



**2023-2024 Consolidated Annual  
Performance and Evaluation  
Report for CDBG and HOME  
Programs Year Ending June 30, 2024**



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**2023-2024**

Consolidated Annual Performance and Evaluation Report for

CDBG and HOME Programs

Year Ending June 30, 2024

Draft submitted to Citizens of Wilmington, NC

**September 2, 2024 – September 17, 2024**

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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.

FY24 marks the second year of the City's Five-Year Consolidated Plan for the program years 2022-2026. The demand of for-sale and rental housing continues to exceed the supply causing significant challenges for low-to-moderate income households. Current interest rates, limited new construction, and population increases contribute to this housing deficit. Pre-qualified homebuyers are struggling to compete with higher-income buyers for housing in a market where most houses are being sold above asking price. Investors continue to purchase naturally occurring affordable housing (NOAH) in legacy neighborhoods to convert into market-rate rentals, displacing low- to moderate-income households. Homeownership is an important consideration of a resilient community due to the stability of housing costs even with fluctuations in the housing market.

The City's Owner-occupied Housing Rehabilitation Program applications have increased, but finding contractors to do the work is an ever-present challenge. City leadership has continued to offer support towards affordable housing efforts by appropriating the value of one cent of the ad valorem tax for affordable housing. These funds provide gap financing to leverage other public and private investments and financing and support the City's in-house programs. As a result, in the past year, the city has obligated gap financing for a project to support the development of 278 new affordable units when the project is complete. Applications for gap financing are available on a rolling basis to assist in leveraging large projects.

Despite a limited supply of housing inventory for rent or purchase, coupled by inflation, high interest rates, and labor shortages, the following accomplishments are presented in this report: 18 loans were closed through the city's loan programs for homebuyers, rental rehabilitation, and homeowner rehabilitation. In coordination with the local Continuum of Care, over 1,000 individuals, were served in New Hanover County in emergency shelters, including night-by-night shelters. During the Healthy Homes Program team's period of performance, the staff has screened 52 applicants, inspected or assessed 27 housing units, completed 10 home hazard intervention projects, and spread the word to over 25,000 residents in and around the City of Wilmington.

In FY23 the City successfully established a HUD Certified Housing Counseling program and hired a Certified Housing Counselor joining the Senior Community Development Analyst - Housing a Certified Housing Counselor. FY23 also marks the City's participation in the North Carolina Housing Finance Agency Community Partners Lending Pool. City staff implemented the required- Housing Counseling program including purchase of Client Management System

software. In FY 24, city staff provided one-on-one counseling sessions to 96 individuals and 240 individuals have attended one of 11 group homebuyer education classes.

Finally, CDBG and general funds were used to support the activities of 31 community-based nonprofits providing services to address issues such as unemployment, child abuse, at-risk youth, hunger, illiteracy, and victims of abuse and crime, elder care, and homelessness. As a result of this funding 18,641 individuals were served, including 8,788 youth, 2,597 special education/support participants and 586 underemployed and unemployed.

**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
Increase Affordable Housing Options	Affordable Housing	CDBG: \$ 342,000 CDBG-CV: \$698,843 RLF: \$100,412.36 GF: \$750,000	Rental units constructed/rehabilitated	Household Housing Unit	150	299	199%	6	295	4,916%
Increase Affordable Housing Options	Affordable Housing	HOME: \$150,00 GF: \$1,023,119.80 CDBG: \$163,213	Homeowner Housing Added	Household Housing Unit	5	13	260%	2	13	650%
Increase Affordable Housing Options	Affordable Housing	GF: \$598,500 CDBG: \$101,000	Homeowner Housing Rehabilitated	Household Housing Unit	50	16	32%	10	8	80%
Increase Affordable Housing Options	Affordable Housing	CDBG: \$50,000 HOME: \$150,000 RLF: \$750,000	Direct Financial Assistance to Homebuyers	Households Assisted	30	14	47%	12	5	42%

Support Public Service Programs	Homeless Non-homeless Special Needs Non-Housing Community Development	GF: \$754,808.10	Public service activities other than low/moderate income housing benefit	Persons assisted	1200	27,121	2,260%	1200	18,641	1,553%
Support Public Service Programs	Homeless Non-homeless Special Needs Non-Housing Community Development	CDBG: \$62,429	Homeless person overnight shelter	Persons assisted	1200	778	65%	240	239	99%
Support Public Service Programs	Homeless Non-homeless Special Needs Non-Housing Community Development	GF: \$754,808.10 CDBG: \$62,429	Jobs created/retained	Jobs	0	0	0%	20	0	0%
Maintain Existing Affordable Housing	Affordable Housing	CDBG: \$342,000	Homeowner Housing Rehabilitated	Household Housing Unit	50	10	20%	10	2	20%
Reduce Housing Discrimination	Fair Housing Education/Outreach/Enforcement	-	Other	Other	5	8	160%	1	7	700%



Expand & Improve Access to Funding Sources Afford	Affordable Housing gap financing	GF: \$750,000	Other	Number of Units Constructed	250	278	111%	214	278	129%
Increase Home Ownership	Affordable Housing	CDBG: \$50,000 HOME: \$150,000	Direct Financial Assistance to Homebuyers	Households Assisted	50	13	26%	12	4	33%
Increase Housing Counseling & Financial Literacy	Affordable Housing	-	Housing Counseling	Homebuyer Education	50	308	%	10	11	110%
Increase Housing Counseling & Financial Literacy	Affordable Housing	-	One-one sessions	Number of sessions	800	0	0%	150	45	30%
Increase Housing Counseling & Financial Literacy	Affordable Housing	-	Clients	Persons assisted	200	96	48%	75	96	128%
Perception of Affordable Housing	Fair Housing Education/ Outreach/ Enforcement	-	Other	Other	5	21	420%	1	7	700%

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

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**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 \$401,426 were used for homebuyer assistance for Home Ownership Pool (HOP) second mortgages, relocation, activity delivery, relocation, and homeless services and shelter to assist low-to-moderate individuals in the City of Wilmington. The HOP program 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. As a result, the program guidelines were recently revised to provide a rehabilitation loan, along with the existing forgivable down payment assistance and the zero percent second mortgage. Adding funds for rehabilitation allows HOP buyers to purchase homes that are more affordably priced due to some required work. The addition of rehabilitation funds has moved the needle slightly for additional homeownership opportunities, but it is still challenging for HOP buyers to compete with higher-income persons and developers with more resources. That said, at the end of FY24, 13 HOP borrowers were pre-qualified and searching for a house. These loans in the pipeline will require nearly \$3 million to move forward.

As noted above \$62,429 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 support these individuals and families to secure permanent housing and employment if possible, or other benefits, such as SSI disability if eligible.

Additionally, \$392,000 in CDBG funds were used for one Downpayment Assistance Loans and two units with Rental Rehabilitation Loans.

General funds support the efforts of 28 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 17,214 persons: thereby promoting a suitable living environment.

HOME funds expended total \$390,478 for three Down Payment Assistance loans, one new construction for homeownership, and one rehabilitation. General Funds supported five Forgivable Homeowner Rehabilitation loans and eight Homeownership loans totaling nearly \$1,375,172. A new addition to the City's efforts in collaboration and customer service is the code enforcement referral. These referrals take homes that have open code enforcement cases and are referred to the Community Development and Housing Division (CDAH) to determine eligibility and if funds are available.

## 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)

FY24 Housing & Public Services	CDBG	HOME	General Fund	Total
White	290	72	4,898	5,260
Black/African American	256	59	6,338	6,653
American Indian or American Native	14	0	122	136
Asian	2	0	151	153
Native Hawaiian or Other Pacific Islander	2	0	3	5
2 or more Races	44	0	840	884
Refused or Other	848	2	4,862	5,712
<b>Total</b>	<b>1,456</b>	<b>133</b>	<b>17,214</b>	<b>18,803</b>
Hispanic	32	4	3,029	3,065
Not Hispanic	1,456	133	17,214	18,803

FY24 Housing Projects in Affordability Period	CDBG	HOME	Total
White	0	64	64
Black/African American	11	44	55
Asian	11	0	11
American Indian or American Native	2	0	2
Native Hawaiian or Other Pacific Islander	0	0	0
2 or more Races	0	0	0
Refused or Other	0	1	1
<b>Total</b>	<b>24</b>	<b>109</b>	<b>133</b>
Hispanic	0	1	1
Not Hispanic	24	109	133

**Table 3a & b – Table of assistance to racial and ethnic populations by source of funds**

### Narrative

Attached are tables showing the racial and ethnic status of individuals 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 Home Ownership Pool, Homeowner Rehabilitation, and Rental Rehabilitation Loan programs, and data provided by sub-recipients providing program services and activities for low-to- moderate income families.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	\$2,163,814.23	\$1,202,993.09
HOME	public - federal	\$5,793,994.60	\$642,210.00
General Fund	public - local	\$5,411,671.35	\$3,133,243.05
Other	Private	\$1,369,576.20	\$1,369,576.20

**Table 2 - Resources Made Available**

### Narrative

Resources made available include FY 24 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 FY 24 appropriations to Home Ownership Pool, 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
Northside	25	10	
Southside	25	21	
Sunset/Longleaf	25	18	
City-wide	25	51	City-wide area of opportunity, equitable access to opportunities throughout the city

**Table 3 – 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 (Home Ownership Pool), general fund and federal funded rehab loans, and production of new housing or substantial rehabilitation projects. A total of 39 projects were analyzed by location of investment. Of the 39 projects four are in the Northside RECAP, eight in the Southside RECAP, seven in Longleaf/Sunset and the remaining are located city-wide.

