

**2022-2026
Consolidated Plan**

&

2022 Annual Action Plan



Community Development Block Grant

**U.S. Department of Housing and Urban
Development**

**City of Fond du Lac
Department of Community Development
AUGUST 2022**

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Executive Summary

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

1. Introduction

The City of Fond du Lac's 2022-2026 Consolidated Plan serves as the 5-Year Strategic Plan for the community. The City has made every effort to balance community development and housing needs through public service, public improvement, housing and economic development activities. Over the time, the City has refined its approach in investing CDBG funds in the community to include collaboration with community partners. The City continues its efforts to collaborate on and support other efforts and organizations within the community through communication, participation and, when possible, funding.

The Consolidated Plan represents activities that will meet the three basic goals to assist low-and-moderate income persons.

- 1) Provide decent affordable housing
- 2) Provide a suitable living environment
- 3) Expand economic opportunities

The City may update or amend the Consolidated Plan as additional data from the US Census, local data sources, and plans becomes available and may reflect changes within the community that impacts the proposed projects and activities or provides a greater understanding of need within the community.

A substantial amendment is being incorporated into the Consolidated Plan to acknowledge the additional funding received as part of the CARES Act to address the impacts of COVID19 on the community.

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

The following projects along with their objectives and outcomes are identified as part of the Consolidated Plan:

Affordability of Decent Housing

Demo

- Increase affordability of owner-occupied housing through a housing rehabilitation loan program.
- Create affordable homebuyer opportunities through the acquisition of vacant lots to donate to a local non-profit developer.
- Create affordable homebuyer opportunities through the acquisition and rehabilitation of blighted properties.

Availability/Accessibility of Suitable Living Environment

- Support of access to after-school and summer programs for low-and-moderate income youth.
- Support of access to shelter and case management for individuals that are homeless or at imminent risk of homelessness.
- Support of access to the warming shelter for the chronic homeless and persons experiencing homelessness.
- Support of access to dental care for low-and-moderate income persons within the community.
- Support for the expansion of the food pantry to meet the food needs of low-and-moderate income persons within the community.

Sustainability of Suitable Living Environment

- Remove blighted conditions from historic properties.
- Raze, remediate and/or acquire blighted properties.
- Improve public spaces through transit amenities, neighborhood parks and downtown.

Availability/Accessibility of Economic Opportunities

- Support job creation/retention through a business revolving loan fund.
- Increase economic potential of downtown to attract new business through public space improvements.
- Support entrepreneurial opportunities for low and moderate income persons

3. Evaluation of past performance

4. Summary of citizen participation process and consultation process

The Redevelopment Authority of the City of Fond du Lac (RDA) is the lead committee within the City for development and implementation of the Consolidated Plan. Staff from the City's Community Development Department collaborates with ADVOCAP, Inc., Solutions Center, Habitat for Humanity,

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Envision Greater Fond du Lac (formerly FCEDC), Downtown Fond du Lac Partnership (DFP) and program subrecipients to administer programs covered by the Consolidated Plan.

Staff consulted with various community partners regarding community needs. Community partners include Advocap, Habitat for Humanity, Housing Authority of the City of Fond du Lac, Fond du Lac County Health Department, Boys & Girls Club of Fond du Lac, Downtown Fond du Lac Partnership, Envision Greater Fond du Lac, Fondy Food Pantry, Solutions Center and Salvation Army. Through the Housing Coalition/Continuum of Care, feedback from the following community partners was also considered Fond du Lac County Department of Social Services, Wisconsin Legal Action, Fond du Lac County Senior Services, Fond du Lac School District, CARE, Inc.

As part of the process, staff obtained feedback from the River Park Neighborhood group. This group is comprised of residents, property owners, tenants from this low-and-moderate income neighborhood. In addition, City of Fond du Lac Code Enforcement, City of Fond du Lac Police Department, Church of Peace, St. Paul's Church, and CBRF staff participate in the monthly meetings. The group serves as a great resource for needs within their neighborhood as well as comparable needs for low-and-moderate income neighborhoods that have not yet supported the creation of neighborhood group.

As part of the process, staff also considered recent plans and public involvement efforts, including the Downtown Exploratory Committee Final Report; Envision Fond du Lac Final Report; Healthy Fond du Lac 2021 Report and the City's Comprehensive Plan.

The City held two (2) public hearings: one for identification of community needs at which staff shared the results of the consultation discussions and one to approve the Consolidated Plan and Annual Action Plan.

5. Summary of public comments

The City did not receive any comments regarding the Consolidated Plan.

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

The City did not receive any public comments or views that were not accepted during the planning process for the 2022-2026 Consolidated Plan.

7. Summary

The City of Fond du Lac became an Entitlement or Formula Grantee in 2004. The annual allocation of CDBG grant funds from the U.S. Department of Housing and Urban Development has had a significant impact on providing affordable, decent housing; creating economic opportunities and improving quality of life through a suitable living environment. The City is able to invest the limited CDBG funds to make the most impact as a result of the community partnerships that have been formed and the feedback that is shared through, not only the development of the Consolidated Plan, but other community initiatives, to identify the obstacles and needs within the city. Those efforts also highlight the community's strengths, the opportunities and the "wins." The identification of priority needs, the goals and initiatives outlined in the 2022-2026 Consolidated Plan and 2022 Annual Action Plan were undertaken with thoughtful consideration of community needs; the best way to leverage limited resources not only within the City but amongst community partners, in order to make a positive impact on the community. The City feels confident that the efforts outlined in the plan can be achieved with positive outcomes. The City acknowledges that not every year will go as planned, that new needs may emerge and that resources may change but those challenges, like others, will be worked through as a community.

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	FOND DU LAC	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Fond du Lac became an Entitlement community in 2004. The responsibility for drafting, implementing, monitoring and overall administration of the program has been allocated to the Redevelopment Authority of the City of Fond du Lac (RDA) with primary staffing coming from the Community Development Department. Staff leading this effort include the Community Development Director, Community Development Specialist and the Rehabilitation Specialist. The Community Development Department collaborates with various community partners, such as ADVOCAP, Inc.; Solutions Center; Habitat for Humanity; Envision Greater Fond du Lac (formerly the Fond du Lac County Economic Development Corporation); Downtown Fond du Lac Partnership (DFP); Boys & Girls Club of Fond du Lac; Fond du Lac County Health Department and many others based upon the needs identified in the Consolidated Plan and Annual Action Plans.

Consolidated Plan Public Contact Information

Community Development Department

Attn: Community Development Block Grant (CDBG) Program

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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

Consultation is the key to a successful Community Development Block Grant (CDBG) Program. In order to understand the needs and challenges facing the community, as well as the opportunities and means of addressing those issues, it is important that all community partners collaborate and communicate together. The City also understands that consultation with community partners cannot be just a one time action, but an ongoing effort in order to understand where we are at and where we need to be to see progress. The CDBG Program is in itself a limited resource so consultation with community partners is key to ensuring strategic investment of those monies into programs and activities.

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 of Fond du Lac Community Development Department staff will continue to network with the Fond du Lac Housing Coalition at monthly meetings. The Housing Coalition is comprised of multiple nonprofit organizations that deal with housing, health, mental health and social service needs. Staff will provide quarterly updates on Community Development Department activities, specifically Community Development Block Grant activities, to these agencies during the meetings. In addition, the Coalition meetings provide an opportunity for staff to learn and be aware of the existing programs and new initiatives that are being undertaken by community partners to meet the needs of the community.

As a member of the Housing Coalition, staff will encourage collaboration among the representatives of various housing, health and social service agencies through participation in or support of any multi-agency grant funding applications, such as the Emergency Shelter Grants and identify opportunities where CDBG funds may support new activities and/or help improve or expand activities that meet CDBG national objectives.

As part of the Needs Assessment and planning process for the Annual Action Plan, staff encourages organizations to communicate and collaborate on activities. With limited funding available for Public Service activities, the Redevelopment Authority discourages funding of duplicative efforts in order to ensure effectiveness and efficiency. If an organization requests funding for a new activity or project and staff is aware that a similar activity or effort is in place, staff will encourage those organizations to collaborate on those efforts before submitting a funding request.

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 primary consultation with public and private agencies to address needs of any persons who are chronically homeless occurs during the monthly Fond du Lac Housing Coalition meetings. The Coalition includes representatives from ADVOCAP, Inc. (the lead agency in the community's Continuum of Care); Solutions Center (provider of a men's and women's shelter in addition to a seasonal warming shelter); Salvation Army (supportive services); United Way (funding and resources); Fond du Lac County Veterans Department; Fond du Lac Housing Authority (representing City and County public housing); Habitat for Humanity; Fond du Lac County Health and Social Service Departments; Wisconsin Legal Action; St. Vincent De Paul; Fond du Lac School District and UW-Extension.

The monthly meetings focus on current issues facing the homeless population, including what agencies have capacity and resources available to serve these client needs; identifying needs that currently cannot be met with current resources and potential new programs or efforts to meet those unmet needs.

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

As part of each application cycle, the Housing Coalition/Continuum of Care provides feedback to Advocap, the lead agency, on the application on ESG funds and the proposed activities and outcomes.

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	Fond du Lac Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City and Housing Authority have a strong and solid ongoing collaboration. Staff talk frequently about the issues and challenges facing each organization and what partnership opportunities could emerge to resolve those issues. One key partnership has been the collaboration on a landlord training to ensure that both the City and Housing Authority have responsible landlords to serve the community's needs.
2	Agency/Group/Organization	Boys & Girls Club of Fond du Lac
	Agency/Group/Organization Type	Services-Children
	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?	City staff and representatives from the Boys & Girls Club have an ongoing dialogue on the changing needs and challenges facing kids and families. Through their partnership with the Fond du Lac School District, the Boys & Girls Club has a broader understanding of those needs and the opportunities that might exist between the City, CDBG Program and their organization to meet those needs. One outcome of the consultation was an understanding of the need for additional summer programs to not only provide a safe place for kids to go during the summer but also an opportunity to provide ongoing educational support to ensure success when kids return to school in the fall.
3	Agency/Group/Organization	ADVOCAP INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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 is the lead agency of the Housing Coalition/Continuum of Care. Through ongoing conversations with Advocap, the City is aware of the challenges facing the people at risk of homelessness and housing needs. The continued support of the Fresh Start program by the City ensures not only quality affordable housing but also job training opportunities for teens and young adults in the building trade.
4	Agency/Group/Organization	SOLUTIONS CENTER
	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?	Solutions Center is the primary agency meeting the needs of those individuals experiencing homelessness. Solutions Center has had a change in personnel so one outcome of the consultation is a need to build a stronger communication channel between the City and Solutions Center, beyond the required reporting, regarding the needs of the homeless population. Solutions Center is a member of the Housing Coalition/Continuum of Care and does share information with the larger group. However, the City relies on Solutions Center to meet the needs of the homeless population to understand the challenges and needs that are emerging so they are addressed before there is a detrimental impact to the clientele.
5	Agency/Group/Organization	FOND DU LAC COUNTY HEALTH DEPT
	Agency/Group/Organization Type	Services-Health

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Lead-based Paint Strategy Non-Homeless Special Needs Anti-poverty Strategy Health</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Staff consults with the Fond du Lac County Health Department on updates to the 2014 Community Health Assessment as well as on progress towards Healthy Fond du Lac 2020. One outcome of that conversation is a continued demand for dental care within the community and gaps in mental health. One opportunity for improved coordination is working with other private entities to identify opportunities to meet or fill the mental health gap. To date, the City has not been an active part of that conversation, and that is an opportunity for improved coordination to not only understand in greater detail the gap, but also to understand what is needed to fill it and what role the City and/or CDBG Program can play in that effort.</p>
6	<p>Agency/Group/Organization</p>	<p>Fondy Food Pantry</p>
	<p>Agency/Group/Organization Type</p>	<p>Food</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Anti-poverty Strategy Food</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Fondy Food Pantry was a new opportunity for consultation. The conversation was initiated as an opportunity to learn more about the organization but evolved into discussing the needs and challenges facing the Fondy Food Pantry as it meets the food needs within the community. One outcome of that conversation was an understanding of the need for more space to not only expand programs and services, but also to access other financial and food resources. The discussion focused on the potential for public-private partnership to meet the needs of the Fondy Food pantry and the community as a whole.</p>

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

The one key gap in the consultation was with the ARC of Fond du Lac and other entities that specifically serve individuals with disabilities. It was an oversight only in that these entities do not participate in the

Demo

Housing Coalition/Continuum of Care nor do they typically contact the City for assistance or direction. Going forward, for the upcoming outreach efforts, staff will make a concentrated effort to connect with agencies in the community that serve that clientele to better understand what the needs are for individuals with disabilities and what partnerships could be built to address those needs.

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	Advocap, Inc.	The Consolidated Plan works to reduce homelessness which is similar in effort by the Continuum of Care. The CoC focuses on the most vulnerable homeless clients first followed by getting individuals voluntarily engaged in finding sources of income. Advocap, as the lead agency for the CoC, focuses on the Housing First model with all services being based in the participants' interest in being engaged. These initiatives are comparable to the City's goals - affordable housing and homeless supportive services are at the top of the list of priorities. Since the City is not a direct service agency, it is important to work together to achieve these goals.

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))

There is no detailed cooperation or coordination with the State or other local units of government in regards to the Consolidated Plan. The City is surrounded by towns that are agricultural in nature and have limited resources to support any initiatives in the Consolidated Plan. As part of the Housing Coalition/Continuum of Care, Fond du Lac County, through their Senior Services; Social Services; Health Department; Aging & Disability Resource Center and Community Programs, supports the initiatives and activities outlined in the Consolidated Plan and Annual Action Plan within the city boundaries. Fond du Lac School District is also active in the Housing Coalition/Continuum of Care as it relates to homelessness and working with community partners to assist kids and their families within the school district who experience homelessness.

Narrative (optional):

Community Development staff has regular contact with the business community through its Economic Development efforts and programs. A representative from the City sits on the Fond du Lac County

Demo

Economic Development Corporation Board of Directors and Revolving Loan Fund Committee. A City representative sits on the Downtown Fond du Lac Partnership Board of Directors and the Restructuring Committee. City staff also attends the monthly Hamilton Area Neighborhood District (a neighborhood group) meeting. This group includes a local church, residents, and, at times, local business owners. The Redevelopment Authority includes representatives from the business, development and faith-based organizations.

City staff continued to collaborate and communicate with community partners through COVID19 using email, conference calls and virtual meetings to ensure service to those in the community.

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

Public participation is an important component of the Consolidated Plan development process. Residents are encouraged to participate in a number of ways. As described in the Citizen Participation Plan, residents are encouraged to attend the public hearing in which needs are identified as well as plan approval processes. Notices are printed in the Fond du Lac Action Advertiser, a general circulation newspaper distributed to all households, including low-and-moderate income households. The notices are placed on the City's website, Fond du Lac Public Library, Fond du Lac Police Department and the City of Fond du Lac Notices/Agenda board outside the City Clerk's office. The notices include a statement in Hmong and Spanish, the predominate non-English languages within the community, inviting non-English speakers to attend and informing that interpreters are available upon request. In addition, these notices include a special invitation to the disabled community offering to make accommodations as needed to assure them the opportunity to communicate their input concerning CDBG and the Consolidated Plan.

Participation in all government meetings, whether CDBG -related or City Council, has greatly decreased over the years. Consultation with community partners is important to goal-setting as the City relies on the community partners to represent the needs of their clientele and the public. One of the shortcomings of government is the ability to efficiently utilize social media to build input and participation in the process.

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 Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Hmong Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The Public Hearing for the Needs Assessment for the development of the Consolidated Plan was held on December 1, 2021. The Public Hearing for the Approval of the PY2022-Py2026 Consolidated plan was held on January 18, 2022. There was no in attendance in person or virtually to speak at the needs assessment or the approval.	No comments were received at the public hearings or the 30-days after the public hearings. The needs Assessment comment period was open from December 1, 2021 to January 13, 2022. The Approval comment period was open from January 18, 2022 through February 25, 2022.	There were no comments received.	www.fdl.wi.gov

Demo

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)
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	There was no one in attendance as a result of the newspaper ad.	There were no comments received.	There were no comments received.	
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	There was no one in attendance as a result of the Internet posting.	There were no comments received.	There were no comments received.	www.fdl.wi.gov

Demo

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)
4	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish, Hmong Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	All meetings are public meetings. No one attended the meetings beyond the public hearing.	There were no comments received.	There were no comments received during the public meetings.	

Demo

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)
5	Individual Partner Meetings	Minorities Non-English Speaking - Specify other language: Spanish, Hmong Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	No individuals attended the public meeting in person or virtually as a result of the individual community partner meetings. Feedback was collected at the partner meetings prior to the public hearing on the needs assessment and was shared as part of the needs assessment discussion at the December public hearing.	No comments were received at the public hearing. The feedback from the partner meetings was included in the development of the needs assessment that was shared as part of the needs assessment discussion at the December public hearing.	The City accepted the feedback that was shared by the community partners at the December public hearing needs assessment.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City is assertive in ensuring that households have a place to live that is safe, healthy and meets building codes. While it is possible that there may be some units that lack facilities, the primary challenges relating to housing are housing cost and potential overcrowding. In addition, and tied to housing cost, was the availability of housing - specifically rental units. The increased demand in the housing market not only impacted the cost of homes for sale but also rental rates. However, it can be argued that overcrowding is in direct relation to housing cost. Based upon conversations with the Housing Coalition/Continuum of Care, housing cost is the primary challenge, specifically for those households at the Extremely Low and Low Income ranges. Housing cost poses a challenge not only to those with limited or restricted incomes, but also for those households that are moving out of homelessness or at risk of homelessness. The shift to rapid-rehousing and permanent supportive housing initiatives across the nation is a result of understanding that instability in housing causes instability and stress in other areas of daily living and significantly impact a person's ability to be successful and overcome obstacles. The City, in collaboration with community partners, needs to continue working to meet the needs of affordable housing, understanding these obstacles and identify ways of overcoming them.

The City of Fond du Lac depends upon community partners to address homelessness and the special needs of persons who are not homeless, but require supportive housing. Due to limited resources, for both public, non-profit and private sector, no single entity has the ability to meet every need. Through partnerships, the community can meet the needs of the most challenged and most vulnerable populations.

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

Summary of Housing Needs

Housing is a fundamental need. Housing insecurity and instability impacts the ability to perform and succeed in other areas of life. The data below highlights the housing problems facing households within the community. The City works to address these issues through code enforcement efforts; investment of CDBG funds; support of residential developments that expand housing opportunities and choices; economic development efforts to build household income and building partnerships with other organizations and entities to fill the gaps.

The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS/ACS data in the HUD IDIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS/ACS data is included since the updates are not yet available.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	42,147	42,910	2%
Households	17,494	17,895	2%
Median Income	\$45,061.00	\$48,129.00	7%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,050	2,470	3,460	2,125	7,790
Small Family Households	615	590	775	915	4,135
Large Family Households	50	250	215	90	425
Household contains at least one person 62-74 years of age	355	430	750	445	1,540
Household contains at least one person age 75 or older	310	520	785	180	445
Households with one or more children 6 years old or younger	325	520	385	314	800

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

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	55	90	90	40	275	0	0	15	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	65	0	0	90	0	40	10	0	50
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	130	20	10	160	0	0	10	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	950	260	45	0	1,255	390	190	140	0	720

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	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
Housing cost burden greater than 30% of income (and none of the above problems)	145	765	390	20	1,320	50	275	340	225	890
Zero/negative Income (and none of the above problems)	135	0	0	0	135	65	0	0	0	65

Table 7 – Housing Problems Table

Data 2013-2017 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	1,030	545	155	50	1,780	390	230	175	4	799
Having none of four housing problems	360	1,090	1,580	800	3,830	65	605	1,550	1,270	3,490
Household has negative income, but none of the other housing problems	135	0	0	0	135	65	0	0	0	65

Table 8 – Housing Problems 2

Data 2013-2017 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	365	335	100	800	140	125	220	485
Large Related	50	40	4	94	0	50	50	100
Elderly	275	390	295	960	234	230	135	599
Other	485	380	90	955	65	100	90	255
Total need by income	1,175	1,145	489	2,809	439	505	495	1,439

Table 9 – Cost Burden > 30%

Data 2013-2017 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	355	40	0	395	120	50	65	235
Large Related	50	0	0	50	0	40	0	40
Elderly	230	125	90	445	215	95	45	355
Other	400	130	0	530	55	45	30	130
Total need by income	1,035	295	90	1,420	390	230	140	760

Table 10 – Cost Burden > 50%

Data 2013-2017 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	25	160	30	10	225	0	40	20	4	64

	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
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	35	0	0	35	0	0	0	0	0
Total need by income	25	195	30	10	260	0	40	20	4	64

Table 11 – Crowding Information – 1/2

Data 2013-2017 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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The City and its community partners do not have strong data regarding the number and type of single person households in need of housing assistance. Based upon conversations at the Housing Coalition/Continuum of Care, the single person households most in need of housing assistance include the elderly who are no longer living independently and need to either down-size from a single family home into an apartment or other senior housing option and persons with disabilities, primarily mental health issues. Individuals suffering from mental health issues often struggle to meet the expectations of "traditional" rental agreements and, as a result, face eviction. These two (2) groups require not only financial housing assistance, but case management-type assistance that serves as a sounding board on common rental issues. This is particularly true for those individuals suffering from mental health issues.

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.

The City and its community partners do not have strong data regarding the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault or stalking. Solutions Center also serves as the community's domestic violence shelter. Based upon the information shared by Solutions Center, approximately 30 persons are served

each month who are victims of domestic violence, this includes women with children, along with single women. Domestic violence has been a growing concern within the community. A recent report by the Fond du Lac Police Department indicated domestic violence reports/calls have increased within the last two years. The Fond du Lac Area Women's Fund, a local nonprofit entity, continues to support their called "Fond du Lac Says No More."

