



WILMINGTON

CITY OF
NORTH CAROLINA



CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT FOR CDBG AND HOME PROGRAMS Year Ending June 30, 2018



Submitted to the Citizens of Wilmington
And
U.S. Department of Housing and Urban Development
September 26, 2018

CR-05 - Goals and Outcomes

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

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

The City's Five-Year Consolidated Plan (Strategic Plan) incorporates priority needs identified in the City's Assessment of Fair Housing (AFH). The AFH serves as the framework for formulating five year and annual goals and objectives. The Consolidated Plan will focus on the following priorities:

- **Foster access to opportunities** including, but not limited to, jobs, education, and housing for low-to-moderate income persons, protected classes and special populations.
- **Increase the supply of and access to decent, safe affordable housing** throughout the community through production and preservation of owner and rental housing.
- **Promote a suitable living environment** by supporting initiatives to transform racially/ethnically concentrated areas of poverty into areas of opportunity

Within the goals are a number of programs aimed at addressing the priority needs utilizing CDBG, HOME and General Funds. In order to accomplish these goals the City works in partnership with community-based agencies, non-profits, banks, and non-profit and for-profit affordable housing developers.

During FY2017-18, affordable housing partners focused their attention on pre-construction activities and construction of new built homebuyer projects, minor home repairs, continuing work on major rehabilitation of historic and affordable multi-family rental properties and new construction of multi-family permanent supportive housing. That said, the following accomplishments are presented in this report: Wilmington Housing Finance Development completed the rehabilitation of 40 units at Willow Pond. Cape Fear Regional CDC continued the rehabilitation of a historic property into two rental units. AMEZ Housing CDC completed construction of a single-family house for rent to eligible tenant. Moreover, nine loans were closed through the City's Homeownership Opportunities Program (HOP); this is a decrease from prior years that has been attributed to the limited supply of housing that is affordable to low-to-moderate income borrowers. Eight homeowners received loans for the rehabilitation of their homes to allow them to continue residence in safe, decent housing; six of the eight borrowers qualified for forgivable loans due to low income below 50% of the Area Median Income. One thousand, eighty (1,080) homeless individuals, including victims

of domestic violence, youth and ex-offenders, benefited from funding to local homeless shelters and programs serving the homeless. Finally, CDBG and general funds were used to support the activities of 26 community-based nonprofits providing services to address unemployment, child abuse, at-risk youth, hunger, illiteracy, at-risk and victims of abuse and crime, elder care and homelessness. As a result of this funding 4,552 youth, 340 elderly, and 1,007 at-risk and low-skilled adults were served.

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

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

| Goal | Category | Source / Amount | Indicator | Unit of Measure | Expected – Strategic Plan | Actual – Strategic Plan | Percent Complete | Expected – Program Year | Actual – Program Year | Percent Complete |
|---|--------------------|---|--------------------------|------------------------|---------------------------|-------------------------|------------------|-------------------------|-----------------------|------------------|
| AFH 1 - Increase Affordable Housing Options | Affordable Housing | CDBG: \$ / HOME: \$ / General Fund: \$ / Private Bank Partner HOP: \$ | Rental units constructed | Household Housing Unit | 100 | 41 | 41.00% | 20 | 41 | 205.00% |

| | | | | | | | | | | |
|---|--------------------|---|---------------------------------|------------------------|----|---|--------|----|---|--------|
| AFH 1 - Increase Affordable Housing Options | Affordable Housing | CDBG: \$ / HOME: \$ / General Fund: \$ / Private Bank Partner HOP: \$ | Homeowner Housing Added | Household Housing Unit | 5 | 0 | 0.00% | 5 | 0 | 0.00% |
| AFH 1 - Increase Affordable Housing Options | Affordable Housing | CDBG: \$ / HOME: \$ / General Fund: \$ / Private Bank Partner HOP: \$ | Homeowner Housing Rehabilitated | Household Housing Unit | 50 | 8 | 16.00% | 10 | 8 | 80.00% |

| | | | | | | | | | | |
|--|--|---|---|------------------------|----|----|--------|----|----|---------|
| AFH 1 - Increase Affordable Housing Options | Affordable Housing | CDBG: \$ / HOME: \$ / General Fund: \$ / Private Bank Partner HOP: \$ | Direct Financial Assistance to Homebuyers | Households Assisted | 70 | 14 | 20.00% | 14 | 14 | 100.00% |
| AFH 1a- Maintain Existing Affordable Housing | Affordable Housing | | Homeowner Housing Rehabilitated | Household Housing Unit | 50 | 8 | 16.00% | 10 | 8 | 80.00% |
| AFH 1b - Increase Home Ownership | Affordable Housing | | Direct Financial Assistance to Homebuyers | Households Assisted | 50 | 9 | 18.00% | 10 | 9 | 90.00% |
| AFH 1c- Land Use & Planning | Affordable Housing Land Use Policy | | Other | Other | 1 | 0 | 0.00% | 1 | 1 | 100.00% |
| AFH 2 - Fair Housing Awareness & Enforcement | Affordable Housing Fair Housing Education/Outreach/Enforcement | General Fund: \$ | Other | Other | 5 | 1 | 20.00% | 1 | 1 | 100.00% |

| | | | | | | | | | | |
|--|--|--|---|---------------------|------|------|---------|------|------|---------|
| AFH 2a- Increase local Housing Enforcement Efforts | Fair Housing Education/Outreach/Enforcement | | Other | Other | 5 | 1 | 20.00% | 1 | 1 | 100.00% |
| AFH 2b- Reduce Housing Discrimination Disabled | Fair Housing Education/Outreach/Enforcement | | Other | Other | 5 | 1 | 20.00% | 1 | 1 | 100.00% |
| AFH 2c - Perception of Affordable Housing | Fair Housing Education/Outreach/Enforcement | | Other | Other | 5 | 1 | 20.00% | 1 | 1 | 100.00% |
| AFH 3 -Expand & Improve Resources Afford Housing | Affordable Housing | General Fund: \$ | Other | Other | 4 | 1 | 25.00% | 4 | 1 | 25.00% |
| AFH 4- Support Public Service Programs | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ / General Fund: \$ / US DOJ/BJA SCA: \$ | Public service activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 1200 | 5919 | 493.25% | 1200 | 5919 | 493.25% |

| | | | | | | | | | | |
|---|--|--|---|---------------------|------|------|---------|------|------|-----------|
| AFH 4- Support Public Service Programs | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ / General Fund: \$ / US DOJ/BJA SCA: \$ | Homeless Person Overnight Shelter | Persons Assisted | 1200 | 1180 | 98.33% | 1200 | 1180 | 98.33% |
| AFH 4- Support Public Service Programs | Homeless Non-Homeless Special Needs Non-Housing Community Development | CDBG: \$ / General Fund: \$ / US DOJ/BJA SCA: \$ | Jobs created/retained | Jobs | 20 | 40 | 200.00% | 20 | 40 | 200.00% |
| AFH 4a- Education Supportive Services | Non-Homeless Special Needs Non-Housing Community Development | | Public service activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 1200 | 3589 | 299.08% | 1200 | 3589 | 299.08% |
| AFH 4b - Employment Training | Non-Housing Community Development | | Public service activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 750 | 2096 | 279.47% | 150 | 2096 | 1,397.33% |

| | | | | | | | | | | |
|--|--------------------------------------|--|---|---------------------|-----|----|---------|----|----|---------|
| AFH 4c - Employment Opportunities | Non-Housing Community Development | | Public service activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 100 | 40 | 40.00% | | | |
| AFH 4c - Employment Opportunities | Non-Housing Community Development | | Jobs created/retained | Jobs | 20 | 40 | 200.00% | 20 | 40 | 200.00% |
| AFH 4d- Access to Public Transportation | Non-Housing Community Development | | Other | Other | 1 | 1 | 100.00% | 1 | 1 | 100.00% |

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

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

The City’s Five-Year Consolidated Plan (Strategic Plan) incorporates priority needs as identified in the City’s Assessment of Fair Housing (AFH). The AFH serves as the framework for formulating five year and annual goals and objectives. The Consolidated Plan will focus on the following priorities:

- **Foster access to opportunities** including, but not limited to, jobs, education, and housing for low-to-moderate income persons, protected classes and special populations.
- **Increase the supply of and access to decent, safe affordable housing** throughout the community through production and preservation of owner and rental housing.
- **Promote a suitable living environment** by supporting initiatives to transform racially/ethnically concentrated areas of poverty into areas of opportunity.

CDBG funds totaling \$445,429 were used for homebuyer assistance for HOP second mortgages to assist low-to-moderate income homebuyers purchase homes within the City of Wilmington. HOP enables low-to-moderate income homebuyers to search the Wilmington housing market to find a home that meets their needs including, but not limited to, access to jobs, good schools, and amenities. Unfortunately, the Wilmington housing market does has a limited supply of homes available that are affordable to most HOP buyers; therefore, the HOP guidelines have been revised to provide a forgivable down payment assistance in addition to the zero percent second mortgage.

In addition to homebuyer assistance, \$150,000 CDBG funds were used to support emergency shelter and services for homeless persons including victims of domestic violence and families with children. Access to homeless services supports these individuals and families to secure permanent housing and employment if possible or other benefits, such as SSI disability if eligible.

Finally, \$30,269 CDBG funds were expended to improve the Community Boys & Girls Club (CBGC) Facility on Castle Street. CBGC provides educational and recreational programs for lower income children the majority of whom reside in Racially and Ethnically Concentrated Areas of Poverty. Access to these programs provide at-risk children with additional resiliency factors to overcome the risk associated with living in poverty stricken neighborhoods.

General funds support the efforts of 23 community-based organizations to provide programs for at-risk youth, elderly, disabled, homeless,

victims of abuse, formerly incarcerated, food insecure, low skilled individuals and others serving over 6,900 persons; thereby promoting a suitable living environment.

HOME funds totaling \$363,217 supported the substantial rehabilitation of a vacant, dilapidated historic home into a duplex for affordable rental; as well as, the completion of a substantial rehab of 40 units of affordable rental housing; and down payment assistance for five low income homebuyers in the Habitat for Humanity program.

CDBG funds supported repairs to HVAC and roof at a community youth center serving low-to-moderate income youth, most of whom reside in R/ECAPs; thereby promoting a suitable living environment.

This document is the May 2018 revision of the public hearing on September 14, 2018 and contains public hearing and September 20, 2018, on the 2018 Supplemental Budget.

Executive Summary p1

This document is the May 2018 revision of the public hearing on September 14, 2018 and contains public hearing and September 20, 2018, on the 2018 Supplemental Budget.

Executive Summary p2

The Government of the State of New York and the State of New York are pleased to announce the results of the 2018 Statewide Election. The results of the 2018 Statewide Election are as follows: Governor Andrew Cuomo, Lieutenant Governor Kathy Hochul, Attorney General Letitia Stives, and the State Comptroller of the State of New York, Thomas P. DiNapoli. The results of the 2018 Statewide Election are as follows: Governor Andrew Cuomo, Lieutenant Governor Kathy Hochul, Attorney General Letitia Stives, and the State Comptroller of the State of New York, Thomas P. DiNapoli.

Executive Summary p3

CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

| | CDBG | HOME |
|---|-------------|-------------|
| White | 465 | 0 |
| Black or African American | 293 | 11 |
| Asian | 1 | 0 |
| American Indian or American Native | 6 | 0 |
| Native Hawaiian or Other Pacific Islander | 0 | 0 |
| Total | 765 | 11 |
| Hispanic | 59 | 0 |
| Not Hispanic | 706 | 11 |

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

Narrative

See attached jpeg PJ Table 1

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

| Source of Funds | Source | Resources Made Available | Amount Expended During Program Year |
|-----------------|------------------|--------------------------|-------------------------------------|
| CDBG | public - federal | 2,237,152 | 1,130,507 |
| HOME | public - federal | 2,285,718 | 426,632 |
| General Fund | public - local | 1,050,000 | 932,386 |
| Other | private | 1,000,000 | 1,383,416 |
| Other | public - federal | 1,000,000 | 1,383,416 |

Table 3 - Resources Made Available

Narrative

General Fund expenditures include: HOP GF -\$48,889, Owner-Occupied Rehab -\$247,845, \$635,652 outside agencies public services.

See appendix for detailed financial reports of expenditures.

