

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

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). The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1 et seq. (Source: <https://www.hudexchange.info/programs/cdbg-entitlement>)

In compliance with HUD regulations, the City must prepare a Consolidated Plan every five years to assess its affordable housing, community development, economic development, and strategic planning needs. The needs and priorities identified in the Consolidated Plan are addressed annually through the Annual Action Plans which present what specific activities the City will accomplish with CDBG and other funding sources. To complete the CDBG program year, the City reports annually on the progress it has made toward its Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER).

The City of Oshkosh has prepared its Five-Year Consolidated Plan covering the period of 2025, beginning May 1, 2025, through 2029, ending April 30th, 2029.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The concept of the Consolidated Plan is to serve as a strategic planning document for the City to make data based, market driven, housing and community development plans. Oshkosh's 2025-2029 Five-Year Consolidated Plan proposes strategies to address the priority needs described in more detail in SP 25 Priority Needs and SP 45 Goals Summary.

3. Evaluation of past performance

Annually, the City of Oshkosh prepares its Consolidated Annual Performance Evaluation Report (CAPER). Copies of previous program year CAPERs are available for review at the City's Department of Community Development.

The 2023 CAPER, which was the fourth CAPER for the 2020-2025 Five-Year Consolidated Plan, was approved by HUD. In the 2023 CAPER, the City expended 72.8% of its CDBG funds to benefit low- and moderate-income persons. The City expended 9.4% of its funds during the 2023 CAPER period on public services, which complies with the 15% regulatory cap. The City committed 11.6% of its funds during this CAPER period on Planning and Administration, which complies with the 20% regulatory cap. The City's adjusted timeliness ratio was 1.95 on March 2, 2025, which is slightly above the 1.5 timeliness ratio maximum.

The City did not make any changes to its Five-Year Priorities and Goals during the previous plan year.

4. Summary of citizen participation process and consultation process

The City of Oshkosh prepared the Five-Year Consolidated and Annual Action Plans in compliance with the City's Citizen Participation Plan. The City held its first Public Meeting on April 21, 2025, a second Public Meeting on May 19, 2025, a Public Hearing at a Plan Commission meeting on June 17, 2025, and a Public Hearing at a Common Council meeting on June 24, 2025. These Hearings provided residents and stakeholders the opportunity to discuss the City's CDBG program and provide input concerning the funding priorities.

The meeting and hearing details were published in the Oshkosh Northwestern on April 13 and May 25, 2025.

A "draft" of the Consolidated Plan and 2025 Annual Action Plan was placed on public display from May 27, 2025 until June 28, 2025 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.oshkoshwi.gov) Government section of the website under "Economic Development Division"
- Oshkosh Public Library - 106 Washington Avenue, Oshkosh, WI 54901

The City Council passed a resolution on June 24, 2025 approving the submission of the Five-Year Consolidated and Annual Action Plan to HUD. The plans were electronically submitted through HUD's online IDIS system on June 27, 2025.

During the development of the plans, numerous stakeholders were consulted through individual meetings, roundtable discussions, and phone calls.

For additional information on the citizen participation and consultation process, please refer to Sections PR-10 Consultation and PR-15 Citizen Participation, as well as the Citizen Participation attachment.

5. Summary of public comments

No public comments have been made.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and suggestions were incorporated into this plan.

7. Summary

The overall goal of the Five-Year Consolidated Plan is to create a suitable and sustainable living environment, address the housing and community development needs, and improve the living conditions for all residents in the City of Oshkosh. The Five-Year Consolidated Planning process obligates the City to state in a single document its strategy to address these needs. The City will use the Consolidated Plan's goals and strategies to allocate CDBG funds over the next five (5) years, as well as provide direction to partners collaborating on addressing the needs of low- and moderate-income persons. HUD will evaluate the City's performance under the Five-Year Consolidated Plan against these goals.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	OSHKOSH	Community Development Department
HOME Administrator		N/A

Table 1 – Responsible Agencies

Narrative

The City of Oshkosh's Community Development Department is the administrating agency for the CDBG program. The Department prepares the Five-Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERR's), and the Consolidated Annual Performance Evaluation Reports (CAPER), as well as manages monitoring, voucher payments, contracting, and oversight of the programs on a daily basis.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The vision of the City of Oshkosh’s Five-Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. Primarily, the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

Consultations included the following stakeholders:

- Housing Services and Assisted Housing
- Health Services
- Social and Fair Housing Services
- Continuum of Care
- Public and Private Agencies that address housing, health, social service, victim services, employment, and education needs
- Publicly Funded Institutions and Systems of Care that may discharge persons into homelessness
- Corrections Institutions
- Business and Civic Leaders
- Child Welfare Agencies concerned with lead poisoning
- Adjacent Units of general Local Government and Regional Government Agencies
- Broadband Internet Service Providers
- Natural Hazard Risk Assessors
- City residents

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City's Community Development Department acts as a point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, social service agencies.

Coordination with these entities will continue throughout the Five-Year Consolidated Plan period to capitalize on potential future funding opportunities, as well as potential project partnerships, that would result in increased benefits to low- and moderate-income households and persons.

Each year as part of the application planning process, local jurisdictions, agencies, and organizations are invited to submit proposals for CDBG funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and through electronic updates. These groups are notified through the City's Community Development Department network of upcoming meetings and funding opportunities. Also, the staff of the Community Development Department have proactively been participating in additional community encounter opportunities and forming partnerships to accomplish larger scale housing and community development activities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Oshkosh is a member of the WinnebagoLand Housing Coalition, under the Wisconsin Balance of State Continuum of Care (WIBOSCO). WinnebagoLand Housing Coalition meets regularly to engage in conversations regarding homeless issues, as well as coordinating the efforts of a variety of agencies serving youth, families, and veterans experiencing homelessness. City of Oshkosh staff attends the local CoC meetings and acts as the City's representative. The City coordinates its activities with the Continuum of Care and supports its applications for funds. The City helps WIBOSCO to address homelessness by working together to develop a framework to deliver housing and supportive services to the homeless and those at risk of homelessness.

The WinnebagoLand Housing Coalition identifies regional and local homeless issues; coordinates regional planning; identifies regional housing gaps and needs, strategies, and priorities; provides input for Supportive Services for Veteran Families (SVF) and Emergency Solutions Grants (ESG) applications; participates in completion of the CoC application; monitors Homeless Management Information Systems (HMIS) participation and implementation; and coordinates and follows-up on the Point in Time (PIT) count and Annual Homeless Assessment Report (AHAR).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Most of WIBOSCO ESG funding is allocated by the Wisconsin Department of Administration, Division of Housing, Energy, and Community Resources (DEHCR). The CoC develops priorities, target populations, outcome measures, and evaluation processes for ESG through an elected agency such as ADVOCAP, including prioritizing Rapid ReHousing (RRH). The CoC decides on ESG funding ranking and project scoring based on knowledge of projects, capacity of applicants and participation in CoC planning. ADVOCAP, as the Collaborative Applicant and HMIS Lead, has access to the Point in Time and Homeless Management Information System (HMIS) data.

The WinnebagoLand CoC and the HMIS work together to assess data quality throughout the CoC. This includes working on Annual Homeless Assessment Report (AHAR) submission, the PIT count, project

review/ranking, and working with individual programs while completing their Annual Performance Reports (APRs). In total, there are many projects listed on the CoC's Housing Inventory Chart. There are beds at the Christine Ann Domestic Violence Shelter, COTS, Solutions Recovery, Father Carr's Shelter, Day by Day Warming Shelter. However, there are zero Runaway or Homeless Youth beds being reported in Oshkosh or Winnebago County. Additional outreach to volunteer and faith-based organizations will occur through the implementation of coordinated entry. Increased engagement and education among these groups should lead to increased HMIS participation. The CoC will work with Veterans to improve participation among VA-funded projects.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ADVOCAP, INC.
	Agency/Group/Organization Type	Housing Services-Employment Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ADVOCAP, Inc. was consulted for affordable housing and public housing needs in the City.
2	Agency/Group/Organization	Aging and Disability Resource Center of Winnebago County
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Aging and Disability Resource Center of Winnebago County was consulted for elderly needs and the needs of people with disabilities in the City.
3	Agency/Group/Organization	Alliance Development, Inc.
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alliance Development, Inc. was consulted for affordable housing needs in the City.
4	Agency/Group/Organization	Basic Needs Giving Partnership
	Agency/Group/Organization Type	Regional organization

	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Members of the Basic Needs Giving Partnership were consulted for anti-poverty needs in the City.
5	Agency/Group/Organization	BOYS & GIRLS CLUB OF OSHKOSH
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Boys & Girls Club of Oshkosh was consulted for LMI children's needs within the City.
6	Agency/Group/Organization	CHRISTINE ANN DOMESTIC ABUSE SERVICES
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Christine Ann Domestic Abuse Services was consulted for the needs of domestic abuse survivors within the City.
7	Agency/Group/Organization	City of Oshkosh Senior Services
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oshkosh Senior Services was consulted for the needs of seniors living within the City.

8	Agency/Group/Organization	City of Oshkosh
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Service-Fair Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff were consulted on the needs of Oshkosh residents.
9	Agency/Group/Organization	Day by Day Warming Shelter
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Day by Day Warming Shelter was consulted for the needs of homeless individuals and families within the City of Oshkosh.
10	Agency/Group/Organization	First Weber Group
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	First Weber Group was consulted for a housing market analysis of Oshkosh.

11	Agency/Group/Organization	Forward Service Corporation
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Forward Service Corporation was consulted for the economic development needs of the City of Oshkosh and its residents.
12	Agency/Group/Organization	Greater Oshkosh Economic Development Corporation
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Greater Oshkosh Economic Development Corporation was consulted for market analysis of Oshkosh as well as the City's economic development.
13	Agency/Group/Organization	Legal Action of Wisconsin
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Legal Action of Wisconsin was consulted regarding Fair Housing within Oshkosh.
14	Agency/Group/Organization	METROPOLITAN MILWAUKEE FAIR HOUSING COUNCIL
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Metropolitan Milwaukee Fair Housing Council was consulted for Fair Housing education and Fair Housing needs of the City of Oshkosh.

15	Agency/Group/Organization	Oshkosh Area School District
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Oshkosh Area School District was consulted for the educational needs of children and young adults within the City.
16	Agency/Group/Organization	Oshkosh Fire Department
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Oshkosh Fire Department was consulted for emergency management and safety precautions involving presumed low- to moderate-income populations such as seniors and people with disabilities.
17	Agency/Group/Organization	Oshkosh Food Coop
	Agency/Group/Organization Type	Food Security and Nutrition
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy Food Security and Nutrition
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Oshkosh Food Coop was consulted for the nutrition and food security needs of Oshkosh residents.
18	Agency/Group/Organization	Greater Oshkosh Healthy Neighborhoods
	Agency/Group/Organization Type	Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Greater Oshkosh Healthy Neighborhoods was consulted for the housing market analysis of the City of Oshkosh.
19	Agency/Group/Organization	Oshkosh/Winnebago County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Oshkosh/Winnebago County Housing Authority was consulted for the City's public housing needs as well as the needs of the City's low- to moderate-income residents.
20	Agency/Group/Organization	Oshkosh Police Department
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Oshkosh Police Department was consulted for emergency management and safety precautions involving presumed low- to moderate-income populations such as seniors and people with disabilities.
21	Agency/Group/Organization	Oshkosh Salvation Army
	Agency/Group/Organization Type	Food Security and Nutrition
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oshkosh Salvation Army was consulted for the needs of low- to moderate-income residents of the City.

22	Agency/Group/Organization	Re/Max On The Water
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	RE/MAX On The Water was consulted for the housing needs of residents within the City.
23	Agency/Group/Organization	Schwab Properties, LLC
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Schwab Properties LLC was consulted for the housing needs of residents within the City.
24	Agency/Group/Organization	Trinity Lutheran Church
	Agency/Group/Organization Type	Food Security and Nutrition
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Trinity Lutheran Church was consulted for the needs of low- to moderate-income residents of the City, including food insecurity.
25	Agency/Group/Organization	Winnebago Apartment Association
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Winnebago Apartment Association was consulted for the housing needs of residents within the City.