Based upon conversations at the Housing Coalition/Continuum of Care, there have not been any significant concerns about meeting the needs of persons with physical disabilities. The Housing Authority of the City of Fond du Lac has only one individual on a wait list and ARC Housing, Inc has developed additional units in the last two years.

What are the most common housing problems?

Based upon conversations with the Housing Coalition/Continuum of Care, the most common housing problem is housing cost and, due to the high demand in the housing market, housing availability. For individuals who are just moving out of homelessness or at severe risk of homelessness, it is the cost of housing that poses the most challenges. The cost of housing is a challenge because the local economy is seeing a high demand for housing which has impacted rental units along with home sales.

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

The populations and household types appearing most affected by these problems are renters at or below 30% County Median Income, specifically Small Related and Other Households and, to a lesser extent, the elderly.

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 needs of low-income persons and families and formerly homeless families are focused on supportive services. These households are typically working part-time or minimum wage type service related positions due to lack of training or education and face daycare needs or transportation challenges. In order for these households to afford rent, then additional support is required to offset daily living costs. The additional support may mean State funded benefit programs or assistance through local community partners, such as food from the Food Pantry; transportation through Fond du Lac Area Transit or Advocap's Work & Wheels Program; or reduced fees at the Boys & Girls Club to provide after-school and summer programs for children. These households cannot yet afford the cost of a "fully" independent life. Therefore, they either need continued support to meet housing needs or support to meet the other costs of daily living.

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 City does not have any data to estimate at-risk populations. Therefore, an operational definition nor methodology is not provided regarding this topic.

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

Based upon conversations with the Housing Coalition/Continuum of Care, the most common housing problem is housing cost. For individuals who are just moving out of homelessness, or are at severe risk of homelessness it is the cost of housing that poses the most challenges. The cost of housing is a challenge because the local economy is still recovering from the recession as individuals remain underemployed (part-time, lower wages, fewer benefits) so income has remain relatively low for many families while the cost of housing (rent, utilities) has not decreased or remained stagnant. As household income fluctuates or is impacted by changes in employment, people are facing difficult choices (eg food versus rent, car payment versus rent) which creates instability as individuals are living paycheck to paycheck. The challenge is further compounded when, if they are evicted for non-payment of rent, some landlords are hesitant to take them on as a tenant or require first and last month's rent. These are the circumstances that increase the risk of homelessness.

Discussion

The City is assertive in ensuring that households have a place to live that is safe, healthy and meets building codes. While it is possible that there may be some units that lack facilities, the primary challenges that relate to housing are housing cost and potential overcrowding. However, it can be argued that overcrowding is in direct relation to housing cost. Based upon conversations with the Housing Coalition/Continuum of Care, housing cost is the primary challenge, specifically for households at the Extremely Low and Low Income ranges. Housing cost poses a challenge not only for those with limited or restricted incomes, but for those households that are moving out of homelessness or are at risk of homelessness. The shift to rapid-rehousing and permanent supportive housing initiatives across the nation is a result of understanding that instability in housing causes instability and stress in other areas of daily living and significantly impacts a person's ability to be successful and overcome obstacles. The City, in collaboration with community partners, needs to continue to work to meet the needs of affordable housing, understand these obstacles and identify ways of overcoming them.

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 is a fundamental need. Housing insecurity and instability impacts the ability to perform and succeed in other areas of life. The data below highlights the housing problems facing households within the community. The City works to address these issues through code enforcement efforts; investment of CDBG funds; support of residential developments that expand housing opportunities and choices; economic development efforts to build household income and building partnerships with other organizations and entities to fill the gaps.

The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS/ACS data in the HUD IDIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS data is included since the updates are not yet available.

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	1,615	235	200
White	1,330	190	175
Black / African American	80	35	0
Asian	20	0	15
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	110	0	15

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*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	1,815	650	0
White	1,415	585	0
Black / African American	60	15	0
Asian	45	10	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	200	30	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*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	1,055	2,400	0
White	975	2,330	0
Black / African American	0	25	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	25	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*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	300	1,830	0
White	255	1,600	0
Black / African American	0	25	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	44	200	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*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 data above, evaluated in conjunction with the Housing Cost Burden data, indicates that the household problem facing all households, no matter the percentage of area median income, is housing cost burden greater than 30% of household income. While there could be the potential of affordability concerns, the primary cause of this issue is limited income and wage earning potential. The housing recession impacted the local economy. Business were reducing employment or not adding employees. Those individuals that returned to the workforce likely returned at a lower wage rate, reduced benefits, reduced hours or as part-time employees. The City's median household income has not increased in 15 years which represents a stagnant wage structure. In addition, rents and mortgage payments were not reduced to reflect the changes in the economy.

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 is a fundamental need. Housing insecurity and instability impacts the ability to perform and succeed in other areas of life. The data below highlights the housing problems facing households within the community. The City works to address these issues through code enforcement efforts; investment of CDBG funds; support of residential developments that expand housing opportunities and choices; economic development efforts to build household income and building partnerships with other organizations and entities to fill the gaps.

The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS/ACS data in the HUD IDIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS data is included since the updates are not yet available.

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	1,420	425	200
White	1,140	385	175
Black / African American	80	35	0
Asian	20	0	15
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	110	0	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*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	775	1,695	0
White	510	1,490	0
Black / African American	50	30	0
Asian	45	10	0
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	165	65	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*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	330	3,130	0
White	320	2,990	0
Black / African American	0	25	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	75	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*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	54	2,070	0
White	10	1,845	0
Black / African American	0	25	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	44	200	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*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 data above, evaluated in conjunction with the Housing Cost Burden data, indicates that the household problems facing all households, no matter the percentage of area median income, is housing cost burden greater than 50% of household income. This poses the greatest challenge for individuals who are at or below 50% of the County Median Income. While there could be the potential of affordability concerns, the primary cause of this issue is limited income and wage earning potential. The housing recession impacted the local economy. Business were reducing employment or not adding employees. Those individuals that returned to the workforce likely returned at a lower wage rate, reduced benefits, reduced hours or as part-time employees. The City's median household income has not increased in 15 years which represents a stagnant wage structure. In addition, rents and mortgage payments were not reduced to reflect the changes in the economy.

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:

One component of housing cost is how much of the household income is committed to housing costs, such as rent and utilities. A good benchmark is that no more than 28-30% of household income should be committed to housing costs. The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS data in the HUD ISIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS data is included since the updates are not yet available.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,890	2,595	2,215	205
White	11,840	2,335	1,850	175
Black / African American	135	15	100	0
Asian	145	50	20	15
American Indian, Alaska Native	19	15	10	0
Pacific Islander	0	0	0	0
Hispanic	635	79	165	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

Based upon the data above, the majority of households expend less than 40% of their household income on housing costs. Households that expend 30-50% of their household income on housing costs are primarily white and Hispanic households. This is not necessarily a representation of unaffordable rents or mortgage payments, but of limited income. The housing recession impacted the community in many ways. Individuals who lost employment often returned to the workforce at a lower wage rate, reduced benefits, reduced hours or as part-time employees. As a result, these households would have seen an

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increase in their housing cost burden. During this time, it did not appear that rents were lowered as a result of the recession and homeowners often struggled to make mortgage payments.

Households that expend more than 50% of their household income include white and a consistent representation of Hispanic households when compared to the 30-50% cost burden. In this category, we see 105 African American households at the higher cost burden. Like the 30-50% housing cost burden, the result is mostly like a representation of limited income versus lack of affordability.

Overall, the City has seen minimal increases in household income over the last 15 years. During the recession, there was no data to support that rents were reduced and the City worked with several homeowners who were struggling to remain current with mortgage payments. Wage rates have remained relatively stagnant. In addition, there are obstacles for many households to securing better employment if there are day care or transportation needs.

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?

Based upon the data included in the Consolidated Plan, it does not appear that there is an ethnic or racial group that has a disproportionately greater need than the needs of that income category as whole. This is an area the City will continue to evaluate as the community continues to grow and become more diverse in its population. As diversity continues to grow, the City will strive to ensure that no racial or ethnic group has a disproportionately greater need.

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

Based upon the data included in the Consolidated Plan, it does not appear that there is an ethnic or racial group that has a disproportionately greater need than the needs of that income category as whole. This is an area the City will continue to evaluate as the community continues to grow and become more diverse in its population. As diversity continues to grow, the City will strive to ensure that no racial or ethnic group has a disproportionately greater need.

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

Based upon the data included in the Consolidated Plan, it does not appear that there is an ethnic or racial group that has a disproportionately greater need than the needs of that income category as whole. This is an area the City will continue to evaluate as the community continues to grow and become more diverse in its population. As diversity continues to grow, the City will strive to ensure that no racial or ethnic group has a disproportionately greater need.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Fond du Lac is a critical provider of housing options within the community. The City is fortunate to have a community partner in place that can meet the needs of those households with restricted incomes through their various opportunities, including Public Housing, Section 8 New Construction and vouchers. Without these programs, a significant segment of the population would be struggling to meet a basic human need - shelter. The discussion below provides information on the existing housing options provided by the Housing Authority and what, if any, additional needs exist within the community for public housing programs.

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	231	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	12,352	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	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	51	0	0	0	0	0
# of Disabled Families	0	0	94	0	0	0	0	0
# of Families requesting accessibility features	0	0	231	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	207	0	0	0	0	0	0
Black/African American	0	0	16	0	0	0	0	0	0
Asian	0	0	7	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	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	226	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

Demo

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:

Housing Authority applications include a question that asks the applicant to indicate if they require any type of accommodation to fully utilize their programs and services. The Housing Authority can input this data into their computer system. However, at this time, there is no readily available report to identify those tenant needs, so Housing Authority staff is required to manually track applicants who need physically accessible units. At this time, there is one applicant on the wait list that needs an accessible unit. For the one (1) bedroom Public Housing units and Section 8 new construction units, as the tenant needs change, they can request a reasonable accommodation. Upon review, the tenants are moved from regular units to accessible units within the same apartment complex. Housing Authority staff runs a report each month to identify tenants who have special needs in case of an evacuation of the building.

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

As of July 2022, the wait list includes the following:

City Public Housing - Family

Two bedrooms - families with children and 2 person households (206)

Three bedrooms - all families with children (145)

Four bedrooms - all families with children (59)

Five bedrooms - all families with children (29)

The waiting list for one bedroom units for City Public Housing units include:

Rosalind Apartments (203)

99% of households on the wait list are comprised of one household member (single person household).

The wait list for the voucher program, as of July 2022 includes:

One bedroom (215) - primarily single person households

Two bedrooms (278) - Primarily families with children, with some elderly/disabled.

Three bedrooms (175) - Families with children

Four bedrooms (46) - Families with children

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Five bedrooms (11) - Families with children

Six bedroom (1) - Families with children

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

Generally speaking, the Public Housing needs are somewhat representative of the housing needs of the population at large. Affordable housing is needed for families that may have 2-4 children, with perhaps a slightly larger demand for the larger population for those households with more than 4 children. The demand for Public Housing for one bedroom needs are consistent with the population at large, primarily due to the presence of the elderly or disabled. It is not surprising that, due to income restrictions, the Housing Authority would be in great demand for one bedroom units. Again, even if non-public housing units are considered affordable, the rent structure is still such that it can meet the needs of those individuals, such as an elderly person living solely on Social Security, with rent, utilities, food, and other daily living expenses.

Discussion

Public Housing needs present a snapshot of those needs of the greater community, perhaps emphasized more for those individuals with the most restricted of household incomes. The waiting list shows a need to meet housing options for elderly, disabled and families with children. The Housing Authority does not have significant demand for accessible units which may reflect the ability of other community partners, such as the ARC of Fond du Lac, to meet the needs of that population segment. The ability to provide and maintain public housing units is essential to meeting the needs of a diverse community- one with households at many points along the income spectrum and particularly serving the needs of those with the most restricted of households income with little opportunity for income mobility, such as the elderly and persons with disabilities.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Many individuals experiencing homelessness have cited economic conditions as a key factor. Other factors impacting homeless include AODA and mental health issues. The slow recovery of economic conditions has resulted in the shelters being at capacity more frequently. Verbal reports at the monthly Housing Coalition meetings suggest that families are doubling up or are living at extended stay motels. Solutions Center operates, in conjunction with St. Vincent De Paul, a new homeless shelter that can accommodate 16 families and 36 singles (males and females). The Salvation Army took over operation of the warming shelter, which operates November through March and is utilized by the community's chronically homeless persons.

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	16	24	3	16	60
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	36	36	20	20	60
Chronically Homeless Individuals	15	3	15	1	0	365
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: The City does not receive ESG or other homeless prevention funds. Data from Solutions Center, Salvation Army and Advocap. The organizations did not have the data in the format outlined above, staff utilized the data available as well as CDBG funding data to make the best estimates.

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 of Fond du Lac is an urban community. There is no data available regarding the homeless in rural areas outside the City.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	10	0
Black or African American	4	0
Asian	1	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	4	0
Not Hispanic	0	0

Data Source
Comments:

* The data was extrapolated from beneficiary reports submitted by Solutions Center and Salvation Army. This is not a verified reporting of race or ethnicity.

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

Based upon the January Point In Time data reported above, along with data provided through the beneficiary reports required as part of the receipt of CDBG funds, it appears there are approximately 16 households with children, 36 single persons and 15 chronically homeless persons within the community. It is unclear how many of those individuals are veterans. This appears consistent with updates provided by representative agencies as part of the monthly Housing Coalition meetings. The City is not a recipient of homeless funds, such as ESG Grant funds, nor does the City have access to any database where homeless information is provided. The City must rely on its community partners for data collection and the sharing of that information.

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

It is challenging to address this question based upon the lack of sufficient data and reports. The information shared above is extrapolated from beneficiary reports and reports from community partners. Based upon the data above, all races within the City of Fond du Lac experience homelessness. While the predominant population impacted by homeless is white within the community, there are a significant number of persons of other races impacted by homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the January Point In Time (PIT) survey, there were no unsheltered persons identified in the City or County. The sheltered homelessness represented households with children as well as single person households.

Discussion:

Homelessness has the ability to impact all persons and can be a result of changing economic conditions, mental health issues or other life challenges. The community has continued to see a consistent number of homeless persons and households with families. The number of chronic homeless within the community, over the last few years, has been between 15-18 individuals. The City continues to support the efforts of community partners, such as Salvation Army, Advocap and Solutions Center to meet the needs of individuals experiencing homelessness and to help them move into a stable housing situation.

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

Introduction:

The City of Fond du Lac depends upon community partners to address special needs of persons who are not homeless but require supportive housing.

Describe the characteristics of special needs populations in your community:

The special needs population includes individuals with disabilities; the elderly; and individuals with mental health and/or AODA issues.

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

The housing and supportive needs of the special needs populations are identified and determined by those agencies that provide the services. These agencies include Fond du Lac Aging & Disability Resource Center; ARC of Fond du Lac; Beacon House; Fond du Lac County Community Programs; Fond du Lac County Social Services, as well as their partner agencies: NAMI, Friendship Corner, and Fond du Lac Housing Authority. The primary need that the City works to assist with is helping individuals with disabilities and the elderly live independently within their residence by providing grant or loan funding for home modifications.

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

The City does not receive HOPWA funds, so data on this population is not available. The City provides services to all households, regardless of special needs characteristics, whether funded by tax levy or through grant programs, such as the CDBG program.

Discussion:

The City of Fond du Lac depends upon community partners to address special needs of persons who are not homeless but require supportive housing. The Department of Community Development maintains a "Summary of Assisted Care and Affordable Housing." This guide provides information on various housing options for non-homeless special needs persons. The guide is available at the City and through the Community Development Department's website. In addition, through the Housing Coalition meetings, non-homeless special needs are discussed as needed with feedback from all community partners on how to address challenges and issues.

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

Describe the jurisdiction's need for Public Facilities:

The community's need for Public Facilities includes the need and support for homeless facilities and assistance with operational costs. This includes both year-round homeless shelters as well as the warming shelter which provides sheltering opportunities from November through March. As with any community, there are individuals who experience significant life changes and these facilities provide an essential service to help those individuals work through challenges until stable housing can be attained. In the case of the community's chronic homeless, the warming shelter provides a key service for individuals seeking shelter during inclement weather but who have been unable to attain stable housing during ongoing life challenges, such as AODA or mental health issues.

Post pandemic, another need that emerged for Public Facilities is enhanced or improved public spaces, such a parks in low and moderate income neighborhoods. While the City has always invested in its parks, the pandemic demonstrated a need to go above and beyond. Public spaces were critical in providing opportunities for families and individuals to be active in a safe space that supported social distancing while creating opportunities for socialization and both mental and physical activities. For kids in particular, this was a significant challenge when schhols were virtual and so further enhancing public spaces will be essential to supporting community needs.

How were these needs determined?

The need for homeless facilities was identified by consultation with community partners, including Advocap, Solutions Center, Salvation Army, YMCA, Fondy Food Pantry and Boys & Girls Club. Solution Center, in partnership with St. Vincent De Paul, undertook the construction of a new homeless shelter that could serve both families as well as singles (men & women). The ongoing support of the expanded facility through not only funding, but programs and services were identified as a need to ensure the success of its clients to move through homelessness. This continues to highlight the need to support homeless facilities through the CDBG program.

As part of one on one meetings with community partners, each was asked to identify their one "catalytic" project and was told to not factor in the cost. Almost every community partner identified housing in some shape or form. The "ideal" project would be a 30-35 unit apartment facility that would be the next step in the transition out of homeless and provide space for supportive services. While the project itself may not be developed through the Consolidated Plan timeline, the City and community partners can work towards ways to try to meet the intent by working to identify private sector partners to fuill those gaps.

Describe the jurisdiction's need for Public Improvements:

The need for Public Improvements focused on improvements to enhance the ability to serve low-and-moderate persons, as well as contribute to economic development. These public improvements include enhancing the streetscape and public space within the downtown to further private reinvestment; transit improvements and neighborhood park improvements, specifically on improving security. The City, like all municipalities, have limited resources. Those resources are directed on public improvements that serve the greatest need, such as road rehabilitation or road reconstruction. Other public improvements, such as neighborhood park improvements are left to be funded as financial capacity permits. The Public Improvements identified in the plan would benefit low-and-moderate income neighborhoods, serve low-and-moderate income residents, and increase economic opportunity. By identifying these Public Improvements in the strategic plan, the City is able to help these projects move forward more quickly, perhaps leveraging resources rather than waiting to be funded in full through the traditional Capital Improvement Program.

How were these needs determined?

The needs were identified through consultation with community partners, such as the Downtown Fond du lac Partnership and River Park Neighborhood Group. These consultations were supplemented through other planning efforts undertaken by the City independent of the CDBG Program.

The City continues to utilize the the Downtown Exploratory Committee recommendations to enhance the vibrancy of the downtown and attract businesses to the vacant and available spaces. The recommendation including enhancing the streetscape by improving signage and banners, adding more landscaping and adding more amenities, including benches and bike racks. The City also uses the recently adopted 2040 Comprehensive Plan that identifies needs and oportunities to support urban agriculture, public spaces and transportation initiatives.

The Fond du Lac Area Transit, in partnership with the East Central Wisconsin Regional Planning Commission, recently completed their Transit Development Plan. While the majority of the plan focuses on routes and destinations, the TDP included a process for gathering feedback from existing riders, as well as those who do not utilize transit. Feedback indicated that the basic facilities, benches and shelters need to be attractive to encourage the use of transit. Many transit shelters are damaged or there are stops that could benefit from a shelter.

Staff is an active member of the River Park Neighborhood group. This neighborhood group represents the low-and-moderate income neighborhood adjacent to the downtown. The group has been meeting for over 15 years and is committed to making their neighborhood a great place to live. Hamilton Park is

the neighborhood park and faces both real and perceived issues pertaining to its use by the neighborhood. As part of the City's involvement in these meetings, both Community Development Department staff and the Police Department have heard concerns about safety while being in the park. There is a hesitancy by some residents to contact the Police Department when they have concerns. One opportunity to improve the perception and concerns regarding the park and to make it a place that the neighborhood wants to use, is to install security cameras, so the Police Department has another source to address inappropriate behavior or activities.

Describe the jurisdiction's need for Public Services:

The need for Public Services includes programs and activities by nonprofit organizations to close gaps in services or existing services are insufficiently supported to meet existing demand. The two (2) key areas of Public Services include youth services and health services. The Boys & Girls Club operates after-school and summer programs that assist low-and-moderate income children and teens improve their academic performance through tutoring, mentoring and other activities while also providing a safe place. The Boys & Girls Club had a wait list for both their after-school and summer programs. The Boys & Girls Club continues to look for ways to expand their after-school programs and summer programs through partnership with the Fond du Lac School District to identify potential school facilities where such programs could be held and the City and private partners to support operational costs.

Dental care was also an identified public service need. Local dental providers were not accepting new Medicaid patients due to the challenges with the required documentation and submittals. The Fond du Lac Health department was able to fill that need by serving as the intermediary provider and could access both public and private funds. The Dental Care Program is one that leverages private funds (the dental provider typically writes down their usual and customary costs); access foundation dollars (Agnesian Foundation) and public dollars (CDBG program). The utilization of these resources allows the program to serve both low-and-moderate income children and adults while maximizing the leverage of public dollars. Due to the pandemic, many dental clinics were closed or limited service, creating backlogs for dental care for both kids and low and moderate income adults.

Mental health was identified as a Public Service need. However, like many communities, finding and attracting providers to the area remains a challenge causing wait lists for those public and private providers. This need will be more research and consideration to identify possible solutions to increase services in the mental health area.

How were these needs determined?

