Lack of knowledge among bankers/lenders regarding fair housing	-	33.3% (2.0)	33.3% (2.0)	-	16.7% (1.0)
Other barriers	-	-	50.0% (3.0)	-	-

**OSHKOSH CITY WARD 03 (1)**

Concentration of subsidized housing in certain neighborhoods	-	-	100.0% (1.0)	-	-
Lack of affordable housing in certain areas	-	-	100.0% (1.0)	-	-
Lack of accessible housing for persons with disabilities	-	-	100.0% (1.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	100.0% (1.0)	-	-
Lack of fair housing education	-	-	100.0% (1.0)	-	-
Lack of fair housing organizations in the City	-	-	100.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	-	-	-	100.0% (1.0)	-
Lack of knowledge among residents regarding fair housing	-	100.0% (1.0)	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	100.0% (1.0)	-	-	-
Lack of knowledge among real estate agents regarding fair housing	-	-	-	100.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	100.0% (1.0)	-	-
Other barriers	-	-	100.0% (1.0)	-	-

**OSHKOSH CITY WARD 04 (2)**

Concentration of subsidized housing in certain neighborhoods	-	-	100.0% (2.0)	-	-
Lack of affordable housing in certain areas	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of accessible housing for persons with disabilities	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	50.0% (1.0)	50.0% (1.0)	-
Lack of fair housing education	100.0% (2.0)	-	-	-	-
Lack of fair housing organizations in the City	50.0% (1.0)	-	50.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	-	-	100.0% (2.0)	-	-
Lack of knowledge among residents regarding fair housing	100.0% (2.0)	-	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	100.0% (2.0)	-	-	-	-
Lack of knowledge among real estate agents regarding fair housing	-	-	100.0% (2.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	100.0% (2.0)	-	-
Other barriers	-	-	100.0% (2.0)	-	-

**OSHKOSH CITY WARD 05 (3)**

Concentration of subsidized housing in certain neighborhoods	33.3% (1.0)	66.7% (2.0)	-	-	-
Lack of affordable housing in certain areas	33.3% (1.0)	66.7% (2.0)	-	-	-
Lack of accessible housing for persons with disabilities	33.3% (1.0)	33.3% (1.0)	-	33.3% (1.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	66.7% (2.0)	-	33.3% (1.0)	-
Lack of fair housing education	66.7% (2.0)	-	-	33.3% (1.0)	-
Lack of fair housing organizations in the City	-	-	33.3% (1.0)	-	66.7% (2.0)
State or Local laws and policies that limit housing choice	-	33.3% (1.0)	-	33.3% (1.0)	33.3% (1.0)
Lack of knowledge among residents regarding fair housing	-	66.7% (2.0)	-	-	33.3% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	-	66.7% (2.0)	-	33.3% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	66.7% (2.0)	-	33.3% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	33.3% (1.0)	33.3% (1.0)	-	33.3% (1.0)	-
Other barriers	-	-	-	-	33.3% (1.0)

**OSHKOSH CITY WARD 06 (5)**

Concentration of subsidized housing in certain neighborhoods	40.0% (2.0)	40.0% (2.0)	20.0% (1.0)	-	-
Lack of affordable housing in certain areas	100.0% (5.0)	-	-	-	-
Lack of accessible housing for persons with disabilities	-	40.0% (2.0)	60.0% (3.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	40.0% (2.0)	40.0% (2.0)	20.0% (1.0)	-
Lack of fair housing education	20.0% (1.0)	40.0% (2.0)	40.0% (2.0)	-	-
Lack of fair housing organizations in the City	40.0% (2.0)	40.0% (2.0)	20.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	20.0% (1.0)	-	80.0% (4.0)	-	-
Lack of knowledge among residents regarding fair housing	40.0% (2.0)	60.0% (3.0)	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	60.0% (3.0)	40.0% (2.0)	-	-	-
Lack of knowledge among real estate agents regarding fair housing	20.0% (1.0)	60.0% (3.0)	20.0% (1.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	20.0% (1.0)	40.0% (2.0)	40.0% (2.0)	-	-
Other barriers	20.0% (1.0)	-	20.0% (1.0)	-	-

**OSHKOSH CITY WARD 07 (4)**

Concentration of subsidized housing in certain neighborhoods	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-	-
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Lack of affordable housing in certain areas	-	50.0% (2.0)	50.0% (2.0)	-	-
Lack of accessible housing for persons with disabilities	-	-	75.0% (3.0)	25.0% (1.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	75.0% (3.0)	-	25.0% (1.0)
Lack of fair housing education	-	25.0% (1.0)	50.0% (2.0)	-	25.0% (1.0)
Lack of fair housing organizations in the City	-	25.0% (1.0)	50.0% (2.0)	-	25.0% (1.0)
State or Local laws and policies that limit housing choice	-	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)
Lack of knowledge among residents regarding fair housing	-	50.0% (2.0)	25.0% (1.0)	-	25.0% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	-	50.0% (2.0)	25.0% (1.0)	-	25.0% (1.0)
Lack of knowledge among real estate agents regarding fair housing	-	50.0% (2.0)	25.0% (1.0)	-	25.0% (1.0)
Lack of knowledge among bankers/lenders regarding fair housing	-	25.0% (1.0)	50.0% (2.0)	-	25.0% (1.0)
Other barriers	-	-	50.0% (2.0)	-	-

**OSHKOSH CITY WARD 08 (8)**

Concentration of subsidized housing in certain neighborhoods	12.5% (1.0)	50.0% (4.0)	37.5% (3.0)	-	-
Lack of affordable housing in certain areas	12.5% (1.0)	75.0% (6.0)	12.5% (1.0)	-	-
Lack of accessible housing for persons with disabilities	-	25.0% (2.0)	50.0% (4.0)	12.5% (1.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	12.5% (1.0)	62.5% (5.0)	12.5% (1.0)	-
Lack of fair housing education	-	25.0% (2.0)	50.0% (4.0)	12.5% (1.0)	-
Lack of fair housing organizations in the City	-	12.5% (1.0)	62.5% (5.0)	12.5% (1.0)	-
State or Local laws and policies that limit housing choice	-	37.5% (3.0)	50.0% (4.0)	-	-
Lack of knowledge among residents regarding fair housing	12.5% (1.0)	37.5% (3.0)	25.0% (2.0)	12.5% (1.0)	-
Lack of knowledge among landlords and property managers regarding fair housing	-	25.0% (2.0)	37.5% (3.0)	25.0% (2.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	12.5% (1.0)	50.0% (4.0)	25.0% (2.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	12.5% (1.0)	50.0% (4.0)	12.5% (1.0)	12.5% (1.0)
Other barriers	-	-	50.0% (4.0)	12.5% (1.0)	-

**OSHKOSH CITY WARD 09 (2)**

Concentration of subsidized housing in certain neighborhoods	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of affordable housing in certain areas	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of accessible housing for persons with disabilities	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of fair housing education	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of fair housing organizations in the City	50.0% (1.0)	50.0% (1.0)	-	-	-
State or Local laws and policies that limit housing choice	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of knowledge among residents regarding fair housing	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	50.0% (1.0)	50.0% (1.0)	-	-
Other barriers	50.0% (1.0)	-	50.0% (1.0)	-	-

**OSHKOSH CITY WARD 10 (3)**

Concentration of subsidized housing in certain neighborhoods	-	33.3% (1.0)	66.7% (2.0)	-	-
Lack of affordable housing in certain areas	33.3% (1.0)	66.7% (2.0)	-	-	-
Lack of accessible housing for persons with disabilities	33.3% (1.0)	-	66.7% (2.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	33.3% (1.0)	66.7% (2.0)	-
Lack of fair housing education	-	100.0% (3.0)	-	-	-
Lack of fair housing organizations in the City	-	-	100.0% (3.0)	-	-
State or Local laws and policies that limit housing choice	-	-	66.7% (2.0)	33.3% (1.0)	-
Lack of knowledge among residents regarding fair housing	-	100.0% (3.0)	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	-	33.3% (1.0)	66.7% (2.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	-	-	100.0% (3.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	33.3% (1.0)	66.7% (2.0)	-
Other barriers	-	-	33.3% (1.0)	-	-

**OSHKOSH CITY WARD 11 (4)**

Concentration of subsidized housing in certain neighborhoods	-	50.0% (2.0)	25.0% (1.0)	-	-
Lack of affordable housing in certain areas	75.0% (3.0)	25.0% (1.0)	-	-	-
Lack of accessible housing for persons with disabilities	25.0% (1.0)	25.0% (1.0)	50.0% (2.0)	-	-



Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	75.0% (3.0)	-	-
Lack of fair housing education	25.0% (1.0)	75.0% (3.0)	-	-	-
Lack of fair housing organizations in the City	-	50.0% (2.0)	25.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	-	-	75.0% (3.0)	-	-
Lack of knowledge among residents regarding fair housing	100.0% (4.0)	-	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	25.0% (1.0)	-	50.0% (2.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	25.0% (1.0)	-	50.0% (2.0)	-	-
Other barriers	-	-	25.0% (1.0)	-	-

**OSHKOSH CITY WARD 12 (6)**

Concentration of subsidized housing in certain neighborhoods	33.3% (2.0)	33.3% (2.0)	33.3% (2.0)	-	-
Lack of affordable housing in certain areas	16.7% (1.0)	50.0% (3.0)	16.7% (1.0)	-	-
Lack of accessible housing for persons with disabilities	16.7% (1.0)	33.3% (2.0)	33.3% (2.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	16.7% (1.0)	50.0% (3.0)	16.7% (1.0)	-
Lack of fair housing education	16.7% (1.0)	50.0% (3.0)	16.7% (1.0)	-	-
Lack of fair housing organizations in the City	-	50.0% (3.0)	33.3% (2.0)	-	-
State or Local laws and policies that limit housing choice	-	16.7% (1.0)	66.7% (4.0)	-	-
Lack of knowledge among residents regarding fair housing	16.7% (1.0)	50.0% (3.0)	16.7% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	50.0% (3.0)	33.3% (2.0)	-	16.7% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	50.0% (3.0)	16.7% (1.0)	16.7% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	33.3% (2.0)	33.3% (2.0)	16.7% (1.0)	-
Other barriers	-	-	50.0% (3.0)	-	-

**OSHKOSH CITY WARD 13 (4)**

Concentration of subsidized housing in certain neighborhoods	-	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)
Lack of affordable housing in certain areas	25.0% (1.0)	25.0% (1.0)	-	25.0% (1.0)	25.0% (1.0)
Lack of accessible housing for persons with disabilities	-	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of fair housing education	-	25.0% (1.0)	50.0% (2.0)	-	25.0% (1.0)
Lack of fair housing organizations in the City	-	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)
State or Local laws and policies that limit housing choice	-	-	75.0% (3.0)	-	25.0% (1.0)
Lack of knowledge among residents regarding fair housing	-	50.0% (2.0)	25.0% (1.0)	-	25.0% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	-	-	50.0% (2.0)	-	50.0% (2.0)
Lack of knowledge among real estate agents regarding fair housing	25.0% (1.0)	-	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)
Lack of knowledge among bankers/lenders regarding fair housing	-	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)
Other barriers	-	-	50.0% (2.0)	-	25.0% (1.0)

**OSHKOSH CITY WARD 14 (5)**

Concentration of subsidized housing in certain neighborhoods	20.0% (1.0)	40.0% (2.0)	40.0% (2.0)	-	-
Lack of affordable housing in certain areas	40.0% (2.0)	20.0% (1.0)	40.0% (2.0)	-	-
Lack of accessible housing for persons with disabilities	-	40.0% (2.0)	60.0% (3.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	20.0% (1.0)	-	40.0% (2.0)	20.0% (1.0)	-
Lack of fair housing education	-	40.0% (2.0)	60.0% (3.0)	-	-
Lack of fair housing organizations in the City	-	20.0% (1.0)	60.0% (3.0)	-	-
State or Local laws and policies that limit housing choice	-	20.0% (1.0)	60.0% (3.0)	-	-
Lack of knowledge among residents regarding fair housing	-	60.0% (3.0)	20.0% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	40.0% (2.0)	20.0% (1.0)	20.0% (1.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	60.0% (3.0)	20.0% (1.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	20.0% (1.0)	20.0% (1.0)	20.0% (1.0)	-	20.0% (1.0)
Other barriers	-	-	40.0% (2.0)	-	20.0% (1.0)

**OSHKOSH CITY WARD 15 (6)**

Concentration of subsidized housing in certain neighborhoods	16.7% (1.0)	33.3% (2.0)	50.0% (3.0)	-	-
Lack of affordable housing in certain areas	33.3% (2.0)	16.7% (1.0)	50.0% (3.0)	-	-
Lack of accessible housing for persons with disabilities	-	16.7% (1.0)	83.3% (5.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	33.3% (2.0)	66.7% (4.0)	-	-
Lack of fair housing education	16.7% (1.0)	33.3% (2.0)	50.0% (3.0)	-	-

Lack of fair housing organizations in the City	16.7% (1.0)	33.3% (2.0)	50.0% (3.0)	-	-
State or Local laws and policies that limit housing choice	-	33.3% (2.0)	66.7% (4.0)	-	-
Lack of knowledge among residents regarding fair housing	33.3% (2.0)	33.3% (2.0)	33.3% (2.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	16.7% (1.0)	50.0% (3.0)	33.3% (2.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	33.3% (2.0)	66.7% (4.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	16.7% (1.0)	83.3% (5.0)	-	-
Other barriers	-	-	66.7% (4.0)	-	-

**OSHKOSH CITY WARD 16 (4)**

Concentration of subsidized housing in certain neighborhoods	-	75.0% (3.0)	25.0% (1.0)	-	-
Lack of affordable housing in certain areas	-	50.0% (2.0)	50.0% (2.0)	-	-
Lack of accessible housing for persons with disabilities	-	25.0% (1.0)	75.0% (3.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	25.0% (1.0)	75.0% (3.0)	-	-
Lack of fair housing education	-	50.0% (2.0)	50.0% (2.0)	-	-
Lack of fair housing organizations in the City	-	25.0% (1.0)	50.0% (2.0)	-	-
State or Local laws and policies that limit housing choice	-	25.0% (1.0)	50.0% (2.0)	-	-
Lack of knowledge among residents regarding fair housing	-	100.0% (4.0)	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-
Other barriers	-	-	25.0% (1.0)	-	-

**OSHKOSH CITY WARD 17 (2)**

Concentration of subsidized housing in certain neighborhoods	-	100.0% (2.0)	-	-	-
Lack of affordable housing in certain areas	-	100.0% (2.0)	-	-	-
Lack of accessible housing for persons with disabilities	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	50.0% (1.0)	50.0% (1.0)	-
Lack of fair housing education	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of fair housing organizations in the City	50.0% (1.0)	-	50.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of knowledge among residents regarding fair housing	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	100.0% (2.0)	-	-	-	-
Lack of knowledge among real estate agents regarding fair housing	50.0% (1.0)	-	-	-	-
Lack of knowledge among bankers/lenders regarding fair housing	50.0% (1.0)	50.0% (1.0)	-	-	-
Other barriers	-	-	-	-	-

**OSHKOSH CITY WARD 18 (2)**

Concentration of subsidized housing in certain neighborhoods	-	50.0% (1.0)	-	-	50.0% (1.0)
Lack of affordable housing in certain areas	-	-	-	50.0% (1.0)	50.0% (1.0)
Lack of accessible housing for persons with disabilities	-	50.0% (1.0)	-	-	50.0% (1.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	50.0% (1.0)	-	50.0% (1.0)
Lack of fair housing education	-	50.0% (1.0)	-	-	50.0% (1.0)
Lack of fair housing organizations in the City	-	-	50.0% (1.0)	-	50.0% (1.0)
State or Local laws and policies that limit housing choice	-	-	50.0% (1.0)	-	50.0% (1.0)
Lack of knowledge among residents regarding fair housing	-	50.0% (1.0)	-	-	50.0% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	-	50.0% (1.0)	-	-	50.0% (1.0)
Lack of knowledge among real estate agents regarding fair housing	-	50.0% (1.0)	-	-	50.0% (1.0)
Lack of knowledge among bankers/lenders regarding fair housing	-	50.0% (1.0)	-	-	50.0% (1.0)
Other barriers	-	-	-	-	50.0% (1.0)

**OSHKOSH CITY WARD 19 (2)**

Concentration of subsidized housing in certain neighborhoods	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of affordable housing in certain areas	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of accessible housing for persons with disabilities	-	-	100.0% (2.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of fair housing education	-	-	100.0% (2.0)	-	-
Lack of fair housing organizations in the City	-	-	100.0% (2.0)	-	-

State or Local laws and policies that limit housing choice	-	-	100.0% (2.0)	-	-
Lack of knowledge among residents regarding fair housing	-	-	100.0% (2.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	-	100.0% (2.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	-	50.0% (1.0)	50.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	50.0% (1.0)	50.0% (1.0)	-
Other barriers	-	-	50.0% (1.0)	-	-

