



2019-2020 Consolidated Annual Performance and Evaluation Report for CDBG and HOME Programs
Year Ending June 30, 2020

Submitted to the Citizens of Wilmington & HUD
December 18, 2020



**City of Wilmington
City Council**

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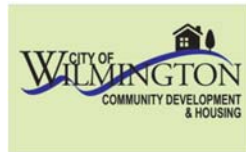
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CR-05 - Goals and Outcomes

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. 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.

FY2019-20 has proved to be a challenging year worldwide and here in Wilmington, NC, the impact of Covid-19 has interrupted program delivery and exacerbated program demand. Additionally, limited resources for the City's homebuyer assistance program HOP (Homebuyer Opportunity Pool) resulted in the temporary suspension of the program. That said, the following accomplishments are presented in this report: Good Shepherd completed close-out of the construction of 24 rental units of permanent supportive housing in phase two of this multifamily project. Cape Fear Housing Land Trust Housing CDC completed construction of a single-family house and sold it to an eligible homebuyer. Moreover, 10 loans were closed through the City's Rental Rehabilitation Incentive Loan Program (RR); this represents a significant increase from prior years. Five homebuyers closed on mortgages through the City's HOP program in partnership with local banks and three Habitat for Humanity homebuyers received down payment assistance. Fourteen homeowners applications for housing rehabilitation were processed and two were closed-out in FY19.20 with eight acceptable bids. One thousand, sixty-one (1,061) 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 24 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 3,732 youth, 160 elderly, 862 at-risk and low-skilled adults and 514 underemployed and unemployed 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: \$283,893 / General Fund: \$ / Private Bank Partner HOP: \$	Rental units constructed	Household Housing Unit	100	41	41.00%	24	24	100.00%
AFH 1 - Increase Affordable Housing Options	Affordable Housing	CDBG: \$71,109 / HOME: \$6,360 / General Fund: \$ / Private Bank Partner HOP: \$	Rental units rehabilitated	Household Housing Unit	0	5	0.00%	4	10	250.00%
AFH 1 - Increase Affordable Housing Options	Affordable Housing	CDBG: \$ / HOME: \$72,475 / General Fund: \$ / Private Bank Partner HOP: \$	Homeowner Housing Added	Household Housing Unit	5	0	0.00%	5	2	40.00%
AFH 1 - Increase Affordable Housing Options	Affordable Housing	CDBG: \$ / HOME: \$90,717 / General Fund: \$160,896 / Private Bank Partner HOP: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	12	24.00%	15	1	6.00%

AFH 1 - Increase Affordable Housing Options	Affordable Housing	CDBG: \$2,327,342 / HOME: \$ / General Fund: \$681,670 / Private Bank Partner HOP: \$2,019,291	Direct Financial Assistance to Homebuyers	Households Assisted	70	38	54.00%	10	10	100.00%
AFH 1a- Maintain Existing Affordable Housing	Affordable Housing		Homeowner Housing Rehabilitated	Household Housing Unit	50	12	24.00%	15	1	6.00%
AFH 1b - Increase Home Ownership	Affordable Housing		Direct Financial Assistance to Homebuyers	Households Assisted	50	33	66.00%	10	10	100.00%
AFH 1c- Land Use & Planning	Affordable Housing Land Use Policy		Other	Other	1	0	0.00%	1	0	0.00%
AFH 2 - Fair Housing Awareness & Enforcement	Affordable Housing Fair Housing Education/ Outreach/ Enforcement	General Fund: \$	Other	Other	5	2	40.00%	1	0	100.00%

AFH 2a- Increase local Housing Enforcement Efforts	Fair Housing Education/ Outreach/E nforcement		Other	Other	5	2	40.00%	1	0	100.00%
AFH 2b- Reduce Housing Discrimination Disabled	Fair Housing Education/ Outreach/E nforcement		Other	Other	5	2	40.00%	1	0	100.00%
AFH 2c - Perception of Affordable Housing	Fair Housing Education/ Outreach/E nforcement		Other	Other	5	2	40.00%	1	0	100.00%
AFH 3 -Expand & Improve Resources Afford Housing	Affordable Housing	General Fund: \$	Other \$60K for Housing Study	Other	4	2	50.00%	1	1	100.00%

AFH 4- Support Public Service Programs	Homeless Non- Homeless Special Needs Non- Housing Community Developme nt	CDBG: \$General Fund: \$ 662,448	Public service activities other than Low/Modera te Income Housing Benefit	Persons Assisted	1200	10,999	916.58%	1935	8,295	429.00%
AFH 4- Support Public Service Programs	Homeless Non- Homeless Special Needs Non- Housing Community Developme nt	CDBG: \$175,000	Homeless Person Overnight Shelter	Persons Assisted	1200	3589	300.0%	920	1061	115.00%
AFH 4- Support Public Service Programs	Homeless Non- Homeless Special Needs Non- Housing Community Developme nt		Jobs created/retai ned	Jobs	20	72	360.00%	50	527	1054%

AFH 4a- Education Supportive Services	Non- Homeless Special Needs Non- Housing Community Developme nt	CDBG: \$70,240/ General Fund: \$	Public Facility or Infrasturctur e Activities other than Low/Modera te Income Housing Benefit	Persons Assisted	0	328	0.00%	535	586	109.00%
AFH 4a- Education Supportive Services	Non- Homeless Special Needs Non- Housing Community Developme nt		Public service activities other than Low/Modera te Income Housing Benefit	Persons Assisted	1200	8669	722.00%	4645	8295	179.00%
AFH 4b - Employment Training	Non- Housing Community Developme nt		Public service activities other than Low/Modera te Income Housing Benefit	Persons Assisted	750	3669	475.00%	650	527	81.00%

AFH 4c - Employment Opportunities	Non- Housing Community Developme nt		Public service activities other than Low/Modera te Income Housing Benefit	Persons Assisted	100	279	279.00%	40	527	1318%
AFH 4c - Employment Opportunities	Non- Housing Community Developme nt		Jobs created/retai ned	Jobs	20	72	360.00%	50	527	1317%
AFH 4d- Access to Public Transportation	Non- Housing Community Developme nt		Other	Other	1	1	100.00%			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 \$563,950 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 has a limited supply of homes available that are affordable to most HOP buyers; therefore, the HOP guidelines were revised to provide a forgivable down payment assistance in addition to the zero percent second mortgage. As a result of adding down payment assistance HOP homebuyers were able to find homes within the available inventory. This allowed the City to expend CDBG funds in a timely fashion meeting the 1.5 CDBG requirement. In fact, in FY19.20 CDBG funds available for HOP loans were exhausted and the program was suspended pending more funding. At the time when funds were used up, 35 pre-qualified borrowers were on the waiting list for a HOP loan.

In addition to homebuyer assistance, \$175,000 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.

General funds support the efforts of 22 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 8,295 persons; thereby promoting a suitable living environment.

HOME projects closed-out at year-end include the construction of 24 units of permanent housing; and \$135,155 for construction of one single-family house for sale to an eligible buyer. Additionally, \$114,900 of HOME funds were expended for Down Payment Assistance, \$1,134,447 for Rental Rehabilitation Loans and \$57,513 for Owner Occupied Housing Rehabilitation Loans.

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)

Race & Ethnicity by Funding Source (individuals)	CDBG	HOME*
White	408	45
Black or African American	402	31
Asian	2	
American Indian or American Native	9	
Native Hawaiian or Other Pacific Islander	2	
Two or More Races	75	
Other or Not Disclosed	15	
Total	913	76
Hispanic	54	-
Not Hispanic	859	76

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

* Does not include unrented RR projects.

Narrative

Attached are tables showing the racial and ethnic status as well as the income of families assisted with CDBG, HOME and General Funds in community development activities including homebuyer assistance, homeowner assistance, housing production, public services and public facility improvements. The data reported is compiled from in-house data collection for HOP, Homeowner Rehabilitation, and Rental Rehabilitation Loan programs, and data provided by sub-recipients providing program services and activities for low-to-moderate income families.