These needs were determined through consultation with community partners, such as Housing Coalition/Continuum of Care, Boys & Girls Club and the Health Department. In addition, City staff reviewed the Healthy Fond du Lac 2021 Report. The City also considers existing reports such as the Comprehensive Plan, Downtown Exploratory Committee recommendations, the Parks & Recreation Plan and other City plans. The City also references the United Way's ALICE Report to identify the challenges facing the individuals living in the community, such as income, wage rates, housing costs and food costs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City has been supportive of multi-family developments, whether market-rate or subsidized by various programs, because the ability to provide a range of housing options is essential to meet the needs of the workforce and community as a whole. However, there are always gaps as a community's population changes and the economy impacts household income in various ways. In addition, the increased demand in the housing market as impacted the availability of rental units. While there are a number of rental units in the community, many landlords have increased their rents creating issues for those at lower ends of the income stream.

The City is also aware of the challenges and issues facing the community's housing stock. For example, older homes are less expensive to purchase. However, the costs of maintenance and utilities are often higher than for newer homes. These costs are a challenge for low-and-moderate income homeowners. As a result, many of the older homes have experienced deferred maintenance. Housing for persons with disabilities and other special needs will in most cases require new construction or substantial rehabilitation due to the difficulty in accommodating accessibility into existing homes.

The City's Housing Rehabilitation Loan Program is the most widely used CDBG activity. The City has had this program in place for many years, utilizing State funds before becoming an Entitlement community. The intent of the program is to assist low-and-moderate income households to bring their homes into compliance with building code and housing quality standards. As the City has emerged from the housing recession, staff has seen properties in need of greater investment as a result of lack of reinvestment, outright neglect and the impact of foreclosures and zombie properties.

While opportunities may occur for new development near the City limits, the City encourages redevelopment and development of affordable housing and different housing types throughout the City. The City is also proactive in addressing properties that are vacant or that have been abandoned or foreclosed. Many of these properties are older homes that represent a portion of the City's affordable housing stock. Blighted, abandoned and vacant properties have a significant impact on neighborhoods and on residential investment in those areas. Upon identification, City departments work together to mitigate negative impacts, such as addressing concerns regarding property maintenance or properties that attract inappropriate behavior or activities. For example, a property that is known to be vacant will have the water disconnected to prevent damage to the interior of the home from freezing/bursting water pipes. If possible, the City works with community partners, including Fond du Lac County, Habitat for Humanity and Advocap to turn those vacant, abandoned or blighted properties into new homeownership opportunities.

Despite the City's efforts to support development of additional housing units at various price points, housing costs continue to be a challenge for some households at or below 50% County Median Income. It is unlikely that additional housing options will be developed to meet those gaps without a significant and long term subsidy. Unfortunately, with declining programs supporting affordable housing options, the City and community partners look more towards filling the other daily life costs and increasing household income through economic opportunities.

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

Introduction

The City of Fond du Lac anticipates that the number of households will increase over time. Additional growth is dependent upon changes in the current housing market and improvement in economic conditions. However, the City has several areas where redevelopment could include either a mix of commercial and residential or be developed as solely residential. The City of Fond du Lac’s housing stock is primarily single-family homes. However, there are also a number of multi-unit structures that range in size from two (2) units (duplexes/townhomes) to structures that include 20 or more units. Multi-family housing units are predominately rental units rather than condominium-owner type units. Fond du Lac’s housing market provides for a diverse range of housing options for different household types and income levels.

The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS/ACS data in the HUD IDIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS data is included since the updates are not yet available.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,610	60%
1-unit, attached structure	935	5%
2-4 units	2,105	11%
5-19 units	3,090	16%
20 or more units	1,440	7%
Mobile Home, boat, RV, van, etc	225	1%
Total	19,405	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	355	5%
1 bedroom	155	1%	1,955	26%
2 bedrooms	2,395	23%	3,140	42%
3 or more bedrooms	7,825	75%	2,060	27%
Total	10,385	99%	7,510	100%

Table 28 – Unit Size by Tenure

Data Source: 2013-2017 ACS

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

Units assisted by state and federal programs include approximately 285 family units and approximately 313 of senior/elderly units. The majority of the family units have a combination of two (2) and three (3) bedroom units which can accommodate different family sizes, including both some small and large family households. However, not all large family households can be accommodated by the existing rental stock. In some circumstances, large family households are renting single family homes that are the only option for units with four (4) bedrooms. The senior/elderly units within the community also serve those individuals with disabilities. It is hard to define the exact breakdown of those units when the development targets both elderly and senior. The Arc of Fond du Lac, the local agency focused on serving the needs of the disabled within the community, has approximately 30 units of housing specifically designed to meet the needs of individuals with disabilities.

The public housing stock accommodates a mix of family, elderly and individuals. The Housing Authority of the City of Fond du Lac offers 76 scattered site family units; 100 units of elderly and disabled; and 201 units of general occupancy.

These units can serve households at various income levels, from public housing establishing rent based upon income, to the Section 8 project based units that meet the needs of low-and-moderate income individuals. Low Income Housing Tax Credit (LIHTCs) projects represent a higher rent base than the public housing and Section 8 project based units, but still are affordable.

The local programs target affordable homeownership opportunities. The majority of these homeownership opportunities have three (3) bedroom units targeted towards households that are either at 50% County Median Income or 80% County Median Income.

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

The City's affordable housing inventory is comprised of older homes near the center part of the city; project based Section 8 apartments units; projects supported by Low Income Housing Tax Credits (LIHTCs) and public housing programs. The City is not aware of any units that would be lost by the expiration of Section 8 contracts or of changes in policy or demolition due to condition or redevelopment.

The City continues to see interest in utilizing LIHTCs and supports the development of additional units.

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

Based upon the data above and understanding the local market, it appears most of the needs of the population can be met by the available housing units. The data also suggests that additional rentals with three (3) or more bedrooms may create more housing opportunities for large household families. The current supply is only 21% of the rental market compared to 50% of the market being taken by units with two (2) bedrooms. Using the Housing Authority's wait list as a comparison, the Housing Authority has 55 individuals on the wait list for units with three (3) or more bedrooms. Those represent families that are eligible for the Housing Authority programs. Knowing there are families that are not eligible for Housing Authority programs, it is not unreasonable to presume there may be comparable need or demand for other affordable housing units. These households may have turned their focus to renting single family homes.

Describe the need for specific types of housing:

On the rental side of the market, the need for specific types of housing should consider the demand for units with three (3) or more bedrooms and whether the data within the table and the wait list from the Housing Authority is consistent with market conditions. On the homeownership side, the majority of affordable housing options are located within the City's central neighborhoods which represent the oldest housing stock in the community. These areas include the "Fond du Lac Square" which typically has a front porch, either open or enclosed, accessed by a series of stairs. There are very few housing units accessible for homeownership without requiring modifications upon purchase, sometimes substantial in nature. The more accessible-friendly ranch style homes are in the "newer" neighborhoods which may or may not be affordable depending upon the household income. There could be an opportunity to enhance housing opportunities by identifying homes that could be modified for accessibility and still be affordable.

Based upon feedback from community partners, there is need for units that can meet the needs of those individuals moving out of homelessness or getting back on their feet after a major life event (eg incarceration). The price point of these units would be somewhere between \$300 -\$400/month with utilities. Advocap has worked to fill this gap, but the demand still exceeds their resources. Unfortunately, residential developers and landlords do not believe projects cash flow at this price point; and there are not sufficient public resources to subsidize projects to meet the need.

Discussion

Generally speaking, the availability of housing units meets the needs of many different income levels and household sizes. The City has been supportive of multi-family developments, whether market-rate or subsidized by various programs, because the ability to provide a range of housing options is essential

to meet the needs of the workforce and community as a whole. However, there are always gaps as a community's population changes and as the economy impacts household income in various ways.

However, the City is also aware of the challenges and issues facing the community's housing stock. For example, older homes are less expensive to purchase. However, the costs of maintenance and utilities are often higher than for newer homes. These costs are a challenge for low-and-moderate income homeowners. As a result, many of the older homes have experienced deferred maintenance. Deferred maintenance has significant impacts, including negative impacts on the individual property itself and on the surrounding neighborhood. Deferred maintenance properties are often the focus of code enforcements efforts by the City; result in raze and repair orders to help protect the health, safety and quality of the surrounding neighborhood; and have higher repair costs once work is undertaken to correct the issues. Housing for persons with disabilities and other special needs will, in most cases, require new construction or substantial rehabilitation due to the difficulty in accommodating accessibility into existing homes.

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

Introduction

Housing supply and demand are in relative equilibrium with sufficient choices available across most occupancy and value classes for those of moderate or higher income. Choices become limited for individuals with low and very low income. The limited choices explain the need for local government to use available resources to increase supply and upgrade quality. One component of housing cost is how much of the household income is committed to housing costs, such as rent and utilities. A good benchmark is that no more than 28-30% of your household income should be committed to housing costs.

The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS data in the HUD IDIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS data is included since the updates are not yet available.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	119,800	121,500	1%
Median Contract Rent	532	614	15%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,580	21.0%
\$500-999	5,665	75.4%
\$1,000-1,499	135	1.8%
\$1,500-1,999	30	0.4%
\$2,000 or more	105	1.4%
Total	7,515	100.0%

Table 30 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	525	No Data

% Units affordable to Households earning	Renter	Owner
50% HAMFI	2,720	965
80% HAMFI	5,115	2,880
100% HAMFI	No Data	4,305
Total	8,360	8,150

Table 31 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
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?

Based upon the data above, 98% of the rental units within the community have rents below \$1,000 per month with 30% of units charging \$500 or less per month. This data appears to provide sufficient housing options for individuals at various income levels. However, based upon feedback from community partners, the 30% that are \$500 or less are not likely to meet the needs of that segment of population that is moving out of homelessness or overcoming a major life event (eg. incarceration). In order for rent to be affordable, it must also cover the cost of utilities which can be an additional \$200-\$300 per month based upon the unit size and household size. This is further emphasized by the less than 600 units available in the rental market to those individuals at or below 30% HAMFI.

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

The affordability of housing is really a reflection of the market. At this point in time, on the homeownership side, it is a seller's market. Homes are selling at the asking price, often above the assessed value, with multiple offers making it challenging for low-to-moderate income buyers to enter into the homeownership market. The homes that continue to be affordable are those homes that represent the older housing stock which have either been former rentals with no reinvestment or foreclosures. In these circumstances, the City's Housing Rehabilitation Loan Program is a great opportunity to assist those first time low-and-moderate income home buyers to rehabilitate their homes and bring them into compliance with building code and housing quality standards. On the rental side, the continued interest in the Low Income Housing Tax Credit (LIHTCs) Program brings quality rental

units onto the market, making it more competitive with the local, mom & pop landlords that are either forced to invest in their properties, risk losing tenants, or have reduced rents and are targeting tenants with a lower rent price point. The concern is not necessarily with reductions in affordability from current conditions, but more in the condition of the units themselves and the desire to know that all individuals have access to safe and healthy housing options.

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

Based upon the table above, the median contract rent is \$578 which is in line with a one-bedroom unit under the HOME rents. However, as the number of bedroom increases, rent increases, approximately by \$200 per bedroom. A two-bedroom unit costs approximately \$200 more than a one-bedroom. Generally speaking, these rents meet the needs of many households within the community. However, the City is also aware there is a segment of population, particularly those with children, that these rents are not affordable for those working either part-time or full-time in a minimum wage position. The City's efforts to support new LIHTC projects will continue to meet the needs of the community by providing well maintained housing options. The City's efforts to support the Housing Authority and other community partners in their efforts to provide housing will assist those individuals where the HOME rents are still out of reach until their economic conditions can be improved through better training and greater employment opportunities.

Discussion

Housing is a basic necessity that every person seeks in any community in which they reside. A healthy community is one that provides housing options at various price points to meet a diverse base of residents with various economic and financial situations. The City has been a strong advocate in supporting housing options and working to add housing options, whether it be subsidized or tax credit housing developments or rehabilitation of existing units to maintain an affordable housing stock. However, the City cannot do this alone. Developers, landlords and community partners must work with the City to help address and provide those housing options.

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

Introduction

Many of the single-family homes are older and constitute a large portion of the City’s affordable housing stock. The majority of these homes are located near the center of the City and many are located within the City’s designated target area. These homes were solidly constructed and have withstood time and elements. However, deferred maintenance over time and limited homeowner financial resources lend these homes to the City’s primary strategy of rehabilitation and conservation. In addition, some of the older single-family housing stock has been converted to rental use and are utilized by many individuals as affordable rental options.

The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS/ACS data in the HUD IDIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS data is included since the updates are not yet available.

Definitions

Substandard condition but suitable for rehabilitation applies to properties that do not meet building code or have housing quality standard deficiencies that could be corrected with private or public investment (eg Housing Rehabilitation Loan Program). The deficiencies are typically a result of the lack of reinvestment in to the property by the owner, primarily due to limited resources.

Substandard condition properties do not meet building code or housing quality standards, not just due to the lack of reinvestment, but also because the required facilities or amenities are missing, such as bathroom or kitchen facilities. These deficiencies can be corrected but require a greater investment of funds that could be defined more as renovation than rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,850	18%	2,990	40%
With two selected Conditions	50	0%	255	3%
With three selected Conditions	15	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,465	82%	4,255	57%
Total	10,380	100%	7,510	100%

Table 33 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,095	11%	980	13%
1980-1999	1,735	17%	1,895	25%
1950-1979	3,725	36%	2,495	33%
Before 1950	3,830	37%	2,135	28%
Total	10,385	101%	7,505	99%

Table 34 – Year Unit Built

Data Source: 2013-2017 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	7,555	73%	4,630	62%
Housing Units build before 1980 with children present	805	8%	305	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 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

The American Community Survey data (U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates) indicates that approximately 25% of the housing units were constructed before 1939. Not unexpectedly, these homes are concentrated within the central core of the City where development and growth first occurred as the community started to take shape. This area of the community also correlates to the targeted Census tracts for investment of CDBG funds. Based upon the data above, overall, 355 of owner occupied properties were constructed before 1950. Again, absent reinvestment, these properties represent the greater need for rehabilitation. When compared to the

data reflecting number of conditions identified, the majority of owner occupied units, 78%, had no conditions selected. This suggests that, while these homes do not have significant condition concerns, the need for ongoing maintenance and preservation of the housing stock is still essential to maintaining a variety of housing options.

By comparison, 43% of rental units identified one condition. This is consistent with the data showing the year the rental units were built, 66% being built between 1950 and 1999. The lifespan of these rental units are nearing the point of reinvestment. The level of reinvestment is correlated to the size of the multi-family development. The City has locally seen that larger developments have a more consistent and routine reinvestment into the property, such as replacing roofs, upgrading mechanicals and changing out finishes (carpets, cabinets, etc). The smaller developments have a less consistent reinvestment strategy. The City used to have a heavily utilized rental rehabilitation program, but many landlords and property managers have opted not to use the program feeling they can "do it better" without public support.

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

It is difficult to estimate the number of housing units occupied by low or moderate income (LMI) households that contain lead hazards. There is no uniform registry of older housing units that have been abated or made lead safe. As such, a best approximation of impact on LMI households is based on an estimate that 25% of the pre-1980 built homes contain lead hazards and of those 40% are LMI resulting in 1308 units with lead hazards.

Discussion

The City's Housing Rehabilitation Loan Program is the most widely used CDBG activity. The City has had this program in place for many years, utilizing State funds before becoming an Entitlement community. The intent of the program is to assist those low-and-moderate income households to bring their homes into compliance with building code and housing quality standards. Over time, staff has seen the demand for the program fluctuate based upon the economy and how it impacts the housing market and household income. In the last few years, the City has combined grant funding with the loan program to help families tackle the condition of the property, particularly those with lead based paint issues. As the City has emerged from the housing recession, staff has seen properties in need of greater investment as a result of lack of reinvestment, outright neglect and the impact of foreclosures and zombie properties.

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

Introduction

The Housing Authority of the City of Fond du Lac is a critical provider of housing options within the community. The City is fortunate to have a community partner in place that can meet the needs of those households with restricted incomes through their various opportunities, including Public Housing, Section 8 New Construction and vouchers. Without these programs, a significant segment of the population would be struggling to meet a basic human need - shelter. The Housing Authority is committed to being a responsible property owner and maintaining all of their units for the health and safety of their residents.

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			249						
# 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 Fond du Lac Housing Authority has 242 Public Housing units. They are comprised of the Rosalind Apartments which has 135 one bedroom units, and the Grand Court Apartments which has 31 one bedroom units and scattered site family units (duplexes and single family homes). There are 14 two bedroom units, 33 three bedroom units, 24 four bedroom units and 5 five bedroom units.

The physical condition of all the units is above average. The Housing Authority inspects its units a minimum of twice a year to meet the HUD standards.

Public Housing Condition

Public Housing Development	Average Inspection Score
City Public Housing	89b
Westnor Apartments - Section 8 New Construction	99a

Table 38 - Public Housing Condition

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

The Fond du Lac Housing Authority has 242 Public Housing units. They are comprised of Rosalind Apartments which has 135 one bedroom units and the Grand Court Apartments which has 31 one bedroom units and scattered site family units (duplexes and single family homes). There are 14 two bedroom units, 33 three bedroom units, 24 four bedroom units and 5 five bedroom units.

The physical condition of all the units is above average. The Housing Authority inspects its units a minimum of twice a year to meet the HUD standards.

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

The Housing Authority has a Resident Council from which it receives input from the tenants. In addition, staff discuss ideas to improve the quality of life from the tenants. The Housing Authority has public hearings on possible physical improvements to the Public Housing units in accordance with the HUD PHA plan requirements. In addition, the Housing Authority distributes a newsletter to its residents, sharing details about activities and initiatives at the Housing Authority, new programs/services, community news and other relevant information. This enables the residents to be aware of what is going on around them and allows them to more actively participate in any decision making process.

Discussion:

The Housing Authority of the City of Fond du Lac is a key community partner in meeting community needs for housing options. The Housing Authority is committed to ensuring that its units are well maintained for the public health and safety of their tenants. This is demonstrated by the information

and data discussed in this section. The Housing Authority is also committed to actively involving the residents in the decision making processes. It is difficult to truly convey the extent of the Housing Authority's staff willingness to get feedback from the residents and have them participate in the process until a person has attended a Resident Council meeting to see that interaction or visited a Housing Authority development to see staff working with their tenants.

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

Introduction

The City of Fond du Lac relies on its community partners to meet the needs of those individuals experiencing homelessness or at risk of homelessness. The CDBG program assists in those efforts where gaps have been identified and the funds further the goals of addressing homelessness 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)	16	0	12	12	0
Households with Only Adults	36	0	12	12	0
Chronically Homeless Households	0	30	12	12	0
Veterans	0	30	12	12	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Advocap has 12 units of transitional/permanent supportive housing that can accommodate adult; persons with children; veterans or the chronically homeless. The Salvation Army operates the warming shelter which can accommodate approximately 30 persons from November through March. Solutions Center manages a new homeless shelter that has capacity for 16 families and 36 singles (men & women).

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

The City has many resources and services to complement those services targeted to homeless persons. Salvation Army, Solutions Center and Advocap are the primary lead agencies that have services targeted to homeless persons. The services that complement those efforts include the Dental Care Assistance Program provided through the Fond du Lac County Health Department; Fond du Lac County Department of Community Programs provides access to counseling and mental health care; Housing Authority provides access to housing options for those in the greatest need; Fond du Lac County Senior Services provides direct assistance to the elderly experiencing homelessness and connecting them to resources; Forward Services assists with job placement and training; Fond du Lac County Veterans Services provides access to various programs and services; NAMI/Friendship Corner provides a support network for those with mental health issues; ARC of Fond du Lac provides access to services for those with disabilities and Legal Action of Wisconsin provides access to legal services to connect persons with benefits or address other outstanding matters.

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.

1) Salvation Army- case management services; warming shelter for those that are chronically homeless; food pantry and other basic needs; 2) Solutions Center - men's, women's and family shelters and case management; 3) Advocap- transitional housing, permanent supportive housing; case management; HeadStart program; employment & training; transportation; 4) Fond du Lac School District - case management through McKinney-Vento 5) Fond du Lac County Veterans Service - transportation, benefits; 6) St. Vincent De Paul - rent assistance; clothing; utility assistance; 7) Center for Veterans Issues - employment, benefits, housing; 8) NAMI/Friendship Corner and Fond du Lac County Department of Community Programs - counseling, support groups and mental health care; 9) Agnesian Foundation - health and dental care. Many of these services can meet the broad based needs of anyone experiencing homelessness. The School District and Veterans-related facilities are targeted at specific homeless persons.

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

Introduction

The City of Fond du Lac relies on community partners to identify and meet the supportive housing needs of the non-homeless special needs persons within the community. The Housing Authority, Fond du Lac County, ARC Housing, Beacon House, Blandine House, Berry House, Ahern House and others have the facilities and resources to meet the needs of the clients they serve on a daily basis. As needed, the City is part of the conversation when there are gaps in services or facilities to identify what, if any, opportunities exist for the City to address those needs.

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

Due to the limited and often restricted income of these populations, public housing is often the primary housing opportunity for individuals with non-homeless special needs. Public housing provides access to supportive services and can also meet mobility and accessibility needs while providing housing options within their income range.

Fond du Lac County Health Care Center provides several housing options to meet the special needs housing demand including: a) Island Harbor provides housing for individuals with chronic mental illness; b) Sunrise and Sunset Harbors provide housing for the elderly; and c) Snug Harbor provides housing and services for individuals that require secure facilities.

The Fond du Lac Housing Coalition (COC) discusses the need for special needs housing as part of their overall goals. As the needs emerge within the community, the organizations that comprise the COC are able to identify those needs and gaps and determine what activities are necessary to assist those individuals.

