

**Assessment of Fair Housing
City of Wilmington, North Carolina**

ADDENDUM



Administered by the City of Wilmington &
the Housing Authority of the City of Wilmington, North Carolina

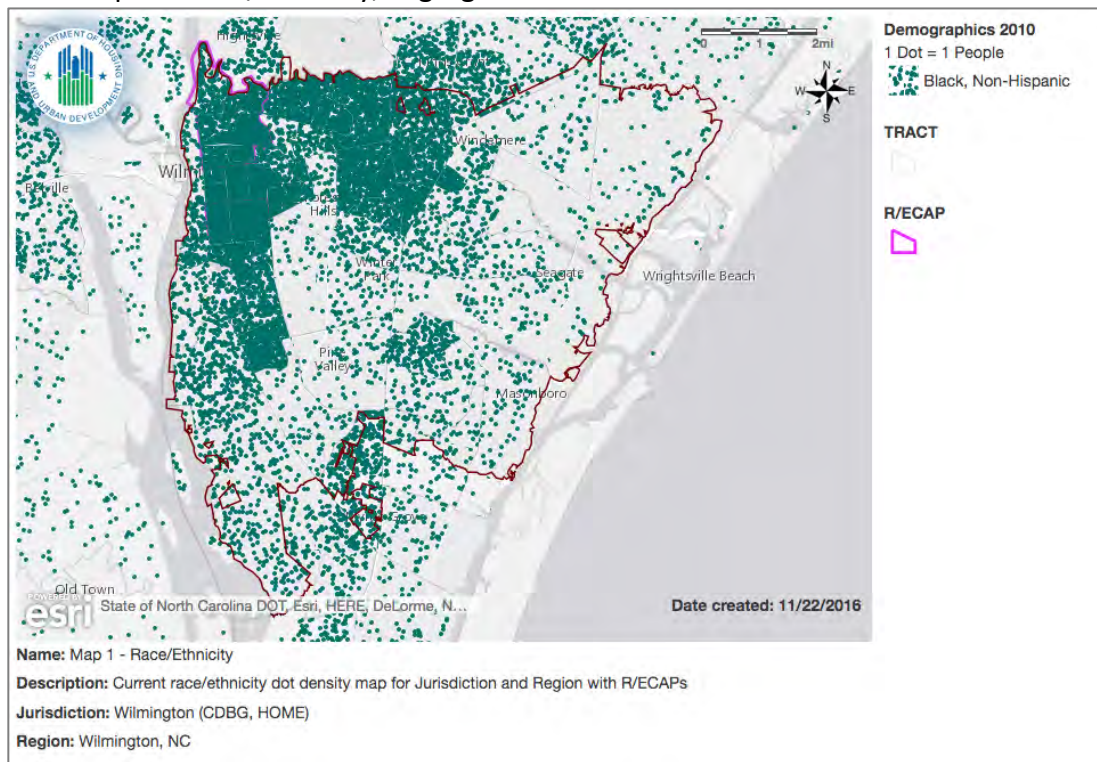
V.B.i.1.c. Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

Housing segregation is the practice (intentionally or unintentionally) of denying minority groups and other protected groups equal access to housing. The results can be development of a disparity between two or more groups, resulting in neighborhoods that have differing levels of poverty and community investment.

Race & Ethnicity

It has been established that the northwest area of Wilmington is historically Black and remains significantly segregated. This is also the location of R/ECAP tracts in the City. A closer examination of 1 Dot = 1 Person shows the level of segregation apparent in this area of the City.

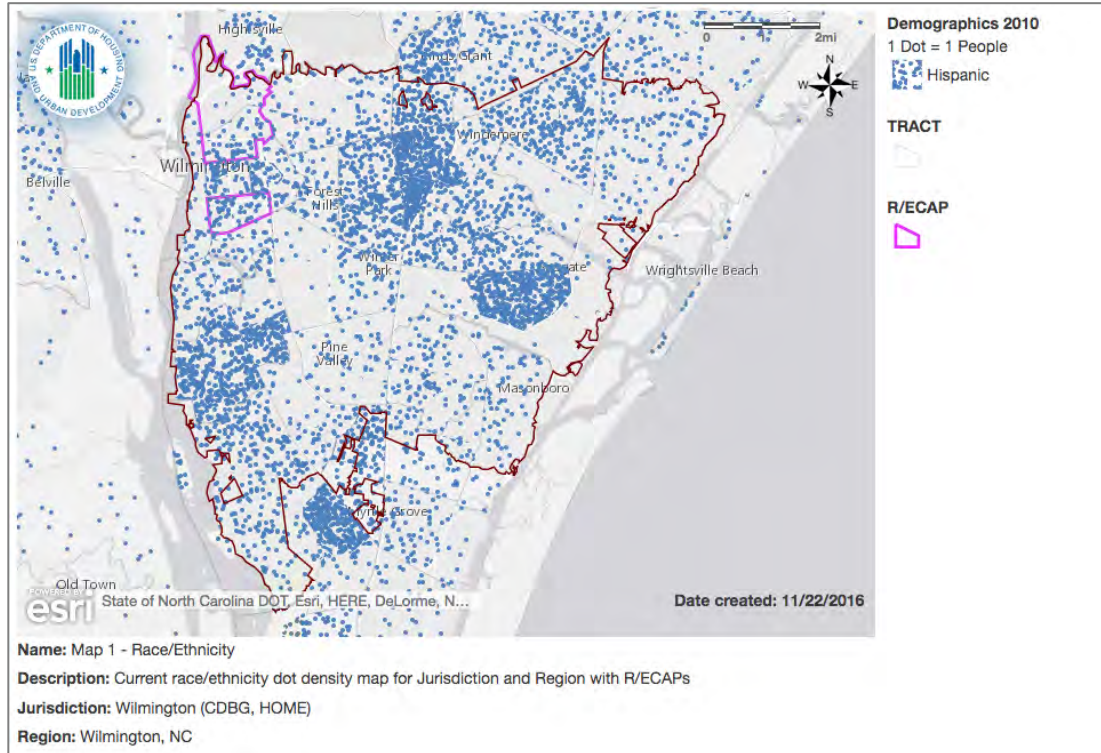
HUD Map 1 – Race/Ethnicity, Segregation Black



For persons who identify ethnically as Hispanics, a close examination of 1 Dot = 1 Person also shows several pockets of areas in Wilmington where there is segregation. While not concentrated prominently in one area of the City, such as the Black population, Hispanics can be found in three concentrations in Wilmington. These three areas of concentration are Census Tract 37129010800 and 37129010900 on the western border of the City (West Wilmington),

Census Tract 37129010501 just northwest of UNC-Wilmington (North Central), and Census Tract 37129011902 just southeast of the university (East Wilmington).

