

CITY OF WILMINGTON NORTH CAROLINA



Annual Action Plan FOR CDBG AND HOME PROGRAMS ANNUAL ACTION PLAN July 1, 2018 - June 30, 2019



Adopted by City Council
June 19, 2018

**City of Wilmington
City Council**

Bill Saffo, Mayor

Margaret Haynes, Mayor Pro-Tem
Kevin O'Grady
Paul Lawler

Clifford D. Barnett Sr.
Neil Anderson
Charlie Rivenbark

Sterling B. Cheatham, City Manager

Community Development Administration, Planning and Housing

Amy Beatty, Community Services Director

Suzanne E. Rogers, Community Development & Housing Planner
Rachel LaCoe, Community Development Analyst/ Compliance
Dana Blanks, Community Development Analyst /Housing Finance Counselor
Todd Fiskin, Rehabilitation Specialist
Alice Johnson, Senior Accountant

Plan Prepared by:

Suzanne E. Rogers, Community Development & Housing Planner
Alice Johnson, Senior Accountant

City of Wilmington
Community Services/ Community Development
305 Chestnut Street
Post Office Box 1810
Wilmington, NC 28402-1810
910-341-7836

Table of Contents

Executive Summary	1
AP-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)	1
The Process	6
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	6
8	7
PR-12 Participation – 91.105, 91.200©	26
Expected Resources	30
AP-15 Expected Resources – 91.220(c)(1,2)	30
Annual Goals and Objectives	36
AP-20 Annual Goals and Objectives	36
Projects	
AP-35 Projects – 91.220(d)	44
AP-38 Project Summary	46
AP-50 Geographic Distribution – 91.220(f)	52
Affordable Housing	53
AP-55 Affordable Housing – 91.220(g)	53
AP-60 Public Housing – 91.220(h)	55
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	57
AP-75 Barriers to Affordable Housing – 91.220(j)	60
AP-85 Other Actions – 91.220 (k)	62
Program Specific Requirements	65
AP-90 Program Specific Requirements – 91.220(1)(1,2,3)	65
Appendix	
CDBG Budgets	68
HOME Budget	69
General Fund Budget- Competitive Agency Process	70
Revolving Loan Balances	72
Prior Year Budgets	73
HOME Resale/Recapture Policy	75

Executive Summary

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

1. Introduction

The City of Wilmington has been a Community Development Block Grant (CDBG) entitlement community since 1975. Funding comes to the City's Community Development Division, Community Services Department, in the form of an annual block grant administered by the U.S. Department of Housing and Urban Development (HUD). CDBG funds can be used with great flexibility to provide "decent housing, a suitable living environment, and expand economic opportunities principally for persons of low and moderate income". In addition to the CDBG funds, the City receives HOME Investment Partnership Program funds, also funded through HUD. The HOME grant is specifically for affordable housing.

The Annual Action Plan serves as an application for funding from HUD for the CDBG and HOME programs. Additionally, the plan identifies local general funds, program income and other funds that are used to implement the goals and activities described in the plan. HUD sent a letter dated May 1, 2018, notifying the City of the Fiscal Year 2018/19 allocations for the CDBG and HOME programs; the plan allocates \$998,905 CDBG and \$707,902 HOME. In addition, the plan identifies prior-year funds of \$902,956 CDBG and \$1,320,577 HOME that are allocated to activities in progress as of January 31, 2018. Finally, the plan recognizes Program Income of \$492,000 and Revolving Loan repayments of \$1,723,104 including General Funds, and \$662,453 General Funds allocated for public service activities.

2. Summarize the objectives and outcomes identified in the Plan

The City of Wilmington is growing with population increasing from the in-migration of retirees, students and others. Likewise the region, New Hanover County, Brunswick County and Pender County, are seeing an increase in population as well. As the region's hub and only municipality with a population over 50,000, the City of Wilmington is the economic and employment center for the region. While the surrounding region has undeveloped land, the City of Wilmington is 90% built out.

Low to moderate income households experience housing cost burden in the City of Wilmington and the region. The following tables' present Census data to describe, in part, the housing

needs in Wilmington. A comparison of median income to median home values or rent indicates a mismatch. Using the data in tables below, of the 47,003 households in Wilmington, 48% earn below 80% HAMF. Out of the total households, 12,054 renter households and 3,910 owner households are housing cost burdened spending more than 30% of gross income on housing.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	82,954	108,530	31%
Households	41,488	47,003	13%
Median Income	\$31,099.00	\$41,573.00	34%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

A 2015 report issued by Metro Forecasting Models on New Hanover County, including Wilmington, projects an 8.2% increase in population by 2020, and a 16.1% increase by 2025. According to the report this translates to a need for 18,000 new housing units by 2025. (Hunter Ingram, Star News, 8/27/2016)

This growth is driving the housing market and is resulting in the new construction of luxury apartments and higher priced homes. Meanwhile, over half of the jobs in Wilmington and New Hanover County are lower paying with earnings below the income needed to afford units available. This pressure from continued population growth continues to exacerbate the need for housing that is affordable.

This Annual Action Plan allocates CDBG and HOME funds along with City General Funds toward the creation of housing that is affordable, assistance to low-to moderate income homebuyers and owner-occupied households as well as special needs populations and homeless. The limited resources available are not sufficient to counterbalance the private market conditions that are resulting in continued loss of housing that is affordable for working families and disabled persons, elderly and those with incomes below 80% of the Area Median Income.

Please refer to Section AP-38 for a description of the activities that will be carried out in FY2018-19 to address Housing Affordability, Public Services and Public Facility Support to improve quality of life and provide services in low-to-moderate income neighborhoods.

3. Evaluation of past performance

Over the past five years the City’s community development and housing programs have accomplished the following:

- Increase and Maintain Rental Housing – 177 units
- Homebuyer Assistance HOP and DPA – 85 households/units
- Homeownership Housing Production for very low & low income – 19 units
- Owner-Occupied Housing Rehabilitation/Repair - 44 households/units
- Emergency Shelter & Services - 5,990 individuals
- Homeless to Permanent Housing – 871
- Produce Permanent Supportive Housing – 48 units
- Homeownership Education – 806 individuals
- Preserve & maintain public facilities – 8 projects completed
- Promote workforce development through education, training, job placement – 3,619 (CDBG, GF)
- Support quality youth programs for at-risk youth – 13,182 youth served (GF)
- Support programs assist victims of crime, and provide crime prevention, community safety education and outreach - 2,889 (GF)
- Provide for food security & basic needs for low income HH - estimate 4,108 (GF)

4. Summary of Citizen Participation Process and consultation process

City staff met with various organizations during scheduled meetings, consulted directly with stakeholders and citizens, and reviewed plans. Citizen input was gathered via a Survey conducted by the University of NC Wilmington Community Engagement Office to ascertain community perceptions and opinions about the support for various affordable housing options, perceptions of affordable housing, as well as, perceptions of concentrated poverty and the need for equitable access and inclusion of affordable housing throughout the city and county. Input on community needs and programs to address these needs are identified and assessed through the City's application process which allows community-based organizations to apply for CDBG, HOME and General Funds to support programs and projects that benefit low-to-moderate income persons and communities, address Consolidated Plan Goals and Objectives, City priorities, and meet HUD national objectives.

5. Summary of public comments

The Draft Annual Action Plan for Fiscal Year 2018/19 was released for public comment on May 11, 2018. Community agencies serving low-to-moderate income persons and neighborhoods were notified via email and provided with a link to the draft plan. In addition, a notice was published in the Star News. A public hearing was advertised in the Star News and on the City's website. The public comment period was announced and presented on the City's local TV station G-TV. Announcements of the public comment period were made by City staff in attendance at various community meetings, such as the Tri-County Homeless Interagency

Council and Cape Fear Housing Coalition. No public comments were received on the Draft Annual Action Plan for FY2018/19.

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

No public comments were received on the Draft Annual Action Plan FY2018/19. However, as described herein, stakeholders, including citizens, were consulted in the preparation of the Five-Year Consolidated Plan 2017-2022 and in the FY2018/19 Annual Action Plan.

7. Summary

The City of Wilmington followed the City's adopted Citizen Participation and Consultation Plan adopted August 16, 2016.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	WILMINGTON	Community Services/Community Development & Housing	
HOME Administrator	WILMINGTON	Community Services/Community Development & Housing	

Table 2 – Responsible Agencies

Narrative (optional)

This document is the Annual Action Plan for the City of Wilmington, NC, a participating jurisdiction in the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant (CDBG) and HOME Investment Partnership Program. This plan covers the Federal Program Years 2017 – 2018 and City of Wilmington Fiscal Years 2018-19.

The Community Development & Housing Section of the Community Services Department, is the unit of City government that acts as the primary administrator of the federal CDBG and HOME funds.