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. In addition to the commitment of funds for affordable housing, Council allocated \$753,007 of 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 HOP Program is offered in partnership with four banks, First Citizens, Corning Credit Union, First Bank, and North State, which pledge up to \$900,000 each to provide first mortgages to low-to-moderate homebuyers. Partner banks provided first mortgages for Home Ownership Pool totaling \$1,452,009. Starting in FY23 City Council budgeted one cent of the ad valorem tax. In FY23 this amounted to \$2,150,103 to be used for affordable housing programs including, but not limited to, Home Ownership Pool second mortgages for workforce homebuyers, Rental Rehabilitation Incentive Loans, Owner-Occupied Housing Rehabilitation Loans, and Healthy Homes. In FY24 the value of one cent of the ad valorem tax provided over \$420,000 in support of Housing & Neighborhood Services programs. City general funds, along with CDBG and HOME funds, are used to provide gap financing for housing production/rehabilitation utilizing North Carolina Housing Finance Agency (NCHFA) Low-Income Housing Tax Credit (LIHTC) and Permanent Supportive Housing (PSH) program.

An analysis of funds leveraged reveals that for every \$1 in CDBG/HOME FY24 entitlement funds expended leveraged approximately 62 cents in other private sector and government funds.

Ratios			
	Expenditures	Leverage	Ratios
<b>CDBG FY24 EN</b>	\$ 1,430,056.00	\$ 420,213.00	0.29
<b>HOME FY24 EN</b>	\$ 373,256.00	\$ 697,000.00	1.87
<b>Total</b>	<b>\$ 1,803,312.00</b>	<b>\$ 1,117,213.00</b>	<b>0.62</b>

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	AWAITING INFORMATION FROM HUD
2. Match contributed during current Federal fiscal year	
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	
4. Match liability for current Federal fiscal year	
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	

**Table 4 – Fiscal Year Summary - HOME Match Report**

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Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
FL-022	09/06/2023	\$82,000.00	0	0	0	0	0	\$82,000.00
FL-023	08/28/2023	\$37,500.00	0	0	0	0	0	\$37,500.00
FL-025	09/07/2023	\$50,000.00	0	0	0	0	0	\$50,000.00

Table 5 – Match Contribution for the Federal Fiscal Year

**Program Income 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 \$
\$22,526.10	\$524,712.41	-	-	\$547,238.51

Table 6 – Program Income

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**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	
<b>Contracts</b>						
Number	3	0	0	2	0	1
Dollar Amount	\$342,696.00	0	0	\$149,169.00	0	\$197,527.00
<b>Sub-Contracts</b>						
Number	13	0	0	4	2	7
Dollar Amount	\$111,048.00	0	0	\$36,525.00	\$21,058.00	\$53,465.00
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Number	3	0	3			
Dollar Amount	\$342,696.00	0	\$342,696.00			
<b>Sub-Contracts</b>						
Number	13	1	12			
Dollar Amount	\$442,794.00	\$10,950.00	\$100,098.00			

**Table 7 - Minority Business and Women Business Enterprises**

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

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

**Table 8 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		7	64,715			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 9 – 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	600	778
Number of Non-Homeless households to be provided affordable housing units	600	240
Number of Special-Needs households to be provided affordable housing units	45	108
<b>Total</b>	<b>3,045</b>	<b>0</b>

Table 10 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	134	279
Number of households supported through Rehab of Existing Units	92	26
Number of households supported through Acquisition of Existing Units	12	15
<b>Total</b>	<b>238</b>	<b>320</b>

Table 11 – 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 goals often take into consideration outside influences that may impact the final product or outcome but are not actually affected. Outcomes are affected by influences such as rising interest rates, a lack of inventory, increasing housing prices, and increasing demand. Given the limited supply and increased costs, a FY24 performance goal of six Home Ownership Pool loans and six Downpayment Assistance Loans was established. The desire and demand for City Housing loan programs remains high with 163 total applications received for all housing loan programs, including 39 applications for Home Ownership Pool. Please note that 240 potential homebuyers attended HBE. At year-end 13 homebuyers were pre-qualified for Home Ownership Pool loans. Outreach has helped increase the pool of qualified contractors to bid on projects, however, more contractors are needed to clear the pipeline of eligible projects. The goal

for Rental Rehabilitation Incentive Loans was six, in FY24, one loan was closed producing two units. At year-end 12 borrowers were pre-qualified for a Rental Rehabilitation Loan. A goal of six down-payment assistance (DPA) loans was not met, four DPA were closed in FY24. This is explained in large part by the limited housing market inventory.

**Discuss how these outcomes will impact future annual action plans.**

Goals for future annual actions plans will incorporate the findings from the 2022 update to the 2021 Housing Needs Assessment prepared by Bowen National Research and the 2021 Affordable and Workforce Housing Opinion Study prepared by UNC-Greensboro, Center for Housing and Community Studies in 2021. These reports provide an analysis of housing demand at various income levels as well as an inventory of supply by price point. Wilmington City Council and New Hanover County Commission joined efforts to procure the studies and to identify strategies to increase the supply of affordable housing, including increasing local funding to leverage private and public funds. This comprehensive housing plan will inform future annual action plans.

As discussed, interest in City housing loan products remains high as evidenced by applications received and participation in homebuyer education. Enhancements and improvements to the City’s housing programs implemented in FY23 increase the level of service provided. For example, joining the North Carolina Housing Finance Agency’s Community Partners Lending Pool (CPLP), allowing homebuyers to access additional mortgage products for purchases within the Cape Fear region. In FY24 one-time federal funding was used to provide additional financing for the 278-unit Starway Village multifamily rental project. Additionally, local and one-time federal funds have been identified to support the development of Permanent Supportive Housing with the development of 32 units of PSH on a former city-owned property.

Community leaders, including elected officials, business leaders, service agencies, and citizens continue to recognize the need to address the shortage of affordable housing and support for identifying viable solutions has been demonstrated. Future plans will build upon this support and continued resources.

**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.**

<b>FY24 Household Income by Funding Source for Housing &amp; Public Services</b>	<b>CDBG</b>	<b>HOME</b>	<b>General Fund</b>	<b>Total</b>
Extremely Low-Income 0-30%	1,339	19	6,801	8,159
Low-Income 31-50%	58	1	2,994	3,053
Moderate-Income 51-80%	3	3	750	756
Household Income >80%	1	1	464	466
<b>Total</b>	<b>1,401</b>	<b>24</b>	<b>11,009</b>	<b>12,434</b>

<b>FY24 Household Income by Funding Source Housing In Affordability Period</b>	<b>CDBG</b>	<b>HOME</b>	<b>Total</b>
Extremely Low-Income 0-30%	22	61	83
Low-Income 31-50%	0	15	15
Moderate-Income 51-80%	0	21	21
Household Income >80%	0	0	0
<b>Total – loan production report</b>	<b>22</b>	<b>97</b>	<b>119</b>

**Table 12 – Number of Households Served**

### **Narrative Information**

In the Household Income by Funding Source for Housing & Public Services table, households of 0-30% AMI received the most service across all funding sources. This category of AMI accounted for over 65% of the total number of households considered. 31-50% AMI came in second with nearly 25% of the total number of households considered. The next two categories, 51-80% AMI and over 80% AMI saw little CDBG and HOME activity but accounted for nearly 7% and over 4% respectively of GF moneys. Overall, 12,434 households were positively impacted by the Housing & Neighborhood Services programs and their funding sources.

In the Household Income by Funding Source Housing in Affordability Period, 100% of the CDBG funding was used for extremely low-income or 0-30% AMI households. HOME funds saw a distribution of nearly 63% for extremely low-income households and approximately 15% and 22% for low-income households and moderate-income households respectively. There is a specific focus on housing currently in the period of affordability as these units must remain affordable for a period determined by the investment or if new construction takes place.

## **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**

An analysis of Continuum of Care Homeless Management Information System and Point in Time (PIT) Count data from 2018 to 2024, shows an increase in the number of persons in the CoC's catchment area that are experiencing homelessness. Though the numbers are not exclusive to New Hanover County and the City of Wilmington, we estimate 94 percent of the persons identified were in New Hanover County.

The unofficial 2024 PIT Count data shows 593 people were experiencing homelessness in January. That compares to 558 persons in January 2023 and 333 in January 2018. This may indicate the number of families and individuals experiencing homelessness has increased but may also reflect that the data collection effort improved from previous years. The 2024 total includes 297 unsheltered households that were made up of 319 unsheltered persons. The reports show 202 households, consisting of 274 persons, in either emergency shelters or transitional housing.

It is understood in the community that the HUD Point-in-Time (PIT) count does not accurately report the actual number of people experiencing homelessness in the community as certain populations are hard to reach, particularly those living in places not intended for human habitation and those living in automobiles. The PIT also does not consider people who are unstably housed and/or at imminent risk of homelessness during the period covered by the count.

The CoC adopted a Coordinated Community Plan in 2023-2024 with the goal of using data and equity as a driving force to improve our homeless system response and build our community's capacity to address homelessness. This plan included strengthening partnerships among service providers and facilitating better coordination and resource sharing.

Coastal Horizons Center (CHC) PATH and Youth SO, First Fruit Ministries, Getting Home Street Outreach, New H.O.P.E. CDC, Veteran's Services of the Carolinas (VSC), Vigilant Hope Ministry, and Wilmington Downtown, Inc. are all street outreach providers within the City of Wilmington and New Hanover County. Coastal Horizons Youth SO and New H.O.P.E. CDC are new projects. Staff members representing each of these programs and other direct service providers participate in semi-monthly Coordinated Entry to ensure comprehensive coverage and decrease duplication of services.