Identify the geographic distribution and location of investments

| Target Area | Planned Percentage of Allocation | Actual Percentage of Allocation | Narrative Description |
|-------------|----------------------------------|---------------------------------|--|
| City-wide | 30 | 8 | City-wide area of opportunity, equitable access to opportunities throughout the city |
| NorthSide | 40 | 80 | City-wide area of opportunity, equitable access to opportunities throughout the city |
| Southside | 30 | 12 | R/ECAP |

Table 4 – Identify the geographic distribution and location of investments

Narrative

Geographic distribution of investments does not include General Fund public service investments. The calculation is based on location of homeownership assistance loans (HOP), general fund and federal funded rehab loans, and production of new housing or substantial rehabilitation projects. A total of 26 projects were analyzed by location of investment. Of the 26 projects three are located in the Northside RECAP and two in the Southside RECAP.

It should be noted that a majority of persons served through public services programs funded by general funds are residents of the RECAPs; however, data is not collected on addresses of participants.

See map in appendix for location of investments.

Leveraging

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

Working in partnership with community agencies, non-profits, public institutions and businesses the City seeks to leverage CDBG and HOME funds. The City allocates \$650,000 general funds to support public service programs benefiting low-to-moderate income households with a focus on youth development and youth violence prevention and intervention. In addition, the City's Homeownership Opportunities Program (HOP) is offered in partnership with three banks, First Citizens, BB&T, Corning Credit Union, which pledge up to \$900,000 to provide first mortgages to low-to-moderate homebuyers. The City budgeted \$400,000 to support HOP second mortgages for workforce homebuyers, forgivable homeowner rehabilitation loans for households with incomes below 50% Area Median Income. City CDBG and HOME funds are used to provide gap financing for housing production utilizing North Carolina Housing Finance Agency Permanent Supportive Housing program and the Low Income Housing Tax Credit program.

An analysis of funds leveraged reveals that for every \$1 in CDBG/HOME funds expended leveraged \$4.77 in other funds.

| Fiscal Year Summary – HOME Match | |
|--|---------|
| 1. Excess match from prior Federal fiscal year | 879,555 |
| 2. Match contributed during current Federal fiscal year | 69,980 |
| 3. Total match available for current Federal fiscal year (Line 1 plus Line 2) | 949,535 |
| 4. Match liability for current Federal fiscal year | 103,345 |
| 5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4) | 846,190 |

Table 5 – Fiscal Year Summary - HOME Match Report

| Match Contribution for the Federal Fiscal Year | | | | | | | | |
|--|----------------------|----------------------------|-------------------------------|------------------------------|-------------------------|---|----------------|-------------|
| Project No. or Other ID | Date of Contribution | Cash (non-Federal sources) | Foregone Taxes, Fees, Charges | Appraised Land/Real Property | Required Infrastructure | Site Preparation, Construction Materials, Donated labor | Bond Financing | Total Match |
| FL-002 | 07/17/2017 | 69,980 | 0 | 0 | 0 | 0 | 0 | 699,980 |

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

| Program Income – Enter the program amounts for the reporting period | | | | |
|---|---|---|--------------------------------|--|
| Balance on hand at beginning of reporting period \$ | Amount received during reporting period \$ | Total amount expended during reporting period \$ | Amount expended for TBRA \$ | Balance on hand at end of reporting period \$ |
| 20,113 | 371,296 | 13,921 | 0 | 377,488 |

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

| | Total | Minority Business Enterprises | | | | White Non-Hispanic |
|----------------------|-----------|-----------------------------------|---------------------------|--------------------|----------|--------------------|
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| Contracts | | | | | | |
| Dollar Amount | 1,231,455 | 0 | 0 | 0 | 0 | 1,231,455 |
| Number | 5 | 0 | 0 | 0 | 0 | 5 |
| Sub-Contracts | | | | | | |
| Number | 28 | 0 | 0 | 0 | 5 | 23 |
| Dollar Amount | 651,478 | 0 | 0 | 0 | 61,500 | 589,978 |
| | Total | Women Business Enterprises | Male | | | |
| Contracts | | | | | | |
| Dollar Amount | 1,882,923 | 0 | 1,882,923 | | | |
| Number | 32 | 0 | 32 | | | |
| Sub-Contracts | | | | | | |
| Number | 0 | 0 | 0 | | | |
| Dollar Amount | 0 | 0 | 0 | | | |

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

| | Total | Minority Property Owners | | | | White Non-Hispanic |
|---------------|-------|-----------------------------------|---------------------------|--------------------|----------|--------------------|
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

| Parcels Acquired | | 0 | 0 | | | |
|---|-------|-----------------------------------|---------------------------|--------------------|----------|--------------------|
| Businesses Displaced | | 0 | 0 | | | |
| Nonprofit Organizations Displaced | | 0 | 0 | | | |
| Households Temporarily Relocated, not Displaced | | 0 | 0 | | | |
| Households Displaced | Total | Minority Property Enterprises | | | | White Non-Hispanic |
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Cost | 0 | 0 | 0 | 0 | 0 | 0 |

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

| | One-Year Goal | Actual |
|--|---------------|-----------|
| Number of Homeless households to be provided affordable housing units | 24 | 0 |
| Number of Non-Homeless households to be provided affordable housing units | 39 | 53 |
| Number of Special-Needs households to be provided affordable housing units | 24 | 0 |
| Total | 87 | 53 |

Table 11 – Number of Households

| | One-Year Goal | Actual |
|--|---------------|-----------|
| Number of households supported through Rental Assistance | 64 | 0 |
| Number of households supported through The Production of New Units | 25 | 1 |
| Number of households supported through Rehab of Existing Units | 10 | 42 |
| Number of households supported through Acquisition of Existing Units | 14 | 13 |
| Total | 113 | 56 |

Table 12 – Number of Households Supported

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

The difference between goals and outcomes is a result of several factors. It was anticipated that 24 units of Permanent Supportive Housing would be constructed as part of the Lakeside Reserve project. City CD staff reviewed a proposal for a 24 unit phase II Lakeside Reserve project and approved the project to start construction in FY18.19. Actual is completion and rent up of one unit single-family housing by AMEZ Housing CDC.

Anticipated 20 new rental units and 5 units single-family in FY17.18 Annual Action Plan. Projects are approved and will be constructed in next program year, however did not complete in FY17.18.

Rehab of existing units estimated at 10 units, actual includes 40 units substantial rehab of Willow Pond completed in FY17.18 and 2 owner-occupied houses rehabilitated funded with HOME. Does not include 6 owner-occupied housing rehab loans funded with General Funds.

Households supported through acquisition of existing units includes 8 HOP loans funded with CDBG and 5 Down payment Assistance Loans funded with HOME. Does not include 1 HOP loan funded with General Fund.

Discuss how these outcomes will impact future annual action plans.

Future Annual Action Plans will include projects anticipated for FY17.18, many of which have been initiated in FY17.18 but will not be completed until future CAPER. Additionally, changes to homebuyer assistance, aka HOP, guidelines should result in increased in loan production.

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

| Number of Households Served | CDBG Actual | HOME Actual |
|------------------------------------|--------------------|--------------------|
| Extremely Low-income | 0 | 0 |
| Low-income | 8 | 5 |
| Moderate-income | 0 | 0 |
| Total | 8 | 5 |

Table 13 – Number of Households Served

Narrative Information

See PJ Table 3, PJ Table 4; and Description of housing projects in Attachments

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

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

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

The Homeless Continuum of Care (CoC) serves slightly less than 1200 homeless individuals in a year for the region of Brunswick, New Hanover and Pender Counties. This number has reduced slightly each year since 2010. During the annual Point In Time Count (PIT) in January 2018 the sheltered count decreased, and due to additional outreach and regional coverage, the unsheltered count increased by 40 people. The CoC coordinates outreach with multiple member organizations. The Veterans Administration Outreach Social Worker, Vigilant Hope Ministry, SOAR Program and First Fruit Ministry all conduct street outreach within the City of Wilmington. Outreach is focused on people who are unsheltered within the jurisdiction with the goal of helping people access shelter and housing. The CoC prioritizes individuals according to their level of need and type of housing intervention that would support housing security. The CoC funds street outreach to the unsheltered homeless through the NC Emergency Solutions Grant administered through the NC Department of Health and Human Services and contracts with First Fruit Ministry to provide outreach services. Services focus on meeting basic needs such as food, clothing, and medical care. Additional resources and assistance with housing referral are offered based on the willingness of the person to engage with the outreach staff. Currently, there are 127 individuals enrolled in outreach, which is the average number of unsheltered individuals on any given day in the region. This indicates that outreach is providing full coverage of the region and is effective at engaging street homeless people at a level where case management can be provided. Outreach programs present on their efforts at CoC meetings, which are attended by over 30 organizations per month. This supports widespread knowledge of outreach activities and how to connect the street homeless population to outreach.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC has sufficient emergency shelter and transitional housing beds to meet the needs of the homeless population at any given time. Currently, the shelter and transitional housing bed inventory is 398. The annual PIT count of sheltered and unsheltered people in the region on January 24th, 2018, was 333 people. The CoC has encouraged shelters and transitional housing providers to reduce barriers to entry and shorten the length of stay in their facilities to only what is necessary to create and accomplish a housing plan. This has led to increased utilization of emergency shelter beds and a reduction in length of stay in shelter by an average of 2 days. Length of stay in transitional housing has increased by approximately two weeks, due to transitional housing serving those with more complex needs and requiring longer lengths of stay to address those needs and find adequate housing.

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

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

The CoC has implemented a system of Coordinated Entry, which includes a diversion and shelter screening before admitting people into shelter and an assessment to prioritize people for housing resources according to their level of need. The diversion screening includes questions related to an individual or households ability to stay housed where they are, or move to another housing opportunity and avoid utilizing the homeless service system altogether. The CoC has determined, using HMIS data, that 25% of all people staying in emergency shelter were housed on the night before they arrived. The CoC also identified at least 10% of all people accessing shelter as having sufficient financial resources upon arrival to access market rate housing. Using this data, the CoC plans to increase training around diversion strategies to prevent more people from becoming homeless. The CoC works closely with the justice system and hospital system to prevent individuals from being released from institutions into homelessness. This includes a collaboration with a homeless ministry, center for independent living, and county hospital to re-open a Recuperative Care Program for individuals leaving the hospital to homelessness and who need a separate setting from shelter to fully recover and move into housing. CoC members who coordinate monthly include: hospital social workers, county DSS, city community development staff, Sherriff's office, re-entry council, center for independent living, Medicaid Managed Care Organization, employment services, youth shelter, victims service providers, shelter, transitional and permanent supportive housing providers, veteran service organizations, and outreach programs. Shelter and housing providers receive information at CoC meetings about mainstream resources that are available to assist their clients in improving employment opportunities, increasing non-cash benefits, gaining access to disability benefits, improving health care, and accessing transportation. This allows service providers to work with their homeless clients to increase their self-sufficiency.

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

The CoC's Coordinated Entry System (CES) utilizes a common needs assessment to identify areas of vulnerability and determine an approximate level of housing support a person will need to become stable upon exiting homelessness. All individuals who are assessed are placed on a list that is used to prioritize the CoC's housing resources so that the people who are most in need are given access to resources first and offered housing choice whenever possible. CoC data shows that approximately 40% of our homeless population self-resolve their homelessness with only some case management

assistance. Permanent housing supports, such as Rapid Re-Housing (RRH) financial assistance and Permanent Supportive Housing (PSH), are utilized for those individuals who would not otherwise be able to self-resolve. The Coordinated Entry Committee meets twice per month to case conference those on the housing list and prioritize those who are most in need for permanent supportive housing openings or short term financial assistance. Both RRH and PSH come with case management support, which helps provide housing stability and works with people to avoid returns to homelessness. The CoC system performance measures show that the majority of individuals placed in housing lose their housing within the first 6 months. The CoC encourages a more intense case management service during this crucial time to focus on securing additional financial and community supports and developing a crisis plan to avoid homelessness. Diversion screening allows those who were recently placed in housing to be re-directed to the last agency who served them for assistance in staying housed. The CoC works with emergency assistance providers, such as Help Hub, Catholic Charities, The Salvation Army, DSS and First In Families, to secure prevention funds when needed. The average length of time in shelter is 40 days, which is a reduction of 11 days since 2015. The CoC has partnered with the North Carolina Coalition to End Homelessness on a risk mitigation pilot project to recruit more landlords to rent to the homeless population. This has allowed CoC member agencies to expand their network of local landlords and reduce barriers to housing, such as requiring 2-3 times the amount of rent in monthly income, and relaxing background check and credit check requirements. This provides homeless individuals and households access to more affordable and stable housing, which will increase their likelihood of housing retention.