Consolidated Plan Public Contact Information

City of Wilmington, North Carolina

Community Services Department

Community Development Division/Community Development & Housing Section

305 Chestnut Street

Post Office Box 1810

Wilmington, NC 28402-1810

910-341-5809

Suzanne.rogers@wilmingtonnc.gov

www.wilmingtonnc.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Wilmington staff members work closely with community residents, community-based organizations including non-profits, religious institutions, public institutions and private sector entities to continuously assess issues as they arise. City community development staff members collaborate with many agencies to facilitate the implementation of community development activities and to solicit input and consult on community development initiatives. This plan builds on these relationships and interactions and includes a list of consultations and meetings held to gather input and guidance from various stakeholders.

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(l))

Coordination between publicly assisted housing provides, private and governmental health, mental health and services agencies is enhanced through a variety of engagement strategies and actions including, but not limited to, initiating and/or participating in coalitions and partnerships that bring representatives from various public and private entities together to address housing, community development, youth development, community safety, health and mental health and other related issues of concern. A few, not an exhaustive list, examples include the Ad hoc Committee on Affordable/Workforce Housing and the Cape Fear Housing Coalition.

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

The City of Wilmington provides general funds to support the administrative staff of the Continuum of Care (CoC) through an inter-local agreement with the Cape Fear Council of Governments. Additionally, City staff representative’s serves on the Tri-County Homeless Interagency Council (Tri-HIC) which serves as the CoC board. City staff participate in various committees of the Tri-HIC and vote on programs and projects to be included in the CoC application for funding. Members of the Tri-HIC are consulted throughout the year for input in the City’s community development planning including, but not limited to, Consolidated Planning and Annual Action Plans.

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

Although the City of Wilmington is not the administrator for ESG funds, City community development staff members serve on the Tri-HIC which includes agencies receiving ESG funds along with funds from the City's CDBG program. As such, City staff are engaged in the process of evaluating outcomes and developing funding and policies and procedures for the administration of HMIS.

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

Table 3 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Wilmington Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Attendance at WHA Board Meeting; Participation in City/County Affordable/Workforce Housing Committee; City RFP Process; Survey
2	Agency/Group/Organization	NEW HANOVER COUNTY
	Agency/Group/Organization Type	Other government - County
	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 Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with NHC staff members Housing Planning; Participation in City/County Affordable/Workforce Housing Committee; Survey; Participation in NHC Comprehensive Planning Process
3	Agency/Group/Organization	WILMINGTON
	Agency/Group/Organization Type	Other government - Local Planning, Transportation, Development Department Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Land Use Planning
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in City/County Affordable/Workforce Housing Committee; Participation in City of Wilmington Comprehensive Planning & Implementation Process
4	Agency/Group/Organization	Tri HIC
	Agency/Group/Organization Type	Services-homeless
	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 CoC Board
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Attendance at Tri-HIC Monthly Meetings; City RFP process; Survey

5	Agency/Group/Organization	Cape Fear Housing Coalition
	Agency/Group/Organization Type	Housing Non-Profit Housing Advocacy & Education Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Attendance at Monthly Meetings; Co-host Events Fair Housing, Legislative Overview & Update; Participation in City/County Affordable/Workforce Housing Committee; Survey
6	Agency/Group/Organization	Disability Resource Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with Executive Director, Survey
7	Agency/Group/Organization	CF REALTORS formerly Wilmington Regional Assoc. REALTORS
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with CEO and Government Affairs Liaison; Survey
8	Agency/Group/Organization	Coastal Horizons Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services - Victims Publicly Funded Institution/System of Care
	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 Non-Homeless Special Needs Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	City staff representative on RESET Council, attend monthly meetings. Partnership on SCA program, w/ evaluation and needs assessment; Survey
9	Agency/Group/Organization	LINC
	Agency/Group/Organization Type	Housing ReEntry Services

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	City staff representative on Re-Entry Council; Partnership on SCA reentry program; Survey
10	Agency/Group/Organization	UNCW
	Agency/Group/Organization Type	Services-Education Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings with various staff and faculty members (QENO, Dept of Sociology, etc.) One-on-one interview; Survey
11	Agency/Group/Organization	Blue Ribbon Commission
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
12	Agency/Group/Organization	Ability Gardens
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
13	Agency/Group/Organization	American Red Cross
	Agency/Group/Organization Type	Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs

	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
14	Agency/Group/Organization	Brigade Boys and Girls Club
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
15	Agency/Group/Organization	Cape Fear Community Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
16	Agency/Group/Organization	Cape Fear Literacy Center
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
17	Agency/Group/Organization	Communities In Schools Cape Fear
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
18	Agency/Group/Organization	COMMUNITY BOYS & GIRLS CLUB, INC
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
19	Agency/Group/Organization	Comprehensive Care of Wilmington
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	

20	Agency/Group/Organization	DOMESTIC VIOLENCE SHELTER & SERVICES, INC
	Agency/Group/Organization Type	Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
21	Agency/Group/Organization	DREAMS OF WILMINGTON, INC
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
22	Agency/Group/Organization	Elderhause, Inc
	Agency/Group/Organization Type	Housing Services-Elderly Persons Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
23	Agency/Group/Organization	First Fruit Ministries
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
24	Agency/Group/Organization	FOOD BANK OF CENTRAL & EASTERN NC
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Food Distribution/Food Bank
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
25	Agency/Group/Organization	Good Shephard Ministries
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	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 Economic Development Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
26	Agency/Group/Organization	Historic Wilmington Foundation
	Agency/Group/Organization Type	Housing Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
27	Agency/Group/Organization	Kids Making It
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
28	Agency/Group/Organization	PHOENIX EMPLOYMENT MINISTERIES aka Step-Up Wilmington
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
29	Agency/Group/Organization	Wilmington Residential Adolescent Achievement Program
	Agency/Group/Organization Type	Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
30	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
31	Agency/Group/Organization	Wilmington Area Rebuilding Ministry
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
32	Agency/Group/Organization	AMEZ Housing CDC
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
33	Agency/Group/Organization	CAPE FEAR REGIONAL CDC, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
34	Agency/Group/Organization	First Citizens Bank
	Agency/Group/Organization Type	Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in Home Ownership Pool; Meetings; Survey
35	Agency/Group/Organization	BB & T Bank
	Agency/Group/Organization Type	Housing Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in Home Ownership Pool; Meetings; Survey
36	Agency/Group/Organization	Corning Credit Union
	Agency/Group/Organization Type	Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in Home Ownership Pool; Meetings

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

Not Applicable

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	Tri-County Homelessness Inter-agency Council	Housing First, Permanent Supportive Housing, Coordinated Entry, Homeless Prevention
FOCUS Framework for Our Future	Lower Cape Fear Sustainable Communities Consortium	Equitable Access to Affordable Housing; Sustainable Development; Regional Coordination & Collaboration
Regional Analysis of Impediments to Fair Housing	Lower Cape Fear Sustainable Communities Consortium	Fair Housing, Access to Opportunities, Choice, Address Disparate Impact
Equitable Growth Profile of the Cape Fear Region	Lower Cape Fear Sustainable Communities Consortium	Ensure full inclusion of the regions residents in the economic and educational opportunities regardless of race, ethnicity, neighborhood, disability, age, gender etc.
Five Year Agency Plan	Wilmington Housing Authority	Publicly Assisted Housing Revitalization, Access to Affordable, Quality, Safe Housing
New Hanover County Comprehensive Plan	New Hanover County	Coordinated Growth and Development regarding land use, development, and capital improvement
City of Wilmington Comprehensive Plan	City of Wilmington	Coordinated Growth and Development regarding land use, development, and capital improvement
Analysis of Fair Housing - City of Wilmington/WHA	City of Wilmington	Increase Opportunity and Choice for protected classes to access housing, jobs, education, and other services

Table 4 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Citizen Participation Outreach

Table 5 – 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	Non-targeted/broad community	City Council meeting 5/15/18 attended by general public and televised	Questions and comments to clarify the Consolidated Plan content, pointing out needs assessment and cost burden. Need for affordable housing and increasingly scarce public resources.	All comments accepted	http://www.wilmingtonnc.gov/departments/city-council

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	Public Meeting	Housing Providers, Landlords, Tenants, Housing Advocates – homeless, disabled, public housing Non-targeted/broad community	Northeast Library 4/24/18; 75 citizens attended.	Fair Housing Law; slum lords & substandard housing; discrimination ; housing for disabled; cost burden; lack of housing that is affordable; NIMBY	All comments accepted	
3	Email	Residents of Public and Assisted Housing	Residents Advisory Board and residents; 5/11/18			
4	Email	Realtors	Cape Fear REALTORS; 5/11/18			
5	Email	Homeless Service Providers/Advocates	CF COG; 5/11/18			