26	Agency/Group/Organization	Winnebago County Health Department
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Winnebago County Health Department was consulted for lead-based paint policies and health and safety needs of Oshkosh residents.
27	Agency/Group/Organization	Winnebago County Human Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Winnebago County Human Services was consulted for health and safety needs of Oshkosh residents.
28	Agency/Group/Organization	Winnebagoland Housing Coalition
	Agency/Group/Organization Type	Housing Service-Fair Housing Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Winnebagoland Housing Coalition was consulted for affordable housing and public housing needs in the City.
29	Agency/Group/Organization	World Relief
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	World Relief was consulted for the needs of low-to moderate-income residents within Oshkosh, including resettled refugee populations.

Identify any Agency Types not consulted and provide rationale for not consulting

All stakeholders were contacted multiple times to consult on the Consolidated Plan, as well as being notified of public hearings and of the Plan’s draft comment period. Some stakeholders did not provide written or oral responses after being contacted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Winnebagoland Housing Coalition	The goals of the City and the CoC are complementary.
City of Oshkosh Comprehensive Plan Update 2040	East Central Wisconsin Regional Planning Commission	The goals of the City and the Planning Commission are complementary

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Oshkosh Housing Authority 5 Year Plan	Oshkosh Housing Authority	The goals of the City and the Housing Authority are complementary.
Strategic Plan	City of Oshkosh	The goals are complementary.
Imagine Oshkosh	Imagine Oshkosh Advisory Group	The goals are complementary.
Sustainability Plan	Oshkosh Sustainability Advisory Board	The goals are complementary.
Sawdust District Plan	Sawdust District Plan	The goals are complementary.
Public Art and Beautification Strategic Plan	Public Arts and Beautification Committee	The goals are complementary.
Bicycle and Pedestrian Master Plan	Bicycle and Pedestrian Advisory Committee	The goals are complementary.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Close coordination is maintained with other City departments, as well as County departments. The City has developed partnerships with the Fox Cities to jointly address the housing and community development needs affecting the region as a whole. The City works closely with the Oshkosh/Winnebago County Housing Authority to address the housing needs of lower income residents. Through the WinnebagoLand CoC, the City is in consultation with the State of Wisconsin concerning homeless needs.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Oshkosh prepared the Five-Year Consolidated and Annual Action Plan in compliance with the City's Citizen Participation Plan.

As mentioned in the summary of citizen participation process and consultation process in the ES -05 Executive Summary section, the City held its first Public Meeting on April 21, 2025 and its second Public Meeting on May 19, 2025. These Hearings provided residents and stakeholders the opportunity to discuss the City's CDBG program and provide input concerning the funding priorities.

The Public Meetings/Hearings advertisement was published in the Oshkosh Northwestern on April 13 and May 25.

A “draft” of the Consolidated Plan and 2025 Annual Action Plan was placed on public display and available for public comment from May 28, 2025 until June 27, 2025 at the following locations for review:

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The City Council passed a resolution on June 24, 2025 approving the submission of the Five-Year Consolidated, Annual Action Plan and Citizen Participation Plan to HUD. The plans were electronically submitted through HUD's online IDIS system on June 27, 2025.

During the development of the plans, numerous stakeholders were consulted through individual meetings, roundtable discussions, and phone calls. Including in the Appendix under the “Citizen Participation” attachment is a documentation on all notes and public comments.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Two (2) City staff attended the April 21, 2025 public meeting. A public notice detailing the public meeting/hearing schedule was published in the Oshkosh Northwestern.	No comments were received.	N/A	https://www.oshkoshwi.gov/EconomicDevelopment/

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2	Public Meeting	Non-targeted/broad community	Two (2) City staff attended the May 19, 2025 public meeting. A public notice detailing the public meeting/hearing schedule was published in the Oshkosh Northwestern.	No comments were received.	N/A	https://www.oshkoshwi.gov/EconomicDevelopment/

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3	Public Hearing	Non-targeted/broad community	The June 17, 2025 Public Hearing was held at the Plan Commission meeting. A public notice detailing the public meeting/hearing schedule was published in the Oshkosh Northwestern.	No comments were received.	N/A	https://www.oshkoshwi.gov/EconomicDevelopment/

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4	Public Hearing	Non-targeted/broad community	The June 24, 2025 Public Hearing was held at the Common Council meeting. A public notice detailing the public meeting/hearing schedule was published in the Oshkosh Northwestern.	No comments were received.	N/A	https://www.oshkoshwi.gov/EconomicDevelopment/
5	Newspaper Ad	Non-targeted/broad community	A public notice detailing the public meeting/hearing schedule was published in the Oshkosh Northwestern.	No comments were received.	N/A	https://www.oshkoshwi.gov/EconomicDevelopment/

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City identified the following priority needs based on consultations with various community stakeholders, area service agencies, City staff, community residents.

1. Affordable Housing Needs
2. Homeless Needs
3. Community Development Needs
4. Administration, Planning and Management Needs

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

To determine the City's housing needs, the City assessed its supply of and demand for affordable housing. The City analyzed data provided by the U.S. Census Department and input received through consultations. The following data sets were used:

- 2000 U.S. Census
- 2010 U.S. Census
- 2016-2020 American Community Survey (ACS)
- 2016-2020 Comprehensive Housing Affordability Strategy (CHAS)

Based on a comparison of the 2000 U.S. Census and the 2016-2020 American Community Survey, the City of Oshkosh experienced a minimal growth in population (0% increase), an increase in the number of households (2% increase), and an increase in household median income (20% increase) over the period analyzed.

According to the 2016-2020 ACS, 4,378 of renter households in the City paid rents that exceeded 30% of their household income and 2,410 of owner households with a mortgage in the City had housing costs that exceed 30% of their household income.

The City identified the following criteria as required by 24 CFR 91.205, "Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a 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 severe housing problems." The City used U.S. Census and CHAS provided data to analyze Disproportionately Greater Needs in sections NA-15 through NA-30.

The City of Oshkosh used HUD's definition of an Area of Minority Concentration, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole." The City used U.S. Census and CHAS provided data to analyze areas of minority concentration in sections NA-30 and MA-50. Using the data available there were no block groups that met the HUD definition of an area of minority concentration.

The City is aware that the minority populations may experience disproportionately greater housing problems but due to statistical limitations the City is not able to demonstrate this through U.S. Census backed data. The City is very aware of its obligations to outreach to the minority communities, especially Limited English Proficient persons such as Spanish and Hmong speakers. The City markets the availability

of its programs directly to the minority community through service providers, local businesses, the school system, and community organizations.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	66,580	66,755	0%
Households	26,150	26,725	2%
Median Income	\$42,650.00	\$51,282.00	20%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,065	3,820	5,205	2,870	10,760
Small Family Households	585	1,090	1,395	1,035	5,310
Large Family Households	75	120	155	155	465
Household contains at least one person 62-74 years of age	605	700	1,115	530	1,935
Household contains at least one person age 75 or older	1,045	755	885	375	715
Households with one or more children 6 years old or younger	425	429	555	440	1,025

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Definitions

HUD Area Median Family Income, or HAMFI, is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes, due to a series of adjustments that are made. Terms “area median income” (AMI) and “median family income” (MFI) refer to HAMFI for purposes of this data. A family, per definition of the Census Bureau, is related individuals living in the same household. Small family households are defined as two persons, neither over the age of 62, or three or four persons. Large family households are comprised of five or more persons.

Housing Needs Summary Tables

1. 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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	45	45	10	150	10	0	50	10	70
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	65	0	0	65	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	10	25	0	90	0	0	30	50	80
Housing cost burden greater than 50% of income (and none of the above problems)	1,685	425	15	160	2,285	580	265	75	0	920
Housing cost burden greater than 30% of income (and none of the above problems)	365	1,305	405	30	2,105	155	505	785	105	1,550

	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
Zero/negative Income (and none of the above problems)	240	0	0	0	240	470	0	0	0	470

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,790	545	90	170	2,595	590	265	155	55	1,065
Having none of four housing problems	1,005	1,810	2,560	1,165	6,540	680	1,200	2,405	1,475	5,760
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	395	515	115	1,025	80	285	220	585
Large Related	40	40	20	100	10	10	0	20
Elderly	499	515	129	1,143	525	325	525	1,375

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,215	690	205	2,110	120	150	160	430
Total need by income	2,149	1,760	469	4,378	735	770	905	2,410

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	125	125	60	140	0	200
Large Related	0	0	0	0	10	0	0	10
Elderly	375	80	4	459	420	95	15	530
Other	0	1,015	240	1,255	90	0	0	90
Total need by income	375	1,095	369	1,839	580	235	15	830

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. 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
NUMBER OF HOUSEHOLDS										
Single family households	55	65	10	0	130	0	0	30	40	70
Multiple, unrelated family households	0	0	15	0	15	0	0	0	10	10
Other, non-family households	0	10	25	0	35	0	0	0	0	0
Total need by income	55	75	50	0	180	0	0	30	50	80

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	255	340	225	820	170	89	330	589

Table 12 – Crowding Information – 2/2

Data Source

Comments:

2016-2020 CHAS

Describe the number and type of single person households in need of housing assistance.

Housing assistance in the form of affordability for a large number of single person households is a need. This includes primarily renters, but also owner occupied as well.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2016-2020 American Community Survey, 9.8% of the population have a disability. Of the Under 18 Population, 4.2% have a disability. There is a need for accessible housing, employment opportunities, and supportive services.

Christine Ann Domestic Abuse Services reported on average a total of 600 unique individuals are served and 175 unique individuals use shelter services annually due to domestic violence, dating violence, sexual assault, and stalking.

What are the most common housing problems?

The largest housing problem in the City and the surrounding region is housing affordability. According to the 2016-2020 American Community Survey, 4,378 renter households in the City paid rents that exceeded 30% of their household income, 2,410 owner households in the City had housing costs that exceed 30% of their household income.

Additional housing problems that were discussed in consultations and received from public comments included: need for first time homebuyer assistance, housing counseling, handicap accessible housing, availability of senior housing, availability of group home or communal living arrangements, rehabilitation assistance, abatement of lead-based paint in housing units, and code compliance for housing. The CoC has recognized the increased demand to assist families at risk of homelessness or recently homeless through short term rental assistance, utility assistance and corresponding supportive services.

Are any populations/household types more affected than others by these problems?

Based on the information provided by the U.S. Census data: renters; lower income owner households; elderly persons; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities are more affected by these housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The following characteristics and needs of the LMI population who are currently housed but are at imminent risk of homelessness were identified:

Individuals - Mental health issues; criminal histories severely limiting job opportunities; lack of sustainable living wages; lack of training for available jobs; evictions; lack of a support system; lack of transportation; and substance abuse issues.

Families with Children - Lack of transportation; access to affordable childcare; lack of education; a lack of job skills; eviction history; unemployed or employed at nonliving wage job; and lack of support system.

Formerly Homeless Individuals/Families Receiving Rapid Rehousing Assistance Nearing Termination - Further assistance is needed to ensure success of remaining in housing.

Many residents in the City are housing cost burdened and at risk of becoming homeless after experiencing a financial hardship. The high cost of market rent plays a significant role in making it difficult for residents to remain in their homes. Most low-income families and persons at-risk of becoming homeless, including persons who are victims of domestic violence, are facing eviction due to the high cost of housing. Families and individuals would greatly benefit from emergency housing assistance for rent or mortgage payments, as well as utility payment assistance to avoid homelessness. Additionally, job training, employment skills enhancement, and access to transportation would support LMI households to remain in their housing.

The Winnebago CoC has very little turnover in its Permanent Supportive Housing program. The program began in December of 2015, and have had only three (3) exits. There is a noted difficulty in finding one-bedroom units in the area for further participants. Housing placement is client-driven; they decide where they want to live, and the CoC is mindful of accessibility to transportation, grocery stores, and other supportive institutions when suggesting potential sites.

The head of the Oshkosh Landlord Association frequently attends CoC meetings, and ADVOCAP, a member of the CoC, attends Landlord Association meetings. This is a clear indication that there is an

established relationship between the CoC and landlords, though training of landlords remains informal. When working with landlords, the CoC emphasizes the case management services provided by ADVOCAP and other members. The CoC also has trained case managers to ensure that they address those in Rapid Rehousing using best practices including housing first, housing focused case management, harm reduction, motivational interviewing, and trauma-informed care.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At-Risk Group. The Act was amended to include assistance to those at risk of homelessness who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth; and 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point in Time Counts and Homeless Management Information System (HMIS) data. Providers participating in the HMIS are required to collect and record certain data elements for all new and continuing clients in the HMIS.