**OSHKOSH CITY WARD 20 (2)**

Concentration of subsidized housing in certain neighborhoods	-	100.0% (2.0)	-	-	-
Lack of affordable housing in certain areas	-	100.0% (2.0)	-	-	-
Lack of accessible housing for persons with disabilities	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of fair housing education	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of fair housing organizations in the City	-	50.0% (1.0)	50.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	-	-	100.0% (2.0)	-	-
Lack of knowledge among residents regarding fair housing	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	-	100.0% (2.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	-	100.0% (2.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	100.0% (2.0)	-	-
Other barriers	-	-	50.0% (1.0)	-	-

**OSHKOSH CITY WARD 21 (4)**

Concentration of subsidized housing in certain neighborhoods	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of affordable housing in certain areas	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of accessible housing for persons with disabilities	-	-	75.0% (3.0)	25.0% (1.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	100.0% (4.0)	-	-
Lack of fair housing education	-	25.0% (1.0)	25.0% (1.0)	50.0% (2.0)	-
Lack of fair housing organizations in the City	-	-	50.0% (2.0)	50.0% (2.0)	-
State or Local laws and policies that limit housing choice	-	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)
Lack of knowledge among residents regarding fair housing	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of knowledge among landlords and property managers regarding fair housing	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)	-	25.0% (1.0)
Lack of knowledge among real estate agents regarding fair housing	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-
Other barriers	-	-	75.0% (3.0)	-	-

**OSHKOSH CITY WARD 22A (9)**

Concentration of subsidized housing in certain neighborhoods	11.1% (1.0)	44.4% (4.0)	44.4% (4.0)	-	-
Lack of affordable housing in certain areas	22.2% (2.0)	55.6% (5.0)	22.2% (2.0)	-	-
Lack of accessible housing for persons with disabilities	11.1% (1.0)	33.3% (3.0)	55.6% (5.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	11.1% (1.0)	-	77.8% (7.0)	11.1% (1.0)	-
Lack of fair housing education	22.2% (2.0)	55.6% (5.0)	22.2% (2.0)	-	-
Lack of fair housing organizations in the City	22.2% (2.0)	33.3% (3.0)	44.4% (4.0)	-	-
State or Local laws and policies that limit housing choice	11.1% (1.0)	22.2% (2.0)	66.7% (6.0)	-	-
Lack of knowledge among residents regarding fair housing	22.2% (2.0)	66.7% (6.0)	11.1% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	11.1% (1.0)	44.4% (4.0)	11.1% (1.0)	33.3% (3.0)	-
Lack of knowledge among real estate agents regarding fair housing	11.1% (1.0)	11.1% (1.0)	55.6% (5.0)	22.2% (2.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	11.1% (1.0)	11.1% (1.0)	55.6% (5.0)	22.2% (2.0)	-
Other barriers	-	-	33.3% (3.0)	-	-

**OSHKOSH CITY WARD 23A (8)**

Concentration of subsidized housing in certain neighborhoods	12.5% (1.0)	12.5% (1.0)	37.5% (3.0)	37.5% (3.0)	-
Lack of affordable housing in certain areas	37.5% (3.0)	-	12.5% (1.0)	37.5% (3.0)	12.5% (1.0)
Lack of accessible housing for persons with disabilities	-	12.5% (1.0)	50.0% (4.0)	25.0% (2.0)	12.5% (1.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	25.0% (2.0)	62.5% (5.0)	12.5% (1.0)
Lack of fair housing education	12.5% (1.0)	25.0% (2.0)	25.0% (2.0)	12.5% (1.0)	25.0% (2.0)
Lack of fair housing organizations in the City	25.0% (2.0)	12.5% (1.0)	25.0% (2.0)	25.0% (2.0)	12.5% (1.0)
State or Local laws and policies that limit housing choice	12.5% (1.0)	-	25.0% (2.0)	62.5% (5.0)	-
Lack of knowledge among residents regarding fair housing	25.0% (2.0)	25.0% (2.0)	37.5% (3.0)	12.5% (1.0)	-

Lack of knowledge among landlords and property managers regarding fair housing	37.5% (3.0)	25.0% (2.0)	25.0% (2.0)	12.5% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	25.0% (2.0)	12.5% (1.0)	50.0% (4.0)	12.5% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	12.5% (1.0)	12.5% (1.0)	62.5% (5.0)	12.5% (1.0)	-
Other barriers	-	-	50.0% (4.0)	-	-

**OSHKOSH CITY WARD 25B (4)**

Concentration of subsidized housing in certain neighborhoods	25.0% (1.0)	75.0% (3.0)	-	-	-
Lack of affordable housing in certain areas	25.0% (1.0)	50.0% (2.0)	-	25.0% (1.0)	-
Lack of accessible housing for persons with disabilities	75.0% (3.0)	-	-	25.0% (1.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of fair housing education	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of fair housing organizations in the City	25.0% (1.0)	-	50.0% (2.0)	25.0% (1.0)	-
State or Local laws and policies that limit housing choice	25.0% (1.0)	-	50.0% (2.0)	25.0% (1.0)	-
Lack of knowledge among residents regarding fair housing	25.0% (1.0)	25.0% (1.0)	-	50.0% (2.0)	-
Lack of knowledge among landlords and property managers regarding fair housing	25.0% (1.0)	50.0% (2.0)	-	25.0% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	25.0% (1.0)	-	25.0% (1.0)	50.0% (2.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	25.0% (1.0)	25.0% (1.0)	-	50.0% (2.0)	-
Other barriers	-	-	25.0% (1.0)	-	-

**OSHKOSH CITY WARD 26 (3)**

Concentration of subsidized housing in certain neighborhoods	33.3% (1.0)	-	66.7% (2.0)	-	-
Lack of affordable housing in certain areas	66.7% (2.0)	-	-	33.3% (1.0)	-
Lack of accessible housing for persons with disabilities	-	-	66.7% (2.0)	33.3% (1.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	66.7% (2.0)	33.3% (1.0)	-
Lack of fair housing education	-	-	100.0% (3.0)	-	-
Lack of fair housing organizations in the City	-	33.3% (1.0)	66.7% (2.0)	-	-
State or Local laws and policies that limit housing choice	33.3% (1.0)	-	33.3% (1.0)	33.3% (1.0)	-
Lack of knowledge among residents regarding fair housing	-	66.7% (2.0)	33.3% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	33.3% (1.0)	33.3% (1.0)	33.3% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	-	33.3% (1.0)	66.7% (2.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	33.3% (1.0)	66.7% (2.0)	-
Other barriers	-	-	66.7% (2.0)	-	-

**OSHKOSH CITY WARD 27 (4)**

Concentration of subsidized housing in certain neighborhoods	-	75.0% (3.0)	25.0% (1.0)	-	-
Lack of affordable housing in certain areas	-	75.0% (3.0)	25.0% (1.0)	-	-
Lack of accessible housing for persons with disabilities	-	50.0% (2.0)	50.0% (2.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	50.0% (2.0)	50.0% (2.0)	-	-
Lack of fair housing education	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of fair housing organizations in the City	-	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-
State or Local laws and policies that limit housing choice	-	25.0% (1.0)	75.0% (3.0)	-	-
Lack of knowledge among residents regarding fair housing	-	75.0% (3.0)	25.0% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	50.0% (2.0)	25.0% (1.0)	25.0% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	25.0% (1.0)	50.0% (2.0)	25.0% (1.0)	-
Other barriers	-	-	100.0% (4.0)	-	-

**OSHKOSH CITY WARD 28A (5)**

Concentration of subsidized housing in certain neighborhoods	-	60.0% (3.0)	20.0% (1.0)	20.0% (1.0)	-
Lack of affordable housing in certain areas	20.0% (1.0)	40.0% (2.0)	20.0% (1.0)	20.0% (1.0)	-
Lack of accessible housing for persons with disabilities	20.0% (1.0)	20.0% (1.0)	20.0% (1.0)	40.0% (2.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	40.0% (2.0)	40.0% (2.0)	20.0% (1.0)	-
Lack of fair housing education	-	40.0% (2.0)	60.0% (3.0)	-	-
Lack of fair housing organizations in the City	-	40.0% (2.0)	60.0% (3.0)	-	-
State or Local laws and policies that limit housing choice	-	40.0% (2.0)	60.0% (3.0)	-	-
Lack of knowledge among residents regarding fair housing	-	80.0% (4.0)	20.0% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	40.0% (2.0)	40.0% (2.0)	20.0% (1.0)	-

Lack of knowledge among real estate agents regarding fair housing	-	40.0% (2.0)	40.0% (2.0)	20.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	20.0% (1.0)	60.0% (3.0)	20.0% (1.0)	-
Other barriers	-	-	40.0% (2.0)	-	-