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)
6	Email	Persons with disabilities	DisAbility Resource Center; 5/11/18			
7	Public Meeting	Non-targeted/broad community Affordable Housing Developers/Services/Advocates	Cape Fear Housing Coalition; 5/11/18			
8	Newspaper Ad	Non-targeted/broad community	Public notice of 30 day public comment period and public hearing date in Wilmington Star News 5/11/18			

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)
9	Internet Outreach	Non-targeted/broad community	Public Notice of 30 day comment period and public hearing date posted on City of Wilmington Website w/ link to Draft Consolidated Plan			
10	Email	Community Based Organizations/Non-Profits	Notice of 30 day Public Comment Period and Public Hearing date with link to Draft Consolidated Plan to 150 organization on email distribution list			

Table 6 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	998,905	341,000	1,047,903	2,360,808	3,995,620	Primarily directed to HOP Home-buyer 2nd Mortgage; Rehab for Rental Housing, including PSH; Acquisition of Land for Infill Reconstruction; Public Services @ 15% Cap including Homeless Shelter & Services, Youth Services, Job Training; Public Improvements

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	707,902	178,000	1,383,993	2,526,679	2,831,608	Primarily directed to Owner-Occupied Rehab; Housing Production CHDOs; Permanent Supportive Housing; Multi-family Rental Gap Financing; Rental Rehab Incentive Loan
General Fund	public - local	Admin and Planning Homebuyer assistance Homeowner rehab Public Services	1,062,433	0	0	1,050,000	3,187,299	Rehab Forgivable Loans, HOP Workforce Housing; Public Services; Housing Repair; Homeless CoC Admin; Youth, elderly, job training, homeless services, re-entry, victim assistance
Other	private	Homebuyer assistance Housing	900,000	0	0	900,000	2,700,000	Financing provided by private bank partners in HOP

Table 7 - 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

Federal funds will leverage additional local resources to support homeless shelter and services, youth programs, job skills and placement, elder care, etc. City Council commits General Funds at \$662,453 to support the aforementioned. Additionally, City Council appropriates General Funds to the Housing Loan Funds to provide Homebuyer Assistance through the City's HOP program and forgivable loans in the Housing Rehabilitation Loan Program. Partner banks provide approximately \$1 million annually for homebuyer assistance through the HOP program. HOME funds leverage LIHTC, NCHFA, and private funds for the development of multifamily housing including Permanent Supportive Housing.

Page Intentionally Blank

Page Intentionally Blank

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

Not Applicable

Discussion

The anticipated resources reflect prior year allocations and will be amended as needed.

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 2018PY	Goal Outcome Indicator
1	AFH 1 -Increase Affordable Housing Options	2017	2022	Affordable Housing	NorthSide Southside; City -wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$823,125 HOME: \$819,687 General Fund: \$400,00 Private Bank Partner HOP: \$900,000	Rental units constructed: 24 Household Housing Units; Homeowner Housing Added: 5 Household Housing Units; Homeowner Housing Rehabilitated: 15 Household Housing Units; Direct Financial Assistance to Homebuyers: 10 Households Assisted; Rental Housing Rehabilitated: 4 Households Assisted
2	AFH 2 - Fair Housing Awareness & Enforcement	2017	2022	Affordable Housing Fair Housing Education/Outreach/Enforcement	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other

3	AFH 3 -Expand & Improve Resources Afford Housing	2017	2022	Affordable Housing	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	General Fund: \$60,000	Other: 4 Other
4	AFH 4- Support Public Service Programs	2017	2022	Homeless Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$175,000 General Fund: \$31,211	Public service activities other than Low/Moderate Income Housing Benefit: 1,935 Persons Assisted Homeless Person Overnight Shelter: 920 Persons Assisted Jobs created/retained: 50 Jobs
5	AFH 1a- Maintain Existing Affordable Housing	2017	2022	Affordable Housing	NorthSide Southside City-wide	Disproportionate Housing Needs; Segregation;		Homeowner Housing Rehabilitated: 15 Household Housing Unit
6	AFH 2a-Increase local Housing Enforcement Efforts	2017	2022	Fair Housing Education/Outreach/Enforcement	NorthSide Southside City-wide	Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other

7	AFH 2b- Reduce Housing Discrimination Disabled	2017	2022	Fair Housing Education/Outreach/Enforcement	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
8	AFH 1b -Increase Home Ownership	2017	2022	Affordable Housing	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;		Direct Financial Assistance to Homebuyers: 10 Households Assisted
9	AFH 4a- Education Supportive Services	2017	2022	Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$84,000 General Fund: 631,242	Public service activities other than Low/Moderate Income Housing Benefit: 4,645 Persons Assisted Public Facilities Improvements: 535
10	AFH 4b - Employment Training	2017	2022	Non-Housing Community Development	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Public service activities other than Low/Moderate Income Housing Benefit: 650 Persons Assisted
11	AFH 4c - Employment Opportunities	2017	2022	Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity		Jobs created/retained: 50 Jobs
12	AFH 4d- Access to Public Transportation	2017	2022	Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other

13	AFH 2c - Perception of Affordable Housing	2017	2022	Fair Housing Education/Outreach/Enforcement	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
14	AFH 1c- Land Use & Planning	2017	2022	Affordable Housing Land Use Policy	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
15	Planning & Administration	2017	2022	Planning & Administration				

Table 8 – Goals Summary

Goal Descriptions

1	Goal Name	AFH 1 -Increase Affordable Housing Options
	Goal Description	<ul style="list-style-type: none"> • 24 Units Rental Housing, including PSH, LIHTC Projects, Small Scale Scattered Site • 5 SF Homebuyer units • 15 Owner-Occupied Rehabs • 10 Homebuyer Assistance Loans • 4 Down Payment Assistance Loan • 4 units Rental Rehabilitation Incentive Loans <p>Includes carryover funds as follows: HOME - \$1,320,577; CDBG – 714,387; CHDO Proceeds - \$25,230; Revolving Loan Fund: \$1,723,104</p>
2	Goal Name	AFH 2 - Fair Housing Awareness & Enforcement
	Goal Description	<ul style="list-style-type: none"> • Support local Fair Housing Initiatives to monitor fair housing issues and complaints; 1 fair housing workshop for landlords and real estate agents, general public @ 1 annually; • 10% of affordable housing produced with CDBG and HOME targeted for persons with disabilities
3	Goal Name	AFH 3 -Expand & Improve Resources Afford Housing
	Goal Description	Implement recommendations of City/NHC Affordable/Workforce Housing Ad hoc Committee as approved by City Council
4	Goal Name	AFH 4- Support Public Service Programs
	Goal Description	<ul style="list-style-type: none"> • Support Youth Programs to 75% of youth enrolled will increase scores on end of year test at 80% or more; 90% promotion to next grade level; • At least 1,200 individuals enrolled annually in Job Training/Job Preparation/Placement program, including residents of R/ECAPs.; • Provide annual funding for youth employment program for at least 20 youth to secure employment and supportive services for future career preparation; • Support Homeless Shelter and Programs that serve 4,645 persons annually

5	Goal Name	AFH 1a- Maintain Existing Affordable Housing
	Goal Description	Substantially rehabilitate and/or repair an average of 15 owner occupied houses per year
6	Goal Name	AFH 2a-Increase local Housing Enforcement Efforts
	Goal Description	Increase in fair housing funding; Increase in number of fair housing workshops; Increase in fair housing supportive services.
7	Goal Name	AFH 2b- Reduce Housing Discrimination Disabled
	Goal Description	Conduct at least one workshop annually on fair housing for landlords, lenders, and housing managers to review housing for persons disabilities and reasonable accommodations; create working group of city/WHA staff, disability service providers, landlords, and advocates to discuss responses to recent cases of discrimination; 10% of affordable housing produced with CDBG and HOME participation over the next 5 years will be targeted for persons with disabilities.
8	Goal Name	AFH 1b -Increase Home Ownership
	Goal Description	Partner with area banks to provide up to 10 mortgages annually, through the HOP program, to households at or below 80% AMI.
9	Goal Name	AFH 4a- Education Supportive Services
	Goal Description	Increase enrollment in after school tutoring and youth mentoring programs by 5% over 5 year period. Fund after school programs in R/ECAPs over the next 5 years. 75% of youth enrolled will increase scores on end of year test at 80% or more; 90% promotion to next grade level
10	Goal Name	AFH 4b -Employment Training
	Goal Description	At least 1,200 individuals enrolled annually in Job Training/Job Preparation/Placement program, including residents of R/ECAPs.
11	Goal Name	AFH 4c - Employment Opportunities
	Goal Description	Provide annual funding for youth employment program for at least 50 youth to secure employment and supportive services for future career preparation

