

**Program Year 2023
Consolidated Annual Performance and Evaluation Report (CAPER)**



**Community Development Block Grant
U.S. Department of Housing and Urban Development**

**City of Fond du Lac
Department of Community Development
June 2024**

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Progress towards goals continued to be impacted by the COVID19 pandemic, primarily by the availability of other funding sources that provide support to the City's community partners. The other ongoing impact is the availability of contractors and the cost of materials. The Housing Rehabilitation Loan Program continued to be impacted by the availability of contractors and the cost of materials. There has been an increase in the Program by homeowners, but the availability of contractors restricts the number of loans that can be managed and completed. Public Service partners still struggle to fill open positions and new leadership is reevaluating the scope and mission of their efforts as a result. City staff continue to spend a significant amount of effort helping to navigating these challenges, seek out of the box solutions and focus on building capacity. While there is positive progress, the remanant challenges continue to linger, with no anticipation thatthey will change in the near future. The rollout of additional federal programs, such as the American Rescue Plan, continues to add further strain onto City staff as expectations and timelines for these other federal program significantly impact smaller communities such as Fond du Lac.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administration	Administration	CDBG: \$	Other	Other	1	1	100.00%	1	0	0.00%

After-School Educational Program	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	300	0	0.00%			
Dental Care Assistance	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	250	0	0.00%	24	0	0.00%
Downtown Improvements - Public Spaces	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		400	0	0.00%
Downtown Improvements - Public Spaces	Non-Housing Community Development	CDBG: \$	Other	Other	35	0	0.00%			
Economic Opportunities- Job Creation/Retention	Economic Development	CDBG: \$ / Tax Increment Financing: \$	Jobs created/retained	Jobs	50	0	0.00%	5	0	0.00%
Eliminate Blight in LMI Neighborhoods	Non-Housing Community Development	CDBG: \$ / Tax Increment Financing: \$	Facade treatment/business building rehabilitation	Business	1	0	0.00%			

Eliminate Blight in LMI Neighborhoods	Non-Housing Community Development	CDBG: \$ / Tax Increment Financing: \$	Brownfield acres remediated	Acre	1	0	0.00%			
Eliminate Blight in LMI Neighborhoods	Non-Housing Community Development	CDBG: \$ / Tax Increment Financing: \$	Buildings Demolished	Buildings	1	4	400.00%	1	1	100.00%
Homeownership - Community Partners	Affordable Housing	CDBG: \$	Homeowner Housing Added	Household Housing Unit	12	0	0.00%			
Homeownership - City Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Added	Household Housing Unit	0	0		1	0	0.00%
Homeownership - City Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	5	1	20.00%			
Neighborhood Park Improvements - Hamilton	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	450	0	0.00%	400	0	0.00%
Owner Occupied Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	60	10	16.67%	10	7	70.00%

Renter Occupied Housing Rehabilitation	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	10	0	0.00%			
Summer Educational Program	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	135	27.00%	75	0	0.00%
Supportive Services - Homeless	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	800	0	0.00%	24	0	0.00%
Warming Shelter - Homeless	Homeless	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	150	73	48.67%	20	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City is committed to serving those individuals that are low and moderate income; special needs populations and those experiencing homelessness. The majority of activities undertaken by the City are specifically undertaken to address their needs, including the Housing Rehabilitation Loan Program (maintaining the City's affordable housing stock); Homestead Opportunity Program (affordable home ownership opportunities for income eligible buyers); and Public Services (funding to support those experiencing homelessness).

The housing market challenges saw the funding focus shift to those experiencing homelessness as other community partners were still able to access different funding sources, beyond the CDBG Program, to support their programs.