Race & Ethnicity by Funding Source (individuals)	CDBG	HOME*	General Fund	Total
White	408	45	2,260	2,713
Black or African American	402	31	3,635	4,068
Asian	2		62	64
American Indian or American Native	9		86	95
Native Hawaiian or Other Pacific Islander	2		6	8
Two or More Races	75		328	403
Other or Not Disclosed	15		1,824	1,839
Total	913	76	8,201	9,190
Hispanic	54	-	834	888
Not Hispanic	859	76	7,367	8,302

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Type of Funds	Resources Made Available	Amount Expended During Program Year
Total CDBG	EN, PI, RL, Prior Yr	\$ 2,185,322.01	\$ 1,516,253.14
Total HOME	EN, PI, Prior Yr	\$ 2,300,318.19	\$ 1,806,069.03
General Fund	Local Gov. Taxes	\$ 1,243,464.86	\$ 27,399.28
Other (Banks)	Private Sector	\$ 438,950.00	\$ 438,950.00
		\$ 6,168,055.06	\$ 3,788,671.45

Table 3 - Resources Made Available

Narrative

Resources made available include FY19.20 CDBG and HOME entitlement awards, plus prior year entitlement carry-over and Revolving Loan income. General Funds available and expended include Revolving Loan income as well as FY19.20 appropriations to HOP, Rehab and Public Service expenditures. For more detail please see appendix for budget spreadsheets.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-wide	30	39	City-wide area of opportunity, equitable access to opportunities throughout the city
NorthSide	30	28	
Southside	40	33	

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 21 projects were analyzed by location of investment. Of the 21 projects six are in the Northside RECAP and seven in the Southside RECAP.

It should be noted that most 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 \$612,453 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 each to provide first mortgages to low-to-moderate homebuyers. The City budgeted \$470,000 to support HOP second mortgages for workforce homebuyers, and 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/rehabilitation utilizing North Carolina Housing Finance Agency Permanent Supportive Housing program and other public and private financing.

An analysis of funds leveraged reveals that for every \$1 in CDBG/HOME funds expended leveraged \$3.38 in other funds.

Ratios			
	Expenditures	Leverage	Ratios
CDBG	\$ 1,290,652.00	\$ 8,870,516.00	6.87289525
HOME	\$ 1,439,950.00	\$ 356,140.00	0.247328032
Total	\$ 2,730,602.00	\$ 9,226,656.00	3.378982364

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$905,987.28
2. Match contributed during current Federal fiscal year	\$104,395.50
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$1,010,382.28
4. Match liability for current Federal fiscal year	\$33,343.40
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$977,038.88

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

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MATCH CONTRIBUTION October 1, 2018-September 30, 2019												
Account Number	Account Number	IDIS Number	Date Project Committed	Project Address	Project Type	HOME Funds Expended	Date HOME \$ Expended	Amount Match Liability Incurred	Value of Match Contribution	Type of Match	Date Match Recognized	Comments
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FL-007			3/13/2018	306 Dogwood Lane					\$ 14,080.00			
FL-008			11/2/2018	111 Meares Street					62,015.00			
FL-009			4/12/2019	509 Bladen Street					28,300.00			
								Grand Total	104,395.00			
				Match Liability					33,343.41			
				Match Credit Carryforward From 2019					71,051.59			

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
\$ 366,119.08	\$ 744,908.97	\$ 366,119.08	\$ -	\$ 744,908.97

Program Income through 6/30/19		\$ 3,766,600.39
Less Program Income Expenditures through 6/30/18		\$ (3,400,481.31)
Program Income Balance 7/1/19		\$ 366,119.08
Program Income Generated 2019-2020	Addition	\$ 744,908.97
Available Program Income 2018-2019		\$ 1,111,028.05
Less Program Income Expenditures 2019-2020	Subtraction	\$ (366,119.08)
Balance of Program Income on Hand 6/30/20		\$ 744,908.97

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						
Number	7	0	0	1	1	5
Dollar Amount	\$1,197,804.66	0	0	\$383,000.00	\$48,330.00	\$766,476.66
Sub-Contracts						
Number	37	0	0	2	1	34
Dollar Amount	\$462,612.98	0	0	\$36,700.00	\$44,395	\$381,517.99
	Total	Women Business Enterprises	Male			
Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			
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	10	0	0	3	0	7
Dollar Amount	\$1,134,447.50	0	0	\$317,500	0	\$816,947.50

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

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	24
Number of Non-Homeless households to be provided affordable housing units	19 (12 HOP; 4 DPA; 3 SF new)	12 (5 HOP; 5DPA; 2 SF new)
Number of Special-Needs households to be provided affordable housing units	10% of all units =	66% (25 of 36 units)
Total		

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance (TBRA)	0	0
Number of households supported through The Production of New Units	30 (24GS +3SF+ 3DPA)	31 (24GS +2SF +5DPA)
Number of households supported through Rehab of Existing Units	12(4RR+ 8OOR)	11(10RR + 1OOR)
Number of households supported through Acquisition of Existing Units	12 HOP	10 (5HOP + 5DPA)
Total		

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 primarily the result of lack of funding for HOP, problems finding contractors for Owner-Occupied Rehab projects, and the Pandemic. The completion and close-out of 24 units of Permanent Supportive Housing - Lakeside Reserve project accounts for majority of new units produced. The same holds true for AMEZ and Cape Fear Community Housing Trust single-family new construction projects on Grace St. and Marsdon Alley both of which were completed and closed-out in FY19.20, having been initiated in the prior year. The FY19.20 Annual Action Plan also established a goal of eight owner-occupied rehabs but only one loan closed in FY19.20; however, 14 loan applications

were processed, with 8 projects going to the Loan Review Board. At year end three loans were in project write-up, two projects were in the bid process, two projects were in lead testing, and three projects were under construction. The lack of contractors to bid on projects is a major obstacle to meeting the goal for owner-occupied rehabs, as well as the cost of rehabs exceeding the program limits. While these challenges are not entirely due to Coronavirus, it did exacerbate them. Staff is evaluating the program to find solutions to these issues. The number of Rental Rehabilitation Incentive Loans far exceeded the goal of four loans; in FY19.20, ten Rental Rehab loans closed, and more loans were in the pipeline. A goal of four down-payment assistance loans was exceed with three DPA for Habitat Homebuyers and two for non-profit developers (AMEZ and Cape Fear Land Trust). Unfortunately, the City did not have enough CDBG funds to continue the pace of production of HOP loans at the rate of 24 loans annually. In FY19.20 a goal for 12 homebuyer assistance loans was established and five loans closed due to lack of funds. That said, the City partnered with NCHFA CPLP homebuyer assistance program to assist three homebuyers find other available financing.

Discuss how these outcomes will impact future annual action plans.

As a result of changes to the homebuyer assistance program HOP to include down payment assistance the City met the required 1.5 expenditure for CDBG. In future years the City will not have revolving loan repayments accumulated from the HOP program to support the same level of HOP loan production. An increase in funding will be required to continue the HOP program at the same level as prior five years of approximately 10-15 loans per year.

Lack of capacity and funding limits the ability of community non-profit housing developers, including CHDOs, to produce new affordable housing units. The City’s HOME entitlement funds are not sufficient to continue to support 100% financing for construction of new housing requiring a substantial subsidy to sell to eligible homebuyers. Other sources of funds are needed, and HOME funds are best used as gap financing. The Wilmington market housing values continue to increase, thereby increasing the amount required for development and homebuyer subsidy to make units affordable. Additionally, a shortage of construction workers and the increasing cost of construction are barriers to housing production and rehabilitation.