12	Goal Name	AFH 4d- Access to Public Transportation
	Goal Description	Continue to work with WAVE Transit Authority to implement short range transportation plan and advocate for improvements to bus stops and routes within the R/ECAPs
13	Goal Name	AFH 2c - Perception of Affordable Housing
	Goal Description	Host at least one fair housing event annually, host annual workshops with lenders, real estate professionals and landlords, Fair Housing promotional program annually
14	Goal Name	AFH 1c- Land Use & Planning
	Goal Description	City owned vacant land/in-fill lots should be offered to affordable housing developers at no cost for redevelopment into affordable housing. Review existing density bonus to identify ways to increase use, consult with developers for input into limitations and incentives to increase use. In accordance with the City's Comprehensive Plan (policy 3.1.1) promote mixed-income neighborhoods throughout the city, to provide equitable access to opportunity and housing choice to households at all incomes. 100% of available in-fill lots redeveloped into affordable housing. Revised density bonus utilized by developers 100% more than in past. Revise land development code to encourage mixed –use development and variety of housing types, prices, and tenures.
15	Goal Name	Planning & Administration
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Annual Action Plans are required each year of the Five-Year Consolidated Plan. The Annual Action Plan implements the strategies in the Consolidated Plan and address the needs for housing, public services, public facility and other community development needs identified in the Consolidated Plan. The Annual Action Plan identifies the projects and programs/activities for which funds are recommended. And describes the process for accepting applications and proposals for funding. This Action Plan covers the July 1, 2018, through June 30, 2019. This is the second year of the City of Wilmington's 2017-2022 Consolidated Plan.

The Annual Action Plan describes the projects and programs/activities that are recommended for CDBG, HOME and General Funds appropriated for the FY2018-19 budget year. The Annual Plan also describes projects and programs/activities that are underway and have prior year funds that are available to continue the program or complete the activity. CDBG and HOME funding have timeliness requirements; but are allocated to projects that carry-over into multiple years. Also, the City has used federal funds to leverage other public and private financing for large scale development projects, such as Low Income Housing Tax Credit, that take several years to complete. Finally, the City's Homeowner Rehabilitation Loan Program (HRLP) and Homebuyer Opportunity Program (HOP) accept applications on an on-going basis and loans may be initiated in one program year and closed in another.

In FY2018-19, the City is budgeting for the same amount of CDBG and HOME funds as awarded for FY2017-18. The plan will be amended if needed when the allocation is announced by HUD. The Annual Action Plan anticipates a budget of \$871,498 CDBG and \$484,147 HOME, plus projected CDBG related program income of \$314,000, and \$178,000 HOME. Prior year funds and Revolving Loan Funds are also available to complete projects or towards on-going programs/activities. As of January 31, 2018, there was \$1,723,104 in Revolving Loan Funds available, along with \$2,368,480 carry-over in CDBG and HOME funds.

Funds will be used for the Housing Rehabilitation Loan Program (HRLP) and Home Ownership Program (HOP) program, \$99,322 is designated for CHDOs and funds are allocated to complete projects with Cape Fear Habitat for Humanity, Cape Fear Regional CDC, Tammy Lynn Foundation Permanent Supportive Housing, AMEZ Housing CDC, and CF Community Land Trust. Additional projects will be recommended for funding as proposals are submitted through the City's Housing Production Application process and Rental Rehabilitation Incentive Loan

Program.

A detailed description of projects and programs/activities follows herein.

Projects

#	Project Name
1	Planning and Administration
2	Housing
3	Public Services

Table 9 - Project Information

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

Allocation priorities reflect an alignment with the City’s Strategic Plan Focus Areas and priorities, CDBG and HOME objectives and restrictions and the resources, opportunities for leverage and analysis of community needs and markets.

Obstacles to addressing underserved needs include, but are not limited to, lack of resources, historic patterns of concentrated poverty, disparate access to proficient education, jobs, services and amenities

AP-38 Project Summary

Project Summary Information

1	Project Name	Planning and Administration
	Target Area	NorthSide Southside City-wide
	Goals Supported	Planning & Administration
	Needs Addressed	
	Funding	CDBG: \$238,680 HOME: \$66,215
	Description	Planning and Administration for CDBG and HOME
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Planning & Administration
2	Project Name	Housing
	Target Area	NorthSide Southside City-wide

Goals Supported	AFH 1 -Increase Affordable Housing Options AFH 3 -Expand & Improve Resources Afford Housing AFH 1a- Maintain Existing Affordable Housing AFH 1b -Increase Home Ownership
Needs Addressed	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;
Funding	CDBG: PY \$823,125, Prior Year \$714,387 HOME: PY \$819,687, Prior Year \$1,320,577 General Fund: \$400,000 Private Bank Partner HOP: \$900,000 Revolving Loan: \$1,723,104
Description	CHDO set-aside; Homebuyer Assistance -HOP, DPA; Owner-Occupied Rehab; Rental Rehab; Housing Production - SF, MF, Owner, Rental;
Target Date	6/30/2019
Estimate the number and type of families that will benefit from the proposed activities	Estimate that 10 households will benefit from homebuyer assistance through the HOP program. Fifteen owner-occupied households will benefit from housing rehabilitation, 4 households Rental Rehab Loans, and 24 households in Permanent Supportive Housing rental. Additionally, carry-over funds will be expended to complete housing production for 5 single family homes and 6 rental units.
Location Description	Address not available, except 1108 North 5 th Avenue, 28 Beauregard Dr., 1314 Marsden Ave, 909 grace St.

	Planned Activities	FY18/19: <ul style="list-style-type: none"> • AMEZ Housing – SF New Construction • HOP Loans • Owner-Occupied Rehab Loans • Down Payment Assistance • Housing Production RFP • Lakeside Reserve – PSH New Construction Phase II- pending final review • Rental Rehab Incentive Loans • CF Habitat for Humanity Infrastructure – reprogrammed Carry-Over: <ul style="list-style-type: none"> • CFRCDC – 5th Avenue Duplex • CF Habitat for Humanity – Acquisition • CF Habitat for Humanity – Down Payment Assistance • Tammy Lynn Permanent Support Housing for Disabled 4 units • CF Housing Land Trust – Marsdon Ally SF • AMEZ Housing - 909 Grace St. SF
3	Project Name	Public Services/ Public Facilities
	Target Area	NorthSide Southside City-wide

Goals Supported	AFH 2 - Fair Housing Awareness & Enforcement AFH 4- Support Public Service Programs AFH 2b- Reduce Housing Discrimination Disabled AFH 4a- Education Supportive Services AFH 4b -Employment Training AFH 4c - Employment Opportunities AFH 4d- Access to Public Transportation
Needs Addressed	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing
Funding	CDBG: \$175,000 Public Services; \$84,000 Public Facilities General Fund: \$662,453
Description	After School & Summer Youth Programs; Job Skills & Training, Job Placement, Elder Programs; Re-Entry; Homeless Shelter & Services; Literacy; Foodbanks and Meals. Improvements to facilities for CF Literacy Center and Child Development Center.
Target Date	6/30/2019
Estimate the number and type of families that will benefit from the proposed activities	Programs supported through CDBG and General funds will serve at least 7,184 youth, elderly, homeless persons and other special populations.
Location Description	City-wide with focus on programs serving the Northside and Southside.

Planned Activities	CDBG: <ul style="list-style-type: none">• Domestic Violence Shelter & Services• First Fruit Ministries• Good Shepherd/Family Promise General Fund: 25 Agencies (see appendix for list)
---------------------------	---

This Page Intentionally Blank

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

Assistance will be directed to Northside and Southside areas identified in the AFH as R/ECAPs as well as in areas of opportunity throughout the City to help ensure a balanced approach in the efforts to Affirmatively Further Fair Housing by increasing access to opportunity.

Geographic Distribution

Target Area	Percentage of Funds
NorthSide	30
Southside	40
City-wide	30

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Northside and Southside R/ECAPs need investment to aid in revitalization, preserve affordable housing and provide low-to-moderate income residents, especially youth, disabled, elderly and homeless, in these communities with more opportunities to access jobs, education, transportation and housing. In addition renters and homebuyers are seeking to locate in areas within the city that provide access to good jobs, schools, and services. Therefore the allocation of investments represents a balanced approach to reinvestment and revitalization and equitable access to opportunity.