HUD Map 1 – Race/Ethnicity, Segregation Hispanic



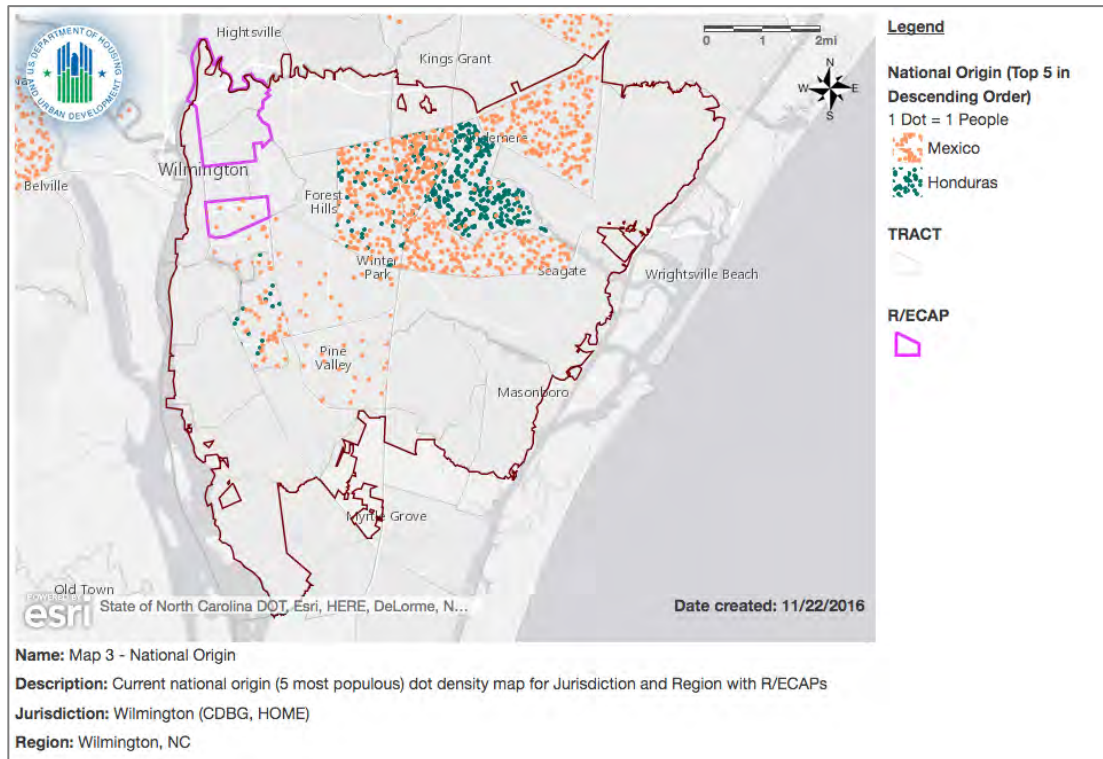
According to the 2010-2014 ACS, in 2014, Hispanics made up 5.8% of the population in Wilmington. All the identified Census Tracts display percentages at almost twice or more of the citywide Hispanic rate. Below is a table showing the percentages of the population that is Hispanic in each Census Tract that displays an area of concentration of the ethnic group. It should be noted that while Census Tracts are the geographic location used to define the location for this purpose, the groups may be further clustered within a few blocks, or a corner of the neighborhood.

Concentration of Hispanics in Wilmington		
Census Tract	Location Description	Percent Hispanic
37129010800	Western border of city (West Wilmington)	31.2%
31729010900	Western border of city (West Wilmington)	12.4%
37129010501	Northwest of UNC-Wilmington (North Central)	23.9%
37129011902	Southeast of UNC-Wilmington (East Wilmington)	10.2%
Source: 2010-2014 ACS via PolicyMap		

National Origin

When determining segregation by national origin, persons from Mexico and Honduras, were the two most prominent groups with obvious geographic concentrations. In HUD Map 3 – National Origin, both groups can be found clustered in north central Wilmington, specifically around the UNC-Wilmington campus. Persons with Mexico as their national origin are concentrated around the university and up along the northern border of the City. Persons with Honduras as their national origin are concentrated just east of the university.

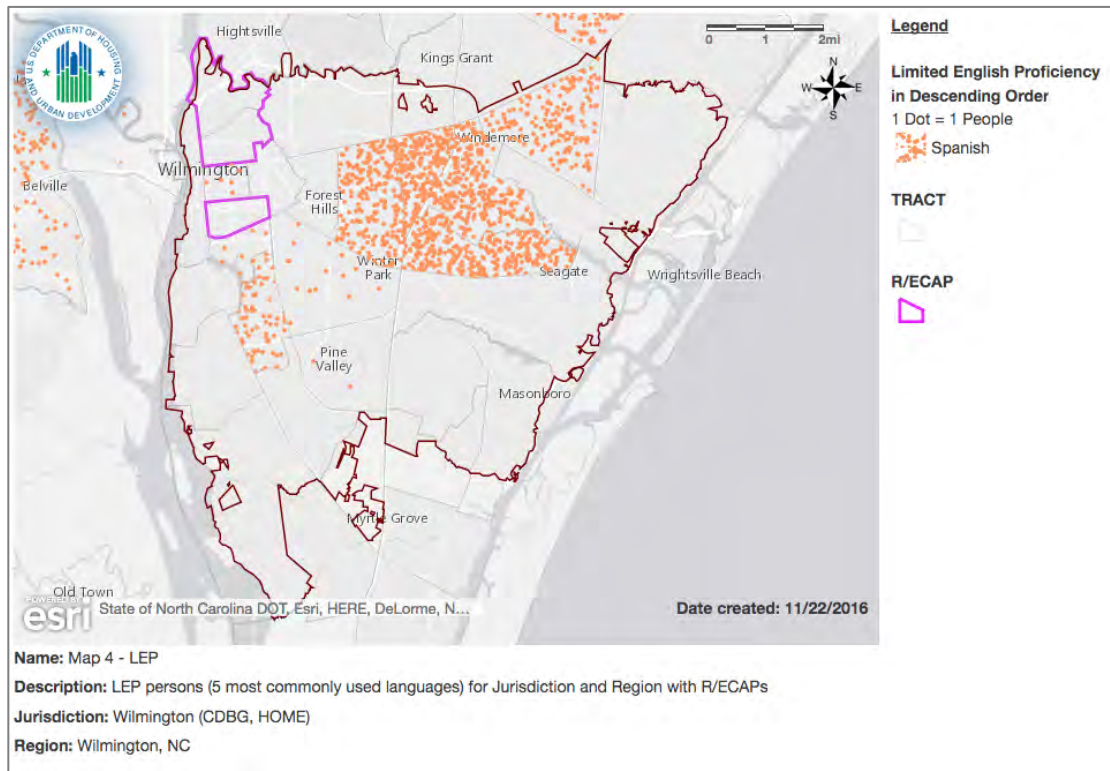
HUD Map 3 – National Origin, Mexico and Honduras



LEP (Limited English Proficiency)

A direct correlation can be drawn from the geographic location by individuals that identify as Hispanic and persons with Mexico and Honduras as their national origin in Wilmington. As can be expected, the geographic location of persons having limited English proficiency with their primary language as Spanish match the location of the Hispanic population. No other race groups, identified as Limited English Proficiency or LEP, show pockets of clustering within the City of Wilmington. It should be noted, not all persons who identify as Hispanic are LEP.