ARC Housing, Inc, which serves individuals with developmental and physical disabilities, has developed additional units for their clients. During PY2016, ARC Housing will be adding two (2) rental units to their downtown location.

The Beacon House and Blandine House provide housing services for those individuals with AODA. Berry House and Ahern House provide services and housing to individuals with mental health issues. First Beginnings provides housing and services for young adults who are pregnant with no other housing or support options.

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

Fond du Lac has a Discharge Coordination Policy that is implemented by the local hospital, nursing and other health care facilities as well as by the Taycheedah Correctional Facility. The City of Fond du Lac, as an organization, does not receive any McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds so this reporting does not certify that it has established a policy for discharge of persons from publicly funded institutions.

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 continue to support the rehabilitation of Public Housing units/developments. Rehabilitation projects ensure that Public Housing developments meet the needs of those individuals, such as accessibility and mobility. The City and Housing Authority have strong communication and the Housing Authority often shares the projects that are under consideration for their units.

The City will continue to maintain a list or Summary of Assisted Care and Affordable Housing. This resource lists all of the assisted care and affordable housing developments within the City, as well as the eligibility requirements and/or client base for their facility. This resource is available on the City's website and can be used by families and individuals with non-homeless special needs.

The City will develop a stronger relationship with ARC Housing, Inc. in order to understand the housing needs of their clients and what, if any, opportunities, exist for the City to assist in their efforts to meet those housing needs. Staff will also encourage the ARC to become more active in the Housing Coalition/Continuum of Care.

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))

The City will continue to support the rehabilitation of Public Housing units/developments. Rehabilitation projects ensure that Public Housing developments meet the needs of those individuals, such as accessibility and mobility. The City and Housing Authority have strong communication and the Housing Authority often shares the projects that are under consideration for their units.

The City will continue to maintain a list or Summary of Assisted Care and Affordable Housing. This resource lists all of the assisted care and affordable housing developments within the City, as well as the eligibility requirements and/or client base for their facility. This resource is available on the City's website and can be used by families and individuals with non-homeless special needs.

The City will develop a stronger relationship with ARC Housing, Inc. in order to understand the housing needs of their clients and what, if any, opportunities, exist for the City to assist in their efforts to meet those housing needs. Staff will also encourage the ARC to become more active in the Housing Coalition/Continuum of Care.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Fond du Lac consistently has a pro-growth development policy and has often demonstrated a willingness to change its regulatory measures to accommodate new market trends. This has included rezoning land for multi-family development and recommending use variances or special use permits for mixed-use projects within the downtown area. The City's zoning ordinance provides for a broad range of housing types and densities. The City does not charge or assess any impact fees.

While opportunities may occur for new development near the City limits, the City encourages redevelopment and development of affordable housing and different housing types throughout the City. When financially feasible, the City utilizes Tax Incrementing Financing (TIF) to provide financial assistance on redevelopment projects, such as an affordable WHEDA tax credit assisted Residential Care Apartment Complex (RCAC) and a few different affordable WHEDA assisted (LIHTC) townhomes or apartment development projects.

The City is also proactive in addressing properties that are vacant or have been abandoned or foreclosed. Many of these properties are older homes that represent a portion of the City's affordable housing stock. Blighted, abandoned and vacant properties have a significant impact on neighborhoods and residential investment in those areas. Upon identification, City departments work together to mitigate negative impacts, such as concerns regarding property maintenance or becoming a property that attracts inappropriate behavior or activity. For example, a property that is known to be vacant will have the water disconnected to prevent damage to the interior of the home from freezing/bursting water pipes. If possible, the City works with community partners, including Fond du Lac County, Habitat for Humanity and Advocap to turn those vacant, abandoned or blighted properties into new homeownership opportunities.

The City and staff are unaware of any negative effects of local public policies on affordable housing and residential development. However, WHEDA's policy/program for allocation of Low Income Housing Tax Credits (LIHTC) has the potential for negative effects. According to WHEDA's policies, LIHTCs can only be allocated to projects within certain qualifying Census tracts. This is concentrating LIHTC projects within a relatively small area of the city overall and could be perceived as concentrating poverty within an area. Staff has contacted WHEDA in regards to these impacts and the possibility of looking at other factors and giving those factors more points in the evaluation phase, such as proximity to employers. For example, the City's industrial parks are located on the west side of town, however there are no LIHTC projects near these industrial parks. If projects could be closer to these areas, it may be easier to address other issues, such as transit and childcare, while encouraging a diverse base of residential investment.

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

Introduction

Non-housing community needs include public improvements, blight elimination, public services and economic development. The focus on the discussion below is primarily economic development as it relates to business and workforce needs which may also include infrastructure needs. One recommendation of the City's Comprehensive Plan is continue focus on the redevelopment of the older areas of the City. Many of the older areas of the City have experienced blight and/or deterioration as industries have gone out of business or moved to industrial parks for greater opportunity at expansion. As such, there are properties within the City that are appropriate opportunities for demolition and redevelopment. The investment into these areas impacts the entire neighborhood (number of people benefitted) and activities that are undertaken are either eligible CDBG projects or funded through City efforts (TIF) or other grants (WEDC, DNR). There is strong community support. The redevelopment improves neighborhood aesthetics, removes a blighted property and hopefully creates jobs as part of the new development.

Another recommendation from the City's Comprehensive Plan regarding economic development is to offer financial assistance to encourage business development and job creation as well as to work cooperatively with other economic development agencies. Economic development and job creation benefits the entire community. Individuals who obtain the new jobs have increased income; additional income helps to support local businesses through the purchase of goods and services; new and/or expanding businesses contribute to the tax base, and as individuals obtain stable employment, hopefully, the need for supportive services declines. However, the City recognizes that as the economy has changed, so has the process of job creation, switching from how many employees are hired to the quality of jobs and access to those jobs for low-and-moderate income persons through on the job training opportunities.

The City submitted an AAQ regarding the CHAS data included in the Con Plan. The AAQ response indicated that the CHAS/ACS data in the HUD IDIS program for creating Con Plan document is not updated in the same timeframe as the American Community Survey or data on HUD User. They do not have a timeline where the default data will be uploaded. As such, the older CHAS data is included since the updates are not yet available.

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	398	8	2	0	-2
Arts, Entertainment, Accommodations	2,054	2,563	11	10	-1
Construction	1,174	1,767	6	7	1
Education and Health Care Services	3,224	5,542	17	21	4
Finance, Insurance, and Real Estate	947	1,653	5	6	1
Information	336	803	2	3	1
Manufacturing	4,689	6,100	25	24	-1
Other Services	730	960	4	4	0
Professional, Scientific, Management Services	1,020	991	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	2,512	3,949	14	15	1
Transportation and Warehousing	627	425	3	2	-1
Wholesale Trade	822	1,099	4	4	0
Total	18,533	25,860	--	--	--

Table 40 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	21,950
Civilian Employed Population 16 years and over	20,630
Unemployment Rate	5.93
Unemployment Rate for Ages 16-24	21.33
Unemployment Rate for Ages 25-65	3.99

Table 41 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	3,525
Farming, fisheries and forestry occupations	785
Service	2,435
Sales and office	4,405
Construction, extraction, maintenance and repair	1,845
Production, transportation and material moving	1,910

Table 42 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,120	81%
30-59 Minutes	2,860	14%
60 or More Minutes	845	4%
Total	19,825	100%

Table 43 - Travel Time

Data Source: 2013-2017 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	935	165	535

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,060	435	1,665
Some college or Associate's degree	5,695	210	1,645
Bachelor's degree or higher	4,675	80	970

Table 44 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	95	150	220	155	465
9th to 12th grade, no diploma	395	295	240	575	440
High school graduate, GED, or alternative	1,475	1,905	1,400	3,855	3,050
Some college, no degree	1,805	1,435	1,330	2,255	1,255
Associate's degree	225	700	585	1,265	420
Bachelor's degree	265	1,420	1,090	1,725	875
Graduate or professional degree	0	365	460	665	465

Table 45 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,120
High school graduate (includes equivalency)	30,280
Some college or Associate's degree	33,590
Bachelor's degree	45,975
Graduate or professional degree	58,465

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

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

The major employment sectors are: 1) Manufacturing 2) Education and Health Care Services 3) Retail Trade 4) Arts, Entertainment, Accommodations.

Describe the workforce and infrastructure needs of the business community:

The community continues to be strongly rooted in manufacturing. Manufacturing, as an industry, continues to evolve and has embraced the technological advancements provided by computers, newer equipment and the ability to produce products with fewer employees. Those employees are being paid a higher wage, but the workforce is not expected to be skilled labor. Most manufacturing firms understand that the required skills are not available through technical colleges or other 4-year college programs and provide on-the-job training. Given this, manufacturers are looking for a reliable workforce with a sound work ethic and access to transportation. The other dominant employment within the City is healthcare which requires more training or college education with attendance at either a technical college or 4-year degree program. The service industry, both retail and hospitality, is struggling to meet job openings and good employees are able to move from job to job to achieve the best pay, hours and benefits.

The greatest infrastructure needs are for those manufacturing and industrial businesses which require access to rail and/or the interstate. The City's industrial parks all provide efficient access to Interstate 41 and Highway 151 which allows easy transportation routes to every part of the State and beyond. Not surprisingly, rail access is limited to the location of rail lines. The City has already captured access to the available routes within the City. Therefore, firms that demand access to rail will be looking at other communities that have not built out their access to rail.

Infrastructure needs for the other sectors of the business community are easily met by existing streets and highway access within the community.

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.

There are several factors that have caused the City to reconsider economic development efforts. First, technological advancements have changed the way business is conducted, not only here but in every community. Job creation, based upon numbers, is no longer the best benchmark because it takes less employees to produce a product using new equipment. It is no longer about the type of jobs and whether there is available on-the-job training to create opportunities for low-and-moderate income persons. Second, the workforce has changed significantly since the last Consolidated Plan. The City has extremely low unemployment, meaning there are fewer people available to fill job openings. Many individuals have just left the workforce. Also, workforce expectations have dramatically changed so businesses are looking at making changes to culture, benefits, etc to meet changing expectations. Third, retail has changed dramatically and drastically, and the City has very little influence over what retail offerings are available.

It is a competitive market to recruit and retain employees. It is a mobile world and employees are able to select the best options for them.

To compete for business and workforce, a City has to focus on being a community where people want to live - this includes housing options, infrastructure and amenities. This may include partnerships with community partners, like the local technical colleges, to support workforce development opportunities. It may also include business support and infrastructure efforts like addressing the housing and quality of life needs of their current and future employees.

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

Manufacturers within the community are struggling to fill open positions, some in part due to lack of skills, and others when on-the-job training is available struggle with finding the right match. One component of this challenge is that wages have not necessarily increased to meet expectations or to remain competitive with the service sector. Therefore, it is possible that local employers are not being competitive on the wage side to recruit and retain employees when someone can work at a gas station/convenience store or fast food establishment for the same or more money for less intensive work. The other challenge, beyond the skills and education, is that some of the shifts where employment opportunities exist are difficult to fill because of limited access to transportation options and/or daycare for 2nd shift and 3rd shift employment opportunities.

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.

Moraine Park Technical College, the local technical/vocational college, provides a variety of workforce training initiatives, including bootcamps targeted at such skills as CNC operation or welding. MPTC continues to work with local manufacturers to provide training and support to cultivate the workforce necessary to fill positions.

Envision Greater Fond du Lac (formerly the Fond du Lac Economic Development Corporation and the Association of Commerce) have two (2) programs that facilitate workforce. The first is a new Worker Relocation Incentive that supports individuals looking to relocate into the community that are filling positions at local companies. The other is the Ignite! programs that supports Entrepreneurs and business start-ups with mentors, technical support and networking opportunities.

The programs and initiatives offered by these community partners contribute to the job creation opportunities within the community and are a means of helping low-and-moderate income persons with income mobility. Income, specifically income mobility, is an important component of many aspects of the Consolidated Plan, including increasing housing opportunities (reducing cost burden or moving from

rental units to homeownership) and reducing the demand on various public services (food pantry, health programs, etc).

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.

The East Central Wisconsin Regional Planning Commission (ECWRPC) is the lead agency for developing the CEDS. The focus of that effort has been north of Fond du Lac in the Fox Valley and Oshkosh area due to the impact of Oshkosh Corporation, the presence of the EAA Museum and the consideration of an aviation focus. Fond du Lac County has been part of those discussions, but the City has not been an active participant.

The City recently finalized a Cooperative Plan with the adjoining Towns (Byron, Empire, Fond du Lac, Friendship and Taycheedah) which outlines the opportunities for City growth and expansion with the support of those communities. In addition, the City continues to focus on meeting the needs for industrial growth and expansion through industrial parks. In 2016, the City completed the efforts of the Downtown Exploratory Committee which focused on efforts to continue to revitalize and redevelop the downtown. These recommendation continue to guide growth and investment in the downtown as the City works with the Downtown Fond du Lac (DFP) and local investors to continue to reinvest in the downtown. The community acknowledges the importance of a downtown to the overall economic vitality of a city. A blighted and struggling downtown negatively impacts every aspect of the city.

One of the other local plans that was recently implemented was the creation of the Tax Increment Financing (TIF) District for the Brooke Street corridor. This area represents one of the initial manufacturing areas of the City and is located within the River Park Neighborhood, a low-and-moderate income neighborhood. The TIF District is the next step in the revitalization of this corridor which has already experienced some redevelopment and reinvestment. The properties located within the TIF District represent some of the more challenging former industrial sites, including two (2) former cheese facilities, a former casket manufacturer and a historic train depot. By 2024, 62 additional rental units will be completed and added to the River Park Neighborhood through the redevelopment of the former Casket factory and Winnebago Cheese Building through the financial support of housing tax credits.

The City is continues to apply for a Brownfield Assessment Grant through the Environmental Protection Agency (EPA). These funds, if awarded, will likely target those brownfield sites within the central city. These locations provide both the most challenges and the most opportunities.

Discussion

The CDBG Program and Consolidated Plan provide the opportunity to focus on economic development efforts, including issues and challenges facing both workforce and businesses. This area is one in which the success depends upon the building of partnerships and efforts because no one single entity has the ability to create substantial effort. Progress and change can only come from working together: businesses offering on-the-job-training to meet their employment needs; community partners supplementing workforce needs by offering various training programs; and the City providing the amenities and infrastructure to make the community an attractive place to live, work and play. If all of these can be met, the community will be attractive for businesses to locate and expand.

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 is not aware of any areas where households with multiple housing problems are concentrated. If there are any areas where there is a "concentration" it would be in low-and-moderate income neighborhoods. These neighborhoods are defined as the Census blocks with 51% or more of the households meeting the U.S. Department of Housing and Urban Development's requirements for low-and-moderate income household. Those Census blocks are provided by the City by HUD.

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 is not aware of any jurisdiction where racial or ethnic minorities or low-income families are concentrated. Again, at this point in time, the best proxy for identification of such an area is low-and-moderate income Census blocks. The City, while growing in diversity, does not have a strong racial or ethnic population to demonstrate a concentration. The City will continue to track this as the City continues to grow in population and in diversity.

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

Since there is not a definitive area of concentration, it is difficult to describe the characteristics of the market in these areas/neighborhood. The LMI neighborhoods identified by HUD's Census block data identifies those neighborhoods with the oldest housing stock (around the City's central core) and areas with public housing developments.

Are there any community assets in these areas/neighborhoods?

LMI neighborhoods located within or adjacent to the downtown have access to transit, government facilities and several non-profits that provide supportive services. Areas with public housing developments also have transit access, and may be located near the downtown, but may also be located near more retail/shopping amenities and schools.

Are there other strategic opportunities in any of these areas?

Within the neighborhoods in and near the downtown, the City sees an opportunity to continue reinvestment in housing options - rehabilitation and homeownership. There could also be the potential to tap into a "live-work-play" culture where residents living in the neighborhood could access job opportunities without having to deal with transportation issues since transit, biking or walking are viable modes of mobility within this area.

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.

The COVID 19 pandemic identified the importance of broadband connections to support virtual learning and work from home needs. All areas of the City are currently served by a wireline connection of 25 Mbps download and 3 Mbps upload speeds. Envision Greater Fond du Lac is undertaking a survey and report to identify broadband needs and gaps that will help identify further obstacles to meeting those needs.

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

Almost everything has shifted to the internet as technological advances continues. As such, households and individuals needs to be able to shop for the best options to meet their needs as well as price point. The City is currently served by Charter/Spectrum & AT & T. In addition, each year the City allocates funding to increase access to public wifi to provide another alternative for those in need to internet access that may not have the financial means.

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

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

There is potential natural hazard risks that may be associated with climate change: flooding. The City is in a low lying area, at the foot of Lake Winnebago with the east & west branch of the Fond du Lac River bisecting residential neighborhoods. Both branches flooded in 2008 as a result of a significant rain event and then again in 2019 due to a sudden "thaw" in March that caused ice that had frozen on the river to impede flow during a rain event.

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

A significant length east branch of the Fond du Lac River is located within low and moderate income neighborhoods. As such, these homes are often the first to flood as the river breaches its banks, causing households to be displaced and sent to emergency shelters until floodwaters subside.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan was developed to achieve the statutory goals and objectives for the CDBG Program: 1) provide decent housing; 2) create a suitable living environment and 3) expand economic development opportunities. Those goals and objectives are targeted at benefitting extremely low- and low-and moderate-income residents in the community. The identification of priority needs correlates to each one of those goals and objectives with affordable housing options at the forefront. The market conditions further emphasize the importance of rehabilitation in preserving and maintaining the community's affordable housing stock. In fact, each component of the strategic plan, from anticipated resources to anti-poverty strategy - housing is the common denominator in each section. A strong partnership with the Housing Authority is essential to meet the needs of the non-homeless special needs population. A homeless strategy is only as good as its ability to connect community partners in such a way that a person moving out of homelessness has an opportunity for safe and stable housing. The strategic plan recognizes this importance and works towards meeting those needs, either directly as part of the CDBG Program or through community partners. The other components of the strategic plan, public services, economic development and public space, are essential to help secure that one common denominator - housing.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	IMMEDIATE TARGET AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	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.	
	What are the opportunities for improvement in this target area?	
	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)

The City of Fond du Lac, for the most part, has a development pattern typical of long established Wisconsin communities: a central business district surrounded by rings of progressively newer housing; predominantly single-family homes. Densities are higher closer to the core. Supplementing this pattern is a large highway and retail oriented commercial district along West Johnson Street (WI 23) and the frontage roads that parallel US 41. In this same northwest quadrant is a large multi-family residential district with a high proportion of subsidized housing. Along the periphery are several industrial/business parks that are within a short distance of US 41.

Allocation of resources was based upon housing and other community needs data. Consideration was also given to input from community partners through focus group sessions and public hearings regarding their assessments of priorities within the community and their ability to carry out a program to address the identified needs. Staff also reviewed the long range goals and needs outlined in the City's

Comprehensive Plan and Capital Improvement Program.

The City intends to use the large majority of its funds within the census block groups that have high concentration of LMI persons. This is the area of greatest need for housing rehabilitation, replacement of deteriorated public infrastructure, concentration of housing affected by lead paint, location of historic properties, need for economic development and job creation, need for public services, location of concentrations of minority groups, and other community development priorities. In the past, the City established a goal of allocating 75% of the housing rehabilitation funds to high LMI block groups. However, reaching that goal has been problematic for two reasons: 1) There has been decreased participation in the rehabilitation program by property owners in these high LMI block groups and 2) As a result of the declining economic conditions, LMI households and rehabilitation needs are occurring in other areas of the City that had not previously qualified for the program. As such, preference is provided to those individuals located in the high LMI block groups, however, the 75% goal has been readjusted to 51% for high LMI block groups. The RDA and staff also assessed the ability of the City to spend the funds in an effective manner and at a reasonable cost. The City determined that a balance of funding was important. As such, the City's allocation looks at funding activities in several CDBG program areas including: housing, public services through community partnerships, public facilities, economic development and brownfield/blight elimination.

As part of the discussion, it was acknowledged that not all low-and-moderate income households needing assistance are located within the LMI Census blocks. This is particularly true as the impacts of the housing recession are still being felt, specifically as it relates to housing needs. It was determined that it was still important to provide funding support for those projects that may be located outside the LMI Census blocks but had a significant impact on LMI persons.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	IMMEDIATE TARGET AREA
	Associated Goals	Administration Homeownership - Community Partners Homeownership- City Rehabilitation Owner Occupied Housing Rehabilitation Renter Occupied Housing Rehabilitation
	Description	This priority need is accomplished through housing rehabilitation and new homeownership opportunities. Housing rehabilitation provides funding options, either grant or loan, to assist income eligible homeowners or potential landlords with income eligible tenants, and to address housing code violations and/or housing quality standards. Homeownership opportunities creates options for income eligible homebuyers to purchase a new single family home (community partners) or a rehabilitated single family home at an affordable price. Thia Priority Needs also includes Project Delivery or Rehabilitation Administration. These costs are directly related to the housing rehabilitation loan program such as lead based paint assessment; HQS assessment and bid specifications on behalf of the homeowner.