Discussion

The City of Wilmington does not have a Neighborhood Revitalization Strategy Area at this time. The previous NRSA was the area known as the Northside. Additionally, the city does not have redevelopment areas or target areas selected for CDBG or HOME fund investment. That said, the City identified two Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) in the 2016 Assessment of Fair Housing (AFH). The City's goals and strategies identified in the AFH and in the Five-Year Consolidated Plan offer a balanced approach to increase choices for low-to-moderate income persons to access high opportunity neighborhoods and also to invest resources in revitalization of R/ECAPs to increase opportunities for safe, decent, affordable housing, youth services, jobs, services and amenities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Wilmington's affordable housing goals direct resources to City implemented rehabilitation and homebuyer assistance loan programs, and partnerships with affordable housing developers including CHDOs to support the production and rehabilitation of affordable housing, including permanent supportive housing. In addition, the City continues to support the Continuum of Care and emergency shelters. Housing that is affordable is not readily available within the City, the private housing market is not meeting the demand for affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	1,935
Non-Homeless	5,249
Special-Needs	409
Total	7,593

Table 11 - 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	26
Rehab of Existing Units	21
Acquisition of Existing Units	14
Total	61

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The goal for Homeless households supported reflects the number of persons (1,935) accessing services, shelter and transitional housing as submitted by homeless services and shelter providers. The City provides CDBG funding to support homeless shelter and service providers to provide emergency shelter, case management and other services to assist homeless person's transition into housing.

Non-homeless households to be supported includes those households that will receive homebuyer assistance including down payment assistance to purchase homes produced with

HOME funds or existing units in the private market. Twenty-eight special-needs households will be receive rental housing as a result of HOME funds invested in the production of two projects one with 24 units and another with 4 units of Permanent Supportive Housing.

The City does not provide direct rental assistance (TBRA) to individuals; however, the City does support the production of multi-family and scattered site rental units. The goal for acquisition of existing units is 14, this reflects the acquisition of housing by homebuyers' receiving homebuyer assistance, including Down Payment Assistance. Additionally, CDBG or HOME funds may be used for the acquisition of existing units for rehabilitation for either ownership or rental. No specific units are identified as of the writing of this plan.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Wilmington, North Carolina manages Public Housing, Housing Choice Vouchers, and other properties for lower income households. The City works closely with WHA and has provided CDBG and HOME funds for several multi-family rental projects.

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

- WHA continues efforts to secure HUD approval to develop new construction which will increase its inventory of public housing units.
- The Authority is also actively seeking out appropriate property or land on which to redevelop or construct such units.
- WHA is in the process of converting all of its offices over to a web-based system which will greatly increase efficiency of staff while providing greater options for residents to access their accounts and enable applicants to file applications on-line.
- WHA will continue to meet with potential funders and developers in order to identify partnerships which will ultimately increase affordable housing inventory in the area.

- Upgrades to existing sites include:
 - New mailboxes at Houston Moore
 - Auxiliary parking and new access point at Houston Moore will alleviate congestion and provide for better access to the units for residents and emergency services
 - Outdoor lighting upgrades for the main office and on sites to increase walkability and security
 - Elevator upgrade at Solomon Towers
 - Kiosks in the main office lobby will enable applicants to complete electronic applications

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

- Through various in-house programs such as Family Self-Sufficiency (FSS) and Resident Opportunities and Self-Sufficiency (ROSS), alongside our participating service providers, WHA will provide resources and guidance that will assist residents to work toward self-sufficiency.
- WHA is in the process of purging the Housing Choice Voucher waiting list and plans to open the waiting list for new applicants within the next few months.
- The Housing Choice Voucher program will again host a “Landlord Training” event which is meant to provide information about the Housing Choice Voucher program to existing and potential landlords thereby increasing the number of available units. Fair Housing training will be offered to landlords.

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

The Housing Authority of the City of Wilmington, North Carolina is not designated as troubled.

Discussion

WHA has properties in excess of 75 years old. Although progress has been made to replace and/or modernize many properties several properties are in need of replacement and/or modernization. Additionally, WHA continues programs aimed at assisting residents to become more self-sufficient

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

Introduction

The City of Wilmington provides CDBG and General Funds to help support the operations and service delivery of the Good Shepherd, Family Promise, First Fruit Ministries, Domestic Violence Shelter and Services, Leading Into New Communities, Open House Youth Shelter and the Continuum of Care. Additionally, City staff participating in the TRI-HIC that oversees CoC and coordinates various homeless shelter and service providers. The City will continue these efforts over the next year and the goals and allocation of resources reflects this commitment.

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

In 2017, First Fruit Ministries was awarded a small grant through state ESG funds to provide street outreach to the homeless population to try and meet this gap in services. Two ministry-based day center programs have begun which provide unsheltered people with a place to receive meals and store their belongings during the day. Vigilant Hope has developed a shower trailer that allows the unsheltered and marginally housed population to take showers and receive a clean change of clothes four times per week. They provide housing needs assessments and meals as well.

Addressing the emergency shelter and transitional housing needs of homeless persons

As shelters have moved towards a housing focused model, the utilization of shelter has decreased, causing our community to have excess shelter beds. Utilization of transitional housing has increased, but it is not at capacity. It is believed that the tight rental market has contributed to the increase in utilization of transitional housing as a bridge between shelter and housing.

Understanding the changing utilization, the City of Wilmington will continue to work in partnership with agencies serving homeless to target funds to meet the needs including emergency shelter, transitional housing and permanent housing.

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 City provides funding to help support the operation of a 9 bed shelter for homeless youth age 7-18, which works toward family reunification and housing for older independent youth. Our CoC has a Veterans Strategy Team which uses the By-Name List process to case manage all homeless veterans identified in the community. By-monthly meetings allow the team to focus on barriers to housing and housing opportunities for those veterans, as well as to coordinate engagement among multiple service providers. This team includes the VA, County Veterans Service Officers, and Supportive Services for Veteran Families provider. Our shelters work with families to rapidly re-house them, or if they need additional support and when funds are not available, to place them in transitional housing for a more service intensive program. Shelter stay has gone down to an average of 33 days as a result of a more housing focused case management approach.

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.

Our community is limited in funds to help low-income individuals and families avoid homelessness and primarily relies on the Emergency Food and Shelter Program prevention funds, administered by The Salvation Army and First In Families, and the Help Hub, with is an interfaith emergency assistance program located in downtown Wilmington. Catholic Charities and other faith based programs provide emergency assistance to low income individuals and families. For utility assistance, our community utilizes the Low Income Energy Assistance Program, administered through the Department of Social Services. Other community funds for prevention are also administered through DSS. The disAbility Resource Center in our local Center for Independent Living and assists people with disabilities in accessing income-based housing and other resources. The Cape Fear Housing Coalition has created an affordable housing guide that is widely distributed among community based organizations to help people who are housing cost burdened access affordable housing units. Leading Into New

Communities (LINC) receives funding from the City to provide transitional housing and program services to formerly incarcerated persons.

Discussion

The City of Wilmington is a member of the Tri County Homeless Interagency Council. Moreover, the City provides CDBG and General Funds to support the administration of the Continuum of Care and several homeless shelters and homeless service and prevention initiatives.

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

Introduction:

Recognizing that federal funds are not sufficient to address the need for housing that is affordable the City of Wilmington and New Hanover County Commissioners appointed a 14 member Affordable/Workforce Housing Ad hoc committee to assess the local housing need and market, examine best practices, and make recommendations for local action that will address the need for affordable housing.

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

Appropriation of General Fund revenues to the City's Workforce Housing HOP program provide homeownership opportunities for households earning 80% to 120% AMI. This helps ameliorate the negative effects of income inequity and provides a mobility strategy for low-to-moderate income families. Likewise, City General Funds for the City's Owner-Occupied Housing Rehabilitation Program support housing repair and rehab loans to those earning below 50% AMI. These loans are deferred and forgivable. This program helps address blight and displacement of lower income households due to economic pressure.

Increasing public awareness of housing issues and understanding of the need for housing that is affordable for working families. Dispelling myths about affordable housing and the negative stereotypes associated with affordable housing is recognized as an important strategy to garner more local resources for affordable housing.

The City's recently adopted Comprehensive Plan identifies the need for affordable housing and puts forth strategies that reflect community input and desire for mixed-income housing and mixed-use development. The next step is the revising and updating of the City's land use ordinances. Several recommendations have been put forth by the Ad hoc committee including, but not limited to, revising the Accessory Dwelling Unit regulations to make it possible to build ADUs in areas where not currently permitted; increasing density and height limits; and streamlining review and permitting processes. Incentives and public funding approaches are also recommended.

In addition to the production of more affordable housing, the creation of better paying jobs, and wage equity will go a long way towards addressing the City's barriers to affordable

housing.

As mentioned above, the City's residential segregation by race and income has created pockets of concentrated poverty where residents don't have equitable access or good choices for decent, affordable housing, education, jobs, amenities or services. One strategy to address this problem is to disperse affordable housing throughout the community through the development or redevelopment of mixed-income neighborhoods and the revitalization of racial and ethnically concentrated areas of poverty.

Discussion:

City Council has identified workforce/affordable housing as a priority and is engaging the private sector, public sector officials, non-profits and others in formulating strategies to increase housing that is affordable throughout the city.

AP-85 Other Actions – 91.220(k)

Introduction:

Community development requires a comprehensive multi-faceted approach that recognizes the inter-related impact of housing, jobs, education, health and equity on the quality of life for all citizens. Addressing the obstacles and factors contributing to blighted communities benefits all members of the community.