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

Actions taken to address the needs of public housing

- WHA has continuously actively sought to purchase property in areas of opportunity.
- Substantial upgrades have been completed and are in progress across WHA sites including updated heating and air systems, installation of dumpsters with enclosures, and the trimming of large trees for building preservation and resident safety. Additional parking spaces have been approved for construction at Houston Moore to enhance emergency vehicle access to the apartment community. Site lighting is being upgraded at various communities. Trees have been planted and new mailbox kiosks have been installed at various sites.
- New computer software was purchased and is currently being implemented that will enable residents to access and update their information online, as well as, allow for applications to be taken on-line. This new software will greatly increase efficiency for staff and residents alike.
- The waiting list for our Housing Choice Voucher Program was opened on July 2nd and 3rd. Approximately 2,000 applications were received.
- WHA administers 83 Veterans Administration Supportive Housing (VASH) vouchers in New Hanover County. VASH vouchers provide housing assistance for chronically homeless veterans.
- WHA contracts with the Wilmington Police Department to ensure full-time police officers are assigned to work exclusively in and around WHA neighborhoods. Not only has this continued to decrease crime on the sites, but has helped strengthen the relationship between law enforcement and the community through various events and activities.

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

- WHA received a Public Housing & Housing Choice Voucher Family Self Sufficiency grant from the Department of Housing and Urban Development (HUD). It is used to continue to fund the salary of 2 full-time Family Self-Sufficiency Coordinators for both Public Housing and Housing Choice Voucher participants. As of July, 2018, there are 58 families enrolled.
- The application for the Resident and Opportunities and Self-Sufficiency (ROSS) Grant was submitted in August 2018. Currently, this program, along with our community partners, provides resources and guidance for residents to work towards self-sufficiency.

Actions taken to provide assistance to troubled PHAs

Wilmington Housing Authority is not designated as a troubled PHA

(source: Wilmington Housing Authority)

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

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City of Wilmington and New Hanover County Council established a joint Ad hoc Workforce/Affordable Housing Committee to examine barriers to affordable housing and recommend actions to increase workforce/affordable housing. The committee issued its report and recommendations in April 2017. Several recommendations addressed public policy changes to help ameliorate negative effects of existing policy on the development of affordable housing. Recommendations include, but are not limited to, the following:

- Add or improve existing Accessory Dwelling Unit (ADU) requirements to allow for ADUs in other areas throughout the city and county.
- Add or improve existing Density and Height requirements and regulations to incentivize the development of affordable housing within developments, thereby encouraging mixed income projects.
- City and County-owned redevelopment projects include an affordable housing requirement
- Streamline and expedite permitting process for housing development
- Defer, offer payment plans/amortize, and/or rebate CF Public Utility Authority Fees for affordable housing projects
- Utilize synthetic Tax Increment Financing as a means of supporting the development of housing that is affordable
- Utilize the 4% Low Income Housing Tax Credit bond program

In response to the aforementioned recommendations, Wilmington City Council adopted a resolution to include affordable housing as part of Request for Proposals for public/private redevelopment projects including residential components. While NC law prohibits the requirement/mandate for inclusion of affordable housing the City will require proposals to address the feasibility of and resources needed to include affordable housing in redevelopment projects.

As of the drafting of this CAPER, both the City of Wilmington and New Hanover County are drafting revised Land Use/Zoning Codes that are anticipated to include changes to ADU, Density and Height regulations and requirements that will remove existing barriers within the current Land Development Codes.

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

Obstacles to addressing underserved needs are complex and long-standing. The City's Analysis of Fair Housing identified a number of factors such as displacement due to economic pressure, community

opposition to diversity of housing types, private discrimination, and lack of safe, decent housing as contributing to underserved needs. The AFH identified neighborhoods within the City with limited access to opportunity and disproportionate rates of housing cost burden, low wealth, and low performing schools.

The City Council appropriates funds to support community-based efforts to address underserved needs, with a focus on youth development and violence prevention including job skills development and youth jobs program. In FY2017.18 \$650,903 City General Funds supported 23 agencies serving low-to-moderate income persons. Please see appendix for a list of agencies funded. In addition, \$150,000 CDBG funds were allocated for public service programs that provide services and emergency shelter for victims of domestic violence and homeless persons.

City housing programs include homeowner housing rehabilitation, homebuyer assistance, affordable housing production, and rental rehabilitation. CDBG and HOME funds coupled with a \$400,000 General Fund appropriation support these programs. In FY2017.18, Community Development and Housing staff increased social media and other forms of out-reach to better inform low-to-moderate income citizens and other stakeholders about the availability of City housing programs. Also, City staff created a new workshop for homeowners seeking rehabilitation loans to better inform them of the program requirements and began offering homebuyer education classes on weekends and in facilities located throughout the City.

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

All target housing, homes constructed before 1978, which receive federal assistance through the city's housing programs are required to be evaluated for lead based paint hazards and the following actions taken.

For all properties

- Provide owner or occupant with information pamphlet(s) 1. Protect your family from lead in your home –EPA, 2. The lead-safe certified guide to renovate right – EPA.
- Require paint testing for surfaces to be disturbed, or presume Lead based paint present.
- Notice to occupants.

For properties receiving less than or equal to \$5000.00 per unit

- Safe work practices during rehab (certified RRP Contractor).
- Repair/stabilize disturbed paint.
- Passing clearance exam of the worksite.

For properties receiving more than \$5000.00 and up to \$25,000.00 per unit

- LBP testing / Risk assessment.
- Interim controls (certified RRP Contractor).
- Passing clearance exam of the worksite.

For properties receiving more than \$25,000.00 per unit

- LBP testing / Risk assessment.
- Abatement of LBP hazards (licensed abatement contractor).
- Passing clearance exam of the worksite.

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

The City seeks to reduce the number of poverty-level families through support for programs that increase skills of youth, underemployed, homeless and others experiencing poverty. Programs supported include: after-school programs, tutoring, job skills, job placement, and adult literacy. Please see appendix for full list of agencies supported. According to reports submitted by funded non-profits and City loan data, at least seven thousand sixty-six persons (7,066) participated in programs supported by City funds, including CDBG and HOME.

Below are some examples of actions taken to improve job skills and placement:

Leading Into New Communities (LINC) provided training, education and/or experience in job skills to 91 residents in one or more businesses (kitchen, urban farming, lawn care, building and facility maintenance, customer service).

StepUp Wilmington had 224 participants in their job programs this year. The organization offered Jobs Week, a 32-hour week long Employment Training Workshop. During Jobs Week participants learn job search strategies such as networking, resume writing, how to dress appropriately, time management, communication skills, how to address criminal history and employment gaps, and interview preparation. The goal is to teach individuals the skills needed to gain employment and secure an income. Once employed with steady income participants can begin "Step 2", a 9-month Life Skills program. The program, for working adults and their children, is designed in three, twelve week phases. Phase I focuses on personal development, Phase II focuses solely on financial literacy, and by Phase III participants are working towards achieving their goals, have established a budget, and are managing their finances better.

The Blue Ribbon Commission on the Prevention of Youth Violence's Voyage Summer Employment Program is an 8 week summer jobs program that provides in- depth workforce development for 16-19 year old students facing barriers to employment through individualized job skills training, financial literacy classes, career readiness certification, ongoing mentoring, and paid work experiences. The program is located within the designated Northside R/ECAP. There are 7 weeks of paid work experience where participants are placed at over 15 partnering host sites. Participants will attend three-hour paid training sessions and work for a total of 24 hours per week. In FY2017- 2018, 40 youth participated in the program. After completing the program, at least 10 of the participants were offered internships or paid jobs as a result of outstanding performance at their summer jobs.

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

Institutional structure is developed by process of continuous process improvement and collaboration with the City organization and with community stakeholders. To that end, City community development staff members have begun attending Planning and Development Review Technical Review Committee meetings for residential projects. Further, CD staff members work in collaboration with City Planning, Attorney and Budget staff to explore policy changes that support development of affordable housing.

Improvements to Community Development program management, data collection and reporting will be achieved with the implementation of a new software system for loan program activities.

Finally, collaboration with community-based organizations, banks, Cape Fear REALTORS, Tri-County Homeless Initiative Council and others is essential to addressing the needs within the community. CDBG and General Funds are invested in efforts to address homelessness, blight, job skill development, youth development, services to disabled and elderly. In addition, working in partnership with area banks and affordable housing developers the City works to provide homeownership, rental, and housing preservation programs.

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

City community development and housing staff members represent the City on a number of community 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 events hosted by the CF REALTORS and CF HOMEBUILDERS representing private housing agencies. Likewise, the City works in partnership with three area banks to provide financing for homebuyers through the City's Homeownership Opportunities Pool (HOP). Finally, City Council appoints private sector representatives as volunteers to serve on the Loan Review Board, members represent the banking, insurance, social services, executive management, legal and accounting sectors.

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

| | | |
|---|--|--|
| <p>Goal # Strategic Objective</p> | <p>AFFH 26 - Environmental and Administrative Management</p> <ul style="list-style-type: none"> • Monitor and report on environmental and administrative management activities and ensure compliance with applicable laws and regulations. • Monitor and report on environmental and administrative management activities and ensure compliance with applicable laws and regulations. | <p>Actions FY2017-18</p> <ul style="list-style-type: none"> • Conduct a review of the Environmental Management System (EMS) and update it as needed. • Conduct a review of the Administrative Management System (AMS) and update it as needed. |
| <p>Goal # Strategic Objective</p> | <p>AFFH 27 - Local and State Administration</p> <ul style="list-style-type: none"> • Monitor and report on local and state administration activities and ensure compliance with applicable laws and regulations. • Monitor and report on local and state administration activities and ensure compliance with applicable laws and regulations. | <p>Actions FY2017-18</p> <ul style="list-style-type: none"> • Conduct a review of the Local and State Administration System (LSAS) and update it as needed. • Conduct a review of the Local and State Administration System (LSAS) and update it as needed. |
| <p>Goal # Strategic Objective</p> | <p>Efficiency and Administrative System</p> <ul style="list-style-type: none"> • Monitor and report on efficiency and administrative system activities and ensure compliance with applicable laws and regulations. • Monitor and report on efficiency and administrative system activities and ensure compliance with applicable laws and regulations. | <p>Actions FY2017-18</p> <ul style="list-style-type: none"> • Conduct a review of the Efficiency and Administrative System (EAS) and update it as needed. • Conduct a review of the Efficiency and Administrative System (EAS) and update it as needed. |

AFFH Goals & Actions FY2017.18.5

CR-40 - Monitoring 91.220 and 91.230

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

The Community Development Analyst- Compliance will manage the annual monitoring programmatic assessment of every housing and community development project funded by HOME and CDBG as required by law. Request for funding applications are made on a standard form and are evaluated by a team. Points are given for each criterion covering community need, program effectiveness, financial record, and capacity of the organization.

All newly funded housing and development projects will be provided with technical assistance regarding federal regulations, i.e. environmental assessment process, tenant selection process, Davis Bacon, fair labor standards, fair housing, Section 3, Minority Business Enterprises, etc. as applicable by law. The City of Wilmington enters into standard grant agreements with each grantee that specify amount, source, and use of funds, match requirements, reporting standards, recordkeeping, results to be achieved, and other conditions specific to the project. A standard attachment of all federal standards (Executive Orders, Civil Rights Act, etc.) with which the agency must comply is included in the agreement. Additionally, Finance Staff assigned to the Community Development Division monitor compliance with all federal financial requirements pertaining to CDBG and HOME, such as those found in Office of Management and Budget Circulars and the Code of Federal Regulations Part 84 and 85. Finance staff are also responsible for managing the loan portfolio for all loans, including loans made to individual/households for homeownership (HOP) and owner-occupied housing rehabilitation.

Monitoring 91.220 and 91.230 continued

Agencies will be provided on-going technical assistance. Agencies identified with concerns or findings will be required to participate in in-depth reviews, i.e., weekly, monthly and quarterly and technical assistance. Desk monitoring will also be conducted, where applicable, and all currently funded and affordability period eligible agencies are required to participate in a mandatory bi-annual reporting tool. Pre-award conferences will continue to be held to finalize contracts and review reporting compliance. Technical assistance, especially to new grant recipients, will be provided when deemed appropriate. On-Site Inspections All HOME funded housing projects with deficiencies noted the prior year were brought into compliance with applicable standards and all projects are subject to inspections for the calendar year ending 2017. Programmatic monitoring verified compliance with rent affordability and occupancy rules. Each agency continues to perform applicable screening of tenants including the prohibition of life time registered sex offenders and those that are have been convicted of the manufacture or production

of Methamphetamine, as certified by the agency, through electronic reporting. Any changes to tenant selection policies/procedures were reviewed by Compliance and found to be within the parameters of the eligible housing activity. Finance staff conducted onsite evaluations of the overall accounting structure and financial management systems, procurement procedures, and client files. Technical assistance was provided and is continually provided by Community Development and Finance staff. In addition, agencies are referred to workshops and other training opportunities, and/or other agencies for further assistance regarding compliance issues, as needed. Also, CD and Finance staff facilitated training workshops and meetings with Grantees, Sub-recipients, Developers, Contractors, and Agents as follows: Environmental, pre-construction meetings, pre-bid meetings, Davis Bacon and other Federal Employment Requirements, Fair Housing, Contractor Eligibility and Section 3 Requirements, Environmental and Choice Limiting Activities, and conditional funding agreements. This include scattered site single family residential and Code Enforcement minimum housing activities, when rehab assistance is being pursued. Each applicable construction activity was inspected for continued compliance with the required posting of applicable federal posting requirements.