**OSHKOSH CITY WARD 28B (1)**

Concentration of subsidized housing in certain neighborhoods	-	-	-	100.0% (1.0)	-
Lack of affordable housing in certain areas	-	-	-	100.0% (1.0)	-
Lack of accessible housing for persons with disabilities	-	-	100.0% (1.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	100.0% (1.0)	-	-
Lack of fair housing education	-	-	-	100.0% (1.0)	-
Lack of fair housing organizations in the City	-	-	-	-	100.0% (1.0)
State or Local laws and policies that limit housing choice	-	-	-	-	100.0% (1.0)
Lack of knowledge among residents regarding fair housing	-	-	-	100.0% (1.0)	-
Lack of knowledge among landlords and property managers regarding fair housing	-	-	-	100.0% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	-	-	100.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	-	-	100.0% (1.0)
Other barriers	-	-	100.0% (1.0)	-	-

**OSHKOSH CITY WARD 31 (3)**

Concentration of subsidized housing in certain neighborhoods	-	33.3% (1.0)	33.3% (1.0)	-	-
Lack of affordable housing in certain areas	-	-	66.7% (2.0)	-	-
Lack of accessible housing for persons with disabilities	-	-	66.7% (2.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	66.7% (2.0)	-	-
Lack of fair housing education	-	33.3% (1.0)	-	-	-
Lack of fair housing organizations in the City	-	-	66.7% (2.0)	-	-
State or Local laws and policies that limit housing choice	-	-	66.7% (2.0)	-	-
Lack of knowledge among residents regarding fair housing	-	33.3% (1.0)	33.3% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	33.3% (1.0)	66.7% (2.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	33.3% (1.0)	66.7% (2.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	66.7% (2.0)	-	-
Other barriers	-	-	66.7% (2.0)	-	-

**RUSHFORD TOWN WARD 1 (1)**

Concentration of subsidized housing in certain neighborhoods	-	-	100.0% (1.0)	-	-
Lack of affordable housing in certain areas	-	-	100.0% (1.0)	-	-
Lack of accessible housing for persons with disabilities	-	-	100.0% (1.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	100.0% (1.0)	-	-
Lack of fair housing education	-	-	100.0% (1.0)	-	-
Lack of fair housing organizations in the City	-	-	100.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	-	-	100.0% (1.0)	-	-
Lack of knowledge among residents regarding fair housing	-	-	100.0% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	-	100.0% (1.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	-	100.0% (1.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	100.0% (1.0)	-	-
Other barriers	-	-	100.0% (1.0)	-	-

**AGE RANGE**

121 REGISTERED VOTERS

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
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**18-29 (2)**

Concentration of subsidized housing in certain neighborhoods	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of affordable housing in certain areas	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of accessible housing for persons with disabilities	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of fair housing education	50.0% (1.0)	50.0% (1.0)	-	-	-
Lack of fair housing organizations in the City	50.0% (1.0)	-	50.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	50.0% (1.0)	-	50.0% (1.0)	-	-
Lack of knowledge among residents regarding fair housing	50.0% (1.0)	50.0% (1.0)	-	-	-

Lack of knowledge among landlords and property managers regarding fair housing	-	50.0% (1.0)	50.0% (1.0)	-	-
Lack of knowledge among real estate agents regarding fair housing	-	-	100.0% (2.0)	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	-	100.0% (2.0)	-	-
Other barriers	50.0% (1.0)	-	50.0% (1.0)	-	-
<b>30-39 (19)</b>					
Concentration of subsidized housing in certain neighborhoods	21.1% (4.0)	15.8% (3.0)	52.6% (10.0)	5.3% (1.0)	-
Lack of affordable housing in certain areas	31.6% (6.0)	21.1% (4.0)	31.6% (6.0)	5.3% (1.0)	-
Lack of accessible housing for persons with disabilities	21.1% (4.0)	15.8% (3.0)	52.6% (10.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	10.5% (2.0)	5.3% (1.0)	57.9% (11.0)	15.8% (3.0)	-
Lack of fair housing education	10.5% (2.0)	52.6% (10.0)	21.1% (4.0)	5.3% (1.0)	-
Lack of fair housing organizations in the City	10.5% (2.0)	31.6% (6.0)	42.1% (8.0)	5.3% (1.0)	-
State or Local laws and policies that limit housing choice	5.3% (1.0)	10.5% (2.0)	57.9% (11.0)	10.5% (2.0)	5.3% (1.0)
Lack of knowledge among residents regarding fair housing	15.8% (3.0)	52.6% (10.0)	15.8% (3.0)	5.3% (1.0)	-
Lack of knowledge among landlords and property managers regarding fair housing	26.3% (5.0)	36.8% (7.0)	21.1% (4.0)	10.5% (2.0)	5.3% (1.0)
Lack of knowledge among real estate agents regarding fair housing	10.5% (2.0)	31.6% (6.0)	36.8% (7.0)	15.8% (3.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	10.5% (2.0)	15.8% (3.0)	52.6% (10.0)	10.5% (2.0)	-
Other barriers	-	-	47.4% (9.0)	-	-
<b>40-49 (20)</b>					
Concentration of subsidized housing in certain neighborhoods	15.0% (3.0)	40.0% (8.0)	40.0% (8.0)	-	5.0% (1.0)
Lack of affordable housing in certain areas	25.0% (5.0)	40.0% (8.0)	20.0% (4.0)	10.0% (2.0)	5.0% (1.0)
Lack of accessible housing for persons with disabilities	10.0% (2.0)	35.0% (7.0)	45.0% (9.0)	-	5.0% (1.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	5.0% (1.0)	15.0% (3.0)	60.0% (12.0)	15.0% (3.0)	-
Lack of fair housing education	30.0% (6.0)	35.0% (7.0)	20.0% (4.0)	5.0% (1.0)	5.0% (1.0)
Lack of fair housing organizations in the City	15.0% (3.0)	20.0% (4.0)	45.0% (9.0)	5.0% (1.0)	10.0% (2.0)
State or Local laws and policies that limit housing choice	5.0% (1.0)	-	80.0% (16.0)	5.0% (1.0)	5.0% (1.0)
Lack of knowledge among residents regarding fair housing	30.0% (6.0)	40.0% (8.0)	20.0% (4.0)	-	5.0% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	15.0% (3.0)	40.0% (8.0)	25.0% (5.0)	10.0% (2.0)	5.0% (1.0)
Lack of knowledge among real estate agents regarding fair housing	5.0% (1.0)	20.0% (4.0)	50.0% (10.0)	15.0% (3.0)	5.0% (1.0)
Lack of knowledge among bankers/lenders regarding fair housing	10.0% (2.0)	20.0% (4.0)	50.0% (10.0)	10.0% (2.0)	5.0% (1.0)
Other barriers	-	-	45.0% (9.0)	-	5.0% (1.0)
<b>50-59 (22)</b>					
Concentration of subsidized housing in certain neighborhoods	9.1% (2.0)	45.5% (10.0)	36.4% (8.0)	-	4.5% (1.0)
Lack of affordable housing in certain areas	13.6% (3.0)	40.9% (9.0)	27.3% (6.0)	9.1% (2.0)	9.1% (2.0)
Lack of accessible housing for persons with disabilities	4.5% (1.0)	4.5% (1.0)	54.5% (12.0)	27.3% (6.0)	9.1% (2.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	4.5% (1.0)	22.7% (5.0)	40.9% (9.0)	13.6% (3.0)	13.6% (3.0)
Lack of fair housing education	4.5% (1.0)	18.2% (4.0)	50.0% (11.0)	13.6% (3.0)	13.6% (3.0)
Lack of fair housing organizations in the City	-	9.1% (2.0)	54.5% (12.0)	18.2% (4.0)	13.6% (3.0)
State or Local laws and policies that limit housing choice	-	13.6% (3.0)	59.1% (13.0)	13.6% (3.0)	9.1% (2.0)
Lack of knowledge among residents regarding fair housing	4.5% (1.0)	36.4% (8.0)	40.9% (9.0)	9.1% (2.0)	9.1% (2.0)
Lack of knowledge among landlords and property managers regarding fair housing	13.6% (3.0)	22.7% (5.0)	40.9% (9.0)	13.6% (3.0)	9.1% (2.0)
Lack of knowledge among real estate agents regarding fair housing	-	22.7% (5.0)	40.9% (9.0)	22.7% (5.0)	9.1% (2.0)
Lack of knowledge among bankers/lenders regarding fair housing	-	9.1% (2.0)	45.5% (10.0)	22.7% (5.0)	18.2% (4.0)
Other barriers	-	-	50.0% (11.0)	-	9.1% (2.0)
<b>60-69 (27)</b>					
Concentration of subsidized housing in certain neighborhoods	11.1% (3.0)	48.1% (13.0)	22.2% (6.0)	11.1% (3.0)	3.7% (1.0)
Lack of affordable housing in certain areas	29.6% (8.0)	44.4% (12.0)	3.7% (1.0)	11.1% (3.0)	7.4% (2.0)
Lack of accessible housing for persons with disabilities	18.5% (5.0)	22.2% (6.0)	48.1% (13.0)	7.4% (2.0)	3.7% (1.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	3.7% (1.0)	18.5% (5.0)	55.6% (15.0)	14.8% (4.0)	3.7% (1.0)
Lack of fair housing education	14.8% (4.0)	33.3% (9.0)	37.0% (10.0)	7.4% (2.0)	3.7% (1.0)
Lack of fair housing organizations in the City	11.1% (3.0)	18.5% (5.0)	51.9% (14.0)	7.4% (2.0)	7.4% (2.0)
State or Local laws and policies that limit housing choice	7.4% (2.0)	18.5% (5.0)	55.6% (15.0)	11.1% (3.0)	7.4% (2.0)
Lack of knowledge among residents regarding fair housing	18.5% (5.0)	51.9% (14.0)	11.1% (3.0)	11.1% (3.0)	3.7% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	18.5% (5.0)	25.9% (7.0)	25.9% (7.0)	18.5% (5.0)	7.4% (2.0)