Despite the ongoing challenges of contractor availability, cost of materials, community partner capacity and staffing issues, the City continued

to work towards priorities.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	2,668
Black or African American	396
Asian	14
American Indian or American Native	9
Native Hawaiian or Other Pacific Islander	9
Total	3,096
Hispanic	230
Not Hispanic	2,866

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

In pY2023, the City did not undertake a significant LMA activity due to the City's ARPA allocation. Some of the projects that may have been funded by CDBG in the past, are now funded by ARPA. The Public Service activities connect with a diverse group of individuals and families in need through the homeless shelter and warming shelter. Due to ongoing alternate funding support, both Boys & Girls Club and Dental Care opted not to utilize their funding - which also serves a broad base of the community. The City is starting to see hints that these funding streams are dissipating so the City anticipates reconnecting with those partners in PY2024. In terms of the housing rehabilitation loan program, the City works to reconnect with as many homeowners as possible. Advocap is another partner agency that offers housing rehabilitation support and local homeowners have another option to obtain financial support for home improvements. Over the history of the CDBG Program, the City is seeing that as we grow as a community, so does the populations and people that are being served by the funded activities. There has been an increase over time in serving our Hispanic/Latino community. This is a positive direction for the Program and one we look forward to expanding as we work to support programs and initiatives that benefit everyone.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	778,252	528,171
LIHTC	private	0	
Tax Increment Financing	public - local	0	

Table 3 - Resources Made Available

Narrative

The above "Amount Expended" was provided from the PR26 Report. The PR02 Report shows a little over \$308,000 in expenditures. PY2023 was a still challenge in implementation due to the amount of funding support available through other State and Federal Programs along with staffing challenges with community partners, capacity, availability of contractors and cost of materials. The City is cautiously optimistic that such efforts will continue to improve in PY2024 and beyond.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
IMMEDIATE TARGET AREA			

Table 4 – Identify the geographic distribution and location of investments

Narrative

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. The updated study indicates the following block groups as meeting the criteria:

401-4 403-3 403-4 404-2 405-1 405-2 405-3
 405-4 408-1 408-2 408-5 409-4 413

The above Census Tracts/Block represent the updated areas based upon the 2020 Census.

The City also have identified the location of racial and ethnic minority group concentrations by census tract. The information shows 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 2010 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. Overall concentrations of minorities are most pronounced in census tracts 405 and 408. With the 2010 Census data, 403 had a greater diversity than 408, but that has changed with the 2020 Census data.

The City intended 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. The City lends money from the owner-occupied rehabilitation program according to the availability of qualified applicants, which may not necessarily reside in those block groups that are identified as 51% or more low-and-moderate income. There are those CDBG investments that serve low-and-moderate income persons, such as the transit amenities, that cannot be solely based upon the block groups. The riders may be from these neighborhoods, but they are using transit to access shopping, services and employment.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

- The City's use of CDBG funds to assist with the warming shelter leveraged the funds that further supported the effort (United Way, etc) for their services as well as private donations (including volunteers hours and meals for the clients served by the warming shelter).
- The investment into the Solutions Center supported the City's permanent homeless shelter that leveraged ESG funds, financial support from St Vincent De Paul (along with volunteer support) and private donations.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	7	8
Number of Special-Needs households to be provided affordable housing units	1	1
Total	8	9

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	7	8
Number of households supported through Acquisition of Existing Units	1	0
Total	8	8

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The ongoing residual impacts of the COVID19 pandemic regarding contractor availability and cost/availability of materials impacted progress towards the affordable housing goals, primarily the Housing Rehabilitation Loan Program. Staff started to see interest increased interest in the program, but many homeowners took a little longer to complete the application and opt to move forward when they saw they cost proposals, contemplating adding debt to behind any existing mortgages. Contractor availability and the cost of materials, along with the ability to get materials, continued to impact

outcomes. Staff is anticipating seeing slow but steady progress in PY2024 as well as a result of similar challenges.

Discuss how these outcomes will impact future annual action plans.

It seems that unanticipated issues continue and impact the ability to predict program outcomes. Cost of materials and availability of contractors will impact future program years. Staff anticipates maintaining lower goals on a short term basis until such time there is a better understanding of where the market is going for these goods and services and whether there are opportunities for staff to be able to identify alternatives. City staff has consulted with other formula grantees but many are continuing to experience similar challenges - contractor availability. Staff's attempt to recruit outside the area have not been overly successful as the amount of work in other communities is such that contractors have enough work in their "home" territories without needing to travel. The focus of many educational programs in the area is still on college versus technical college or the trades. As our smaller, family based contractors are aging out, they don't have a succession plan or interest in other parties acquiring the business.