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

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

Citizens are provided with notice and an opportunity to comment on the CAPER at two public hearings, one during a City Council meeting and another at the City Municipal building, and also by accessing the draft CAPER via the City webpage, City Clerk's office, public library, WHA, and City Community Development and Housing office. A notice of Public Hearing and Public Comment period is advertised in the Wilmington Star News, and City Website and Social Media sites. In addition, notices with links to the CAPER are emailed to community-based organizations and other key stakeholders, such as the Cape Fear Housing Coalition, Tri-County Homeless Initiatives Council, and New Hanover County.

Please see appendix for comments received and for copies of published notice.

CR-45 - CDBG 91.520(c)

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

HUD notified the City Manager by letter dated March 13, 2018, that the City's CDBG Program was in danger of not meeting the timeliness requirement to expend/drawdown at least 1.5 times the amount of the most recent grant plus any program income. The letter indicated the City must draw down \$392,410 before May 2, 2018, sixty days prior to year-end. Unfortunately, this was not possible and a subsequent letter from HUD, dated May 9, 2018, notified the City Manager that the deadline had not been met and provided direction on corrective actions.

HUD guidelines for the Workout Plan require the following elements:

Community Development staff members have submitted a draft Workout Plan to the City's HUD Field Representative. The draft Workout Plan includes an analysis of market and loan data and recommendations for modifications to program activities. At the 9/4/18 meeting City Council approved revisions to the HOP Loan Guidelines to provide Down Payment Assistance, in addition to the 0% second mortgage, to make it possible for HOP borrowers to afford the housing available in the current market.

The Down Payment Assistance provides three options 1) \$25,000 for single-family house; 2) \$35,000 for condo/townhome to help offset homeowner fees; and 3) \$50,000 for purchase and rehabilitation to incentivize purchase/rehab of vacant blighted properties. These changes will increase the number of HOP loans and utilize CDBG funds, thereby, reducing the backlog.

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

No

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

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The City of Wilmington continues efforts to foster non-discrimination and equal opportunity in housing. To that end, housing programs assisted with federal or local funds are made widely known through-out the community through advertising in local media outlets, as well as ongoing contact with community-based organizations, social service agencies, partnering banks and real estate professionals, the Wilmington Housing Authority, and area churches. The Fair Housing Logo is displayed on all Community Development housing and other materials.

All CDBG and HOME assisted housing projects are required to have an affirmative marketing plan, as referenced in funding agreements. The borrower or recipient of CDBG or HOME funds is required to submit a tenant selection plan and/or marketing plan that describes affirmative marketing actions to provide information and otherwise attract eligible persons in the housing market to the available housing without regard to race, color, national origin, sex, religion, familial status or disability.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

Attachment

CAPERFY18.Highlights.Maps.Section3.Brochure

Willow Pond/ Wilmington Housing Finance Development

Completed FY17.18



City Council approved the Wilmington Housing Finance and Development (WHFD) request for \$665,674 as a portion of financing for a \$2,348,420 substantial rehabilitation of the 40 unit Willow Pond Apartments, located at 3508 Frog Pond Place. Originally built in 1994, the complex consists of two and three bedroom apartments in six, two story buildings. The units range from 850 to 1000 square feet and currently

rent
for

\$480 to \$525, excluding utilities, for 34 restricted units. Six units rent at market rate \$600 to \$650, excluding utilities. After the rehabilitation WHFD anticipates a \$25 per month increase in rent. The project will remain affordable and is subject to a 20 year affordability period. The rehabilitation upgraded plumbing, HVAC, windows, doors, roof, and upgrades to interior and exterior finishes. The operating budget does not provide for repayment of City HOME funds; however, net cash-flow projections may permit limited repayment of a portion of City funds.



Rental Rehabilitation Incentive Loan Program

PY 17-18 Available: 275,879 CDBGRL

Expended:

The City of Wilmington offers a \$100,000 maximum loan at zero percent interest to finance the creation of affordable rental housing in existing residential homes in need of rehabilitation, or for new construction on in-fill lots. The loan is targeted to small developers, investors, non-profits, or others interested in providing single-family rental units. The intent of the program is to bring badly deteriorated or dilapidated housing units back into the rental housing stock; therefore all potential units must be vacant.

CHDO-AMEZ Housing Community Development Corporation

PY 17-18 Available:

\$188,302 CHDO Proceed

Expended:

\$8,811 Proceeds

AMEZ HOUSING CDC has ownership of properties at 701 McRae St., 910 S. 5th Street, and 905, 909, 913 Grace Street. AMEZ completed construction of 905 Grace Street and has rented the property.



AMEZ has been approved to construct a single-family unit at 909 Grace St . As of the date of this CAPER, construction has not begun.

Currently, AMEZ has three properties in its rental portfolio. Development and management of affordable rental housing will address a high priority need within the City.

CHDO-Cape Fear Regional CDC

| PY 17-18 Available: | Expended: |
|----------------------------------|-------------------------------|
| \$145,134 HOME carry-over | \$98,274 HOME |
| \$ 32,382 CHDO Proceeds | \$18,955 CHDO Proceeds |

In FY2016-17, \$310,378 in



prior year HOME
CHDO set-aside funds

along with \$72,622 in FY16.17 HOME was allocated for the rehabilitation and redevelopment of a historic property on N. 5th Street into two units of affordable rental.

Homeownership Opportunities Program (HOP) includes prior year funds and reprogrammed funds.

| | |
|---------------------------------|---------------------------------|
| PY17-18 Available: | Expended: |
| \$120,000 CDBG | \$243,905 CDBG |
| \$201,524 CDBG RL | \$201,524 CDBG RL |
| \$730,410 GF RL | \$48,750 GF RL |
| \$248,076 CDBG carryover | \$ 821,494 Private Banks |
| (\$665) HOME | |

Working in partnership with local banks the City offers the Homeownership Opportunities Program (HOP) to low-to-moderate income homebuyers. CDBG and General Funds are used to provide second mortgages at zero percent interest to eligible homebuyers. Homebuyers must attend a homebuyer education class. Five year affordability period requirements apply to all HOP loans. During FY2017-18, CD Housing staff closed eight loans with CDBG funds and one loan with General Funds. Please note the HOP loans funded with General Funds from the General Fund Revolving Loan Fund for workforce housing were for borrowers up to 120 percent AMI. The average HOP loan amount was \$144,147 with the bank portion average \$88,468 and the city portion average \$55,679.

HOP loans made as second position to bank loans are presented to a HOP Review Committee to underwrite the loans in accordance with the adopted HOP Underwriting Guidelines. Loans are recommended to the City Manager for final approval. The Wilmington housing market is a high demand market with rising prices and limited inventory, especially for low-to-moderate income homebuyers. As a result, pre-qualified HOP homebuyers are unable to find properties. The Partner Banks and City Council appointed Loan Review Board recommended changes to the HOP Underwriting Guidelines to increase the amount of subsidy available to HOP homebuyers in the form of forgivable down payment assistance loans. HOP Review Committee members consists of partner bank representatives and representatives from the City Council Appointed Loan Review Board.

Housing Rehabilitation Loans

| PY17-18 Available: | Expended: |
|----------------------------------|-------------------------|
| \$511,689 HOME prior year | \$216,463 GF RL |
| \$328,379 GF RL | \$57,479 CDBG RL |
| \$567,006 CDBG RL | |



Fiscal Year 2018 marks the first full year of operation under the new Program Guidelines for the Housing Rehabilitation Loan Program. These guidelines allow for forgivable loans up to \$75,000 for households earning below 50% AMI. In addition, the new guidelines created a forgivable loan of up to \$10,000 for minor repairs and fully amortized loans up to \$85,000 at 2% for

households with incomes up to 80% AMI with the ability to repay a loan. In FY16.17 and FY17.18 city staff processed 49 applications, of which 31 loans were denied. In FY17.18 eight were approved by the Loan Review Board (LRB), three applicants withdrew, and eight applications/projects are active in loan process; upon completion they will be presented to the LRB.



Projects Reviews and Approved in FY17.18

Tammy Lynn Foundation

FY17-18 Available:

\$80,000 CDBG

Expended:

\$8,891 CDBG



The Tammy Lynn Foundation provides housing and full-time supportive services for persons severely disabled by intellectual and developmental disabilities. The Foundation sought gap funding from the City of Wilmington to rehabilitate a single-family house located in an area of

opportunity with access to medical and other services. The project will provide housing for 4 individuals in a group home. The total project budget is \$700,000 including forgivable loans from NC Housing Finance Agency (NCHFA), donations and \$80,000 City of Wilmington CDBG RL funds.



Phase II Lakeside Reserve

\$300,000 HOME

Phase II of the Lakeside Reserve project submitted a proposal for City funding to assist in the construction of 24 Permanent Supportive Units for formerly homeless person. The total project budget is \$3,369,064 (excluding land). Other funding is provided by the NC Housing Finance Agency \$600,000, Federal Home Loan Bank, and Private and Foundation Contributions. The project



meets the requirements for HOME funding – a market analysis shows demand, the project is consistent with City plans; the site and building design incorporate energy efficiency, green and

recreation space, quality design and construction materials; and the project is located near amenities. The developer has demonstrated experience and capacity to successfully complete the project. The project will provide affordable rental housing opportunities for formerly homeless disabled persons. Many of the residents will receive Housing Choice Vouchers at \$685 for rent including utilities. The project's cash flow does not support repayment of the



HOME funds; however a condition of City funding will require the project maintain operating reserves sufficient to ensure project sustainability over the term of the City's investment. The project is scheduled to begin construction in FY18.19.

Cape Fear Community Housing Land Trust – Marsdon Alley

\$134,883 HOME

\$9,000 CDBG

Community Land Trust Administration & Housing Delivery

| PY 17-18 Allocated: | Contract: | Expended: |
|------------------------------|------------------------------|------------------------------|
| \$22,420 General Fund | \$22,420 General Fund | \$22,420 General Fund |

In order to foster sustainable affordable housing, the City supports the Cape Fear Community Land Trust (CFCLT), formerly the Cape Fear Housing Land Trust. General funds in the amount of \$22,420 were provided for administration and general operations in FY2017-18. Additionally, in FY2010-11, the City conveyed two properties to CFHLT and provided a loan, through the Rehabilitation Loan Fund, for the rehabilitation of one house for sale in the land trust model to a low income homebuyer. The City provided a \$54,400 rehabilitation loan for the 808 N. 6th Street property. As of the end of FY16-17, the property continues to be rented; along with two additional rental properties at 1209 S. 8th Street and 119 S. 12th Street. In addition, the Land Trust successfully bid on two city-owned assets held for resale vacant lots on Marsden Avenue and Meares Street to be developed as affordable housing.

In FY17.18 CFCLT submitted a project proposal to construct a single-family house on the Marsden Avenue site. City community development staff reviewed the project in accordance with the approved underwriting guidelines and recommended a \$134,883 loan for project development.