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 0-30%	850	43
Low Income 31 -50%	26	8
Moderate Income 51 -80%	10	7
Total	886	58

Table 13 – Number of Households Served

*Includes rented RR units, Lakeside, Tammy Lynn

Below is a table depicting household income of beneficiaries by funding source, including General Funds

Household Income by Funding Source (household)	CDBG	HOME*	General Fund	Total
Household Income 0-30%	850	43	3,073	3,966
Household Income 31 -50%	26	8	2,166	2,200
Household Income 51 -80%	10	7	515	532
Household Income >80%	7	-	457	464
Total	893	58	6,211	7,162

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 an estimated 1500 homeless individuals in a year for the region of Brunswick, New Hanover and Pender Counties. During the annual Point in Time Count (PIT) in January 2020 community numbers slightly decreased from 431 to 350 (decrease of 81). The sheltered count decreased by 37, and due to additional outreach and regional coverage, the unsheltered count decreased by 43 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. For the FY19, there were 280 individuals enrolled in outreach and we were able to identify 119 during PIT 2020. 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 week. 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 enough emergency shelter and transitional housing beds to meet the needs of the homeless population at any given time. The annual PIT count of sheltered and unsheltered people in the region on January 29, 2020, was 350 people.

There were significant decreases for the 2020 PIT for the sheltered and unsheltered populations. We are seeing a decrease in our 2020 PIT numbers from 2019 PIT numbers for a variety of different reasons. First, our 2nd largest shelter is operational again at the time of 2020 PIT. In Sept 2018 the shelter was severely damaged and non-operational due to Hurricane Florence for our 2019 PIT. This caused our unsheltered count to surge and impacted our overall numbers. The shelter was operational again by PIT 2020 and has been able to connect individuals to resources, Coordinated Entry System (CES) and housing opportunities. Next, we restructured our CES in June of 2019. By the time 2020 PIT occurred we had been working in our new system for 8 months. By the time this report was submitted we have been

working in our new CES for 14 months. We have been seeing huge success with our new CES by connecting individuals faster and creating streamlined care for individuals to resources in the community, therefore this data supports our analysis our CES is efficient and effective. Next, we did have a shortage of volunteers for 2020 PIT that could be contributing to our decrease. It was difficult this year to find coverage for counting. Finally, our Street Outreach team has been more involved in CES and connecting individuals to CES.

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 (CE/CES), which includes a housing assessment to prioritize people for housing resources according to their level of need. The assessment includes questions related to an individual's homeless history, risk factors, support systems, and overall vulnerability. The CoC continues to increase training around diversion strategies to prevent more people from becoming homeless.

On June 6th, 2019, the CoC implemented a new "Coordinated Entry System", which is the process individuals are prioritized for funding and move from homelessness to housing. The new system was implemented to better match individuals to services they are eligible for and to make sure as a community we are utilizing every dollar with our grants. In addition, the new system increases transparency, communication, and collaboration among community partners. It gives clear information to individuals on where they can start to get help. The new system gives us enhanced data as we are utilizing our database system to track individuals. Since implementation and at time of this report (8/21/2020), 802 assessments have been conducted, 457 singles, 138 family adults and 207 children (113 families). Showing that our homelessness crisis is growing exponentially. We were able to identify 43 chronically homeless individuals. The average age for single individuals is between 51 and 61, indicating that we have an aging homelessness population, furthering the need for super affordable, low income, senior housing in the area. Most individuals report a physical disability and most individuals stayed at an emergency shelter the night before taking the assessment. Furthermore, food stamps and SSI/SSDI are the highest report income sources at time of assessment, however, most individuals come in at zero income.

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 that funds 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 prioritization 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 62% of individuals/families have left the Coordinated Entry program (6/5/2019 – 8/31/2020) to a housing intervention or opportunity, including self-resolving, living with friends/family, RRH, PSH or TH. 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 weekly 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. In summer 2018 the CoC 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. As a community, we would like to see another landlord mitigation fund come from local municipality funding to allow for more flexible criteria and eligibility.

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

Actions taken to address the needs of public housing

- Dawson Lofts was completed, and the first residents moved in in March 2020. This development consists of 24 one and two-bedroom units.
- The Authority is in the process of completing a multi-site, multi-million-dollar, multi-year modernization initiative using capital funds. The purpose is to improve conditions across public housing sites by addressing issues inside units caused by damage or simply age. This includes tearing out and replacement of walls, floors, ceilings, cabinets and any other internal components as needed.
- All sites will have had or are about to have some form of roof repair ranging from total roof upgrade and replacement at Solomon Towers to the replacement of a few shingles at Woodbridge and everything in between.
- In October 2019, WHA issued \$45 million in tax-exempt and taxable bonds for the redevelopment of Market North Apartments.
- WHA has continuously actively sought to purchase property in areas of opportunity.
- New computer software implementation is complete. The Authority has worked this past year to identify and correct any residual issues related to the conversion. This will enable residents to access and update their information online, as well as, allow for applications to be taken online. This new software will greatly increase efficiency for staff and residents alike.
- 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

- HA 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 1 full-time Family Self-Sufficiency Coordinator for both Public Housing and Housing Choice Voucher participants. As of July 2020, there are 37 families enrolled.
- The Resident and Opportunities and Self-Sufficiency (ROSS) Grant pays for 2 full-time staff over three years. Currently, this program, along with our community partners, provides resources and guidance for residents to work towards self-sufficiency.
- The Elderly Services Grant pays for a full-time staff person to assist senior and disabled residents to live independently.
- WHA holds regular Resident and Community Relations Committee meetings comprised of Board members and Chaired by the President of the RAB Board. The purpose is to give residents and community members an opportunity to voice concerns directly to Board members and staff.

Actions taken to provide assistance to troubled PHAs

While Wilmington Housing Authority is not designated as a troubled PHA, the Housing Choice Voucher program did receive an unsatisfactory SEMAP score for the fiscal year ending March 2019. The Authority underwent a software conversion which caused some interruption of the timely entering of information into PIC as data issues were resolved. Unfortunately, this negatively affected the indicators used for SEMAP scoring because PIC did not accurately reflect the inspections, re-examinations and rent calculations which were being conducted but not entered contemporaneously into PIC. Additionally, Hurricane Florence seriously adversely impacted affordable housing stock in Wilmington which resulted in lower lease-up rates.

The HCV department has addressed the SEMAP score by taking the following actions. The appropriate staff has worked to resolve the data issues that were associated with the software conversion. The HCV department has undergone staffing changes, received additional training to ensure the timely reporting of information into the PIC system, hired a contractor to bring us current regarding PIC reporting and monitor the progress of the department for a period. Additionally, there is currently a complete file audit taking place to ensure that all files are current and compliant with HUD regulations.

(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 Workforce Housing Committee to examine barriers to affordable housing and recommend actions to increase workforce/affordable housing. The committee was formed in response to recommendations from a previous ad hoc Joint Housing Committee presented in April 2017. The permanent committee members were selected in accordance with an interlocal agreement approved by the boards of the City and County on June 18, 2019. One of the first task of the committee is to oversee a comprehensive housing study which will, among other things, provide recommendations to address public policy changes to help ameliorate negative effects of existing policy on the development of affordable housing. The Housing Study is currently underway with reports due in early 2021.

Both the City of Wilmington and New Hanover County are drafting revised Land Use/Zoning Codes that are anticipated to include changes to Accessory Dwelling Units (ADU), Density and Height regulations and requirements that will remove existing barriers within the current Land Development Codes. As of the writing of this CAPER, the revised Land Use Ordinances and Codes are being presented to elected officials and the public for input.

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 FY2019.20 \$612,455 City General Funds supported 22 agencies serving low-to-moderate income persons. Please see appendix for a list of agencies funded. In addition, \$175,000 CDBG funds were allocated for three 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 \$573,000 General Fund appropriation, an increase of \$123,000, to support these programs. With rapid population growth and limited land many areas of Wilmington are experiencing redevelopment/gentrification where Naturally Occurring Affordable Housing (NOAH) is at risk from conversion to expensive housing, relatively speaking. The City's Rental Rehabilitation Incentive Loan Program was created to provide financing to small developers to acquire and rehabilitate vacant NOAH to return to the low-income

neighborhoods as affordable rental housing. This program has produced more loans than anticipated, despite the competitive demand for market rate rehabs.