Lack of knowledge among real estate agents regarding fair housing	14.8% (4.0)	22.2% (6.0)	29.6% (8.0)	25.9% (7.0)	3.7% (1.0)
Lack of knowledge among bankers/lenders regarding fair housing	7.4% (2.0)	18.5% (5.0)	40.7% (11.0)	22.2% (6.0)	7.4% (2.0)
Other barriers	-	-	37.0% (10.0)	-	-
<b>70-79 (5)</b>					
Concentration of subsidized housing in certain neighborhoods	20.0% (1.0)	60.0% (3.0)	20.0% (1.0)	-	-
Lack of affordable housing in certain areas	-	100.0% (5.0)	-	-	-
Lack of accessible housing for persons with disabilities	-	40.0% (2.0)	60.0% (3.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	40.0% (2.0)	40.0% (2.0)	20.0% (1.0)	-
Lack of fair housing education	-	20.0% (1.0)	80.0% (4.0)	-	-
Lack of fair housing organizations in the City	-	40.0% (2.0)	40.0% (2.0)	-	-
State or Local laws and policies that limit housing choice	-	20.0% (1.0)	60.0% (3.0)	-	-
Lack of knowledge among residents regarding fair housing	20.0% (1.0)	60.0% (3.0)	20.0% (1.0)	-	-
Lack of knowledge among landlords and property managers regarding fair housing	40.0% (2.0)	40.0% (2.0)	-	20.0% (1.0)	-
Lack of knowledge among real estate agents regarding fair housing	-	40.0% (2.0)	20.0% (1.0)	20.0% (1.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	-	60.0% (3.0)	20.0% (1.0)	20.0% (1.0)	-
Other barriers	-	-	20.0% (1.0)	-	-
<b>80-89 (1)</b>					
Concentration of subsidized housing in certain neighborhoods	-	100.0% (1.0)	-	-	-
Lack of affordable housing in certain areas	-	100.0% (1.0)	-	-	-
Lack of accessible housing for persons with disabilities	-	-	100.0% (1.0)	-	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	-	-	100.0% (1.0)	-	-
Lack of fair housing education	-	-	100.0% (1.0)	-	-
Lack of fair housing organizations in the City	-	-	100.0% (1.0)	-	-
State or Local laws and policies that limit housing choice	-	100.0% (1.0)	-	-	-
Lack of knowledge among residents regarding fair housing	-	100.0% (1.0)	-	-	-
Lack of knowledge among landlords and property managers regarding fair housing	-	100.0% (1.0)	-	-	-
Lack of knowledge among real estate agents regarding fair housing	-	100.0% (1.0)	-	-	-
Lack of knowledge among bankers/lenders regarding fair housing	-	100.0% (1.0)	-	-	-
Other barriers	-	-	-	-	-
<b>unknown (25)</b>					
Concentration of subsidized housing in certain neighborhoods	12.0% (3.0)	40.0% (10.0)	36.0% (9.0)	12.0% (3.0)	-
Lack of affordable housing in certain areas	28.0% (7.0)	24.0% (6.0)	36.0% (9.0)	12.0% (3.0)	-
Lack of accessible housing for persons with disabilities	4.0% (1.0)	20.0% (5.0)	60.0% (15.0)	16.0% (4.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	4.0% (1.0)	12.0% (3.0)	56.0% (14.0)	20.0% (5.0)	4.0% (1.0)
Lack of fair housing education	12.0% (3.0)	32.0% (8.0)	44.0% (11.0)	4.0% (1.0)	4.0% (1.0)
Lack of fair housing organizations in the City	16.0% (4.0)	24.0% (6.0)	48.0% (12.0)	4.0% (1.0)	4.0% (1.0)
State or Local laws and policies that limit housing choice	12.0% (3.0)	16.0% (4.0)	52.0% (13.0)	12.0% (3.0)	4.0% (1.0)
Lack of knowledge among residents regarding fair housing	20.0% (5.0)	52.0% (13.0)	20.0% (5.0)	-	4.0% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	20.0% (5.0)	32.0% (8.0)	32.0% (8.0)	12.0% (3.0)	-
Lack of knowledge among real estate agents regarding fair housing	8.0% (2.0)	28.0% (7.0)	48.0% (12.0)	12.0% (3.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	12.0% (3.0)	16.0% (4.0)	60.0% (15.0)	8.0% (2.0)	-
Other barriers	4.0% (1.0)	-	64.0% (16.0)	4.0% (1.0)	4.0% (1.0)

**VOTERS GENDER**

121 REGISTERED VOTERS

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
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**F (67)**

Concentration of subsidized housing in certain neighborhoods	14.9% (10.0)	44.8% (30.0)	31.3% (21.0)	6.0% (4.0)	-
Lack of affordable housing in certain areas	31.3% (21.0)	44.8% (30.0)	13.4% (9.0)	7.5% (5.0)	1.5% (1.0)
Lack of accessible housing for persons with disabilities	14.9% (10.0)	23.9% (16.0)	50.7% (34.0)	9.0% (6.0)	-
Lack of accessibility in neighborhoods (i.e. curb cuts)	4.5% (3.0)	20.9% (14.0)	52.2% (35.0)	17.9% (12.0)	-
Lack of fair housing education	19.4% (13.0)	37.3% (25.0)	31.3% (21.0)	9.0% (6.0)	-
Lack of fair housing organizations in the City	14.9% (10.0)	25.4% (17.0)	44.8% (30.0)	9.0% (6.0)	1.5% (1.0)
State or Local laws and policies that limit housing choice	7.5% (5.0)	19.4% (13.0)	58.2% (39.0)	9.0% (6.0)	3.0% (2.0)

Lack of knowledge among residents regarding fair housing	26.9% (18.0)	47.8% (32.0)	13.4% (9.0)	7.5% (5.0)	1.5% (1.0)
Lack of knowledge among landlords and property managers regarding fair housing	23.9% (16.0)	35.8% (24.0)	22.4% (15.0)	14.9% (10.0)	-
Lack of knowledge among real estate agents regarding fair housing	7.5% (5.0)	29.9% (20.0)	40.3% (27.0)	17.9% (12.0)	-
Lack of knowledge among bankers/lenders regarding fair housing	7.5% (5.0)	20.9% (14.0)	49.3% (33.0)	16.4% (11.0)	1.5% (1.0)
Other barriers	3.0% (2.0)	-	38.8% (26.0)	1.5% (1.0)	1.5% (1.0)
<b>M (54)</b>					
Concentration of subsidized housing in certain neighborhoods	13.0% (7.0)	33.3% (18.0)	40.7% (22.0)	5.6% (3.0)	5.6% (3.0)
Lack of affordable housing in certain areas	16.7% (9.0)	29.6% (16.0)	31.5% (17.0)	11.1% (6.0)	7.4% (4.0)
Lack of accessible housing for persons with disabilities	7.4% (4.0)	16.7% (9.0)	53.7% (29.0)	11.1% (6.0)	7.4% (4.0)
Lack of accessibility in neighborhoods (i.e. curb cuts)	5.6% (3.0)	11.1% (6.0)	55.6% (30.0)	13.0% (7.0)	9.3% (5.0)
Lack of fair housing education	7.4% (4.0)	27.8% (15.0)	44.4% (24.0)	3.7% (2.0)	11.1% (6.0)
Lack of fair housing organizations in the City	5.6% (3.0)	14.8% (8.0)	53.7% (29.0)	5.6% (3.0)	13.0% (7.0)
State or Local laws and policies that limit housing choice	5.6% (3.0)	5.6% (3.0)	61.1% (33.0)	11.1% (6.0)	9.3% (5.0)
Lack of knowledge among residents regarding fair housing	7.4% (4.0)	48.1% (26.0)	29.6% (16.0)	1.9% (1.0)	7.4% (4.0)
Lack of knowledge among landlords and property managers regarding fair housing	13.0% (7.0)	27.8% (15.0)	35.2% (19.0)	11.1% (6.0)	11.1% (6.0)
Lack of knowledge among real estate agents regarding fair housing	7.4% (4.0)	20.4% (11.0)	40.7% (22.0)	18.5% (10.0)	7.4% (4.0)
Lack of knowledge among bankers/lenders regarding fair housing	7.4% (4.0)	14.8% (8.0)	48.1% (26.0)	13.0% (7.0)	11.1% (6.0)
Other barriers	-	-	57.4% (31.0)	-	5.6% (3.0)



## Please note any additional comments or concerns:



### Anonymous user's Opinion

Question 15 only lets you select 1 item. I tried to choose Minor/Major Rehab and Decent/Safe Rental Units



### Anonymous user's Opinion

Not lack of knowledge among landlords (they know what they're doing), it is lack of action by landlords.