17.18 CAPER Map

CDBG/HOP

- 🏠 2801 Bloomfield Ln UNIT 102
- 🏠 2445 Louisiana St
- 🏠 239 N 26th St
- 🏠 810 Orange St
- 🏠 3912 Tiffany Dr
- 🏠 622 Cobblestone Dr
- 🏠 3904 Tiffany Dr
- 🏠 1516 Lake Shore Dr

Gen Fund/HOP

- 🏠 935 Bonham Ave

HOME/Rehab

- 🏠 3508 Frog Pond Pl

CDBG HOUSING

- 🏠 28 Beaugard Dr

HOME/DPA

- 🏠 3828 Prices Ln
- 🏠 3913 Prices Ln
- 🏠 3902 Prices Ln
- 🏠 2310 Princess Pl Dr
- 🏠 1121 Davis Sound Ln

CDBG/Public services

- 🏠 First Fruit Ministries
- 🏠 Domestic Violence Shelter - The Open Gate
- 🏠 Family Promise
- 🏠 Good Shepherd Center

GF Rehab

- 🏠 626 Holbrook Ave
- 🏠 511 Walnut St
- 🏠 210 Meares St
- 🏠 126 Rogers Ave
- 🏠 1103 N 30th St
- 🏠 306 Dogwood Ln



CDBG Rehab

- 🏠 4809 Franklin Ave
- 🏠 3804 Prices Ln

CHDO

- 🏠 905 Grace St
- 🏠 1108 N 5th Ave

17.18 CAPER Map

CDBG/HOP

2801 Bloomfield Ln UNIT 102

2445 Louisiana St

239 N 26th St

810 Orange St

3912 Tiffany Dr

622 Cobblestone Dr

3904 Tiffany Dr

1516 Lake Shore Dr

Gen Fund/HOP

935 Borham Ave

HOME/Rehab

3508 Frog Pond Pl

CDBG HOUSING

28 Beaufort Dr

HOME/DPA

3828 Prices Ln

3913 Prices Ln

3902 Prices Ln

2310 Princess Pl Dr

1121 Davis Sound Ln

CDBG/Public services

First Fruit Ministries

Domestic Violence Shelter -

The Open Gate

Family Promise

Good Shepherd Center

GF Rehab

626 Holbrook Ave

511 Walnut St

210 Meares St

126 Rogers Ave

1103 N 30th St

306 Dogwood Ln

CDBG Rehab

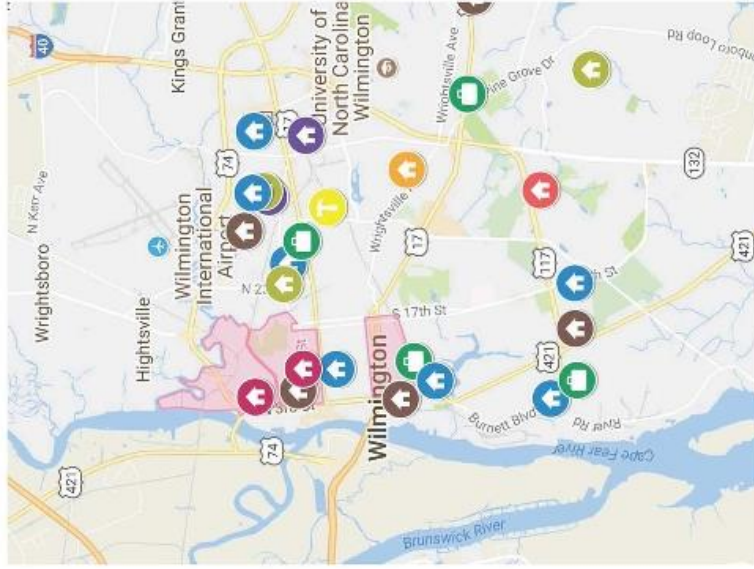
4809 Franklin Ave

3804 Prices Ln

CHDO

905 Grace St

1108 N 5th Ave



HOP and Rehab

CDBG/HOP

- 🏠 2801 Bloomfield Ln UNIT 102
- 🏠 2445 Louisiana St
- 🏠 239 N 26th St
- 🏠 810 Orange St
- 🏠 3912 Tiffany Dr
- 🏠 622 Cobblestone Dr
- 🏠 3904 Tiffany Dr
- 🏠 1516 Lake Shore Dr

Gen Fund/HOP

- 🏠 935 Bonham Ave

GF Rehab

- 🏠 626 Holbrook Ave
- 🏠 511 Walnut St
- 🏠 210 Meares St
- 🏠 126 Rogers Ave
- 🏠 1103 N 30th St
- 🏠 306 Dogwood Ln

CDBG Rehab

- 🏠 4809 Franklin Ave
- 🏠 3804 Prices Ln



SECTION 3

There were no Section 3 HOME or projects triggered during this period.

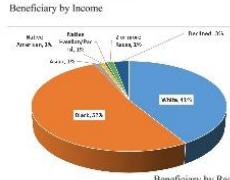
Section 3 Plan: The plan establishes overall guidelines to further the goals of the City of Wilmington, New Hanover County, North Carolina (City) to comply with Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.c. 1701U) (Section 3) and to increase the training, participation and utilization of Section 3 Eligible Residents and Business concerns in the award and performance of its work. Section 3 of the Housing and Urban Development Act of 1968[12 U.S.C. 1701u and 24 CFR Part 135] is HUD's legislative directive for providing preference to qualified low- and very low-income residents of the local community, and the businesses that substantially employ these persons, for new employment, training, and contracting opportunities resulting from HUD-funded projects. As a condition of receiving HUD Community Planning and Development assistance, participation jurisdictions certify that they comply with the requirements of Section 3 annually pursuant to 24 CFR 570.607(b). Accordingly, HUD has the legal authority to monitor recipients for compliance and can impose penalties upon those that fail to meet these obligations.

The Home Investment Partnership Assistance (HOME) program and Community Development Block Grant (CDBG) program is considered to be a covered funding activity under the Section 3 requirements. Additionally, the requirements of Section 3 apply to projects of funding exceeding \$200,000 for activities involving housing construction, demolition, rehabilitation, or other public construction, i.e. roads, sewers, community centers, etc. Contractors or subcontractors that receive contracts in excess of \$100,000 for Section 3 covered projects/activities are required to comply with the Section 3 regulations in the same manner as direct recipients. Section 3 is triggered when the normal processes that lead to the completion of construction and rehabilitation projects creates the need for new employment, contracting, or training opportunities.

Section 3 Complaints: Any Section 3 resident or business seeking employment, training or contracting opportunities generated by Section 3 covered assistance may file a complaint using HUD form 958 found http://www.hud.gov/offices/fheo/section3/rev_958_final.pdf. Complaints must be filed at the appropriate Fair Housing and Economic (FHEO) Regional Office in which the violation occurred. The address and telephone number for FHEO regional offices can be found at www.hud.gov/offices/fheo.

Section 3 Annual Reporting: The City is required to report annually for Section 3 by Form 60001 or any other form HUD requires including but not limited to electronically. The intent of the report is to ensure each recipient's efforts to comply with the statutory and regulatory requirements of Section 3 in its own operations AND those of its covered developers, owners, contractors, subcontractors, and sub-recipients.

FY 2017-18 CAPER



For more information contact:
 City of Wilmington
 Community Services Department
 Community Development Administration and Housing
 305 Chestnut Street, Post Office 1810
 Wilmington, NC 28402-1810
 910.341.7836

| 2018 HUD INCOME LIMITS ADJUSTED FOR HOUSEHOLD SIZE | | | | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| INCOME | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| \$22,900 Area Median Income | | | | | | | | |
| 30% AMI | \$ 6,870 | \$ 9,235 | \$ 11,600 | \$ 13,965 | \$ 16,330 | \$ 18,695 | \$ 21,060 | \$ 23,425 |
| 50% AMI | \$ 11,450 | \$ 15,390 | \$ 19,330 | \$ 23,270 | \$ 27,210 | \$ 31,150 | \$ 35,090 | \$ 39,030 |
| 80% AMI | \$ 18,320 | \$ 24,620 | \$ 30,920 | \$ 37,220 | \$ 43,520 | \$ 49,820 | \$ 56,120 | \$ 62,420 |
| 100% AMI | \$ 22,900 | \$ 30,500 | \$ 38,100 | \$ 45,700 | \$ 53,300 | \$ 60,900 | \$ 68,500 | \$ 76,100 |

Source: U.S. Department of HUD, Wilmington, NC, HUD Metro FMR Area

Fair Housing Overview

Fair Housing laws make it illegal to discriminate in housing based on a person's race, color, gender, religion, national origin, disability, or familial status.

For persons with disabilities, the laws go one step further and include provisions allowing for reasonable accommodations and modifications so that persons with disabilities can live in and enjoy housing and common areas.

Every \$1 CDBG/HOME funds expended leveraged \$4.77 in other funds

To find the CAPER for FY2017-18, go to www.wilmingtonnc.gov



FY2017-18

Consolidated Annual Performance and Evaluation Report CAPER

Community Development Block Grant and HOME Investment Partnership Program



Providing for decent, safe, and affordable housing; Improving the living environment and quality of life; and Expanding economic opportunity.

City of Wilmington Community Development Administration and Housing (CDAH)



CAPER for 2017-2018

What does CDAH do?

- Supports the efforts of community-based non-profits and other organizations to serve low-to-moderate income at-risk youth, elderly, homeless, victims of domestic violence, child abuse, and the disabled.
- Repairs homes and improves safety of homes that have hazards and deterioration.
- Works with local banks to help working families purchase their first home.
- Works with non-profits and other affordable housing developers to provide a variety of affordable housing opportunities throughout the city.
- Provides quality rental choices for families, elderly residents, and for people with disabilities.
- Leverages funding to support the development of affordable housing.
- Preserves and revitalizes neighborhoods.
- Help prevent homelessness and house the homeless.

Highlights:

- 9 Homebuyers purchased a home with financing from the HOP program.
- 120 Citizens attended Homebuyer Education.
- 5 Homebuyers received Down Payment Assistance.
- 8 Owner-occupied homes underwent rehabilitation.
- 40 Rental Units underwent substantial rehabilitation.
- 2066 Individuals received jobs skills training & placement.
- 4040 Youth participated in afterschool/summer programs.



Working with affordable housing developers, both non-profit and for-profit, the city has leveraged federal and state tax credits, private financing, and other funds to support development of more than 500 units of affordable rental housing for elderly, disabled and low-to-moderate income families.

USE OF FUNDS

Affordable housing developers submit proposals for projects to CDAH for underwriting. Successful projects must demonstrate market demand, feasible budget and financing, developer capacity, and quality materials and design that enhance the community. (** multi-year funding, ** carry-over prior year funds, *** includes revolving loan)

\$140,040 Willow Pond:** Substantial rehabilitation of 40 units multi-family rental housing originally build in 1994, with Low Income Housing Tax Credits. Total project budget \$2.35 million. Project closed out. (\$665,674 HOME allocation)

\$117,229 Cape Fear Regional Community Development Corporation (CDC):** Substantial rehabilitation of historic property at 1108 N. 5th Street into a duplex for affordable rental. (\$383,000 HOME allocation CHDO set-aside)

\$8,811 AMEZ Housing CDC:** Completion of new construction at 905 Grace Street as affordable single-family rental. (\$188,302 HOME allocation CHDO set-aside)

\$8,891 Tammy Lynn Foundation:** Substantial rehabilitation of single-family house in an area of opportunity for use as Permanent Supportive Housing for individuals severely disabled by intellectual and developmental disabilities. The total project budget a \$700,000 with funding provided by the NCHFA. (\$80,000 CDBG allocation)

\$40,000 Wilmington Area Rebuilding Ministries (WARM): Utilizing volunteer labor WARM makes health and safety repairs to houses occupied by low and moderate income homeowners. City general funds are used to purchase materials and supplies used in the repairs.

\$1,315,673* Home Ownership Program (HOP):** Partnership with local banks to provide mortgages for first-time homebuyers. Includes \$821,494 in private financing from partner banks.

\$616,950* Down Payment Assistance:** Forgivable down payment assistance provided to eligible low-to-moderate income homebuyers utilizing private financing for mortgage. Includes \$492,047 private financing and \$124,903 HOME funds

\$273,942* Housing Rehabilitation Loan Program:** No or low interest loans to owners of housing in need of repairs and/or rehabilitation.

\$332,235 Homeless Services, Shelter and Prevention: Funding to non-profits to provide shelter and services to transition homeless individuals and families to permanent housing. Funded agencies: Good Shepherd, Family Promise First Fruit, Domestic Violence Shelter & Services, Continuum of Care, and Coastal Horizon Youth Shelter, American Red Cross, and Leading Into New Communities. (Includes General Funds and CDBG)

2018 marks the first full year of operation of the Housing Rehabilitation Loan Program under new program guidelines. These guidelines allow for forgivable loans up to \$75,000 for households earning below 50% Area Median Income (AMI). Households may also qualify for a forgivable loan of up to \$10,000 for minor repairs. Households with incomes above 50% up to 80% AMI may be eligible for fully amortized loans up to \$5,000 at 2% interest.

USE OF FUNDS

City Council appropriates General Funds to support programs for low-to-moderate income and at-risk populations, especially youth. Grants are awarded using a competitive application process.