Imminent Risk of Homelessness - Persons who are housed and at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

- Being evicted from a private dwelling unit (including housing provided by family/friends)
- Being discharged from a hospital or other institution
- Living in a hotel or motel and lacking the financial resources to remain housed in the establishment
- Living in housing that has been condemned by housing officials and is no longer considered meant for human habitation

Additionally, a person residing in one of these places must also meet the following two conditions:

- Have no appropriate subsequent housing options identified
- Lack the financial resources and support networks needed to obtain immediate housing or remain in existing housing

Unstably housed and at-risk of losing their housing - persons who are housed and at-risk of losing housing include people who at program entry or program exit:

- Are in their own housing or doubled up with friends or relatives and at-risk of losing their housing due to high housing costs, conflict, or other conditions negatively impacting their ability to remain housed

- Living in a hotel or motel and lacking the financial resources to remain housed in the establishment
- Lack the resources and support networks needed to maintain or obtain housing

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of decent, safe and sanitary housing that is affordable and accessible in the City creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sanitary and accessible. Additionally, single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment are at an increased risk. Unexpected crises such as loss of income or loss of a second income earner to the household and/or a medical or transportation emergency cost contribute to destabilizing low- and moderate-income households. Many of these residents experience extreme rent burdens, become unstable, and face homelessness with a first-time crises or loss of income. The lack of available supportive housing and the cost overburden of housing as it relates to income/employment are the major housing issues linked with instability and an increased risk of homelessness.

Discussion

The population of the City of Oshkosh is increasing, as well as the cost of housing; many residents are facing the effects of increased housing costs and a shortage of decent, safe and sanitary housing that is affordable and accessible to low income persons. The City has determined there is a Housing Priority Need for additional decent, safe and sanitary housing that is affordable and accessible for homebuyers, homeowners, and renters.

The City will continue to address this housing need by supporting the development of new affordable housing units; assisting in the maintenance of affordable housing units; assisting renters and owners to obtain affordable housing; providing housing rehabilitation assistance; and providing housing and supportive service assistance to homeowners and renters, including the homeless, those at risk of being homeless, and other special needs groups.

The ACS and CHAS data analyzed throughout the housing need (Section NA) section was provide by HUD through the IDIS system. Additional housing needs were identified during consultations with stakeholders and can be found in the Citizen Participation Appendix. Those needs were incorporated into this plan.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a 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
4. Housing cost burden is over 30%

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	2,900	1,165	0
White	2,540	1,055	0
Black / African American	74	70	0
Asian	80	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	20	0	0
Hispanic	155	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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	2,620	1,200	0
White	2,220	1,095	0
Black / African American	115	54	0
Asian	110	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

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	1,435	3,770	0
White	1,325	3,470	0
Black / African American	4	80	0
Asian	40	80	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	70	75	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

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	360	2,505	0
White	155	2,380	0
Black / African American	0	29	0
Asian	40	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The City is aware that the minority populations may experience disproportionately greater housing problems but due to statistical limitations the City is not able to demonstrate this through U.S. Census backed data. The City is very aware of its obligations to outreach to the minority communities, especially Limited English Proficient persons such as Spanish and Hmong speakers. The City markets the availability of its programs directly to the minority community through service providers, local businesses, the school system, and community organizations.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a 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 severe 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%.

The following tables evaluating the 2016-2020 CHAS and ACS data highlight severe housing problems in the City of Oshkosh.

0%-30% of Area Median Income

Severe 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	2,380	1,685	0
White	2,060	1,540	0
Black / African American	54	90	0
Asian	80	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	20	0	0
Hispanic	155	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe 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	810	3,010	0
White	665	2,650	0
Black / African American	25	144	0
Asian	40	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	75	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe 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	245	4,965	0
White	215	4,575	0
Black / African American	4	80	0
Asian	20	100	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	0	145	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe 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	225	2,640	0
White	30	2,510	0
Black / African American	0	29	0
Asian	40	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

The City is aware that the minority populations may experience disproportionately greater housing problems but due to statistical limitations the City is not able to demonstrate this through U.S. Census backed data. The City is very aware of its obligations to outreach to the minority communities, especially Limited English Proficient persons such as Spanish and Hmong speakers. The City markets the availability of its programs directly to the minority community through service providers, local businesses, the school system, and community organizations.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a 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 cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following tables evaluating the 2016-2020 CHAS and ACS data highlight disproportionate needs in the City of Oshkosh.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,725	3,995	3,285	710
White	17,445	3,590	2,740	600
Black / African American	200	110	79	70
Asian	355	105	120	40
American Indian, Alaska Native	19	0	0	0
Pacific Islander	0	20	0	0
Hispanic	450	120	180	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The City is aware that the minority populations may experience disproportionately greater housing problems but due to statistical limitations the City is not able to demonstrate this through U.S. Census backed data. The City is very aware of its obligations to outreach to the minority communities, especially Limited English Proficient persons such as Spanish and Hmong speakers. The City markets the availability of its programs directly to the minority community through service providers, local businesses, the school system, and community organizations.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The City is aware that the minority populations may experience disproportionately greater housing problems but due to statistical limitations the City is not able to demonstrate this through U.S. Census backed data. The City is very aware of its obligations to outreach to the minority communities, especially Limited English Proficient persons such as Spanish and Hmong speakers. The City markets the availability of its programs directly to the minority community through service providers, local businesses, the school system, and community organizations.

According to the 2023 ACS, the total amount of households in Oshkosh is 28,147. The racial and ethnic household composition of the City of Oshkosh according to the 2016-2020 ACS was 90.8% White (25,547 households), 7.3% Black/African American (422 households), 2.9% Asian (809 households), 1.6% American Indian Alaska Native (46 households), 0.48% Pacific Islander (134 households) and 4.2% Hispanic (1,185 households).

If they have needs not identified above, what are those needs?

The City recognizes that limited english proficiency is integrated into housing problems as it relates to racial/ethnic groups. To better address these needs the City will continue to utilize its Language Access Plan (LAP).

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City defines an Area of Minority Concentration as:

- A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole;
- The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or
- In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.

There are no Census Tracts in the City of Oshkosh that qualify as areas of minority concentration.

NA-35 Public Housing – 91.205(b)

Introduction

The Oshkosh / Winnebago County Housing Authority provides affordable rental housing assistance, homebuyer support, and resident services to low and moderately low income families living in Winnebago County, WI. Formed in 1970, The Housing Authority now maintains over 650 Public Housing units including family, single, disabled, and elderly units, administers over 400 Housing Choice Vouchers, owns and maintains the properties of multiple group homes, coordinates a family self sufficiency program, and facilitates the county's home ownership program.

The following data concerning the housing authority is provided by HUD's PIH Information Center. Additional information concerning the housing authority's portfolio, programs, and services is available in Sections MA-25, SP-50, and AP-60.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	308	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,853	0	0	0	0	0
Average length of stay	0	0	5	0	0	0	0	0
Average Household size	0	0	1	0	0	0	0	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	70	0	0	0	0	0
# of Disabled Families	0	0	144	0	0	0	0	0
# of Families requesting accessibility features	0	0	308	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	263	0	0	0	0	0	0
Black/African American	0	0	16	0	0	0	0	0	0
Asian	0	0	27	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	0	0	0	0	0	0
Not Hispanic	0	0	303	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of public housing tenants and applicants on the waiting list are for accessible units and accommodations, such as first floor units, entrance ramps, and unit proximity to elevators. The Oshkosh/Winnebago County Public Housing waiting list is comprised of 24% of individuals with a disability and the Housing Choice Voucher waiting list is comprised of 18% of individuals with a disability. The Housing Authority makes reasonable accommodations for residents of its public housing units to accommodate various disabilities. All new or improved units are designed for visibility and accessibility.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of January 2025, there were 1,236 individuals on the Oshkosh Housing Authority's Public Housing Waiting List. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households. The waiting list is currently closed.

As of January 2025, there were 980 individuals on the Winnebago County Housing Authority's Housing Choice Voucher Waiting List. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households. The waiting list is currently closed.

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

How do these needs compare to the housing needs of the population at large

The Housing Authorities' waiting lists are disproportionately representative of the extremely-low income households of the City. While there are some similarities, such as the need for decent, safe and sanitary housing that is affordable and accessible; the needs of the lowest income residents of Oshkosh are specific to the need for highly subsidized housing.

Discussion

The Housing Authority is an important part of the City's housing strategy, especially for those that are extremely low-income households. The City has identified that there is a need for housing to address households affected by housing problems, severe housing problems and housing cost burdens.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Oshkosh is part of the WinnebagoLand Housing Coalition, which is part of the Wisconsin Balance of State CoC. The Balance of State is split into 21 local homeless coalitions, each consisting of the governance structure for a CoC. The WinnebagoLand Housing Coalition addresses issues related to homelessness in Fond du Lac, Green Lake, and Winnebago Counties. The CoC identifies regional and local homeless issues; coordinate planning for projects; identify housing gaps and needs, strategies and priorities; review, select, and monitor projects; monitor Homeless Management Information System (HMIS) participation and implementation issues; and help coordinate and follow up on the point-in-time count and AHAR (Annual Homeless Assessment Report). Committees of the CoC review and rank new and renewal projects annually.

The Homeless Service Providers Network consists of a collaboration between various state agencies, entitlement grantees, and direct homeless service providers. The roles of the Homeless Service Providers Network are to identify and address policy issues, set state priorities, ensure coordination among public and private agencies, and maximize use of mainstream and state resources. It also is the lead entity in the Ten-Year planning process; conducts research, coordinates the Continuum of Care (CoC) application process, and provides technical assistance to 18 regional Continuums of Care and individual grantees. It provides updates on discharge plans and state disaster planning. During monthly meetings, the WinnebagoLand Housing Coalition and the Homeless Service Providers Network report on regional, municipal and county activities and concerns. The group also addresses issues and topics of common interest that impact state and local homeless systems.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	77	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	0	25	352	177	24	74
Chronically Homeless Individuals	6	13	108	24	5	97
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	6	19	6	0	138
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	1	2	1	0	88

Table 26 - Homeless Needs Assessment

Data Source Comments: Homeless Management Information System (HMIS) and January 2025 PIT.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The City uses the HUD definition of Homelessness in the following four categories:

- 1) Literally Homeless: People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided.
- 2) At Imminent Risk of Homelessness: People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing.
- 3) Homelessness under other Federal Statutes: Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- 4) Fleeing or attempting to flee domestic violence: People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing.

The City uses the HUD definition of Chronically Homeless:

- 1) A “homeless individual with a disability,” as defined in section 401(9) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(9)), who: (i) Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) Has been homeless and living as described in paragraph (1)(i) of this definition continuously for at least 12 months or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described in paragraph (1)(i). Stays in institutional care facilities for fewer than 90 days will not constitute as a break in homelessness, but rather such stays are included in the 12-month total, as long as the individual was living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter immediately before entering the institutional care facility;
- 2) An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph (1) of this definition, before entering that facility;
or

3) A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1) or (2) of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	35	0
Black or African American	8	0
Asian	0	0
American Indian or Alaska Native	2	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	2	0
Not Hispanic	44	0

Data Source

Comments: Homeless Management Information System (HMIS)

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

All low-income families who are cost burdened or severely cost burdened are in need of housing assistance; however, for the purpose of this section, families at risk imminent risk of homelessness and those who are literally homeless.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Throughout the Winnebagoland CoC, the majority of homeless individuals and families, both sheltered and unsheltered, are white.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homelessness would refer to the segment of a homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness, and are reluctant to abide by the rules of the shelters. According to the January 2025 PIT Count, there were 6 unsheltered homeless persons within Oshkosh.

Sheltered Homelessness would refer to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed night time residence. Substance

abuse and/or mental illness is also an issue with people considered sheltered homeless. People will retain a homeless designation if they were homeless prior to entering and then exiting an institution where they have resided for less than 30 days. People will not be considered homeless if they remain in an institution over 90 days, but will be considered homeless again if they spend a night in an emergency shelter or out on the streets. People who stay in a motel are considered sheltered homeless as well if it is documented that an agency or someone else paid for the room. Doubling up in someone else's home does not count as sheltered homeless. The sheltered homeless typically do not have a steady source of income, or any source of income. According to the March 2025 PIT Count, there were 215 sheltered homeless persons in Oshkosh.