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.

In January 2020, the City was awarded a Lead-Based Paint Hazard Control/Healthy Home Grant from the Office of Lead Hazard Control Healthy Homes (OLHCHH) for \$1.8 million over three and half years. Funds will allow the City to increase awareness of Lead-Based Paint Hazards, train contractors and volunteers in lead safe work practices and abatement. Additionally, grants will be available for eligible households with children under the age of 6 to identify and remedy Lead-Based Paint Hazards.

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

City 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 8,302 individuals participated/benefited from programs supported

by City funds, including CDBG and HOME.

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

During the 2019-20 fiscal year StepUp Wilmington (SUW) served 364 individuals and placed 201 jobs. The organization offers Jobs Week, a 32-hour weeklong 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 thereby 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.

As a result of COVID-19, SUW suspended all in-person training on March 16, 2020. In response, SUW continued to provide case management virtually, adapted SUW curriculum for virtual use, and conducted phone interviews with 278 SUW graduates to assess the economic impact of COVID-19 on low-income Cape Fear families. Of those interviewed, 40% reported being impacted economically by the pandemic. At least 20% reported personal job loss and 17% report losing income due to reduced hours. SUW now offers a virtual Jobs Week "boot camp" for individuals searching for employment and a virtual financial literacy curriculum for individuals currently enrolled in Step2.

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 partnering host sites. Participants attend three-hour paid training sessions and work for a total of 24 hours per week. In 2019.20, 54 youth participated in the program.

Kids Making It served 394 youth in their wood working and construction skills program. Offering at-risk youth an opportunity to learn skills in wood working, construction trades and other related fields while connecting with mentors. Youth produce products for sale and retain their profits. Additionally, KMI works with area businesses to place participants in 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 attend 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 have improved 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 several community development organizations such as the Cape Fear Housing Coalition; TRI HIC – Tri County Homeless Interagency Council and RESET Re-Entry and Treatment for Formerly Incarcerated. Additionally, CD staff participate in events hosted by the CF REALTORS and CF HOMEBUILDERS representing the 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 jurisdiction’s analysis of impediments to fair housing choice. 91.520(a)

The City of Wilmington/Wilmington Housing Authority submitted an Assessment of Fair Housing to HUD in October 2016, under the requirements of the July 16, 2015 Final Rule on Affirmatively Furthering Fair Housing. The Final Rule AFFH required an analysis of data provided by HUD and for submitting entities to establish goals to address significant disparities in housing needs and access to opportunity, replace segregation with truly integrated and balanced living patterns, and transform racially/ethnically concentrated area of poverty into areas of opportunity.

1	Goal Name	AFH 1 -Increase Affordable Housing Options	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> • Increase production of rental housing including Permanent Supportive Rental housing, and other rental housing for elderly, victims of domestic violence, disabled, and others; • Locate newly constructed housing in areas of opportunity to increase choices for low-to-moderate income households; produce housing in R/ECAPs as part of a strategy to transform the areas to areas of opportunity; • Preserve affordable housing and prevent displacement due to economic pressures through rehabilitation of owner-occupied housing; provide homebuyer assistance; and • Work in partnership with private sector lenders, developers, real estate professionals and others to increase affordable housing options throughout the City. 	<ul style="list-style-type: none"> • Construction completed on Phase II Lakeside Reserve PSH 24 units. • Construction completed on 2 single-family homeowner units. Located in RECAPs. Closed-out in FY19.20. • 10 Rental Rehab Loans closed in FY19.20. • 5 Homebuyer assistance loans (HOP) • 5 Homebuyer assistance loans (DPA) • 3 loans closed through NCHFA CPLP program, City host banks to provide this program and refers homebuyers to CPLP. <p>*includes private & other public financing</p>
2	Goal Name	AFH 2 - Fair Housing Awareness & Enforcement	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> • Increase Fair Housing Awareness through education and collaboration with community-based organizations, disability advocates, real estate professionals, landlords, developers, lenders and the general public. • Support local efforts to monitor and enforce fair housing laws and initiatives to secure resources to establish a local Fair Housing Commission or similar organization. • Ensure that housing produced with HOME or CDBG funds include accommodations for disabled and universal design elements. • Support development of Permanent Supportive Housing and other housing for disabled persons. 	<ul style="list-style-type: none"> • Provide staff support as City Liaison to Joint City/County Community Relations Advisory Committee. • Marsdon Alley projects incorporate universal design and sold to household with disabled person. • Gap funding provided for 24 units PSH, closed-out in FY19.20. • 2 Rental Rehabilitation Loan Program projects for PSH.

3	Goal Name	AFH 3 -Expand & Improve Resources Afford Housing	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Implement recommendations from City/NHC Affordable/Workforce Housing Ad Hoc Committee adopted by City Council. Goal outcome - Permanent Committee; Study; Public Awareness Campaign; Housing Trust Fund 	<ul style="list-style-type: none"> City Council appointed City/County Workforce Housing Advisory Committee (WHAC) on 10/19. WHAC contracted consultants, Housing Study in progress.
4	Goal Name	AFH 4- Support Public Service Programs	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Increase access to supportive services and programs by funding public service programs serving at-risk youth, elderly, disabled, homeless, and others. Programs include afterschool and summer programs, jobs skills and placement, and case management and supportive services. Work with community-based agencies to transform R/ECAPs and improve living conditions and access to opportunities for low-to-moderate income persons. 	<ul style="list-style-type: none"> 24 Non-Profit Agencies Funded See appendix for details. All 24 Agencies serve low-to-moderate income persons, including persons residing in RECAPs. 7 of the 24 agencies are located within RECAPs
5	Goal Name	AFH 1a- Maintain Existing Affordable Housing	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Rehabilitate and/or repair an average of 10 owner-occupied houses per year 	<ul style="list-style-type: none"> 1 Homeowner Rehabilitation Loans. 14 in rehab process during FY19.20.

6	Goal Name	AFH 2a-Increase local Housing Enforcement Efforts	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> • Support CF Housing Coalition to apply for FHAP or FHIP to establish a local Fair Housing Initiative to monitor fair housing issues and complaints, provide funding to assist with FHIP application through biennial RFP process; • Hold at least one fair housing workshop for landlords and real estate agents annually; • Work in collaboration with other agencies advocating for affordable and fair housing, such as the Cape Fear Housing Coalition, Tri-County Homeless Interagency Council, Disability Resource Center and others to increase awareness and educate about Fair Housing 	<ul style="list-style-type: none"> • City funded survey on discrimination, equity, in housing and government services, etc. Survey conducted by UNCW and overseen by City/County Human Relations Advisory Committee. Survey response rate using phone call method was not adequate to produce a statistically valid result.
7	Goal Name	AFH 2b- Reduce Housing Discrimination Disabled	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> • Conduct at least one workshop annually on fair housing for landlords, lenders, and housing managers to review housing for persons disabilities and reasonable accommodations; • Create working group of city/WHA staff, disability service providers, landlords, and advocates to discuss responses to recent cases of discrimination; • 10% of affordable housing produced with CDBG and HOME participation over the next 5 years will be targeted for persons with disabilities. 	<ul style="list-style-type: none"> • CRAC created process to take complaints of discrimination, including housing, to refer to appropriate agency such as HUD IV Fair Housing or NC Fair Housing Offices. • Marsdon Alley projects incorporate universal design • Gap funding provided for 24 units PSH, closed-out in FY19.20. • 2 Rental Rehabilitation Loan Program project for PSH.
8	Goal Name	AFH 1b -Increase Home Ownership	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> • Partner with area banks to provide up to 10 mortgages annually, through the HOP program, to households at or below 80% AMI. 	<ul style="list-style-type: none"> • 5 Homebuyer assistance loans (HOP), CDBG. *