	Basis for Relative Priority	The City has identified affordable housing options through homeownership and housing rehabilitation as a priority need because it provides the best opportunity to maintain the community's affordable housing stock which creates both housing options for renters and homeowners across different income levels; preserves the character of neighborhoods; prevents blight and encourages greater private reinvestment into the neighborhood and the community.
2	Priority Need Name	Homeless Supportive Services
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence
	Geographic Areas Affected	IMMEDIATE TARGET AREA
	Associated Goals	Administration Supportive Services - Homeless Warming Shelter -Homeless
	Description	The homeless supportive services identifies the need to help those community partners in the community serve those that face most of the challenges. Funding will be provided to those partners providing direct services to those persons experiencing homelessness.
	Basis for Relative Priority	Homeless supportive services was selected as a priority because these individuals face the most challenges and are some of the most vulnerable in the community. While the City relies on its community partners to meet those needs, the City can focus on the ability to assist those partners as a priority.
3	Priority Need Name	Supportive Services (Public Services)
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	IMMEDIATE TARGET AREA
	Associated Goals	Administration After-School Educational Program Dental Care Assistance Summer Educational Program
	Description	Supportive services (Public Services) represents the activities undertaken by community partners that help fill the gap and support households that are working to move out of poverty. As discussed within the plan, many households struggle to cover the costs of daily living and these supportive services help those individuals meet those basic needs - food, health and youth education.
	Basis for Relative Priority	Supportive services was given a priority behind housing and homelessness because it fills the gaps for households struggling to meet daily needs.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	IMMEDIATE TARGET AREA
	Associated Goals	Administration Downtown Improvements - Public Spaces Economic Opportunities- Job Creation/Retention
	Description	Funding to assist with the location or expansion within the City to create job opportunities for low-and-moderate income persons. It also includes improving the economic potential of the downtown by making it an attractive place to open a business or locate a business. Downtown spaces are also the best opportunity for entrepreneurs to start their business.
	Basis for Relative Priority	Economic development and supportive service are really connected in terms of priority. Supportive services are needed to fill the gaps, but economic development is needed to assist those individuals to begin increasing their own household income to address their own gaps. Households need to know that those supportive services are in place so that they can be successful in their place of employment.
5	Priority Need Name	Public Spaces
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	IMMEDIATE TARGET AREA
	Associated Goals	Administration Downtown Improvements - Public Spaces Neighborhood Park Improvements - Hamilton
	Description	Public spaces provide for greater quality of life experiences, such as transit amenities, park improvements and streetscape.

	Basis for Relative Priority	Public spaces were prioritized behind the other needs and given a low priority, not because these improvements aren't seen as beneficial to neighborhoods and individuals, but because they can often be deferred without a detrimental impact to the community. The City understands there are limited resources and if funding is not available to undertake these initiatives, they will be deferred until such a time as funds are available or partnerships developed for these projects.
6	Priority Need Name	Blight Elimination
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	IMMEDIATE TARGET AREA
	Associated Goals	Administration Eliminate Blight in LMI Neighborhoods
	Description	Funding for acquisition, demolition and/or remediation of blighted properties within low-and-moderate income neighborhoods.
	Basis for Relative Priority	Blight Elimination was ranked last and as a low priority because the number of blighted properties has declined since the "recovery" from the economic recession. The number of foreclosures has decreased, property owners are reinvesting in their buildings and developers/business are seeing redevelopment potential in certain neighborhoods and buildings. Given limited resources, the City would look to leverage various funding sources to undertake blight elimination and target the most challenging of properties.
7	Priority Need Name	Administration
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Elderly Persons with Physical Disabilities Non-housing Community Development
Geographic Areas Affected	
Associated Goals	Administration
Description	Provide the staff support to implement the Consolidated Plan and Annual Action Plan as well as Fair Housing initiatives. Administration could be viewed as supporting the other Priority Needs outlined in the Consolidated Plan.
Basis for Relative Priority	Administration is a supportive service that facilitate the other Priority Needs outlined in the Consolidated Plan.

Narrative (Optional)

The City of Fond du Lac acknowledges there is limited funding and resources compared to underserved needs. The identification of priority needs will help direct the investment of CDBG funds as well as identify opportunities to maximize leverage of other public and private funds. The priority needs identified as part of the strategic plan are those with the ability to make change in the community and maximize the impact of CDBG investment.

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 are not available for Tenant Based Rental Assistance and the City does not receive other funding for that purpose.
TBRA for Non-Homeless Special Needs	CDBG funds are not available for Tenant Based Rental Assistance and the City does not receive other funding for that purpose.
New Unit Production	CDBG funds cannot be used to fund New Unit Production. The City does not allocate local dollars to support New Unit Production. The City may use CDBG funds to acquire vacant and/or blighted properties that have gone through foreclosure and donate them to Advocap or Habitat for Humanity as new homeownership opportunities. The purpose of this activity is to eliminate blight and create affordable homeownership opportunities. Typically, one or two properties may be acquired each year for this activity. However, the activity is not driven by any market demand for new housing unit production since only 1-2 homes are constructed each year.
Rehabilitation	Despite an increase in housing sales and new housing construction over the last three (3) years, there has been a strong interest in the City's Housing Rehabilitation Loan Program. Residents have been hesitant to take on additional debt as the economy has been slow to recover from the recession. Many residents experienced a change in employment, some often taking a position with lower wages, hours or benefits. The City has seen an increase in eligible households outside the typical target area of neighborhoods with Census blocks at or above 51% low-and-moderate income. The program has also seen the need for larger loan amounts than in pre-recession years due to the deferred maintenance as a result of not wanting to add on debt to their primary financial asset. Therefore, the need for continued funding dedicated to the Housing Rehabilitation Loan Program is important for the ongoing maintenance of the community's affordable housing stock and preserving the character of neighborhoods.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The City uses CDBG funds to primarily target the acquisition of vacant and/or blighted foreclosed properties. Typically the acquisition of such properties has a further end-use as affordable homeownership opportunities through partnerships with Advocap and Habitat for Humanity or removal blight. The City does use funds to acquire foreclosed properties that are blighted, but that are not in such condition that they require demolition having the ability to be rehabilitated and sold to an income eligible homebuyer. These activities are driven, not by a market demand for acquisition, but by a need to remove blight to maintain and preserve neighborhood character. As the community continues to rebound from the recession, the number of bank foreclosed and tax foreclosed (In Rem) properties have decreased, leaving what may be considered some of the more challenging properties based upon lack of interest from the private market to acquire these properties.

Table 49 – Influence of Market Conditions

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

Introduction

The challenge in making change in the community is limited resources. In this day and age, it can no longer be expected that one sole organization or entity will have sufficient resources, primarily financial, to implement that change or make those improvements to benefit the community. Change can only be accomplished through partnerships and this is a critical component of the CDBG program. The funds that the City receives are limited, and often declining, resulting in a need to collaborate and work together to the benefit of the community. This enables local, state, federal and private resources to be leveraged and used to their maximum potential. The City continues to research and evaluate opportunities to apply for different grant funds, leverage existing local dollars and incentives and forge new partnerships to foster economic development, enhance the quality of life and increase housing options for the community.

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	533,330	220,000	584,380	1,337,710	450,000	The City anticipates receiving approximately the same amount of grant allocation each year (\$450,000). In PY2016, the City received \$486,413 in grant allocation and approximately \$200,000 in Housing Rehab Loan repayments.

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: \$		
LIHTC	private	Housing	0	0	0	0	0	The City has been supportive of redevelopment projects that utilize Housing Tax Credits to further the project. The City has had the Wisconsin Housing and Economic Development Authority (WHEDA) award several projects in the community with HTC's. Since the criteria for HTC's, the method for awarding them changes each year, the lack of buildings available within the designated QTC (since many have already benefited from HTC's and been redeveloped), the City is not including this as an anticipated resource for the PY2022-PY2026 ConPlan.

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: \$		
Tax Increment Financing	public - local	Acquisition Economic Development Housing Public Improvements	200,000	0	0	200,000	0	The City of Fond du Lac utilizes Tax Increment Financing (TIF) to assist in redevelopment projects which results in the generation of new economic development opportunities and may assist in the addition of affordable housing units to the community. It is difficult to estimate the amount of TIF funds that will be utilized by the City since it varies based upon needs of the community and the ability for a project to be identified and move forward.

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 utilizes CDBG funds for direct benefit of low-and-moderate income persons and meeting the goals and objectives for the CDBG program. The use of CDBG funds for various activities leverages additional resources in a variety of ways. The Dental Care Assistance Program CDBG funds contribute towards covering the cost of the needed dental care, however the dental provider accepts a reduced payment below their usual and customary. The program has typically received approximately \$10,000 in CDBG funds, but has seen private contributions from the dental provider in the \$12,000 - \$15,000. For the Homestead Opportunity Program, the donation of lots acquired through the use of CDBG funds enables Advocap and Habitat for Humanity to utilize private donations and foundation grants for the actual construction of the new homeownership opportunity versus utilizing limited funding to acquire the lot itself. The Economic Development Revolving Loan program

requires a 50/50 match of private funds/other sources to CDBG investment. In addition, the City uses CDBG assistance to fund Public Service partners, like Boys & Girls Club, Solutions Center, and the Salvation Army which enables these organizations to compliment their private donations, grants and other public and private funds received to support programs and administrative costs. The community is able to see increased or new services without a single entity bearing the full cost.

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 of Fond du Lac does not intend to use publicly owned land as a part of this plan.

Discussion

It is challenging to anticipate resources not only for the coming year, but also for future years since funding at the local, state and federal levels are constantly influx. Programs are proposed for elimination or reductions while new programs emerge that may further a community's goal or objective. Criteria for awarding funds or being eligible to even apply for funds changes from year to year. The anticipated resources identified above are those that the City is hopeful will continue to be available to benefit the community. As new opportunities arise and programs are no longer available, the City will incorporate those into future planning efforts.

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
FOND DU LAC	Government	Economic Development Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
ADVOCAP INC.	Non-profit organizations	Homelessness Ownership	Jurisdiction
SOLUTIONS CENTER	Non-profit organizations	Homelessness	Jurisdiction
Boys & Girls Club of Fond du Lac	Non-profit organizations	public services	Jurisdiction
FOND DU LAC COUNTY HEALTH DEPT	Government	public services	Jurisdiction
Fond du Lac Housing Authority	PHA	Public Housing	Jurisdiction
Habitat for Humanity of Fond du Lac	Non-profit organizations	Ownership	Jurisdiction

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Strengths

1. The RDA consists primarily of uncompensated citizen members. This allows them to identify community needs that may not be apparent to staff, assess community needs and design responses without undue consideration of political or other expediencies.
2. Primary focus of the RDA is the implementation of the Consolidated Plan.
3. Strong staff support, including the Community Development Director, Community Development Specialist and Rehabilitation Specialist. Each individual provides a different type and level of support to the RDA and each program.

4. Most of the non-profit organizations that are either partners or subrecipients are familiar with the regulations or type of data required for reporting.

Gaps

1. The RDA’s citizen members have full-time jobs which limit the amount of time they can devote to their leadership and oversight responsibilities.

2. The non-profit organizations that partner with or are subrecipients of program funds carry out components of the Consolidated Plan as well as other programs and activities that require dedication of staff resources that may restrict the amount of time to Consolidated Plan activities or involvement/participation in long and short term identification of needs.

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			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	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 City does not have services targeted to homeless persons and persons with HIV. Health, mental health and employment services are made available to all persons within the community, regardless of circumstances.

Advocap, Solutions Center and Salvation Army would be the primary services targeted at homeless persons. Individuals that are either homeless or at risk of homelessness can be referred to these agencies for access to services directly provided by the agencies or utilize these agencies as a means of accessing other resources.

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

The City has a relatively small population of special needs persons. The strength in the delivery system is that the community partners who work to meet the health, mental health and employment needs are familiar with the population, particularly those individuals who might be experiencing chronic homelessness, and are able to work together to address issues and needs. Every social service and health agency within the community understands the importance of working together, due to limited resources, to meet the needs of this population.

One gap in the delivery system is that many agencies rely on grants, donations and other community support in order to provide services. As these funding sources face reductions, it becomes more of a challenge for agencies to not only provide staffing to meet needs, but also provide the actual resources to help them. The other gap is limited mental health resources. This was identified as a need in the Community Health Assessment from 2014, and remains a need as part of the 2021 Assessment, as there continues to be a greater demand for mental health services than supply within the community.

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

Communication and collaboration is key to overcoming gaps in the institutional structure. To address this, it is important that collaborations continue to evolve and develop, such as the Housing Authority and Community Development Department partners each year to host an annual landlord training. The Community Development Director attends monthly Housing Coalition meetings. The Housing Coalition is comprised of multiple social, health and advocacy agencies within the community. It is important that other agency partners are encouraged to participate and information is shared through speakers and presenters. 3) Community Development staff continues to participate with various groups and committees, such as the River Park Neighborhood Group (formerly Hamilton Area Neighborhood

District), Downtown Fond du Lac Partnership, Downtown Architectural Review Board, and Envision Greater Fond du Lac Loan Review Committee to increase communication and partnerships within the community. By participating in these committees, staff is able to learn about issues within the community and intervene, if possible, at the front end versus later in the process.

The primary gap in institutional structure is capacity by changes and impacts in financial resources. Where feasible and appropriate, the City utilizes CDBG program funds to assist those areas of highest priority. However, partner agencies still have to compete for grant programs that fluctuate and community support that is limited and each agency tries to limit its "ask" so as not to negatively impact other organizations.

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	Owner Occupied Housing Rehabilitation	2022	2026	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$600,000	Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	Homeownership - Community Partners	2022	2026	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$40,000	Homeowner Housing Added: 12 Household Housing Unit
3	Homeownership- City Rehabilitation	2022	2026	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$300,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	Warming Shelter - Homeless	2022	2026	Homeless	IMMEDIATE TARGET AREA	Homeless Supportive Services	CDBG: \$50,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 150 Beds
5	Supportive Services - Homeless	2022	2026	Homeless	IMMEDIATE TARGET AREA	Homeless Supportive Services	CDBG: \$54,000	Homeless Person Overnight Shelter: 800 Persons Assisted
6	Economic Opportunities- Job Creation/Retention	2022	2026	Economic Development	IMMEDIATE TARGET AREA	Economic Development	CDBG: \$700,000 Tax Increment Financing: \$300,000	Jobs created/retained: 50 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	After-School Educational Program	2022	2026	Non-Housing Community Development	IMMEDIATE TARGET AREA	Supportive Services (Public Services)	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
10	Summer Educational Program	2022	2026	Non-Housing Community Development	IMMEDIATE TARGET AREA	Supportive Services (Public Services)	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
11	Dental Care Assistance	2022	2026	Non-Housing Community Development	IMMEDIATE TARGET AREA	Supportive Services (Public Services)	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
13	Neighborhood Park Improvements - Hamilton	2022	2026	Non-Housing Community Development	IMMEDIATE TARGET AREA	Public Spaces	CDBG: \$175,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
14	Downtown Improvements - Public Spaces	2022	2026	Non-Housing Community Development	IMMEDIATE TARGET AREA	Economic Development Public Spaces	CDBG: \$60,000	Other: 35 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Eliminate Blight in LMI Neighborhoods	2022	2026	Non-Housing Community Development	IMMEDIATE TARGET AREA	Blight Elimination	CDBG: \$150,000 Tax Increment Financing: \$300,000	Facade treatment/business building rehabilitation: 1 Business Brownfield acres remediated: 1 Acre Buildings Demolished: 1 Buildings
16	Renter Occupied Housing Rehabilitation	2022	2026	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$75,000	Rental units rehabilitated: 10 Household Housing Unit
17	Administration	2017	2021	Administration		Administration Affordable Housing Opportunities Blight Elimination Economic Development Homeless Supportive Services Public Spaces Supportive Services (Public Services)	CDBG: \$590,000	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	<p>Improve the condition of the City's affordable stock, occupied by low-and-moderate income residents, by providing grants and low interest loans to assist with housing code violations or housing quality standards as well as lead based paint hazards (if present). This Goal will also include Project Delivery or Rehabilitation Administration costs. These are direct costs associated with the housing rehab loan project - lead based paint assessment, HQS assessment and development of bid specifications on behalf of the homeowner.</p> <p>The program is funded, primarily, through the Housing Rehabilitation Loan Program.</p> <p>12 units are estimated to be rehabilitated each year.</p>
2	Goal Name	Homeownership - Community Partners
	Goal Description	Create affordable homeownership opportunities for low-and-moderate income homebuyers through community partnerships, such as Advocap or Habitat for Humanity.
3	Goal Name	Homeownership- City Rehabilitation
	Goal Description	Create affordable homeownership opportunities for low-and-moderate income homebuyers through the acquisition and rehabilitation of a blighted single-family home.
4	Goal Name	Warming Shelter -Homeless
	Goal Description	Increase access to shelter and supportive services through the operation of the warming shelter.

5	Goal Name	Supportive Services - Homeless
	Goal Description	Increase access to supportive services for persons experiencing homelessness utilizing Solution Center facilities through financial support towards utility costs.
6	Goal Name	Economic Opportunities- Job Creation/Retention
	Goal Description	<p>Increase economic opportunities for low-and-moderate income persons by providing financial assistance for businesses to locate or expand within the City and create job opportunities for the hiring of low-and-moderate income persons.</p> <p>This activity will be funded through the Economic Development Revolving Loan Fund.</p> <p>It is difficult to estimate beneficiaries as we have seen a change in the traditional loans, shifting from manufacturing to small business and/or business start-ups. In addition, with the on-set of technology advancements, manufacturers are hiring individuals to be trained on equipment, but are also hiring fewer employees overall.</p>
9	Goal Name	After-School Educational Program
	Goal Description	Increase access to academic and educational support through a new location for an after-school program in a low-and-moderate income neighborhood.
10	Goal Name	Summer Educational Program
	Goal Description	Increase access to academic support for low-and-moderate income youth during the summer through a new location. The purpose of the summer program is to help minimize or eliminate the summer slide that occurs, particularly for kids who may be struggling academically, to ensure educational success in the next school year.
11	Goal Name	Dental Care Assistance
	Goal Description	Increase the availability and affordability of dental care for low-and-moderate income persons. This was identified as a need during the Healthy Fond du Lac 2020 report. The City anticipates funding this during the planning period, but it may change if private donations or alternative funding sources emerge for the program.

13	Goal Name	Neighborhood Park Improvements - Hamilton
	Goal Description	<p>Improve access to and features within Hamilton Park, a neighborhood park located within a low-and-moderate income neighborhood. Hamilton Park is located within an LMI neighborhood and has been underutilized compared to other neighborhood parks within the city due to some real and perceived issues, such as safety, crime and amenities. The City would like to see the residents of the River Park neighborhood utilize the park more often and for more events and activities. This goal will support CDBG investment into the park to combat some of the real and perceived issues.</p> <p>This is a goal that may not see activity each year. CDBG investment will be based upon feedback from the River Park neighborhood, potential leveraging of other public and private funds and compliance with CDBG objectives.</p>
14	Goal Name	Downtown Improvements - Public Spaces
	Goal Description	<p>The new approach to economic development includes not only having the job opportunities, but also becoming a place where people want to live and work. This goal would work to improve the vibrancy and economic potential of the downtown by enhancing public amenities, such as streetscape - landscaping, lighting, and bike amenities. These features will make the downtown a more attractive and safe place to work and live.</p> <p>This goal is based upon two (2) initiatives to make the downtown vibrant and enhance its economic potential - the Downtown Exploratory Committee and Envision Fond du Lac (the plan). The intent is to undertake appropriate activities as they emerge and meet CDBG objectives. The goal is listed for all five (5) years of the strategic plan, but there may be years where a project is not undertaken.</p>
15	Goal Name	Eliminate Blight in LMI Neighborhoods
	Goal Description	<p>The majority of the City's low-and-moderate income neighborhoods are located within or adjacent to the central core of the community. These neighborhoods include some of the oldest housing stock and/or commercial/industrial buildings that have lacked reinvestment. In order to encourage economic reinvestment and improve neighborhood character, the City will target either the removal of blight through acquisition and demolition or through redevelopment of properties that can have another life as a new or different use.</p>

16	Goal Name	Renter Occupied Housing Rehabilitation
	Goal Description	This goal is to assist in the provision of affordable rental units identified by community partners as the needed bridge to help those moving out of homelessness become stable before moving on to more typical housing options. It is listed as a lower goal due to the challenge it presents to accomplish as well as the limitations that the CDBG program has to meet the needs. Any progress towards this goal would mean the rehabilitation of an existing rental property that would be managed by community partners and supported by various programs to meet the rental rates needed to help households move along the spectrum to stability and success.
17	Goal Name	Administration
	Goal Description	Provide the necessary staff support to facilitate implementation of the Consolidated Plan and Annual Action Plan as well as undertake Fair Housing initiatives.

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)

NARRATIVE:

The goals for the 5-year strategic plan are designed to target the two (2) higher priority issues: affordable housing and homelessness. The other initiatives complement those efforts by providing supportive services, job opportunities and quality of life. These goals are designed to be done in collaboration with community partners and this is reflected in our institutional structure and the consultation process.

The City does not receive HOME funds in which to provide affordable housing assistance.

Through the CDBG Program, the City estimates assisting the following maintain affordable housing through the Housing Rehabilitation Loan Program:

Extremely Low Income: 3

Low Income: 3

Moderate Income: 6

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)

Based upon the information provided under the Public Housing Needs, there is only one household on the waiting list for an accessible accommodation. Given the limited number of persons on the waiting list for such units, there is no need to increase the number of accessible units. The Housing Authority will continue to monitor and track such needs and, if the needs of the population change where additional accessible units are required, the Housing Authority and City will work together to identify a resolution to meet those needs.

Activities to Increase Resident Involvements

The Housing Authority of the City of Fond du Lac has a sound plan in place to encourage and allow for resident involvement. At this time, there is no immediate plan to identify activities to increase resident involvement. The Housing Authority will continue to monitor resident involvement and will work to identify alternative means of communication if the existing opportunities are no longer garnering the necessary resident involvement.

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

No

Plan to remove the ‘troubled’ designation

The Housing Authority of the City of Fond du Lac is not a troubled agency. Therefore, no plan is required to remove the troubled designation.