Discussion:

The CoC has a Coordinated Entry workgroup that follows HUD requirements ensuring all CoC and ESG funded programs follow a housing first model. Shelters admit clients with substance abuse and/or mental health issues, and criminal backgrounds. The coordinated entry system has improved shelter access throughout the area and ensures available beds are utilized. The CoC is actively coordinating with privately funded shelters to collect homeless data and to encourage utilization of the coordinated entry system and housing first model. The CoC relies on information from stakeholders to identify and target known locations of unsheltered homeless people to analyze the housing needs of unsheltered persons.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

To determine the City's non-homeless needs the City assessed the housing needs of residents who are not homeless but require supportive housing. The needs of each one of these groups were determined through consultations with stakeholders and analysis of statistical data.

Describe the characteristics of special needs populations in your community:

According to the 2024 American Community Survey estimates, the elderly population represents 15.5% of the City's total population, an over 2% increase from 2011-2015 ACS. According to the 2023 American Community Survey, of the Under 65 Population, 9.89% have a disability. Difficulties can include hearing, vision, cognitive, ambulatory, self care and independent living.

The Winnebago County Health Department publishes a Behavioral Risk Factor Surveillance System (BRFSS) 2023 data reports 27% of adults binge drinking or heavy drinking. Drug overdose death rates have over doubled in recent years both nationally and in Wisconsin. Opioid Overdose Deaths in Wisconsin for 2013 were 588, and in 2023 were 1415.

Christine Ann Domestic Abuse Services reported on average a total of 600 unique individuals are served and 175 unique individuals use shelter services annually due to domestic violence, dating violence, sexual assault, and stalking.

What are the housing and supportive service needs of these populations and how are these needs determined?

Within these populations there is a need for affordable housing, accessibility modifications for housing units, assisted living services, food accessibility, mental health services, sober living availability.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Winnebago County Health Department, in accordance with the State, HIV/AIDS cases in Winnebago County is so low that providing current, detailed information could potentially violate patient confidentiality. According to the 2023 Wisconsin HIV Surveillance Annual Review, there was six (6) new diagnoses of HIV in Winnebago County in 2023. Elderly households tend to be on fixed incomes, may need some supportive services for accessibility adaptations to their living units.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

The Winnebago County Department of Human Services provides care and protection to County residents from infancy to old age, through consumer-focused programs designed to maintain and improve the quality of life for consumers and their families. The Department of Human Services is organized into multiple divisions: Aging and Disability Resource Center, Behavior Health Services, Birth to Three and Early Intervention, Family Support, Child Abuse/Neglect Reporting, Crisis Services, Economic Support, Adult Protective Services, Elder Adult and Adult at Risk, Foster Care and Youth Justice.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City’s Comprehensive Plan has identified the need to maintain adequate capacity of public facilities and services to be able to accommodate projected demand for new land development.

The Comprehensive Plan advocates the following measures to achieve this goal relevant to conservation, development and redevelopment in the City of Oshkosh and surrounding region over the next 20 years:

- Maintain or rehabilitate existing housing stock
- Enhance environmental quality and promote good design
- Efficient and compact land utilization
- Redevelopment oriented toward the waterfront and increase public access
- Maintain efficiency of the regional highway system
- Provide quality public transit and paratransit services
- Provide facilities for pedestrian and bicycle circulation

How were these needs determined?

The City of Oshkosh updated its Comprehensive Plan, City of Oshkosh Comprehensive Plan Update 2040, on October 9, 2018. The Comprehensive Plan provided information concerning development based on future growth estimates. Additionally, needs were determined from public opinion surveys, roundtable discussions and information provided by City staff.

Describe the jurisdiction’s need for Public Improvements:

The Comprehensive Plan's Goals outline its needs for Public Improvements, including:

- Provide sufficient land area with adequate services to meet projected land demand for various types of land uses.
- Encourage redevelopment to be oriented toward the waterfront and increase public access where appropriate.
- Promote environmentally sensitive and responsible utilization of land, incorporating permanent open space and natural resources.
- Develop the physical facilities, within designated Economic Activity Zones, and other parts of Oshkosh, which support economic development linking Oshkosh to the regional and global network.

- Increase the economic and social opportunities within downtown, central city, and waterfront areas.
- Strengthen and improve the 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.
- Continue to improve the City's overall aesthetic quality.
- Provide facilities for pedestrian and bicycle circulation.
- Provide efficient and well-designed collector and arterial streets and highways.
- Encourage the establishment of passenger rail service in the Oshkosh area.
- Expand and maintain utility and community facilities and services provided by both public and private entities that support economic and residential development.
- 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.
- Protect and develop passive and active recreation resources (e.g. parks, trails, hunting and fishing opportunities.)
- Encourage preservation and protection of the historic built environment.
- Maintain, improve, and increase public access to the waterfront.

How were these needs determined?

The City of Oshkosh updated its Comprehensive Plan, City of Oshkosh Comprehensive Plan Update 2040, on October 9, 2018. The Comprehensive Plan provided information concerning development based on future growth estimates. Additionally, needs were determined from public opinion surveys, roundtable discussions and information provided by City staff.

Describe the jurisdiction's need for Public Services:

The Comprehensive Plan's Goals outline its needs for Public Services, including:

- 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.
- Ensure adequate parking is available throughout the City.
- Provide quality public transit and paratransit services.
- Ensure ongoing communication regarding transportation issues and activities.
- Expand and maintain utility and community facilities and services provided by both public and private entities that support economic and residential development.

- Ensure ongoing communication regarding Utilities and Community Facilities issues and activities.
- Promote the development of urban agricultural programs and activities.
- Promote the on-going viability of publicly and privately owned cultural resources.
- Encourage preservation and protection of the historic built environment.
- Ensure ongoing communication regarding agricultural, natural, and cultural resource issues and activities.
- Establish mutually beneficial relations with local, public, parochial, technical, and university educational systems.

How were these needs determined?

The City of Oshkosh updated its Comprehensive Plan, City of Oshkosh Comprehensive Plan Update 2040, on October 9, 2018. The Comprehensive Plan provided information concerning development based on future growth estimates. Additionally, needs were determined from public opinion surveys, roundtable discussions and information provided by City staff.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City determined the funding priorities of its Strategic Plan by assessing the following market segments:

- Housing Market
- Facilities, Housing and Services for Homeless Persons
- Special Needs Facilities and Services
- Community and Economic Market

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2023 ACS data, there were 31,383 total housing units in the City of Oshkosh.

Occupied housing units represent 93.0% (29,196) of units and vacant units represent 7.0% (2,187) of units. Of these units, there were 18,368 single family housing units (58.5%), 12,461 multi-family housing units (39.7%), and 554 mobile homes (1.8%). There was a total of 13,868 owner-occupied housing units (49.2%) and 12,284 renter-occupied housing units (43.5%). Rental units have doubled since 2020.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	15,880	55%
1-unit, attached structure	1,625	6%
2-4 units	3,915	14%
5-19 units	4,480	16%
20 or more units	2,535	9%
Mobile Home, boat, RV, van, etc	365	1%
Total	28,800	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	565	5%
1 bedroom	165	1%	2,440	21%
2 bedrooms	3,710	24%	5,730	50%
3 or more bedrooms	11,365	75%	2,745	24%
Total	15,250	100%	11,480	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Over 650 affordable housing units are managed and over 400 Housing Choice Vouchers are administered by the Oshkosh/Winnebago County Housing Authority, who primarily serve extremely low income households. The City serves roughly 15 households through the CDBG housing rehabilitation program annually.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no units expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

Based on the 2023 American Community Survey, 93.0% of the total housing units in the City were occupied and 7.0% were unoccupied. Homeowner vacancy rates were 2.3% and renter vacancy rates were 7.2%. Unoccupied housing units were not occupied for the following reasons: For rent 38.1%; Rented but not occupied 11.8%; For sale 3.3%; Sold 1.6%; Seasonal 2.1%; and Other 43.1%.

From a statistical supply analysis of total available housing units in the City, there is a limited supply of housing units. There is the highest demand for the following types of housing: affordable units for low-to moderate-income owners and renters, senior housing, accessible housing, and in general renters. As of January 2025, the public housing waiting list has a total of 1,326 persons.

Describe the need for specific types of housing:

The greatest need for housing in the City is for decent, safe and sanitary housing that is affordable and accessible.

Discussion

Around 50% of the City's housing stock was built prior to 1970, which is now 55 years old. 2010 - 2019, there were 2,521 housing units built, or 8.0% of the housing stock built, as compared to the previous ten-year period, 2000-2009, when 3,658 housing units, or 11.7% of the housing stock, were built. Single unit detached is the most common type of housing unit, representing 56.4% of the housing stock. The City's ratio of owner-occupied housing units to renter-occupied housing units is approximately 1 to 1.

The City is prioritizing the development of single family housing units and the maintenance of owner-occupied housing units. There is a need for a wider variety of housing types in the City, particularly with the lack of affordable housing in the area.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The value of housing in the City of Oshkosh has almost doubled in the past fifteen years. In 2020, the median home value was \$134,200 and in 2023, it increased to \$168,400; an increase of 25%. The median contract rent has increased in cost. The median contract rent in 2020 was \$616/month and in the year 2023, it had increased to \$908/month; an increase of 47%.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	114,900	134,200	17%
Median Contract Rent	571	668	17%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,329	20.3%
\$500-999	7,850	68.4%
\$1,000-1,499	960	8.4%
\$1,500-1,999	130	1.1%
\$2,000 or more	205	1.8%
Total	11,474	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	970	No Data
50% HAMFI	4,145	1,650
80% HAMFI	8,165	4,930
100% HAMFI	No Data	6,755
Total	13,280	13,335

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	791	812	1,055	1,411	1,562
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

There is a need for sufficient housing at all income levels below median HUD Area Median Family Income. The demand is the proportionately greatest at lower income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

Residents incomes have not grown at the same rate as home values and rental costs, so affordability is not keeping pace.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The area median rent is calculated by the ACS to be \$908 which is approximately the cost of a one-bedroom rental within market expectations. Comparatively, the HUD Fair Market Rent of a one bedroom is \$812. This encourages the City to stay committed in our strategy to proactively provide affordable housing to preserve accessibility.

Discussion

The median home value has grown by 25% and the median contract rent has almost doubled in the last three years compared to similar rates of growth in the previous fifteen years. This has created a problem for lower-income households who cannot afford to purchase a home or pay the area rent. As the City grows in population and the demand for housing increases, there are fewer options for affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Today 59.5% of all housing units in the City were built prior to 1980 and are now almost fifty years old and in need of housing rehabilitation and potentially contain lead-based paint. Additional information concerning lead-based paint remediation procedures and actions is contained in sections SP-65 and AP-85.

There are 2,815 (18%) owner-occupied housing units and 4,545 (40%) renter-occupied housing unit in the City with one selected housing condition. The housing stock is older and in need of rehabilitation to bring housing units up to code, accessibility, and removal of lead-based paint.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Definitions

The following definitions are used in the table below:

"Selected Housing Condition" - Over-crowding (1.01 or more persons per room), lacking a complete kitchen, lack of plumbing facilities, and/or other utilities, and cost over-burden.

"Substandard condition" - Does not meet code standards or contains one of the selected housing conditions.

"Suitable for Rehabilitation" - The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

"Not Suitable for Rehabilitation" - The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,815	18%	4,545	40%
With two selected Conditions	50	0%	180	2%
With three selected Conditions	0	0%	35	0%
With four selected Conditions	0	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	12,385	81%	6,715	59%
Total	15,250	99%	11,475	101%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,105	14%	1,835	16%
1980-1999	2,985	20%	3,645	32%
1950-1979	4,835	32%	3,030	26%
Before 1950	5,325	35%	2,960	26%
Total	15,250	101%	11,470	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,160	67%	5,990	52%
Housing Units build before 1980 with children present	1,094	7%	679	6%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to CHAS data, it is estimated that there are 1,090 owner-occupied housing units and 679 renter-occupied housing units built before 1980 with children present located in the City that present a lead-based paint hazard risk.

Given the understanding that lower income households tend to live in older housing stock, we can assume a large majority of the total 1,769 housing units are low to moderate income families.