### Anonymous user's Opinion

Male and female are sex categories, not gender categories. Also, having N/A as an option is offensive and exclusionary to trans and non-binary residents. Please educate whoever created the survey and make more inclusive gender identity options for future surveys.



### Anonymous user's Opinion

I think Oshkosh taxes are way too high and I think we spend way too much on education. I also think water bills are way too high.



### Anonymous user's Opinion

Oshkosh is a nice city to live in but there is a real lack of full time, living wage jobs with if were available, would minimize the current lack of affordable housing.



### Anonymous user's Opinion

The changing of water and sewer bills. How it's not the meter you have a leak somewhere in the house or outside.



### Anonymous user's Opinion

The first 14 questions are none of this survey's business



### Anonymous user's Opinion

The rental homes in the UW area are not kept up nor do regular families have access to those large homes. When a family wants to rent one, they are told it is student housing. THAT IS DISCRIMINATORY AGAINST FAMILIES! The rental signs are ugly!!!!



### Anonymous user's Opinion

This city has a bad reputation for businesses starting up. Too many rules and procedures for them so they get frustrated and go to surrounding cities. Heard this from many business owners who wanted to come here but didn't. Nothing really going for Oshkosh. Very few stores to shop at. Many of us residents go to surrounding cities to do their shopping and to get gas. No Kohl's, JC Penny's, Shopko, no donut shops, no bakeries, no children's museum, no really good places to eat. So what if we are an event city. Why is gas five to ten cents cheaper at many surrounding cities and towns??



### Anonymous user's Opinion

Poor housing choices in our central city negatively affect our community. I would like to see more home ownership and less rental properties. Property tax incentives could be a way to address this. Charge landlords higher taxes, because it is a business and give homeowners a break to address affordable housing. Work to bring down the cost of affording a home. Home ownership builds pride and respect to the owner.



### Anonymous user's Opinion

Prejudice against families with children as renters. Racism (I'm white but have friends that are not).



### Anonymous user's Opinion

My neighborhood is falling apart.



### Anonymous user's Opinion

Oshkosh is not animal friendly for renters.



### Anonymous user's Opinion

It is sad that so many people in Oshkosh can not find affordable housing when they work full time. Landlords have become so greedy.



### Anonymous user's Opinion

I am not familiar with, and do not know about, what barriers there are to fair housing.



### Anonymous user's Opinion

There is a strong old boy's network in the city that keeps things the way they are



### Anonymous user's Opinion

Please make this process easy: how can property owners work to remove restrictive covenants prohibiting sale of property to "negroes"? (I understand it is against federal law to restrict sale of real estate based on race.) Identifying each property within the same covenant agreement as me is proving to be a challenge. I understand it pertains to a group of properties within a development and I must get 60% of covenant-holders to agree to the change, but finding out which of those properties fall within the same covenant is a challenge. I find this restriction to be ridiculous, and I would like to change that. Who can help?



### Anonymous user's Opinion

Oshkosh really needs to concentrate on making this city a safe place for all their law-abiding residents so we can live in the privacy of our own homes & neighborhoods.



**Anonymous user's Opinion**

Bring jobs... everything else will take care of itself! Oh, maybe go through stupid ordinances and get rid of them...

**Anonymous user's Opinion**



DISCRIMINATION AND FAIR HOUSING SHOULD NOT BE THE CITIES CONCERN. THIS SURVEY WILL MOST LIKELY ACCOMPLISH NOTHING AND OSHKOSH WILL CONTINUE TO BE A BAD PLACE TO LIVE AND GOOD PEOPLE WILL CONTINUE TO MOVE OUT WITH BAD MODEL CITIZENS MOVING IN. I LIVED HERE IN 2005 I LEFT FOR A YEAR FOR A DEPLOYMENT AND I SAW HOW IT DEGRADED IN JUST ONE YEAR. OSHKOSH IS BECOMING THE SLUM OF THE VALLEY. HAS MUCH POTENTIAL BUT IT IS STARTING TO BECOME A DRUG TRAFFICKING HALFWAY MEET BETWEEN GREEN BAY AND MILWAUKEE. THE TRASH AND CRIME THAT LIVES IN MILWAUKEE IS STARTING TO MOVE UP HERE AND DEGRADE THE CITY MAKING THE CITY TRASH. AND THE SURVEY NEEDS MY EMAIL. HAHAHA. DONE. LOOK AT THE HIGH RESPONDS THERE IS FROM THE 2018 SURVEY. 400 PEOPLE OUT OF HOW MANY??? JOKE. OSHKOSH IS COMPLETELY GOING DOWNHILL.



**Anonymous user's Opinion**

for Future surveys, please have them proofread by someone outside of city government. I find some of the questions difficult to understand. Make them easier to understand and you will likely get more accurate responses.



**Anonymous user's Opinion**

biggest concern is housing for those with disabilities. We have a family member who has been on the list for many years and lives in a bad situation due to it.



**Anonymous user's Opinion**

Need traffic lights on Vinland and Murdock. Need traffic lights on Oshkosh Ave at Fratello's turn off, sorry don't know street name there. It is a nightmare there. Fix the South Main St. blight. Get more police visibility in crime prone areas. Police presence in ethnic bar areas, and DO SOMETHING when crime is reported. Investigate. Arrest someone. Make events in Oshkosh more handicap friendly. Better parking. Oh, and that nightmare on Westfield by Evergreen - way too congested with parking on both sides of the street. That street never should have been narrowed so much if you were going to leave parking on both sides. Fix that mess. And for God's sake, fix Wisconsin Ave - I have been waiting for years to be fixed.



**Anonymous user's Opinion**

The timeframe for eviction is much better than some states, but the process could still use a look. When it gets to that point, a tenant becomes a nightmare. Not fun for those that live in or near the place or have to rehab after. Assistance could be better for child care. We have a lot of struggling parents in the area. A very good tenant got assistance for child care at the y for 2 kids for 2 days per week. The cost was over \$500 per month still.



**Anonymous user's Opinion**

My neighborhood is deteriorating fast, I am less than impressed with my children's experiences within Oshkosh public schools. I am secretly counting down the days until I can leave this city and never return.

# CITY OF OSHKOSH - CDBG PROGRAM AGENCIES/ORGANIZATIONS NEEDS SURVEY

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**Name of Agency/Organization:** Forward Service Corporation

**Address:** 2201 Oregon Street Oshkosh, WI 54901

**Contact:** Allison Knautz                      **Title:** Outreach Specialist

**Phone:** 920-292-1344                      **Fax:** N/A                      **E-Mail:** Aknautz@fsc-corp.org

**Brief description of programs your agency provides: (Attach any brochures)**

Please see the attached FSC menu of services.

**Does your organization provide any services or programs for the following?**

**Social/Human Services:** Yes  
**Housing:** Yes  
**Planning:** No  
**Community Development:** Yes  
**Economic Development:** Yes  
**Business Loans:** No  
**Job Training:** Yes  
**Other:** Vehicle purchase and repair loans

**Please respond to the following questions if they apply to your agency or organization.**

**The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.**

FSC operates multiple programs for unemployed and underemployed participants.

**Are there any unmet community and economic development needs in the City?**

Our program participants have unmet housing, transportation, and child care needs.

**Are there any unmet housing needs in the City?**

Yes! There is a lack of affordable housing. We also struggle to find temporary housing for participants outside of the Warming Shelter's season. Our participants with criminal backgrounds also struggle to find long-term affordable and stable housing.