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

Barriers to Affordable Housing

The City of Fond du Lac consistently has a pro-growth development policy and has often demonstrated a willingness to change its regulatory measures to accommodate new market trends. This has included rezoning land for multi-family development and recommending use variances or special use permits for mixed-use projects within the downtown area. The City's zoning ordinance provides for a broad range of housing types and densities. The City does not charge or assess any impact fees.

While opportunities may occur for new development near the City limits, the City encourages redevelopment and development of affordable housing and different housing types throughout the City. When financially feasible, the City utilizes Tax Incrementing Financing (TIF) to provide financial assistance on redevelopment projects, such as an affordable WHEDA tax credit assisted Residential Care Apartment Complex (RCAC) and a few different affordable WHEDA assisted (LIHTC) townhomes or apartment development projects.

The City is also proactive in addressing properties that are vacant or have been abandoned or foreclosed. Many of these properties are older homes that represent a portion of the City's affordable housing stock. Blighted, abandoned and vacant properties have a significant impact on neighborhoods and residential investment in those areas. Upon identification, City departments work together to mitigate negative impacts, such as concerns regarding property maintenance or becoming a property that attracts inappropriate behavior or activity. For example, a property that is known to be vacant will have the water disconnected to prevent damage to the interior of the home from freezing/bursting water pipes. If possible, the City works with community partners, including Fond du Lac County, Habitat for Humanity and Advocap to turn those vacant, abandoned or blighted properties into new homeownership opportunities.

The City and staff are unaware of any negative effects of local public policies on affordable housing and residential development. However, WHEDA's policy/program for allocation of Low Income Housing Tax Credits (LIHTC) has the potential for negative effects. According to WHEDA's policies, LIHTCs can only be allocated to projects within certain qualifying Census tracts. This is concentrating LIHTC projects within a relatively small area of the city overall and could be perceived as concentrating poverty within an area. Staff has contacted WHEDA in regards to these impacts and the possibility of looking at other factors and giving those factors more points in the evaluation phase, such as proximity to employers. For example, the City's industrial parks are located on the west side of town, however there are no LIHTC projects near these industrial parks. If projects could be closer to these areas, it may be easier to address other issues, such as transit and childcare, while encouraging a diverse base of residential investment.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

1) Staff will continue to recommend amendments to the Comprehensive Plan and rezoning applications where such amendments and rezonings provide opportunities for affordable housing.

A subset of this strategy is that the City will be undertaking a Comprehensive Housing Study that will assess inventory, supply, demand, challenges and opportunities. Staff anticipates that the results will provide a guide to help facilitate housing development.

2) Staff will continue to work with developers to facilitate the development of affordable housing through support of Housing Tax Credit Project Proposals and Tax Increment Finance Districts in blighted areas.

3) The City's Zoning Code permits developers the opportunity to build on smaller lots (up to 20% of residential lots) so that smaller homes can be built, providing opportunities for affordable single-family residential new construction.

4) The City will continue to support the provision and construction of multi-family housing. This is evidenced by the fact that over 1/3 of the housing stock in the community is multi-family.

5) The City will continue to support Habitat for Humanity by donating vacant residential lots to the organization for construction of new single-family homes for low-and moderate-income families.

6) The City will continue to fund the owner-occupied housing rehabilitation program. This program provides opportunities for individuals to undertake rehabilitation projects and help preserve and maintain some of the existing affordable housing stock.

7) Staff will continue to partner with other non-profit organizations to develop affordable housing.

8) Due to the continued problems in the housing market, Fond du Lac County continues to acquire parcels due to tax foreclosures. Staff is working with Fond du Lac County to encourage other communities to undertake affordable housing projects, such as the City's Homestead Opportunity Program which acquires lots for donation to Habitat for Humanity. The City will continue to provide information to the County Treasurer's office about program set-up and funding sources. These efforts will try to increase affordable housing opportunities in other areas of the County.

SP-60 Homelessness Strategy – 91.215(d)

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

ADVOCAP, along with Solutions Center, Salvation Army and other community partners, will continue to implement the Point in Time Surveys bi-annual (January and July). These PIT surveys are essential to tracking the chronic homeless and provide an opportunity to share information about the resources available to assist these individuals.

Solutions Center provides services to homeless clients including AODA referrals, assistance in development of employment skills, and securing employment and/or social services, etc. The City will continue to provide utility assistance to Solutions Center so their resources can be most effectively used for client supportive services, including the chronic homeless.

ADVOCAP operates a Supportive Services Program through Emergency Shelter Grant funds. In order to be eligible to participate in the program, an individual must be homeless and be at or below 30% CMI and have a desire to participate in the program. Case workers help individuals identify barriers to housing and employment, as well as help them develop an individualized plan for overcoming those obstacles.

Addressing the emergency and transitional housing needs of homeless persons

The City will continue to support funding for the warming shelter which is operated by Salvation Army. The warming shelter is operated from November 1 through March 30. Individuals who are chronically homeless often use the warming shelter during the winter season. These individuals typically refuse the services of the permanent shelters. By providing the warming shelter, staff will have the opportunity to offer supportive services/case management and provide shelter.

Solutions Center provides services to homeless clients including AODA referrals, assistance in development of employment skills, securing employment and/or social services, etc. The City will partner with Solutions Center to identify operational costs that may be eligible for funding support so their resources can be most effectively used for client supportive services, including the chronic homeless. Solutions Center also operates a NEW homeless facility that serves families and singles (men & women).

ADVOCAP operates a Supportive Services Program through Emergency Shelter Grant funds. In order to be eligible to participate in the program, an individual must be homeless and be at or below 30% CMI and have a desire to participate in the program. Case workers help individuals identify barriers to housing and employment as well as help them develop an individualized plan for overcoming those obstacles.

ADVOCAP offers 12 units of transitional housing/permanent supportive housing that helps move individuals into a stable housing environment by providing housing on a rent scale or at no cost while continuing to provide supportive services. This provides the next step in the process after individuals who are chronically homeless receive services through the homeless or warming shelter and are ready to move out of homelessness. At the end of the transition period, the individuals are able to obtain and maintain housing independently. ADVOCAP is funded, in part, by ESG funds.

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.

ADVOCAP offers 12 units of transitional housing/permanent supportive housing that helps move individuals into a stable housing environment by providing housing on a rent scale or at no cost while continuing to provide supportive services. This provides the next step in the process after individuals who are chronically homeless receive services through the homeless or warming shelter and are ready to move out of homelessness. At the end of the transition period, the individuals are able to obtain and maintain housing independently. ADVOCAP is funded, in part, by ESG funds.

ADVOCAP operates a Supportive Services Program through Emergency Shelter Grant funds. In order to be eligible to participate in the program, an individual must be homeless and be at or below 30% CMI and have a desire to participate in the program. Case workers help individuals identify barriers to housing and employment, as well as help them develop an individualized plan for overcoming those obstacles.

St. Vincent DePaul, Salvation Army, CARE Inc. and Church of Peace will continue to provide rent, utility and food assistance as resources permit. This assistance is critical to individuals who are just moving out of homelessness and to those individuals who are at risk to become homeless.

The City will continue to work with Solutions Center to identify opportunities to provide funding assistance so that their financial resources can be most effectively used to assist individuals and families at risk of becoming homeless.

The Housing Coalition/Continuum of Care has indicated that the homeless and at risk of being homeless populations are changing and that more teens are seeking services. The Coalition invited the McKinney-Vento/HEARTH Act representative from the Fond du Lac School District to attend the monthly meetings. Their participation in the committee will highlight the issues and challenges facing teenagers that are homeless or at risk of being homeless. By being part of the Housing Coalition meetings, the School District has a more direct connection to the resources and opportunities available to assist their clients.

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

ADVOCAP provides different employment & training programs, including skills enhancement, working with displaced workers and work experience programs with local employers. These programs provide opportunities for individuals to build and develop skills that will enable them to find stable employment.

Salvation Army, St. Vincent De Paul, and Church of Peace will continue to provide food, rent and utility assistance to individuals in need, subject to availability of resources and donations.

The City will continue to encourage the use of the Economic Development Revolving Loan Fund (EDRLF) for businesses looking to locate or expand within the City. The EDRLF requires that jobs are created and are made available to low-and-moderate income individuals. Increased job opportunities create more opportunities for individuals to secure employment that will enable them to support themselves and their families.

Fond du Lac County Community Programs, in addition to the State of Wisconsin, are the agencies primarily responsible for AODA treatment within the community. Housing Coalition agencies, including Catholic Charities and HOPE Mentoring, attempt to provide counseling and mentoring to assist individuals maintain compliance with individual plans. The Fond du Lac County-Veterans Services provides support for veterans in need that are homeless.

Fond du Lac has a Discharge Coordination Policy that is implemented by the local hospital, nursing and other health care facilities as well as by the Taycheedah Correctional Facility. The City of Fond du Lac, as an organization, does not receive any McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds, so this reporting does not certify that it has established a policy for discharge of persons from publicly funded institutions.

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

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

Using its own funds, the City of Fond du Lac has purchased an advanced XRF machine, a Niton XL 309. This equipment enables the City's Housing Rehabilitation Specialist to perform full lead hazard inspection as part of his regular housing rehabilitation survey inspection. The Rehabilitation Specialist is trained to operate the Niton and also is a licensed risk assessor/lead inspector/supervisor by the State of Wisconsin. The equipment enables the City to avoid assuming lead on all deteriorated paint surfaces which can lead to considerable cost savings on the rehabilitation projects and increase the ability to assist those homes where lead is present. Deteriorated painted surfaces that contain lead are treated in accordance with lead safe practices and, if necessary, occupants are temporarily relocated, as rehab work is performed by trained and licensed lead abatement contractors.

As part of the Housing Rehabilitation Loan Program, the City has approved grants to cover the cost of the removal of lead based paint versus having the homeowner bear all of the cost as part of the loan. The City understands that someone's home is their principal financial asset, more so for low-and-moderate income homeowners and, as such, they may be hesitant to take on any additional debt beyond the basic needs. By covering the lead based paint under grant funds, the City is able to address the hazards and increase access to housing without lead based paint.

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

Fond du Lac County Health Department is the entity responsible for investigating and tracking lead based paint poisonings within the community. Based upon their data, the number of poisonings within the County, for children under the age of 6 years old with a blood test of 5mcg/dl or above show the following: 2017 (65 children); 2018 (68 children); 2019 (45 children) and 2020 (31 children); and 2021 (35 children). Households, located within the City, with an identified lead poisoning are referred to the City to assist with addressing the hazard through the Housing Rehab Loan Program. The majority of lead poisonings in recent years have occurred outside the City limits so the City has seen a decline in referrals. (Hopefully, this suggests the City's proactive efforts to address lead based paint through the Housing Rehab Loan Program have been successful!)

In 2021, the blood reference value for determining poisoning decreased from 5 to 3.5 mcg/dl. Going forward, this may result in changes to the number of children deemed lead poisoned and the number of referrals in the City limits.

Based upon the data provided by the County, the City has not received many referrals for assistance to address lead hazards. This suggests that the following conditions may apply: 1) the household exceeds the income eligibility requirements for the Housing Rehab Loan Program; 2) the poisoning did not occur at the child's home located within a City, but at a relative's, caregiver's, etc home outside of the

City or 3) the poisoning occurred at a rental unit. Landlords have been resistant to utilizing the Housing Rehab Loan Program and prefer to undertake the work themselves.

The City is committed to addressing lead hazards and has utilized grants as a means of helping households address those hazards. When the City does receive a referral related to a lead based paint poisoning, that application is given immediate priority so the hazard can be addressed as soon as possible.

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

As part of the initial pre-qualification for the Housing Rehabilitation Loan, the Community Development Specialist explains that every participant in the program is required to have a lead assessment. The Rehabilitation Specialist conducts the lead assessment, and the results are shared with the property owner. The owner is notified the program is required to address lead hazards and the work will be done either through grant or loan dollars. Once the City is aware that a lead hazard exists within a home, the owner is not allowed to undertake the work themselves. Those work items are undertaken by a qualified contractor.

The City supports the removal of lead hazards by assisting the Housing Authority, as needed, to assess their properties for the presence of lead hazards.

If any non-profit community partner undertakes a rehabilitation project (these projects are NOT funded through CDBG) that will result in either homeownership or tenants, the City offers to conduct a lead assessment so that they are aware of the work that needs to be done if lead hazards exist and provides guidance on how the work needs to be completed.

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

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

The City's efforts for reducing the number of poverty-level families focuses on: economic development with job creation and collaborating on supportive services.

Economic Development

1) The City will continue the Economic Development Revolving Loan Fund (EDRLF). Job creation is a component of this program. The number of jobs created/retained is based upon the dollar value of the loan.

2) The City continues to operate and market modern industrial and business parks that provide the land and infrastructure for new or existing businesses to expand.

3) Staff will identify potential opportunities to collaborate with the Small Business Development Center (SBDC). The SBDC is located at the University of Wisconsin-Oshkosh but serves a seven county area, including Fond du Lac County. Their services include counseling for existing business and assisting start-ups. Both of these services will help foster economic development within the community which will lead to job creation.

4) The City will continue to operate the Fond du Lac Area Transit System which provides access to jobs and services to a broad range of households.

Supportive Services

1) Staff will continue to collaborate with the Fond du Lac Housing Coalition to meet the needs of homeless individuals; individuals at-risk of becoming homeless and low income individuals. Each organization that comprises the Housing Coalition works to reduce poverty. Some agencies represented at the Housing Coalition provide rent and/or utility assistance (amounts vary based on the agency's available funds); food pantry/food assistance; counseling (family, employment, and financial); employment training; transportation assistance; and education (GED) assistance. Through these programs, the Housing Coalition works to help empower individuals to obtain stable housing and employment.

2) The City will continue to support initiatives of the Boys & Girls Club to provide academic support/tutoring programs through their after-school and summer programs. One of the most important ways of breaking the cycle of poverty is to support education at an early age, so that a) Kids graduate from school and b) kids have the confidence and ability to pursue post-secondary education to

enable them to secure higher wages than those without a diploma or education. The Boys & Girls Club also serves as a positive mentor and role member for kids who may not have involved family to encourage them to make positive life choices.

3) The City will continue to ensure that local fair housing ordinances are explained and enforced. This will reduce the impact of discrimination against various protected classes as they work to escape poverty.

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

The efforts to reduce poverty are coordinated with the affordable housing plan in that all initiatives undertaken by the City are primarily funded through the CDBG program with leveraging of local, state, federal and private resources. The ability to meet the needs of affordable housing is tied to the ability of households to increase income and move out of poverty towards financial independence. The City's efforts to increase economic development opportunities are only successful if those persons working within the City have the opportunity to live within the community and utilize all of the amenities and quality of life opportunities.

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 uses several methods to monitor compliance with program requirements and comprehensive planning requirements.

1) The Community Development Director is responsible for overall project compliance matters. When questions arise, the Community Development Director first reviews the regulations and other resource materials. If additional clarification is needed, the Community Development Director consults with the appropriate HUD-Milwaukee staff for guidance on “best practices” and interpretation of regulations.

2) CDBG performance and compliance is monitored on a monthly basis by reviewing reports generated by IDIS system. This includes monitoring current balances and drawdowns to comply with timely expenditure of CDBG funds.

3) HUD provides communication/emails to Entitlement Grantees regarding a variety of regulatory and other compliance issues. These communications are reviewed to determine the City’s status as it relates to ongoing compliance. For example, throughout the year HUD provides timeliness reports for all grantees and staff reviews the reports to ensure that staff monitoring efforts are consistent with HUD reports.

4) Staff tracks program income (loan repayments) to monitor actual income versus projected. Changes in income from projected income at the start of the year impact funds that can be allocated for administration. Therefore, lower income requires adjustments to administrative expenditures.

5) Staff maintains a project allocation spreadsheet that shows the allocation of funds for different projects, including projects designated public services to ensure compliance with the 15% Public Service cap.

6) Staff reviews proposed activities, including rehabilitation loans, in conjunction with the City’s Comprehensive Plan to ensure that all activities are consistent with the long-term plans for development within the community.

7) The owner-occupied and renter-occupied rehabilitation program is the largest program that the City implements as part of the Consolidated Plan. Monitoring and compliance assurance occurs at different steps within the program, including household income verification and other eligibility criteria; inspecting the housing unit(s) for the work that needs to be done and lead paint safety; progress inspections and reviewing contractor payment requests to ensure that the rehabilitation work meets Building Code Requirements and other program standards; and loan closeout.

8) Subrecipients of program funds enter into an Agreement with the Redevelopment Authority; are required to submit monthly or quarterly reports and reimbursement requests; and staff conducts on-site monitoring visits to review activity progress towards goals and discuss any concerns. The monthly/quarterly reports and reimbursement requests are reviewed by staff for compliance with program requirements.

Expected Resources

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

Introduction

The challenge in making change in the community is limited resources. In this day and age, it can no longer be expected that one sole organization or entity will have sufficient resources, primarily financial, to implement that change or make those improvements to benefit the community. Change can only be accomplished through partnerships and this is a critical component of the CDBG program. The funds that the City receives are limited, and often declining, resulting in a need to collaborate and work together to the benefit of the community. This enables local, state, federal and private resources to be leveraged and used to their maximum potential. The City continues to research and evaluate opportunities to apply for different grant funds, leverage existing local dollars and incentives and forge new partnerships to foster economic development, enhance the quality of life and increase housing options for the community.

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	533,330	220,000	584,380	1,337,710	450,000	The City anticipates receiving approximately the same amount of grant allocation each year (\$450,000). In PY2016, the City received \$486,413 in grant allocation and approximately \$200,000 in Housing Rehab Loan repayments.

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: \$		
LIHTC	private	Housing	0	0	0	0	0	The City has been supportive of redevelopment projects that utilize Housing Tax Credits to further the project. The City has had the Wisconsin Housing and Economic Development Authority (WHEDA) award several projects in the community with HTC's. Since the criteria for HTC's, the method for awarding them changes each year, the lack of buildings available within the designated QTC (since many have already benefited from HTC's and been redeveloped), the City is not including this as an anticipated resource for the PY2022-PY2026 ConPlan.

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: \$		
Tax Increment Financing	public - local	Acquisition Economic Development Housing Public Improvements	200,000	0	0	200,000	0	The City of Fond du Lac utilizes Tax Increment Financing (TIF) to assist in redevelopment projects which results in the generation of new economic development opportunities and may assist in the addition of affordable housing units to the community. It is difficult to estimate the amount of TIF funds that will be utilized by the City since it varies based upon needs of the community and the ability for a project to be identified and move forward.

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 utilizes CDBG funds for direct benefit of low-and-moderate income persons and meeting the goals and objectives for the CDBG program. The use of CDBG funds for various activities leverages additional resources in a variety of ways. The Dental Care Assistance Program CDBG funds contribute towards covering the cost of the needed dental care, however the dental provider accepts a reduced payment below their usual and customary. The program has typically received approximately \$10,000 in CDBG funds, but has seen private contributions from the dental provider in the \$12,000 - \$15,000. For the Homestead Opportunity Program, the donation of lots acquired through the use of CDBG funds enables Advocap and Habitat for Humanity to utilize private donations and foundation grants for the actual construction of the new homeownership opportunity versus utilizing limited funding to acquire the lot itself. The Economic Development Revolving Loan program requires a 50/50 match of private funds/other sources to CDBG investment. In addition, the City uses CDBG assistance to fund Public Service

partners, like Boys & Girls Club, Solutions Center, and the Salvation Army which enables these organizations to compliment their private donations, grants and other public and private funds received to support programs and administrative costs. The community is able to see increased or new services without a single entity bearing the full cost.

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 of Fond du Lac does not intend to use publicly owned land as a part of this plan.

Discussion

It is challenging to anticipate resources not only for the coming year, but also for future years since funding at the local, state and federal levels are constantly influx. Programs are proposed for elimination or reductions while new programs emerge that may further a community's goal or objective. Criteria for awarding funds or being eligible to even apply for funds changes from year to year. The anticipated resources identified above are those that the City is hopeful will continue to be available to benefit the community. As new opportunities arise and programs are no longer available, the City will incorporate those into future planning efforts.

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	Owner Occupied Housing Rehabilitation	2017	2021	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$200,000	Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Homeownership - Community Partners	2017	2021	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$15,000	Homeowner Housing Added: 1 Household Housing Unit
3	Homeownership- City Rehabilitation	2017	2021	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$120,000	Homeowner Housing Added: 1 Household Housing Unit
4	Warming Shelter - Homeless	2017	2021	Homeless	IMMEDIATE TARGET AREA	Homeless Supportive Services	CDBG: \$15,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds
5	Supportive Services - Homeless	2017	2021	Homeless	IMMEDIATE TARGET AREA	Homeless Supportive Services	CDBG: \$10,800	Homeless Person Overnight Shelter: 80 Persons Assisted
6	Economic Opportunities- Job Creation/Retention	2017	2021	Economic Development	IMMEDIATE TARGET AREA	Economic Development	CDBG: \$120,000	Jobs created/retained: 7 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	After-School Educational Program	2017	2019	Non-Housing Community Development	IMMEDIATE TARGET AREA	Supportive Services (Public Services)	CDBG: \$20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
8	Summer Educational Program	2017	2021	Non-Housing Community Development	IMMEDIATE TARGET AREA	Supportive Services (Public Services)	CDBG: \$20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
9	Dental Care Assistance	2017	2021	Non-Housing Community Development	IMMEDIATE TARGET AREA	Supportive Services (Public Services)	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
10	Neighborhood Park Improvements - Hamilton	2017	2021	Non-Housing Community Development	IMMEDIATE TARGET AREA	Public Spaces	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
11	Downtown Improvements - Public Spaces	2017	2021	Non-Housing Community Development	IMMEDIATE TARGET AREA	Public Spaces	CDBG: \$50,000	Other: 35 Other
12	Eliminate Blight in LMI Neighborhoods	2017	2021	Non-Housing Community Development	IMMEDIATE TARGET AREA	Blight Elimination	CDBG: \$40,000	Buildings Demolished: 1 Buildings
13	Renter Occupied Housing Rehabilitation	2017	2021	Affordable Housing	IMMEDIATE TARGET AREA	Affordable Housing Opportunities	CDBG: \$20,000	Rental units rehabilitated: 1 Household Housing Unit
14	Administration	2017	2021	Administration		Administration	CDBG: \$118,000	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	<p>Improve the condition of the City's affordable stock, occupied by low-and-moderate income residents, by providing grants and low interest loans to assist with housing code violations or housing quality standards as well as lead based paint hazards (if present).</p> <p>The program is funded, primarily, through the Housing Rehabilitation Loan Program.</p> <p>12 units are estimated to be rehabilitated each year.</p>
2	Goal Name	Homeownership - Community Partners
	Goal Description	Create affordable homeownership opportunities for low-and-moderate income homebuyers through community partnerships, such as Advocap or Habitat for Humanity.
3	Goal Name	Homeownership- City Rehabilitation
	Goal Description	Create affordable homeownership opportunities for low-and-moderate income homebuyers through the acquisition and rehabilitation of a blighted single-family home. The initiative is funded with a combination of grant funds and program income.
4	Goal Name	Warming Shelter -Homeless
	Goal Description	Increase access to shelter and supportive services through the operation of the warming shelter.