Both VSC and CHC receive Project for Assistance in Transition from Homelessness (PATH) program dollars. The PATH program, administered by NC DHHS, has a specific focus on reducing or eliminating homelessness for individuals the age of 18 and older with a serious mental illness, or co-occurring mental illness and substance use disorder, who are homeless or at risk of homelessness. VSC receives funding to work specifically with unsheltered veterans. With the limitation on the scope of eligible participants for PATH, the ESG street outreach funding remains critical to Street Outreach efforts.



During the FY23-24 timeframe, the Coastal Horizons ESG funded Street Outreach program interacted with 71 persons. CHC's Youth Street Outreach project interacted with 44 individuals. CHC's PATH funded Street Outreach project interacted with 144 individuals. VSC's PATH funded Street Outreach team report interactions with 109 individuals.

Street Outreach Teams in New Hanover County and City of Wilmington served 267 individuals that were tracked in the CoC's Homeless Management Information System (HMIS). This likely does not represent the full scope of impact by all teams, as some programs have not fully integrated their data in HMIS.

Outside of Street Outreach Teams, the community has continued to work to find ways to address the need for safe spaces for people experiencing unsheltered homelessness. This includes day shelter options offered by First Fruit Ministries, Good Shepherd Center, and Living Hope. The CoC has expanded Coordinated Entry access points to include an assessor that works within these local day shelter programs and coordinates with Street Outreach Teams to expand our ability to identify and address the immediate and long-term needs of homeless individuals, particularly unsheltered.

Additionally, the CoC supports the Creative Solutions Work Group. This work group meets monthly to discuss unique and overlooked problems in our community relating to homelessness, and brainstorm solutions to address these problems. This includes bringing non-traditional service partners to the table and exploring alternative approaches to addressing the issue of homelessness.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The CoC adopted a "housing first" policy to the provision of shelter/ housing services by agencies who receive funding from ESG and HUD CoC Grant competitions, and strongly supports non-funded agencies doing the same. This approach is guided by the belief that people need basic necessities, like food and a place to live, before attending to other less critical issues. This approach encourages providers to eliminate prerequisites and address other barriers to receiving services, ensuring that people experiencing homelessness have access to needed support.

Service providers within the CoC work together to prioritize individuals according to their level of need and type of housing intervention that would support housing security. This is accomplished using a Coordinated Entry System (CES) system which ensures equal access to all homelessness response resources through a standardized intake, assessment, and referral process. This system enables the community to identify the highest need, most vulnerable households in the community and prioritize referrals for services.

At the time of the PIT Count, the housing inventory count (HIC) shows 17 projects providing 310 emergency and transitional housing beds in the region. This reflects a 9% decrease in available beds from 2023, likely the result of the Salvation Army's temporary closure. Of those 310 available beds, 29 were youth specific beds, 52 beds were specifically for victims of domestic violence & human trafficking, and 33 beds were transitional beds for formerly incarcerated individuals. The utilization rate of available beds for the PIT count in 2024 was 88%, with 274 people utilizing the 310 available beds. Targeted population specific beds, such as veterans and youth only households, likely contributed to not fully

utilizing the available beds. The data suggests that even at full capacity, the area lacks enough beds to serve the need.

During FY 23-24, emergency shelters in New Hanover County served 1,067 individuals in emergency shelters, including night-by-night shelters. While exits to permanent housing was only 19% during this time period, the percentage increases to 51% when excluding night by night shelters, which inherently would have lower successful outcomes due to the nature of the program.

Unfortunately, the tight housing market continues to impact the inability for people experiencing homelessness to transition from shelters and/or transitional housing into permanent housing. The costs of housing, particularly rents, continue to increase and have created significant barriers to the ability of families to obtain affordable housing. Rapid Rehousing Programs, some of which are funded through the ESG and CoC funding competitions, and the Healthy Opportunities Program are part of the solution by providing housing navigation and financial assistance to facilitate the transition to permanent housing. Ongoing efforts within the community are working towards landlord engagement and outreach to broaden the reach of these programs.

In FY 23-24, Rapid Rehousing projects utilizing HMIS served 66 households that were made up of 142 individuals. Family Promise assisted 43 people making up 12 households, while Good Shepherd served the remaining. 96% of people in RRH exited to a positive housing destination.

Of those experiencing homelessness that transition out of our homeless response system into a permanent housing destination, our most recent Longitudinal Systems Analysis report showed that less than 9% return to homelessness within two years. During FY 23-24, 412 total persons exited our homelessness system to positive housing destinations, 26% of those served.

**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**

Currently the homeless services system in New Hanover County and the region lacks programs that could have a significant impact on assisting families in avoiding homelessness and maintaining permanent housing. The system does not currently provide coordinated discharge planning from hospitals, mental health facilities, jails/prisons, and foster care to prevent individuals from being discharged into homelessness. Service connections are in place and agencies work to collaborate around these populations, but the lack of resources hinders the response.

There is a lack of coordination with sober living housing and similar resources that is needed to address this gap. There are also insufficient homelessness prevention resources in the system for those at imminent risk of losing housing due to rent increases, job loss and similar factors that heavily impact lower income and vulnerable individuals and families. The overall lack of affordable housing options

throughout the community indirectly increases barriers for the most vulnerable members of the community to obtain and maintain stable affordable housing, even when rental assistance is available.

Currently, the CoC relies heavily on diversion and referrals to mainstream resources. The Help Hub, Good Friends and NHC DSS provide limited financial assistance. New H.O.P.E. CDC and the Salvation Army were able to administer rental assistance/ prevention funding to assist vulnerable families and individuals to maintain stable housing.

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

In HUD reporting year 2023 an analysis of system performance for the last two years looked at those who left the system for permanent housing destinations. The analysis showed that 43 people exited from Transitional Housing with a rate of return to homelessness of 5% or 2 people within 24 months. Of 406 individuals exited from Emergency Shelter to permanent housing destinations, a total of 47 or 12% returned to homelessness in the 2-year period analyzed.

The HUD reporting year 2023 analysis also looked at the length of time people remained homeless based on self-reported data collected from individuals and families experiencing homelessness when entering the system. In this area, persons in Emergency Shelters and Transitional housing spend an average of 295 nights homeless based on each client's reporting length of time both unsheltered and in shelter in 2023. This includes time homeless during the report date range as well as prior to the report start date but going back no further than October 1, 2012. The length of time homeless indicates a lack of resources necessary to move those experiencing homelessness quickly from homeless to housed.

In FY 23-24, eight Permanent Supportive Housing programs were operated by four agencies and tracked in HMIS. These projects served 114 individuals, which included 108 adults and 6 children. Permanent supportive housing is a form of subsidized housing that provides long-term, affordable housing, and support services to people with disabilities or other special needs who are homeless or at risk of becoming homeless. It is a proven solution to homelessness for the most vulnerable chronically homeless people. It pairs housing with case management and supportive services.

(source: Cape Fear Homeless Continuum of Care 2023/24)

Good Shepherd Center (GSC) received CDBG funds to provide emergency shelter and services to homeless persons. Good Shepherd uses a housing first approach and offers a continuum of services ranging from meeting basic needs (Soup Kitchen, Day Shelter, Medical Clinic, Night Shelter) to housing-focused case management, with the goal of returning individuals and families to permanent housing and ending their homelessness. In FY24, GSC provided overnight shelter to 383 unduplicated adults and children for a total of 34,966 nights of shelter, served 22 individuals

through ESG-Rapid Rehousing, 66 individuals through privately funded RRH, and rehoused a total of 206 adults and children!

*(source: Good Shepherd 2024)*

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

### **Actions taken to address the needs of public housing**

- While last year, Wilmington Housing Authority (WHA) faced a steady increase of mold in units. This year, the organization has been able to remediate many units utilizing both an in-house crew and contractors.
- WHA restructured its executive department and created new positions in property management and resident services to ensure plan success and operational efficiency.

**Solomon Towers:** WHA is converting 151 units at Solomon Towers from public housing to Project-Based Voucher (PBV) units. The mix includes 100 efficiency units, 50 one-bedroom units, and one two-bedroom unit. WHA, through its non-profit arm Housing and Economic Opportunities, Inc., will own the project in partnership with developers and a LIHTC investor. They plan to apply for 4% Low-Income Housing Tax Credits (LIHTC) from the North Carolina Housing Finance Agency in 2024.

**Hillcrest:** Hillcrest, built in 1943 as temporary housing for port workers and later used as military housing, was eventually designated as low-income housing. The Hillcrest Annex was added in 1967. However, the buildings are now outdated, and repairs are often inefficient or impossible. WHA is partnering with Related Urban to redevelop the Hillcrest and Hillcrest Annex properties, spanning about 25 acres. With HUD's approval of a Demolition and/or Disposition, and RAD/Section 18 application, WHA/HEO will move forward with the redevelopment plan.

**Houston Moore:** WHA plans to apply for HUD's Rental Assistance Demonstration (RAD) Project to convert Houston Moore's financial structure from public housing to a Project-based Housing Choice Voucher (HCV) platform. This will open up new funding options for property renovations, including 4% Low-Income Housing Tax Credits (LIHTC) and bond financing.

WHA has partnered with an experienced LIHTC developer to navigate the tax credit allocation process. While the project will involve shared ownership with a LIHTC equity investor, WHA will retain part ownership and continue managing the property.