Discussion

The total number of vacant and abandoned units in the City of Oshkosh was not available, however, ongoing maintenance associated with these types of properties are managed by the City.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The City of Oshkosh is served by the Oshkosh/Winnebago County Housing Authority. The Housing Authority offers public housing units and voucher housing options for lower income residents. As of January 2025, there were 1,326 individuals on the Housing Authority's Public Housing Waiting List, and 980 individuals on the Housing Authority's Housing Choice Voucher Waiting List. Both waiting lists are currently closed.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *				
# of units vouchers available			338							
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Oshkosh/Winnebago County Housing Authority owns and manages the following properties:

1. Court Tower - 104 units, 100 Court Street, Oshkosh, WI 54901
2. Raulf Place - 104 units, 530 N Main Street, Oshkosh, WI 54901

3. Marian Manor - 121 units for elderly and disabled residents, 600 Merritt Avenue, Oshkosh, WI 54901
4. Fox View Apartments - 31 units for elderly residents, 330 West Main Street, Omro, WI 54963
5. Riverside Commons - 30 units, 101 North Second Street, Winneconne, WI 54986
6. Cumberland Court Apartments - 72 units, 1030 Cumberland Trail, Oshkosh, WI 54904
7. Waite Rug Apartments - 56 units for elderly, disabled, or veteran residents, 300 East Custer, Avenue, Oshkosh, WI 54901
8. Willow Apartments - 13 units, 202 E Tennessee Ave, Oshkosh, WI, 54904

Public Housing Condition

Public Housing Development	Average Inspection Score
Court Tower One	90
Court Tower Two	90
Raulf Place	80
Scattered Sites	79
Waite Rug LLC	94

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

All elderly and disabled housing has been renovated over the last 15 years. The scattered sites will receive interior renovations and exterior renovations. Court Tower will receive exterior building work as well.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Oshkosh Housing Authority has the following goals and objectives:

- Promote and ensure safe, decent, and affordable housing for our participants, as well as provide owners and developers with an opportunity to rehabilitate and develop affordable housing.
- Expand the supply of assisted housing, through various conversion options such as, but not limited to: low income housing tax credits, historic tax credits, FHLB grants, WHEDA grants, RAD, Section 18 demolition and/or disposition of public housing property, tenant protection vouchers or any other HUD approved option.
- Form or reestablish a 501(c)3 organization to buy and remodel older stock homes in the City of Oshkosh for homeownership.
- Promote self-sufficiency by pursuing counseling grants for public housing scattered site and housing choice voucher holders to assist with economic stability and lease compliance.
- Ensure equal opportunity and affirmatively furthering fair housing.
- Work with Partnering Agencies to reduce homelessness.
- Work with Partnering Agencies to promote self-sufficiency
- Pursue a collaboration with non-profit Oshkosh Child Development Center to open two-shift (5:30am – 11:30 pm) child daycare center.
- Pursue, review and possible merge of the Oshkosh Housing Authority and the Winnebago County Housing Authority as one agency.
- Pursue continued relations with Energy companies and Winnebago County's PACE program to pursue solar or other energy efficient means of renewable energy and cost savings
- Increase security at all projects to include better security camera equipment and monitoring.

- Continue with Winnebago County Health Department to contract for one fulltime nursing position.
- Continual review of Admissions and Continued Occupancy Plan and Personnel policy to keep up with laws and regulations.
- Full replacement of 32 public housing units that were previously removed from AMP 2 and AMP 5 as a result of modernization and municipal order.
- Add additional income sources to assist with more affordable housing and programs.
- Pursue housing for nonviolent offenders being released from prison.

Additionally, the OHAWCHA offers Family Self-Sufficiency training that has provided residents with the opportunity to achieve the following goals: obtaining a GED; employment advancement; college/trade school graduation; and homeownership.

Discussion:

The City of Oshkosh has identified that there is a need for decent, safe and sanitary housing that is affordable and accessible to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest groups affected by housing problems are the extremely low-income households and senior households. The Oshkosh/Winnebago County Housing Authority is an important part of the City's affordable housing strategy and the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of the City of Oshkosh.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The WinnebagoLand CoC and ADVOCAP implement the CoC’s policies to address homelessness in Oshkosh, Winnebago, Fond du Lac, and Green counties. It is comprised of various stakeholders from the three counties and; including City and County departments, social service agencies, veteran support groups, faith-based organizations, homeless advocates, and other interested parties. The WinnebagoLand CoC’s mission is to maximize resources to identify and address affordable housing needs within the community.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	7	5	5	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: March 2025 Housing Inventory Chart (HIC)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Enrollment in mainstream services and other subsidized housing resources are available through WIBOSCOC. The CoC distributes the updated list of Housing and Homeless Liaisons in every WI County Assistance Office to all agency caseworkers in the Region in order to facilitate linkages and eliminate barriers to accessing mainstream resources.

The CoC provides up-to-date information to program staff at the County level during homeless coalition meetings. The CoC undertakes this strategy to increase collaboration between local service provider coalition members.

Local providers help clientele access mainstream health and mental health services and job training and education. Many homeless populations, particularly young adult homeless populations, are difficult to reach with mainstream services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Winnebago Land CoC receives ESG funds. ESG funds are administered through ADVOCAP. ADVOCAP has developed a process for allocating funds, evaluating outcomes, and developing policies and procedures. The CoC votes each year for a lead agency/fiscal agent for the ESG funds.

Facilities that serve the City of Oshkosh include Christine Ann Domestic Abuse Services, Day by Day Shelter and Father Carr's. In addition the Oshkosh Police Department implemented a police substation in the City's downtown to provide outreach services for the homeless population.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City has identified the priorities for services and facilities for the City's special needs population. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Through City programs and agency support the City will continue to address the supportive housing needs of these groups, primarily accessibility improvements, social services and health care services. Specically for public housing residents, promoting the Family Self-Sufficiency (FSS) Program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will fund housing rehabilitation and public service activities to achieve the stated one year goals above with CDBG funds.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Previous prompt is applicable here.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Legal Action of Wisconsin (LAW) provides legal aid related to affordable housing, serving low-income residents living in the City. LAW staff provides assistance to residents who face eviction, are denied housing, or are forced to live in uninhabitable conditions. Information on foreclosures, consumer issues, and fair housing is also provided to the residents. LAW policies and activities promote the awareness of fair housing requirements. They provide consultation to developers and municipalities to ensure that rental and for-sale units are marketed in accordance with the affirmative marketing rules of the U.S. Department of Housing and Urban Development. LAW ensures that all housing programs and services provided by the City, its municipalities, and LAW itself, are administered in a way that promotes fair housing and prohibits discrimination.

Fair Housing Center of Northeastern Wisconsin (FHCNW) is an annual subrecipient of CDBG funds to provide fair housing services. 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.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Community development planning is the process by which the City identifies and seeks to achieve the most desirable future for the community. The development planning process has two principle outcomes: the first is a consensus on pursuing the vision for future growth; the second is a land use plan. Development planning involves the promotion of community goals and potential, including the development of human capital, a broader focus than simply land use or public facility provision.

Community-based economic development is aimed at bringing members of all groups into the local economy. Efforts take a variety of forms, ranging from the construction of affordable housing, to the establishment of businesses that support local workers, and through training opportunities that meet the local needs. The local labor force needs to be prepared to take advantage of job opportunities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	186	0	1	0	-1
Arts, Entertainment, Accommodations	3,337	4,201	13	12	-1
Construction	1,145	1,294	4	4	0
Education and Health Care Services	4,256	5,317	16	16	0
Finance, Insurance, and Real Estate	1,489	1,864	6	5	-1
Information	497	349	2	1	-1
Manufacturing	6,131	8,467	23	25	2
Other Services	1,235	1,632	5	5	0
Professional, Scientific, Management Services	2,136	3,373	8	10	2
Public Administration	0	0	0	0	0
Retail Trade	3,492	5,479	13	16	3
Transportation and Warehousing	1,021	879	4	3	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	1,201	1,398	5	4	-1
Total	26,126	34,253	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	35,030
Civilian Employed Population 16 years and over	33,930
Unemployment Rate	3.18
Unemployment Rate for Ages 16-24	8.38
Unemployment Rate for Ages 25-65	2.21

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	6,570
Farming, fisheries and forestry occupations	1,315
Service	4,230
Sales and office	8,060
Construction, extraction, maintenance and repair	1,700
Production, transportation and material moving	2,315

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	26,239	82%
30-59 Minutes	4,818	15%
60 or More Minutes	959	3%
Total	32,016	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,008	40	1,664
High school graduate (includes equivalency)	6,726	299	3,487
Some college or Associate's degree	7,927	270	2,313

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	7,870	120	1,311

Table 44 - Educational Attainment by Employment Status

Data Source Comments: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	94	83	161	632	275
9th to 12th grade, no diploma	471	649	454	733	755
High school graduate, GED, or alternative	3,277	2,762	2,561	5,189	3,968
Some college, no degree	6,454	2,203	1,478	3,107	2,283
Associate's degree	547	1,178	1,121	1,423	593
Bachelor's degree	1,215	2,690	1,522	2,587	1,208
Graduate or professional degree	13	649	516	1,337	808

Table 45 - Educational Attainment by Age

Data Source Comments: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,395
High school graduate (includes equivalency)	33,469
Some college or Associate's degree	40,199
Bachelor's degree	45,242
Graduate or professional degree	60,321

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The following are the Top Ten Employers in the City of Oshkosh as of May 1, 2025 per The Greater Oshkosh Economic Development Corporation:

1. Oshkosh Corporation: Specialized trucks 2,800
2. Amcor (all Oshkosh locations): Packaging tape/plastic film 2,300
3. UW Oshkosh: Education 1,327

4. Oshkosh Area School District: Education 1,290
5. US Bank (all Oshkosh locations): Financial institution 1,144
6. Winnebago County: Government 1,018
7. Aurora Medical Center & Aurora Medical Group: Health care 870
8. 4imprint: Advertising specialties 729
9. Winnebago Mental Health Institute: Health care 702
10. Ascension Mercy Hospital: Health care 688

Describe the workforce and infrastructure needs of the business community:

Needs of the business community include workforce development, site selection, attraction, childcare and transportation.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

ThedaCare broke ground on a new hospital in March 2024, located at 250 W. 6th Avenue on the Fox River in downtown Oshkosh, near the Sawdust District. This private/public investment complements the area's redevelopment efforts.

Mill on Main is a large mixed use development along the Fox River in the Sawdust District. The development will include 291 housing units along with a commercial center. Both project's private/public investment complements the area's redevelopment efforts.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Based on the Business by Sector table above, making up about 25% of jobs, the Manufacturing industry is lacking in workers by about 2,336. The Education and Health Care Services and Retail Trades, both at 16% of jobs, need 1,061 and 1,987 workers respectively. Looking at the gap in workers and jobs provides an opportunity for Oshkosh to promote workforce development in these sectors.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

GO-EDC's 2018-2020 Strategic Plan contains four main initiatives:

1. Business Retention & Expansion - A healthy and vibrant local economy depends on the well-being of a community's existing firms
2. Workforce Development (Talent Retention & Attraction) - The single greatest influencing factor as to how quickly the Greater Oshkosh economy will grow is workforce and talent development. The population of the Greater Oshkosh region is not growing at a fast pace, and a better match is needed for growing the pipeline of graduates entering into careers of demand by area employers. Due to its unique private-public collaborative structure, Greater Oshkosh is focused on being the connector among business, education, and government in facilitating the solutions for the community's workforce needs.
3. Entrepreneurial Growth - Greater Oshkosh believes in helping our own businesses grow and striving to keep them here. Our region has many high-growth, high-value, and mature business and industry. To become a more sustainable region, however, the greater Oshkosh needs to continue cultivating a culture of entrepreneurship and innovation, while growing a pipeline of new companies that want to start and grow in our community, including graduating students.
4. Targeted Industry Development - In order to build upon the core strengths of greater Oshkosh and achieve diversity within the economic base of the community, Greater Oshkosh will lead targeted industry development, collaborate with complementary partners to achieve such aims, and be resourceful in anticipating new and innovative opportunity. The target segments primarily focus on manufacturing, IT, and aviation, but also downtown redevelopment, economic improvements in areas of economic distress, and blight elimination.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City defines "concentration" of households with multiple housing problems as areas where over 25% of the LMI households report substandard housing conditions. There are no census tracts that meet that definition.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City defines an Area of Minority Concentration as:

- A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole;
- The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or
- In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.