One of the newer (and ongoing) challenges is staffing - filling existing positions and keeping them. This impacts contractors, community partners and even the City's ability to confidently work toward program goals.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	1	0
Low-income	3	0
Moderate-income	4	0
Total	8	0

Table 7 – Number of Households Served

Narrative Information

PY2023 continued to be a challenge despite moving from pandemic to "normal.". The City saw increased interest in the Housing Rehab Program in PY2023. The City continues to send out letters to newer homeowners as well as target streets within various neighborhoods which helped to promote the Program.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

PY2023 was a continued modified collaboration of the Continuum of Care/Housing Coalition, St. Vincent De Paul, Solution Center, Salvation Army and the City to work and address the changing needs of those experiencing homelessness in the community. St. Vincent De Paul and Solution Center have a great partnership that expanded shelter capacity to serve families as well as singles experiencing homelessness. The shelter has increased capacity for families and singles experiencing homelessness. The City continued to work with community partners to find an alternative location for the chronically homeless to go during the day.

The City was also anticipating kicking off the start of a year long Homeless Strategy. However, the COVID19 resulted in deferring the the scheduling of that initiative due to restrictions on gatherings. The City and Continuum of Care/Housing Coalition agree that the creation of a Homeless Strategy will provide a long range guide for future collaborations and initiatives to address the various gaps and challenges facing this population. The City hopes to restart this effort in PY2024/PY2025.

Many of the City's community partners - Advocap and Salvation Army - saw a change in leadership which appeared to shift their level of engagement with those on the spectrum of homelessness as they worked through staffing issues and organizational priorities. However, PY2023, saw the emergence of the faith based community playing a more active and visible role in assisting those experiencing homelessness. During the summer of PY2023, UW Extension staff facilitated a multi-month workshop to assess the needs, opportunities and challenges of those facing homelessness and how community partners can collaborate to address them.

Addressing the emergency shelter and transitional housing needs of homeless persons

Salvation Army opted to cease operation of the warming shelter after March 2023 (end of the City PY2022). This created a significant and substantial need to address the needs of individuals facing chronic homelessness as well as those unable to get into the permanent shelter. In collaboration with other community partners, Holy Family Catholic Community stepped forward to take the lead in facilitating the warming shelter to open in November 2023. Solutions Center and Advocap continued to work together to find housing options for clients through units owned by Advocap as well as working with a handful of supportive landlords. The housing market created an additional layer of challenge as rents continued to climb.

Helping low-income individuals and families avoid becoming homeless, especially extremely

low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Fond du Lac relies on its community partners and other government agencies to address needs of low-income persons and families to avoid become homeless after being discharged from publicly funded institutions and systems of care. The Fond du Lac RAP (Release Advance Planning) Team continued their efforts to focus on those individuals exiting the corrections system and provided updates during the Housing Coalition/Continuum of Care meetings. The Team is comprised of the County Jail, Health Department; local hospital (SSM/St. Agnes Hospital), Social Services and Community Programs. In addition, various nonprofit partners are also involved with the Team, including veterans groups, St. Vincent de Paul, Forward Services, Advocap, Solutions Center and the Housing Authority. The Team works together as individuals are exiting out of the corrections system to coordinate services and housing.

As part of the Annual Plan process, the City works with Public Service agencies on identifying needs in the community as well as funding gaps to address the needs of low-income persons and extremely low-income persons. The City's efforts at addressing those needs focus more on secondary needs and rely on community partners, such as Advocap, Fond du Lac Housing Authority and other nonprofits on primary needs. These primary needs include accessing housing options and housing costs (rent and utilities). The City's CDBG has, in the past, funded the Fondy Food Pantry, Detal Care, Biys & Girls Club, to help low income individuals and families access other resources such as food, dental care and educational/child care.