The following agencies were funded for:

- Programs addressing at-risk youth, gang prevention and intervention, and youth development:
- Brigade Boys and Girls Club \$52,045
 - Community in Schools of the Cape Fear \$21,393
 - Dreams of Wilmington \$21,200
 - Kids Making It \$32,711
 - Coastal Horizons/Carousel Center/Open House \$71,474
 - Ability Garden \$ 7,020
 - Community Boys & Girls Club \$44,513
 - WRAP \$24,215
 - Blue Ribbon Commission (BRC) \$32,400

- Programs focusing on job readiness and job skills:
- StepUp \$15,000
 - Cape Fear Literacy Council \$14,667
 - Historic Wilmington Foundation \$12,426
 - YWCA Lower Cape Fear \$ 5,174
 - BRC Summer Youth Employment \$30,000

- Programs serving elderly:
- Elderhaus \$20,385
 - Aging in Place Downtown \$8,998

- Programs to address basic needs and community quality of life:
- Food Bank of CENC \$15,744
 - Cape Fear Housing Land Trust \$22,420

HOMELESS SERVICES — "Housing First"

In FY2017-18, the shelter and transitional housing bed inventory was 298. Homeless shelter providers has been encouraged to reduce barriers to entry and shorten the length of stay. This is based the "Housing First" best practice.

In FY2017-18, 1,080 individuals were provided shelter and services.

Street outreach services assist an average of 127 unsheltered homeless persons daily.

PJ Table 3, PJ Table 4 Income, Race, Elder, Disable

PJ Table 3 Housing Programs by household size, income, race, elder, disable

| Housing Programs | # in HH | Income | Race | Elder | Disable |
|-------------------------------|---------|---------------|------|-------|---------|
| CDBG HOP Loans | 2 | LOW | W | N | N |
| CDBG HOP Loans | 2 | LOW | W | N | N |
| CDBG HOP Loans | 3 | LOW | W | N | N |
| CDBG HOP Loans | 5 | LOW | B | N | Y |
| CDBG HOP Loans | 3 | LOW | B | N | N |
| CDBG HOP Loans | 1 | LOW | W | N | N |
| CDBG HOP Loans | 1 | LOW | B | N | N |
| CDBG HOP Loans | 2 | LOW | W | N | N |
| General Fund HOP Loans | 1 | LOW | W | N | N |
| CDBG Rehabilitation Loans | 1 | LOW | W | N | N |
| CDBG Rehabilitation Loans | 2 | LOW | B | N | N |
| HOME Habitat for Humanity/DPA | 1 | LOW | W | N | N |
| HOME Habitat for Humanity/DPA | 3 | VERY LOW | B | N | N |
| HOME Habitat for Humanity/DPA | 3 | LOW | B | N | N |
| HOME Habitat for Humanity/DPA | 2 | LOW | B | N | Y |
| HOME Habitat for Humanity/DPA | 3 | LOW | B | N | N |
| General Fund Forgivable Loans | 1 | EXTREMELY LOW | W | N | Y |
| General Fund Forgivable Loans | 2 | EXTREMELY LOW | B | N | Y |
| General Fund Forgivable Loans | 6 | VERY LOW | B | N | Y |
| General Fund Forgivable Loans | 1 | VERY LOW | B | Y | Y |
| General Fund Forgivable Loans | 1 | VERY LOW | B | Y | N |
| General Fund Forgivable Loans | 1 | EXTREMELY LOW | A | Y | N |


PJ Table 4 Household Income by Funding Source for Public Services and Housing Production of Affordable Housing by Non-City Organizations

| Household Income by Funding Source | CDBG | HOME | GENERAL FUND | TOTAL |
|---|-------------|-------------|---------------------|--------------|
| Household Income 0-30% | 850 | 192 | 3,245 | 4,287 |
| Household Income 31-50% | 5 | 103 | 1,516 | 1,624 |
| Household Income 51-80% | - | 42 | 586 | 628 |
| Household Income >80% | 1 | 1 | 544 | 546 |
| Totals | 856 | 338 | 5,891 | 7,085 |

Public Notice Star News

StarNews Saturday, September 8, 2018 9C

Submission email Advertising@StarNewsOnline.com or call 910.343.2342

| | | | |
|--|---|---|--|
| <p>Approved by the City Council 2017-18 COMMUNITARIAN ANNUAL PERFORMANCE EVALUATION OFFICE</p> <p>On Community Development Block & Local Projects September 11, 2018 September 13, 2018 City Council 305 Cherokee Street Wilmington, NC Second Floor</p> | <p>with the most innovative and sustainable community services and community development</p> <p>Public hearing will be held at City Council meeting on September 18, 2018 at 7:00 PM on September 25, 2018 at 7:00 PM at the City Municipal Building, 305 Cherokee Street, 2nd Floor, Center once Room</p> <p>For additional information, please contact:</p> | <p>Suzanne, Deputy, Community De- velopment & Housing, Human Community Services Department suzanne.rogge@cityofwilmington.gov 910.343.2618 Or Text @ 910.343.7873</p> <p>The City of Wilmington does not discriminate on the basis of race, sex, color, national origin, religion, or disability in its employment. The applicant, program or individual may be required to undergo a back- ground check. The City does not intend to offer a position with a disabil- ity to any person with a disability if the opportunity to participate is not offered to the candidate of City 2017</p> |  <p>EQUAL HOUSING OPPORTUNITY</p> |
|--|---|---|--|

3-2323 TO PLACE AN AD TODAY!

88 Monday, October 1, 2018 8:11 AM
Suzanne, Deputy, Community Development & Housing, Human Community Services Department
suzanne.rogge@cityofwilmington.gov

Approved by the City Council
2017-18 COMMUNITARIAN ANNUAL
PERFORMANCE EVALUATION
OFFICE

On Community Development Block
& Local Projects
September 11, 2018
September 13, 2018
City Council
305 Cherokee Street
Wilmington, NC
Second Floor

with the most innovative and sustainable
community services and community
development

Public hearing will be held at
City Council meeting
on September 18, 2018
at 7:00 PM
on September 25, 2018
at 7:00 PM
at the
City Municipal Building, 305
Cherokee Street, 2nd Floor, Center
once Room

For additional information, please
contact:

Suzanne, Deputy, Community De-
velopment & Housing, Human
Community Services Department
suzanne.rogge@cityofwilmington.gov
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EQUAL HOUSING
OPPORTUNITY

Executive Summary

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

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

The Consolidated Annual Performance and Evaluation Report (CAPER) assesses the period from July 1, 2017 through June 30, 2018. This is the first program year (PY) of the five year Consolidated Plan. The main focus of the report is a summary of accomplishments in the use of Community Development Block Grant (CDBG) and HOME Investment Partnership Program entitlement grants and program income to support various housing and community development priorities identified in the City's Consolidated Plan. The report also includes the matching funds and leveraged funds, including general fund appropriations, supporting community development and housing in the city.

The City of Wilmington has been a 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 and 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 funds, also funded through HUD. The HOME block grant is specifically for affordable housing.

In program year (PY) 2017-18, the City was awarded \$890,762 in CDBG entitlement funds and \$494,941 in HOME entitlement funds. In addition, \$139,206 in HOME program income was appropriated; and \$988,406 in unexpended prior year HOME funds were carried forward, along with \$611,442 CDBG funds. In FY2017-18, \$1.66 million in other funds and program income and \$1.3 million in private and other public financing was expended on CDBG and HOME activities, including homebuyer assistance and multi-family housing production/rehabilitation. One hundred percent of CDBG funds received are used for the benefit of low-to-moderate income persons. Approximately \$6.2 million dollars were leveraged from other sources to support activities, programs and projects serving low-to-moderate income persons, households, and/or neighborhoods that align with the purpose and objectives of the CDBG and HOME programs.

The City's Five-Year Consolidated Plan (Strategic Plan) incorporates priority needs identified in the City's Assessment of Fair Housing (AFH). The AFH serves as the framework for formulating five year and annual goals and objectives. The Consolidated Plan will focus on the following priorities:

- **Foster access to opportunities** including, but not limited to, jobs, education, and housing for low-to-moderate income persons, protected classes and special populations.

- **Increase the supply of and access to decent, safe affordable housing** throughout the community through production and preservation of owner and rental housing.
- **Promote a suitable living environment** by supporting initiatives to transform racially/ethnically concentrated areas of poverty into areas of opportunity

Within the goals are a number of programs aimed at addressing the priority needs utilizing CDBG, HOME and General Funds. In order to accomplish these goals the City works in partnership with community-based agencies, non-profits, banks, and non-profit and for-profit affordable housing developers.

During FY2017-18, affordable housing partners focused their attention on pre-construction activities and construction of new built homebuyer projects, minor home repairs, continuing work on major rehabilitation of historic and affordable multi-family rental properties and new construction of multi-family permanent supportive housing. That said, the following accomplishments are presented in this report: Wilmington Housing Finance Development completed the rehabilitation of 40 units at Willow Pond. Cape Fear Regional CDC continued the rehabilitation of a historic property into two rental units. AMEZ Housing CDC completed construction of a single-family house for rent to eligible tenant. Moreover, nine loans were closed through the City's Homeownership Opportunities Program (HOP); this is a decrease from prior years that has been attributed to the limited supply of housing that is affordable to low-to-moderate income borrowers. Eight homeowners received loans for the rehabilitation of their homes to allow them to continue residence in safe, decent housing; six of the eight borrowers qualified for forgivable loans due to low income below 50% of the Area Median Income. One thousand, eighty (1,080) homeless individuals, including victims of domestic violence, youth and ex-offenders, benefited from funding to local homeless shelters and programs serving the homeless. Finally, CDBG and general funds were used to support the activities of 26 community-based nonprofits providing services to address unemployment, child abuse, at-risk youth, hunger, illiteracy, at-risk and victims of abuse and crime, elder care and homelessness. As a result of this funding 4,552 youth, 340 elderly, and 1,007 at-risk and low-skilled adults were served.

This CAPER is prepared using the HUD IDIS Consolidated Planning module. This report includes all the necessary and required elements of a CAPER including, but not limited to, descriptive narratives, assessment of accomplishments, leveraging, client benefit, affirmatively furthering fair housing, geographic location of CDBG and HOME funded projects/programs, monitoring, and self-evaluation. In addition, the report contains the required IDIS reports and Financial Summary Grantee Performance Report, CDBG Financial Summary Worksheet, HOME Program Income and HOME Match Report.

The availability of the draft PY2017-18 CAPER for comment was advertised on the internet and in the Wilmington Star News newspaper on September 8, 2018 and again October 1, 2018. Copies of the draft were made available through the Community Development Division, City Clerk's and City Manager's Office and on the City website. A summary report of the CAPER was scheduled

for presentation to the City Council and for public hearing on September 18, 2018 and another public hearing on September 25, 2018, at the City Municipal Building. .

The public comment period was extended due to Hurricane Florence and another public hearing was scheduled for October 16, 2018. The September 18, 2018, public hearing was cancelled due to the imminent hurricane. An email was sent to Michael Johnson, HUD Field Representation on September 24, 2018, upon opening of City offices post hurricane. Mr. Johnson replied that an extension was granted and to notify him when the CAPER was entered into IDIS. With the approved extension granted a new timeline was developed for submittal of the CAPER on October 26, 2018. Another advertisement announcing the extended public comment period and October 16, 2018, public hearing was published in the Wilmington Star News on October 1, 2018.