HUD Map 4 – LEP, Spanish



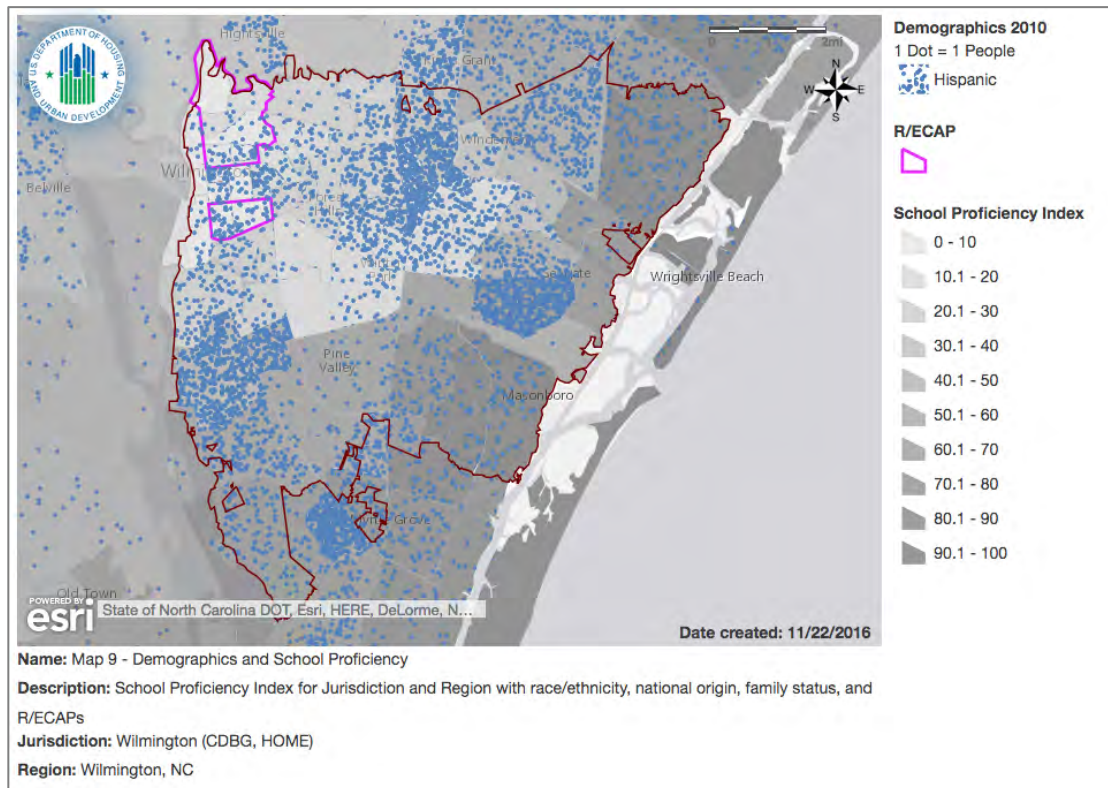
V.B.iii.1.a.ii. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

The school system quality, or proficient schools, in a certain area is measured by the School Proficiency Index. With scores being 1-100, a higher score means a higher ranked school system as compared to a lower score meaning a lower ranked school system. School systems are ranked by GreatSchools, which evaluate schools by 4th grade students and how proficient they are in reading and math on state test scores.

Racial/Ethnic and Proximity to Proficient Schools

Northwest Wilmington has the lowest School Proficiency Index ratings in the City. This area is also the location of the City’s R/ECAP tracts, and areas that are historically Black segregated. While persons who identify as Hispanics do not fall directly into these areas, Hispanics reside in clusters that border in between the low School Proficiency Index areas (West Wilmington, North Central, and East Wilmington) and the higher rated areas in the eastern coastal and southern areas of Wilmington.

HUD Map 9 – Demographics and School Proficiency, Hispanics

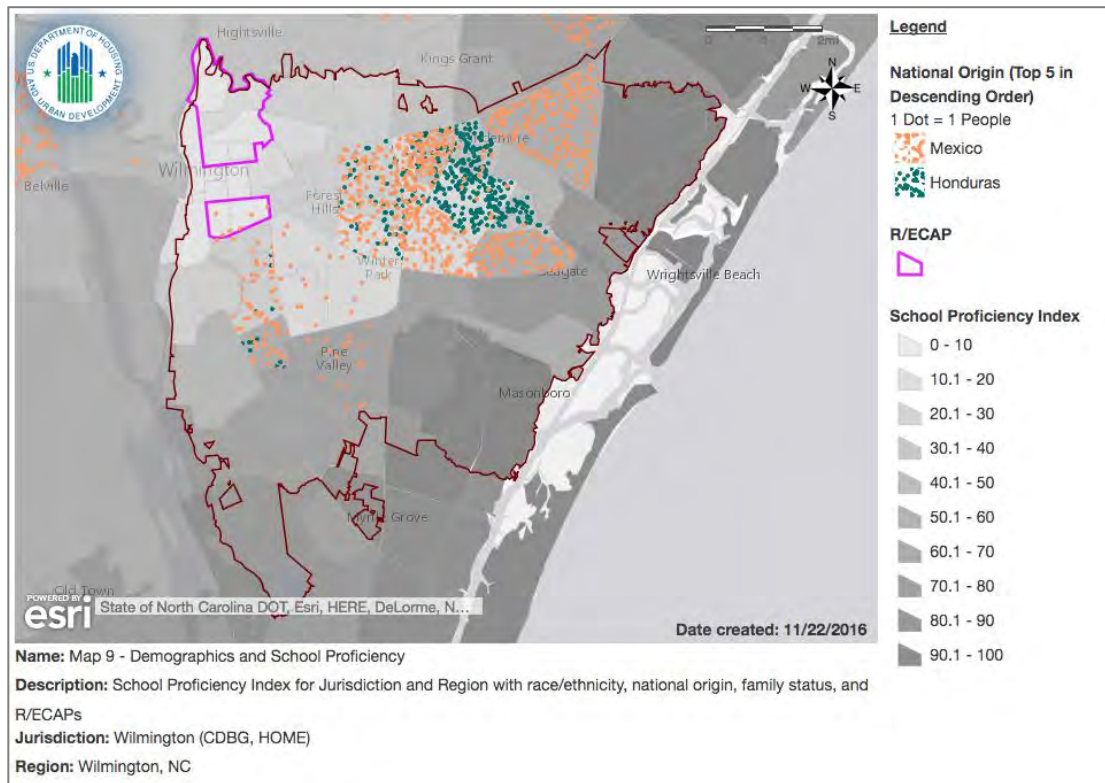


Data Note: Lighter shades mean lower School Proficiency Index and darker shades mean higher School Proficiency Index

National Origin/LEP and Proximity to Proficient Schools

Persons with Mexico and Honduras as their national origin, show similarities to the overall Hispanic map, with the groups also residing in between areas with low School Proficiency Index scores and areas where the index is high. These groups are however mostly located around the UNC-Wilmington university area. As persons with LEP are primarily Spanish speaking, and have a direct correlation with this group, it can be concluded there is a concentration of limited English proficient persons in the same area.

HUD Map 9 – Demographics and School Proficiency, National Origin



Data Note: Lighter shades mean lower School Proficiency Index and darker shades mean higher School Proficiency Index

V.B.iii.1.b.i. Describe any disparities in access to jobs and labor markets by protected class groups:

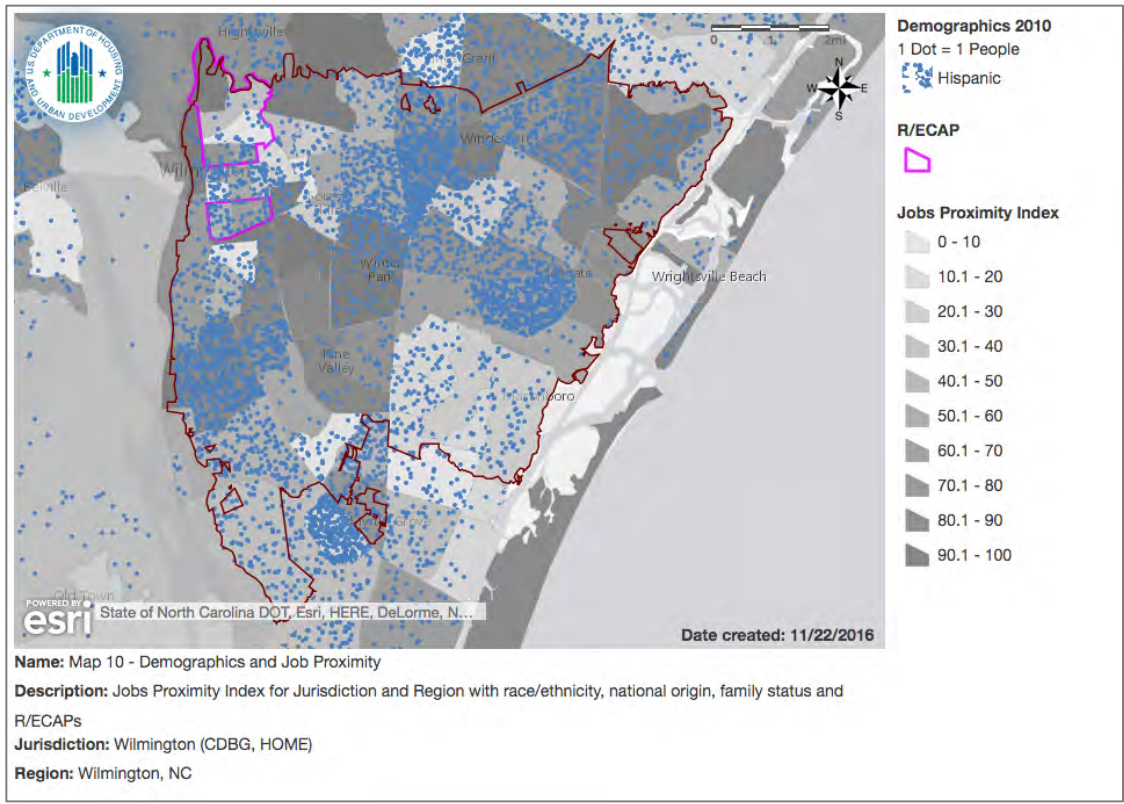
Access to employment opportunities is measured by the Jobs Proximity Index. Scored 1-100, the higher the index score, the higher (or better) access there is for employment.

Jobs Proximity Index

Race and Ethnicity

Hispanics have the highest Jobs Proximity Index in the City with a score of 64.97 as compared to all other races. A higher index score means higher access to employment opportunities for residents in a neighborhood.

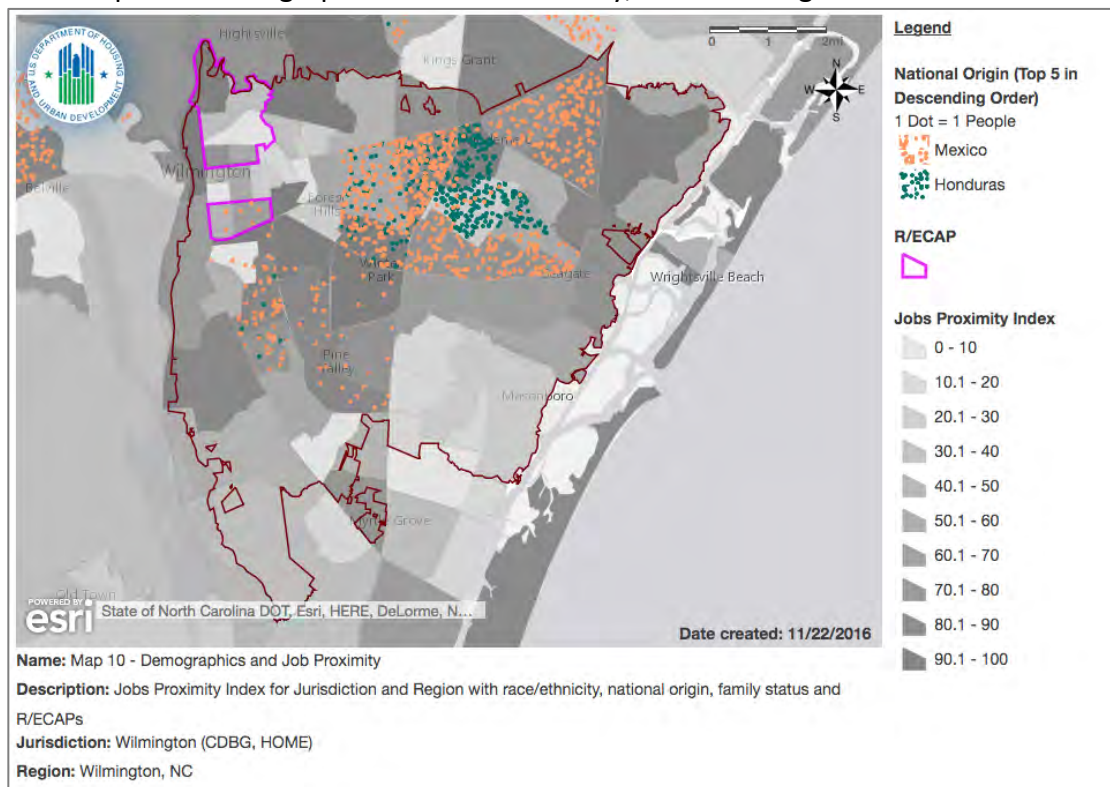
HUD Map 10 – Demographics and Job Proximity, Hispanics



National Origin

While the Jobs Proximity Index does not report values by specific national origin, the geographic location of persons with Mexico and Honduras is visually shown in HUD Map 10 – Demographics and Job Proximity. Persons with a national origin of Mexico follow a similar pattern of in geographic location in relation to Job Proximity as Hispanics. Persons originating from Honduras also reside near those who originated from Mexico, however, the group is located in an area where the northern half has a high Job Proximity index and the southern half has a low score. While the location of the university may skew the index, it can't be denied, there are less jobs in at least half the areas east of the university.