5	Goal Name	Supportive Services - Homeless
	Goal Description	Increase access to supportive services for persons experiencing homelessness utilizing Solution Center facilities through financial support towards utility costs.
6	Goal Name	Economic Opportunities- Job Creation/Retention
	Goal Description	<p>Increase economic opportunities for low-and-moderate income persons by providing financial assistance for businesses to locate or expand within the City and create job opportunities for the hiring of low-and-moderate income persons.</p> <p>This activity will be funded through the Economic Development Revolving Loan Fund.</p> <p>It is difficult to estimate beneficiaries as we have seen a change in the traditional loans, shifting from manufacturing to small business and/or business start-ups. In addition, with the on-set of technology advancements, manufacturers are hiring individuals to be trained on equipment, but hiring fewer employees overall.</p>
7	Goal Name	After-School Educational Program
	Goal Description	Increase access to academic and educational support through a new location for an after-school program in a low-and-moderate income neighborhood.
8	Goal Name	Summer Educational Program
	Goal Description	Increase access to academic support for low-and-moderate income youth during the summer through a new location. The purpose of the summer program is to help minimize or eliminate the summer slide that occurs, particularly for kids that may be struggling academically, to ensure educational success in the next school year.
9	Goal Name	Dental Care Assistance
	Goal Description	Increase the availability and affordability of dental care for low-and-moderate income persons. This was identified as a need during the Healthy Fond du Lac 2020. The City anticipates funding this during the planning period, but may change if private donations or alternative funding sources emerge for the program.

10	Goal Name	Neighborhood Park Improvements - Hamilton
	Goal Description	Improve access to and features within Hamilton Park, a neighborhood park located within a low-and-moderate income neighborhood. Hamilton Park is located within an LMI neighborhood and has been underutilized compared to other neighborhood parks within the city due to some real and perceived issues, such as safety, crime and amenities. The City would like to see the residents of the River Park neighborhood utilize the park more often and for more events and activities. This goal will support CDBG investment into the park to combat some of the real and perceived issues.
11	Goal Name	Downtown Improvements - Public Spaces
	Goal Description	<p>The new approach to economic development includes not only having the job opportunities, but becoming a place where people want to live and work. This goal would work to improve the vibrancy and economic potential of the downtown by enhancing public amenities, such as streetscape - landscaping, lighting, bike amenities. These features will make the downtown a more attractive and safe place to work and live.</p> <p>This goal is based upon two (2) initiatives to make the downtown vibrant and enhance its economic potential - the Downtown Exploratory Committee and Envision Fond du Lac (the plan). The intent is undertake appropriate activities as they emerge and meet CDBG objectives. The goal is listed for all five (5) years of the strategic plan, but there may be years where a project is not undertaken.</p>
12	Goal Name	Eliminate Blight in LMI Neighborhoods
	Goal Description	The majority of the City's low-and-moderate income neighborhoods are located within or adjacent to the central core of the community. These neighborhoods include some of the oldest housing stock and/or commercial/industrial buildings that have lacked reinvestment. In order to encourage economic reinvestment and improve neighborhood character, the City will target either the removal of blight through acquisition and demolition or through redevelopment of properties that can have another life as a new or different use.

13	Goal Name	Renter Occupied Housing Rehabilitation
	Goal Description	<p>This goal is to assist renter-occupied units with housing code violations and housing quality standards. Over the last strategic planning period, the local landlords/property owners that provided rental units chose not to use the City's program. The City has not had any beneficiaries over the last few years. Despite the lack of utilization, the City still feels this goal should be included in order to allow the ability to assist a renter-occupied unit should the opportunity arise. A low-and-moderate income household renting a unit should have access to a well maintained and safe housing option.</p> <p>This would be funded through the Housing Rehabilitation Loan Program should the opportunity arise. The goal outcome has been set low with the understanding that the program has not been utilized in the past.</p>
14	Goal Name	Administration
	Goal Description	This Goal allows staff to facilitate the implementation of the Consolidated Plan and Annual Action Plan. Funding is provided to cover staff costs as well as facilitate Fair Housing initiatives.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Fond du Lac has identified a series of goals and projects in which to invest CDBG fund as well as leverage private and public dollars in order to address needs within the community. The needs were identified after a series of consultations and conversations to focus on those priority needs, acknowledging that there are more needs than can be addressed through this effort alone. The 2022 Annual Action, as well as the Strategic 5-Year Plan, focuses on the most basic of needs - housing as well as helping the most vulnerable within the community - persons at risk of or experiencing homelessness. Other efforts are intended to support and complement those initiatives by providing supportive services, creating job opportunities and improving quality of life.

Projects

#	Project Name
1	Owner Occupied Housing Rehabilitation, 1 Unit Structures
2	Homestead Opportunity Program
3	Homeless Assistance
4	Public Services
5	Blight Elimination
6	Public Facilities
7	Renter Occupied Housing Rehabilitation
8	Rehabilitation Program Administration
9	Administration

Table 56 – Project Information

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

The City has identified several obstacles to meeting underserved needs.

- 1) A key obstacle is lack of funding for all of the underserved needs. CDBG and other grant sources are insufficient to address all of the underserved needs. The City has to determine what activities to fund or to fund activities at a lower level in order to increase the number of activities that do receive funding. A second component of this obstacle are changes in government budgeting at the federal, state and local level have resulted in some grant programs being funded at lower levels and staff reductions.
- 2) Another obstacle to meeting underserved needs is the lack of awareness about the programs offered by the City, and most likely other agencies, to assist individuals in need. Many residents are unaware

about the programs that are available to them or assume that they would not qualify for the programs. This is an ongoing obstacle as the way information is disseminated to the public continues to change as traditional media gives way to social media.

3) Another obstacle, a component of #2 above, in meeting underserved needs is identifying what those needs are within the community. The Housing Coalition and other community partners provide critical input into the planning process, however, that input reflects one perspective of underserved needs in the community. Wider participation from other groups and the public is an important part in discovering underserved needs and incorporating them into the planning process. Again, this ties in to how information is communicated or shared with the public and identifying ways for meaningful participation in the process.

4) Changes in budgeting/funding also affect the non-profit organizations within the community. These changes often result in fewer staff, reduction in funding for key programs or elimination of programs. Staff reductions mean that each agency must do the same or more with fewer people. As a result, it can be difficult to get full participation by these agencies on various committees where information is exchanged and efforts are coordinated. In addition, a reduction or elimination in programs means increased demand upon other agencies or unmet needs within the community.

5) Another obstacle, although less significant than in earlier years, continues to be the economic conditions. The community has continued to see upward momentum in the economy as demonstrated by building permits and construction activity. However, this upward momentum has not correlated to increases in household income or significant job opportunities.

AP-38 Project Summary
Project Summary Information

1	Project Name	Owner Occupied Housing Rehabilitation, 1 Unit Structures
	Target Area	
	Goals Supported	Owner Occupied Housing Rehabilitation
	Needs Addressed	Affordable Housing Opportunities
	Funding	CDBG: \$220,000
	Description	Funding for the rehabilitation of Owner Occupied Housing Units for low and moderate income households.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	<p>The Program targets low and moderate income households. Based upon past performance, the households typically assisted by the program are elderly; single female head of household; and then small households - less than 4 kids.</p> <p>The City anticipates assisting 2 elderly; 3 single female head of households and 2 households with less than 4 kids for the first year or two of the Consolidated Plan with optimistic hopes of increasing interest and demand in the program to double the numbers in those categories.</p>
	Location Description	The Housing Rehab Loan Program is City wide subject to income qualifications. Preference is given to those households that are located within the Census tracts that are designated as 51% or more low and moderate income households.
Planned Activities	The Project will provide deferred housing rehab loans to assist with the repair or rehabilitation of housing quality standards items; code enforcement/building code violations; energy efficiency improvements and lead based paint.	
2	Project Name	Homestead Opportunity Program
	Target Area	
	Goals Supported	Homeownership - Community Partners Homeownership- City Rehabilitation
	Needs Addressed	Affordable Housing Opportunities
	Funding	CDBG: \$111,110

	Description	Activities funded under this Project heading provide home ownership opportunities to income eligible households through: acquisition and/or demolition of vacant and/or blighted lots that are donated to ADVOCAP or Habitat for Humanity as a build site; or as an acquisition and rehabilitation of a blighted home that is then sold to an income eligible household through the Grantee.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates rehabilitating one blighted property into an income eligible homeownership opportunity for a low and moderate income household. Based upon past performance, eligible households have been low income or moderate income female heads of households.
	Location Description	The City focuses on acquiring and rehabilitating properties in the Census tracts that are identified as 51% or more low and moderate income.
	Planned Activities	Acquire and rehabilitate a house as an income eligible homeownership opportunity.
3	Project Name	Homeless Assistance
	Target Area	
	Goals Supported	Warming Shelter -Homeless Supportive Services - Homeless
	Needs Addressed	Homeless Supportive Services
	Funding	CDBG: \$20,000
	Description	Activities funded under this project heading provide services to those individuals that are homeless or at imminent risk of homelessness.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The warming shelter provides overnight shelter to single men and single women that are homeless.
	Location Description	The warming shelter is located near the downtown to enable clients to access a variety of other supportive services.
	Planned Activities	Funding to assist with utility costs and staffing costs for operating the warming shelter from November to March.
	Project Name	Public Services

4	Target Area	
	Goals Supported	Supportive Services - Homeless After-School Educational Program Summer Educational Program Dental Care Assistance
	Needs Addressed	Supportive Services (Public Services)
	Funding	CDBG: \$70,000
	Description	Activities funded under this project heading provide services to individuals and/or households that are low-and-moderate income.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The number and type of families and households varies based upon the public service activity that is funded. The majority of the funds are directed to low and moderate income households with children.
	Location Description	Public service providers are based in the downtown area and serve low and moderate income households throughout the City.
	Planned Activities	Funding to assist community partners to provide services to low and moderate income households that address challenges related to poverty and educational success; health care and homeless needs (other than the warming shelter).
5	Project Name	Blight Elimination
	Target Area	
	Goals Supported	Eliminate Blight in LMI Neighborhoods
	Needs Addressed	Blight Elimination
	Funding	CDBG: \$62,110
	Description	Funding to assist with the acquisition of a vacant and blighted structure.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The removal of blight within low and moderate income neighborhoods benefits the neighborhood as a whole. The neighborhoods that are 51% or more LMI consist of elderly, single female heads of households, small families, large families, singles of all races and ethnicities.
	Location Description	Low and moderate income neighborhoods identified as 51% or more LMI.

	Planned Activities	The acquisition, and often razing, of blighted and/or contaminated sites within LMI neighborhoods.
6	Project Name	Public Facilities
	Target Area	
	Goals Supported	Neighborhood Park Improvements - Hamilton Downtown Improvements - Public Spaces
	Needs Addressed	Public Spaces
	Funding	CDBG: \$74,110
	Description	Activities funded under this project heading provide physical improvements in the public space to eliminate blight and provide amenities to low and moderate income persons and neighborhoods.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Public Facilities are improvements undertaken in LMI neighborhoods that benefit a broad base of families residing in that neighborhood.
	Location Description	Public spaces located within low and moderate income neighborhoods.
	Planned Activities	Improvements to public spaces in low and moderate income neighborhoods, such as downtown through public art, activities to engage children, activities to enhance safety and improvements to parks.
7	Project Name	Renter Occupied Housing Rehabilitation
	Target Area	
	Goals Supported	Renter Occupied Housing Rehabilitation
	Needs Addressed	Affordable Housing Opportunities
	Funding	CDBG: \$10,000
	Description	Funding to assist with the rehabilitation of rental units to facilitate the transitioning out of homelessness in partnership with community partners as the market rate rents and even subsidized rents are too high for households. This is a result of feedback from community partners about the availability of truly affordable rents for those households at extremely low or even low income.
	Target Date	3/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	This is the big idea project for the 2022-2026 Consolidated Plan as identified by a number of community partners. The families that would be assisted include singles as well as families of various sizes moving out of homelessness. This is a nontradition rental housing initiative as it is looking to increase the number of truly affordable rental units by working with community partbers vs landlords.
	Location Description	An appropriate property that could be rehabilitated to accommodate rental units to be used by community partners as a place for families moving out of homelessness can transition into before moving on to more traditional housing options.
	Planned Activities	Work with community partners to identify a building that could be utilized as rental units by the community partners with support for rehabbing the units with the City under this project. The resulting units would be rented to families moving out of homelessness by the community partners.
8	Project Name	Rehabilitation Program Administration
	Target Area	
	Goals Supported	Renter Occupied Housing Rehabilitation
	Needs Addressed	Affordable Housing Opportunities
	Funding	CDBG: \$55,000
	Description	Project is for services provided by the Rehabilitation Specialist for the Housing Rehabilitation Loan Program, specifically the lead based paint assessment and development of rehab specifications.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The Project supports funding the services for the Housing Rehabilitation Specialist to provide direct services for the Housing Rehabilitation Loan Progra. The families assisyed are the same as those assisted under the Housing Rehab Loan Program.
	Location Description	Low and moderate income eligible households throughout the City with preference given to households located in Census tracts that are 51% or more low and moderate income.
Planned Activities	Services associated with the Housing Rehabilitation Loan Program, including Housing Quality Standards assessment; lead based paint assessment; drafting of bid specifications for work items; working with contractors and recipients through the process.	

9	Project Name	Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$118,000
	Description	Funding support for the Administration of the CDBG Program and Associated Activities.
	Target Date	3/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Administration of the CDBG Program assist each of the households and families that receive benefits from the various activities funded by the Programm, from the Housing Reahabilitation Loan Program, Public services, Public Facilities, etc.
	Location Description	Administration services are provided by the City through the Community Development Department located at 160 S. Macy Street.
Planned Activities		

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

The Census Bureau, at the request of the U.S. Department of Housing and Urban Development, conducted an analysis of American Community Survey Data Census to identify areas, on a block group basis, which will have a concentration of 51% or more low and moderate income persons. That study indicates the following block groups as meeting the criteria:

401-5	402-2	403-1	405-1	405-3	407-1
401-4	402-3	403-4	405-2	405-4	410-1

Please see Attachments section for maps which identify the specific block groups geographically.

The location of racial and ethnic minority group concentrations by census tract has also been identified. In order to make the analysis more useful, we have excluded Tract 420 from the City total due to its large institutional (Taycheedah Correctional Facility) population which would otherwise distort the analysis. The data is based off the 2009-2013 American Community Survey 5-Year Estimates from the US Census Bureau.

African-American: Census tracts: 405 (7.15%), 403 (2.57%), and 402 (1.58%). While these are concentrations, they still represent small numbers of African-Americans, only 2.1% of the total population of the community.

Hispanic: Within the City, the Hispanic community represents 6.3% of the population. Census tracts 403 (18.73%) and 405 (8.5%).

American Indian/Alaska Native: The City-wide representation of American Indian/Alaska Natives is 0.48%. Census tracts 405 (1.94%) and 409 (1.30%).

Asian: Asian/Native Hawaiian and Pacific Islanders represent 1.5% of the community's population. Census tracts: 403 (4.75%), 402 (2.42%), and 404 (1.31%).

Overall concentrations of minorities are most pronounced in census tracts 403 and 405 with 4 of the 5

groups having concentrations in these census tracts.

Geographic Distribution

Target Area	Percentage of Funds
IMMEDIATE TARGET AREA	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City intends to use the large majority of its funds within the census block groups that have high concentrations of LMI persons. This is the area of greatest need for housing rehabilitation, replacement of deteriorated public infrastructure, concentration of housing affected by lead paint, location of historic properties, location of concentration of minority groups, and other community development priorities. Although the target area is the area of greatest need, there is significant need in areas outside the target area.

In the past, the City established a goal of allocating 75% of the housing rehabilitation funds to high LMI block groups. However, reaching that goal has been problematic for two reasons: 1) There has been decreased participation in the rehabilitation program by property owners in these high LMI block groups and 2) As a result of the declining economic conditions, LMI households and rehabilitation needs are occurring in other areas of the City that had not previously qualified for the program. As such, preference is provided to those individuals located in the high LMI block groups, however, the 75% goal has been readjusted to 51% for high LMI block groups.

Discussion

The primary focus of CDBG Program is the direct benefit to low-and-moderate income persons, such as through the Housing Rehabilitation Loan Program, Public Service and Economic Development. The investment of funds into Public Facilities and Improvements as well as Blight Elimination is also \important to ensuring suitable living environments and quality of life.

The information on minority populations show that the City is becoming a more demographically diverse population. The population of African- American, Hispanics, American Indian/Alaska Natives and

individuals that identify with more than one race has slightly increased within the community since the 2000 Census. This increase in diversity is expected as part of a growing community that continues to increase economic opportunities, invest in decent housing and strive for a good quality of life.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s housing goals are reflected in the table below and include owner and renter occupied housing rehabilitation, homeownership opportunities and public housing. As part of the Year One Annual Action Plan, the City does not have any planned activities to assist public housing residents. However, this may change in future Annual Action Plans.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	7
Special-Needs	2
Total	9

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	1
Rehab of Existing Units	7
Acquisition of Existing Units	0
Total	8

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

Discussion

The goals outlined above represent the following programs:

Homeownership (typically non-homeless)

New single-family construction (Habitat for Humanity or ADVOCAP) – 1 units; 1 households; 4 individuals

Foreclosure rehabilitation (City) – 1 unit; 1 household; 3-4 individuals

Housing Rehabilitation

Owner occupied – 12 units; 12 households; 30 non-homeless individuals

The Special -Needs persons that will benefit from the Affordable Housing goals are either the elderly

and/or persons with disabilities.

AP-60 Public Housing – 91.220(h)

Introduction

Public Housing, as provided through the Housing Authority of the City of Fond du Lac, is an important component of a community's housing inventory. Public housing meets an essential need for a segment of the population that faces the greatest income and housing cost challenges. The City has a strong partnership and collaboration with the Housing Authority. The Community Development Department and Housing Authority partner on an annual landlord training. The two (2) entities often support each other on grant funding applications.

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

The Housing Authority owns and operates several public housing facilities including Rosalind Apartments (135 units); Westnor Apartments (100 units); Grand Court Apartments (31 units); Calumet Apartments (35 units); and Scattered Site Family Units (76 units). All units have been well maintained due to periodic inspection and twice a year assessments of long term capital needs. As of May 2017, there are approximately 112 families on the Housing Authority wait list.

The Consolidated Plan and Annual Action Plan addresses the needs of public housing in different ways. CDBG funds and other resources are used to improve public facilities (parks, streets, etc) that are used by residents of public housing. In addition, the Consolidated Plan and Annual Action Plan also includes support for public services that may be used by residents of public housing developments. The housing rehabilitation program helps to conserve the affordable housing stock within the community. This housing stock will most likely become the viable homeownership opportunities for residents of public housing.

The Consolidated Plan and Annual Action Plan cannot address the wait list because that requires a substantial investment beyond the initial acquisition that has to be managed through the Housing Authority's operating budget which is not feasible at this time.

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

Community Development and Housing Authority staff meet frequently to review the needs of public housing, specifically: availability of units (number and type) versus demand as well as rehabilitation and public facility needs. Where possible, CDBG or other grant funds will be used to help meet the needs identified by staff.

Community Development and Housing Authority staff will continue to identify opportunities to collaborate on grant applications to help meet the needs of public housing. In the past, the CDBG-EAP

grant that supported the renovation of the Calumet Apartments, increasing the number of accessible units, is an example of that collaboration. A potential future collaboration could include a WHEDA Foundation Grant that could be used to improve accessibility at other Housing Authority sites.

The resident council, GrandRosaWest, reviews and has input on administrative policies that affect the residents.

The Housing Authority does not have a homeownership program but does refer tenants that have a desire for homeownership to local credit counseling services to help with financial management or to ADVOCAP, Inc for their homeownership program. In addition, the Housing Authority promotes homeownership by distributing information regarding home purchasing to tenants and voucher recipients, this includes referring tenants to Habitat for Humanity as an affordable homeownership opportunity.

The Consolidated Plan and Annual Action Plan include support for public services that may be used by residents of public housing developments. The housing rehabilitation program helps to conserve the affordable housing stock within the community. This housing stock will most likely become the viable homeownership opportunities for residents of public housing.