CAPER Financials all Funds

| | As of June 30, 2018 Budget | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated | As of June 30, 2018 Budget | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated | As of June 30, 2018 Budget | As of June 30, 2018 Appropriated |
|--------------------------------------|----------------------------------|----------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | 1817-18 Approved | CDMO Funds From Prior Years | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 | CDMO Funds Total Expenditures FY 2017-18 |
| HOUSING | | | | | | | | | | | | | | | | | | |
| Project Delivery Costs | \$ 206,000.00 | \$ 82,336.13 | \$ 288,336.13 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Legal Fees - Activity Delivery | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Community Land Trust | \$ - | \$ - | \$ - | \$ 134,830.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Disposition | \$ - | \$ 20,000.00 | \$ 20,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Foreclosure/Back Taxes & Other Costs | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Housing Rehabilitation | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| HCP | \$ 120,000.00 | \$ 240,076.82 | \$ 360,076.82 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Limited Assistance Grants | \$ - | \$ 7,453.68 | \$ 7,453.68 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Homeownership Services | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Housing Rehabilitation | \$ - | \$ 9,901.00 | \$ 9,901.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Housing Devolition | \$ - | \$ 12,250.00 | \$ 12,250.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Joint Project - Habitat/WHM | \$ - | \$ 323,155.79 | \$ 323,155.79 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Lead Based Paint Grants | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Maintenance Grants | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Rental Refund | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Tanning Lynn Hill Dev. Dislike PSH | \$ 80,000.00 | \$ - | \$ 80,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CHDO Undergrad | \$ - | \$ - | \$ - | \$ 85,122.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CHDO - AMO Zone | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CHDO - CDC | \$ - | \$ - | \$ - | \$ 143,134.27 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Downpayment Assistance | \$ - | \$ - | \$ - | \$ 80,900.00 | \$ 188,116.00 | \$ 269,016.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Non-CHDO Housing - WHFO | \$ - | \$ - | \$ - | \$ - | \$ 159,704.08 | \$ 159,704.08 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Undergrad | \$ 101,825.00 | \$ - | \$ 101,825.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| SUBTOTAL | \$ 307,825.00 | \$ 312,804.81 | \$ 620,629.81 | \$ 678,752.00 | \$ 677,780.48 | \$ 678,780.48 | \$ 363,276.84 | \$ 229,483.27 | \$ 27,744.34 | \$ 443,138.88 | \$ 267,844.96 | \$ 1,847,384.26 | \$ 241,906.79 | | | | | |
| PUBLIC EMPLOYMENTS | | | | | | | | | | | | | | | | | | |
| Voluntary Donation - 1st Class | \$ - | \$ 20,664.26 | \$ 20,664.26 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Public Facilities Comm. Eyes & Gits | \$ - | \$ 80,000.00 | \$ 80,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| SUBTOTAL | \$ - | \$ 100,664.26 | \$ 100,664.26 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| PUBLIC SERVICES | | | | | | | | | | | | | | | | | | |
| American Red Cross | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Boys & Girls Club | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Capitol Hill Library Council | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Capital Institute | \$ - | \$ 1,390.67 | \$ 1,390.67 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Community Boys & Girls Club | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Committee on Schools-CP | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Domestic Violence | \$ 9,650.00 | \$ - | \$ 9,650.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Division of Workgroup | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| EdibleArk | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Food Bank | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Food Bank Initiative | \$ 22,827.00 | \$ - | \$ 22,827.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Joint Project - Good Shop & WHM | \$ 117,522.00 | \$ 7,000.00 | \$ 124,522.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Kids Making It | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| LINC | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Phoenix Employment Agency | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| United Way Blue Ribbon Commission | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Winn Area Resilient Minority | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| WV. Breakthrough Advantec | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Winnipeg Children's Museum | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| YWCA | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Jobby Garbick/Innovative | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Agri in Place Overlook | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Historic Wynn Foundation | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Second Chance Beauty Grant | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Reset Beauty Grant | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| SUBTOTAL | \$ 140,699.00 | \$ 8,390.67 | \$ 149,089.67 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| ADMINISTRATION & PLANNING | | | | | | | | | | | | | | | | | | |
| Administration - Other | \$ - | \$ 1,361.25 | \$ 1,361.25 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Administration | \$ 230,454.00 | \$ 26,341.81 | \$ 256,795.81 | \$ 83,415.00 | \$ - | \$ 83,415.00 | \$ 88.67 | \$ - | \$ - | \$ 88.67 | \$ - | \$ - | \$ - | | | | | |
| SUBTOTAL | \$ 230,454.00 | \$ 27,703.06 | \$ 258,157.06 | \$ 83,415.00 | \$ - | \$ 83,415.00 | \$ 88.67 | \$ - | \$ - | \$ 88.67 | \$ - | \$ - | \$ - | | | | | |
| Reprogrammable | \$ - | \$ 7.68 | \$ 7.68 | \$ - | \$ 0.06 | \$ 0.06 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | | | | | |
| Grand Total | \$ 607,289.00 | \$ 611,467.17 | \$ 1,218,756.17 | \$ 678,752.00 | \$ 677,780.47 | \$ 678,780.47 | \$ 363,276.84 | \$ 229,483.27 | \$ 27,744.34 | \$ 443,138.88 | \$ 267,844.96 | \$ 1,847,384.26 | \$ 241,906.79 | | | | | |

| General Fund HQP Reversing Loan Fund Funds Available FY 2011-12 | General Fund HQP Reversing Loan Fund Expenditures FY 2007-08 | Other Grants General Funds Other Fees Available LRP & Loan/Plan Gr | As of June 30, 2010 | | Private Funds Available \$ Expenditures Priority Basis | As of June 30, 2010 Total Funds Available FY 2011-12 | As of June 30, 2010 Total Expenditures FY 2011-12 | As of June 30, 2010 Current Funds Available | Total CHDO Proceeds Balance June 30, 2010 | Currently Available Fund 80 GF 80/81 & LQ/LL Balance June 30, 2010 | Currently Federally Funded Loans Balance June 30, 2010 | Currently General Fund HQP Reversing Loan Fund Balance June 30, 2010 | Currently Total Available Reversing Cash Balance June 30, 2010 |
|---|--|---|---|--|--|--|--|--|--|---|--|---|---|
| | | | General Funds Total Expenses FY 2011-12 | Other Grants Total Expenses FY 2011-12 | | | | | | | | | |
| \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | |
| \$ 139.16 | \$ 138.28 | \$ - | \$ - | \$ - | \$ 297,228.11 | \$ 298,800.00 | \$ 92,238.23 | \$ - | \$ - | \$ - | \$ - | \$ 83,369.97 | |
| \$ - | \$ - | \$ 22,408.00 | \$ 22,408.00 | \$ - | \$ 336,718.41 | \$ 335,504.44 | \$ 83,369.97 | \$ - | \$ 83,369.97 | \$ - | \$ - | \$ 83,369.97 | |
| \$ - | \$ - | \$ 26,212.84 | \$ 26,212.84 | \$ 11.32 | \$ 357,252.09 | \$ 357,252.09 | \$ 124,632.00 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ 730,429.97 | \$ 48,795.97 | \$ - | \$ - | \$ 821,494.00 | \$ 4,847,072.26 | \$ 4,774,845.58 | \$ 1,178,139.61 | \$ - | \$ 111,815.42 | \$ 599,526.27 | \$ - | \$ 821,443.79 | |
| \$ - | \$ - | \$ 50,002.61 | \$ 14,458.27 | \$ - | \$ 2,120,938.89 | \$ 1,318,872.00 | \$ 608,186.86 | \$ - | \$ - | \$ - | \$ 601,088.87 | \$ 601,088.87 | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 7,953.89 | \$ - | \$ 7,953.89 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 30,821.61 | \$ 34,458.27 | \$ 44,373.34 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 22,807.25 | \$ 23,288.15 | \$ 12,682.20 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 12,278.89 | \$ - | \$ 12,278.89 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 123,155.79 | \$ - | \$ 123,155.79 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 40,656.53 | \$ 5,413.97 | \$ - | \$ 49,268.58 | \$ 5,420.37 | \$ 44,436.61 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 960.69 | \$ 960.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 276,678.11 | \$ - | \$ 276,678.11 | \$ - | \$ - | \$ 276,678.11 | \$ - | \$ 276,678.11 | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 60,000.00 | \$ 5,893.07 | \$ 71,355.97 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 83,122.09 | \$ - | \$ 95,122.00 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 386,262.72 | \$ 8,814.24 | \$ 378,493.30 | \$ 176,466.38 | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 177,618.77 | \$ 117,278.86 | \$ 68,298.69 | \$ 15,458.84 | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ 492,047.00 | \$ 726,183.89 | \$ 636,950.00 | \$ 103,233.90 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 159,704.00 | \$ 149,640.00 | \$ 18,664.00 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 392,560.69 | \$ - | \$ 392,560.69 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ 739,649.03 | \$ 48,898.26 | \$ 197,028.83 | \$ 41,313.88 | \$ 1,313,343.00 | \$ 6,480,798.68 | \$ 2,743,336.02 | \$ 2,022,433.85 | \$ 187,018.88 | \$ 169,284.99 | \$ 781,600.48 | \$ 601,688.97 | \$ 1,682,148.71 | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 20,664.35 | \$ - | \$ 20,664.35 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 40,832.69 | \$ 33,268.88 | \$ 9,711.45 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 61,497.04 | \$ 33,268.88 | \$ 26,325.50 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| Budget Expenditures | | | | | | | | | | | | | |
| \$ - | \$ - | \$ 10,000.00 | \$ 10,000.00 | \$ - | \$ 10,000.00 | \$ 10,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 52,045.00 | \$ 52,045.00 | \$ - | \$ 52,045.00 | \$ 52,045.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 14,667.00 | \$ 14,667.00 | \$ - | \$ 14,667.00 | \$ 14,667.00 | \$ 34,667.00 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 74,474.00 | \$ 74,474.00 | \$ - | \$ 74,474.00 | \$ 74,474.00 | \$ 1,322.67 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 46,913.00 | \$ 46,913.00 | \$ - | \$ 46,913.00 | \$ 46,913.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 21,393.00 | \$ 21,393.00 | \$ - | \$ 21,393.00 | \$ 21,393.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 25,073.00 | \$ 25,073.00 | \$ - | \$ 34,722.00 | \$ 34,722.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 21,200.00 | \$ 21,200.00 | \$ - | \$ 21,200.00 | \$ 21,200.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 20,989.00 | \$ 20,989.00 | \$ - | \$ 20,989.00 | \$ 20,989.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 15,744.00 | \$ 15,744.00 | \$ - | \$ 15,744.00 | \$ 15,744.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 67,713.00 | \$ 67,713.00 | \$ - | \$ 67,713.00 | \$ 67,713.00 | \$ 97,713.00 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 72,979.00 | \$ 72,979.00 | \$ - | \$ 72,979.00 | \$ 72,979.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 15,000.00 | \$ 15,000.00 | \$ - | \$ 15,000.00 | \$ 15,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 62,406.00 | \$ 62,406.00 | \$ - | \$ 62,406.00 | \$ 62,406.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 40,000.00 | \$ 40,000.00 | \$ - | \$ 40,000.00 | \$ 40,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 24,218.00 | \$ 24,218.00 | \$ - | \$ 24,218.00 | \$ 24,218.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 10,000.00 | \$ 10,000.00 | \$ - | \$ 10,000.00 | \$ 10,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 5,174.00 | \$ 5,174.00 | \$ - | \$ 5,174.00 | \$ 5,174.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 7,000.00 | \$ 7,000.00 | \$ - | \$ 7,000.00 | \$ 7,000.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 9,208.00 | \$ 9,208.00 | \$ - | \$ 9,208.00 | \$ 9,208.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 12,428.00 | \$ 12,428.00 | \$ - | \$ 12,428.00 | \$ 12,428.00 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 12,108.83 | \$ 12,108.83 | \$ - | \$ 12,108.83 | \$ 12,108.83 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 60,116.71 | \$ 60,116.71 | \$ - | \$ 60,116.71 | \$ 60,116.71 | \$ 116,103.49 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 815,867.84 | \$ 796,268.88 | \$ - | \$ 874,080.84 | \$ 893,670.89 | \$ 118,881.89 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ 1,363.25 | \$ - | \$ 1,363.25 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 496,023.89 | \$ 311,186.34 | \$ - | \$ 790,128.65 | \$ 655,149.78 | \$ 184,554.82 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ - | \$ - | \$ 0.216.47 | \$ - | \$ - | \$ 0.205.42 | \$ - | \$ 0.205.42 | \$ - | \$ - | \$ - | \$ - | \$ - | |
| \$ 739,649.03 | \$ 48,898.26 | \$ 1,430,897.84 | \$ 1,659,629.88 | \$ 1,322,661.89 | \$ 8,324,927.27 | \$ 4,294,297.19 | \$ 2,076,143.08 | \$ 187,018.88 | \$ 169,284.99 | \$ 781,600.48 | \$ 601,688.97 | \$ 1,682,148.71 | |