9	Goal Name	AFH 4a- Education Supportive Services	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Increase enrollment in after school tutoring and youth mentoring programs by 5% over 5-year period. Fund after school programs in R/ECAPs over the next 5 years. 75% of youth enrolled will increase scores on end of year test at 80% or more; 90% promotion to next grade level 	<ul style="list-style-type: none"> FY18.19 Enrollment – 2,997 FY19.20 Enrollment -3,162 FY18.19, 9 afterschool tutoring programs funded: BBGC, CIS, CBGC, DREAMS, KMI, WRAAP FY17.18 Baseline Data
10	Goal Name	AFH 4b -Employment Training	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Support agencies providing job training programs. Refer public housing and HCV participants to employment training to promote self-sufficiency. At least 150 individuals enrolled annually in Job Training/Job Preparation/Placement program, including residents of R/ECAPs. 	<ul style="list-style-type: none"> 7 of 24 agencies funded provide job skills, job preparation, job placement programs. 1,508 persons participated in programs: CFLit; LINC; StepUp;HWF,KMI,BRC,YWCA
11	Goal Name	AFH 4c - Employment Opportunities	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Increase labor market participation rates in R/ECAPs. Provide annual funding for youth employment program for at least 20 youth to secure employment and supportive services for future career preparation. 	<ul style="list-style-type: none"> FY19.20 54 youth BRC youth summer employment program
12	Goal Name	AFH 4d- Access to Public Transportation	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Participate in WAVE Transit Authority Planning process to advocate for improvements to bus stops and routes within the R/ECAPs. 	<ul style="list-style-type: none"> WAVE budget not sufficient to maintain current level of service, cuts to service expected.
13	Goal Name	AFH 2c - Perception of Affordable Housing	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> Increase Fair Housing Marketing, Awareness and Education throughout the community. Host at least one fair housing event annually, host annual workshops with lenders, real estate professionals and landlords, Fair Housing promotional program annually. 	<ul style="list-style-type: none"> No event held in FY2019.20

14	Goal Name	AFH 1c- Land Use & Planning	Actions FY2019.20
	Goal Description	<ul style="list-style-type: none"> • City owned vacant land/in-fill lots should be offered to affordable housing developers at no cost for redevelopment into affordable housing. • Review existing density bonus to identify ways to increase use, consult with developers for input into limitations and incentives to increase use. • In accordance with the City’s Comprehensive Plan (policy 3.1.1) promote mixed-income neighborhoods throughout the city, to provide equitable access to opportunity and housing choice to households at all incomes. • 100% of available in-fill lots redeveloped into affordable housing. • Revised density bonus utilized by developers 100% more than in past. • Revise land development code to encourage mixed –use development and variety of housing types, prices, and tenures. 	<ul style="list-style-type: none"> • RFPs for City owned land include request for affordable housing if project includes residential. • City Planning, Development and Transportation Department presents Workforce Housing Mixed Use Draft Ordinance Zone to City Planning Commission and City Council to explore incentives for including affordable housing in multifamily/mixed use projects within specified zones. City Council adopted 10/20/20. • Land Development/Zoning Codes being revised, draft codes being rolled out for public input
15	Goal Name	Planning & Administration	Actions FY2019.20
	Goal Description	Planning & Administration CBDG & HOME programs	

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 staff team representing various City departments. 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 loans made to individual/households for homeownership (HOP) and owner-occupied housing rehabilitation.

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 2018. Programmatic monitoring verified compliance with rent affordability and occupancy rules. Each agency continues to perform applicable screening of tenants including the prohibition of lifetime 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, preconstruction 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 includes 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.

In response to COVID-19, HUD we are adhering to the monitoring waiver in effect through December 31, 2020 waiving the requirement to perform ongoing on-site inspections. Minimizing and delaying on-site inspections is an effort to help protect from exposure and limit the spread of COVID-19. This waiver extends the timeframe to perform on-going periodic inspections and on-site reviews to determine a HOME rental project's compliance with property standards and rent and income requirements. In addition, all HOME and CDBG funded projects were notified in writing of the 120-day federal eviction moratorium enacted into law on March 27, 2020, providing immediate protections for tenants unable to pay rent in federally assisted properties.

This year, we will be collecting information digitally to the extent that we can protect protected tenant information and scheduling on-site unit inspections and on-site reviews later. Within 120 days of the end of the waiver period, our Senior Housing Rehabilitation Technician will physically inspect units that would have been subject to on-going inspections during the waiver period, and our CD An analyst – Compliance will be conducting on-site file reviews that we were unable to obtain digitally.

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 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.

As a result of Coronavirus, the City has implemented safety protocols to limit exposure by practicing social distancing, teleworking, wearing mask and increased cleaning and sanitizing.

The City received additional funding from the CARES Act. \$612,032 in CDBG-CV funds resulted in the addition of a Rental Assistance/Eviction Prevention Program. Funding for programs serving youth at-risk of learning loss due to Covid related school closures and funding to aid with the cost of distributing and delivering food to households without access or at-risk of exposure to coronavirus. These funds are programs through a supplemental amendment to the FY2019.20 Annual Action Plan.

As previously mentioned, the City has expanded housing rehabilitation programs to include Lead Hazard Reduction grants for eligible households with children under the age of six. Funding for these grants will come from the OLHCHH grant and may be used to supplement the City's existing Owner-Occupied Housing Rehabilitation Program.

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.

Property	Monitoring Date	Summary of Issues
Lockwood Village	Digital Monitoring Completed 8/5/2020; On-site monitoring date TBD	TBD
Lakeside Partners	Digital Monitoring Completed 07/22/2020; On-site monitoring date TBD	TBD
Lake Ridge Commons	Digital Monitoring Completed 7/15/2020; On-site monitoring date TBD	TBD
HEO - Pointe at Taylor Estates	Digital Monitoring Completed	TBD

	7/14/2020; On-site monitoring date TBD	
HEO - Robert E. Taylor Senior Homes	Digital Monitoring Completed 7/15/2020; On-site monitoring date TBD	TBD
Greenville Trace	Partial Digital Monitoring Completed 7/14/2020 On-site monitoring date TBD	TBD
Willow Pond	TBD	TBD
Hopewood	TBD	TBD

In response to COVID-19, HUD guidance we are adhering to the monitoring waiver in effect through December 31, 2020 waiving the requirement to perform ongoing on-site inspections. Minimizing and delaying on-site inspections is an effort to help protect from exposure and limit the spread of COVID-19. This waiver extends the timeframe to perform on-going periodic inspections and on-site reviews to determine a HOME rental project’s compliance with property standards and rent and income requirements. In addition, all HOME and CDBG funded projects were notified in writing of the 120-day federal eviction moratorium enacted into law on March 27,2020, providing immediate protections for tenants unable to pay rent in federally assisted properties.

This year, we will be collecting information digitally to the extent that we can protect protected tenant information and scheduling on-site unit inspections and on-site reviews later. Within 120 days of the end of the waiver period, our Senior Housing Rehabilitation Technician will physically inspect units that would have been subject to on-going inspections during the waiver period, and our CD Analyst – Compliance will be conducting on-site file reviews that we were unable to obtain digitally.

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 are 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

IDIS PR05 list projects and amounts of program income or entitlement drawn for the projects. Three of the projects are Rental Rehabilitation projects supporting loans to rehabilitate single-family housing units for rent to low to moderate income tenants using HOME rent rates.

The Lakeridge Reserve project also received gap financing to help finance the construction of 24 units of Permanent Supportive Housing for disabled homeless individuals.

