

Lake Ridge Senior Housing
A Low Income Housing Tax Credit Project
Supported by the City of Wilmington
using HOME Funds



**2022-2026 Consolidated Plan
2022-23 Annual Action Plan
For
CDBG and HOME**

Final
Wilmington City Council
July 19, 2022

Executive Summary

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

1. Introduction

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

The Five-Year Consolidated Plan is a document, required by HUD, which identifies an entitlement community's priority housing and community development needs for very low-, low-, and moderate-income residents and neighborhoods within the City of Wilmington. An assessment of needs and the market helped shape goals put forth in this plan. In addition to HUD provided data this plan utilizes the data and analysis provided in a City of Wilmington and New Hanover County funded 2021 Housing Needs Assessment and Affordable Housing Public Opinion Study, respectively prepared by Bowen National Research and UNC Greensboro, Center for Housing and Community Studies. The Consolidated Plan covers the period July 1, 2022 – June 30, 2027.

The Consolidated Plan serves as an application for funding from HUD for the CDBG and HOME programs. Additionally, the plan identifies local general funds, program income and other funds that are used to implement the goals and activities described in the plan. On May 13, 2022, HUD posted the allocation for federal fiscal year 2022 CDBG and HOME awards. The Annual Action Plan for the first year of the Five-Year Consolidated Plan allocates \$1,020,161 CDBG and \$778,030 HOME. In addition, the plan identifies prior-year funds of \$780,902 CDBG and \$1,212,546 HOME that are allocated to activities in progress as of May 30, 2022. Additionally, the plan recognizes Program Income and Revolving Loan repayments of \$4,678,985 including General Funds, and \$4,693,068 of loans in the pipeline (estimated future expenditures) as of May 30, 2022. Finally, the plan includes \$688,007 General Funds allocated for public service activities.

This Five-Year Plan identifies goals to address the lack of affordable housing stock and the opportunity for low-to-moderate income persons to access housing and other opportunities. To that end, the plan continues existing homeownership mortgage program, Housing Opportunity Pool (HOP), Owner-Occupied Housing Rehabilitation Loan, and Rental Rehabilitation Incentive Loans. Additionally, the increase in local funding support to leverage other funds to produce new housing units is added, along with a Housing

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Counseling program to better serve low-to-moderate income households to manage an ever-challenging housing market.

The Consolidated Plan establishes a coordinated approach for community development and identifies key stakeholders and partners in delivery of programs and services for low-to-moderate income residents and neighborhoods. An essential component of the Consolidated Plan is the collaborative effort to create the plan and to implement the plan.

This plan is written in accordance with the HUD provided Consolidated Plan Template provided in the Integrated Data Information System (IDIS). HUD populates required tables within the report with Comprehensive Housing Assessment Survey (CHAS) data compiled by the U.S. Census Bureau for HUD. CHAS data has not been updated with the latest 2020 Census data, therefore, there will be data discrepancies within the Consolidated Plan and Annual Action Plan. Whenever possible the most recent Census and other data was utilized.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Housing affordability has been deemed a crisis as the shortage of housing affordable to households at all income levels continues to worsen. On a local level, data indicates that housing costs in New Hanover County and the City of Wilmington exceed the state average. U.S. Census American Community Survey (ACS) data reports 44% of NC renters are cost burdened and 21% of homeowners compared to the City of Wilmington where 27% of homeowners are housing-cost burdened and 52% of all renters are cost-burdened. Data presented herein shows that 49% of households in the City earn 80% or below the Area Median Income (AMI). Based on existing data, it is evident that housing affordability is an equity and inclusion problem for New Hanover County and the City of Wilmington that needs to be addressed.

The desired outcomes from the implementation of the goals formulated to address the needs as identified in this plan are to improve low-to-moderate income households' access to opportunities for improve the economic, educational, and social wellbeing. Providing enhanced homebuyer education and one-one-one housing counseling to support individuals with financial planning and budgeting to achieve individual and family housing goals. Working in partnership with affordable housing developers to produce new units and to preserve and rehabilitated existing units to maintain Naturally Occurring Affordable Housing, supporting homeless services and shelter programs that practice housing first and seek to successfully rehouse people experiencing homelessness or at-risk of homelessness.

3. Evaluation of past performance

During the period from 2014 through 2021 the City's community development and housing programs have accomplished the following:

- Increase and Maintain Rental Housing – 259 units
- Homebuyer Assistance HOP and DPA – 136 households/units

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- Homeownership Housing Production for very low & low income – 21 units
- Owner-Occupied Housing Rehabilitation/Repair - 57 households/units
- Emergency Shelter & Services – 9,403 individuals
- Homeless to Permanent Housing – 1,221
- Produce Permanent Supportive Housing – 76 units
- Homeownership Education – 1,183 individuals
- Preserve & maintain public facilities – 11 projects completed
- Promote workforce development through education, training, job placement – 8,561 (CDBG, GF)
- Support quality youth programs for at-risk youth – 23,693 youth served (GF)
- Support programs assist victims of crime, and provide crime prevention, community safety education and outreach - 3,388 (GF)
- Provide for food security & basic needs for low income HH - estimate 5,708 (GF)

The City's federal funds are invested to benefit the low-income households and to produce and maintain housing for owners and renters. Although the City works to leverage funds and generate program income if appropriate, there are not enough funds to make an impact on the growing housing needs in the City, as indicated by the increasing number of households experiencing cost burden and other housing problems.

Fortunately, City leaders recognize the need for housing that is affordable to working families and provided additional general funds to support the City's Homeownership and Housing Rehabilitation Loan Programs as well as funding to provide gap financing. Additionally, the City in partnership with New Hanover County established the Workforce Housing Advisory Committee (WHAC) representing public and private sector stakeholders to conduct a housing needs assessment and public opinion study that to better understand the community's housing needs and support for public policy and other local government initiatives to increase housing supply and access to housing that is affordable throughout the community.

4. Summary of citizen participation process and consultation process

This citizen participation process and consultation process builds on the City's on-going participation and collaboration with community-based organizations and City appointed volunteers serving on advisory committees, such as the Community Relations Advisory Committee and the Workforce Housing Advisory Committee. City staff meet with various organizations during scheduled meetings, consulted directly with stakeholders and reviewed plans. In addition, a survey was distributed via email to community partners and with a press release to local media and via social media. The survey was available on the City webpage. Input from engagement with citizens and stakeholders provided guidance to direction to identify community priorities and establish goals presented in the Consolidated Plan.

5. Summary of public comments

TBD

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

TBD

7. Summary

See Citizen Participation section and attached documents.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Wilmington	Community Services/Community Development & Housing
HOME Administrator	Wilmington	Community Services/Community Development & Housing

Table 1 – Responsible Agencies

Narrative

This document is the Five-Year Consolidated Plan for the City of Wilmington, NC, a participating jurisdiction in the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant (CDBG) and HOME Investment Partnership Program. This plan covers the Federal Program Years 2022 – 2026 and City of Wilmington Fiscal Years 2022-23 through 2026-27.

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

Consolidated Plan Public Contact Information

City of Wilmington, North Carolina

Community Services Department

Community Development Division/Community Development & Housing Section

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Wilmington staff members collaborate closely with community residents, community-based organizations including non-profits, religious institutions, public institutions, and private sector entities to continuously assess issues as they arise. City community development housing program staff have direct engagement with applicants and others seeking assistance with homebuying, housing repair, lead-based paint remediation, and rental housing development. Moreover, staff attend community events, such as, health fairs and community festivals to engage with members of the public in low-to-moderate income neighborhoods. Finally, City community development staff members collaborate with many agencies to facilitate the implementation of community development activities and to solicit input and consult on community development initiatives. This plan builds on these relationships and interactions and includes a list of consultations and meetings held to gather input and guidance from various stakeholders.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(I)).

Coordination between public and assisted housing providers, and private and governmental health, mental health and services agencies is enhanced through a variety of engagement strategies and actions including, but not limited to, initiating and/or participating in coalitions and partnerships that bring representatives from various public and private entities together to address housing, community development, youth development, community safety, health and mental health and other related issues of concern. A few, not an exhaustive list, examples include participation/membership on the Joint City/County Workforce Housing Advisory Committee (WHAC), Cape Fear Housing Coalition, Cape Fear Continuum of Care, Tri-County Homeless Interagency Council (Tri-HIC), and the Joint City/County Community Relations Advisory Committee (CRAC).

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Wilmington Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in City/County Affordable/Workforce Housing Committee; Survey
2	Agency/Group/Organization	NEW HANOVER COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with NHC staff members Housing Planning; Participation in City/County Affordable/Workforce Housing Committee; Survey;

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3	Agency/Group/Organization	Wilmington
	Agency/Group/Organization Type	Other government - Local Planning, Transportation, Development Department, Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Land Use Planning
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Management oversight; City Council direction. Staff and City Council meetings.
4	Agency/Group/Organization	Tri HIC
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth CoC Board
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with Tri-HIC/CoC Board; Attendance at Tri-HIC Monthly Meetings; City RFP process; Survey
5	Agency/Group/Organization	Cape Fear Housing Coalition
	Agency/Group/Organization Type	Housing Non-Profit Housing Advocacy & Education Organization

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

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey
8	Agency/Group/Organization	Coastal Horizons Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services - Victims Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey
9	Agency/Group/Organization	LINC
	Agency/Group/Organization Type	Housing ReEntry Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Market Analysis

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey
10	Agency/Group/Organization	UNCW
	Agency/Group/Organization Type	Services-Education Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey
11	Agency/Group/Organization	Blue Ribbon Commission aka Voyage
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment

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

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

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
17	Agency/Group/Organization	COMMUNITY BOYS & GIRLS CLUB, INC
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
18	Agency/Group/Organization	Comprehensive Care of Wilmington
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
19	Agency/Group/Organization	DOMESTIC VIOLENCE SHELTER & SERVICES, INC
	Agency/Group/Organization Type	Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
20	Agency/Group/Organization	DREAMS OF WILMINGTON, INC
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey
21	Agency/Group/Organization	First Fruit Ministries
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding; One-on-one interview; Survey

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

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

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

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	What section of the Plan was addressed by Consultation?	Private Sector Banking / Financing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Need Assessment
30	Agency/Group/Organization	First Citizens Bank
	Agency/Group/Organization Type	Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in Home Ownership Pool; Meetings; Survey
31	Agency/Group/Organization	BB & T Bank
	Agency/Group/Organization Type	Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in Home Ownership Pool; Meetings; Survey

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

Not Applicable

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Tri-County Homelessness Inter-agency Council	Housing First, Permanent Supportive Housing, Coordinated Entry, Homeless Prevention
Five Year Agency Plan	Wilmington Housing Authority	Publicly Assisted Housing Revitalization, Access to Affordable, Quality, Safe Housing
New Hanover County Comprehensive Plan	New Hanover County	Coordinated Growth and Development regarding land use, development, and capital improvement
City of Wilmington Comprehensive Plan	City of Wilmington	Coordinated Growth and Development regarding land use, development, and capital improvement
Analysis of Fair Housing - City of Wilmington/WHA	City of Wilmington	Increase Opportunity and Choice for protected classes to access housing, jobs, education, and other services

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Coordination with adjacent units of general local government is ongoing including, but not limited to, the City of Wilmington and New Hanover County Workforce Housing Advisory Committee (WHAC) to make recommendations for increasing housing that is affordable within the community; and consultation with the North Carolina Office of Resiliency and Recovery (NCOOR) and the North Carolina Housing Finance Agency (NCHFA) regarding affordable housing initiatives including hurricane recovery, Covid related housing assistance, multifamily development including permanent supportive housing, family and senior housing, and down payment assistance .

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Citizen participation outreach efforts were focused on agencies that represent protected classes and special populations, as well as the general public. CD staff members attended virtual meetings of the joint City of Wilmington/New Hanover County Community Relations Advisory Committee (CRAC) and the joint Workforce Housing Advisory Committee (WHAC) regularly scheduled monthly meetings held virtually and in-person as appropriate over the past three years. These committees are comprised of citizens appointed by the elected boards of the City and County to address issues of concern including discrimination, inequity, Fair Housing, and workforce and affordable housing. Presentations and solicitation of input has occurred multiple times over the last three to five years of engagement with the committees and specifically for the preparation of the Five-Year Consolidated Plan. Likewise, City Community Development and Housing staff represent the City as a member of the Cape Fear Housing Coalition an education and advocacy non-profit working to increase affordable housing and equitable access to housing in the Cape Fear region. In addition to meeting with citizens and stakeholders at regular scheduled meetings a public meeting was held and advertised with press release and through email distribution list. A survey was also used to solicit citizen participation.