Through the Housing Rehabilitation Loan Program, the City provides loans to income eligible households to address housing quality standards and code violations. The program ensures that households are able to maintain their primary equity investment in good condition. If a household does not have sufficient equity to undertake the loan, the City works with them on other options to ensure that the required work can still be undertaken to preserve the home.

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

The Fond du Lac Area Housing Coalition, formed in 1990 as the Fond du Lac Coalition to End Homelessness, serves as the Continuum of Care (COC) for the County. The agencies (ADVOCAP,

Solutions Center and Salvation Army) within this group are the primary resource for directly assisting homeless persons make the transition to permanent housing and independent living.

As part of the Housing Coalition, the City continued to assist with providing housing opportunities through its Homestead Opportunity Program. The Homestead Opportunity Program facilitates the acquisition of empty residential lots and works with Habitat for Humanity to build new homes for low income individuals. Although this activity may not serve homeless persons directly, it provides affordable permanent housing to individuals who may not otherwise have an opportunity for homeownership and who may have transitioned from homelessness to supportive housing to independent living. All members of the Housing Coalition were extremely committed to help those in need.

The availability of rental units to help place individuals/families moving out of homelessness continued to be a significant and substantial challenge. As home sale prices increased, landlords increased rental rates. As new rental units came on the market at higher rent rates, landlords that had offered what had been affordable rent increased their rental rates. Community partners worked one-on-one with individuals and supportive landlords to place families in as many units as they could but the inventory struggled to meet demand.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City and Housing Authority staff have a close working relationship. Staff of both agencies work together in a number of areas, including the Housing Coalition/Continuum of Care; River Park Neighborhood group; landlord training; code enforcement efforts and others. Staff from both agencies continue to work together to keep each other informed on funding opportunities, regulatory requirements, and other topics in order to ensure both agencies were working in sync.

The Housing Authority staff undertakes routine inspection of their units to identify both short-term and long-term capital needs. As part of each Annual Action Plan process, the City meets with the Housing Authority to discuss upcoming public housing needs and what partnership opportunities exist to complete those projects.

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

The Fond du Lac Housing Authority has a resident council that includes representatives from Rosalind Apartments, Westnor Apartments and Grand Court Apartments. This council provides guidance to Housing Authority staff on proposed initiatives and programs as well as feedback policy changes. City staff also encourages public housing residents to participate in broader community initiatives, such as sending the Housing Authority upcoming openings on City Boards and Commissions and encouraging interested residents to serve on those committees that meet their interests.

The Housing Authority staff is very proactive and supportive of residents that continue to make improvements/advancements in employments and financial stability. For example, they share information and resources on financial programs, such as credit counseling, for those that may be able to move towards homeownership. Housing Authority staff makes referrals to Habitat for Humanity or Advocap for their homeownership opportunities. In addition, the City works with the Housing Authority to promote housing opportunities through the CDBG Program and/or Neighborhood Stabilization Program. The City utilizes these monies to rehabilitate homes and sell them to income eligible homebuyers. Once they are ready for sale, City staff notifies the Housing Authority and they hare with residents that are potentially ready for homeownership.

Actions taken to provide assistance to troubled PHAs

The Fond du Lac Housing Authority is not a troubled PHA. Therefore, no actions were required to provide assistance.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City did not undertake any new public policies that would serve as barriers to affordable housing. City staff is diligent about reviewing proposed changes to the zoning ordinance and impacts it may have on residential investment. In PY2023, the City amended its zoning code to allow higher density mixed use developments as well as the conversion of office buildings into residential units in the hopes to facilitate new housing creation. The Building Code is in compliance with the State Building Code. The City does not adopt policies or codes that are more restrictive than the State Building Code. The City has continually supported Housing Tax Credit (HTC) projects within the community, including the conversion of two manufacturing buildings into 62 family apartments. City staff has actively encouraged the Wisconsin Housing and Economic Development Authority (WHEDA) to look at other opportunities for HTC investment because the qualified Census tracts and employment centers (such as the City's industrial parks) are not as close connected and the City has limited transit and other transportation options. Overall, compared to other communities within Fond du Lac County, the City has the largest percentage of rental units and continues to support multi-family development at all levels.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