IDIS - PR05 U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Integrated Disbursement and Information System
Drawdown Report by Project and Activity
Wilmington, NC
Formula and Competitive Grants only
PROGRAM : CDBG, HOME
PGM YR : 2019
PROJECT : ALL
ACTIVITY : ALL

DATE: 09-18-20

	IDIS Act ID	Grant Number	Fund Type	Drawn Amount
Planning and Administration	970			
		B19MC370010	EN	\$47,852.75
		B19MC370010	EN	\$47,852.75
		B19MC370010	EN	\$47,852.75
		B19MC370010	EN	\$47,852.75
		Activity Total		\$191,411.00
Housing	963			
		B19MC370010	EN	\$111,000.00
		Activity Total		\$111,000.00
Housing	964			
		B19MC370010	EN	\$112,450.00
		Activity Total		\$112,450.00
Housing	969			
		B19MC370010	EN	\$60,549.75
		B19MC370010	EN	\$60,549.75
		B19MC370010	EN	\$60,549.75
		B19MC370010	EN	\$55,549.75

		Activity Total		\$237,199.00
Housing	971	M19MC370207	PI	\$125,000.00
		Activity Total		\$125,000.00
Housing	972	M19MC370207	PI	\$114,548.00
		Activity Total		\$114,548.00
Housing	973	M15MC370207	EN	\$96,628.92
		M19MC370207	PI	\$20,571.08
		Activity Total		\$117,200.00
Housing	974	M15MC370207	EN	\$50,000.00
		Activity Total		\$50,000.00
Housing	975	M15MC370207	EN	\$14,800.00
		Activity Total		\$14,800.00
Housing	979	B17MC370010	EN	\$4,040.88
		B17MC370010	EN	\$846.35
		B17MC370010	EN	\$1,808.00
		B17MC370010	EN	\$219.99
		B14MC370010	EN	\$2,011.56
		B17MC370010	EN	\$1,692.58
		B17MC370010	EN	\$4,209.25
		Activity Total		\$14,828.61
Housing	980	M18MC370207	EN	\$127,880.00
		M18MC370207	EN	\$3,664.00
		M18MC370207	EN	\$2,823.44
		M18MC370207	EN	\$400.00
		Activity Total		\$134,767.44
Housing	981			

		M15MC370207	EN	\$41,489.01
		M16MC370207	EN	\$83,472.99
		Activity Total		\$124,962.00
Housing	982			
		M16MC370207	EN	\$67,500.00
		Activity Total		\$67,500.00
Housing	985			
		M18MC370207	EN	\$125,000.00
		Activity Total		\$125,000.00
Housing	986			
		M18MC370207	EN	\$125,000.00
		Activity Total		\$125,000.00
Housing	987			
		M19MC370207	EN	\$104,237.50
		Activity Total		\$104,237.50
Housing	988			
		M18MC370207	EN	\$83,920.00
		M19MC370207	EN	\$29,812.50
		Activity Total		\$113,732.50
Housing	989			
		M17MC370207	EN	\$27,200.00
		Activity Total		\$27,200.00
Housing	990			
		M17MC370207	EN	\$22,900.00
		Activity Total		\$22,900.00
Housing	991			
		B14MC370010	EN	\$31,400.00
		Activity Total		\$31,400.00
Public Services	976			
		B19MC370010	EN	\$2,435.89

		B19MC370010	EN	\$2,990.42
		B19MC370010	EN	\$2,990.42
		B19MC370010	EN	\$2,992.43
		B19MC370010	EN	\$2,991.93
		B19MC370010	EN	\$2,992.39
		B19MC370010	EN	\$2,991.93
		B19MC370010	EN	\$2,991.93
		B19MC370010	EN	\$2,991.93
		B19MC370010	EN	\$2,991.93
		B19MC370010	EN	\$2,998.80
		Activity Total		\$32,360.00
Public Services	977			
		B19MC370010	EN	\$15,166.85
		B19MC370010	EN	\$8,733.15
		Activity Total		\$23,900.00
Public Services	978			
		B19MC370010	EN	\$33,318.45
		B19MC370010	EN	\$30,771.42
		B19MC370010	EN	\$32,386.38
		B19MC370010	EN	\$22,263.75
		Activity Total		\$118,740.00
				2,140,136.05

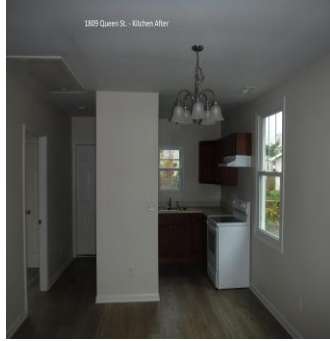
Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

PROJECTS/PROGRAMS CLOSED OUT IN FY2019.20

Rental Rehabilitation Incentive Loan Program

\$1,134,458 HOME & RL (FY19.20)

The City of Wilmington offers a \$125,000 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.



Interest in the program is increasing as word spreads among small scale local developers. In FY2019.20, ten loans closed and two more were approved with closings scheduled in FY20.21. Demand for the program exceeded funds allocated and additional undesignated funds were reprogrammed to the program.

CHDO-AMEZ Housing Community Development Corporation

\$50,000 HOME Down Payment Assistance



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 completed construction of a single-family unit at 909 Grace St in FY18.19. However, as of June 30, 2019, the project was not closed out and had not been sold. As of the writing of this CAPER the project is closed and has sold to an eligible homebuyer.

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.

Phase II Lakeside Reserve

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). The City invested \$300,000 HOME in Phase II. 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 completed construction in FY18.19 and was closed out in FY19.20.



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 completed construction in FY18.19 and was closed out in FY19.20.



Cape Fear Community Housing Land Trust – Marsdon Alley

\$22,900 HOME Down Payment Assistance

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. Construction was completed in FY2018.19 and the project was sold and closed out in FY19.20. The house is a two-bedroom, two-bathroom house with accessibility accommodations included.



Community Land Trust Administration & Housing Delivery

\$23,500 General Fund (FY19.20)

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 CFHLLT 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 FY18-19, the property continues to be rented; along with two additional rental properties at 1209 S. 8th St 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.

LOAN PROGRAMS FOR HOMEBUYERS AND HOMEOWNERS

Homeownership Opportunities Program (HOP)

\$563,950 CDBG/RL

\$ 438,950 Banks

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 eligible homebuyers. Homebuyers must attend a homebuyer education class. Five-year affordability period requirements apply to all HOP loans. During FY2019-20, CD Housing staff closed 5 loans with CDBG funds. In FY19.20 a goal for 12 homebuyer assistance loans was established and five loans closed due to lack of funds. There were over 35 pre-qualified homebuyers on a waiting list for program. The loan amount was the bank portion



Homebuyer Education Class

to



the HOP average HOP \$200,580 with average



HOP Closings

to African American households.



\$87,790 and the city portion average \$87,790 plus \$25,000 in forgivable down payment assistance. The average income of HOP borrowers was \$38,974 with an average household size of two. All five HOP loans were made to Female Head of Household and 20% of the loans were

Please note the HOP loans funded with General Funds from the General Fund Revolving Loan Fund for workforce housing are for borrowers from 80 up to 120 percent AMI. This was changed with the adoption of the FY2020.21 Annual Action Plan and Revised HOP Guidelines. General Funds are now

available for HOP borrowers earning 120% or below. This provides more flexibility and ability to serve the typical HOP borrower.

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.

Housing Rehabilitation Loans

\$ 57,513 HOME



Guidelines for the Housing Rehabilitation Loan Program allow for forgivable loans up to \$75,000 for households earning below 50% AMI. In addition, the guidelines include 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 FY19.20 five were approved by the Loan Review Board (LRB). Below is a table



showing the status of applications processed in FY2019.20.