A survey was distributed through press release, social media, and email distribution list. The survey was available from March 29, 2022, to April 30, 2022; three hundred responses were received out of 880 persons who accessed the survey link. When asked to prioritize among nine choices on a list of eligible community development public investments the respondents ranked the top five as follows: using public investment to construct new housing that is affordable for working families first (18%), followed in order by emergency shelter for homeless (14%); providing youth services (12%), financial assistance to help homebuyers purchase (12%), construct housing for elderly and disabled (12%). Another question asked respondents to identify the most important need from a list of 12 eligible public service activities. The top five are as follows: drug abuse prevention/crime prevention (13%), quality affordable childcare (14%), job skills training & apprenticeships (12%), housing counseling and financial literacy (10%), and medical and dental services (9%). When asked to identify the least important from a similar list of services/activities 25% of respondents selected neighborhood beautification/clean-ups. A list of 13 quality of life indicators such as proximity to jobs, crime free neighborhood, affordable safe housing, etc. was provided for respondents to rank/prioritize; the top five indicators are as follows: affordable, safe housing (19%), housing affordable to a wide range of income levels (16%), low crime/absence of gangs (13%), equal access to good jobs/good pay (13%), bus system w/frequent service (8%). Finally, the survey asked which groups of people have most difficulty finding quality, safe, affordable housing, the top five answers are as follows: persons with low incomes (12%), households earning \$7.50-\$14.50/hr (11%); homeless

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persons (11%); persons with low credit score (10%) and households earning \$15.40-\$22/hr (9%). The appendix includes full survey responses. Including respondent demographics.

The citizen participation process, including the survey, provided valuable insights and direction for the goal-setting. Additionally, the recently completed New Hanover County City of Wilmington Housing Needs Assessment for 2021 and the Public Opinion Study on Affordable Housing 2021 helped inform the goals for the five-year plan. The goals identified in the Consolidated Plan guide the allocation of resources to activities that meet the needs recognized through citizen participation.

Please see attachments for survey responses.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	City Council meeting 6/7/2022 attended by general public and televised	Questions and comments to clarify the Consolidated Plan content, pointing out needs assessment and cost burden. Need for affordable housing and increasingly scarce public resources.	All comments accepted	http://www.wilmingtonnc.gov/departments/city-council

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Key Stakeholders	2/2/2022 Wilmington/New Hanover Co. Workforce Housing Advisory Committee (WHAC); 8 present	Work together to increase housing access, increase local resources, leverage other funds	All comments accepted	
3	Public Meeting	Key Stakeholders	2/22/2022 Wilmington/NHC Community Relations Advisory Committee; 10 present	Needs of residents for housing, transport, grocery stores, isolation and disconnected from community at-large, job training	All comments accepted	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Email/ Public Meeting	Homeless Service Providers/Advocates	3/1/2022 CF COG; 30+ attended	Lack of affordable housing; NIMBY; homeless housing needed	All comments accepted	
5	Public Meeting	Non-targeted/broad community Affordable Housing Developers/Services/Advocates	Cape Fear Housing Coalition; 6/9/22; XX attendees	TBD	TBD	
6	Newspaper Ad	Non-targeted/broad community	Public notice of 30 day public comment period and public hearing date in Wilmington Star News 6/3/22	No Comments Received	No Comments Received	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	Non-targeted/broad community	Public Notice of 30 day comment period and public hearing date posted on City of Wilmington Website w/ link to Draft Consolidated Plan	TBD	TBD	
8	Email	Community Based Organizations/Non-Profits	Notice of 30 day Public Comment Period and Public Hearing date with link to Draft Consolidated Plan to 150 organization on email distribution list	TBD	TBD	

Table 4 – Citizen Participation Outreach

Demo

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing affordability has been deemed a crisis as the shortage of housing affordable to households at all income levels continues to worsen. On a local level, data indicates that housing costs in New Hanover County and the City of Wilmington exceed the state average. ACS data reports 44% of NC renters are cost burdened and 21% of homeowners compared to the City of Wilmington where 27% of homeowners are housing-cost burdened and 52% of all renters are cost-burdened. Data presented herein shows that 49% of households in the City earn 80% or below the Area Median Income (AMI). Based on existing data, it is evident that housing affordability is an equity and inclusion problem for New Hanover County and the City of Wilmington that needs to be addressed.

The data provided by HUD for the Consolidated Plan, as well as additional data presented herein, indicate that cost burden is a significant housing problem in Wilmington. Moreover, the data reveals that Black and Hispanic populations are disproportionately impacted by cost burden. Further, a closer look at US Census American Community Survey (ACS) data for Wilmington shows that single member households have a median income below the HUD adjusted median income for single person households. Disabled persons have a median income that is 35% less than that of persons with no disability.

There is a need for housing that is affordable, especially for those at lower incomes and with disabilities. Minority households experience housing problems at a disproportionate rate compared to the majority of the community. Cost burdened households are at a greater risk for homelessness and forego many life necessities, such as food, education, health care, savings, to retain housing.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

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

Low to moderate income households experience housing cost burden in the City of Wilmington and the region. The following tables’ present Census data to describe, in part, the housing needs in Wilmington. A comparison of median income to median home values or rent indicates a mismatch. Using the data in tables below, of the 53,830 households in Wilmington, 49% earn below 80% HAMF. Out of the total households, 14,363 (52%) of all renter households and 6,527 (28%) of all owner households in the City are housing cost burdened spending more than 30% of gross income on housing. Additionally, the number of those households paying more than 50% of their income – severe cost burden – make up more than half of the renter households experiencing housing cost burden.

Demographics	2000 Census	2013 ACS	%Change	2020 Census	% Change
Population	82,954	108,530	31%	115,451	6%
Households	41,488	47,003	13%	53,830	15%
Median HH Income	\$31,099	\$41,573	34%	\$51,137	23%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year), 2020 Census

	Cost Burden				Severe Cost Burdened			
	Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of Wilmington (PSA)	14,363	52.0%	6,527	27.9%	7,842	27.9%	2,616	11.2%
Balance of NHC (SSA)	5,509	46.3%	8,232	27.3%	3,108	26.1%	3,373	11.2%
New Hanover County (CSA)	20,145	50.3%	14,759	27.5%	10,950	27.3%	5,989	11.2%
North Carolina	603,890	44.1%	528,055	20.7%	292,754	21.4%	209,261	8.2%
Source 2000, 2010 Census: ESRI, Urban decision Group; Bowen National Research								

Alternative Data NA-1 Cost Burden

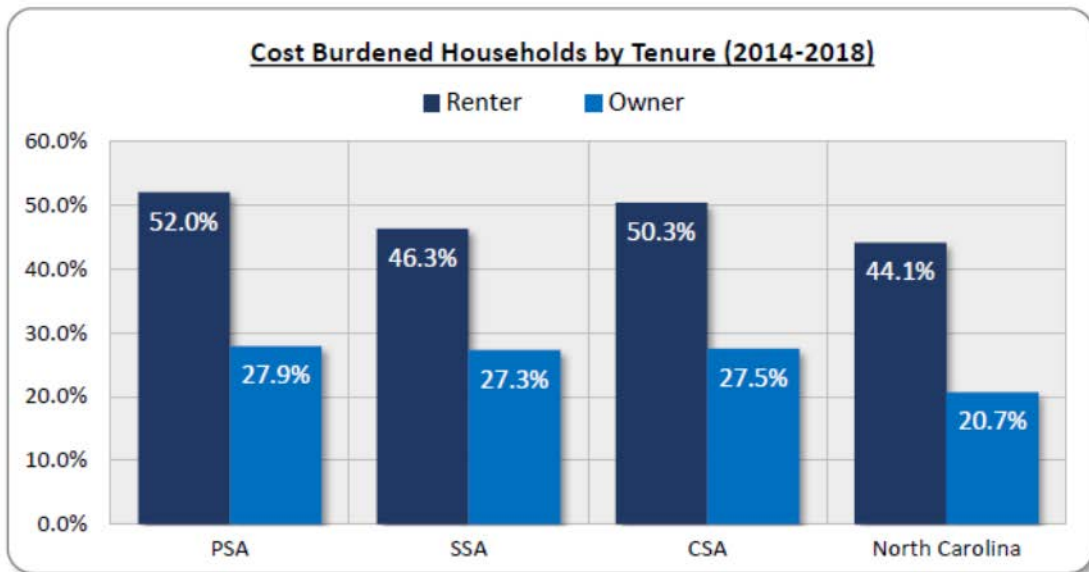
Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,685	7,130	7,930	4,930	20,710
Small Family Households	2,325	2,020	2,110	1,455	8,720
Large Family Households	375	310	205	95	870
Household contains at least one person 62-74 years of age	1,675	1,175	1,505	780	5,055
Household contains at least one person age 75 or older	1,070	1,055	1,065	505	1,850
Households with one or more children 6 years old or younger	1,165	925	580	415	1,635

Table 6 - Total Households Table

Data 2013-2017 CHAS

Source:



PSA- City of Wilmington; SSA- Balance of NHC; CSA- New Hanover County

Source: Bowen National Research 2021 Housing Needs Assessment City of Wilmington & New Hanover County, NC

Local Data Graph NA-2 Cost Burden by Tenure

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	35	70	55	4	164	0	20	0	10	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	130	55	40	0	225	0	0	20	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	245	135	20	480	25	45	35	10	115
Housing cost burden greater than 50% of income (and none of the above problems)	4,735	2,200	350	15	7,300	1,020	570	415	260	2,265

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,110	2,020	2,375	440	5,945	230	505	1,030	375	2,140
Zero/negative Income (and none of the above problems)	895	0	0	0	895	100	0	0	0	100

Table 7 – Housing Problems Table

Data 2013-2017 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,980	2,565	580	40	8,165	1,050	635	470	285	2,440
Having none of four housing problems	2,210	2,855	4,570	2,955	12,590	455	1,075	2,310	1,655	5,495
Household has negative income, but none of the other housing problems	895	0	0	0	895	100	0	0	0	100

Table 8 – Housing Problems 2

Demo

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,575	1,395	575	3,545	250	270	450	970
Large Related	135	90	105	330	50	45	30	125
Elderly	1,030	680	420	2,130	775	555	620	1,950
Other	3,245	2,195	1,750	7,190	205	210	380	795
Total need by income	5,985	4,360	2,850	13,195	1,280	1,080	1,480	3,840

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,140	480	70	1,690	225	110	150	485
Large Related	85	25	0	110	50	35	10	95
Elderly	640	400	95	1,135	570	290	140	1,000
Other	2,970	1,360	200	4,530	205	135	130	470
Total need by income	4,835	2,265	365	7,465	1,050	570	430	2,050

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	195	290	140	20	645	10	45	25	10	90
Multiple, unrelated family households	0	0	35	0	35	15	0	10	0	25
Other, non-family households	15	4	0	4	23	0	0	20	0	20
Total need by income	210	294	175	24	703	25	45	55	10	135

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

Describe the number and type of single person households in need of housing assistance.

There are 21,065 one person households in Wilmington, females account for 12,609, one person households comprise 39% of all households, according to the 2015-2020 ACS. This is an increase from 2013 ACS estimates of 3,967 households. The average household size in Wilmington at 2.17 is slightly smaller than New Hanover County at 2.29 or North Carolina at 2.51. According to US Census ACS data for 2020, the median household income for a male household living alone is \$31,699, and for a female household living alone is \$31,202; compare to HUD adjusted median income for a single member household at 80% AMI of \$42,700.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

According to the 2020 Census estimates, Wilmington had 15,449 persons with a disability – making this group 12.7% of the population. HUD’s AFFH 2017 ACS data reports 57% of public housing residents, including project-based section 8, are persons with a disability.

R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category			
(Wilmington, NC CDBG) Jurisdiction	Total # units (occupied)	% with a disability	
Public Housing			
R/ECAP tracts	413	18.95%	
Non R/ECAP tracts	414	38.32%	
Project-based Section 8			
R/ECAP tracts	N/a	N/a	
Non R/ECAP tracts	337	17.26%	
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.			
Note 2: Data Sources: APSH			
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).			