Actions planned to address obstacles to meeting underserved needs

In the City's Assessment of Fair Housing completed in October 2016, a number of contributing factors were identified that are obstacles to meeting the needs of the underserved. Goals and related activities were formulated to address limited access to proficient schools with continued funding for afterschool, summer and other youth initiatives; limited participation in the labor market is a barrier which will be addressed with continued funding for literacy, job skills and job placement programs. Similarly, the City will continue funding for programs that address needs for elderly, disabled, homeless, formerly incarcerated, victims of domestic violence, victims of child abuse and other needs. Continued support and work with community agencies working to address the needs of special populations is planned in the FY18/19 City Budget and in this Annual Action Plan.

Actions planned to foster and maintain affordable housing

The City's Owner-Occupied Housing Rehabilitation Program guidelines were revised in 2016 in an effort to better serve the needs of the community, especially lower income homeowners living in blighted housing in need of rehabilitation to preserve and maintain the housing. The City's Owner-Occupied Housing Program provides for deferred and forgivable loans for households with income at or below 50% AMI with a priority for elderly and disabled homeowners.

Actions planned to reduce lead-based paint hazards

LBP remediation is an integral part of the City's rehab program. All rehabs of owner-occupied home and homebuyer assistance homes (i.e. HOP) are assessed for LBP and tested and remediated as appropriate in accordance with all state and federal requirements.

Actions planned to reduce the number of poverty-level families

City support for youth enrichment programs, literacy, jobs skills and placement initiatives are all aimed towards reducing poverty by enhancing the education and skills and employment of low income persons.

Actions planned to develop institutional structure

Continued collaboration with community-based organizations, public and private entities working to address affordable housing and needs of the underserved and protected classes is planned to maintain and improve institutional structure in the community. The City's Community Development and Housing staff, in partnership with other agencies, works to build the capacity of agencies serving lower income households and communities with one-one technical assistance and participation in workshops and trainings, such as Fair Housing Workshop for Landlords as one example.

The purchase of project management software for Rehab loans and HOP loans will improve project management and efficiency. In addition, the CDAH has developed detailed process maps for every program to identify all elements of the process and the flow of work. Currently, CDAH staff members are participating in Lean Sigma Six training and have selected the Owner-Occupied Rehabilitation Loan program as a project to improve production.

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

City community development and housing staff members represent the City on a number of community development organizations such as the Cape Fear Housing Coalition; TRI HIC – Tri County Homeless Interagency Council, and RESET Re-Entry and Treatment for Formerly Incarcerated. Additionally, CD staff participate in the City's and the New Hanover County's Comprehensive Planning efforts. In 2016, CD staff supported the work of a joint City/County Workforce/Affordable Housing Committee comprised of representatives of the non-profit and private sectors to examine best practices for increasing affordable housing and make recommendations to the Wilmington City Council and New Hanover County Commissioners for local policy and other actions. CD staff will continue work with non-profit and private housing and social services agencies to implement the goals and recommendations coming out of the aforementioned efforts and plans.

Discussion:

The City of Wilmington City Council has identified Engagement in Civic Partnerships as a Strategic Plan Focus Area. The City has a long history of working with the community and community-based organizations to identify and address community needs. The community development and housing staff members work to be responsive and engaging with the stakeholders in community development and housing programs.

Program Specific Requirements

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

Introduction:

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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The City of Wilmington uses HOME funds for home eligible activities. HOME funds are used to support owner-occupied housing rehab, CHDO housing production and when available gap financing for multi-family rental projects using NCHFA LIHTC or PSH funds.

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

Recapture

The City will use restrictions in the promissory note and deed of trust to enforce the recapture provisions of the HOME program found at 24 CFR 92.254 (a)(5)(ii). In accordance with applicable recapture provisions the City requires the recapture of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period. Any net proceeds in excess of the original HOME subsidy will go the homeowner. The City will recapture 100 percent of the net proceeds up to the amount of the HOME subsidy. In the case where there are insufficient net proceeds available at sale to recapture the entire direct HOME subsidy provided to the homeowner, the City can only recapture what is available from net proceeds. The City will limit the amount to be recaptured to the net proceeds, as defined herein, available from the sale of the property.

Resale

The City will use Resale provisions as required when HOME funds are used to provide subsidy to the developer that will not result in a Direct HOME subsidy to the homebuyer. "Resale" provisions will be used for HOME funds used for acquisition of land held in a Community Housing Land Trust, which constitutes a developer subsidy. Under the Land Trust model the land acquired with HOME funds will be held in trust and not conveyed to the homebuyer. A long-term ground lease between the Land Trust and Homebuyer will establish long-term affordability of the property, and the distribution of value of improvements between the Land Trust and homebuyer upon sale of the housing unit. The ground lease ensures that the original homeowner receives a fair return on investment and that the property is sold at a price that is affordable to a reasonable range of low-income buyers. In addition, the City will utilize deed restrictions to ensure continued affordability, along with a deferred promissory note and deed of trust, with covenants and deed restrictions as enforcement mechanism.

The full policy is included in the appendix/attachments

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

For units acquired with HOME funds for homeownership, Deed Restrictions and a Deed of Trust are recorded to the property s that upon the sale of the property, the City would recapture HOME funds if the owner did not remain in the property for the length of the affordability period. It is also written in these documents that the funds are due and payable if the owners

are no longer occupying the property as their primary residence.

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

The City of Wilmington does not use HOME funds to refinance existing debt on a multi-family property.

The City implements in-house loan programs for homebuyer assistance and owner-occupied homeowner programs. In addition, the City provides financing, i.e. loans, to CHDOs and other affordable housing developers. Program income may be generated from the repayment of loans; and repayments are utilized for eligible activities under the CDBG & HOME programs. The City uses recapture provisions for compliance with HOME affordability requirements.

Appendix - Alternate/Local Data Sources

CDBG FY2018-19 Budget	
	CDBG
REVENUE SOURCE	
CDBG Entitlement	\$ 998,905
CDBG Projected Program Income -RL Owner-Occupied Rehab (Not Appropriated)	\$ 153,000
CDBG Projected Program Income -RL HOP (Not Appropriated)	\$ 161,000
Commercial Loan Non-Revolving	\$ 600
Non-Revolving Program Income	\$ 4,200
Transfer in from Fund 21	\$ 3,100
TOTAL ALL REVENUES	\$ 1,320,805
Unappropriated Revolving Loan Funds	\$ 314,000
Appropriated Revenues	\$ 1,006,805
TOTAL REVENUES	\$ 1,320,805
EXPENDITURES	
Planning & Administration	\$ 238,680
Total	\$ 238,680
Public Facilities Improvements	
Child Development Center	\$ 60,000
Cape Fear Literacy Council	\$ 24,000
Total	\$ 84,000
Housing	
Housing Delivery Costs-Rehab Administration	\$ 205,000
Undesignated Housing Activities	\$ 304,125
Housing Rehab RL (Not Appropriated)	\$ 153,000
HOP RL (Not Appropriated)	\$ 161,000
Total	\$ 823,125
Public Services *	
Domestic Violence	\$ 32,360
First Fruit Ministries	\$ 23,900
Good Shepherd/Family Promise	\$ 118,740
Total	\$ 175,000
TOTAL CDBG EXPENTIURES Appropriated	\$ 1,006,805
TOTAL CDBG EXPENTIURES Unappropriated	\$ 314,000
TOTAL EXPENTIURES	\$ 1,320,805

HOME FY2018-19 Budget	
REVENUE SOURCE	
HOME Entitlement	\$ 707,902
HOME Project Program Income/HOME Loan Repayments Transfer from Fund 77	\$ 178,000
TOTAL HOME REVENUES APPROPRIATED Project HM1718	\$ 885,902
EXPENDITURES	
Planning & Administration	\$ 66,215
Total	\$ 66,215
Housing	
CHDO set aside 15%	\$ 132,885
Undesignated Housing Activities	\$ 686,802
Total	\$ 819,687
TOTAL HOME EXPENDITURES APPROPRIATED	\$ 885,902