#of applications	Application status
2	applications Timed out (No Client Response)
3	applications Withdrawn
8	went to loan review
3	projects- in Write Up (Pre-bid)
2	properties -in Bid process
2	project -in lead testing
3	projects- Under Construction
3	2-Denials due to ineligibility (heir property) and 1- debt too much debt
14	Total applications processed 7/1/2019-6/30/20

Local Agency Application	FY20 Recommendation	General Fund	CDBG
Coastal Horizon YouthShelter, RCC and The Carousel Center	\$72,779	\$72,779	
Kids Making It	\$33,943	\$33,943	
Good Shepherd & Family Promise	\$118,741		\$118,741
BRC Voyage Summer and Youth Enrichment	\$64,785	\$64,785	
Step Up (formerly Phoenix Hometown Hires)	\$16,196	\$16,196	
CF Communities in Schools	\$22,589	\$22,589	
LINC Adult Program & Youth Program	\$79,157	\$79,157	
Domestic Violence	\$35,905	\$3,545	\$32,360
Brigade Boys & Girls	\$53,227	\$53,227	
Community Boyx & Girls Club Program & MADTECH	\$46,673	\$46,673	
CF Literacy Council	\$15,820	\$15,820	
American Red Cross	\$11,938	\$11,938	
YWCA Lower Cape Fear	\$6,305	\$6,305	
WARM	\$41,109	\$41,109	
DREAMS	\$22,302	\$22,302	
WRAAP	\$25,310	\$25,310	
CF Community Land Trust	\$23,500	\$23,500	
First Fruit Ministries	\$23,900		\$23,900
Food Bank	\$16,810	\$16,810	
Elderhaus	\$21,393	\$21,393	
Ability Garden	\$8,013	\$8,013	
Comprehensive Care	\$8,830	\$8,830	
Wilmington Housing Finance & Development	\$5,000	\$5,000	
Historic Wilmington Foundation	\$13,231	\$13,231	
TOTAL	\$787,453	\$612,453	\$175,000

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2019-2020 CDBG

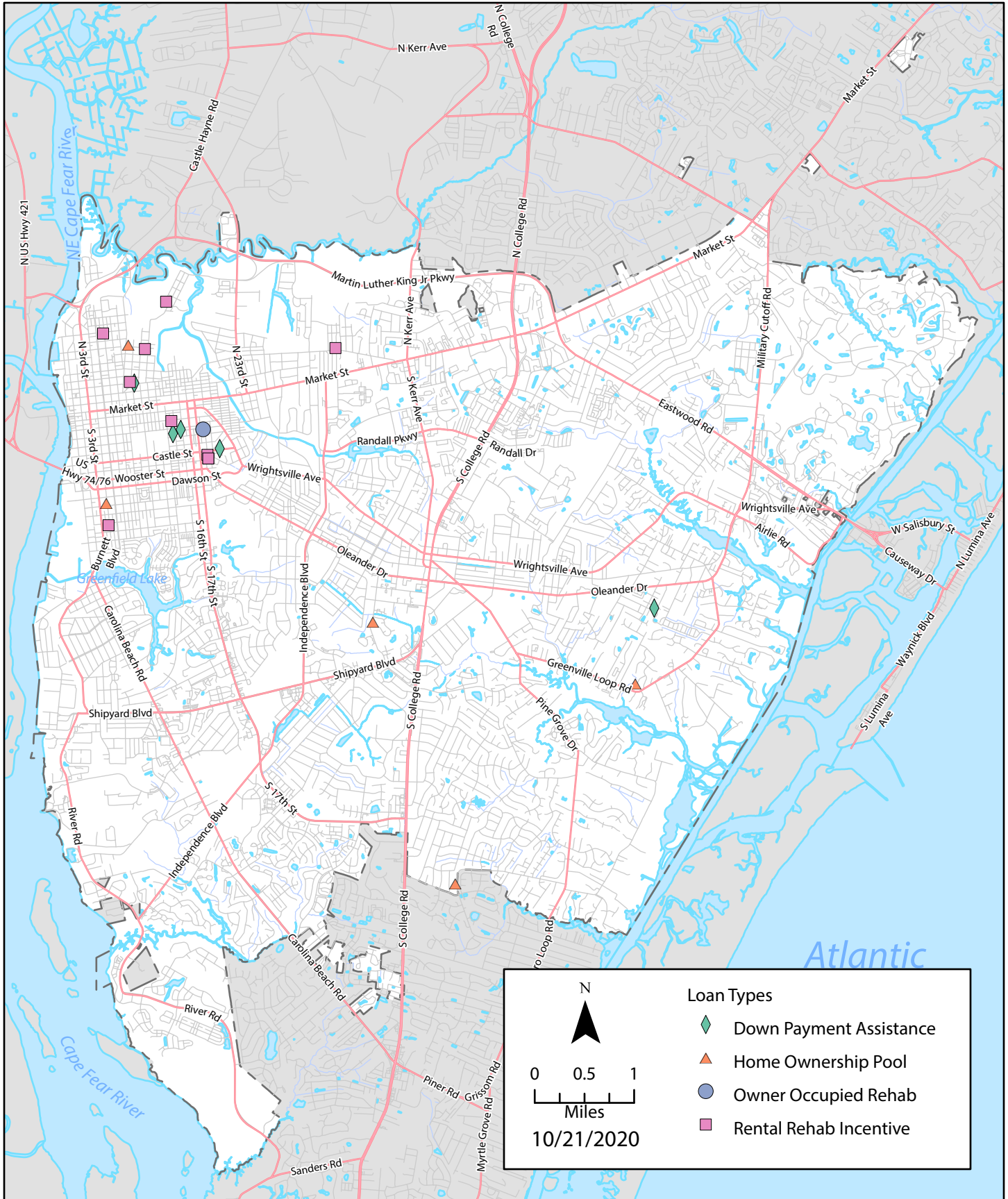
CDBG/HOME Activity Spreadsheet as of June 30, 2020										
	CDBG Funds					Federally Funded		Total Available		
	Prior Years PI & RL	Budget Appropriated	Available From Prior Years	Total Expenditures	Available	Expenditures				
Rental Rehab	\$ 8,717.27	\$ -	\$ -	\$ -	\$ 287,326.08	\$ 1,426.01	\$ 285,900.07			
Housing Rehab	\$ 250,823.02	\$ -	\$ -	\$ -	\$ 518,766.68	\$ 4,406.89	\$ 514,359.79			
HOP Fund 75	\$ -	\$ 354,644.00	\$ 102,719.91	\$ 563,950.00	\$ (209,972.65)	\$ 217,005.50	\$ (533,564.24)			
Activity Delivery Costs	\$ -	\$ 237,199.00	\$ 83,335.13	\$ 217,530.37	\$ -	\$ -	\$ 103,003.76			
Activity Delivery Costs-Legal	\$ -	\$ -	\$ -	\$ -	\$ 279.15	\$ 279.15	\$ -			
Activity Delivery Costs-Lead Testing	\$ -	\$ -	\$ -	\$ -	\$ 2,484.00	\$ 2,484.00	\$ -			
Disposition	\$ -	\$ -	\$ 20,680.31	\$ -	\$ -	\$ -	\$ 20,680.31			
Housing Demolition	\$ -	\$ -	\$ 12,253.00	\$ -	\$ -	\$ -	\$ 12,253.00			
Housing Demolition-Voluntary	\$ -	\$ -	\$ 20,628.35	\$ -	\$ -	\$ -	\$ 20,628.35			
Joint Project/Habitat Warm	\$ -	\$ -	\$ 31,400.00	\$ 31,400.00	\$ -	\$ -	\$ -			
Relocation	\$ -	\$ -	\$ 14,102.39	\$ 219.99	\$ -	\$ -	\$ 13,882.40			
Limited Assistance Grants	\$ -	\$ 5,000.00	\$ 5,653.66	\$ 10,000.00	\$ -	\$ -	\$ 653.66			
Undesignated-CDBG-move 354,644.00 to HOP	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
SUBTOTAL	\$ 259,540.29	\$ 596,843.00	\$ 290,772.75	\$ 823,100.36	\$ 598,883.26	\$ 225,601.55	\$ 437,797.10			
Public Facilities-Child Development Center	\$ -	\$ -	\$ 60,000.00	\$ 60,000.00	\$ -	\$ -	\$ -			
Public Facilities-Cape Fear Literacy	\$ -	\$ -	\$ 10,239.70	\$ 10,239.70	\$ -	\$ -	\$ -			
SUBTOTAL	\$ -	\$ -	\$ 70,239.70	\$ 70,239.70	\$ -	\$ -	\$ -			
Domestic Violence	\$ -	\$ 32,360.00	\$ 530.53	\$ 32,360.00	\$ -	\$ -	\$ 530.53			
First Fruit Ministries	\$ -	\$ 23,900.00	\$ 23,900.00	\$ 47,800.00	\$ -	\$ -	\$ -			
Joint Project- Good Shep. & WIN PO 20201954	\$ -	\$ 118,740.00	\$ 7,000.53	\$ 125,740.53	\$ -	\$ -	\$ -			
SUBTOTAL	\$ -	\$ 175,000.00	\$ 31,431.06	\$ 205,900.53	\$ -	\$ -	\$ 530.53			
Administration - CDBG-Planning	\$ -	\$ -	\$ 1,381.25	\$ -	\$ -	\$ -	\$ 1,381.25			
Administration -CDBG	\$ -	\$ 191,411.00	\$ 28,340.81	\$ 191,411.00	\$ -	\$ -	\$ 28,340.81			
SUBTOTAL	\$ -	\$ 191,411.00	\$ 29,722.06	\$ 191,411.00	\$ -	\$ -	\$ 29,722.06			
Reprogrammable	\$ -	\$ -	\$ 9.68	\$ -	\$ -	\$ -	\$ 9.68			
Grand Total	\$ 259,540.29	\$ 963,254.00	\$ 422,175.25	\$ 1,290,651.59	\$ 598,883.26	\$ 225,601.55	\$ 468,059.37			