**Jervay Communities:** WHA intends to acquire Jervay, an eighty-two-unit complex currently owned by Telesis Group through a 1996 Hope VI transaction, which received a CHAP for RAD conversion. Due to an impasse between parties, WHA, via its subsidiary HEO, will purchase the site and proceed independently with the acquisition, finalizing the RAD initiative through conventional financing.

**Robert Taylor Senior Homes and The Pointe at Taylor Estates:** WHA has been approved to manage Robert Taylor Homes and The Pointe at Taylor Estates, which have 96 and 48 units respectively. These complexes are owned by Housing Economics Opportunities following a 1996 HOPE VI transaction that is now past its 15-year compliance period. WHA will start transitioning the management team in August 2024.

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

- In 2021, WHA received a \$2.3 million Jobs Plus Grant. WHA not only met the grant's requirement for a 25% in-kind service match from local partners but exceeded it with a 52% match, totaling \$1.2 million. The grant supports residents of Creekwood South and Houston Moore by providing educational and employment resources through an on-site Jobs Plus center. The program includes comprehensive education, employment services, and financial incentives like transportation and childcare subsidies to help residents achieve self-sufficiency. WHA offers four annual Skills Academies in Customer Service, Healthcare, Business Services, and Construction, each providing nationally recognized certifications. WHA plans to apply for the grant again in the next cycle.
- WHA manages 27 Emergency Housing Vouchers for homeless individuals and those affected by domestic violence or human trafficking. These vouchers, funded for ten years, are distributed through referrals from the Coordinated Entry system and can be reissued until September 2023 if someone leaves the program.
- WHA uses a HUD grant to fund two full-time Family Self-Sufficiency Coordinators, supporting both Public Housing and Housing Choice Voucher participants.
- The ROSS Grant funds one full-time staff member for three years to help residents work towards self-sufficiency. WHA plans to apply for two additional ROSS positions.
- The Elderly Services Grant funds a full-time staff member who assists senior and disabled residents in living independently.
- WHA resumed Community Outreach and Resident Relations Committee meetings, allowing residents and community members to voice concerns directly to Board members and staff.
- WHA partnered with community organizations to provide COVID-related resources, including on-site vaccines, and assisted residents with repayment plans and applications for the County's Emergency Rental Assistance Program.

### **Actions taken to provide assistance to troubled PHAs**

- As of November 1, 2023, WHA was designated as troubled. In response, the organization has undertaken a comprehensive leadership restructuring, prioritized financial management, and enhanced the rigor of its physical inspections.

(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 Advisory Committee (WHAC) 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. In FY23, the WHAC presented to the governing boards an Annual Report with recommendations for consideration by the elected officials. In response to their recommendations, in FY22 the New Hanover County Commission allocated no less than \$15 million over five years to be used towards workforce housing. Additionally, the Wilmington City Council continues increasing resources to support the City's long-standing housing programs and increased general funds directed to gap financing to leverage other public and private funds to increase housing stock and the City's in-house programs.

The City of Wilmington continues to evaluate the Land Development Code. In May of 2024, amendments to Accessory Dwelling Unit (ADU) standards were added to remove barriers. Staff will continue to consider amendments and incentives to aid in affordable housing.

### **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 (AFH) identified several factors such as displacement due to economic pressure, community opposition to diversity of housing types, 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.

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 FY24, \$754,808 in General Funds supported 26 agencies, including the Continuum of Care, serving low-to-moderate income persons. Please see appendix for a list of agencies funded.

City housing programs include homeowner housing rehabilitation, homebuyer assistance, affordable housing production, and rental rehabilitation. CDBG and HOME funds coupled with \$1,074,000 General Fund appropriation to support these programs. With population growth and limited land for development, many areas of Wilmington are experiencing infill and redevelopment where Naturally Occurring Affordable Housing (NOAH) has been located. The City's Rental Rehabilitation Incentive Loan Program was created to provide financing to small developers to acquire and rehabilitate vacant NOAHs to return to the 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. The City's housing programs are required to be evaluated for lead-based paint hazards and the following actions taken.

For all properties

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

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

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

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

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

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

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

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

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 17,214 individuals participated/benefited from programs supported by City funds, including CDBG and HOME.

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

Institutional structure is developed through continuous process improvement and collaboration with the city organization and with community stakeholders. To that end, City community development staff members attend concept meetings with developers who intend to include affordable housing in their projects. Further, community development staff members work in collaboration with City Planning, Attorney, and Budget staff to explore policy changes that support development of affordable housing. Last year, the City adopted a new Strategic Plan. In the City's strategic plan, one of five focus areas is the creation of a thriving, inclusive and affordable community of neighborhoods. The first objective under this focus area is to improve the availability and options of quality housing that is affordable to a broad range of incomes. The adoption of this document reinforces Council's commitment to affordable housing, ensuring housing affordability is a consideration in all decisions in the City of Wilmington.

Improvements to community development program management, data collection and reporting have improved with the implementation of a software system for loan program activities. As reported earlier, the City Community Development and Housing Division has expanded to offer housing counseling as a HUD Certified Housing Counseling Agency. This enhances the City's services to low-to-moderate income residents to address barriers to housing, such as credit, budget, and other issues.

Finally, collaboration with community-based organizations, banks, Cape Fear REALTORS, Cape Fear Homeless Continuum of Care 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; and Cape Fear Homeless Continuum of Care. Additionally, community development staff host housing fairs and other events and participate in events hosted by the Cape Fear REALTORS and Wilmington-Cape Fear Home Builders Association representing the private housing agencies. Likewise, the city works in partnership with four area banks to provide financing for homebuyers through the City's HOP program. Finally, City Council appoints private sector representatives as volunteers to serve on the Loan Review Board, members represent the banking, insurance, social services, executive management, legal and accounting sectors

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

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 (AFFH). 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.

The City's homebuyer assistance programs address disparities in access to affordable housing and areas of opportunity by supporting low-to-moderate homebuyers in acquiring housing within the city limits. This provides an opportunity to build generational wealth and live in areas of opportunity,



including areas with higher performing schools. That said, owner-occupied rehabilitation, rental rehabilitation, housing new development and public services funding helps to transform existing racially/ethnically concentrated areas of poverty.

## **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 manages 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 is 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 and owner-occupied housing rehabilitation.

Agencies will be provided with 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

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 & Housing 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, community development 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.

#### **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 in different ways, one during a City Council meeting and another at the City Municipal building, and by accessing the draft CAPER via the City webpage, City Clerk's office, downtown public library, WHA, and City Housing & Neighborhood Services Department. 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, Cape Fear Homeless Continuum of Care, 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.**

The City's program objective of increasing access to safe, decent, affordable housing will not change, however, programming will change to adjust to the realities of the market and the external environment. As described in earlier sections, the city added a Housing Counseling Program in FY23.

In addition, we continue to explore opportunities to leverage CDBG funds to increase the resources available for homeownership programs and public service activities.

**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 24 CFR 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 24 CFR §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/ Program	Monitoring Date	Summary of Issues
Good Shepherd -Public Services – CDBG/ CDBG-CV	Desk Review on 7/29/2024	Annual report completed and Programmatic FY-24 documents reviewed. Good Shepherd receives Sundry CDBG funding in an annual agreement.  No issues of concern. Technical assistance will be provided as needed
Lakeside Partners Phases I & II - HOME	On-site monitoring on 9/26/23	No issues of concern in review of files or monitoring questions. Technical assistance will be provided as needed will be provided as needed
Domestic Violence Shelter & Services – Public Services - CDBG	Desk Review on 7/10/24	Annual report completed and Programmatic FY-24 documents reviewed; Domestic Violence Shelter & Services receives Sundry CDBG funding in an annual agreement.

		No issues of concern. Technical assistance will be provided as needed
WHFD – Willow Pond - HOME	On-site monitoring 9/27/23	One corrective action requested to improve programmatic compliance. Items identified during property inspection that require repair and reinspection. Three recommendations were made to improve financial internal controls.  Technical assistance will be provided as needed will be provided as needed.
Cape Fear Group Homes - CDBG	Desk Review on 7/15/2024	Annual report completed and Programmatic FY-24 documents reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
ARC – Cottonwood – 214 Grass Ln; 301 S 14th St; 219 S 14th St; 518 Alabama St– HOME	On-site monitoring on 9/28/23	Four corrective actions requested to improve programmatic compliance. Items identified during property inspection that require repair and reinspection. One corrective action requested to improve financial internal controls.  Technical assistance session will be provided during next fiscal year.
Lockwood Village - HOME	On-site on 9/28/23	Items identified during property inspection that require repair and reinspection. One recommendation made to improve financial internal controls.  Technical assistance will be provided as

		needed.
Family Promise – Public Services	Desk Review on 7/20/2023	Annual report completed and Programmatic FY-23 documents reviewed. Family Promise receives Sundry CDBG funding in an annual agreement.  No issues of concern. Technical assistance will be provided as needed
HEO – Pointe at Taylor Estates - HOME Managed by Excel Property Management	On-site monitoring on 8/29/23	Items identified during property inspection that require repair and reinspection. One recommendation made to improve financial internal controls.  Technical assistance will be provided as needed.
HEO – Robert E. Taylor Senior Homes - HOME Managed by Excel Property Management	On-site monitoring on 8/29/23	Items identified during property inspection that require repair and reinspection.  Technical assistance will be provided as needed.
RHA Greenville Trace - HOME Managed by Excel Property Management	On-site monitoring on 8/30/23	Items identified during property inspection that require repair and reinspection. One corrective action requested to improve financial internal controls.  Technical assistance will be provided as needed.
Lake Ridge - HOME Managed by Excel Property Management	On-site monitoring scheduled for 8/30/23	Items identified during property inspection that require repair and reinspection. One recommendation made to improve financial internal controls.  Technical assistance will be provided as needed.