| FY2017-18 CDBG Expended and Available | | | | |
|---------------------------------------|---|---|--|--|
| | As of June 30, 2018 Budget 2017-18 CDBG Funds Appropriated | As of June 30, 2018 Budget CDBG Funds Available From Prior Years | As of June 30, 2018 Appropriated CDBG Funds Total Expenditure: FY 2017-18 | As of June 30, 2018 Current Funds Available |
| HOUSING | | | | |
| Project Delivery Costs | \$ 205,000.00 | \$ 92,335.13 | \$ 205,000.00 | \$ 92,335.13 |
| Disposition | \$ - | \$ 20,680.31 | \$ - | \$ 20,680.31 |
| HOP | \$ 120,000.00 | \$ 248,075.92 | \$ 243,904.61 | \$ 124,171.31 |
| Limited Assistance Grants | \$ - | \$ 7,453.66 | \$ - | \$ 7,453.66 |
| Housing Relocation | \$ - | \$ 8,931.00 | \$ - | \$ 8,931.00 |
| Housing Demolition | \$ - | \$ 12,253.00 | \$ - | \$ 12,253.00 |
| Joint Project - Habitat/WARM | \$ - | \$ 123,155.79 | \$ - | \$ 123,155.79 |
| Tammy Lynn Fd. Dev. Disable PSH | \$ 80,000.00 | \$ - | \$ 8,891.03 | \$ 71,108.97 |
| Undesignated | \$ 101,815.00 | \$ - | \$ - | \$ 101,815.00 |
| SUBTOTAL | \$ 506,815.00 | \$ 512,884.81 | \$ 457,795.64 | \$ 561,904.17 |
| PUBLIC IMPROVEMENTS | | | | |
| Voluntary Demolition & Lot Clear | \$ - | \$ 20,594.35 | \$ - | \$ 20,594.35 |
| Public Facilities-Comm Boys & Girls | \$ - | \$ 40,000.00 | \$ 30,268.55 | \$ 9,731.45 |
| SUBTOTAL | \$ - | \$ 60,594.35 | \$ 30,268.55 | \$ 30,325.80 |
| PUBLIC SERVICES | | | | |
| Coastal Horizons | \$ - | \$ 1,232.67 | \$ - | \$ 1,232.67 |
| Domestic Violence | \$ 9,650.00 | \$ - | \$ 9,650.00 | \$ - |
| First Fruit Ministries | \$ 22,827.00 | \$ - | \$ 22,827.00 | \$ - |
| Joint Project- Good Shep. & WIN | \$ 117,523.00 | \$ 7,000.53 | \$ 117,523.00 | \$ 7,000.53 |
| SUBTOTAL | \$ 150,000.00 | \$ 8,233.20 | \$ 150,000.00 | \$ 8,233.20 |
| ADMINISTRATION & PLANNING | | | | |
| Administration - Other | \$ - | \$ 1,381.25 | \$ - | \$ 1,381.25 |
| Administration | \$ 230,454.00 | \$ 28,340.81 | \$ 230,454.00 | \$ 28,340.81 |
| SUBTOTAL | \$ 230,454.00 | \$ 29,722.06 | \$ 230,454.00 | \$ 29,722.06 |
| Reprogrammable | \$ - | \$ 7.69 | \$ - | \$ 7.69 |
| Grand Total | \$ 887,269.00 | \$ 611,442.11 | \$ 868,518.19 | \$ 630,192.92 |

| FY2017-18 CDBG Funds and Program Income Expended and Available | | | | | | | | | | |
|--|---|---|--|--|---|--|--|--|---|--|
| | As of June 30, 2018 Budget 2017-18 CDBG Funds Appropriated | As of June 30, 2018 Budget CDBG Funds Available From Prior Years | As of June 30, 2018 Budget CDBG Funds Appropriated Total Expenditures FY 2017-18 | Federally Funded Revolving Loan Funds Available FY 2017-18 | Federally Funded Revolving Loan Funds Expenditures FY 2017-18 | As of June 30, 2018 Total Funds Available FY 2017-18 | As of June 30, 2018 Total Expenditures FY 2017-18 | As of June 30, 2018 Current Funds Available | Currently Federally Funded Revolving Loan Funds Available Balance June 30, 2018 | |
| HOUSING | | | | | | | | | | |
| Project Delivery Costs | \$ 205,000.00 | \$ 92,336.13 | \$ 205,000.00 | \$ - | \$ - | \$ 297,336.13 | \$ 205,000.00 | \$ 92,336.13 | \$ - | |
| Legal Fees - Activity Delivery | \$ - | \$ - | \$ - | \$ 2,985.18 | \$ 2,985.18 | \$ 2,985.18 | \$ 2,985.18 | \$ - | \$ - | |
| Dispersion | \$ - | \$ 20,680.31 | \$ - | \$ - | \$ - | \$ 20,680.31 | \$ - | \$ 20,680.31 | \$ - | |
| Housing Rehabilitation | \$ - | \$ - | \$ - | \$ 567,006.58 | \$ 57,479.21 | \$ 567,006.58 | \$ 57,479.21 | \$ 509,526.37 | \$ 509,526.37 | |
| HOP | \$ 120,000.00 | \$ 248,075.92 | \$ 243,004.61 | \$ 201,524.39 | \$ 201,524.39 | \$ 569,600.31 | \$ 445,429.00 | \$ 124,171.31 | \$ - | |
| Limited Assistance Grants | \$ - | \$ 7,453.66 | \$ - | \$ - | \$ - | \$ 7,453.66 | \$ - | \$ 7,453.66 | \$ - | |
| Housing Relocation | \$ - | \$ 8,931.00 | \$ - | \$ - | \$ - | \$ 8,931.00 | \$ - | \$ 8,931.00 | \$ - | |
| Housing Demolition | \$ - | \$ 12,253.00 | \$ - | \$ - | \$ - | \$ 12,253.00 | \$ - | \$ 12,253.00 | \$ - | |
| Joint Project - Habitat/WARM | \$ - | \$ 123,155.79 | \$ - | \$ - | \$ - | \$ 123,155.79 | \$ - | \$ 123,155.79 | \$ - | |
| Rental Rehab | \$ - | \$ - | \$ - | \$ 275,879.11 | \$ - | \$ 275,879.11 | \$ - | \$ 275,879.11 | \$ 275,879.11 | |
| Tammy Lynn Fd. Dev. Disable PSH | \$ 80,000.00 | \$ - | \$ 8,891.03 | \$ - | \$ - | \$ 80,000.00 | \$ 8,891.03 | \$ 71,108.97 | \$ - | |
| Undesignated | \$ 101,815.00 | \$ - | \$ - | \$ - | \$ - | \$ 101,815.00 | \$ - | \$ 101,815.00 | \$ - | |
| SUBTOTAL | \$ 506,815.00 | \$ 512,884.81 | \$ 457,795.64 | \$ 1,047,394.26 | \$ 261,988.78 | \$ 2,067,094.07 | \$ 719,784.42 | \$ 1,347,309.65 | \$ 785,405.48 | |
| 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 | \$ 30,268.55 | \$ 5,731.45 | \$ - | |
| SUBTOTAL | \$ - | \$ 60,594.35 | \$ 30,268.55 | \$ - | \$ - | \$ 60,594.35 | \$ 30,268.55 | \$ 30,268.55 | \$ - | |
| PUBLIC SERVICES | | | | | | | | | | |
| Coastal Horizons | \$ - | \$ 1,232.67 | \$ - | \$ - | \$ - | \$ 1,232.67 | \$ - | \$ 1,232.67 | \$ - | |
| Domestic Violence | \$ 9,650.00 | \$ - | \$ 9,650.00 | \$ - | \$ - | \$ 9,650.00 | \$ 9,650.00 | \$ - | \$ - | |
| First Fruit Ministries | \$ 22,827.00 | \$ - | \$ 22,827.00 | \$ - | \$ - | \$ 22,827.00 | \$ 22,827.00 | \$ - | \$ - | |
| Joint Project- Good Shep. & WFN | \$ 117,523.00 | \$ 7,000.53 | \$ 117,523.00 | \$ - | \$ - | \$ 124,523.53 | \$ 117,523.00 | \$ 7,000.53 | \$ - | |
| SUBTOTAL | \$ 150,000.00 | \$ 8,233.20 | \$ 150,000.00 | \$ - | \$ - | \$ 156,233.20 | \$ 150,000.00 | \$ 6,233.20 | \$ - | |
| ADMINISTRATION & PLANNING | | | | | | | | | | |
| Administration - Other | \$ - | \$ 1,381.25 | \$ - | \$ - | \$ - | \$ 1,381.25 | \$ - | \$ 1,381.25 | \$ - | |
| Administration | \$ 230,454.00 | \$ 29,722.66 | \$ 230,454.00 | \$ - | \$ - | \$ 260,176.66 | \$ 230,454.00 | \$ 29,722.66 | \$ - | |
| SUBTOTAL | \$ 230,454.00 | \$ 29,722.66 | \$ 230,454.00 | \$ - | \$ - | \$ 260,176.66 | \$ 230,454.00 | \$ 29,722.66 | \$ - | |
| Reprogrammable | \$ - | \$ 7.69 | \$ - | \$ - | \$ - | \$ 7.69 | \$ - | \$ 7.69 | \$ - | |
| Grand Total | \$ 887,269.00 | \$ 611,442.11 | \$ 688,518.19 | \$ 1,047,394.26 | \$ 261,988.78 | \$ 2,546,105.37 | \$ 1,130,506.97 | \$ 1,415,598.40 | \$ 785,405.48 | |

FY2017-18 HOME Expended and Available

| | As of June 30, 2018 Budget 2017-18 HOME Funds Appropriated | As of June 30, 2018 Budget HOME Funds Available From Prior Years | As of June 30, 2018 Appropriated HOME Funds Total Expenditures FY 2017-18 | As of June 30, 2018 Current Funds Available |
|--------------------------------------|--|--|---|--|
| HOUSING | | | | |
| Community Land Trust | \$ 134,833.00 | \$ - | \$ - | \$ 134,833.00 |
| Housing Rehabilitation | \$ - | \$ 511,689.02 | \$ - | \$ 511,689.02 |
| Housing Relocation | \$ - | \$ 3,761.10 | \$ - | \$ 3,761.10 |
| CHDO Undesignated | \$ 95,122.00 | \$ - | \$ - | \$ 95,122.00 |
| CHDO - CDC | \$ - | \$ 145,134.27 | \$ 98,273.88 | \$ 46,860.39 |
| Downpayment Assistance | \$ 60,000.00 | \$ 168,116.50 | \$ 124,903.00 | \$ 103,213.50 |
| Non-CHDO Housing - WHFD | \$ - | \$ 159,704.08 | \$ 140,040.08 | \$ 19,664.00 |
| Undesignated | \$ 280,777.00 | \$ - | \$ - | \$ 280,777.00 |
| SUBTOTAL | \$ 570,732.00 | \$ 988,404.97 | \$ 363,216.96 | \$ 1,195,920.01 |
| ADMINISTRATION & PLANNING | | | | |
| Administration - Other | \$ - | \$ - | \$ - | \$ - |
| Administration | \$ 63,415.00 | \$ - | \$ 63,415.00 | \$ - |
| SUBTOTAL | \$ 63,415.00 | \$ - | \$ 63,415.00 | \$ - |
| Reprogrammable | \$ - | \$ 0.96 | \$ - | \$ 0.96 |
| Grand Total | \$ 634,147.00 | \$ 988,405.93 | \$ 426,631.96 | \$ 1,195,920.97 |

Year Two of Community Agency Application Process

| Organization | General Fund Recommendation | CDBG Recommendation |
|---|------------------------------------|----------------------------|
| Ability Garden, The | \$ 7,020 | |
| American Red Cross | \$ 10,800 | |
| Brigade Boys & Girls Club, Inc. | \$ 52,045 | |
| Cape Fear Community Land Trust | \$ 22,420 | |
| Cape Fear Literacy Council | \$ 14,667 | |
| CIS Cape Fear | \$ 21,393 | |
| Coastal Horizons Center, Inc. | \$ 71,474 | |
| Community Boys & Girls Club | \$ 44,513 | |
| Comprehensive Care of Wilmington | \$ 9,268 | |
| Domestic Violence Shelter and Services | \$ 25,073 | \$ 9,650 |
| Dreams of Wilmington | \$ 21,200 | |
| Elderhause, Inc. | \$ 20,385 | |
| First Fruit Ministries | | \$ 22,827 |
| Food Bank of Central & Eastern NC | \$ 15,744 | |
| Good Shepherd/Family Promise | | \$ 117,523 |
| Historic Wilmington Foundation | \$ 12,426 | |
| Kids Making It | \$ 32,711 | |
| LINC, Inc. | \$ 72,975 | |
| Phoenix Hometown Hires | \$ 15,000 | |
| United Way of CF/Blue Ribbon Commission | \$ 32,400 | |
| WRAAP, Inc | \$ 24,215 | |
| YWCA Lower Cape Fear | \$ 5,174 | |
| TOTAL Public Service Agencies | \$ 530,903 | \$ 150,000 |
| City Council Initiatives | | |
| BRC Summer Youth Employment | \$ 30,000 | |
| CF COG - Continuum of Care (10 Yr Plan) | \$ 50,000 | |
| TOTAL City Council Initiatives | \$ 80,000 | |
| Capital Projects | | |
| WARM | \$ 40,000 | |
| TOTAL Capital Projects | \$ 40,000 | |
| TOTAL | \$ 650,903 | \$ 150,000 |