There are no Census Tracts in Oshkosh that qualify as areas of minority concentration.

What are the characteristics of the market in these areas/neighborhoods?

While no one census tract in the City is comprised of more than 50 percent racial or ethnic minorities, the areas/neighborhoods with higher density are located near the central city, where the majority of the City's affordable housing stock is located. Including a lot of rentals and student housing.

Are there any community assets in these areas/neighborhoods?

Community assets such as social services are located primarily in the central city, and because of this are more easily accessible.

Are there other strategic opportunities in any of these areas?

The City has developed a Downtown Redevelopment Plan in 2024 that discusses infrastructure, public gathering spaces, landscaping and other redevelopment opportunities.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access in the City of Oshkosh will promote economic development, social equity, public health, public safety, and expand educational opportunities for residents of the City. Broadband services empower low- and moderate-income households and provide access to: job listings and applications, online education, telemedicine, etc.; that provide economic and educational opportunities unavailable to those not connected to the internet.

Connectivity in the City is good, ACS 2019-2023 estimates 94.8% of households have computer and 89.3% of households have a broadband Internet subscription.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The City of Oshkosh currently has five broadband service providers: Spectrum, T-Mobile, Brightspeed, HughesNet, and AT&T.

The City will research options for instituting a subsidized public broadband service in areas with increased low- and moderate-income residents, as well as the inclusion of installing in home residential broadband hardware in all of its housing programs.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City's Municipal Code Chapter 9 covers Emergency and Disaster Planning and Response, allowing the Common Council to declare by resolution an emergency, "whenever conditions arise by reason of war, conflagration, flood, heavy snow storm, blizzard, catastrophe, disaster, riot or civil commotion, acts of God, and including conditions without limitation because of enumeration, which impair transportation, food or fuel supplies, medical care, fire, health or police protection or other vital facilities of the city." Chapter 9 confers emergency powers to the City Manager, including the ability to direct emergency response activities, execute contracts for emergency construction or repair of public improvements, and the power to purchase or lease goods and services deemed necessary to the City's emergency response.

The City of Oshkosh is located along the Fox River and along the shores of Lake Winnebago in the Eastern part of Wisconsin. Natural hazard risks, as mentioned in the City's Municipal Code Chapter 9, include increased flooding due to heavier rains, as well as stronger, more concentrated snow storms throughout the winter. Per the National Oceanic and Atmospheric Administration's national Centers for Environmental Information, "the frequency of extreme snowstorms in the eastern two-thirds of the contiguous United States has increased over the past century. Approximately twice as many extreme U.S. snowstorms occurred in the latter half of the 20th century than the first," and "in the Midwest and northeastern states, the frequency of heavy downpours has increased. In many regions, floods and water quality problems are likely to be worse because of climate change."

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City recognizes the need to protect the most vulnerable residents from the effects of climate change. Currently, the City and other stakeholders fund the Day by Day Warming Shelter, which operates everyday, and participates in WinnebagoLand CoC meetings.

The CoC receives Emergency Solutions Grant (ESG) funds, as well as Rapid Rehousing funds that address the risk of homelessness and those experiencing homelessness. Additionally, the City ensures that homes are kept up to code for the safety of its residences. The City of Oshkosh offers City-wide housing programs for owner-occupied and renter-occupied housing to ensure that rehabilitation is feasible for all low- and moderate-income residents.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for the City of Oshkosh to establish strategies to be completed during the next five years. It's been developed based on evaluating the City's needs assessment and market analysis affection residents.

The goals, objectives, and activities are designed to assist LMI households. The City determined its goals and objectives for the 2025-2029 Consolidated Plan on the following guiding principles, which provided the framework for the development of the Five-Year Consolidated Plan:

- Assist - Develop comprehensive strategies to support and assist those in need in the City
- Involve - Involve the community and provide opportunities for public input and involvement in the Five-Year Consolidated Plan process and preparation of the report
- Collaborate - Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services
- Leverage - Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services
- Promote - Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low- and moderate-income persons

The City's priority needs were determined based on data, consultation, public hearings, resident comments, and local plans.

The key factors affecting the determination of the five-year priorities include the following, LMI households, LMI areas, best activity based on needs and leveraging other City resources.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	City limits of Oshkosh.
	Include specific housing and commercial characteristics of this target area.	Older housing stock.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	Reference SP-25 Priority Needs.
	What are the opportunities for improvement in this target area?	Affordable housing and community development
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

When applicable, the City will prioritize CDBG funding decisions to areas of the City with the largest LMI populations, especially the Census Tracts and Block Groups that qualify as low and moderate income.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Housing Initiatives
	Description	There is a need for decent, safe and sanitary housing that is affordable and accessible for homebuyers, homeowners, and renters.

	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
2	Priority Need Name	Homeless Need
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	
	Description	There is a need for housing, services, and facilities for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
	3	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Facilities Public Services Development
	Description	There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
4	Priority Need Name	Administration, Planning, and Management Need
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	
Associated Goals	Administration and Program Management
Description	There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.
Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG funds may be used to provide direct rental assistance for low-income households. The amount of CDBG funds for Tenant-Based Rental Assistance (TBRA) as a rental subsidy will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
TBRA for Non-Homeless Special Needs	CDBG funds may be used to provide direct rental assistance for low-income households. The amount of CDBG funds for Tenant-Based Rental Assistance (TBRA) as a rental subsidy will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
New Unit Production	The housing needs in the City are for decent, safe and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.
Rehabilitation	The housing needs in the City are for decent, safe and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.
Acquisition, including preservation	<p>The housing needs in the City are for decent, safe and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation and preservation of affordable housing.</p> <p>There are nine (9) historic districts located in the City, they are the: Riverside Cemetery, North Main Street Bungalow, Paine Lumber, Algoma Boulevard, Oshkosh Normal School, Irving Church, North Main Street, Washington Avenue Neoclassical, and Washington Avenue districts. The City has guidelines for historic preservation and housing development in these areas.</p>

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Oshkosh will receive \$822,816 in CDBG funds for 2025 Program Year. The City does not expect to receive any Program Income during the 2025 Annual Action Plan period. The City’s 2025 CDBG program year starts on May 1, 2025 and concludes on April 30, 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	822,816	0	0	822,816	0	The CDBG entitlement program allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	0	0	0	N/A

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City receives state grants across departments that complement the CDBG program funds. Community funds toward public service projects are also leveraged by the CDBG program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City is not proposing to use publicly owned land or property located within the jurisdiction to address the needs identified in the plan.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Oshkosh	Government	Planning	Jurisdiction
Wisconsin Balance of State - Winnebago Land CoC	Continuum of care	Homelessness	Region
OSHKOSH HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Continuum of Care is in place to address the delivery system; strengths include a variety of levels of assistance along the continuum, gaps include assistance for runaway youth.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		X

Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Day by Day Shelter ADVOCAP, Christine Ann Domestic Abuse Services, COTS and Father Carr’s Shelter all provide temporary shelter, individualized services, and opportunities for self-sufficiency to empower the most vulnerable residents in the community. Each organization provides a varying focus in health, mental health and employment services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Many of the homeless providers in the City of Oshkosh cooperate and are capable of ensuring homeless persons and persons with special needs are able to find the relevant service provider. This includes public entities. There is also a need for a shelter for youths aged 18-24. This is a growing population in the area and the CoC is actively increasing outreach services to engage this population.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Oshkosh has partnered with various City and county agencies, nonprofits, and service providers to carry out the services required by special needs populations. However, there are significant needs for mental health services and addiction counseling services in the region. There is also a need to provide public transit to bring special needs populations to the places where they can receive services. The City will continue to partner with nonprofits that manage partnerships with these organizations and assist persons with special needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Initiatives	2025	2029	Affordable Housing	City Wide	Affordable Housing Need	CDBG: \$1,100,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Development	2025	2029	Non-Housing Community Development	City Wide	Community Development Need	CDBG: \$750,000	Buildings Demolished: 5 Buildings
4	Public Services	2024	2029	Non-Housing Community Development		Community Development Need	CDBG: \$600,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
5	Public Facilities	2025	2029	Non-Housing Community Development		Community Development Need	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
6	Administration and Program Management	2020	2024	Administration, Planning, and Management		Administration, Planning, and Management Need	CDBG: \$750,000	Other: 10 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Initiatives
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs and handicap accessibility. And assist LMI 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.
3	Goal Name	Development
	Goal Description	Funds toward acquiring, demolishing and prepping sites for future private or public development.
4	Goal Name	Public Services
	Goal Description	Improve and enhance the public and community development services in the City.
5	Goal Name	Public Facilities
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation, reconstruction, and new installation.
6	Goal Name	Administration and Program Management
	Goal Description	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.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over 50 LMI households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Oshkosh/Winnebago County Housing Authority is not required by a Section 504 Voluntary Compliance Agreement. The Housing Authority makes reasonable accommodations as per tenant requests for disabilities. The Housing Authority maintains a Section 504 Plan and all new housing units will be designed to be visitable and meet accommodation standards.

Activities to Increase Resident Involvements

Residents of the Oshkosh Housing Authority have an annual meeting with the Executive Director, as well as bi-monthly meetings with property managers and social workers. Additionally, there is a tenant from Court Tower on the Housing Authority Board. The Housing Authority also sends out newsletters to residents to keep them informed on Housing Authority activities and initiatives. In order to better serve non-English speaking public housing residents, the Housing Authority has translators available for residents. Additionally, the housing authority invites a guest speaker at an annual employee event, and sends out monthly Fair Housing online newsletters to all staff.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Legal Action of Wisconsin (LAW) provides legal aid related to affordable housing, serving low-income residents living in the City. LAW staff provides assistance to residents who face eviction, are denied housing, or are forced to live in uninhabitable conditions. Information on foreclosures, consumer issues, and fair housing is also provided to the residents. LAW policies and activities promote the awareness of fair housing requirements. They provide consultation to developers and municipalities to ensure that rental and for-sale units are marketed in accordance with the affirmative marketing rules of the U.S. Department of Housing and Urban Development. LAW ensures that all housing programs and services provided by the City, its municipalities, and LAW itself, are administered in a way that promotes fair housing and prohibits discrimination.

Fair Housing Center of Northeastern Wisconsin (FHCNW) is an annual subrecipient of CDBG funds to provide fair housing services. 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Oshkosh updated its Analysis of Impediments to Fair Housing Choice in 2020 along with the development of this Five Year Consolidated Plan. Impediments, goals, and strategies were identified to address barriers to affordable housing, which are still be referenced in today's decisions to ameliorate barriers.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Winnebago Land Continuum of Care operates a Coordinated Entry System, which ensures that those at-risk of homelessness or experiencing homelessness are connected to resources and services. The system ensures the management of access, assessment, prioritization, and referral to housing and services for any person experiencing or at imminent risk of homelessness throughout the region. There is not a main number to handle intake via phone, but the Continuum of Care members are known throughout the community. The Continuum of Care has working relationships with the shelters, Human Services, the schools, and other community institutions that would regularly interact with people at-risk of homelessness. Service providers are trained in housing first, the VI-SPDAT assessment, and other best practices to assist homeless persons in receiving proper services. The CoC has a Coordinated Entry Marketing & Outreach process that includes “No Wrong Door” posters that provide information and assistance not only to individuals, but also to professionals that require help with a client. The posters are also placed at the library, at 24-hour gas stations, laundromats, food pantries, and other social service agencies. Additionally, a Coordinated Entry Specialist with ADVOCAP conducts outreach, ensuring that any guest there can be assessed and referred to the prioritization lists. Outreach to homeless persons is conducted by service providers. This outreach, combined with case management, was funded by the CoC in 2024.

The CoC rarely receives calls for youth under the age of 18, and has never found any homeless youth during its Point in Time counts. The Oshkosh School District tracks homeless families, but use a different definition of homeless than HUD. The School District counts youth in doubled-up situations. Anecdotally, families leaving other Wisconsin cities come to Oshkosh for opportunities and for the school district. When plans change, children are left with friends or family members to continue their education.

The City's Police Department has initiated a police substation in the City's downtown area to provide outreach services to the homeless community.