Cape Fear CDC – 1108 N 5 <sup>th</sup> ; 524 S 19 <sup>th</sup> St- HOME	On-site monitoring on 9/27/23	Four corrective actions requested to improve programmatic compliance. Items identified during property inspection that require repair and reinspection. One corrective action requested and three recommendations made to improve financial internal controls.  Technical assistance session will be provided during next fiscal year.
AMEZ – 701 McCrae St; 905 Grace Street; 1314 Church St - HOME	On-site monitoring TBD	Monitoring visit requested on 8/2/2023., 2023. No response provided to date. Ongoing attempts will be made  Technical assistance session will be provided during next fiscal year
Taylor West – New Brooklyn - CDBG Managed by Excel Property Management	On-site monitoring TBD	Programmatic documents and annual performance report requested on 7/2/24. No documentation provided to date. On-site visit to be scheduled.
Pearce House - CDBG	Desk Review on-site monitoring on 8/2/24	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
Rental Rehab: L. Singleton -608 Meares St; 1304 Wynwood St- HOME	Desk Review on 7/30/24	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
Rental Rehab: Seagate Holding - 622 S 8 <sup>th</sup> St; 1306 S 4th St – HOME	Desk Review Pending	Programmatic documents and annual performance report requested on 7/2/24  Technical assistance session held on 2/6/24. Ongoing assistance will be

		provided as needed.
Rental Rehab: Outer Banks Oil & Gas - 2309 Monroe St RR - HOME	Desk Review 7/15/2024	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
Rental Rehab: Blanks Properties - 917 S 10 <sup>th</sup> St– HOME	On-site monitoring on 7/31/24	Review still pending.  Technical assistance was provided during visit and will be provided as needed ongoing.
Rental Rehab: Haven Way - 1503 Stanley St– HOME	On-site monitoring on 7/30/24	Review still pending.  Technical assistance was provided during visit and will be provided as needed ongoing.
Rental Rehab: K. King - 401 Henry St – HOME	Conducted on-site monitoring on 6/20/24	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
Rental Rehab: 10 <sup>th</sup> & Hall - 1210 King St; 924 S 8 <sup>th</sup> St; 331/333 Sumter Dr - HOME	Desk Review on 7/15/24	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
Rental Rehab: AG Real Estate - 1809 Queen St; 1809-A Queen St; 1714 Colwell Ave – HOME	Desk Review on 6/28/24	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
Rental Rehab: L. Jones - 1010 Fanning St RR – HOME	On-site monitoring on 7/30/24	Review still pending.  Technical assistance was provided during visit and will be provided as

		needed ongoing.
Rental Rehab: M. Anderson - 1314 Orange St; 520 Harnett St; 309 Anderson St; 716 S 12 <sup>th</sup> St - HOME	Desk Review on 7/5/24	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation.  Technical assistance will be provided as needed
Rental Rehab: New Life Opportunities - 606 N 7 <sup>th</sup> St- HOME	On-site monitoring on 7/31/24	Review still pending.  Technical assistance was provided during visit and will be provided as needed ongoing.
Rental Rehab: LINC - 909-915 S 4 <sup>th</sup> St - CDBG	On-site monitoring on 7/29/24	Review still pending.  Technical assistance was provided during visit and will be provided as needed ongoing.
Driftwood Apartments	On-site monitoring TBD	Programmatic documents and annual performance report reviewed. No issues of concern in review of documentation. On-site monitoring will be scheduled during next fiscal year.  Technical assistance will be provided as needed.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

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. A collaborative effort between the Housing & Neighborhood Services and Planning Departments to ensure input from citizens frequently unheard continues through shared outreach and shared interest in positive community change. 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**

see IDIS PR05

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

**CR-58 – Section 3**

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

<b>Total Labor Hours</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Total Number of Activities	2	0	0	0	0
Total Labor Hours	3,063.48				
Total Section 3 Worker Hours	148				
Total Targeted Section 3 Worker Hours	120				

**Table 13 – Total Labor Hours**

<b>Qualitative Efforts - Number of Activities by Program</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	4				
Technical assistance to help Section 3 business concerns understand and bid on contracts.	2				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes,preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					

Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

**Table 14 – Qualitative Efforts - Number of Activities by Program**

**Narrative**

A CDBG-CV project (Driftwood Apartments Rehabilitation) and CDBG project (M. Anderson Rental Rehab) triggered Section 3. The Driftwood project totaled \$698,593, with 3,063.48 total project hours, 148 total Section 3 labor hours, and 120 total targeted Section 3 labor hours. The Anderson Rental project totaled \$342,000, with 85 total project hours, and zero section 3 labor hours and target section 3 labor hours.

Efforts to further Section 3 activities are as follows:

1. Hosting two separate contractor recruitment events and partnering with local non-profit Cape Fear Collective. These events were held on 12/8/2023 and 3/22/2024.
2. Section 3 signs posted as required at the project location
3. Section 3 Opportunities flyer posted on the City of Wilmington website

The City of Wilmington  
*Announces the*  
Availability for Public Comment  
*Of the City's*  
**2023-24 CONSOLIDATED ANNUAL  
PERFORMANCE EVALUATION REPORT**  
On Community Development Block Grant (CDBG)  
& HOME Programs  
**September 2, 2024 - September 17, 2024**  
*At the City's*  
Housing & Neighborhood Services Department  
929 North Front Street  
Wilmington, NC  
Or

<https://www.wilmingtonnc.gov/Services/Housing-and-Neighborhood-Services/Community-Development>

Public Hearing will be held at City Council meeting  
on September 17, 2024

*For additional information, please contact*  
Gilbert Combs, Community Development & Housing Manager  
Housing & Neighborhood Services Department  
gilbert.combs@wilmingtonnc.gov  
(910) 341-5809  
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 opportunities, programs or activities. All requests for appropriate auxiliary aids and services, when necessary to offer a person with a disability the opportunity to participate in or enjoy the benefits of City services, programs or activities must be made within a reasonable time prior to the activity.



## APPENDIX I – FY2024-25 PROGRESS REPORT

### Rental Rehabilitation Incentive Loan Program

#### \$342,000 RL (FY24)

The City of Wilmington offers a \$200,000 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.



716 S. 12<sup>th</sup> St

Interest in the program is increasing as word spreads among small scale local developers. In FY24, one loan closed for two units. The competitive housing market of the past year made it difficult for small affordable housing developers to compete with market-rate investors paying above asking for deteriorated housing that is the focus of the Rental Rehab Incentive Loan program. There were 14 applications received for this program at various stages of the process. The total for all 14 applications if qualified would be \$2.8 million in Rental Rehabilitation Loans. Community development and housing staff now offers workshops for developers to ensure the program requirements are fully explained and understood. The workshop also serves as a marketing tool to attract potential borrowers.

## Homeownership Opportunities Program (HOP)

**\$1,261,332.80 CDBG/RL/GF**

**\$1,532,789 Banks**

Working in partnership with local banks the city offers the Homeownership Pool (HOP) Program to low-to-moderate income homebuyers. CDBG and General Funds are used to provide second mortgages at zero percent interest to eligible homebuyers. Homebuyers must attend a homebuyer education class. Five-year affordability period requirements apply to all HOP loans. During FY24, Community Development & Housing staff closed 10 loans with CDBG and General Fund: an increase from the prior year, but not reflective of historical production of 12 loans per year. At year-end 13 pre-qualified homebuyers were



Home purchased with HOP mortgage

searching for a house to purchase using the HOP program. This totals approximately \$3m in pre-qualified loans. The average HOP loan amount was \$245,466 with the bank portion average \$151,850 and the city portion average \$92,177 including \$25,000 in forgivable down payment assistance. The average income of HOP borrowers was \$92,441 with an average household size of 2. Of the 10 HOP loans that closed during FY24, six were made to female heads of household and three were to African American households.

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. In an effort to further support opportunities for HOP borrowers and maintain the city's housing stock, City Council approved a HOP Rehabilitation Loan consisting of a \$50,000 deferred loan available to HOP borrowers who purchase homes in need of rehabilitation. This \$50,000 is added to \$25,000 forgivable DPA to provide up to \$75,000 in forgiven and deferred loan for rehabilitation of existing units.

## **Down Payment Assistance Loans (DPA)**

**\$200,000 CDBG/HOME**

**\$954,000 First Mortgages**

Homebuyers may apply for up to \$50,000 in down payment assistance to be used with a conventional or other non-City first mortgage program. In FY 24, the city closed four DPA's. In addition, the city provides referrals to other private and public mortgage products.

Loans are deferred, forgivable, with no interest and a maximum term of 10 years based on the amount of the loan. Applications are referred by primary lender to City of Wilmington for the benefit of borrower. Fully documented first mortgages approved for funding by FHA, the VA or a large institutional lender that underwrites to Fannie Mae, Freddie Mac, VA, FHA or NCHFA CPLP standards, will be acceptable to establish the applicant's ability to make payments and dependability of income, in addition to DPA Program's underwriting guidelines. City staff perform a subsidy layering review to substantiate the down payment assistance will not over-subsidize the borrower by lowering the housing ratio below 30% of applicant income. Down Payment Assistance is not eligible to be used with HOP loans. Down Payment Assistance cannot be used with other HOME program subsidies. The DPA program is marketed to Banks, Mortgage Companies, Cape Fear Realtor Workforce Housing Certified Brokers, Realtors, and non-profit lenders.