Alternative Data NA-3 Public Housing w/Disability

What are the most common housing problems?

Housing Cost Burden is the most common housing problem, especially among lower income households, including persons with disability.

Demo

Demographics of Households with Severe Housing Cost Burden			
Households with Severe Housing Cost Burden	(Wilmington, NC CDBG) Jurisdiction		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	6,610	37,255	17.74%
Black, Non-Hispanic	2,520	8,555	29.46%
Hispanic	390	1,923	20.28%
Asian or Pacific Islander, Non-Hispanic	145	625	23.20%
Native American, Non-Hispanic	0	100	0.00%
Other, Non-Hispanic	200	565	35.40%
Total	9,865	49,025	20.12%
Note 1: Severe housing cost burden is defined as greater than 50% of income.			
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.			
Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.			
Note 4: Data Sources: CHAS			
Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).			

Alternative Data NA-4 Cost Burden by Race/Ethnicity

Are any populations/household types more affected than others by these problems?

Wilmington has three identified Racial/Ethnically Concentrated Areas of Poverty (RECAPS). An analysis of housing problems, income, poverty, race/ethnic population reveals that black households are more affected by housing cost burden than the overall population. Similarly, the data suggest that persons with disabilities are likewise more affected by housing problems, specifically housing cost burden.

Demo

HOUSEHOLD INCOME BY RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER			
	# of Households	% of Population	Median income (dollars)
Households	53,830		51,137
One race--			
White	42,071	78.20%	57,429
Black or African American	9,479	17.60%	27,752
American Indian and Alaska Native	87	0.20%	-
Asian	562	1.00%	47,778
Native Hawaiian and Other Pacific Islander	18	0.00%	-
Some other race	616	1.10%	31,371
Two or more races	997	1.90%	26,996
Hispanic or Latino origin (of any race)	2,192	4.10%	46,719
White alone, not Hispanic or Latino	40,512	75.30%	58,626
Source: 2020 ACS			

Alternative Data NA-5 HH Income Race/Ethnicity

Population and Race Wilmington NC, 2020 ACS		
Label	Estimate	Percent
Label (Grouping)		
SEX AND AGE		
Total population	122,162	122,162
RACE		
Total population	122,162	122,162
White	95,609	78.3%
Black or African American	23,343	19.1%
American Indian and Alaska Native	1,231	1.0%
Asian	2,307	1.9%
Native Hawaiian and Other Pacific Islander	330	0.3%
Some other race	2,826	2.3%
Hispanic or Latino (of any race)	8,103	6.6%
Total housing units	60,289	(X)
Source: 2020 ACS		

Alternative Data NA-6 Population by Race/Ethnicity

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Many low-income individuals and families who are housed but at risk of losing their housing are severely housing cost burdened, paying over 50% of their income toward housing costs. Factors contributing to this level of housing cost burden are under-employment and reliance on a fixed income source such as SSA or disability benefits (SSI/SSDI/VA Disability). Housing costs in Wilmington have been steadily increasing, so that a single person living on minimum wage - \$15,080 annual gross income – cannot keep pace with housing cost. HUD’s Wilmington, NC Metro 2021 Fair Market Rent for a one-bedroom apartment is \$873 including utilities, or approximately \$10,476 annually, which is 69% of a single-person earning minimum wage’s income. Consider the de facto minimum wage of \$15 per hour or \$30,000 per year and the current market rate for one bedroom apartment of \$1,300, including utilities, or \$15,600 annually, which is 52% of that person’s income. According to Yardi Metrix, a company that compiles and analysis real estate data, Wilmington’s rents have increased by 23% over the last five years 2017-2021.

Families and individuals who are receiving rapid re-housing assistance may still be housing cost burdened when the assistance is terminated. Housing case managers do their best to assess the households’ income and whether they can sustain payment on the unit the household chooses after assistance ends; however, with variables in income or rapidly re-housing a person with no income, it is impossible to ensure that a household will be able to sustain housing costs. Our region received \$163,396 NC Emergency Solutions Grant in 2021 of which \$60,000 is allocated for Rapid Rehousing (RRH), an additional \$50,580 in HUD Continuum of Care (CoC) grant is allocated for RRH. Based upon prior year data these funds are anticipated to rehouse 60 households. According to the CoC Aggregate Performance Report (APR) 167 persons were not moved into housing during the 2021 calendar year. With rapid re-housing under-funded as an intervention, if a household needs more assistance than was originally expected, there are no additional funds to help them maintain housing. The data presented above and herein does not include an Covid related funding for rental assistance as this was a one-time funding source and initiative.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Households where the head of household is living on a fixed income and households with children that are headed by a single parent are at increased risk of homelessness. Additionally, households with severe cost burden, multiple previous episodes of homelessness, and low-income households with high

Demo

transportation or medical costs are at an increased risk for homelessness. Households who are living in doubled-up situations are at increased risk for homelessness, as they do not have the same tenant rights as those who are lease-holders or financial protections as mortgage holders.

Discussion

Many households live one paycheck, illness, accident, or other difficult life event away from homelessness. Interventions require resources and follow-up with families to prevent the domino effect of homelessness, such as job loss, disruption of children's education, family stability, increased safety risk, etc.. Ultimately the mismatch between income and housing cost leaves low-to-moderate income households at risk for homelessness.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

There are 8,356 Black households in Wilmington compared to 34,837 White households. According to the data provided 56% of Black households experience one or more housing problems including cost burden, compared to 32% of White households.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,365	1,325	995
White	4,485	665	600
Black / African American	2,165	580	270
Asian	140	0	25
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	415	20	85

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,725	1,405	0
White	3,475	1,160	0
Black / African American	1,685	240	0
Asian	20	0	0
American Indian, Alaska Native	0	0	0

Demo

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	10	0	0
Hispanic	470	4	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,460	3,475	0
White	3,175	2,170	0
Black / African American	915	1,120	0
Asian	55	15	0
American Indian, Alaska Native	15	25	0
Pacific Islander	0	0	0
Hispanic	220	125	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,140	3,795	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1,015	2,975	0
Black / African American	40	515	0
Asian	30	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	29	200	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Blacks make up 19.1% of the population in Wilmington, Whites make up 78.3%. In real numbers there are 23,343 Black persons compared to 95,609 White persons. The data presented above with further analysis reveals that Black persons experience one or more housing problems at a disparate rate compared to Whites. This is especially true for Blacks at extremely low-income levels.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

There are 8,356 Black households in Wilmington compared to 34,837 White households. According to the data provided 35% of Black households experience one or more housing problems including severe cost burden, compared to 20% of White households.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,030	2,665	995
White	3,785	1,365	600
Black / African American	1,625	1,125	270
Asian	140	0	25
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	330	110	85

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,200	3,930	0
White	2,045	2,590	0
Black / African American	800	1,130	0
Asian	15	4	0
American Indian, Alaska Native	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	10	0	0
Hispanic	290	190	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,050	6,880	0
White	725	4,625	0
Black / African American	230	1,805	0
Asian	10	60	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	90	260	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	4,610	0
White	260	3,730	0
Black / African American	0	555	0
Asian	30	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	4	0
Hispanic	29	200	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Demographics of Households with Disproportionate Housing Needs			
Disproportionate Housing Needs	(Wilmington, NC CDBG) Jurisdiction		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	13,905	37,255	37.32%
Black, Non-Hispanic	4,885	8,555	57.10%
Hispanic	1,199	1,923	62.35%
Asian or Pacific Islander, Non-Hispanic	210	625	33.60%
Native American, Non-Hispanic	30	100	30.00%
Other, Non-Hispanic	290	565	51.33%
Total	20,520	49,025	41.86%

Demo

Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	7,115	37,255	19.10%
Black, Non-Hispanic	2,629	8,555	30.73%
Hispanic	790	1,923	41.08%
Asian or Pacific Islander, Non-Hispanic	195	625	31.20%
Native American, Non-Hispanic	0	100	0.00%
Other, Non-Hispanic	200	565	35.40%
Total	10,935	49,025	22.30%
<p>Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.</p>			
<p>Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.</p>			
<p>Note 3: Data Sources: CHAS</p>			
<p>Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</p>			

Discussion

The data presented above with further analysis reveals that Black persons experience one or more housing problems including severe cost burden at a disparate rate compared to Whites. This is especially true for Blacks at extremely low-income levels.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

According to the data provided below of 46,235 households in Wilmington 19,325 are cost burden, with 10,325 paying more than 50% of income for housing. As a percentage of population Blacks and Hispanic households are disproportionately impacted by cost burden with 56% of Black and 55% of Hispanic households experiencing cost burden compared to 38% of White.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	29,460	9,835	10,005	1,090
White	24,105	6,785	6,810	600
Black / African American	3,770	2,280	2,455	280
Asian	245	75	130	85
American Indian, Alaska Native	55	15	10	0
Pacific Islander	20	0	0	0
Hispanic	985	530	410	105

Table 20 – Greater Need: Housing Cost Burdens AMI

Data 2013-2017 CHAS

Source:

Demo

Housing Cost Burden	% of Gross Income Spent on Housing								
	<=30%	% of HH	30-50%	% of HH	>50%	% of HH	no/negative income not computed	Total HH	% of Total HH
Jurisdiction as Whole	29,460	58%	9,835	20%	10,005	20%	1,090	50,390	
White	24,105	63%	6,785	18%	6,810	18%	600	38,302	76%
Black/African American	3,770	43%	2,280	26%	2,455	28%	280	8,786	17%
Asian	245	46%	75	14%	130	24%	85	535	1%
American Indian, Alaska N	55	69%	15	19%	10	12%	-	80	0%
Pacific Islander	20	100%	-	0%	-	0%	-	20	0%
Hispanic	985	49%	530	26%	410	20%	105	2,030	4%
TOTAL	58,640		19,520		19,820		2,160		99%

Data source:
2013-17 CHAS

Alternative Data NA- 8 % Gross Income for Housing

HH Cost Burdened by Race

Discussion:

Black people make up 19% of the population in Wilmington, Whites, make up 78% and Hispanics 6.6%. According to the data provided and the analysis of 50,390 households, 40% were cost burdened, with 26% of African American Households paying 30- 50% of income for housing and 28% paying more than 50% of gross income for housing compared to 18% of White households experiencing housing cost burden. The data indicates a similar pattern for Hispanic Households compared to White, at 26% and 20% respectively. As a percentage of population Black and Hispanic households are both disproportionately impacted by cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Extremely low income (0-30% AMI) Black and Hispanic Households have disproportionately greater need for safe, decent, housing that is affordable. Similarly, very low-income (30-50% AMI) Black and Hispanic households experience housing problems including cost burden at a disproportionate rate compared to other racial and ethnic groups.

If they have needs not identified above, what are those needs?

Safe, decent, housing that is affordable.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Wilmington has three identified Racial/Ethnically Concentrated Areas of Poverty.

NA-35 Public Housing – 91.205(b)

Introduction

Introduction

The Housing Authority of Wilmington, NC (WHA) was organized and incorporated in 1938 as a body corporate and politic. It was the first housing authority established in the State of North Carolina. WHA was chartered by the City and its nine-member board of directors is appointed by the City of Wilmington Mayor.

The Wilmington Housing Authority owns and operates 13 public housing communities throughout the Wilmington area totaling 1102 units, according to WHA staff. The oldest property currently in WHA’s portfolio was constructed in 1941, Hillcrest has 241 units and needs replacement.