Addressing the emergency and transitional housing needs of homeless persons

Oshkosh addresses the housing needs of the homeless population within the City through ADVOCAP steering of CoC funds to various projects.

The following facilities all serve the City of Oshkosh, Christine Ann Domestic Abuse Services, COTS, Day by Day, Solutions Recovery, and Father Carr's.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The CoC has implemented various strategies to ensure that those transitioning out of homelessness are able to procure permanent housing. Diversion strategies have been used to place those that go through intake with the CoC into Rapid Rehousing. Rapid Rehousing providers have been trained in best practices including housing first strategy, focused case management, harm reduction, motivational interviewing, and trauma-informed care.

Rapid Rehousing programs are connected to the landlords and households with affordable units to sustain permanent housing. The CoC makes sure to focus on in-home case management and engage with landlords. Additionally, the CoC partners with mainstream service providers, such as workforce development, child care, transportation, and other resources to promote long-term stability for persons and their families that have transitioned out of homelessness. There are also Permanent Supportive Housing beds dedicated to chronically homeless households.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Winnebago Land CoC does not have a Five-Year Strategic Plan. There are limited resources for prevention funds in Oshkosh and Winnebago County.

Coordinated entry processes help communities prioritize assistance based on vulnerability and severity of service needs to ensure that people who need assistance the most can receive it in a timely manner. Coordinated entry processes also provide information about service needs and identify gaps to help communities plan their assistance and resources.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City will continue to comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule) for its Housing Rehabilitation Program. In order to meet the requirements of the lead-based paint regulations, the City will take the following actions regarding housing rehabilitation:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of Federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions listed above greatly reduce the extent of lead hazards through education and accessibility of older homes being addressed for risk management.

How are the actions listed above integrated into housing policies and procedures?

The City, within its rehabilitation program for low- to moderate-income households, will pay for the lead abatement using a City grant.

The City will continue to research other funding avenues to provide assistance to the communities regarding LBP, for low-moderate income households.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City is committed to addressing the needs of its residents who live at or below the poverty level. During this plan's five-year period, the City, in conjunction with other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and transportation. Partners with the City in these anti-poverty efforts include regional service agencies as well as Oshkosh/Winnebago County Housing Authority, Winnebagoland Continuum of Care, and the Fair Housing Center of Northeast Wisconsin.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Poverty occurs when a household's basic needs for food, clothing, and shelter are not being met. Poverty is a function of income instability which is related to a number of factors such housing costs, health care costs, access to supportive services, education and training, employment opportunities, access to transportation, and unexpected crises. The City recognizes these linkages and in conjunction with other public and private agencies will fund and support activities that address the following strategies over the five-year period:

- Providing affordable housing
- Providing emergency and transitional housing
- Providing assistance to homeowners for housing maintenance
- Providing assistance to first time homebuyers
- Providing financial education and coaching to LMI persons
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Oshkosh is committed to ensuring that all federally funded projects meet federal requirements. The City's Community Development Department is responsible for monitoring the City's Consolidated Plan. Community Development maintains records on the progress toward meeting the goals and statutory and regulatory compliance of each activity. Community Development is responsible for the ongoing monitoring of sub-recipients, as well.

It is the City's responsibility to ensure that federal funds are used in accordance with all program requirements; determining the adequacy of performance under sub-recipient agreements; and taking appropriate action when performance problems arise. It is also the City's responsibility to manage the day to day operation of grant and sub-recipient activities. Monitoring is performed for each program, function, and activity.

The City has developed a "monitoring checklist" that it utilizes when programs and activities are reviewed. This checklist, approved by the U.S. Department of Housing and Urban Development, was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2).

The monitoring process is not a "one-time" event. The process is an on-going system of planning, implementation, communication and follow-up. In the planning stage, sub-recipients are required to submit "proposals for funding." These proposals are reviewed by City Staff for funding approval. A scope of services and budget are finalized and the contract with each agency is executed. During the time when the project or program is underway, the City's staff may conduct an "on-site" monitoring visit where technical assistance is provided, files are reviewed and "corrective actions" are taken to resolve any potential deficiencies or problems. The City frequently communicates with its subgrantees to monitor activities for compliance. The City issues contracts at the beginning of the program year; once subgrantees receive the contract, they are authorized to begin an activity. For each activity, the City maintains a checklist to ensure all areas of compliance were met based on the activity's national objective and eligibility. Regular site visits are performed, desk audits are performed, and the City monitors required subgrantee semiannual reports, as well as final reports.

The City monitors its performance with meeting its goals and objectives established in its Five-Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its CAPER and makes adjustments to its goals as needed.

City public infrastructure activities are subject to Davis-Bacon and Section 3 requirements. The City ensures subgrantees and contractors understood these requirements by holding preconstruction conferences, performing regular site visits, and reviewing certified payrolls for each covered activity.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Oshkosh will receive \$822,816 in CDBG funds for 2025 Program Year. The City does not expect to receive any Program Income during the 2025 Annual Action Plan period. The City’s 2025 CDBG program year starts on May 1, 2025 and concludes on April 30, 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	822,816.00	0.00	0.00	822,816.00	0.00	The CDBG entitlement program allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0.00	0.00	0.00	0.00	0.00	N/A

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City receives state grants across departments that complement the CDBG program funds. Community funds toward public service projects are also leveraged by the CDBG program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City is not proposing to use publicly owned land or property located within the jurisdiction to address the needs identified in the plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Initiatives	2020	2024	Affordable Housing	City Wide	Community Development Need Affordable Housing Need	CDBG: \$750,000.00	Homeowner Housing Rehabilitated: 35 Household Housing Unit
2	Development	2025	2029	Non-Housing Community Development	City Wide	Community Development Need Affordable Housing Need	CDBG: \$1,250,000.00	Buildings Demolished: 5 Buildings
3	Public Facilities	2025	2029	Non-Housing Community Development	City Wide	Community Development Need	CDBG: \$1,000,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
4	Public Services	2020	2024	Non-Housing Community Development		Community Development Need	CDBG: \$625,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration and Program Management	2020	2024	Administration, Planning, and Management	City Wide	Administration, Planning, and Management Need	CDBG: \$750,000.00	Other: 5 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Initiatives
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners by addressing repairs and accessibility.
2	Goal Name	Development
	Goal Description	Revelopment projects including but not limited to clearance, demolition, acquisition, disposition and site clean up.
3	Goal Name	Public Facilities
	Goal Description	
4	Goal Name	Public Services
	Goal Description	Improve and enhance the public and community development services in the City.
5	Goal Name	Administration and Program Management
	Goal Description	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.

Projects

AP-35 Projects – 91.220(d)

Introduction

During the Program Year, the City of Oshkosh will pursue the implementation of projects and activities in these major categories:

1. Housing Initiatives
2. Development
3. Public Facilities
4. Public Services
5. Program Administration & Planning

The use of CDBG funds will focus on activities and programs that:

- Improve, maintain and create housing accessibility to homeownership for income qualified homebuyers
- Revitalize neighborhoods through park and playground improvements, acquisition and elimination of slum and blight properties
- Provide funding to various public service agencies, to be determined
- Provide training for landlords or tenants on fair housing regulations
- Provide administration of the overall CDBG program

The project allocations are referenced in AP-05 Executive Summary and AP-15 Expected Resources.

Projects

#	Project Name
1	Housing Initiatives
2	Development
3	Public Facilities
4	Public Services
5	Program Administration & Planning

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

All funding allocations are consistent with priority needs in the City of Oshkosh and align with the Consolidated Plan, Citizen Participation Plan, City Strategic Plan, the Oshkosh Housing Study, and various

other documents that guide staff during the allocation process. Every effort was made to ensure that the most vulnerable citizens in Oshkosh are the beneficiaries of the Program Year CDBG funding allocation.

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing Initiatives
	Target Area	City Wide
	Goals Supported	Housing Initiatives
	Needs Addressed	Affordable Housing Need
	Funding	CDBG: \$40,000.00
	Description	Funds used to rehab and expand the City's affordable housing stock for LMI households as well as to stabilize and visually improve older LMI neighborhoods. Funds will be used to provide home ownership opportunities to eligible homebuyers by providing direct financial assistance loans. Funds will be used to acquire homes in need of repair, make needed repairs and sell the home to a qualified homebuyer. Improve, maintain and create affordable housing options for LMI persons/households; home ownership assistance, rental rehabilitation, acquisition, rehab, construction/reconstruction and resale to eligible homebuyers.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2-4 LMI families.
	Location Description	Citywide
	Planned Activities	Activities may include, but are not limited to, rehabilitation or improvements to a single-family residential property 24 CFR 570.202(a)(1), homeownership assistance 24 CFR 570.201(n) and privately owned utilities (24 CFR 570.201(l)).
2	Project Name	Development
	Target Area	
	Goals Supported	Development
	Needs Addressed	Community Development Need
	Funding	CDBG: \$200,000.00
	Description	Assist with development within the city.
	Target Date	4/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Citywide benefit.
	Location Description	Citywide.
	Planned Activities	Activities may include, but are not limited to, acquisition 24 CFR 570.201(a), clearance and demolition 24 CFR 570.201(d), asbestos removal 24 CFR 570.201(c) and cleanup of contaminated sites 24 CFR 570.201(d). The following 24 CFR 570.201(c) activities that may be undertaken are water/sewer improvements, street improvements, sidewalks and tree planting.
3	Project Name	Public Facilities
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Community Development Need
	Funding	CDBG: \$307,816.00
	Description	Public Facilities 24 CFR 570.201(c): Various public facility improvements carried out by the City, public or private nonprofits and/or other organizations.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Citywide benefit.
	Location Description	Citywide.
	Planned Activities	Activities may include, but are not limited to, acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, except as provided in § 570.207(a), carried out by the recipient or other public or private nonprofit entities.
4	Project Name	Public Services
	Target Area	
	Goals Supported	Public Services

	Needs Addressed	Homeless Need Community Development Need
	Funding	CDBG: \$125,000.00
	Description	Public Services 24 CFR 570.201(e): Funds provided to local non-profit agencies that provide needed services to LMI individuals and households.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Citywide benefit.
	Location Description	Citywide.
	Planned Activities	Activities may include, but are not limited to, assistance to local non-profit agencies that provide needed services to LMI individuals and households. Activities that may be undertaken include, health care assistance, emergency shelter, food assistance, peer support, Fair Housing services, advocacy and education and emergency assistance.
5	Project Name	Program Administration & Planning
	Target Area	
	Goals Supported	Administration and Program Management
	Needs Addressed	Administration, Planning, and Management Need
	Funding	CDBG: \$150,000.00
	Description	Administration, Planning, and Management Need including Fair Housing services.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Citywide benefit.
	Location Description	Citywide.

	Planned Activities	Activities may include, but are not limited to, general management, oversight and coordination, public information, indirect costs, submission of applications for federal programs, administrative expenses to facilitate programs, third party Fair Housing contracts, associated training and related costs and preparation of functional plans.
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

All programs, projects, and activities to be carried out under the 2024 Annual Action Plan will meet one of the three National objectives of:

- Benefit to low and moderate income (LMI) persons.
- Aid in the prevention or elimination of slums or blight.
- Meet a need having a particular urgency.

Funds will be used to assist LMI persons and households on a city-wide basis or in neighborhoods with approved associations, occur in and benefit LMI/LMA census tracts/block groups, or in spot blighted or approved redevelopment areas. The City's neighborhood associations map will change as new associations are recognized by the City, so for an updated map with low to moderate income census block groups within the City's approved neighborhood associations, please contact the City's Planning Services Division at 920-236-5059, located in Room 204, City Hall, 215 Church Avenue.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Assistance will be directed primarily to LMI census tracts and block groups and recognized neighborhood associations, as well as properties spot blighted or designated as redevelopment areas by the City, or on a community wide basis to LMI income eligible persons. The majority of the LMI census tracts and block groups are located within the oldest areas of the Central City, which are predominately single and two family residential neighborhoods (though many have experienced inappropriate single family to multiple family conversions), but also include a mix of commercial, industrial and institutional uses.

Residents in these areas have limited financial capacity to address housing and non-housing conditions, as well as neighborhood revitalization efforts. The City's 2025 CDBG Action Plan activities and programs are intended to address these needs.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

City of Oshkosh will utilize unspent prior year CDBG funds to support housing financial assistance and owner-occupied housing rehabilitation programs.