The Housing & Neighborhood Services Department is a partner in the CPLP program, which works with partner banks to provide affordable mortgages and down payment assistance throughout the state. As a member of the CPLP the City Community Development & Housing staff process loans for eligible borrowers who may purchase outside the city limits. CPLP reimburses the City for each loan thereby ensuring that no taxpayer funds are used for purchases outside the city limits. In FY23-24, the city processed three CPLP loans totaling \$585,437 for three homebuyers. Two homes are in the corporate limits of the City of Wilmington and one in Beulaville, NC. CPLP allows a more regional approach to homeownership and allows LMI homebuyers to access areas of opportunity which may have preferred schools and access to jobs as an example.

## Housing Rehabilitation Loans

### \$ 443,000 CDBG, Program Income, Revolving Loan

Guidelines for the Housing Rehabilitation Loan Program allow for forgivable loans up to \$90,000 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 \$100,000 at 2% for households with incomes up to 80% AMI with the ability to repay a loan. In FY24 eight Owner-occupied Housing Rehabilitation loans closed. Three of the eight households fall

under the category of extremely low income (less than 50% AMI). In FY24, the city received 24 applications of which six were withdrawn and the remaining are in process (inspection, bid process, construction).

The shortage of labor continues to hinder the Owner-Occupied Housing Rehabilitation (OOR) program. Contractor recruitment is an ongoing effort. An outreach event was held to provide information to prospective contractors about the City's OOR program and the opportunities for contractors. In FY24 six additional contractors have been added to the City's approved contractors list for the Owner-Occupied Housing Rehabilitation Program.



Castle Street - Before



Castle Street - After

## Housing Counseling and Homebuyer Education Workshops

The city became a HUD Certified Housing Counseling Agency in FY22; and is a member of the North Carolina Housing Coalition (NCHC) Housing Counseling Network. In FY23 City staff established the Housing Counseling Program including acquiring required Client Management Software. With a full-time Certified Housing Counselor joining the staff the Housing Counseling Program has served 96 clients participating in one-on-one sessions. Most clients, 82, received prepurchase/homebuying counseling, and 14 received non-delinquency post-purchase counseling. Of the 96 clients, 53 were Black, and 34 White; and 60 identified as having incomes below 80% AMI.



Homebuyer Education Class

Participants in Housing Counseling learn about budgeting, analyze their spending, and identify actions to improve their financial situation and work towards housing goals.

240 individuals attended on of 11 Homebuyer Education Classes in FY24. Of these, 45 participated in one-on-one housing counseling to address barriers to qualifying for a mortgage, such as low credit score.





## **GAP Financing to increase Affordable Housing Units & Single-Family New Construction**

### **\$750,000 General Fund – Starway Village**



Starway Village – 278 Units

The 2022 Housing Needs Assessment for Wilmington/New Hanover County prepared by Bowen National Research quantified the housing gap by income for both rental and for-sale housing. The report indicated a gap of over 400 rental units per year for the next ten years for affordable rental housing for households with income at or below 80% AMI. A review of building permits for multifamily housing in the city

shows that only 396 units of affordable multifamily housing were permitted over the period from 2010-2020.

Recognizing the increasing need for housing, in FY 2023 the City Council enacted a policy to dedicate one cent of the property tax to affordable and/or workforce housing— ongoing. In addition, City Council designated additional fund balance for affordable housing, in particular gap financing. In FY 2023 City Council designated \$1.5 million for gap financing, increasing the city’s general fund contribution for affordable workforce housing programs.

## Healthy Homes Program

### \$1,500,000.00 HUD OLHCHH Healthy Homes Production Grant



**Before - Healthy Homes Repair**



**After - Healthy Homes Repair**

A \$1.5MIL HUD OLHCHH Healthy Homes Production grant was formally awarded to the city for a performance period of May 15, 2023 – November 15, 2026, with the city providing an additional \$350,000.00(+) in Leverage Funding toward the program. The grant and City Leverage funds supports the City's Healthy Homes Program goals of inspecting / assessing no less than 100 eligible low-income households, performing no less than 65 Home Hazard Interventions projects, promoting awareness of the importance of Healthy Homes to all residents of the City of Wilmington, and providing potential economic opportunities to local small business contractors that will perform the Home Hazard intervention projects during the grant's Period of Performance. To date, 52 applicants have been screened, 27 units have been inspected / assessed, 10 Home Hazard Intervention projects completed, 10 contractors have received RRP and Healthy Homes training / certifications, and over 25,000(+) residents of the City of Wilmington have been engaged and/or exposed to programs promoting Healthy Homes Program grant assistance opportunities and education awareness on the 8 Principles of a Healthy Home concept.



HHP Program Manager during outreach

## Community Outreach & Education

In addition to Homebuyer Education, the CDAH staff offers outreach and education opportunities throughout the year to help residents with home maintenance and financial literacy and to provide detailed overview of the Owner-Occupied Housing Rehabilitation Loan Program and the Rental Rehabilitation Incentive Loan Program (RRIL). Four RRIL workshops were held in FY24 with 35 prospective borrowers attending. In August and November of 2023 community development and housing staff hosted two workshops and presented the topic of “Home Maintenance.” A total of 14 individuals attended these events. National Homeownership Month (June) wrapped up with a daylong Affordable Lending Fair where 105 individuals attended the event. Banks, real estate agents, and other homeownership programs were present to answer questions for potential homebuyers.