HUD Map 10 – Demographics and Job Proximity, National Origin



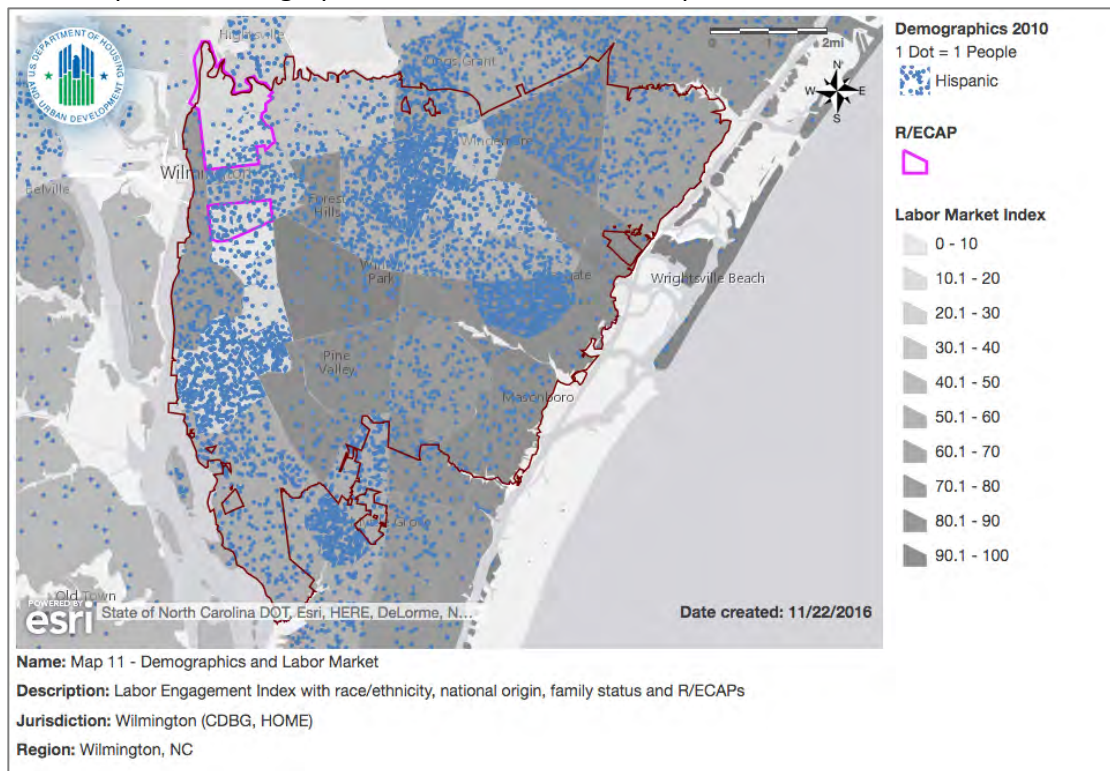
Labor Market Index

Labor force participation is measured by the Labor Market Index. Scored 1-100, a higher score in the index means higher labor force participation in the neighborhood.

Race and Ethnicity

While Individuals that identify as Hispanics have the highest Jobs Proximity Index of all groups in Wilmington, the ethnic group has the second lowest Labor Market Index (52.82) in the City showing that close proximity to jobs does not necessarily translate to employment. As displayed in HUD Map 11 – Demographics and Labor Market, the distribution of the Labor Market Index is not equal across the City for Hispanics either. Of the three concentration pockets in the City, the Western Wilmington tracts have the lowest Labor Market Index among Hispanics, the concentration in North Central areas just northwest of the university has a higher Labor Market Index score and the concentration in East Wilmington has the highest.

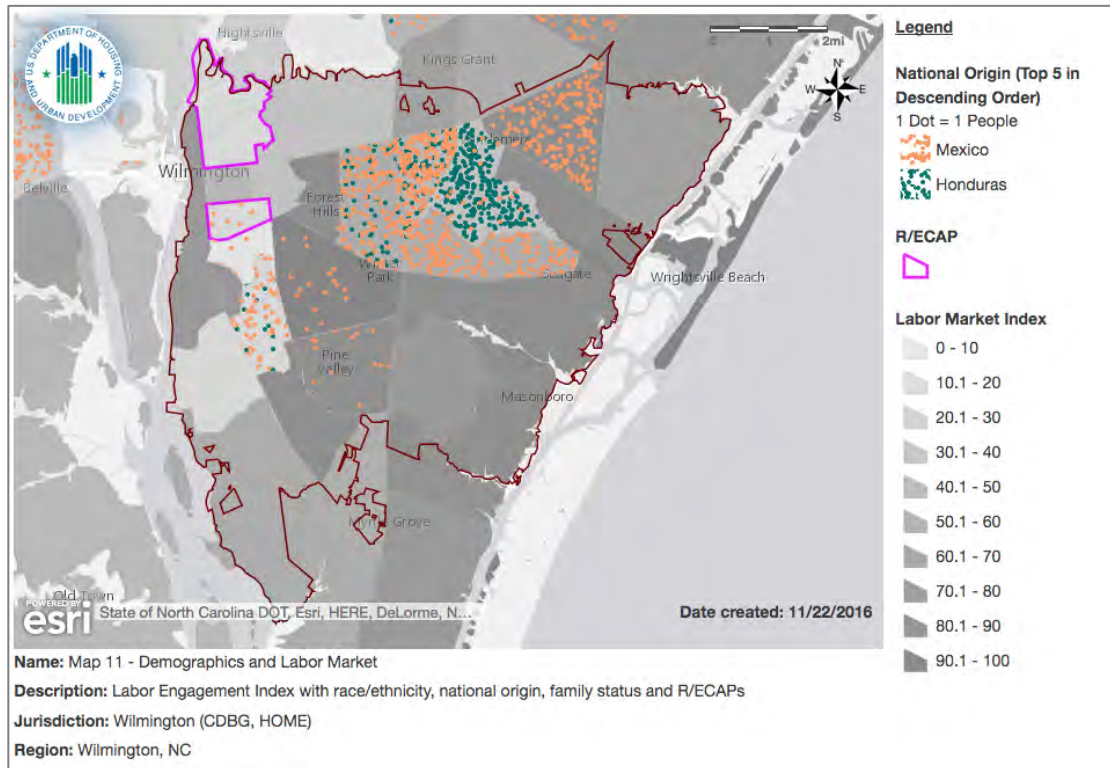
HUD Map 11 – Demographics and Labor Market, Hispanics



National Origin

While Hispanics have a Labor Market Index of 52.82 as a whole, it is not distributed evenly across the City as it relates to national origin (within the Hispanic population). Persons who originated from Mexico are located across more areas than persons who originated from Honduras, and they experience more values of differences when it comes to residing in high or low Labor Market Index areas. Still, persons who originated from Mexico reside in areas with a higher Labor Market Index than persons originally from Honduras, which almost exclusively reside in one of the lower Labor Market Index areas in the City.

HUD Map 11 – Demographics and Labor Market, National Origin



V.B.iii.1.d.i. Describe any disparities in exposure to poverty by protected class groups:

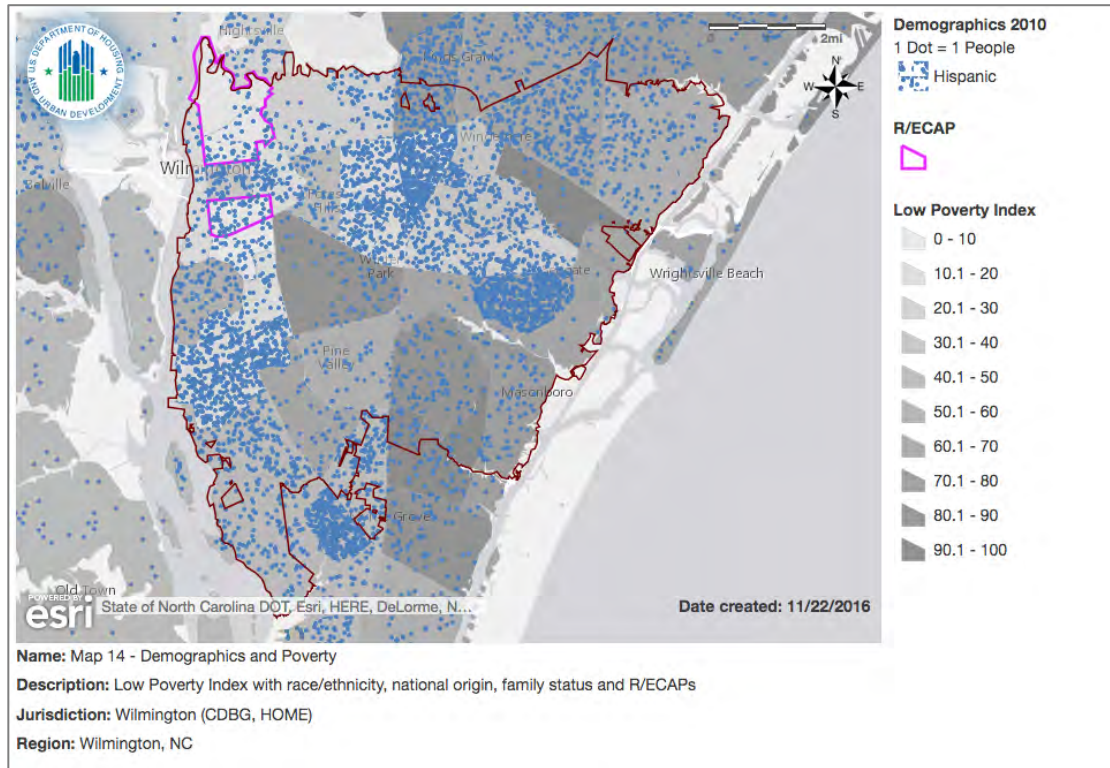
Exposure to poverty is measured by the Low Poverty Index, which assigns a value of 1-100 with a lower score meaning more exposure to poverty and a higher score meaning less exposure to poverty.