1.) While progress towards housing rehabilitation goals continue to pose a challenge during PY2023, the availability of contractors and cost of materials continues to be an obstacle to meeting underserved needs. Staff continued to:

- Worked with Inspections to identify new contractors working in the community.
- Collaborating with other formula grantees to identify creative ways of identifying eligible contractors.
- Continued a direct mailing effort to new homeowners through new home sales.
- Staff would identify a street within the City and all owner-occupied properties were sent letters with information about the housing rehabilitation loan program.
- For applicants that had insufficient equity to undertake the needed rehabilitation items, staff continued the effort to offer a combination of deferred loan with repayment to the Redevelopment Authority. For the value of the work that exceeded equity, the applicant agreed to a manageable repayment plan.

2.) The lack of funds to meet all underserved needs continues to be an obstacle. This obstacle is compounded by budget cuts, staff cuts and reductions in grant programs at the federal, state and local

level. Working with community partners, staff continued to look at innovative ways to meet needs and effectively use available funds.

- Staff continued to look at opportunities to collaborate with other agencies to undertake projects. For example, starting in 2013, the City and Housing Authority have been collaborating on a landlord training session. The City and Housing Authority share sponsorship responsibilities for guest speakers/presenters and materials. The landlord training event has been very well received by local landlords.
- Lack of access to and funding for mental health and counseling services is a growing challenge. The City continues to work with community partners to identify opportunities to fill this gap.

2.) The lack of funding, not related to COVID19, is a significant obstacle to meeting underserved needs. The City has also been active in identifying other funding sources. In 2017 -2022, the City applied for EPA Brownfield Grant funds. The City has not yet been successful. The City will regroup and try again for the 2024 funding cycle. The City had a Census tract identified as an Opportunity Zone so staff works with the Wisconsin Economic Development Corporation (WEDC), developers and property owners to utilize that resource.

3) Staffing for community partners that provide a direct service to low and moderate income persons and those working through homelessness was a challenge that emerged in PY2021 and continued in PY2023. City staff worked with community partners to connect them with various religious institutions within the community that have a large network of volunteers, business associations and facilitated/promoted job postings to help fill positions. Staff also helped brainstorm ideas with their leadership to identify ways to adjust to meet lower staffing levels in the short term.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City is committed to addressing lead-based paint hazards.

1) Using its own funds, the City purchased a new advanced XRF machine, a Viken Pb200i, since the old equipment was outdated. This product enables the City's Housing Rehabilitation Specialist (HRS) to perform a full lead hazard inspection as part of his regular housing rehabilitation survey inspection.

- The HRS is trained to operate the Niton and also is a licensed risk assessor/lead inspector/supervisor by the State of Wisconsin. Having this device enables the City to avoid "assuming lead" on all deteriorated paint surfaces, which can lead to considerable cost savings on our rehab projects.
- Deteriorated painted surfaces that contain lead are treated in accord with "lead safe work practices" and, if necessary, occupants are temporarily relocated, and rehab work is performed by trained and licensed lead abatement contractors.

2) The City required any Housing Rehabilitation Loan Program applicant who has a child under age of six (6) to complete testing to determine if the child has elevated blood lead levels.

3) The Housing Rehabilitation Loan Program also receives referrals from the Fond du Lac County Health Department for households that have a lead poisoning that reside in the City. Staff will assist those households with corrective rehab work items or partner with other agencies or private lenders to complete the work.