African Americans make up 19% of the population in Wilmington. Black household income is less than half (48%) of White household income; Black household median income is \$27,752 compared to White household median income at \$57,429. Consequently, Blacks make up a higher portion of public housing resident households (93%) and HCV Programs (74%) (source: ACS 2020, PIC Information)

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	940	1,588	0	1,543	31	1	1

Table 21 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,540	11,419	0	11,365	8,969	9,288
Average length of stay yrs	0	0	9	5	0	5	0	0
Average Household size	0	0	2	2	0	2	1	4
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	178	297	0	296	0	0
# of Disabled Families	0	0	283	593	0	574	17	0
# of Families requesting accessibility features	0	0	940	1,588	0	1,543	31	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	58	400	0	383	14	1	1
Black/African American	0	0	874	1,173	0	1,145	17	0	0
Asian	0	0	2	3	0	3	0	0	0
American Indian/Alaska Native	0	0	3	6	0	6	0	0	0
Pacific Islander	0	0	3	6	0	6	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	17	72	0	72	0	0	0
Not Hispanic	0	0	923	1,516	0	1,471	31	1	1

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Publicly Supported Housing Units by Program Category

Housing Units	(Wilmington, NC CDBG) Jurisdiction	
	#	%
Total housing units	53,352	-
Public Housing	979	1.83%
Project-based Section 8	644	1.21%
Other Multifamily	101	0.19%
HCV Program	1,809	3.39%

Note 1: Data Sources: Decennial Census; APSH

[Note 2: Refer to the Data Documentation for details \(www.hudexchange.info/resource/4848/affh-data-documentation\).](http://www.hudexchange.info/resource/4848/affh-data-documentation)

Local Data Table NA- 9 Public Housing as % of total

Demo

Demographics of Publicly Supported Housing Developments, by Program Category						
Public Housing						
(Wilmington, NC CDBG) Jurisdiction						
Development Name	# Units	% White	% Black	% Hispanic	% Asian	% Households with Children
Creekwood South	60	1.92	94.23	3.85	N/a	76.92
SOLOMON TOWERS	151	21.01	76.09	0	1.45	N/a
RANKIN PL. TER., VESTA VILLAGE	43	0	100	0	N/a	58.54
MISSING	24	0	94.12	5.88	N/a	88.24
Creekwood South LIHTC	138	1.57	96.85	0.79	0.79	78.74
Eastbrook Apartments (RHF)	32	0	100	0	N/a	29.03
New Brooklyn Homes at Taylor Estates	48	2.22	97.78	0	N/a	80
HOUSTON MOORE TERRACE	150	1.5	93.23	3.76	0.75	64.66
HILLCREST	214	0.57	97.71	1.71	N/a	30.29
HOPE VI Phase II - Covil	71	N/a	N/a	N/a	N/a	N/a
Scattered Sites	7	N/a	N/a	N/a	N/a	N/a
MISSING	1	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8						
(Wilmington, NC CDBG) Jurisdiction						
Development Name	# Units	% White	% Black	% Hispanic	% Asian	% Households with Children
CAPE FEAR HOTEL APARTMENTS	89	N/a	N/a	N/a	N/a	N/a
UNIVERSITY PLACE APARTMENTS	150	84.87	11.18	1.97	1.32	N/a
GLOVER PLAZA	75	28.99	63.77	5.8	N/a	1.45
HADDEN HALL APARTMENTS	39	76.92	17.95	2.56	N/a	N/a
MARKET NORTH	201	N/a	N/a	N/a	N/a	N/a
TIDEWATER TOWNHOMES	90	16.25	75	7.5	N/a	71.25

Note 2: Percentages may not add to 100 due to rounding error.

Alternative Data NA-10 Public Housing & Project-Based Section 8

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There is a high demand for handicap accessible units throughout the Wilmington Housing Authority's portfolio. Each public housing site maintains its own wait list. Individuals and families are encouraged to add their name on the wait list for every property they express an interest in living in. A majority of people on each wait list request accessible units on a ground floor level. These developments also must be located near local amenities such as grocery stores, bus lines, and medical services.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing and Housing Choice Voucher holders have very similar needs. The ability to secure safe, decent, affordable, and sanitary housing is a main need. Affordable units are extremely hard to find, and the wait list is lengthy for citizens in our region. There is a lack of right-sized apartments in the area, which makes it extremely difficult for a family to obtain housing to suit their needs. A family of six often has to settle for a two-bedroom apartment or a single person is unable to find one-bedroom apartments available for rent. Apartments or single-family homes available for rent to Housing Choice Voucher holders need to be well-maintained and with landlords who respond to the needs of the resident. Whether a person resides in public housing or is a voucher holder, they need to be in areas of opportunity where they can live, work, and play and be proud to call the place home.

Maintaining the units and addressing mold has become an ever-increasing challenge. During the pandemic HUD suspended inspections and many units developed mold issues as of April 2022, over 200 public housing units require mold remediation and repair to return to habitable standard. The aging public housing stock remains a serious challenge for the housing authority.

The Housing Authority's Housing Choice Voucher department faces the obstacle of issuing vouchers to eligible families, giving them initially 60 days to find a suitable unit. The families with vouchers are allowed two 30-day extensions in addition to the 60-days, however, even with the full 120-day voucher; the families are unable to find a suitable unit that meets federal requirements per the HCV program. The shortage of rental housing in the local market along with high number market-rate apartment developments that are unwilling to accept HCV creates a serious risk of homelessness for lower income households seeking assistance.

How do these needs compare to the housing needs of the population at large?

It is difficult to find housing in Wilmington that is affordable to working persons making a low salary. Persons working in the food service industry, minimum wage workers, and even local law enforcement and teachers struggle to afford the rent and still have money left over for other essentials such as groceries and electricity. Residents of public housing and voucher holders experience these same issues with housing affordability.

Discussion

WHA provides housing to those most in need and with lowest incomes. There is not sufficient public housing or Housing Choice Vouchers to meet the need. This unmet demand puts more pressure on the housing market for decent, housing that is affordable for households at the lower income levels. Combine the shortage of rental housing with the displacement of existing public housing tenants due to mold infestation in aging public housing stock exacerbates the affordable housing crisis for those with the lowest incomes.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

On-going efforts to address homelessness within the City of Wilmington and region continue making progress; however, the growing limited housing supply that is affordable at every income level and for disabled persons contributes to homelessness. Wilmington’s Continuum of Care (CoC) partner agencies practice the housing first model- stable housing first then wrap around services to address mental health, substance abuse, health, employment, etc.. The City of Wilmington provides ongoing funding to support the efforts of the CoC including, but not limited to, operating support for emergency shelter, and gap financing for housing production.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	28	1	484	0	177	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	112	117	1680	0	725	0
Chronically Homeless Individuals	10	41	342	0	148	0
Chronically Homeless Families	0	0	39	0	0	0
Veterans	0	0	128	0	67	0
Unaccompanied Child	0	0	2	0	2	0
Persons with HIV	0	0	10	0	5	0

Table 25 - Homeless Needs Assessment

Data Source

Comments:

1/27/2021 PIT 506 CoC; 506 CoC APR 01/01/2021 to 12/31/2021. Children= persons under age 18

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Demo

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Person's in rural areas who are homeless or at risk of homelessness are included in the Wilmington Tri-HIC data provided.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	92	84
Black or African American	72	33
Asian	1	0
American Indian or Alaska Native	3	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	6	3
Not Hispanic	173	119

Data Source

Comments: 506

CoC Point in

Time 1/27/2021

Alternative Data NA-11 Homeless by Race/Ethnicity

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Using data from the 2021 Aggregate Production Report (APR), a report compiled by the Cape Fear Continuum of Care (CoC) for all agencies participating in the Homeless Management Information System (HMIS), there are approximately 2,217 individuals entered into HMIS in a year to utilize emergency shelter, transitional housing, permanent housing, and other services. Of the 2,217; 1,680 were adults over the age of 18, and 484 were children under the age of 18. Nine hundred and two (902) of the persons entered into HMIS left the system (emergency shelter), 725 of these were adults. A total of 1,315 stayed in the system using shelter and other services. Of the stayers, 128 were veterans, 385 were identified as chronically homeless, 116 were under the age of 25 of which 16 of those had children. Two hundred thirteen (213) individuals stayed in the system for more than 365 days receiving shelter and services.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Again, using 2021 APR data for the 2,217 individuals entered into HMIS, 36% were Black, 49% were White, multiple races make up the next largest group at 8%. For those individuals entering the system with children (768), Black/African American made up the largest group at 48% with Whites at 36%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The annual Point-In-Time (PIT) count takes place on the last Wednesday in January each year. This count provides a glimpse into the nature of homelessness in a community. On January 27, 2021, a count of sheltered and unsheltered persons in the Wilmington/New Hanover, Brunswick, and Pender Counties

showed a total of 122 unsheltered persons and 146 sheltered persons. A look at data collected in the Homeless Management Information System (HMIS) shows that 2,217 individuals were engaged by participating homeless shelter and services agencies; of those 1,680 were adults, 484 were children. The HMIS data reveals that 1,699 individuals were served, of those, 252 utilized emergency shelter, 22 used transitional housing, 875 occupied a place not meant for habitation, 6 were in a Safe Haven, 2 in a host home, 113 were in an institutional setting (hospital, detox center, jail, etc.), 329 were in other housing such as staying with a friend or family member or renting without subsidy.

Discussion:

Homelessness continues to be a problem in Wilmington. Although there are well established shelters and services with a focus on rehousing persons experiencing homelessness. The lack of affordable housing is a barrier. Also, a small, entrenched group of chronically homeless persons remains in need of Permanent Supportive Housing. There is a well-established partnership and collaboration among agencies providing homeless services and shelter with the framework of the Continuum of Care. Together these agencies have adopted the housing first best practice and work to find permanent housing for homeless persons. Toward that end, the development of Permanent Supportive Housing has been a priority of the City Council and the City's Community Development program.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The City of Wilmington uses an RFP process to gather information about special needs within the community. Working in partnership with community agencies serving special population the City supports services to special needs populations. Additionally, special needs within the community are assessed using available public data, such as census, public health data and local knowledge, data, and experience.

The City of Wilmington is not a recipient of HOPWA funds.

Describe the characteristics of special needs populations in your community:

- Youth at risk of violence and limited access to proficient schools
- Formerly incarcerated persons re-entering the community at risk of recidivism
- Persons do not speak, or with limited, English – 8,092 (ACS 2016-21)
- Persons in poverty – 22,166, Poverty rate 19.2% (2020 Census)
- Elderly persons (65 + years old) – 19,858, 17.2% (2020 Census)
- Disabled persons under age 65 – 9,929, 8.6% (2020 Census)
- Disabled persons age 65 + - 6,763 (ACS 2016-21)
- Persons with mental health and substance abuse disorders
- Persons without health insurance under age 65 – 15,470, 13.4% (2020 Census)
- Persons with HIV/AIDS – 605 (NC DHHS 2020 HIV/STD Surveillance Report)

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive services needs are determined through an analysis of public and local data provided through the RFP process. CDBG funds are allocated to homeless shelter and services based upon data compiled by the providers and the Cape Fear Continuum of Care. General funds support community-based non-profit and other organizations using an application process that requires submittal of data to support services provided to special needs populations, including poverty, adverse childhood trauma, disability, and other special needs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons with HIV/AIDS – 605 New Hanover County, 108 Pender County, 203 Brunswick County (NC DHHS 2020 HIV/STD Surveillance Report)

Discussion:

The City of Wilmington recognizes the need for Permanent Supportive housing and has provided gap financing through the HOME and CDBG programs to support the development of Permanent Supportive Housing (PSH) units that have received NCHFA and private financing. Additionally, the City of Wilmington provides CDBG and General Fund support to several agencies serving special populations through the RFP process.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Community Development Block Grant (CDBG) funds may be used to fund the construction, rehabilitation, or installation of public facilities owned by a non-profit or local government and open to the general public. The funds are intended for the benefit of low-to-moderate income persons. The City of Wilmington identifies needs for public facilities through a RFP process.

How were these needs determined?

Applicants for CDBG funds must demonstrate need, address a City Focus Area, and meet the City’s priority goals including, but not limited to, prevention and intervention for at-risk youth, and services for special populations including victims of domestic violence and elderly.

Describe the jurisdiction’s need for Public Improvements:

The City of Wilmington identifies need for public improvements through a Capital Improvement Program (CIP) process which priorities public improvements to streets and sidewalks, parks and recreation, city-owned public facilities, and storm water.

How were these needs determined?

Needs are determined by an assessment of infrastructure life cycle, demand and use, maintenance standards and regulatory requirements, and economic development and growth projections.

Describe the jurisdiction’s need for Public Services:

Community Development Block Grant (CDBG) funds may be used to fund a wide range of public services including, but not limited to, youth programs, job training, fair housing, and homeless services, provided by a non-profit. The funds are intended for the benefit of low-to-moderate income persons. The City of Wilmington identifies needs for public services through a RFP process.

How were these needs determined?