Race/Ethnicity and Exposure to Poverty

Individuals who identify ethnically as Hispanic experience the second highest exposure to poverty in the City according to the Low Poverty Index when compared to the race groups. The Low Poverty Index for Hispanics is 36.70, while Blacks have the lowest at 21.55. By contrast, Whites and Asians have higher Low Poverty Indexes (less exposure to poverty) than all other races with 51.30 and 52.71 respectively.

While Hispanics have the second lowest Low Poverty Index in the City, the geographic location of the concentration of Hispanics differed. The Hispanic population in the western border of the City and the concentration in the north central areas experienced more exposure to poverty than the concentration in east Wilmington.

HUD Map 14 – Low Poverty Index, Hispanics

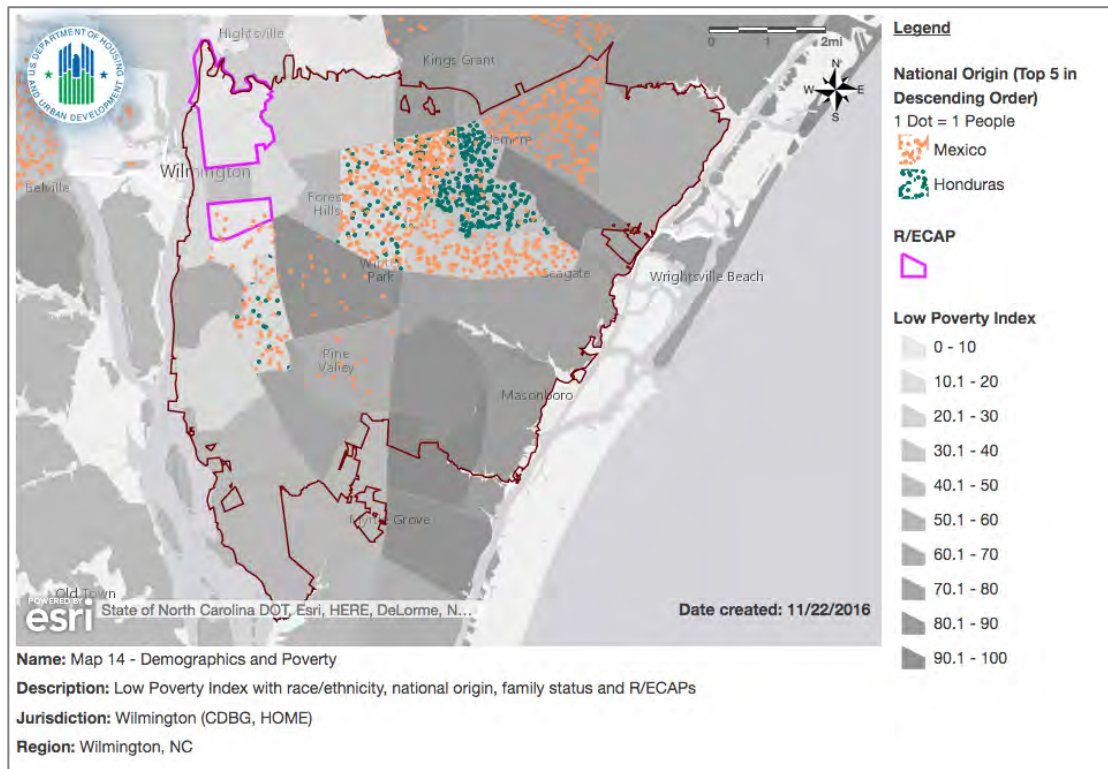


National Origin and Exposure to Poverty

While Hispanics have a Low Poverty Index of 36.70 as a whole, it is not distributed evenly across the City as it relates to national origin (within the Hispanic population). Persons who originated from Mexico experience varying degrees of exposure to poverty, with persons in this groups having a lower score on the Low Poverty Index in central Wilmington as compared to a higher Low Poverty Index in the northern areas of the City (lower index means more exposure to poverty).

Persons who originated from Honduras generally experience higher exposure to poverty as compared to the rest of the City, with the exception of north west Wilmington, which has the highest exposure to poverty in the City.

HUD Map 14 – Low Poverty Index, Hispanics



V.C.1.a.i. Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and Housing Choice Voucher (HCV))?

While it is true that residents of publicly supported housing are primarily Black, there is a small correlation of race or ethnicity of persons residing in one category of publicly supported housing over other categories.

In Wilmington, there is a noticeable segregation of racial/ethnic groups residing in certain classes of publicly supported housing. Over the past seven years (2010-2016), there has been an average of 225 Black heads of households residing in HCV or PBV units compared to 66 White heads of households and practically no American Indians, Asians, or Other races. Broken down by ethnicity, this averages 15 Hispanic heads of households compared to 279 Non-Hispanics living in voucher assisted units. In the case of voucher assisted units, Black persons are the primary tenants.

HCV/PBV Residents Race/Ethnicity							
	Hispanic HOH	Non-Hispanic HOH	White	Black	Am Indian or Alaskan Native	Asian	Other
2010	17	255	63	205	3	1	0
2011	6	206	55	155	1	1	0
2012	25	382	115	287	3	0	2
2013	12	178	47	138	2	0	3
2014	16	276	54	234	0	0	4
2015	20	427	81	362	3	1	1
2016	15	235	50	196	1	1	2
Average	15	279	66	225	1	.57	1

A similar conclusion is reached for residents of Public Housing units in Wilmington. The majority of families residing in public housing are Black. An average of 129 Black heads of households compared to 14 White heads of households and again practically no American Indian, Asian or Other races reside in public housing. Ethnically speaking, an average of 2 Hispanic heads of households versus 142 Non-Hispanic heads of households live in Public Housing.

Public Housing Residents Race/Ethnicity							
	Hispanic HOH	Non-Hispanic HOH	White	Black	Am Indian or Alaskan Native	Asian	Other
2010	1	103	16	86	2	0	0
2011	4	174	19	159	0	0	1
2012	1	143	14	129	1	0	0
2013	2	84	12	73	1	0	0
2014	2	172	13	160	0	0	0
2015	2	185	16	169	1	0	1
2016	5	135	8	131	1	0	1
Average	2	142	14	129	.86	0	.43

Based on the Housing Authority’s demographic reports listed above, it is clear that the majority of residents residing in publicly supported housing are Black. There does not appear to be a difference over any particular type of housing, whether it be Public Housing, Project Based Section 8, the HCV program, or other HUD Multifamily Assisted development. In all categories, Blacks are the primary resident, with Whites and Hispanics next. American Indians, Asians, or Other races are very few in numbers comparatively speaking.