4) The City works with the State - Lead Hazard Paint Mitigation Grant. Pre- COVID, the Health Department had received funds, but opted out due to the demands of managing the pandemic and then vaccinations. If the County applies again to receive funds, the City will work with the Health Department. If not, City staff will continue to work with the State as needed for more challenging lead based paint cases.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Poverty is a great concern for the City of Fond du Lac. According to the 2022 American Community Survey (ACS) data, 4,869 individuals within the City were below the poverty level. This is approximately 11% of the population. This is lower than the 2007-2011 American Community Survey where 5,364 individuals, or 13.1% of the City's population, had income within the last 12 month time period that was below poverty level. By comparison, 8.6% of Fond du Lac County's population was at poverty level for the 2022 ACS data time period. Efforts to reduce the number of individuals living below the poverty level is a community-wide activity. CDBG funds support a small portion of the efforts with other organizations being supported by the City and staff with other funding mechanisms and participation.

PY2023 continued to be as unique past post pandemic program years as many State and federal programs emerged or remained to allocate and distribute additional funding sources through various federal agencies into the community, whether it was increased unemployment support, rental assistance or other supportive programs. This influx of additional funding did not necessarily reduce the number of poverty-level families, but certainly assisted in minimizing increasing the number of poverty level families.

That said, the City still undertook its typical activities and partnerships to reduce poverty. However, the utilization of those efforts was altered due to additional funding mechanisms and staffing challenges.

The other aspect of this issue is the cost ratio of housing costs to other living expenses. As the housing market has dramatically changed, intuitively, households are spending more on housing costs than before due to increases in rents and the increased in the costs of homes for sale. Individuals that are at, below or even slightly above the poverty have a disproportionate impact related to housing costs. Efforts focus on trying to identify other resources and tools for families in need to offset these costs or other living expenses.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Many activities to develop institutional structure were negatively impacted by COVID19 due to limitations of virtual meetings, occupancy limitations for meetings and closures. These restrictions remained in PY2023. Many community partners continued the virtual format of meeting which created challenges for effective communication and engagement.

- 1) The Housing Authority and Community Development Department partner each year to host an annual landlord training. This was not held in PY2023 due staffing and funding challenges.
- 2) The Community Development Director has attended monthly Housing Coalition meetings. These went to virtual meetings and the quality of the conversation/collaboration was impacted.
- 3) Community Development staff continued 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, non profit and real estate profesionlas 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.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

While still undertaken, the desire by community partners to focus on virtual meetings, impacted the frequency and quality of the interactions. The City of Fond du Lac participates in the Housing Coalition/Continuum of Care. At these quarterly meetings, a variety of community partners, including several social service agencies, discuss issues, challenges and opportunities facing their clients. This is a conversation that makes the Housing Authority aware of the resources available to their tenants that may help them stay in housing, such as mental health counseling and supportive services. In addition, social service agencies learn about the obstacles facing public housing, why public housing may not be readily available and when units or vouchers available through the Housing Authority.

Coordination between private housing and social service agencies continues to be a challenge. The City and Housing Authority continue to participate in monthly River Park Neighborhood meetings where private landlords attend from time to time. This creates an opportunity for landlords to share their issues and concerns and for City and Housing Authority staff to educate them on resources available through social service agencies for their tenants. However, the best opportunity appears to be the annual landlord training that the City and Housing Authority mutually host each year. Each year, staff works to identify different speakers and presenters to educate landlords in the private sector about different resources. The City and Housing Authority will continue this initiative and continue to identify a broad range of speakers to enhance coordination between the private housing market and social service agencies.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2017, the City, in partnership with the Fond du Lac Housing Authority, completed an update to the analysis of impediments- Assessment of Fair Housing. One of the challenges identified in the update was the location and type of affordable housing was concentrate in the City's center and northwest quadrant. One of the primary factors contributing to this issue is that many developers seeking to construct or develop affordable housing apply for Low Income Housing Tax Credits through the Wisconsin Housing and Economic Development Authority (WHEDA). WHEDA bases their allocation of LIHTC on their Qualified Allocation Plan (QAP) which identifies eligible Census tracts. The eligible Census tract is located in the City's center. However, the City's industrial parks are located on the southwest portion of the City. Staff has expressed concerns with WHEDA regarding their approach to allocations within the City and have asked that they broaden their review to other factors. The Great Recession has also had an impact on the City's housing market. While the City has seen some growth in housing over the last two (2) years, it is still very conservative. Finally, the other issue facing distribution of affordable housing in other parts of the City is access to land for development. The City approved a new Cooperative Plan in 2017 with adjoining towns to allow City Growth Areas beyond its existing boundaries. This opens the door to the City annexing land into its boundaries should the opportunity arise for new development on the northeast or southeast side of the City.