UNCW Contractor Event



Affordable Lending Fair 2024



Outreach at UNCW



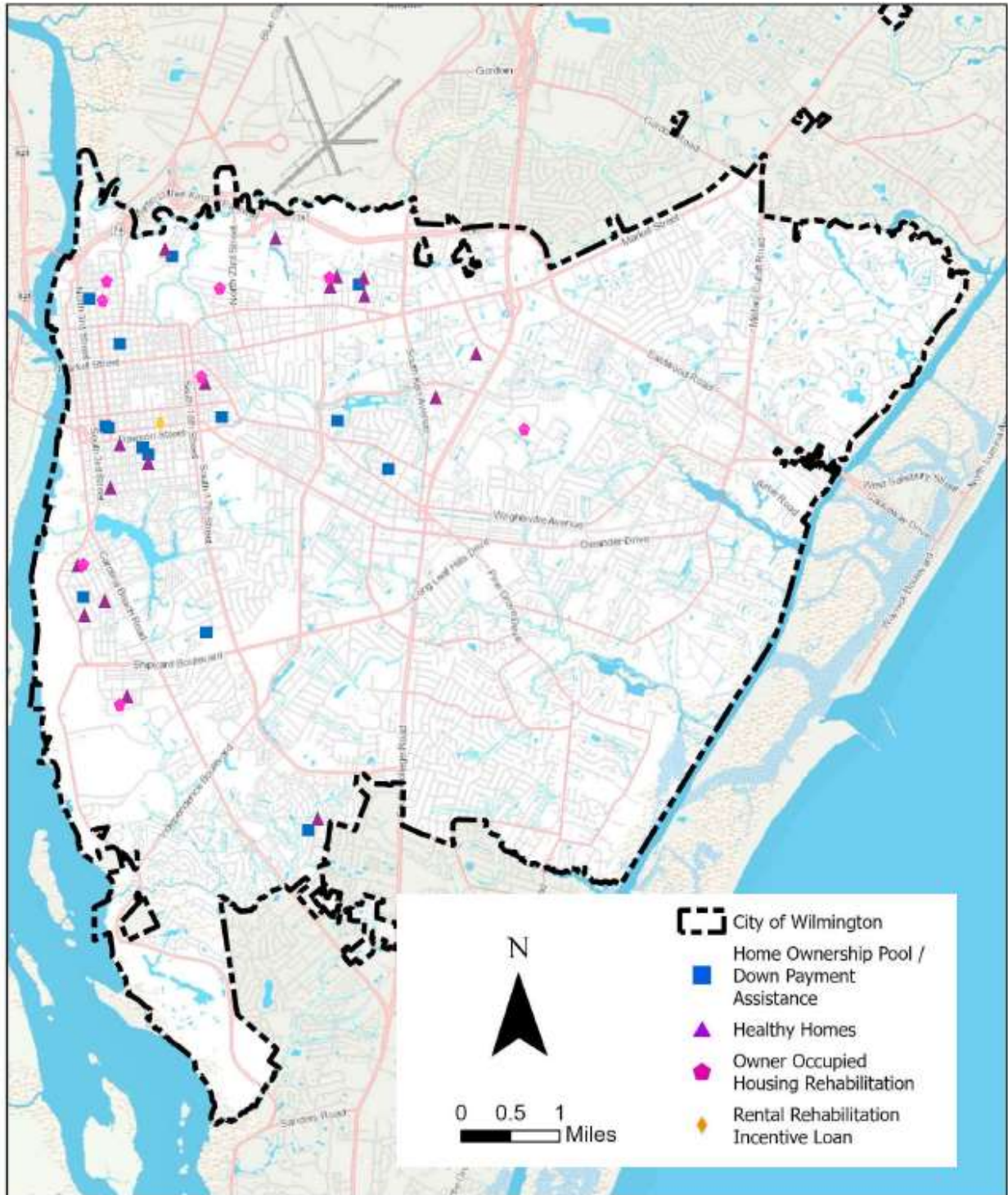
Outreach at Independence Mall



				HOME Funds			CHDO Proceeds		
				Prior Years Program Income	Budget Appropriated	Available From Prior Years	Total Expenditures	Available	Total Expenditures
025-8307-465.36-25	717 100200	22595717 598000	EPHM	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
		22595717 598000	EPHM	\$ 101,000.00	\$ -	\$ 51,809.59	\$ 101,000.00	\$ -	\$ -
		22595717 598000	EPHM	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
025-8307-465.36-23		22595717 572000	EPHM	\$ -	\$ 117,628.00	\$ -	\$ -	\$ -	\$ -
			Undesignated-HOME	\$ -	\$ 207,987.00	\$ 1,209,486.90	\$ -	\$ -	\$ -
			Sterling Reserve	\$ 22,526.10	\$ -	\$ -	\$ -	\$ -	\$ -
025-8307-465.36-28	22595717 572000	EPHM	Housing Relocation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
025-8307-465.36-30	22595717 598000	EPHM	Non-CHDO Housing -Land Trust	\$ 289,328.00	\$ -	\$ -	\$ 289,328.00	\$ -	\$ -
025-8307-465.36-38	22595717 572000	EPHM	Community Land Trust	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
025-8321-465.36-33	22595717 598000	EPHM	Down payment Assistance	\$ 150,000.00	\$ 200,000.00	\$ -	\$ 150,000.00	\$ -	\$ -
025-8321-465.36-44	22595717 598000	EPHM	Good Shepherd-Lakeside	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
025-8322-465.36-76	22595717 572000	EPHM	CHDO Undesignated	\$ -	\$ 105,123.00	\$ 597,566.45	\$ -	\$ -	\$ -
083-0000-229.09-01	723 260901	CHDO - AN/E Zion		\$ -	\$ -	\$ -	\$ -	\$ 144,106.94	\$ 125,150.39
083-0000-229.09-02	723 260902	CHDO - CDC		\$ -	\$ -	\$ -	\$ -	\$ 5,176.84	\$ -
Fund 021 3EP100	21075130 567001	1EPHS0310	Homeownership Services-OUTREACH	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			SUBTOTAL	\$ 562,854.10	\$ 630,738.00	\$ 1,858,862.94	\$ 540,328.00	\$ 149,283.78	\$ 125,150.39
023-8213-469.34-15	22375130 598000	EPCD24	Administration-CDBG	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
023-8213-465.36-15	22395224 598000	EPHM24	Administration-HOME	\$ 31,800.39	\$ 70,082.00	\$ -	\$ 101,882.00	\$ -	\$ -
			SUBTOTAL	\$ 31,800.39	\$ 70,082.00	\$ -	\$ 101,882.00	\$ -	\$ -
Project to Date-Encumbrance			Reprogrannable	\$ -	\$ -	\$ 0.57	\$ -	\$ -	\$ -
			Grand Total	\$ 594,654.49	\$ 700,820.00	\$ 1,858,863.51	\$ 642,210.00	\$ 149,283.78	\$ 125,150.39

				Fund 720		Federally Funded	
				General Fund		Revolving Loan	
				Revolving Rehab and Legal		Funds 711, 714, 715, 717	
				Available	Expenditures	Available	Expenditures
				\$ -	\$ -	\$ 376,650.59	\$ -
025-8307-465.36-25	717	100200	HOME Loans	\$ -	\$ -	\$ -	\$ -
	22595717	598000	Housing Rehabilitation	\$ -	\$ -	\$ 100,412.36	\$ -
	22595717	598000	Rental Rehab	\$ -	\$ -	\$ 521,146.44	\$ -
025-8307-465.36-23	22595717	572000	Undesignated-HOME	\$ -	\$ -	\$ -	\$ -
080-0000-101.02-00	720	100200	Housing Rehabilitation	\$ 391,456.04	\$ 598,000.00	\$ -	\$ -
080-2110-468.34-11	72025100	570000	Relocation	\$ -	\$ -	\$ -	\$ -
080-2110-468.31-20	72025100	531020	Activity Delivery Costs	\$ -	\$ -	\$ -	\$ -
080-2110-468.31-20	72025100	531020	Legal Fees - Activity Delivery	\$ 130,405.26	\$ 1,200.00	\$ -	\$ -
080-2110-468.35-71	72025100	571000	Lead Base Paint Removal/Testing	\$ -	\$ -	\$ -	\$ -
Fund 021 3EP100	21075130	567001	Homeownership Services-OUTREACH	\$ -	\$ -	\$ -	\$ -
			<b>SUBTOTAL</b>	\$ 521,861.30	\$ 599,200.00	\$ 998,209.39	\$ -
<b>Project to Date-Encumbrance</b>			Reprogrammable	\$ -	\$ -	\$ -	\$ -
			<b>Grand Total</b>	\$ 521,861.30	\$ 599,200.00	\$ -	\$ 998,209.39

				General Fund		Other Grants & Expenses	
				HOP Revolving		General Funds	
				Loan Fund 716			
				Available	Expenditures	Available	Expenditures
076-0000-101 02-00	716 100200	HOP		\$ 5,882,543.91	\$ 1,023,119.80	\$ -	\$ -
	716 100200	GAP Financing-Starway		\$ 748,346.00	\$ 748,346.00	\$ -	\$ -
071-0000-101 02-00	711 100200	Rental Rehab		\$ 849,852.00	\$ -	\$ -	\$ -
Fund 021 SEP100	21075130 567001	Homeownership Services-OUTREACH		\$ -	\$ -	\$ 73,148.21	\$ 7,769.15
				\$ 1,480,741.91	\$ 1,771,465.80	\$ 73,148.21	\$ 7,769.15
			<b>SUBTOTAL</b>	\$ -	\$ -	\$ -	\$ -
010-8120-421 66-03	10081200 566005	AG001 Coastal Horizons-		\$ -	\$ -	\$ 41,040.00	\$ 40,241.10
010-8120-421 66-41	10081200 566005	AG006 Phoenix Employment Agency (Step Up)		\$ -	\$ -	\$ 35,875.00	\$ 35,875.00
010-8120-421 66-46	10081200 566005	AG007 Kids Making It		\$ -	\$ -	\$ 47,500.00	\$ 47,500.00
010-8120-421 66-48	10081200 566005	AG008 Brigade Boys & Girls Club		\$ -	\$ -	\$ 37,500.00	\$ 37,500.00
010-8120-421 66-60	10081200 566005	AG010 Good Shepherd		\$ -	\$ -	\$ 24,000.00	\$ 24,000.00
010-8120-421 66-72	10081200 566005	AG011 Food Bank		\$ -	\$ -	\$ 19,000.00	\$ 19,000.00
010-8120-421 66-73	10081200 566005	AG014 Cape Fear Communities in Schools		\$ -	\$ -	\$ 42,560.00	\$ 42,560.00
010-8120-421 66-73	10081200 566005	AG015 Ability Garden/Arboretum		\$ -	\$ -	\$ 12,000.00	\$ 12,000.00
010-8120-421 66-83	10081200 566005	AG017 WARM (Wilmington Area Rebuilding Ministry)		\$ -	\$ -	\$ 27,500.00	\$ 27,500.00
010-8120-421 66-83	10081200 566005	AG023 Cape Fear Literacy Council		\$ -	\$ -	\$ 16,500.00	\$ 16,500.00
010-8120-461 66-36	10081200 566010	AG025 LINC 20201664		\$ -	\$ -	\$ 37,500.00	\$ 37,500.00
010-8120-461 66-73	10081200 566005	AG028 Blue Ribbon Commission -Enrichment		\$ -	\$ -	\$ 58,500.00	\$ 58,500.00
010-8120-461 66-87	10081200 566005	AG032 Dreams of Wilmington		\$ -	\$ -	\$ 33,250.00	\$ 33,250.00
010-8120-478 66-13	10081200 566005	AG033 WRAAP (W/II Residential Adolescent)		\$ -	\$ -	\$ 33,188.00	\$ 33,188.00
010-8120-478 66-15	10081200 566005	AG039 Community Boys & Girls Club		\$ -	\$ -	\$ 47,500.00	\$ 47,500.00
010-8120-478 66-77	10081300 566021	AG043 Cape Fear COG		\$ -	\$ -	\$ 67,600.00	\$ 67,600.00
	10081200 566005	AG052 First Tee		\$ -	\$ -	\$ 12,000.00	\$ 12,000.00
	10081200 566005	AG056 Community Enrichment Intiv		\$ -	\$ -	\$ 10,000.00	\$ 10,000.00
	10081200 566005	AG059 Safe Place		\$ -	\$ -	\$ 12,000.00	\$ 12,000.00
	10081200 566005	AG060 Cape Fear Habitat for Humanity		\$ -	\$ -	\$ 37,500.00	\$ 37,500.00
	10081200 566005	AG061 Carousal Center		\$ -	\$ -	\$ 27,500.00	\$ 27,500.00
	10081200 566005	AG062 Child Development Center		\$ -	\$ -	\$ 24,737.00	\$ 24,737.00
	10081200 566005	AG063 First Fruit Ministry		\$ -	\$ -	\$ 12,000.00	\$ 12,000.00
	10081200 566005	AG064 NourishNC		\$ -	\$ -	\$ 13,200.00	\$ 13,200.00
	10081200 566005	AG065 Soaring Eagles Outreach Ministry		\$ -	\$ -	\$ 12,000.00	\$ 12,000.00
	10081200 566005	AG066 Young Scientist Academy		\$ -	\$ -	\$ 13,657.00	\$ 13,657.00
			<b>SUBTOTAL</b>	\$ -	\$ -	\$ 753,607.00	\$ 754,808.10
			<b>Reprogrannable</b>	\$ -	\$ -	\$ -	\$ -
			<b>Grand Total</b>	\$ 7,480,741.91	\$ 1,771,465.80	\$ -	\$ 828,755.21
				\$ -	\$ -	\$ -	\$ 762,577.25