Applicants for CDBG funds must demonstrate need, address a City Focus Area, and meet the City’s priority goals including, but not limited to, prevention and intervention for at-risk youth, and services for special populations including victims of domestic violence and elderly.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the Bowen Report, population and household growth in New Hanover County have been very positive, outpacing state averages since 2010 and are projected to continue to grow rapidly through 2025. Between 2010 and 2020, the New Hanover County (NHC) population base increased by over 36,000 people, an increase of 17.8%, while households increased by 15,285, or 17.8%. Over the next five years (2020-25), it is projected that the NHC population will increase by 18,888 (7.9%), with nearly equal growth occurring between Wilmington and the Balance of County. Wilmington is projected to increase by 2,389 homeowners (9.2%) and 1,738 renters (5.9%) over the next five years.

This population growth in contrast to the decrease in new construction of residential units, both single and multi-family, have created a housing shortage in Wilmington and the surrounding areas. Couple this with the limited supply of developable land in the city limits to create an affordable housing crisis, especially in the rental market.

According to Yardi Matrix, a real estate research company, the average monthly rent in New Hanover County, including Wilmington, increased 23% over the period 2016-2021. Of the 4,640 multi-family apartment units permitted in the City of Wilmington from 2016-2020, only 6% or 272 were affordable tax credit units. On average new market-rate units start at \$1,100 for a one-bedroom. Bowen National Research reported a 4% vacancy rate in market rate rentals and a 1% vacancy in tax credit/government subsidized units.

The Cape Fear REALTORS reports 22% increase in the median sales price for single-family homes and a 20% increase in the median sales price for townhouse/condo units in a one-year period February 2021-2022. Even more revealing of the shortage of housing is the inventory of homes for sale at -54% for single-family and -54% for townhome/condo units.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the HUD data provided, there are 57,139 units of residential property in the City of Wilmington. One unit detached units make up the majority of the property types at 51%, multi-family properties of 20 or more units make up 9% of the housing stock. It should be noted that the number of multi-family increased by 2% since this report was last submitted in 2017. Building permit data reveals an increase in the number of multi-family properties being developed in the City, with over 4,600 new multi-family units, 1,903 single-family units and 339 duplex/townhome units permitted in the period 2016 -2020.

Renter properties account for 53% of the occupied units, with the two-bedroom units making up 44% of rental units compared to owner units which are majority (85%) three-bedroom units.

A comparison of housing cost data with number of housing units by tenure and type indicates that lower income households, both renter and owner, will have problems finding housing that is affordable.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	29,035	51%
1-unit, attached structure	5,585	10%
2-4 units	5,180	9%
5-19 units	10,820	19%
20 or more units	4,955	9%
Mobile Home, boat, RV, van, etc	1,564	3%
Total	57,139	100%

Table 27 – Residential Properties by Unit Number

Data 2013-2017 ACS

Source:

Building Permits issued by City of Wilmington

City of Wilmington Building Permits Residential							
Year	Single Families	Duplexes	Townhouses	Accessory Apartments	Projects	Apartment Units	# of Apartment Units Affordable
2020	389	10		10	14	1,400	
2019	384		106		11	1,460	24
2018	392	4	60		9	1,061	48
2017	438	19	84		4	350	200
2016	300	1	55		8	1,430	
2015	268	94	50		4	476	
2014	213	6	32		5	725	60
2013	93	0	33		5	496	
2012	168	1	82		5	820	
2011	83	0	15		3	28	16
2010	113	1	32		5	125	48
TOTALS	2841	136	549	10	73	7310	396

Source: City of Wilmington Planning, Development Department

Alternative Data MA-1 City of Wilmington Building Permits

Of the 7,310 units of rental added to the Wilmington supply over the period 2010 -2020, only 396 units were affordable housing using tax credits or other subsidies.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	1,150	4%
1 bedroom	175	1%	6,350	23%
2 bedrooms	3,165	14%	11,805	42%
3 or more bedrooms	19,070	85%	8,660	31%
Total	22,435	100%	27,965	100%

Table 28 – Unit Size by Tenure

Data 2013-2017 ACS

Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Below is a table showing the number of units of units assisted with federal, state, and local programs in comparison to market-rate units. Tax Credit and Government-Subsidized units serve households below 80% AMI; however, most units are targeted to lower-income households. It is noteworthy that the Tax Credit and Government Subsidized units are effectively full occupied, with the exception of one, 96-unit project, still damaged from Hurricane Florence. Market-rate units also have a high occupancy rate demonstrating the demand for and shortage of rental housing overall, especially for low-to-moderate income households.

PSA (Wilmington)					
Project Type	Projects	Totals Units		Vacant Units	Occupancy
Market-rate	59	11,627		553	95.20%
Market-rate/Tax Credit	1	96		35	63.50%
Tax Credit	13	1,251		34	97.30%
Tax Credit/Government-Subsidized	8	691		9	98.70%
Government-Subsidized	11	1,079		3	99.70%
Total	92	14,744		634	95.70%

Source: 2021 New Hanover County/City of Wilmington Housing Needs Assessment Bowen National Research

Alternative Data MA-2 Project Type MF Rental w/Vacancy

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Wilmington Housing Authority has some of the oldest housing stock in the state. The Hillcrest project is slated for redevelopment. The units are past the useful life and were not originally constructed to serve as long-term housing, rather as military housing during WWII. Hurricane damage continues to impact affordable housing inventory with some tax credit projects remaining off-line due to unrepaired damage and continuing moisture and mold issues plaguing the public housing stock and displacing residents.

Does the availability of housing units meet the needs of the population?

The availability of housing units does not meet the needs of the population of households with incomes at or below the Area Median Income. Indicators of this include the absorption rate of 60 days or less for housing for sale, and the vacancy rate at <5% for rental properties. Additionally, the Wilmington Housing Authority has a waiting list for public housing and Housing Choice Vouchers.

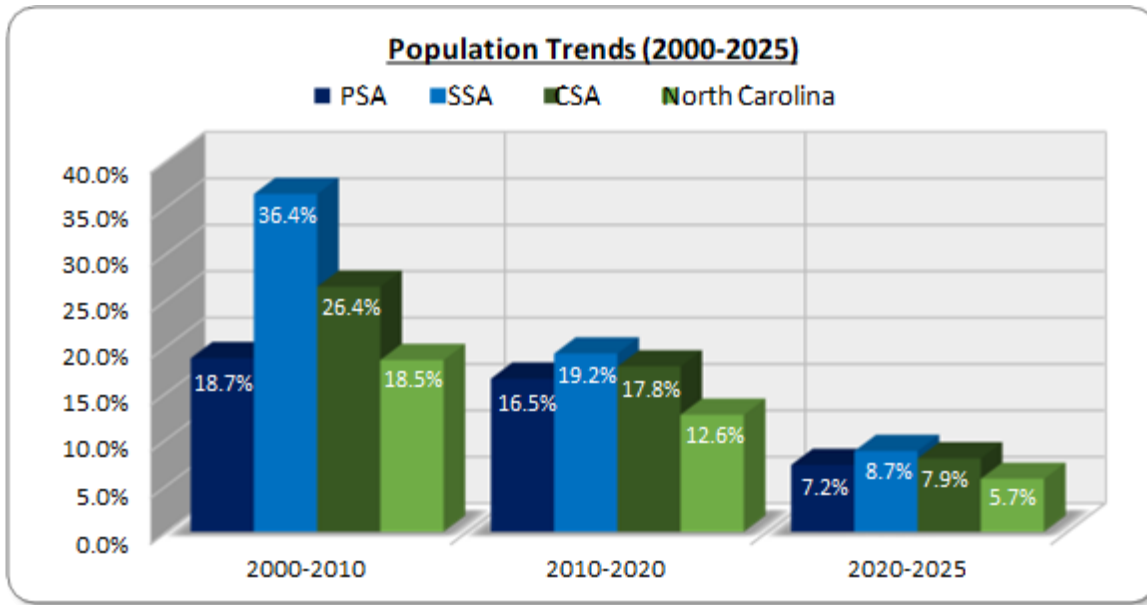
An assessment of housing needs prepared by Bowen National Research shows a shortage of housing units, especially for low-to-moderate income households. The analysis projects an ongoing housing shortage/gap of 5,347 units for the period 2020-2030, showing an annual gap of 416 units for households earning 80% AMI or less.

Wilmington, NC Rental Housing Gap Estimates by Affordability Level 2020-2030						
Percent of AMHI	30%	31%-50%	51%-60%	61%-80%	81%-120%	121%
Household Income	≤ \$23,500	\$23,501-\$39,000	\$39,001-\$47,000	\$47,001-\$63,000	\$63,001-\$94,000	\$94,001+
Rent Range	≤ \$575	\$576-\$975	\$976-\$1,174	\$1,175-\$1,575	\$1,576-\$2,349	\$2,350+
Household Growth	72	620	324	482	1000	974
Balanced Market	491	260	26	-78	-80	-70
Replacement Units	260	140	50	73	80	70
External Support	698	422	360	539	635	512
Step-Down Support	82	-37	33	21	-10	-82
Pipeline Units	0	-22	-15	-638	-1007	-838
Housing Gap (Units)	1603	1383	778	399	618	566

Alternative Data MA-3 Rental Housing Gap

Alternative Data MA-4 For-Sale Housing Gap

Wilmington, NC For-Sale Housing Gap Estimates by Affordability Level 2020-2030						
Percent of AMHI	30%	31%-50%	51%-60%	61%-80%	81%-120%	121%
Household Income	≤ \$23,500	\$23,501-\$39,000	\$39,001-\$47,000	\$47,001-\$63,000	\$63,001-\$94,000	\$94,001+
Price Range	≤ \$74,000	\$47,001-\$123,000	\$123,001-\$148,000	\$148,001-\$199,000	\$199,001-\$296,000	\$296,000+
Household Growth	244	382	390	452	442	2870
Balanced Market	90	81	31	66	81	69
Replacement Units	21	19	6	12	0	0
External Support	68	69	41	81	126	302
Step-Down Support	231	-35	137	30	1227	-1257
Pipeline Units	0	0	0	0	-144	-144
Housing Gap (Units)	654	516	605	641	1732	1840



Source: **Source: 2021 New Hanover County/City of Wilmington Housing Needs Assessment Bowen National Research**

Local Data Graph MA-5 Population Trends

Describe the need for specific types of housing:

The Bowen Report assessment of housing need/gap indicates a gap or need for rental housing for households earning at or below 80% Area Median Household Income (AMHI) of the 5,347 units needed over ten-year period (2020-2030), 78% of the gap is for these units. Households earning at or below 60% AMHI account for 70% of the gap in rental housing. For-sale unit gaps exist across all income levels with 60% of the gap occurring for households earning at or above 81% AMHI.

Including in the need for affordable housing are those earning at or below 30% AMHI or the extremely low-income persons, including chronically homeless persons needing Permanent Supportive Housing. The Cape Fear Continuum of Care reports 361 persons experiencing Chronic Homelessness in emergency shelter or on the streets in 2020 HMIS data. This report indicates 98 persons experiencing chronic homelessness are in Transitional Housing, and 166 in Permanent Supportive Housing. Clearly, more PSH is needed.

Discussion

The population of Wilmington and the surrounding region continues to outpace state and national growth. Over the period 2000-2020 Wilmington saw 38% increase in population according to the US Census. Bowen National Research estimates a growth rate of 7.5% for the period 2020-2025, again outpacing state growth of 5.7%. Similarly, New Hanover County is expected to increase population growth by 8% over the same period.

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

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Wilmington’s location close to the beaches and featuring a beautiful historic downtown make it an attractive destination for visitors, vacation homes and retirees. In addition, the University of North Carolina Wilmington and Cape Fear Community College have increasing enrollment and attract students from out of town/state to the city. This growth drives the demand for housing and contributes to the increasing value and cost. According to the Cape Fear REALTORS the median sales price of a single-family home increased 22% over a one-year period and rent in the city of Wilmington increased from 8% to 54% depending on location, with an average increase of 23% county-wide (Yardi Matrix). As the recently released Greenfield Report Economic Development in New Hanover County points out, the majority of working households work in lower paying wage sectors of accommodations & food services (12.2%), retail trade (13.5%) and health care and social assistance (17.5%). Most renters earn less than \$40,000 annually and are cost burdened.