The updated report identifies opposition to affordable housing in other areas of the County, causing the majority of affordabnle housing options to be located within the City. Over the last year, staff is hearing word that the cities of Waupun and Ripon may be seeing additional multifamily development. The biggest challenge facing development beyond the City's boundaries is access to utilities. Many of the smaller communities are not able to support larger scale multifamily developments without more extensive sewr and water capacity. In addition, these communities have fewer opportunities to qualify for LIHTCs which is an integral financial element in developing affordable housing.

One of the goals and priorities in the updated report is to increase homeownership opportunities for potential homebuyers across all races and ethnicities. The City continues to work with Advocap and Habitat for Humanity to develop affordable homebuyer options. In addition, the City acquires and rehabs foreclosed properties and offers them to income eligible homebuyers. The City works closely with the Fond du Lac Housing Authority to notify their residents and voucher holders of homeownership opportunities. The City also works with other community partners to distribute imformation about these options as well as make referrals to these programs.

The City continues to reference the 2017 Assessment of Fair Housing and work with the Fond du Lac Housing Authority and other community partners to address obstacles, goals and priorities.

CR-40 - Monitoring 91.220 and 91.230

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

The following procedures are used to monitor activities:

- The overall financial performance of the Program is monitored through monthly reports to the RDA. Financial reports must be approved by the RDA.
- Financial performance of the City's Program is monitored through the CAPER at the local level and the federal level. Staff continued to maintain a "mini" CAPER (non-HUD report form) that summarizes funds expended and accomplishments for all program years. This mini CAPER is presented to the RDA.
- Staff monitored financial performance through review of IDIS reports, measurements against the timeliness factor and the City's drawdown history.
- The overall management performance of the Program was monitored through review of progress toward implementation of goals by RDA at monthly meetings.
- Staff monitored management performance through review of progress toward implementation of goals through CAPER.
- Staff monitored the management performance of subrecipients through the level of technical assistance required by the subrecipient and quarterly reports to the City. Staff also meets on-site with the subrecipients to review progress towards goals and reported outcomes.
- Staff reviews each activity against the City's comprehensive plan.
- The City undertakes an effort to recruit new contractors to the Housing Rehabilitation Loan Program, focusing on minority owned businesses and women owned businesses, every three (3) years.

Staff monitored progress towards meeting the needs identified in the Consolidated Plan through the number and type of requests received by groups for funding. As the City received new requests for funding, staff compared them to the Consolidated Plan. Requests that were not identified in the Consolidated Plan may suggest that the needs in the community are changing and that the Consolidated Plan may need to be amended to reflect the proper allocation to meet those needs.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City makes every effort to provide citizens with reasonable notice and opportunity to comment on performance reports. A notice is published on the City website as well as distributed/posted at public locations throughout the City including the Library, City/County Building, Police Department and Senior Center. A copy of the report/summary is posted on the City's website. The outcomes and summary is given at a Redevelopment Authority meeting which is a publicly posted and available meeting.

During PY2018, the City undertook an effort to update its website. The new website provides enhanced visibility and search capabilities for those individuals looking for information or resources. Staff continues to look at new and different ways to reach out to the community. One of the biggest challenges in connection with citizens is the reduction in traditional media and shift towards social media. The City will need to work towards ways of improving utilization of social media, not just for CDBG purposes but across all services.

The local free newspaper (action Advertiser) was discontinued early in PY2023. The City still utilizes the FDL Reporter which requires a subscription, but relies on posting in public places (library, Police Department, City/County Building) and the support of our community partners to share the information.