General Fund Recommended Funding for Public Service Activities FY2018-19

Local Agency Application	FY19 Recommendation	General Fund	CDBG
Coastal Horizon Youth Shelter, RCC and The Carousel Center	\$72,779	\$72,779	
Kids Making It	\$33,943	\$33,943	
Good Shepherd & Family Promise	\$118,741		\$118,741
BRC Voyage Summer and Youth Enrichment	\$64,785	\$64,785	
Step Up (formerly Phoenix Hometown Hires)	\$16,196	\$16,196	
CF Communities in Schools	\$22,589	\$22,589	
LINC Adult Program & Youth Program	\$79,157	\$79,157	
Domestic Violence	\$35,905	\$3,545	\$32,360
Brigade Boys & Girls	\$53,227	\$53,227	
Community Boyx & Girls Club Program & MADTECH	\$46,673	\$46,673	
CF Literacy Council	\$15,820	\$15,820	
American Red Cross	\$11,938	\$11,938	
YWCA Lower Cape Fear	\$6,305	\$6,305	
WARM	\$41,109	\$41,109	
DREAMS	\$22,302	\$22,302	
WRAAP	\$25,310	\$25,310	
CF Community Land Trust	\$23,500	\$23,500	
First Fruit Ministries	\$23,900		\$23,900
Food Bank	\$16,810	\$16,810	
Elderhaus	\$21,393	\$21,393	
Ability Garden	\$8,013	\$8,013	
Comprehensive Care	\$8,830	\$8,830	
Wilmington Housing Finance & Development	\$5,000	\$5,000	
Historic Wilmington Foundation	\$13,231	\$13,231	
TOTAL	\$787,453	\$612,453	\$175,000
Public Facility (Construction)			
CF Literacy Council	\$24,000		\$24,000
Child Development Center*	\$60,000		\$60,000
TOTAL	\$84,000	\$0	\$84,000

This Page Intentionally Blank

Revolving Loan Balances Available FY2018-19											
	As of										
	January 31, 2018								Currently Available	Currently Available	Currently Available
	Fund 80								Fund 80	Revolving Loan	General Fund
	General Fund	General Fund	Federally Funded	Federally Funded	General Fund	General Fund	General Fund	GF Rehab & Legal	Funds	HOP Revolving	Total
	Revolving Rehab & Legal	Revolving Rehab & Legal	Revolving Loan	Revolving Loan	HOP Revolving	HOP Revolving	HOP Revolving	HOP Revolving	Loan Fund	Loan Fund	Available
	Fees Fund	Fees Fund	Funds	Funds	Loan Fund	Loan Fund	Loan Fund	Loan Fund	Expenditures	Expenditures	Balance
	Available	Expenditures	Available	Expenditures	Funds Available	Expenditures	Balance	Balance	Balance	Balance	Balance
	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	FY 2017-18	January 31, 2018	January 31, 2018	January 31, 2018	January 31, 2018	January 31, 2018
HOUSING											
Legal Fees - Activity Delivery	\$ 106,301.36	\$ 9,467.88	\$ 192.96	\$ 192.96	\$ 2,227.06	\$ 2,227.06	\$ 96,833.48	\$ -	\$ -	\$ -	\$ 96,833.48
Housing Rehabilitation	\$ 392,424.98	\$ 183,665.76	\$ 537,751.63	\$ 24,000.00	\$ -	\$ -	\$ 208,759.22	\$ 513,751.63	\$ -	\$ -	\$ 722,510.85
HOP	\$ -	\$ -	\$ 116,366.00	\$ 116,366.00	\$ 628,848.16	\$ -	\$ -	\$ 628,848.16	\$ 628,848.16	\$ -	\$ 628,848.16
Rental Rehab	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 274,911.90	\$ -	\$ -	\$ 274,911.90
SUBTOTAL	\$ 498,726.34	\$ 193,133.64	\$ 654,310.59	\$ 140,558.96	\$ 631,075.22	\$ 2,227.06	\$ 305,592.70	\$ 788,663.53	\$ 628,848.16	\$ 1,723,104.39	
Reprogrammable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Grand Total	\$ 498,726.34	\$ 193,133.64	\$ 654,310.59	\$ 140,558.96	\$ 631,075.22	\$ 2,227.06	\$ 305,592.70	\$ 788,663.53	\$ 628,848.16	\$ 1,723,104.39	

CDBG Carry-Over FY2018-19					
	As of June 30, 2017 Budget 2017-18 CDBG Funds Appropriated	As of June 30, 2017 Budget CDBG Funds Available From Prior Years	As of January 31, 2018 Appropriated CDBG Funds Total Expenditures FY 2017-18	As of January 31, 2018 Total Funds Available FY 2017-18	As of January 31, 2018 Current Funds Available
HOUSING					
Project Delivery Costs	\$ 205,000.00	\$ 92,335.13	\$ 102,500.00	\$ 297,335.13	\$ 194,835.13
Disposition	\$ -	\$ 20,680.31	\$ -	\$ 20,680.31	\$ 20,680.31
HOP	\$ -	\$ 248,075.92	\$ 202,813.00	\$ 248,075.92	\$ 45,262.92
Limited Assistance Grants	\$ -	\$ 7,453.66	\$ -	\$ 7,453.66	\$ 7,453.66
Housing Relocation	\$ -	\$ 8,931.26	\$ -	\$ 8,931.26	\$ 8,931.26
Housing Demolition	\$ -	\$ 12,253.00	\$ -	\$ 12,253.00	\$ 12,253.00
Joint Project - Habitat/WARM	\$ -	\$ 123,155.79	\$ -	\$ 123,155.79	\$ 123,155.79
Undesignated	\$ 301,815.00	\$ -	\$ -	\$ 301,815.00	\$ 301,815.00
SUBTOTAL	\$ 506,815.00	\$ 512,885.07	\$ 305,313.00	\$ 1,019,700.07	\$ 714,387.07
PUBLIC IMPROVEMENTS					
Voluntary Demolition & Lot Clear	\$ -	\$ 20,594.35	\$ -	\$ 20,594.35	\$ 20,594.35
Public Facilities-Comm Boys & Girls	\$ -	\$ 40,000.00	\$ 30,268.55	\$ 40,000.00	\$ 9,731.45
SUBTOTAL	\$ -	\$ 60,594.35	\$ 30,268.55	\$ 60,594.35	\$ 30,325.80
PUBLIC SERVICES					
Coastal Horizons	\$ -	\$ 1,232.67	\$ -	\$ 1,232.67	\$ 1,232.67
Domestic Violence	\$ 9,650.00	\$ -	\$ -	\$ 9,650.00	\$ 9,650.00
First Fruit Ministries	\$ 22,827.00	\$ -	\$ -	\$ 22,827.00	\$ 22,827.00
Joint Project- Good Shep. & WIN	\$ 117,523.00	\$ 7,000.54	\$ -	\$ 124,523.54	\$ 124,523.54
SUBTOTAL	\$ 150,000.00	\$ 8,233.21	\$ -	\$ 158,233.21	\$ 158,233.21
E. ADMINISTRATION & PLANNING					
Administration - Other	\$ -	\$ 1,381.25	\$ -	\$ 1,381.25	\$ 1,381.25
Administration	\$ 230,454.00	\$ 28,340.81	\$ 115,227.00	\$ 258,794.81	\$ 143,567.81
SUBTOTAL	\$ 230,454.00	\$ 29,722.06	\$ 115,227.00	\$ 260,176.06	\$ 144,949.06
Reprogramable	\$ -	\$ 7.42	\$ -	\$ 7.42	\$ 7.42
Grand Total	\$ 887,269.00	\$ 611,442.11	\$ 450,808.55	\$ 1,498,711.11	\$ 1,047,902.56

	HOME Carry-Over FY2018-19							
	As of	As of	As of	As of	As of	As of	As of	As of
	January 31, 2018	January 31, 2018	January 31, 2018	January 31, 2018	January 31, 2018	January 31, 2018	January 31, 2018	January 31, 2018
	Budget	Budget	Appropriated	Total Expenditures	Total Funds	Total Funds	Current Funds	Current Funds
	2017-18	HOME Funds	HOME Funds	FY 2017-18	Available	Available	Available	Available
	HOME Funds	Available	From Prior Years	HOME Funds	Available	Available	Available	Available
	Appropriated	From Prior Years	Total Expenditures	FY 2017-18	Available	Available	Available	Available
HOUSING								
Housing Rehabilitation	\$ -	\$ 511,689.02	\$ -	\$ -	\$ 511,689.02	\$ (664.52)	\$ 511,689.02	\$ (664.52)
HOP	\$ -	\$ (664.52)	\$ -	\$ -	\$ (664.52)	\$ -	\$ -	\$ -
Habitat For Humanity Acquisition	\$ -	\$ 69,467.50	\$ 69,467.50	\$ 69,467.50	\$ 69,467.50	\$ -	\$ 69,467.50	\$ -
Housing Relocation	\$ -	\$ 3,761.10	\$ -	\$ -	\$ 3,761.10	\$ -	\$ 3,761.10	\$ -
CHDO Undesignated	\$ 95,122.00	\$ -	\$ -	\$ -	\$ 95,122.00	\$ -	\$ 95,122.00	\$ -
CHDO - AME Zion	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHDO - CFRCDC	\$ -	\$ 154,385.27	\$ 37,710.36	\$ 154,385.27	\$ 154,385.27	\$ -	\$ 154,385.27	\$ -
Downpayment Assistance	\$ -	\$ 89,398.00	\$ 55,435.50	\$ 89,398.00	\$ 89,398.00	\$ -	\$ 89,398.00	\$ -
Non-CHDO Housing - WHFD	\$ -	\$ 159,704.08	\$ 75,282.12	\$ 159,704.08	\$ 159,704.08	\$ -	\$ 159,704.08	\$ -
Undesignated	\$ 475,610.00	\$ -	\$ -	\$ -	\$ 475,610.00	\$ -	\$ 475,610.00	\$ -
SUBTOTAL	\$ 570,732.00	\$ 987,740.45	\$ 237,895.48	\$ 237,895.48	\$ 1,558,472.45	\$ 1,320,576.97	\$ 1,320,576.97	\$ 1,320,576.97
ADMINISTRATION & PLANNING								
Administration - Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Administration	\$ 63,415.00	\$ -	\$ -	\$ -	\$ 63,415.00	\$ -	\$ 63,415.00	\$ -
SUBTOTAL	\$ 63,415.00	\$ -	\$ -	\$ -	\$ 63,415.00	\$ -	\$ 63,415.00	\$ -
Reprogrammable	\$ -	\$ 0.55	\$ -	\$ -	\$ 0.55	\$ -	\$ 0.55	\$ -
Grand Total	\$ 634,147.00	\$ 987,741.00	\$ 237,895.48	\$ 237,895.48	\$ 1,621,888.00	\$ 1,383,992.52	\$ 1,383,992.52	\$ 1,383,992.52