Cost of Housing

Table 29 – Cost of Housing

Wilmington, NC		
	Renter-occupied housing units	Percent renter-occupied housing units
Occupied housing units	29,067	29,067
MONTHLY HOUSING COSTS-RENT		
Less than \$300	1,254	4.30%
\$300 to \$499	1,910	6.60%
\$500 to \$799	4,113	14.20%
\$800 to \$999	6,570	22.60%
\$1,000 to \$1,499	10,374	35.70%
\$1,500 to \$1,999	2,987	10.30%
\$2,000 to \$2,499	549	1.90%
\$2,500 to \$2,999	146	0.50%
\$3,000 or more	197	0.70%
No cash rent	967	3.30%
Median (dollars)	1,008	1,008
Source: 2020 ACS		

Alternative Data MA-6 Cost of Housing

Housing Affordability

Table 30 – Housing Affordability

City of Wilmington, NC			
% Units affordable to Households earning			
	% Units	Owner	Renter
at or below 80% AMHI	Affordable	12.3%	13.9%
at or below 80% AMHI	Unaffordable	16.0%	47.0%
above 80% AMHI	Affordable	63.7%	28.9%
above 80% AMHI	Unaffordable	7.7%	6.9%
Source: 2020 ACS			

Alternative Data MA-7 Units Affordable by Income

Monthly Rent

Table 31 – Monthly Rent

Wilmington, NC HUD Metro FMR Area							
	Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
HIGH HOME RENT LIMIT	\$754	\$873	\$1069	\$1294	\$1424	\$1552	\$1681

Effective Date: June 1, 2021

Alternative Data MA-8 HUD FMR

Is there sufficient housing for households at all income levels?

No, lower income households do not have sufficient housing that is affordable. One indicator is percentage of housing cost burdened households, 52%. Lower income renter households are significantly impacted by the lack of affordable housing, a 2,986-unit gap exists for households earning at or below 50% AMHI (Bowen National Research). Based upon this data, 300 new units of affordable housing rental housing needed to be added to the market annually, either through new construction or step-down units. Currently, this is not occurring in the city as older units are not available at affordable rents and new units are not affordable.

How is affordability of housing likely to change considering changes to home values and/or rents?

An analysis of absorption rates for New Hanover County, including Wilmington, shows 27-29 days or less, time on market for units for sale. This indicates a shortage of units in the \$75,000 - \$225,000 range, which is affordable to households earning <80% HAMFI. Housing prices continue to rise, with a 22% increase from 2021 to 2022 (CF REALTORS). Similarly, rents have increased 23% over the period 2016-2021, increasing over 15% in one year (Yardi Matrix). Housing costs are increasing at a faster rate than income and the problem is worsening over time.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The average rent for a 1-bedroom apartment in Wilmington, NC, as of May 2022, is \$1,200 according to Zumper.com (<https://www.zumper.com/rent-research/wilmington-nc>) This represents a 9% increase over last year. The 2020 ACS reports the median rent for Wilmington is \$1,008. HUD High HOME rent for a 1-bedroom unit is \$873. This data supports a strategy to preserve existing affordable rental housing and to produce affordable rental housing.

Discussion

The increasing population and demand for homeowner and rental housing is driving the cost of housing up in the Wilmington area market. New housing, both rental and homeowner, is not being produced for low-to-moderate income households. There is a significant need for housing that is affordable for households earning wages from the local job market.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Wilmington’s downtown core is historic, thus many of the housing units within the urban core are historic. Since incorporation as city in 1739, Wilmington continued to grow over the next 2075 years resulting in 21,303 units of housing built before 1980 or 45% of the City’s housing stock. Preserving this valuable asset is important to the City’s character and economic prosperity. Wilmington’s older homes often have lead-based paint and present other conditions that increase the cost of rehabilitation.

Definitions

The City of Wilmington has a Minimum Housing Code to maintain safe and sanitary housing. The code is available at https://library.municode.com/nc/wilmington/codes/code_of_ordinances?nodeId=COORWINOCA

Below are definitions of substandard – deteriorated and dilapidated dwellings from the MHC.

Deteriorated: A dwelling that is unfit for human habitation and can be repaired, altered, or improved to comply with all the minimum standards established by this article at a cost not in excess of fifty (50) percent of its value, as determined by findings of the housing inspector.

Dilapidated: A dwelling that is unfit for human habitation and can only be repaired, altered, or improved to comply with all the minimum standards established by this article at a cost in excess of fifty (50) percent of its value, as determined by findings of the housing inspector.

Dwelling: Any building, structure, manufactured home or mobile home, or part thereof, used and occupied for human habitation or intended to be so used, and includes any outhouses and appurtenances belonging thereto or usually enjoyed therewith; provided, that this definition does not include any manufactured home or mobile home solely for a seasonal vacation purpose or temporary housing as defined in this section.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,800	26%	14,245	51%
With two selected Conditions	100	0%	480	2%
With three selected Conditions	0	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,530	74%	13,225	47%
Total	22,430	100%	27,954	100%

Table 32 - Condition of Units

Data 2013-2017 ACS
Source:

Year Unit Built

Table 33 – Year Unit Built

City of Wilmington, NC		
Year Unit Built	Number	%
2000 or later	13,682	23%
1980-1999	21,198	35%
1950-1979	16,541	27%
Before 1950	8,868	15%
	60,289	100%
Source: 2020 ACS		

Alternative Data MA-9 Year Unit Built

Risk of Lead-Based Paint Hazard

Table 34 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Number	%
Total Number of Units Built Before 1980	25,409	42%
ACS 2020		

Alternative Data MA-10 LBP

Vacant Units

Table 35 - Vacant Units

Wilmington, NC						
HOUSING OCCUPANCY						
Total housing units	60,289	60,289	Owner	%	Renter	%
Occupied housing units	53,830	89.30%	24,763	46%	29,067	54%
Vacant housing units	6,459	10.70%				
Source: 2020 ACS						

Alternative Data MA-11 Vacant Units

Need for Owner and Rental Rehabilitation

According to the City of Wilmington Code Enforcement Section as of March 2022, there are 244 active Minimum Housing Cases, both rental and owner.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

According to 2020 ACS data provided, there are 25,409 housing units built before 1980. Homes built before 1978 are assumed to have lead-based paint. Many of the older homes in Wilmington are located in the urban core in low-to-moderate income census tracts. While the exact number of housing units occupied by low- or moderate-income families with LBP hazards is not available, it can be reasonably deduced that many low- or moderate-income families occupy homes built before 1978.

Discussion

The number of homes built prior to 1978, including many homes over 75 years old indicate a need for housing rehabilitation to abate lead-based paint and address substandard conditions to ensure low to moderate income households have safe and decent housing. Housing rehabilitation preserves existing affordable housing stock, improves neighborhood conditions, and helps residents continue occupancy and ownership.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Wilmington Housing Authority Proposed 2022 Annual Plan reports 1,036 public housing units and 2,107 Housing Choice Vouchers. These numbers represent the most recent data available, please note other data provided in tables below differ due to reporting platform and time of entry. The oldest property currently in WHA’s portfolio was constructed in 1941 (Hillcrest).

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,028	1,866			205	0	400
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Publicly Supported Housing Units by Program Category

	(Wilmington, NC CDBG) Jurisdiction	
Housing Units	#	%
Total housing units	53,352	-
Public Housing	979	1.83%
Project-based Section 8	644	1.21%
Other Multifamily	101	0.19%
HCV Program	1,809	3.39%
<p>Note 1: Data Sources: Decennial Census; APSH</p> <p>Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).</p>		

Alternative Data MA-12 Public Supported Housing by Program Category

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Wilmington Housing Authority currently owns 1,102 units of public housing in 13 developments within the City of Wilmington. The portfolio consists of the following:

Public Housing		
(Wilmington, NC CDBG) Jurisdiction		
Development Name	PHA Name	# Units
Creekwood South	Housing Authority of the City of Wilmington	60
SOLOMON TOWERS	Housing Authority of the City of Wilmington	151
RANKIN PL. TER., VESTA VILLAGE	Housing Authority of the City of Wilmington	43
MISSING	Housing Authority of the City of Wilmington	24
Creekwood South LIHTC	Housing Authority of the City of Wilmington	138
Eastbrook Apartments (RHF)	Housing Authority of the City of Wilmington	32
New Brooklyn Homes at Taylor Estates	Housing Authority of the City of Wilmington	48
HOUSTON MOORE TERRACE	Housing Authority of the City of Wilmington	150
HILLCREST	Housing Authority of the City of Wilmington	214

HOPE VI Phase II - Covil	Housing Authority of the City of Wilmington	71
Scattered Sites	Housing Authority of the City of Wilmington	7
MISSING	Housing Authority of the City of Wilmington	1
		939
DOES NOT INCLUDE DAWSON ST. LOFTS		
Project-Based Section 8		
(Wilmington, NC CDBG) Jurisdiction		
Development Name	PHA Name	# Units
CAPE FEAR HOTEL APARTMENTS	N/a	89
UNIVERSITY PLACE APARTMENTS	N/a	150
GLOVER PLAZA	N/a	75
HADDEN HALL APARTMENTS	N/a	39
MARKET NORTH	N/a	201
TIDEWATER TOWNHOMES	N/a	90
		644
Note 2: Percentages may not add to 100 due to rounding error.		
Note 3: Data Sources: APSH		

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Alternative Data MA-14 WHA Projects

The oldest property currently in WHA's portfolio was constructed in 1941 (Hillcrest). The Housing Authority continues to focus on revitalizing and upgrading its obsolete housing while adding to its overall inventory by constructing new units to meet the ever-growing need for affordable housing in the City of Wilmington. Most of the public housing sites are designated for families, with Solomon Towers housing primarily seniors and disabled individuals.

The Wilmington Housing Authority owns and operates 13 public housing communities throughout the Wilmington area totaling 1,102 units. Though the supply seems large, WHA properties' individual wait lists still remain closed due to the high demand for these affordable communities.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Housing Authority Housing stock ranges in age from 76 years to brand new. Many of the housing units are uninhabitable due to mold infestation and are undergoing extensive remediation and rehabilitation. There are some communities in the housing authority portfolio that are aging out and are in need of either a partial or full rehabilitation to create a new vibrant place to opportunities for their residents.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

WHA's' proposed 2022 Annual Plan describes the submittal of a section 18 demolition-disposal plan to redevelop Hill Crest a 216-unit development that has exceeded the useful life of the facility. Additionally, the plan describes the intention to modernize and redevelop properties exploring the use of Low-Income Housing Tax Credit Application and other tools such as disposition and/or demolition. The conversion of public housing to Tenant -Based Assistance under the HUD Permanent Tenant Protection Vouchers, as well as conversion to Project -Based Assistance under the Rental Assistance Demonstration program. (Source: WHA Proposed 2022 Annual Action Plan)

Discussion:

The Wilmington Housing Authority plays a vital role in providing housing. As one of the oldest housing authorities in the state the WHA owns and manages several properties that are over 50 years old. The need for new units and increased access to housing that is affordable for households at the lowest income levels is clear from the age of some of the public housing stock and the continued wait lists.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

A number of agencies work collaboratively in Wilmington to provide facilities and services to homeless individuals and families. In Wilmington three facility-based shelter and interfaith sheltering programs provide emergency shelter. Across the three-county service area for the Cape Fear Continuum of Care, four organizations provide 84 site-based beds of PSH, three organizations provide 35 units of scattered site PSH, and the Veterans Administration provides 92 VA Supportive Vouchers. Eight organizations provide emergency shelter, seven of those are site-based with 237 year-round beds and one scattered-site program with 28 beds. Three organizations provide 50 site-based beds of transitional housing, and two organizations provide 48 beds of scattered-site transitional housing.

Working through the Tri-County Homeless Interagency Council these organizations advocate for resources and work to increase awareness of homelessness and related issues. Agencies serving homeless utilize the Housing First best practice to place homeless households into permanent housing while continuing services and support. The SOAR program has been an integral component of this strategy by assisting disabled homeless persons to access SSDI resources. The Point-In-Time counts shows a reduction in homeless over time; however, there is a waiting list for PSH and affordable housing for lower income persons including homeless and those at imminent risk of homelessness.