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

The Fond du Lac Housing Authority is not a “troubled” agency.

Discussion

The City benefits from a strong and active Housing Authority. The Housing Authority is committed to meeting the needs of their residents; working with the City on various projects (from street projects to grant funding); and actively participates in different initiatives (River Park Neighborhood Group, Lakeside Park Exploratory Committee) and is committed to making the community a great place to live. The ongoing communication and collaboration is essential for both entities to achieve the goals of the perspective funding programs, CDBG Program and the PHA Program.

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

Introduction

The City of Fond du Lac relies heavily on its community partners to meet the needs of those persons either at risk of homelessness or those persons experiencing homelessness. Community partners, primarily Salvation Army, Solutions Center and Advocap receive the grant-specific funding to address homeless needs and have the additional resources to provide those services, such as staffing capacity and capabilities and facilities. The City actively supports those initiatives and, where appropriate, will provide supplemental funding to meet those needs.

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

ADVOCAP, along with Solutions Center, Salvation Army and other community partners will continue to implement the Point in Time Surveys (bi-annual: January and July). These PIT surveys are essential to tracking the chronic homeless and provide an opportunity to share information about the resources available to assist these individuals.

Solutions Center provides services to homeless clients including AODA referrals, assistance in development of employment skills, securing employment and/or social services, etc. The City will continue to provide utility assistance to Solutions Center so that their resources can be most effectively used for client supportive services, including the chronic homeless.

ADVOCAP operates a Supportive Services Program through Emergency Shelter Grant funds. In order to be eligible to participate in the program, an individual must be homeless and be at or below 30% CMI and have a desire to participate in the program. Case workers help individuals identify barriers to housing and employment as well as help them develop an individualized plan for overcoming those obstacles.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to support funding for the warming shelter which is operated by Salvation Army. The warming shelter is operated from November 1 through March 30. Individuals who are chronically homeless often use the warming shelter during the winter season. These individuals typically refuse the services of the permanent shelters. By providing the warming shelter, staff will have the opportunity to offer supportive services/case management and provide shelter.

Solutions Center provides services to homeless clients including AODA referrals, assistance in development of employment skills, securing employment and/or social services, etc. The City

will partner with to Solutions Center to identify potential operational costs that can be supported with CDBG so that their resources can be most effectively used for client supportive services, including the chronic homeless. Solutions Center also operates a NEW homeless shelter that serves both families and singles (men & women).

ADVOCAP operates a Supportive Services Program through Emergency Shelter Grant funds. In order to be eligible to participate in the program, an individual must be homeless and be at or below 30% CMI and have a desire to participate in the program. Case workers help individuals identify barriers to housing and employment as well as help them develop an individualized plan for overcoming those obstacles.

ADVOCAP offers 12 units of transitional housing/permanent supportive housing that helps move individuals into a stable housing environment by providing housing on a rent scale or at no cost while continuing to provide supportive services. This provides the next step in the process after individuals who are chronically homeless receive services through the homeless or warming shelter and are ready to move out of homelessness. At the end of the transition period, the individuals are able to obtain and maintain housing independently. ADVOCAP is funded, in part, by ESG funds.

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

ADVOCAP offers 12 units of transitional housing/permanent supportive housing that helps move individuals into a stable housing environment by providing housing on a rent scale or at no cost while continuing to provide supportive services. This provides the next step in the process after individuals who are chronically homeless receive services through the homeless or warming shelter and are ready to move out of homelessness. At the end of the transition period, the individuals are able to obtain and maintain housing independently. ADVOCAP is funded, in part, by ESG funds.

ADVOCAP operates a Supportive Services Program through Emergency Shelter Grant funds. In order to be eligible to participate in the program, an individual must be homeless and be at or below 30% CMI and have a desire to participate in the program. Case workers help individuals identify barriers to housing and employment as well as help them develop an individualized plan for overcoming those obstacles.

St. Vincent DePaul, Salvation Army and Church of Peace will continue to provide rent, utility and food assistance as resources permit. This assistance is critical to individuals who are just moving out of

homelessness and those individuals who are at risk to become homeless.

The City will continue to work with Solutions Center to identify opportunities to provide funding assistance so that their financial resources can be most effectively used to assist individuals and families at risk of becoming homeless.

The Housing Coalition/Continuum of Care has indicated that the homeless and at risk of being homeless populations are changing and that more teens are seeking services. The Coalition invited the McKinney-Vento/HEARTH Act representative from the Fond du Lac School District to attend the monthly meetings. Their participation in the committee will highlight the issues and challenges facing teenagers who are homeless or at risk of being homeless. By being part of the Housing Coalition meetings, the School District has a more direct connection to the resources and opportunities available to assist their clients.

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

ADVOCAP provides different employment & training programs, including skills enhancement, working with displaced workers and work experience programs with local employers. These programs provide opportunities for individuals to build and develop skills that will enable them to find stable employment.

Salvation Army, St. Vincent De Paul, CARE Inc, and Church of Peace will continue to provide food, rent and utility assistance to individuals in need subject to availability of resources and donations.

The City will continue to encourage the use of the Economic Development Revolving Loan Fund (EDRLF) for businesses looking to locate or expand within the City. The EDRLF requires that jobs are created and are made available to low-and-moderate income individuals. Increased job opportunities create more opportunities for individuals to secure employment that will enable them to support themselves and their families.

Fond du Lac County Community Programs, in addition to the State of Wisconsin, are the agencies primarily responsible for AODA treatment within the community. Housing Coalition agencies, including Catholic Charities and HOPE Mentoring, attempt to provide counseling and mentoring to assist individuals maintain compliance with individual plans. The Fond du Lac County-Veterans Services provides support for veterans in need that are homeless.

Fond du Lac has a Discharge Coordination Policy that is implemented by the local hospital, nursing and other health care facilities as well as by the Taycheedah Correctional Facility. The City of Fond du Lac, as

an organization, does not receive any McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds so this reporting does not certify that it has established a policy for discharge of persons from publicly funded institutions.

Discussion

The Housing Coalition/Continuum of Care and other community partners are the primary agents undertaking steps to addressing homelessness and preventing homelessness while the City plays a supporting role. The City is committed to assist those community partners in making a significant and meaningful impact on this issue. As needs and concerns have been identified by the Housing Coalition/Continuum of Care, the City has been part of the conversation to determine what role or assistance the City could provide in filling those gaps. A recent example of that was staffing shortages at the warming shelter. It was City staff that started reaching out to other community partners to identify who could help fill the gap through volunteers or shared staffing. The City knew that the community could not do without a warming shelter in order to serve the needs of the homeless in the community. However, the City understands that it is the community partners that have the skills, staffing and resources to truly assist those persons experiencing homelessness or at risk of being homeless.

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

Introduction:

The City of Fond du Lac has consistently had a pro-growth development policy and has often demonstrated a willingness to change its regulatory measures to accommodate new market trends. This has included rezoning land for multi-family development and recommending use variance or special use permits for mixed-use projects within the downtown area. The City's zoning ordinance provides for a broad range of housing types and densities. The City does not charge or assess any impact fees.

While opportunities may occur for new development near the City limits, the City encourages redevelopment and development of affordable housing and different housing types throughout the City. When financially feasible, the City utilizes Tax Incrementing Financing (TIF) to provide financial assistance on redevelopment projects, such as an affordable WHEDA tax credit assisted Residential Care Apartment Complex (RCAC) and a few different affordable WHEDA assisted (LIHTC) townhomes or apartment development projects.

The City is also proactive in addressing properties that are vacant, have been abandoned or foreclosed. Many of these properties are older homes that represent a portion of the City's affordable housing stock. Blighted, abandoned and vacant properties have a significant impact on neighborhoods and residential investment in those areas. Upon identification, City departments work together to mitigate negative impacts, such as concerns regarding property maintenance or becoming a property that attracts inappropriate behavior or activity. For example, a property that is known to be vacant will have the water disconnected so that there is no damage to the interior of the home from freezing/bursting water pipes. If possible, the City works with community partners, including Fond du Lac County, Habitat for Humanity and Advocap to turn those vacant, abandoned or blighted properties into new homeownership opportunities.

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

1) Staff will continue to recommend amendments to the Comprehensive Plan and rezoning applications where such amendments and rezonings provide opportunities for affordable housing.

A subset of this effort is that the City will undertake a Comprehensive Housing Study. This study will identify inventory, supply, demand, needs and opportunities. This study will help the City draft

strategies to facilitate housing development.

2) Staff will continue to work with developers to facilitate the development of affordable housing through support of Housing Tax Credit Project Proposals and Tax Increment Finance Districts in blighted areas.

3) The City's Zoning Code permits developers the opportunity to build on smaller lots (up to 20% of residential lots) so that smaller homes can be built, providing opportunities for affordable single-family residential new construction.

4) The City will continue to support the provision and construction of multi-family housing. This is evidenced by the fact that over 1/3 of the housing stock in the community is multi-family.

5) The City will continue to fund the owner-occupied and renter-occupied housing rehabilitation program. This program provides opportunities for individuals to undertake rehabilitation projects and help preserve and maintain some of the existing affordable housing stock.

6) Staff will continue to partner with other non-profit organizations to develop affordable housing. The City acquires vacant and/or blighted foreclosed lots and donates them to Advocap or Habitat for Humanity as new affordable homeownership opportunities for income eligible households.

7) Due to the continued problems in the housing market, Fond du Lac County continues to acquire parcels due to tax foreclosures. Staff is working with Fond du Lac County to encourage other communities to undertake affordable housing projects, such as the City's Homestead Opportunity Program which acquires lots for donation to Habitat for Humanity. The City also acquires foreclosed properties that may only be in need of rehabilitation, rehabs the homes and offers them as affordable homeownership opportunities.

8) The City will continue to provide information to the County Treasurer's office about program set-up and funding sources. These efforts will try to increase affordable housing opportunities in other areas of the County.

Discussion:

The City and staff are unaware of any negative effects of local public policies on affordable housing and residential development. However, WHEDA's policy/program for allocation of Low Income Housing Tax Credits (LIHTC) has the potential for negative effects. According to WHEDA's policies, LIHTCs can only be allocated to projects within certain qualifying Census tracts. This is concentrating LIHTC projects within a relatively small area of the city overall and could be perceived as concentrating poverty within an

area. Staff has contacted WHEDA in regards to these impacts and the possibility of looking at other factors and giving those factors more points in the evaluation phase, such as proximity to employers. For example, the City's industrial parks are located on the west side of town, however, there are no LIHTC projects near these industrial parks. If projects could be closer to these areas, then it may be easier to address other issues, such as transit and childcare, while encourage a diverse base of residential investment.

AP-85 Other Actions – 91.220(k)

Introduction:

The 2022 Annual Plan is the first year of the five (5) year Consolidated Plan 2022-2026.

The City of Fond du Lac CDBG Entitlement program was initially funded in 2004. The CDBG program is the most flexible source of funds to meet local housing, economic development, public services and community development needs with the allocation directed to meet one of three (3) federal objectives: 1) Benefit low and moderate income households; 2) Eliminate slum and/or blight and 3) Meet a specific urgent need. In order to meet those three (3) objectives, the City must also consider underserved needs; affordable housing; reducing poverty; addressing lead hazards; building institutional structure and enhancing coordination. The actions identified below are achievable means of addressing these issues but will not cease at the end of the Program Year. The actions identified below will be on-going efforts to improve the community by addressing these obstacles each and every year, at times considering new approaches and new tools.

Actions planned to address obstacles to meeting underserved needs

- 1) The RDA and staff will continue to assess potential projects against the priority needs and goals of the Consolidated Plan. A project that does not meet a priority need or poses a low impact on meeting those needs will not be funded.
- 2) Staff continues to investigate new funding opportunities for projects or activities, including grants and loans from the Wisconsin Department of Natural Resources and Wisconsin Economic Development Corporation (WEDC); Department of Administration-Housing Division; Environmental Protection Agency (EPA); and other state and federal agencies.
- 3) Staff routinely check's HUD's website for Grant Funds Available to see the City of Fond du Lac is eligible for any of the Notices of Funds Available and if the grant opportunity correlated to any identified needs or potential activity/project.
- 4) The RDA will continue to follow the Public Services Policy which requires new funding for Public Service activities to be evaluated based upon the presence of existing or similar programs; funding shall be focused on direct services to LMI populations rather than funding administrative costs and collaboration among community partners. This policy ensures the most effective uses of CDBG funds and avoids duplication of services.
- 5) Provide program information to community organizations to share with their clientele. This will

include email updates to our community organizations and printed materials.

6) Continue direct mailings to new homeowners in the target areas. New homeowners are identified through the Assessment Office which provides information to staff regarding recent home sales.

7) Continue direct mailings to property owners that have been contacted by the Code Enforcement Officer for the City of Fond du Lac regarding code violations for exterior building maintenance (roofing, porches, etc).

8) Investigate and evaluate other means of communicating with the public beyond traditional media.

Actions planned to foster and maintain affordable housing

1) Staff will continue to recommend amendments to the Comprehensive Plan and rezoning applications where such amendments and rezonings provide opportunities for affordable housing.

The City will undertake a Comprehensive Housing Study that will help draft a strategy to facilitate housing development within the community.

2) Staff will continue to work with developers to facilitate the development of affordable housing through support of HousingTax Credit Project Proposals and Tax Increment Finance Districts in blighted areas.

3) The City's Zoning Code permits developers the opportunity to build on smaller lots (up to 20% of residential lots) so that smaller homes can be built, providing opportunities for affordable single-family residential new construction.

4) The City will continue to support the provision and construction of multi-family housing. This is evidenced by the fact that over 1/3 of the housing stock in the community is multi-family.

5) The City will continue to support Habitat for Humanity and Advocap, Inc by donating vacant residential lots to the organization for construction of new single-family homes for low-and moderate-income families.

6) The City will continue to fund the owner-occupied and renter-occupied housing rehabilitation program. This program provides opportunities for individuals to undertake rehabilitation projects and

help preserve and maintain some of the existing affordable housing stock.

Actions planned to reduce lead-based paint hazards

Using its own funds, the City of Fond du Lac has purchased an advanced XRF machine, a Niton XL 309. This equipment enables the City's Housing Rehabilitation Specialist to perform full lead hazard inspection as part of his regular housing rehabilitation survey inspection. The Rehabilitation Specialist is trained to operate the Niton and also is a licensed risk assessor/lead inspector/supervisor by the State of Wisconsin. The equipment enables the City to avoid assuming lead on all deteriorated paint surfaces which can lead to considerable cost savings on the rehabilitation projects and increase the ability to assist those homes where lead is present. Deteriorated painted surfaces that contain lead are treated in accordance with lead safe practices and, if necessary, occupants are temporarily relocated, as rehab work is performed by trained and licensed lead abatement contractors.

As part of the Housing Rehabilitation Loan Program, the City has approved grants to cover the cost of the removal of lead based paint versus having the homeowner bear all of the cost as part of the loan. The City understands that someone's home is their principal financial asset, more so for low-and-moderate income homeowners and, as such, they may be hesitant to take on any additional debt beyond the basic needs. By covering the lead based paint under grant funds, the City is able to address the hazards and increase access to housing without lead based paint.

- 1) As part of the pre-qualification conversation for the Housing Rehabilitation Loan Program, applicants are made aware that removal of lead hazards are part of the program.
- 2) Conduct a lead hazard assessment on all properties in the Housing Rehabilitation Loan Program.
- 3) Once lead hazards are identified, work is undertaken by a qualified contractor.
- 4) Provide grant funding to cover the cost of the lead hazard removal if appropriate.

Actions planned to reduce the number of poverty-level families

- 1) The City will continue the Economic Development Revolving Loan Fund (EDRLF). Job creation is a component of this program. The number of jobs created/retained is based upon the dollar value of the loan.
- 2) The City continues to operate and market modern industrial and business parks that provide the land

and infrastructure for new or existing businesses to expand.

3) Staff will continue to increase awareness of technical assistance and financial incentives to businesses offered by Envision Greater Fond du Lac, Downtown Fond du Lac Partnership, Wisconsin Economic Development Corporation and other local, state and federal entities.

4) The City will continue to operate the Fond du Lac Area Transit System which provides access to jobs and services to a broad range of households.

5) Staff will continue to collaborate with the Fond du Lac Housing Coalition to meet the needs of homeless individuals; individuals at-risk of becoming homeless and low income individuals. Each organization that comprises the Housing Coalition works to reduce poverty. Some agencies represented at the Housing Coalition provide rent and/or utility assistance (amounts vary based on the agency's available funds); food pantry/food assistance; counseling (family, employment, and financial); employment training; transportation assistance; and education (GED) assistance. Through these programs, the Housing Coalition works to help empower individuals to obtain stable housing and employment.

6) The City will continue to ensure that local fair housing ordinances are explained and enforced. This will reduce the impact of discrimination against various protected classes as they work to escape poverty.

Actions planned to develop institutional structure

1) The City of Fond du Lac Community Development Department will continue to administer the owner occupied and renter occupied residential rehabilitation loan programs (internal structure). The Community Development Director, Community Development Specialist and Rehabilitation Specialist will meet to discuss current and pending loan applications/projects, issues that need to be addressed and other questions or concerns.

2) The City will continue to develop and improve a means of educating and increasing awareness among the City's institutional structure partners about the programs offered by the City. Staff will send out quarterly email updates or newsletter regarding the programs to help promote the City's programs to their clients (external structure to support internal programs).

3) Publicly assisted housing developments will continue to be reviewed through consultations between Community Development and Housing Authority staff. Staff of both agencies meet bi-annually to discuss current concerns regarding public housing developments, demand versus supply and opportunities for

improvements (amenities, new programs, public improvements).

4) Community Development staff will report on the progress towards goals outlined in the Consolidated Plan as part of their involvement in the Fond du Lac Housing Coalition (COC).

5) Envision Greater Fond du Lac (Economic Development Organization) and Downtown Fond du Lac Partnership (DFP) will continue to be active participants in the City's economic development efforts. Staff collaborates with the EGFDL and DFP to identify economic development opportunities and determine the appropriate use of funding, such as CDBG funds, EGFDL's Loan Program or DFP's programs. This collaboration is achieved through participation on various Boards and subcommittees (external structure/external support).

6) The City will continue to work with subrecipients to implement programs that meet the goals of the Consolidated Plan. These are programs that help low-and-moderate income families, the homeless and individuals at risk for becoming homeless.

7) The Fond du Lac Housing Coalition (COC) will conduct periodic reviews of the community needs assessment to ensure continued focus on the most urgent housing and employment needs of the community. This has become more essential within the past year as the State COC's submit grant applications for funding and changes to funding structures as a result of regulatory changes (e.g. Hearth Act – definition of homeless, etc.)

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

1) The City of Fond du Lac Community Development Department staff will continue to network with the Fond du Lac Housing Coalition at monthly meetings. The Housing Coalition is comprised of multiple nonprofit organizations that deal with housing, health and social service needs. Staff will provide quarterly updates on Community Development Department activities, specifically Community Development Block Grant activities, to these agencies during the meetings. In addition, the Coalition meetings provide an opportunity for staff to learn and be aware of the existing programs and new initiatives that are being undertaken by community partners to meet the needs of the community.

2) As a member of the Housing Coalition, staff will encourage collaboration among the representatives of various housing, health and social service agencies through participation in or support of any multi-agency grant funding applications, such as the Emergency Shelter Grants and identifying opportunities where CDBG funds may support new activities and/or help improve or expand activities that meet CDBG

national objectives.

3) Staff will continue to attend meetings of the River Park Neighborhood group (formerly Hamilton Area Neighborhood District). The meetings are also attended by local residents, landlords, Fond du Lac Housing Authority, City of Fond du Lac Code Enforcement, City of Fond du Lac Police Department and a local church. River Park discusses current issues facing the neighborhood and opportunities to address those concerns through multi-agency collaboration. The River Park neighborhood area has been a historically low and moderate income area that is seen increased reinvestment over the last several years.

4) As part of the Needs Assessment and planning process for the Annual Action Plan, staff encourages organizations to communicate and collaborate on activities. With limited funding available for Public Service activities, the Redevelopment Authority discourages funding of duplicative efforts in order to ensure effectiveness and efficiency. If an organization requests funding for a new activity or project and staff is aware that a similar activity or effort is in place, staff will encourage those organizations to collaborate on those efforts before submitting a funding request.

Discussion:

The actions identified as part of the PY2022 Annual Action Plan are able to be undertaken through collaboration and communication amongst the City and its community partners. These actions will be ongoing efforts to improve the quality of life for those in the community, particularly those individuals who face the most challenges and who are the most vulnerable. The actions, activities and goals in the Annual Plan will help make positive change in the community. The City and its community partners know that there will still be needs and obstacles that will need to be overcome, but will celebrate the achievements today and continue to work on solutions tomorrow.

Program Specific Requirements

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

Introduction:

The City of Fond du Lac utilizes the annual grant allocations, housing rehabilitation loan funds (revolving/program income) and economic development revolving loan funds (revolving/program income) to undertake activities and initiatives outlined in the Consolidated Plan and Annual Action Plan. The City has not utilized the Section 108 loan guarantee. The City has not had any surplus funds from urban renewal settlements or float-funded activities.

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	400,000
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:	400,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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%

Going forward, the City will be more assertive in utilizing revolving loan funds to ensure that monies are being invested into the community as intended by the Community Development Block Grant program. The City understands the importance of responsibly managing CDBG funds whether annual grant allocations or the receipt of program income and revolving accounts.

Appendix - Alternate/Local Data Sources

**2022-2026
Consolidated Plan**

&

2022 Annual Action Plan



Community Development Block Grant

**U.S. Department of Housing and Urban
Development**

**City of Fond du Lac
Department of Community Development
August 2022**

APPENDIX