**Are there any unmet social service needs in the City?**

In Oshkosh, we have a lot of participants with unmet transportation, child care, and mental health needs. There are normally long waitlists for child care, especially infant care, and mental health counseling.

**Are there any Fair Housing issues in the City?**

We do not have enough knowledge on this subject to provide input.

**Other Comments/Suggestions (if any):**

Roughly 58% of Oshkosh HS graduates aren't continuing their education.

**CITY OF OSHKOSH - CDBG PROGRAM  
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

**Name of Agency/Organization:** Christine Ann Domestic Abuse  
**Address:** 206 Algoma Blvd, Oshkosh  
**Contact:** Kari Beltile **Title:** Program Director  
**Phone:** 920-235-5998 **Fax:** **E-Mail:** programdirector@christinann.net  
**Brief description of programs your agency provides: (Attach any brochures)**

Brochure attached

**Does your organization provide any services or programs for the following?**

**Social/Human Services:**  
**Housing:** temporary emergency shelter for  
**Planning:** those experiencing domestic violence  
**Community Development:**  
**Economic Development:**  
**Business Loans:**  
**Job Training:**  
**Other:** advocacy

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.

We serve people of all incomes, ages, abilities, genders, sexual orientations

Are there any unmet community and economic development needs in the City?

Are there any unmet housing needs in the City?

Long waiting lists for single people with no children for subsidized housing.

Are there any unmet social service needs in the City?

**Are there any Fair Housing issues in the City?**

**Other Comments/Suggestions (if any):**

Transportation barriers with city buses not operating 24 hours/day.  
Child care barriers with limited 2<sup>nd</sup>/3<sup>rd</sup> shift child care available.



**CITY OF OSHKOSH - CDBG PROGRAM  
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

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Name of Agency/Organization: *Jack Doemel - REALTOR @ RE/MAX*

Address: *814 Knapp St. - Oshkosh*

Contact: *Jack Doemel*

Title: *REALTOR*

Phone: *920-379-6843* Fax:

E-Mail: *jack@oshkoshrealty.com*

Brief description of programs your agency provides: (Attach any brochures)

*REAL ESTATE MARKETING & SALES*

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing: *Real estate listing/sales*

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Please respond to the following questions if they apply to your agency or organization.

The clientele your program(s) serve? I.e. Low income, elderly, disabled, etc.

*All income levels*

Are there any unmet community and economic development needs in the City?

Are there any unmet housing needs in the City?

*Dwindling supplies of mid-value real estate/single family homes. Rising building costs coupled with cost of raw land development have made new home starts impractical on economic basis*

Are there any unmet social service needs in the City?

Are there any Fair Housing issues in the City?

Other Comments/Suggestions (if any):



## PLAN COMMISSION MINUTES

March 17, 2020

PRESENT: Mamadou Coulibaly, Lynnsey Erickson, Thomas Fojtik, Michael Ford, Thomas Perry, Kathleen Propp

EXCUSED: Derek Groth, John Hinz, John Kiefer, Justin Mitchell, Lori Palmeri

STAFF: Mark Lyons, Planning Services Manager; Allen Davis, Community Development Director; Justin Gierach, Engineering Division Manager / City Engineer; Brian Slusarek, Planner, Darlene Brandt, Grants Coordinator

Chairperson Fojtik called the meeting to order at 4:00 pm. Roll call was taken and a quorum declared present.

### III. PUBLIC HEARING: REVIEW AND ACCEPTANCE OF 2020-2024 CONSOLIDATED PLAN, 2020 ANNUAL ACTION PLAN AND CITIZENS PARTICIPATION PLAN

### IV. PUBLIC HEARING: ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Staff requests review and acceptance of the 2020-2024 Consolidated Plan, 2020 CDBG Annual Action Plan, Citizens Participation Plan and Analysis of Impediments to Fair Housing Choice for the City's Community Development Block Grant Program.

Mr. Fojtik opened the public hearing.

Ms. Brandt stated the City requested proposals and Urban Design Ventures from Pennsylvania was selected to assist in the development of these Plans. Every five years, the City is required by the U.S. Department of Housing and Urban Development (HUD) to prepare a five-year Consolidated Plan to assess our affordable housing, community development, economic development and strategic planning needs. These needs and priorities are then addressed annually through the submittal of the Annual Action Plan, which presents specific activities the City will accomplish with Community Development Block Grant (CDBG) funds. Annually, the CDBG Action Plan is prepared to demonstrate how federal funds from HUD will be spent. As part of the development of a Consolidated Plan and Fair Housing Plan, HUD regulations 24 CFR Part 91.105, requires adoption of an updated citizen participation plan. As an entitlement community receiving CDBG funds, Oshkosh must demonstrate it is affirmatively furthering fair housing by conducting a Fair Housing Analysis which identifies any impediments to fair housing choice and what steps the city will take to address those impediments. She said staff recommends acceptance of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan, Citizens Participation Plan and Analysis of Impediments to Fair Housing Choice plan for the Community Development Block Grant Program, together with a finding that listed projects/activities are not in conflict with the City of Oshkosh Comprehensive Plan, official maps or other planned activities of the City.

Mr. Ford asked if there was demographic information for the 1,100 survey responses that were received to understand who responded.

Ms. Brandt replied no. Addresses were optional on the questionnaires and online surveys and to her recollection, there were not a lot of addresses provided.

Mr. Ford commented so there is no information to know if the responses came from people utilizing the loans, low-income population or people experiencing homelessness.

Ms. Brandt replied that is correct.

Mr. Ford asked if the two surveys were done in waves and also asked why there were two online surveys -- Polco and SurveyMonkey.

Ms. Brandt explained the consultant uses SurveyMonkey and the City's preference is Polco. Staff decided to do both and give the citizens options. Paper questionnaires were also included with City utility bills.

Mr. Ford commented the consultant's presentation at the joint workshop was not impressive. He inquired about how the consultant was chosen and how long they are contracted for.

Ms. Brandt replied staff did a Request For Proposals (RFP) and the consultant chosen was the only one that responded. Most communities across the United States are all working on their various Plans at the same time, which could have limited responses. She added staff did check the consultant's background and references, and the consultant was qualified to prepare the Plans. The consultant has completed these types of Plans throughout the United States and for several communities in Wisconsin. She said the contract goes through submittal and approval of the Plans by HUD.

Mr. Lyons noted there are other members of the consultant's team that are more senior who did not attend the joint workshop.

Mr. Ford asked if their contract is \$49,000.

Ms. Brandt replied it was less than \$50,000 for preparation of all the Plans.

Mr. Ford inquired about the interviews and how the list got created.

Through consultation with the consultant, and based on the consultant's prior experience, Ms. Brandt explained a list of stakeholders was created based on public service agencies that are currently funded with CDBG funds, a variety of religious organizations, social services agencies, department of health and social services, economic development partners, housing partners, realtors, homeless shelters and City staff. She stated it was a diverse group of people that were interviewed either one on one or in round table discussions to identify the community's needs.

Mr. Coulibaly asked about the proposed rental project in the Action Plan. Does the City have any influence on the number of bedrooms in the rental units.

Ms. Brandt said the project that is being considered for funding under the 2020 CDBG program is the Cabrini Project on Merritt Avenue. She said the developer is also applying for other state and Federal grants that could potentially regulate the number of bedrooms. She said the City will be assisting with ten of the units. She believes a number of the units will be 1-2 bedrooms with a few 3 bedrooms. She thinks the 3 bedrooms may be at market rate.

Mr. Coulibaly stated his concern is there is a shortage of 3 bedrooms.

Ms. Brandt agreed, but the Federal guidelines also show a need for 1-2 bedrooms or single rooms.

Ms. Erickson inquired if there were more specific measurable goals listed in the Housing Strategy section.

Ms. Brandt replied there were not. She explained it is a guide for the city to use in working with developers as development projects come forward, similar to the City's Comprehensive Plan. Again, the type of funding being used to assist with the development of housing projects may dictate bedroom numbers and rents.

Ms. Erickson asked for confirmation that the goals are just overarching goals.

Ms. Brandt replied yes.

Ms. Erickson asked if public comments mailed or e-mailed are in lieu of having a public hearing at the Plan Commission.

Ms. Brandt replied no. However, that could be a technical question that HUD will have to consider when reviewing Oshkosh's Plans. She said because of the federal and state health advisory, and City Hall being closed to the public, citizens who may have wanted to attend today were restricted. There was not time to setup some type of virtual meeting. However, public comments can still be submitted to the City by April 6 and entered into the record.

Ms. Erickson questioned how it was promoted.

Ms. Brandt stated the published notice of public hearings and comments being accepted identified a neighborhood meeting on March 11, which was held prior to City Hall being closed to the public. The published ad also noted the Plan Commission and Common Council public hearings. She indicated she sent an e-mail to various entities and public service agencies informing them that City Hall was closed to the public and encouraging everyone to submit written comments by April 6.