The following affordable housing accomplishments are expected to be completed during the 2025 CDBG Program Year

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will fund the following affordable housing activities to achieve the stated one year goals above:

- Housing Rehab - An estimate based on previous year productivity

AP-60 Public Housing – 91.220(h)

Introduction

The City of Oshkosh will provide funding to support the Oshkosh/Winnebago County Housing Authority and the local Habitat for Humanity's homebuyers programs with homebuyer financial assistance loans and rehabilitation as needed with unspent prior year CDBG funds.

The Oshkosh/Winnebago County Housing Authority currently owns a handful of public housing properties, in addition to a number of scattered sites.

Actions planned during the next year to address the needs to public housing

The City of Oshkosh will collaborate with the Oshkosh/Winnebago County Housing Authority on projects to further affordable housing for low- to moderate-income households and/or disabled households.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Residents of the Oshkosh Housing Authority have an annual meeting with the Executive Director, as well as bi-monthly meetings with property managers and social workers. Additionally, there is a tenant from Raulf Place on the Housing Authority Board. The Housing Authority also sends out newsletters to residents to keep them informed on Housing Authority activities and initiatives. In order to better serve non-English speaking public housing residents, the Housing Authority has translators available for residents. Additionally, the housing authority invites a guest speaker at an annual employee event, and sends out monthly Fair Housing online newsletters to all staff.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable; the Oshkosh Housing Authority and Winnebago County Housing Authority are not designated as troubled.

Discussion

The City of Oshkosh has identified that there is a need for decent, safe and sanitary housing that is affordable and accessible to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest groups affected by housing problems are the extremely low-income households and senior households. The Oshkosh/Winnebago County Housing Authority is an important part of the City's affordable housing strategy and the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of the City of Oshkosh.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Wisconsin Balance of State CoC (WIBOSCOC) serves a total of sixty-nine counties. The 69 counties are organized into twenty-one geographically dispersed local homeless coalitions. The City of Oshkosh is part of the Winnebagoland CoC. The region is made up of two counties which include: Fond du Lac County and Winnebago County.

According to the WIBOSCOC governance charter, the purpose of the Wisconsin Balance of State CoC is to lead and support the efforts of its members to end homelessness. The CoC works toward ending homelessness by providing leadership to providers of homeless services and ensuring the efficient and effective delivery of housing and supportive services to individuals and families experiencing homelessness or at risk of homelessness. This includes strongly encouraging community-wide commitment to ending homelessness, providing funding for efforts by nonprofit providers, and promoting access to and effective use of mainstream programs by individuals and families experiencing homelessness.

The City continues to collaborate with the Day by Day Warming Shelter, a permanent shelter facility that offers on-site services.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Homeless service providers maintain contact with other agencies that may not be active members of the housing coalition to facilitate homeless participants accessing services in a timely manner or to assure appropriate referral of persons by other agencies to the homeless service providers.

Also, ADVOCAP and the Day by Day Warming Shelter provides staff support to conduct point in time surveys of homeless needs, prepare annual needs assessment and prioritization of unmet needs, and write grants for joint homeless activities. The City will continue to participate as a member of the Winnebagoland Housing Coalition to provide and obtain input from organizations providing the necessary services and assist with funding where possible.

The biggest risk factors of homelessness continued to be: 1) a person or family double-up with another family, 2) being released from a psychiatric facility, 3) being released from a substance abuse treatment facility, or 4) being released from a correctional facility.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Oshkosh will continue to support the Day by Day Warming shelter that serves a small but definite population of persons with limited shelter options in the community. The Day by Day Warming Shelter adds an important level to the continuum of care in this area by providing a safe setting to a vulnerable homeless population. Despite nearly 200 success stories of guests working toward self-sufficiency at the shelter, the need for temporary overnight shelter continues to grow in Oshkosh.

Homelessness and the factors affecting it are increasing and the temporary local warming shelter has to regularly turn people in need away.

Also, the Redevelopment Authority (RDA) of the City of Oshkosh has leased a single family house to ADVOCAP for short term transitional housing.

The City has also provided support to COTs, Solutions Recovery and Christine Ann Domestic Abuse Services, which are organizations in Oshkosh that have grown substantially over the past few years that provide transitional housing services.

The Oshkosh Police Department is leading outreach efforts in Oshkosh's downtown through a Police substation focused on homeless support services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Using the HUD System Performance Measure Guidance, the HMIS Lead developed a CoC Performance Report with metrics for “Length of Time Homeless” (LOTH) and reviewed this data with the CoC Data Committee which meets quarterly to review CoC Performance and identify needed interventions. The strategies to reduce the length of time of homelessness include: 1) Coordinated Entry through the Vulnerability Index & Service Prioritization Decision Assistance Tool which included LOTH as a prioritization factor; 2) the CoC adopted a protocol that mirrors CPD 14-012, “Notice on Prioritizing Persons Experiencing Chronic Homelessness and Other Vulnerable Homeless Persons in Permanent Supportive Housing and Recordkeeping Requirements for Documenting Chronic Homeless Status”, which directs Permanent Supportive Housing resources to those with the greatest LOTH; 3) the CoC increased its Rapid Rehousing inventory with the goal of housing people within 30 days of becoming homeless; and 4) the Data Committee reviewed aggregate and project level performance data quarterly to identify where LOTH was not decreasing.

Through the use of the VISPDAT, the CoC prioritizes the most vulnerable families. Rapid Rehousing (RRH) programs, along with all project types, are expected to serve families based on their vulnerability score, while utilizing a Housing First approach. The use of RRH has increased throughout the CoC. ESG funds

are prioritized for RRH over homeless prevention services. An increase in Supportive Services for Veteran Families (SSVF) resources are being utilized to rapidly rehouse veteran families.

The CoC also aims to reduce the rate of individuals and families who return to homelessness. The Wisconsin Balance of State CoC looks at reoccurrence rates as part of the project scoring for HUD Competition each year. The WIBOSCOC looks at one and two-year returns. Winnebago CoC's Permanent Supportive Housing project has a 0% return, one Rapid Rehousing project has an 8% return, and another RRH project has an 11% return.

The Center for Veteran's Issues operates the HUD VASH project in Winnebago County. The Center does not fall under direct control of a single governmental entity. It works as an independent provider and servicer dedicated to ending Veteran homelessness in the state of Wisconsin.

The Oshkosh/Winnebago County Housing Authority administers the HUD-VASH program and prioritizes veterans on their waiting list.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City will continue to participate on the Winnebago County Housing Coalition to provide and obtain input from organizations providing the necessary services and assist with funding where possible.

While City staff will not lead the effort to create a discharge policy, staff will participate in any efforts to create such a policy.

Discussion

The City of Oshkosh does not receive any private funds to address homeless needs or to prevent homelessness. There are a number of public and private organizations providing these homeless services in the community and the City supports these agencies through funding public service agencies. The City also allocated a portion of American Rescue Plan Act (ARPA) funds to support homelessness initiatives. The Continuum of Care (CoC) in Oshkosh has a direct influence in addressing the needs of the homeless, as well.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In 2020, the City of Oshkosh prepared an Analysis of Impediments to Fair Housing Choice (AI). The AI identified local jurisdictional and regional collaborative actions the participants will undertake to address fair housing choice and housing affordability.

The City of Oshkosh Community Development staff respond to questions from City residents pertaining to the Fair Housing Act and its provisions. City staff are familiar with local Ordinances and Federal laws concerning fair housing that are designed to protect all residents of the community from discrimination. The City also historically has contracted annually with the Metropolitan Milwaukee Fair Housing Council's (MMFHC) Appleton satellite office, the Fair Housing Center of Northeast Wisconsin (FHCNW) for additional support and education for local residents.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Legal Action of Wisconsin (LAW) provides legal aid related to affordable housing, serving low-income residents living in the City. LAW staff provides assistance to residents who face eviction, are denied housing, or are forced to live in uninhabitable conditions. Information on foreclosures, consumer issues, and fair housing is also provided to the residents. LAW policies and activities promote the awareness of fair housing requirements. They provide consultation to developers and municipalities to ensure that rental and for-sale units are marketed in accordance with the affirmative marketing rules of the U.S. Department of Housing and Urban Development. LAW ensures that all housing programs and services provided by the City, its municipalities, and LAW itself, are administered in a way that promotes fair housing on the basis of race, national origin, religion, gender, disability, and familial status.

Fair Housing Center of Northeastern Wisconsin (FHCNW) is a planned subrecipient of 2025 CDBG funds to provide housing counseling for people with disabilities who are living on limited income and may be at-risk of homelessness. The City contracts with FHCNW for fair housing services. 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.

Discussion:

City of Oshkosh will continue to monitor and review public policies for discriminatory practices, and/or

impacts on housing availability. In addition to the annual certification submitted to HUD, the City has completed the following activities to promote fair housing:

The City continues to contract with Milwaukee Fair Housing Council and has revised the Fair Housing Ordinance to reflect the current structure for investigation and disposition of complaints through a third-party contract (Fair Housing Council) as needed.

The City 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 and to prevent further deterioration of those units.

AP-85 Other Actions – 91.220(k)

Introduction:

City of Oshkosh has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public, private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved needs in the City is the limited financial resources available to address the priorities identified in the Five-Year Consolidated Plan and the lack of affordable housing in the City. The City will take the following actions during the program year:

- Continue to leverage its financial resources and apply for additional public and private funds
- Continue to provide financial assistance for housing initiatives
- Continue to provide funding for public service activities
- Continue to do provide public facility improvements

Actions planned to foster and maintain affordable housing

The City will fund the following affordable housing activities with this year's CDBG funds:

- Central City Redevelopment
- Housing Rehabilitation
- Public Services

The Oshkosh/Winnebago County Housing Authority will continue to fund the following activities to foster and maintain affordable housing in the City:

- Continue to provide Housing Choice Vouchers and public housing units
- Continue to rehabilitate and make improvements to public housing units

Actions planned to reduce lead-based paint hazards

The City will continue to comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule) for its Housing Rehabilitation Program. In order to meet the requirements of the new lead-based paint regulations, the City will take the following actions regarding housing rehabilitation:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.

- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of Federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.

Actions planned to reduce the number of poverty-level families

The City's goal is to reduce the extent of poverty by actions the City can control and through work with other agencies and organizations.

Actions planned to develop institutional structure

The City's Community Development Staff will coordinate activities among the public and private agencies and organizations in the City. This coordination will ensure that the goals outlined in the Consolidated Plan will be effectively addressed by more than one agency. The staff of the Economic Development Division will facilitate and coordinate the linkage between these public and private partnerships and develop new partnership opportunities in the City. This coordination and collaboration between agencies is important to ensure that the needs of the residents of the City of Oshkosh are being addressed.

Actions planned to enhance coordination between public and private housing and social service agencies

The City is committed to continuing its participation and coordination with social service agencies, housing agencies, community and economic development agencies, City, county, federal, and state agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the City. The City accepts funding requests for CDBG funds annually. The Economic Development Division staff provides help and technical assistance as needed to assist these public agencies that receive CDBG funding.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Oshkosh will receive a \$822,816 allocation for the 2025 CDBG Program Year. The City does not expect to receive any Program Income during the 2025 Annual Action Plan period. Since the City receives a CDBG allocation, the questions below have been completed as applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]
DELETE_TABLE_IF_EMPTY=[YES]> | |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

N/A

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

N/A

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population	What time period (provide the year, and optionally month and day) is covered by this data	What is the status of the data set (complete, in progress, or planned)?

									d.	on?	set?	
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CITY OF OSHKOSH 2025 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.

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 Plan, and the CAPER. 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

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 in 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-based organizations, and other interested parties of the development of the Consolidated and Annual Plans 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 which describes the contents and purpose of the Plan(s) and include a list of locations where they may be examined. The Plan(s) will be

available for review at the Community Development Department, 215 Church Avenue, Room 201, and online at www.oshkoshwi.gov 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. All Plans will allow a 30-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. 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 July 29. Thus, this review period will typically be conducted during July.

A comment period of not less than 30 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.oshkoshwi.gov 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; one during the planning phase of the Plans and one during the review phase of the Plans. The purpose of the hearings will be to obtain citizens views regarding housing and community development needs, proposed allocation of CDBG funds, strategies and actions taken to further fair housing initiatives 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.oshkoshwi.gov 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: June 24, 2025