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

DATE: 08-30-24  
TIME: 15:33  
PAGE: 1

REPOR PROGRAM : HOME  
PGM YR : ALL  
PROJECT : ALL  
ACTIVITY : ALL

Program Year/ Project  
2023 2 Housing

IDIS Act ID	Activity Name	Prior Year	Voucher Number	Line Item	Voucher Status	LOCCS Send Date	Grant Year	Grant Number	Fund Type	Drawn Amount
1081	CW-128 Frye, Deldre and Arnold		6823562	1	Complete	10/12/2023	2022	M22MC370207	PI	\$101,000.00
<b>Activity Total</b>										\$101,000.00
<b>Project Total</b>										\$101,000.00
<b>Program Year 2023 Total</b>										\$101,000.00

REPORT PROGRAM : CDBG  
FGM YR : ALL  
PROJECT : ALL  
ACTIVITY : ALL

Program Year/Project	IDIS Act. ID	Activity Name	Prior Year	Voucher Number	Line Item	Voucher Status	LOCCS Send Date	Grant Year	Grant Number	Fund Type	Drawn Annual
<b>2023 1 Planning and Administration</b>											
<b>1098 2023 CDBG Administration</b>											
	6854772		1	6854772	1	Complete	1/16/2024	2023	B23MCG70010	EN	\$46,888.75
	6882382		1	6882382	1	Complete	3/29/2024	2023	B23MCG70010	EN	\$46,888.75
	<b>Activity Total</b>										
	<b>\$140,666.25</b>										
<b>Program Year 2022 Total</b>											
<b>\$1,674,804.44</b>											
<b>2023 1 Planning and Administration</b>											
<b>1099 2023 Housing Delivery</b>											
	6854797		1	6854799	1	Complete	1/16/2024	2023	B23MCG70010	FN	\$46,888.75
	6882380		1	6882380	1	Complete	3/29/2024	2023	B23MCG70010	EN	\$46,888.75
	6882384		1	6882384	1	Complete	3/29/2024	2023	B23MCG70010	EN	\$6,042.59
	<b>Activity Total</b>										
	<b>\$147,308.84</b>										
<b>Project Total</b>											
<b>\$287,975.09</b>											
<b>2023 2 Housing</b>											
<b>1070 CW-127 Green, Patricia</b>											
	6773297		1	6773297	1	Complete	6/16/2023	2022	B22MCG70010	RL	\$47,000.00
	<b>Activity Total</b>										
	<b>\$47,000.00</b>										
<b>2023 2 Housing</b>											
<b>1092 Relocation-Henry Green</b>											
	6823408		1	6854391	1	Complete	10/12/2023	2022	B22MCG70010	FN	\$1,842.40
	6854402		1	6854402	1	Complete	1/16/2024	2022	B22MCG70010	EN	\$7,453.62
	6877256		1	6877256	1	Complete	3/13/2024	2021	B21MCG70010	FN	\$438.00
	6882607		1	6882607	1	Complete	3/13/2024	2021	B21MCG70010	FN	\$8,160.08
	6916345		1	6916345	1	Complete	3/29/2024	2022	B22MCG70010	FN	\$2,010.00
	6916346		1	6916346	1	Complete	7/11/2024	2021	B21MCG70010	FN	\$657.00
	6926216		1	6926216	1	Complete	//1/2024	2021	B21MCG70010	FN	\$13,668.00
	<b>Activity Total</b>										
	<b>\$36,792.10</b>										
<b>2023 2 Housing</b>											
<b>1093 Relocation-Orethia Brown</b>											
	6851305		1	6854405	1	Complete	1/16/2024	2022	B22MCG70010	EN	\$5,914.08
	<b>Activity Total</b>										
	<b>\$5,914.08</b>										

2023 2 Housing	1084 Relocation-Patricia Green	6877251	1	Complete	3/13/2024	2021 B21MC370010	EN	\$438.00
		6877252	1	Complete	3/13/2024	2021 B21MC370010	EN	\$6,841.61
		6877252	2	Complete	3/13/2024	2022 B22MC370010	EN	\$1,648.31
		6882603	1	Complete	4/5/2024	2022 B22MC370010	EN	\$219.00
		6882604	1	Complete	4/5/2024	2022 B22MC370010	EN	\$903.00
		6916348	1	Complete	7/1/2024	2021 B21MC370010	EN	\$438.00
		6916349	1	Complete	7/1/2024	2021 B21MC370010	EN	\$1,781.40
						<b>Activity Total</b>		<b>\$18,771.40</b>
2023 2 Housing	1090 HCD-203 Leandra Gomes	6823836	1	Complete	10/12/2023	2022 B22MC370010	EN	\$8,868.72
		6854410	1	Complete	1/16/2024	2022 B22MC370010	EN	\$5,322.90
						<b>Activity Total</b>		<b>\$14,191.62</b>
2023 2 Housing	1091 LIMITED ASSISTANCE GRANTS-Cheryl Lee	6859891	1	Complete	1/29/2024	2022 B22MC370010	EN	\$84,000.00
						<b>Activity Total</b>		<b>\$84,000.00</b>
2023 2 Housing	1092 RR-107 Matt Anderson	6876011	1	Complete	3/13/2024	2022 B22MC370010	RL	\$155,295.60
		6876011	2	Complete	3/13/2024	2023 B23MC370010	RL	\$186,704.40
						<b>Activity Total</b>		<b>\$342,000.00</b>
2023 2 Housing	1093 HCD-204 Carlos Mack Jr	6882374	1	Complete	3/28/2024	2023 B23MC370010	RL	\$154,213.00
						<b>Activity Total</b>		<b>\$154,213.00</b>
2023 2 Housing	1094 DPA-65 Shawanna Oliver	6890016	1	Complete	4/23/2024	2023 B23MC370010	RL	\$50,000.00
						<b>Activity Total</b>		<b>\$50,000.00</b>
2023 2 Housing	1096 First Fruit Ministries	6876089	1	Complete	3/13/2024	2022 B22MC370010	EN	\$9,343.57
		6916317	1	Complete	7/1/2024	2022 B22MC370010	EN	\$10,576.43
						<b>Activity Total</b>		<b>\$19,920.00</b>
2023 2 Housing	1097 Relocation CE-02 Felicia Johnson	6882376	1	Complete	3/28/2024	2021 B21MC370010	EN	\$4,994.72
		6882598	1	Complete	4/5/2024	2021 B21MC370010	EN	\$219.00
		6882601	1	Complete	4/5/2024	2021 B21MC370010	EN	\$1,971.60
		6916332	1	Complete	7/1/2024	2021 B21MC370010	EN	\$1,245.00
		6916337	1	Complete	7/1/2024	2021 B21MC370010	EN	\$13,356.78
		6926211	1	Complete	7/30/2024	2021 B21MC370010	EN	\$868.00
						<b>Activity Total</b>		<b>\$22,655.10</b>

2023 2 Housing

1099 LIMITED ASSISTANCE GRANTS-Veronica Kelly

6920538	1	Complete	7/30/2024	2021 B21MCE70010	EN	\$7,380.00
6920541	1	Complete	7/30/2024	2021 B21MCE70010	EN	\$820,000
<b>Activity Total</b>						<b>\$8,200,000</b>
<b>Project Total</b>						<b>\$802,383.22</b>
<b>Program Year 2023 Total</b>						<b>\$1,090,358.31</b>

<b>FY24 General Fund Human Services Grants</b>	
<b>Ability Garden/Arboretum</b>	\$12,000
<b>Blue Ribbon Commission</b>	\$58,500
<b>Brigade Boys &amp; Girls Club</b>	\$37,500
<b>Cape Fear Council of Governments</b>	\$65,000
<b>Cape Fear Communities in Schools</b>	\$42,560
<b>Cape Fear Habitat for Humanity</b>	\$37,500
<b>Cape Fear Literacy Council</b>	\$16,500
<b>Carousel Center</b>	\$27,500
<b>Child Development Center</b>	\$24,737
<b>Coastal Horizons</b>	\$41,040
<b>Community Boys &amp; Girls Club</b>	\$47,500
<b>Community Enrichment Initiative</b>	\$10,000
<b>Dreams</b>	\$33,250
<b>First Fruit Ministry</b>	\$12,000
<b>First Tee Greater Wilmington Youth</b>	\$12,000
<b>Food Bank of Central &amp; Eastern NC</b>	\$19,000
<b>Good Shepherd Ministries</b>	\$24,000
<b>Kids Making It</b>	\$47,500
<b>LINC – Leading into New Communities</b>	\$37,500
<b>Nourish NC</b>	\$13,200
<b>Phoenix Employment Agency</b>	\$37,875
<b>Safe Place</b>	\$12,000
<b>Soaring As Eagles Outreach Ministry</b>	\$12,000
<b>WARM (Wilmington Area Rebuilding Ministry)</b>	\$27,500
<b>WRAAP</b>	\$33,188
<b>Young Scientist Academy</b>	\$13,657
<b>TOTAL</b>	<b>\$755,007.00</b>