Facilities and Housing Targeted to Homeless Households

Table 37 - Facilities and Housing Targeted to Homeless Households

2021 HUD Continuum of Care Funding Allocations			
CoC Number	Organization Name	Project or Award Name	FY 2021 Amount
NC-506	Cape Fear Council of Governments	Hopewood 2021 Reallocation Project	\$241,120
NC-506	Cape Fear Council of Governments	NC 506 Tri-HIC FY 21 Planning Grant	\$28,468
NC-506	Family Promise of the Lower Cape Fear Inc.	Families Forward Rapid Re-Housing	\$18,936
NC-506	First Fruit Ministries	Wilmington Dream Center: PSH 3	\$90,933
NC-506	First Fruit Ministries	Wilmington Dream Center: PSH 2	\$118,476
NC-506	Family Promise of the Lower Cape Fear Inc.	Family Promise TH-RRH	\$76,461
NC-506	First Fruit Ministries	Wilmington Dream Center: Permanent Supportive Housing	\$10,950
NC-506	First Fruit Ministries	Wilmington Dream Center: Rapid Rehousing	\$45,258
NC-506	Cape Fear Council of Governments	NC 506 Coordinated Entry Project application 2021	\$43,500
NC-506	Coastal Horizons Center, Inc.	HUD Horizons Housing	\$96,763
			\$770,865
Source: HUD Exchange https://www.hud.gov/program_offices/comm_planning/coc/fy21-coc-program-competition			

Alternative Data MA-15 HUD CoC Allocations

506 Continuum of Care Wilmington/New Hanover County, Brunswick County , Pender County							
Proj. Type	Organization Name	Project Name	Housing Type	Year-Round Beds	Overflow Beds	PIT Count	Total Beds
ES	A Safe Place	A Safe Place ES	Site-based – single site	6		4	6
PSH	Cape Fear Housing for Independent Living	Kathryn Leigh	Tenant-based – scattered site	9		11	9
ES	Cape Fear Mission	Rescue Mission	Site-based – single site	10		8	10
PSH	Coastal Horizons	Horizons Housing	Tenant-based – scattered site	9		7	9
ES	Coastal Horizons	Open House	Site-based – single site	9		3	9
TH	Coastal Horizons	Youth Transitional Living Program	Tenant-based – scattered site	20		7	30
ES	Domestic Violence Shelter and Services	Shelter	Site-based – single site	36		32	36

ES	Family Promise of the Lower Cape Fear	Emergency Shelter GRACE	Tenant-based – scattered site	14		13	14
ES	Family Promise of the Lower Cape Fear	Emergency Shelter	Tenant-based – scattered site	14		12	14
TH	Family Promise of the Lower Cape Fear	RRH - TH	Tenant-based – scattered site	14		23	23
TH	Family Promise of the Lower Cape Fear	Th-RRH	Tenant-based – scattered site	14		18	18
RRH	Family Promise of the Lower Cape Fear	HUD (NOFA) Rapid Rehousing	Tenant-based – scattered site	14		16	14
PSH	First Fruit Ministries	First Fruit Ministries PSH	Site-based – single site	2		2	2
TH	First Fruit Ministries	Wilmington Dream Center	Site-based – single site	6		8	8
RRH	First Fruit Ministries	Wilmington Dream Center - RRH	Tenant-based – scattered site	11		13	11
PSH	Good Shepherd Center	Lakeside Reserve	Site-based – single site	40		40	40
RRH	Good Shepherd Center	Rapid Rehousing ESG	Tenant-based – scattered site	35		2	2

RRH	Good Shepherd Center	Rapid Rehousing ESG-Coronavirus	Tenant-based – scattered site	35		143	143
PSH	Good Shepherd Ministries	Ashley Center Permanent Supportive Housing	Site-based – single site	8		8	8
TH	Good Shepherd Ministries	GPD - Sgt. Eugene Ashley Center	Site-based – single site	16		6	16
ES	Good Shepherd Ministries	Night Shelter	Site-based – single site	118		32	118
ES	Hope Harbor Homes	Hope Harbor	Site-based – single site	4		3	4
TH	LINC	LINC - TH	Site-based – single site	28	12	not provided	40
SH	Safe Haven of Pender County	Safe Haven	Site-based – single site	20		11	20
PSH	The ARC of North Carolina	Permanent Housing	Tenant-based – scattered site	16		15	16
ES	The Salvation Army	Emergency Shelter	Site-based – single site	54		21	54

PSH	Veterans Administration	VASH	Tenant-based – scattered site	92		92	92
PSH	Wilmington Housing Finance & Development	Hopewood	Site-based – single site	20		19	20

Alternative Data MA-16 Homeless Housing by Project Type and Bed Count

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Shelters and Transitional Housing providers who use HMIS complete a standard intake assessment which includes questions related to health insurance, disability, and income. Additionally, most providers secure medical and mental health medications on site for residents. Both of these processes allow program staff to assess the need for referral to regular medical and mental health care, as well as ability to work and need for employment services. There are two primary providers of medical services to low-income residents in Wilmington – Cape Fear Clinic and Mednorth Health Center. Homeless Service providers assist with referrals to both organizations based on client preference and appointment availability. Mednorth Health Center is the region’s recipient of Health Care for the Homeless funds to ensure that homeless individuals with no income continue to receive access to medical services. Mednorth participates in the continuum of care and has worked with referral providers to improve Mednorth has placed a family nurse practitioner on the First Fruit Ministries homeless outreach team to provide medical assessments to people living on the streets and additional clinical care at a satellite office adjacent to the First Fruit food pantry and transitional housing. The New Hanover County Health Department has partnered with Good Shepherd Center to provide on-site nurses 4 days per week at their day shelter. In the past year New Hanover Medical Center has been sold to Novant Health. Novant has received a grant from the Michael Jordan Foundation to establish two Health and Wellness Center’s in areas of need. Currently, county government, city government and Novant are working to secure locations for the future development of two centers.

Homeless service providers’ work with Trillium Health Resources, the local managed care organization, to provide referrals to appropriate mental health and substance abuse treatment as needed. There are a number of local providers of those resources – A Helping Hand of Wilmington, RHA Health Services, Physician’s Alliance for Mental Health, Community Support Professionals, and Coastal Horizons. Physicians Alliance, Coastal Horizons and Community Support Professionals are participants in the homeless continuum of care. All providers are allowed to provide needs assessments and permanent supportive housing referrals through our CoC’s Coordinated Entry process to allow the broadest access to supportive housing.

Employment services are provided by the Workforce Development Center, Vocational Rehabilitation, and Phoenix Hometown Hires. The Workforce Development Center offers resume and interview assistance, as well as training opportunities through the WIOA program. For those individuals who have a disability and are able to work, referrals are made to Vocational Rehabilitation to assist with more tailored job placement, re-training, and other resources such as clothing and transportation to assist with job retention. Phoenix Hometown Hires provides a weeklong job-seeker orientation and ongoing support for low-income job seekers, particularly focused on those who have a criminal history.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Services for Homeless Persons		
Entity	Type Entity	Type Service
Tri-HIC CoC	Administer CoC	HMIS, Advocacy, Coordinated Entry
Wilmington Housing Authority	Public Housing Admin/Mgmt	Public Housing, LIHTC, FSS, HCV
Cape Fear Coalition	Nonprofit	Housing Advocacy, Education
CF Area United Way	Nonprofit	Emergency Food Shelter Grant
Good Shepherd Center	Nonprofit	Emergency Shelter, ESG, RRH, Meals, Food Pantry, PSH, Medical Clinic
Family Promise	Nonprofit	RRH, TH, PH
Domestic Violence Shelter & Services	Nonprofit	Emergency Shelter Victims of Domestic Violence
First Fruit	Nonprofit	Transitional Housing, Food Pantry, Meals, RRH, Medical Clinic
Salvation Army	Nonprofit	Emergency Shelter, Meals
Wilmington Housing Finance Development	Nonprofit	PSH
NC Housing Finance Agency	Quasi-Govt Agency	LIHTC, PSH financing
Leading Into New Communities	Nonprofit	TH, PH, Re-Entry Services, Youth Services
Coastal Horizons	Nonprofit	Substance Use Disorder Treatment, TH, Street Outreach-PATH, Mental Health
Trillium MCO	Managed Care Organization	Mental Health, PSH, Substance Use Disorder Treatment
Phoenix	Nonprofit	Job Skills, Job Placement
Food Bank Eastern NC	Nonprofit	Food Bank
A Safe Place	Nonprofit	Emergency Shelter Victims of Human Trafficking

Alternative Data MA -17 Services for Homeless Persons

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Persons with special needs including, but not limited to, elderly, disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families. The City's Assessment of Fair Housing found that persons with disabilities has a higher concentration in R/ECAPs and that disabled persons incomes are significantly less, almost a third, than persons without a disability. Disabled persons and persons with special needs experience housing cost burden and have difficulty accessing housing and services. The City has supported the development of Permanent Supportive Housing (PSH) with HOME and CDBG funds. More PSH is needed.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive Housing needs (not an exhaustive list):

- Elderly, frail elderly- transportation to shopping, medical appointments; social interaction, accessibility modifications and housing repairs and rehabilitation to allow aging in place; and rental housing options
- Disabled persons - transportation to shopping, medical appointments; social interaction, accessibility modifications and housing repairs and rehabilitation to remain in home; permanent supportive rental housing options; and case management services
- Persons with substance abuse disorder – access to in-patient and out-patient treatment, medically assisted treatment when appropriate, legal assistance, education assistance, job skills development and job placement, family reunification, and permanent supportive housing in sobriety/recovery housing
- Persons with HIV/AIDS - supportive housing, access to medical care, and other services to maintain healthy lifestyle
- Public housing residents – day care, education and job training, job placement, transportation, budgeting and other life skills, access to quality medical and mental health services
- Formerly incarcerated persons, including those with co-occurring substance abuse disorder and mental illness – permanent supportive housing, access to treatment and medicine, case management, substance abuse treatment, on-going recovery support, appropriate life skills, job skills and job placement

Available programs include, but not limited to, Elderhaus Elder Day Care, PACE and Permanent Supportive Housing; RHA Permanent Supportive Housing for developmentally disabled, Coastal Horizon housing for recovery from substance abuse disorder and mental health disability, and Trillium, regional managed care organization for disabled, mental health and substance abuse disorder, provides housing referral and

placement. In addition, the City of Wilmington supports transitional housing for formerly incarcerated persons re-entering the community through the Leading Into New Communities (LINC) program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Growing from a program using hotel rooms for recuperative care, the Tri-HIC and Disability Resource Center in partnership with the New Hanover Regional Medical Center and Winter Park Baptist Church created Hope Recuperative Care a home for homeless persons discharged from the hospital following medical treatment requiring at-home care. The Respite program provides temporary housing and limited nursing support; however, the program does not have enough beds to meet the needs. Additionally, LINC and Coastal Horizons (CH) work with persons returning from prison or jail, including those with co-occurring disorders. Both LINC and CH provide treatment, job skills development, case management to residents with co-occurring disorders. Trillium housing referral and placement for mental health and substance abuse disorder

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Wilmington will solicit applications from agencies with program services that address the needs of elderly, frail elderly, persons with disabilities and persons with HIV/AIDS. CDBG public service cap and General Funds are allocated to agencies demonstrating the capacity to meet the needs of these populations. When funds are available for PSH through NCHFA and other sources, the City will participate with gap financing pending successful project underwriting.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Not In My Back Yard (NIMBY) is an ongoing problem in Wilmington as developable property is limited and the population continues to grow. Affordable housing is perceived in a negative light and often neighboring property owners object to new residential development citing traffic concerns or over development.

Land Development Codes (LDC) that require rezoning to develop property for multi-family or increased residential density hinder and increase the cost of developing affordable housing and open projects up to NIMBY opposition. Updates to the LDC allowing higher density residential development and increased density for projects including affordable housing, in selected areas, have been adopted. Additionally, the new LDC also addresses Accessory Dwelling Units. While these changes are a step in the right direction, most of the City is zoned and developed as single-family residential and increased density and changes to traditional development patterns face opposition from many citizens.

The City's service based, lower wage economy, does not align with the price for housing that is driven by population growth in in-migrating retirees. Wages in New Hanover County/Wilmington are lower than other NC cities. New development of rental and homebuyer housing responds to this market demand with limited supply of housing that is affordable to households earning wages in local economy.

African American households are concentrated in two R/ECAPS (racially ethnically concentrated areas of poverty). Households in R/ECAPS have limited access to proficient schools and employment opportunity. Households in R/ECAPS are cost burdened. Historic residential racial segregation patterns persist in the City of Wilmington.

State opposition to inclusionary zoning limits local jurisdictions' ability to mandate the inclusion of affordable housing throughout the community.

Rising construction and labor cost due to supply shortages and inflation continue to wreak havoc on affordable housing projects in the pipeline to break ground for construction.