While there is a larger Black population residing in either Public Housing, HCV/PBV or other Multi-Family assisted developments, it is true that both Whites and Hispanics reside in HCV/PBV developments or units more than in Public Housing. As in the majority of cities in America, the residents of Public Housing in Wilmington are long-time tenants. Many families have lived in public housing for generation after generation which creates pockets of areas of persons of the same race or ethnicity. HCV or PBV on the other hand, is spread out throughout the City and thus those pockets of one race/ethnicity aren’t as large.

	HCV/PBV	PH
White	66	14
Black	225	129
Hispanic	15	2

VI. Fair Housing Goals and Priorities

- 1) For each fair housing issue, prioritize the identified contributing factors. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.

Through the process of this Assessment of Fair Housing, and described in Section V of this report, the following Fair Housing Issues have been identified within the City Wilmington: Segregation, Racial and Ethnic Concentrations of Poverty, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing Location and Occupancy, Disability and Access Issues, as well as Fair Housing Enforcement, Outreach Capacity and Resources. For each Fair Housing Issue, the associated Contributing Factors, identified in this Assessment, are prioritized by degree of impact on the particular Fair Housing Issue – the highest ranking Contributing Factor thus contributing the most towards the Fair Housing Issue. Overall, the highest priority of all the Contributing Factor is the Location and Type of Affordable Housing which is overwhelmingly the leading factor contributing to Segregation and Racial and Ethnic Concentrations of Poverty within Wilmington. Community Opposition and Land Use & Zoning Laws also contribute to multiple Fair Housing Issues including Segregation, Racial and Ethnic Concentrations of Poverty as well as Disproportionate Housing Needs. Equally as important, the Lack of Public Investments and the Lack of Local Fair Housing Enforcement also contribute to multiple Fair Housing Issues.

Contributing Factors of Segregation

- 1) Location and Type of Affordable Housing
- 2) Community Opposition (NIMBY)
- 3) Displacement of Residents Due to Economic Pressure
- 4) Land Use and Zoning Laws
- 5) Occupancy Codes & Restrictions
- 6) Lending Discrimination

Contributing Factors of R/ECAPs

- 1) Location and Type of Affordable Housing
- 2) Community Opposition
- 3) Displacement of Residents Due to Economic Pressure
- 4) Private Discrimination
- 5) Deteriorated and abandoned properties

Contributing Factors of Disparities in Access to Opportunity

- 1) The availability, type, frequency, and reliability of public transportation
- 2) The location of proficient schools and school assignment policies
- 3) Lending Discrimination

Contributing Factors of Disproportionate Housing Needs

- 1) Displacement of Residents Due to Economic Pressure
- 2) Land Use and Zoning Laws
- 3) Lending Discrimination

Contributing Factors of Publicly Supported Housing Location and Occupancy

- 1) Community Opposition (NIMBY)
- 2) Impediments to Mobility
- 3) Lack of public investments in specific neighborhoods

Disability and Access Issues Contributing Factors

- 1) Lack of affordable, integrated housing for individuals who need supportive services
- 2) Access to publicly supported affordable housing for persons with disabilities
- 3) Lack of assistance for housing accessibility modifications

Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

- 1) Lack of local private fair housing outreach and enforcement
- 2) Lack of local public fair housing enforcement
- 3) Lack of resources for fair housing agencies and organizations

2. For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Explain how each goal is designed to overcome the identified contributing factor and related fair housing issue(s). For goals designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributing factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the timeframe for achievement.

<u>Goal #1</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Increase Affordable Housing Options	Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing; Private Discrimination	Segregation; R/ECAPS; Disparities in Access to Opportunity; Publicly Supported Housing	<p>Increase in Affordable Housing Production; Reduction in Cost Burdened Households</p> <p>Support affordable housing developers, whenever possible in accordance with HOME underwriting requirements provide gap financing or when appropriate to assist with tax exempt bond issuance under Public Housing general statutes, in construction of new units of rental housing over the next 5 years; such apartments will be affordable to and occupied by households at 80% or less of area median income; thereby, reducing cost burden.</p>	City of Wilmington, Wilmington Housing Authority

DISCUSSION ADDENDUM:

The City of Wilmington will allocate approximately 50 percent of its HOME funds to support development of 160 units of affordable rental housing in high opportunity areas by 2021. The definition of such areas will be determined via a public process, but at a minimum it will reduce segregation and disparities in access to opportunity. The criteria will give priority to providing gap financing for multifamily rental projects, especially those utilizing Low Income Housing Tax Credits (LIHTC). The City’s project application guidelines and underwriting criteria, in accordance with the HOME Final Rule, assesses the project’s location proximity to desired amenities, quality schools, and employment centers.

The state’s Qualified Allocation Plan (QAP) will greatly assist in achieving these results. The QAP both essentially requires new construction sites to be within a mile of several amenities (including full-service grocery, national retailers, schools, parks) and precludes proximity to negative features (such as airports, landfills, wastewater treatment). Furthermore, the QAP has a strong incentive in the intensely competitive process for sites in lower-poverty Census tracts.

<u>Goal #2</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Maintain Existing Affordable Housing	Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing; Private Discrimination	Disproportionate Housing Needs	Housing Units Rehabilitated	City of Wilmington
			Substantially rehabilitate and/or repair an average of 10 owner occupied houses per year	

DISCUSSION ADDENDUM:

As part of this strategy the City will provide marketing and outreach to the protected classes that experience a disproportionate housing need based on the AFH analysis. The City and Housing Authority will annually measure to see if marketing outreach effectively assists the protected classes identified as having disproportionate housing needs in maintaining affordable housing, and will adjust the marketing and outreach if necessary.

<u>Goal #3</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Increase Local Housing Enforcement Efforts	Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing; Private Discrimination	R/ECAPs; Disability and Access Issues; Fair Housing Enforcement	Increase in fair housing funding; Increase in number of fair housing workshops; Increase in fair housing supportive services	City of Wilmington, Wilmington Housing Authority
			Support CF Housing Coalition to apply for FHAP or FHIP to establish a local Fair Housing Initiative to monitor fair housing issues and complaints, provide funding to assist with FHIP application through biennial RFP process; hold at least one fair housing workshop for landlords and real estate agents annually; work in collaboration with other agencies advocating for affordable and fair housing, such as the Cape Fear Housing Coalition, TriCounty Homeless Interagency Council, Disability Resource Center and others to increase	

			awareness and educate about Fair Housing	
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<u>Goal #4</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Reduce Housing Discrimination Based on Disabilities	Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing; Private Discrimination	R/ECAPs; Disability and Access Issues; Fair Housing Enforcement	Reduced Discrimination Claims; Increased Access to Integrated Affordable Housing	City of Wilmington, Wilmington Housing Authority
			conduct at least one workshop annually on fair housing for landlords, lenders, and housing managers to review housing for persons disabilities and reasonable accommodations; create working group of city/WHA staff, disability service providers, landlords, and advocates to discuss responses to recent cases of discrimination; 10% of affordable housing produced with CDBG and HOME participation over the next 5 years will be targeted for persons with disabilities. WHA will incorporate handicapped accessible units in all new properties.	