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

In FY2012-13 HUD Field Office staff reviewed the City of Wilmington Recapture/Resale Policy in accordance with federal regulations. The field office has approved the following policy which was adopted on October 2, 2012, by City Council.

City of Wilmington

Community Development

Policy for

Ensuring Affordability for Low-to-Moderate Income Homebuyers

I. Purpose

When HOME Investment Partnership program funds are used to assist homebuyers, the regulations require that the unit remain affordable regardless of any subsequent resale. The period of affordability is determined by a schedule set forth in 24 CFR 92.254.

Homeownership Assistance HOME amount per unit	Minimum period of affordability in years
Under \$15,000	5
\$15,000 - \$40,000	10
More than \$40,000	15
New Construction	20

II. Background

The City of Wilmington (City) is a participating jurisdiction in and recipient of HOME Investment Partnership program funds to be used by the City to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents.

The City has established the Recapture and Resale policies in accordance with HUD guidance provided in CPD Notice 12-003. These policies ensure that properties developed with HOME funds for homebuyers remain affordable to a reasonable range of low-income homebuyers, or that the HOME investment in affordable housing are recaptured upon sale of the property for use in other HOME eligible housing activities.

The City has elected to use “Recapture” as the primary method of ensuring affordability for low-to-moderate income homebuyers; however, “Resale” provisions will be used for HOME funds used for acquisition of land held in a Community Housing Land Trust. That said, with the exception of Community Housing Land Trust, all Community Development Housing Organizations, and sub-recipients receiving City HOME funds and other community development funds to provide affordable housing are required to use “Recapture” provisions to ensure affordability.

The City will use HOME funds to provide direct HOME subsidies to eligible Low-to-Moderate Income homebuyers through the City’s low interest Second Mortgage Purchase Program and through sub-recipients including, but not limited to, Community Housing Development Organizations (CHDO), and other affordable housing developers.

III. Definitions:

Direct HOME subsidy is the amount of HOME assistance, including any program income that enables the homebuyer to buy the unit. The direct subsidy includes HOME funds used for down payment, closing cost, interest subsidies, or other HOME assistance provided directly to the homebuyer

In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing the unit and the unit is sold below fair market value the difference between fair market value and the purchase price will be added to the HOME subsidy amount. In such cases, the direct HOME subsidy will be provided to the homebuyer as a forgivable subordinate mortgage lien held by the City.

Purchase price as described herein refers to the amount of the affordable mortgage to be repaid by the eligible low-income homebuyer. The difference between the purchase price and contract sales price or fair market value, whichever is less, will be the direct HOME subsidy to the homebuyer.

Net proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage and any closing cost.

Low-income homebuyers are individuals and households that meet the HUD income limits for HOME Investment Partnership Program as published annually. HOME funds are used for households at or below 80 percent of the HUD published area median income (AMI).

Affordable housing is defined by HUD as housing cost that does not exceed 30 percent of household gross income. Generally, for owner-occupied housing it may be characterized as housing that can be purchased for no more than 2.5 to 3 times the total annual household income.

IV. Recapture

The City will use restrictions in the promissory note and deed of trust to enforce the recapture provisions of the HOME program found at 24 CFR 92.254 (a)(5)(ii). In accordance with applicable recapture provisions the City requires the recapture of its HOME-funded homeownership housing assistance from net sales proceeds when the original homebuyer sells the property during the affordability period. Any net proceeds in excess of the original HOME subsidy will go the homeowner. The City will recapture 100 percent of the net proceeds up to the amount of the HOME subsidy. In the case where there are insufficient net proceeds available at sale to recapture the entire direct HOME subsidy provided to the homeowner, the City can only recapture what is available from net proceeds. The City will limit the amount to be recaptured to the net proceeds, as defined herein, available from the sale of the property.

V. Resale

The City will use Resale provisions as required when HOME funds are used to provide subsidy to the developer that will not result in a Direct HOME subsidy to the homebuyer. "Resale" provisions will be used for HOME funds used for acquisition of land held in a Community Housing Land Trust, which constitutes a developer subsidy. Under the Land Trust model the land acquired with HOME funds will be held in trust and not conveyed to the homebuyer. A long-term ground lease between the Land Trust and Homebuyer will establish long-term affordability of the property, and the distribution of value of improvements between the Land Trust and homebuyer upon sale of the housing unit. The ground lease ensures that the original homeowner receives a fair return on investment and that the property is sold at a price that is affordable to a reasonable range of low-income buyers. In addition, the City will utilize deed restrictions to ensure continued affordability, along with a deferred promissory note and deed of trust, with covenants and deed restrictions as enforcement mechanism.

The following "Resale" provisions apply for Community Housing Land Trust:

Sale of Improvements to Property held in Land Trust

Homebuyers purchasing homes in a Community Housing Land Trust purchase the improvements and lease the land, therefore these homebuyers are referred to as homebuyer/lessee or homeowner/lessee upon purchase of housing unit.

Improvements include all buildings, structures, fixtures, and other improvements purchased by the homebuyer/lessee or constructed or placed by the homeowner/lessee are the property of the homeowner/lessee.

The homeowner/lessee may transfer interest in the improvements only to the Community Housing Land Trust or another low-income homebuyer/lessee. Upon notice of homeowner/lessee intent to sell, the CHLT has the option to purchase the improvements. This option to purchase is intended to further the purpose of preserving the affordability of the improvements for succeeding low-income homebuyers.

The seller's resale price shall be determined by the resale formula stipulated in their ground lease. The formula will allow the homeowner/lessee's to sell their home for their original purchase price, plus 25 percent of the increase in market value of the entire property (land and improvements combined) as determined by appraisal at time of notice of intent to sell minus the initial appraised value at purchase. The appraisal shall meet Federal Housing Administration (FHA) standards.

The CHLT does not recapture the other 75 percent of the increase in market value, but rather this value "remains with the property", thereby ensuring continued affordability for succeeding homebuyers. This formula allows the homeowner/lessee to receive a fair return on increase in value to the property while maintaining continued affordability for subsequent homebuyers. Appraisal is an accepted method for determining value of land and improvements. Appraisal is commonly used by lenders to determine property value in real estate transactions.

Example: A homebuyer/lessee purchases a home in a Community Housing Land Trust (CHLT) for a purchase price of \$80,000. The property is appraised at a market value of \$110,000. Five years later the homeowner/lessee notifies the CHLT of intent to sell. The improvements are appraised at \$130,000. The homeowner/lessee is entitled resell their home at a price of \$85,000. $(\$80,000) + (.25 * (\$130,000 - 110,000))$.

Resale or Transfer of Improvements

Upon purchase of improvements from the homeowner/lessee the CHLT will re-sell the improvements and lease the land to another low-income homebuyer at purchase price that is affordable to a reasonable range of low-income homebuyers. A reasonable range of low-income homebuyers consists of households earning between 60 and 80 percent of the Area Median Income. The City's original deed restrictions, which run with the land, will require the CHLT to always re-sell the home to buyers earning at or less than 80 percent of the Area Median Income.

The CHLT may provide additional subsidy in the form of down-payment assistance, and /or deferred subordinate mortgage to ensure affordability. The amount of subsidy will be determined by the difference between return on improvements and the fair market value as determined by appraisal at time of resale.