The public comment period on the PY2023 CAPER was February 21, 2024 through April 17, 2024. No comments were received.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City did not change any of its' program objectives in Program Year 2023. As a result of experiences that delayed expenditure of funds, the City re-evaluated how it developed the program objectives. Instead of changing the objectives, the City developed secondary activities, still in conformance with the program's objectives, to ensure the effective and efficient investment of funds. This ensures that if there is an unexpected delay in an activity, that another activity can be undertaken to benefit the community while still meeting program objectives.

City staff directed funds to those projects that were consistent with the Annual Action Plan and Consolidated Plan. The City continued to see an increase in interest in the Housing Rehab Loan Program. The impact of contractor availability and material availability and cost continued to impede progress for the Program also impacted progress.

Community partners have seen changes in staffing and leadership, where some organizations are reevaluating programs, and this has impacted the number of subrecipient partnerships with the City to utilize CDBG funds for eligible objectives. The ability to partner with other agencies helps to reach a greater spectrum of beneficiaries.

Finally, City staff could not have anticipated or expected what the impact of the various federal and state programs rolled out as part of the COVID19 pandemic and reopening would have on the CDBG program. Community partners had access to more funding opportunities, some with fewer restrictions, than CDBG subrecipient grants. The amount of funds available made it difficult to expend CDBG funds as many opted to use other programs whether it was businesses, nonprofit partners or homeowners. In a community the size of Fond du Lac where multiple sources are targeting the same population and preventing overlapping beneficiaries, it is a challenge to implement program objectives compared to larger communities where the need is much larger.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City did not change any of its' program objectives in Program Year 2023. As a result of experiences that delayed expenditure of funds, the City re-evaluated how it developed the program objectives. Instead of changing the objectives, the City developed secondary activities, still in conformance with the program's objectives, to ensure the effective and efficient investment of funds. This ensures that if there is an unexpected delay in an activity, that another activity can be undertaken to benefit the community while still meeting program objectives.

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Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.	1				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

In PY 2023, the City did not take any significant projects that supported Section 3 qualified contractors. As stated below, the Housing Rehab Program is the best ongoing option for that engagement, but we have not seen an increase in participation oin that program. The challenge continues to be the demand for contractors and many contractors are still getting ample work in their "homebase" communities and do not need to travel. The City works closely with the Housing Authority of the City of Fond du Lac, Advocap and Forward Services to assist with many of the activities outlined above. However, they were not identified as part of any one specific program so much as just a part of working with residents and businesses. As part of the Housing Rehabilitation Loan Program and CDBG funded activities, the City has reduced the insurance requirements to help enable smaller, Section 3 business es to participate in projects. The Housing Rehabilitation Loan Program is a perfect opportunity for Section 3 contractors working to build their business as many of the work items are already small in nature. The City actively updates lists of contractors by researching State and Federal sites for S/W/MBE contractors. The City proactively reaches out to new contractors to encourage them to bid on CDBG funded projects. Staff is known to take photos of contractor vehicles as they drive around town looking for new contractors. Staff also works closely with the Inspections to identify new contractors. The City, when working with any resident that expresses an interest in any program or, really, asks for any assistance, will direct residents to available supportive services.

In addition to the activities above, that are a part of the regular operations of the CDBG Program, the City has helped promote the services at the Library which has our Literacy Program and computer access. The City did not include them as an official activity above because the Library is doing the effort, not the City directly. Child care has been a bog issue and the City has been actively involved in working on solutions. There are local partners that are working to develop childcare incubators to help individuals open their own in home day care or use an incubator space to run a facility.

The City has been more cognizant of the fact that City procurement processes are daunting and have started to work with the Finance/Purchasing staff in including pre-bid meetings to walk through the City's bidding process, required forms and to help facilitate that process to encourage more contractor/vendor engagement.

The 5 activities were housing rehabilitatin loan activities. The contractors were Section 3 and did not have workers and did the work themselves. The hours are estimated because they were not tracked for 2022. The City will work on improving that for PY2023.