<u>Goal #5</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
<p>Expand & Improve Access to Funding Sources for Affordable Housing Development</p>	<p>Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing</p>	<p>Segregation; R/ECAPs; Disproportionate Housing Needs; Publicly Supported Housing; Disproportionate Housing Needs</p>	<p>Working in Collaboration with New Hanover County, private developers, banks, real estate professionals, housing advocates and affordable housing providers to identify attainable strategies to increase affordable housing throughout the city and region</p>	<p>City of Wilmington, Wilmington Housing Authority</p>
			<p>Present recommendations to City Council and New Hanover County Commission for action on recommended immediate, short-term and long-term strategies to increase affordable housing and reduce housing cost burden</p>	

DISCUSSION ADDENDUM

The Wilmington City Council and the New Hanover County Commissioners appointed a joint ad-hoc committee to conduct a comprehensive examination of workforce/affordable housing efforts, along with the demand for and supply of such housing, and recommend the "best practices" that would be most appropriate to improve and increase the stock of available workplace housing in this region. The committee's recommendations will align with the newly adopted City and County Comprehensive plans which include policies to "promote mixed income neighborhoods throughout the city, particularly within identified high-density centers and corridors, downtown, and near employment centers, and by dispersing, rather than concentration low to moderate income housing." (3.1.1 Create Wilmington Comprehensive Plan) As a result of the process leading to this plan, affirmatively furthering fair housing also will be an important focus going forward. The Committee will present recommendations to the Council and Commission by December 2017.

<u>Goal #6</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Increase Homeownership Opportunities		Segregation; R/ECAPs; Disparities in Access to Opportunity; Disproportionate Housing Needs; Fair Housing Enforcement	Increase Homeownership Rates -	City of Wilmington, Wilmington Housing Authority
			Partner with area banks to provide up to 10 mortgages annually, through the HOP program, to households at or below 80% AMI. WHA will enhance the existing HCV homeownership program to foster homeowner stability and success.	

DISCUSSION ADDENDUM

The City of Wilmington will utilize the Homeownership Opportunities Program (HOP) to help protected classes, including racial minority groups, access mortgage financing. HOP provides 100% mortgage financing at below market interest, allowing lower income households to become homebuyers. The HMDA data shows that both High and Low Income Blacks are more than twice as likely to be denied for credit history. HOP helps respond to this disparity by requiring credit score below that of traditional mortgages. HOP also offers households a mobility strategy to relocate from low income neighborhoods and R/ECAPs higher opportunity areas.

Outreach to agencies and institutions, like churches and clubs, are the primary marketing methods. Additionally, direct mail and advertisement on radio stations targeting Hispanic and African American markets are used to get the word out. Finally, prospective homebuyers receive homebuyer education, including Fair Housing Act rights, and on-going counseling to ensure they understand their options and rights to select housing in high opportunity areas with access to good schools, employment opportunities, and other amenities.

The City and the Housing Authority will annually assess, and revised as needed, outreach to determine if it is effective in ensuring adequate participation in the HOP program by protected classes which have disproportionate housing needs.

<u>Goal #7</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Improve Educational Supportive Services	The location of proficient schools and school assignment policies; lack of public investments in specific neighborhoods	Publicly Supported Housing Location and Occupancy; Disparities in Access to Opportunity	Increase enrollment in after school tutoring and youth mentoring programs by 5% over 5 year period	City of Wilmington,
			fund after school programs in R/ECAPs over the next 5 years. 75% of youth enrolled will increase scores on end of year test at 80% or more; 90% promotion to next grade level	

<u>Goal #8</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Improve Access to Employment Training Opportunities	The location of proficient schools and school assignment policies; lack of public investments in specific neighborhoods, Displacement of Residents	Publicly Supported Housing Location and Occupancy; Disparities in Access to Opportunity; Disproportionate Housing Needs	Support agencies providing job training programs. Refer public housing and HCV participants to employment training to promote self-sufficiency.	City of Wilmington, Wilmington Housing Authority
			At least 150 individuals enrolled annually in Job Training/Job	

	Due to Economic Pressure		Preparation/Placement program, including residents of R/ECAPs.	
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<u>Goal #9</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Improve Access to Employment Opportunities	Lack of public investments in specific neighborhoods, Displacement of Residents Due to Economic Pressure, The availability, type, frequency and reliability of public transportation	Publicly Supported Housing Location and Occupancy; Disparities in Access to Opportunity; Disproportionate Housing Needs	increase labor market participation rates in R/ECAPs	City of Wilmington
			Provide annual funding for youth employment program for at least 20 youth to secure employment and supportive services for future career preparation	

<u>Goal #10</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>

Improve Access to Public Transportation	The availability, type, frequency and reliability of public transportation; Impediments to mobility; Lack of public investments in specific neighborhoods	Disproportionate Housing Needs; Publicly Supported Housing Location and Occupancy; Disparities in Access to Opportunity	Participate in WAVE Transit Authority Planning process to advocate for improvements to bus stops and routes within the R/ECAPs	City of Wilmington, Wilmington Housing Authority
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<u>Goal #11</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Improve Public Perception of Affordable Housing	Community opposition; Land use and zoning laws, Private discrimination; Lack of local private fair housing outreach and enforcement; Lack of local public fair housing enforcement; Lack of resources for fair housing agencies and organizations	Fair Housing Enforcement; Segregation; R/ECAPs; Disproportionate Housing Needs	Increase Fair Housing Marketing, Awareness and Education throughout the community;	City of Wilmington, Wilmington Housing Authority
			Host at least one fair housing event annually, host annual workshops with lenders, real estate professionals and landlords, Fair Housing promotional program annually	

<u>Goal #12</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Improve Land Use and Planning Efforts	Land use and zoning laws, Occupancy codes & restrictions; location and type of affordable housing; Displacement of residents due to economic pressure	Fair Housing Enforcement; Segregation; R/ECAPs; Disproportionate Housing Needs	City owned vacant land/in-fill lots should be offered to affordable housing developers at no cost for redevelopment into affordable housing. Review existing density bonus to identify ways to increase use, consult with developers for input into limitations and incentives to increase use. In accordance with the City's Comprehensive Plan (policy 3.1.1) promote mixed-income neighborhoods throughout the city, to provide equitable access to opportunity and housing choice to households at all incomes.	City of Wilmington

			<p>100% of available in-fill lots redeveloped into affordable housing. Revised density bonus utilized by developers 100% more than in past. Revise land development code to encourage mixed –use development and variety of housing types, prices, and tenures.</p>	
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DISCUSSION ADDENDUM

As a result of code enforcement actions, properties may be subject to in-rem foreclosure by the City of Wilmington. These properties are contributing to blight. Since area population continues to increase and land is almost entirely built-out, it is important to take advantage of these opportunities to both (1) aid revitalization of R/ECAPs by redeveloping vacant property and (2) build affordable housing in high opportunity areas. A balanced approach of redevelopment and preservation of existing affordable neighborhoods helps ensure that members of protected classes are not displaced by economic pressure of the in-migration of retirees and others to the city. By December 2017 the City will adopt a strategy to redevelop vacant properties it owns through foreclosure. In conjunction with goal number 5, the City will develop a strategy for identifying which vacant lots are in high opportunity areas or in areas experiencing revitalization where protected classes are at risk of displacement. The goal is for 100% of available in-fill lots in areas of opportunity or in areas experiencing revitalization where protected classes are at risk of displacement being redeveloped into affordable housing.

The City’s density-bonus policy has proven ineffective in incentivizing the development of affordable housing as part of market housing projects. Reviewing and improving this policy will be part of the City’s efforts to revise its land development policies. An examination of successful programs in other N.C. jurisdictions is underway and a recommendation for changes to the density –bonus program will be submitted to City Council within the next 18-24 months. These changes will promote the inclusion of affordable housing units as part of market-rate housing projects, which will serve to integrate lower income households and protected classes into higher opportunity neighborhoods.