2019-2020 HOME

CDBG/HOME Activity Spreadsheet as of June 30, 2020									
	HOME Funds			Federally Funded Revolving Loan Funds 77					
	Budget Appropriated	Available From Prior Years	Total Expenditures	Available	Expenditures	Total Available			
HOME Loans	\$ -	\$ -	\$ -	\$ 365,091.00	\$ 366,119.08	\$ (1,028.08)			
HOP	\$ -	\$ (664.52)	\$ -	\$ -	\$ -	\$ (664.52)			
Housing Rehabilitation	\$ -	\$ 515,970.00	\$ 57,513.01	\$ -	\$ -	\$ 458,456.99			
Rental Rehab	\$ 789,260.00	\$ 343,968.00	\$ 1,134,447.50	\$ -	\$ -	\$ (1,219.50)			
Undesignated-HOME-moved \$1,133,228.00 to RR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
Housing Relocation		\$ 3,731.10	\$ -	\$ -	\$ -	\$ 3,731.10			
Non-CHDO Housing - WHFD		\$ 19,664.00	\$ -	\$ -	\$ -	\$ 19,664.00			
Community Land Trust		\$ 35,221.00	\$ 35,155.44	\$ -	\$ -	\$ 65.56			
Downpayment Assistance		\$ 103,213.50	\$ 114,900.00	\$ -	\$ -	\$ (11,686.50)			
Good Shepard-Lakeside		\$ 39,790.51	\$ -	\$ -	\$ -	\$ 39,790.51			
CHDO Undesignated		\$ 260,077.68	\$ -	\$ -	\$ -	\$ 260,077.68			
CHDO - CDC	\$ 92,152.00	\$ -	\$ -	\$ -	\$ -	\$ 92,152.00			
SUBTOTAL	\$ 881,412.00	\$ 1,320,971.27	\$ 1,342,015.95	\$ 365,091.00	\$ 366,119.08	\$ 859,339.24			
Administration - HOME	\$ 97,934.00	\$ -	\$ 97,934.00	\$ -	\$ -	\$ -			
SUBTOTAL	\$ 97,934.00	\$ -	\$ 97,934.00	\$ -	\$ -	\$ -			
Reprogrammable	\$ -	\$ 0.92	\$ -	\$ -	\$ -	\$ 0.92			
Grand Total	\$ 979,346.00	\$ 1,320,972.19	\$ 1,439,949.95	\$ 365,091.00	\$ 366,119.08	\$ 859,340.16			

2019-2020 General Fund

CDBG/HOME Activity Spreadsheet as of June 30,2020						
	Fund 80		General Fund			
	General Fund	HOP Revolving	Loan Fund 76			
	Revolving Rehab and Legal			Available	Expenditures	<i>Total Available</i>
	Available	Expenditures	Available	Expenditures		
HOP	\$ -	\$ -	\$ 707,902.06	\$ -	\$ 707,902.06	
Legal Fees - Activity Delivery	\$ -	\$ -	\$ 4,736.17	\$ 4,736.17	\$ -	
Housing Rehabilitation	\$ 391,669.70	\$ -	\$ -	\$ -	\$ 391,669.70	
Relocation	\$ 6,578.11	\$ 6,578.11	\$ -	\$ -	\$ -	
Activity Delivery Costs	\$ -	\$ -	\$ -	\$ -	\$ -	
Legal Fees - Activity Delivery	\$ 132,568.22	\$ 16,085.00	\$ -	\$ -	\$ 116,483.22	
SUBTOTAL	\$ 530,816.03	\$ 22,663.11	\$ 712,638.23	\$ 4,736.17	\$ 1,216,054.98	
Reprogrammable	\$ -	\$ -	\$ -	\$ -	\$ 10.60	
Grand Total	\$ 530,816.03	\$ 22,663.11	\$ 712,638.23	\$ 4,736.17	\$ 1,216,065.58	



The City of Wilmington
Announces the
Availability for Public Comment
Of the City's
**2019-20 COMPREHENSIVE
ANNUAL
PERFORMANCE EVALUATION
REPORT**
On Community Development Block
Grant (CDBG)
& HOME Programs
**November 13, 2020 -
November 30, 2020**
At the City's
Community Development Division
Office
305 Chestnut Street
Wilmington, NC
Second Floor
Or
www.wilmingtonnc.gov/departments/community-services/community-development

Public Hearing will be held at City
Council meeting
on December 1, 2020

For additional information,
please contact
Suzanne Rogers, Community De-
velopment & Housing Planner
Community Services Department
suzanne.rogers@wilmingtonnc.gov
(910) 341-7836
Or TDD # (910) 341-7873

The City of Wilmington does not
discriminate on the basis of race,
sex, color, national origin, religion
or disability in its employment op-
portunities, programs or activities.
All requests for appropriate auxil-
iary aids and services, when neces-
sary to offer a person with a disabil-
ity the opportunity to participate in
or enjoy the benefits of City ser-
vices, programs or activities must
be made within a reasonable time
prior to the activity.

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Order:		Pubs:	1,15	Rate:	L9
Phone:	(910)341-7830	Class:	0001	Charges:	\$ 0.00
Account:	50001197	Start	11/13/2020	List Price:	\$ 204.68
Name:	Finance Dept,	Stop	11/13/2020	Pay-	\$ 0.00
Caller:		Inser-	2	Balance:	\$ 204.68
Taken By:	13	Columns:	1	Lines:	65
Schedule:	11/13 1x, 11/13 1x, , ,			Taken On:	12:00:00 AM

The City of Wilmington
Announces the
Availability for Public Comment
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**2019-20 COMPREHENSIVE
ANNUAL
PERFORMANCE EVALUATION
REPORT**
On Community Development Block
Grant (CDBG)
& HOME Programs
**November 13, 2020 -
November 30, 2020**
At the City's
Community Development Division
Office
305 Chestnut Street
Wilmington, NC
Second Floor
Or
www.wilmingtonnc.gov/departments/community-services/community-development

Public Hearing will be held at City
Council meeting
on December 1, 2020

For additional information,
please contact
Suzanne Rogers, Community De-
velopment & Housing Planner
Community Services Department
suzanne.rogers@wilmingtonnc.gov
(910) 341-7836
Or TDD # (910) 341-7873

The City of Wilmington does not
discriminate on the basis of race,
sex, color, national origin, religion
or disability in its employment op-
portunities, programs or activities.
All requests for appropriate auxil-
iary aids and services, when neces-
sary to offer a person with a disabili-
ty the opportunity to participate in
or enjoy the benefits of City ser-
vices, programs or activities must
be made within a reasonable time
prior to the activity.

Attention: _____ Fax: _____

This is a final proof. If any information is incorrect, please contact your sales representative prior to the deadline of the first insertion. Otherwise your order is accepted as having been approved.