There were no more public comments, Mr. Fojtik closed the public hearing.

*Motion by Perry to accept the 2020-2024 Consolidated Plan, 2020 Annual Action Plan and Citizens Participation Plan with a finding that projects/activities are not in conflict with the City of Oshkosh Comprehensive Plan, official maps or other planned activities of the City.*

*Seconded by Erickson.*

Mr. Fojtik asked if there was any discussion on the motion.

Mr. Ford said he knows they are constrained by what is required by HUD and there was an RFP with only one respondent which makes it more constraining. He suggested for the next time to get input from the individuals that are experiencing impediments to fair housing in the city. He said any Plan that derives from a place where the affected persons have no input is going to be imperfect.

Ms. Propp stated she is sad that there is so little money because there is such a great need in the community. She said the money is only going to touch the surface but it is aimed at the right things. She agrees there should be measurable goals but with such little money it would not be as imperative to have measurable outcomes.

Ms. Brandt indicated every year when the City's CDBG Action Plan is being prepared, staff reviews the strategies identified in the Consolidated Plan. She said staff also looks at the CAPER Performance Report that is prepared at the end of each program year to look at the goals that may have been accomplished that also relate back to the Consolidated Plan and Annual Action Plan.

Mr. Lyons reminded the Plan Commission this is not the only program the City uses for affordable housing in the city. He explained there is neighborhood funding through the TIF extensions that the city is allowed to use on some of the neighborhood programs. He stated there are a lot of similar programs to CDBG that the city operates through the Planning Division and the Great Neighborhoods program which they spend an additional \$400,000 to \$500,000 a year on affordable housing. He stated it is not a lot of money and he wishes there were more. He mentioned there may be a change to the TIF extension statute that would help generate quite a bit of additional money for affordable housing.

Mr. Fojtik stated he is on the Board of Oshkosh Healthy Neighborhoods and they discuss this topic all the time. He agrees with Mr. Lyons but also thinks the programs are underutilized and need to be promoted more.

Mr. Lyons stated staff was sponsoring a Lunch N' Learn program but it was delayed due to the current circumstances. He said ideally they would like to do a presentation before the end of the year and have one to two every year after to further market all the housing programs.

Mr. Ford asked if the city followed HUD regulations for the City funded programs.



Mr. Lyons replied the TIF statute is a little different but all programs are working on affordable housing issues. He explained some of the differences in HUD requirements and the City program, but indicated all the programs are working towards the same goal in continuing to provide decent, safe affordable housing within Oshkosh.

Ms. Brandt stated the CDBG program is targeted at low to moderate income families where the City's housing programs are targeted to those that are above the Federal income limits. She said this gives everyone an opportunity to take advantage of programs to improve housing.

Mr. Lyons explained staff works with potential applicants to see what program would be the best fit.

*The item was called. Motion carried 6-0.*

*Motion by Ford to accept the Analysis of Impediments to Fair Housing Choice.*

*Seconded by Coulibaly.*

Mr. Fojtik asked if there was any discussion on the motion.

Ms. Propp stated she could not attend the joint workshop but found the document very interesting especially the list of low income housing in the city. She said she agrees there is a need for 3 bedroom units. She said the consultant did identify the right things. She stated she cannot argue about the results and impediments that they listed. She stated the discouraging thing is these are impediments not only to fair housing but to decent, safe affordable housing and it all comes down to money. She reiterated there just isn't enough money. She said developers can't afford to build units with a large number of bedrooms because they can't make money. She believes there is not enough sufficient incentives for developers. She said there is no more Federal funding for public housing. Based on comments today, she does not know if the consultants were the right choice to prepare the Plans, not knowing much about the Oshkosh community, but she ended up liking the Plans.

*The item was called. Motion carried 6-0.*

Ms. Brandt stated she has extra copies of the draft Plans in case anyone wanted a hard copy.

**PROCEEDINGS OF THE COMMON COUNCIL  
CITY OF OSHKOSH, WISCONSIN  
MARCH 24, 2020**

REGULAR MEETING held Tuesday, March 24, 2020, at 6:00 p.m. in the Council Chambers, City Hall.

Mayor Palmeri presided.

PRESENT: Council Member Jake Krause, Bob Poeschl, Deb Allison-Aasby, Steven Herman, Matt Mugerauer, and Mayor Lori Palmeri

ALSO PRESENT: Mark Rohloff, City Manager; Angela Joeckel, Deputy City Clerk, and Lynn Lorensen, City Attorney

Council Member Krause read the Invocation.

The Pledge of Allegiance was led by Council Member Krause.

***NEW ORDINANCE***

Ordinance 20-104 Temporarily Amend Council Rules Pertaining to Public Comment & Appearance at Council, Board & Commission Meetings in Response to COVID-19 Coronavirus Emergency (Staff Recommends Waiving the Rules & Adopting on First Reading)

MOTION: SUSPEND RULES FOR CONSIDERATION (Mugerauer; second, Poeschl)

CARRIED: Ayes (7) Krause, Poeschl, Miller, Allison-Aasby, Herman, Mugerauer, Mayor Palmeri

MOTION: ADOPT (Mugerauer; second, Poeschl)

CARRIED: Ayes (7) Krause, Poeschl, Miller, Allison-Aasby, Herman, Mugerauer, Mayor Palmeri

Mayor Palmeri asked if Council Members had questions or concerns with the ordinance.

Council Member Poeschl questioned when the ordinance would expire.

Ms. Lorensen stated the expiration would be when the declaration of emergency ended.

*PROCEEDINGS OF THE COMMON COUNCIL - MARCH 24, 2020*

Council Member Allison-Aasby asked for clarification.

Mr. Rohloff stated he would not deny boards or commissions to bring items to the table during the pandemic.

Mayor Palmeri asked for clarification when a decision was made on what would be on an agenda or not.

Mr. Rohloff stated he would take the consideration of Council and advise whether or not an item would appear on an agenda.

Mayor Palmeri explained citizens would be able to submit their written questions or statements during the pandemic as they were unable to attend meetings in person.

***PUBLIC HEARINGS***

Resolution 20-105 Approve and Authorize Submittal of City of Oshkosh CDBG 2020-2024 Consolidated Plan

MOTION: ADOPT (Mugerauer; second, Poeschl)

CARRIED: Ayes (7) Krause, Poeschl, Miller, Allison-Aasby, Herman, Mugerauer, Mayor Palmeri

Mayor Palmeri questioned the deadline for citizens to give comments on the plan.

Allen Davis, Director of Community Development stated he believed it was the week of April 13, 2020.

Resolution 20-106 Approve Submittal of 2020 Community Development Block Grant Action Plan

MOTION: ADOPT (Allison-Aasby; second, Miller)

CARRIED: Ayes (6) Krause, Miller, Allison-Aasby, Herman, Mugerauer, Mayor Palmeri;  
Present (1) Poeschl

Council Member Poeschl stated he would vote present due to his employment with the Housing Authority.

*PROCEEDINGS OF THE COMMON COUNCIL - MARCH 24, 2020*

Resolution 20-107 Approve the 2020 Citizens Participation Plan as an Element under the Community Development Block Grant Program

MOTION: ADOPT (Mugerauer; second, Poeschl)

CARRIED: Ayes (7) Krause, Poeschl, Miller, Allison-Aasby, Herman, Mugerauer, Mayor Palmeri

Resolution 20-108 Accept & Approve 2020 Analysis of Impediments to Fair Housing Choice as an Element of the Community Development Block Grant Program

MOTION: ADOPT (Poeschl; second, Herman)

CARRIED: Ayes (7) Krause, Poeschl, Miller, Allison-Aasby, Herman, Mugerauer, Mayor Palmeri

Deputy Mayor Herman asked for a summary for the Community Development Block Grant (CDBG) funds for 2020.

Allen Davis, Director of Community Development explained it was federal funds that the City had been approved for. He stated it was important for citizens to fill out the Census as it determined the amount of funds the City would receive and be used in different areas to assist with affordable housing and housing rehabilitation. He explained there were some administrative fees that needed to be accounted for out of the funds.

Mayor Palmeri questioned if the resolution could be modified or amended at a later date due to the changes with the pandemic.

Mr. Davis stated it could be changed, however, the Housing and Urban Development Agency (HUD) stated it could be a 90-120 day process for the changes to be completed.

Council Member Poeschl asked if public involvement or comments were available.

Mr. Davis explained surveys were completed, he did not have that information with him but could forward it on to Council.

**CONSENT AGENDA**

Report of Bills by the Finance Director

Receipt and Filing of Oshkosh Public Museum Board Minutes from January 29, 2020