Disagreement about the role of government and the use of tax revenues to address the affordable housing crisis continues to stymie efforts to increase funding available to support development of new housing stock that is affordable to working families.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Wilmington and the surrounding region are growing. The City and region have much to offer new residents and businesses, for instances educational attainment among the working age is high. Wilmington is home to the University of North Carolina Wilmington and Cape Fear Community College. In addition, several businesses that were founded here are expanding here such as Live Oak Bank and Ncino. Despite these assets and the attractiveness of the community workers in Wilmington continue to struggle with wages and salaries that are below state and national averages and a majority of jobs in the retail, hospitality and other service industries.

A recently released New Hanover County Economic Mobility 2022 Economic Development Strategic Update prepared by Greenfield, found the local economy of New Hanover County including the City of Wilmington to be “unbalanced”, meaning the economy suffers from growing income disparities and a declining middle class. The report notes the decrease in manufacturing jobs and the lack of economic mobility and jobs to attract younger workers.

The Greenfield report offers several recommendations to target specific manufacturing and higher paying industry to the area, improve the workforce and retain younger households after graduation from high school and college. These changes will require local policy direction that recognizes the need to change from a destination, tourist, and service focused economy supporting visitors and retirees to a more balanced and inclusive economy with opportunity for advancement for all.

Economic Development Market Analysis

Business Activity

Table 38 - Business Activity

Occupational Title	Total Employees	% of Total EMP	Hourly Mean	Annual Mean
Management Occupations	6,500	5%	\$ 53	\$ 109,680
Business and Financial Operations Occupations	6,090	5%	\$ 36	\$ 75,190
Computer and Mathematical Occupations	2,880	2%	\$ 41	\$ 86,220
Architecture and Engineering Occupations	1,520	1%	\$ 39	\$ 81,600
Life, Physical, and Social Science Occupations	1,960	2%	\$ 36	\$ 75,710
Community and Social Service Occupations	1,970	2%	\$ 24	\$ 49,740
Legal Occupations	900	1%	\$ 34	\$ 70,000
Educational Instruction and Library Occupations	7,190	6%	\$ 25	\$ 51,390
Arts, Design, Entertainment, Sports, and Media Occupations	1,480	1%	\$ 24	\$ 49,980
Healthcare Practitioners and Technical Occupations	10,220	8%	\$ 37	\$ 77,770
Healthcare Support Occupations	5,780	4%	\$ 15	\$ 30,160
Protective Service Occupations	2,790	2%	\$ 21	\$ 43,270
Food Preparation and Serving Related Occupations	15,660	12%	\$ 12	\$ 25,020
Building and Grounds Cleaning and Maintenance Occupations	4,080	3%	\$ 14	\$ 30,140
Personal Care and Service Occupations	2,470	2%	\$ 14	\$ 29,740
Sales and Related Occupations	15,180	12%	\$ 20	\$ 40,570
Office and Administrative Support Occupations	15,250	12%	\$ 18	\$ 38,410
Farming, Fishing, and Forestry Occupations	140	0%	\$ 14	\$ 29,560
Construction and Extraction Occupations	6,190	5%	\$ 22	\$ 45,320
Installation, Maintenance, and Repair Occupations	5,890	5%	\$ 23	\$ 46,810
Production Occupations	4,910	4%	\$ 20	\$ 41,200
Transportation and Material Moving Occupations	10,110	8%	\$ 17	\$ 36,180
TOTAL	129,160			

Source: US Dept of Labor. Bureau Labor Statistics 2021

Local Data Table MA-18 Employees by Occupation

Labor Force

Table 39 – Labor Force

Labor Force Wilmington, NC		
EMPLOYMENT STATUS		
Population 16 years and over	243,676	243,676
In labor force	151,367	62.10%
Civilian labor force	150,441	61.70%
Employed	141,945	58.30%
Unemployed	8,496	3.50%
Source: 2020 ACS		

Alternative Data MA-19 Labor Force

Table 40 – Occupations by Sector

Occupation by Sector Wilmington, NC		
OCCUPATION	# People	%
Civilian employed population 16 years and over	141,945	141,945
Management, business, science, and arts occupations	58,013	40.90%
Service occupations	27,590	19.40%
Sales and office occupations	30,370	21.40%
Natural resources, construction, and maintenance occupations	13,083	9.20%
Production, transportation, and material moving occupations	12,889	9.10%
Source: 2020 ACS		

Alternative Data MA-20 Occupation by Sector

Table 41 - Travel Time

Commuting to Work Wilmington, NC		
COMMUTING TO WORK		
Workers 16 years and over	139,785	139,785
Car, truck, or van -- drove alone	111,479	79.80%
Car, truck, or van -- carpooled	10,532	7.50%
Public transportation (excluding taxicab)	569	0.40%
Walked	2,195	1.60%
Other means	1,151	0.80%
Worked from home	13,859	9.90%
Mean travel time to work (minutes)	22.3	(X)
Source: 2020 ACS		

Alternative Data MA-21 Commuting to Work

Travel Time to Work Wilmington, NC				
TRAVEL TIME TO WORK	Total Estimate	Car, truck, or van - drove alone	Car, truck, or van -- carpoled	Public transportation (excluding taxicab)
Workers 16 years and over	139,785	111,479	10,532	569
Less than 10 minutes	12.10%	11.20%	13.20%	6.20%
10 to 14 minutes	18.00%	18.10%	17.10%	0.00%
15 to 19 minutes	20.70%	20.80%	20.60%	9.80%
20 to 24 minutes	16.70%	17.30%	15.10%	3.20%
25 to 29 minutes	6.80%	6.80%	7.30%	26.70%
30 to 34 minutes	11.20%	11.30%	12.00%	14.40%
35 to 44 minutes	4.70%	4.80%	3.50%	6.20%
45 to 59 minutes	5.70%	5.70%	5.90%	13.90%
60 or more minutes	4.10%	3.90%	5.30%	19.70%
Source: ACS 2020				

Alternative Data MA-22 Travel Time

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 42 - Educational Attainment by Employment Status

Wilmington, NC			
Educational Attainment	In The Labor Force		Not in Labor Force
	Employed	Unemployed	
Less than high school graduate:	6,205	220	3,818
High school graduate (includes equivalency):	20,106	971	9,454
Some college or associate's degree:	34,829	1480	11,711
Bachelor's degree or higher:	49,854	1925	9,364
Source: ACS 2020			

Alternative Data MA23 Educational Attainment

Educational Attainment by Age

Table 43 – Educational Attainment by Age

Educational Attainment by Age, Wilmington, NC					
AGE BY EDUCATIONAL ATTAINMENT	18 to 24	25 to 34	35 to 44 y	45 to 64	65 yrs +
Total	34,123	36,882	37,481	76,309	52,071
Less than high school graduate	3,609				
High school graduate (includes equivalency)	9,668	33,749	35,059	71,621	46,642
Some college or associate's degree	17,079				
Bachelor's degree or higher	3,767	15,050	16,646	29,906	18,244
Source: ACS 2020					

Alternative Data MA – 24 Educational Attainment by Age

Educational Attainment 25 years and older	Total	%
Population 25 years and over	202,743	(X)
Less than 9th grade	4,757	2.30%
9th to 12th grade, no diploma	10,915	5.40%
High school graduate (includes equivalency)	43,662	21.50%
Some college, no degree	43,256	21.30%
Associate's degree	20,307	10.00%
Bachelor's degree	52,600	25.90%
Graduate or professional degree	27,246	13.40%
Source: ACS 2020		

Alternative Data MA-25 Educational Attainment 25 years +

Educational Attainment – Median Earnings in the Past 12 Months

Table 44 – Median Earnings in the Past 12 Months

Wilmington, NC	
Educational Attainment	Median Earnings in past 12 months
Population 25 years and over with earnings	\$39,773
Less than high school graduate	\$21,650
High school graduate (includes equivalency)	\$28,220
Some college or associate's degree	\$35,596
Bachelor's degree	\$47,357
Graduate or professional degree	\$61,003
Source: ACS 2020	2020 inflation adjusted dollars

Alternative Data MA-26 Earning by Educational Attainment

Table 45a NHC Top 5 Employers

- New Hanover Regional Medical Center: 7,000+
- New Hanover County Public Schools: 3,500+
- University of North Carolina Wilmington: 1,000+
- PPD Development LLC: 1,000+
- New Hanover County: 1,000+
- Mastec Services Company, Inc.: 1,000+
- Cellco Partnership: 1,000+
- Cape Fear Community College: 1,000+

Alternative Data MA-27 NHC Top 5 Employers

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the US Department of Labor, Bureau of Statistics 2021 data the Food Preparation and Serving related occupations along with sales and related occupations, and office and administrative support occupations are the major occupations followed by healthcare practitioners and technical occupations, and transportation and material moving occupations within the city. This aligns with the NC Department of Commerce Division of Labor and Workforce Analysis data that reports Healthcare and Social Assistance, Retail Trade, and Accommodation and Food Services as largest employment sectors in New Hanover County.

Describe the workforce and infrastructure needs of the business community:

According to the March 2022 New Hanover County Economic Mobility report prepared by Greenfield the limitations and challenges to the local economy and business community include the following:

- Lack of available sites and buildings, especially for industry and manufacturing.
- Transportation system, especially the Cape Fear Memorial Bridge.
- Lack of available utilities, water, and sewer availability for industrial and manufacturing sites.
- Difficulty in recruiting and retaining younger workers and engineers.
- An aging population; and
- Coastal limitations, especially Hurricanes.

The Greenfield report describes the continued growth of income disparity within the community and the decrease in manufacturing and other good paying jobs to support a thriving middle class and to provide opportunity for advancement and attract younger workers entering the workforce. This imbalance

threatens the future prosperity and growth of the local economy. The lack of opportunity keeps low-income households trapped in poverty.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Ongoing and new initiatives underway to improve the economy include, but are not limited to, the following:

- Continued expansion of water/sewer services;
- Expansion of the Wilmington Port services for bulk and containerized products, especially new cold storage capabilities;
- Opportunity for offshore wind manufacturing;
- Continued addition of roadways, I-140 Brunswick County, pending Hampstead Bypass;
- New Wilmington Midwest Express daily rail connection to midwestern US CSX Carolina Connector Intermodal Rail Terminal in Rocky Mount, NC.
- City of Wilmington rail realignment to create a more direct route from the Port to US 421;
- Increased Airline service at the Wilmington International Airport;
- Availability of ILM Business Park;
- Continuing Film Industry productions; and
- Opening of Live Oak Bank Pavilion.

As local economic development initiatives focus on target business sectors such as digital technology companies, offshore wind, film industry, warehousing and logistics, and others attention should be paid to ensure Cape Fear Community College, University of North Carolina Wilmington, and New Hanover County Schools offer education and training that align with the needs of the economy. Efforts should be made to retain students upon graduation and attract more young workers to the area.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The current workforce education attainment is high with 50% of the employed population having more than a high school education; 30% have a bachelor's degree or higher. That said, the majority of jobs are in the lower paying occupations. As described in the Greenfield report, New Hanover County, including the City of Wilmington, population is growing and aging, over 55% of households moving to the region are 55 years of age or older. The African American population as a percent of total population and in real numbers is decreasing as is the percentage of under-18 year old. Ensuring quality educational opportunities for African American students and retaining graduates in the area after graduation are critical to avoid a shrinking labor force.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Cape Fear Council of Governments established a Workforce Development Center to provide workforce training and related programming as part of the Workforce Innovation and Opportunity Act (WIOA) program for Adults, Dislocated Workers, Employers and Youth in 2015. This program provides employment services to New Hanover County's jobseekers, including outreach and recruitment, assessment, case management, employability plan development, referral to training, On-the-Job Training (OJT), job placement and retention services.

Cape Fear Community College (CFCC) offers hundreds of continuing education courses as well. Free programs include basic skills, adult literacy, GED preparation, job skills preparation, adult high school, and English as a second language. In the college's Center for Business, Industry and Government, low-cost classes are offered in computer training, construction, foreign languages, leadership, and management. CFCC's Small Business Center offers scores of free seminars for entrepreneurs and small businesses as well as free business counseling services.

CFCC offers customized employee training opportunities for businesses and industries planning to expand or relocate to the greater Wilmington area.

For students seeking a new career, CFCC has over 60 technical degree programs in a wide range of areas which offer hands-on training guided by a team of experienced instructors. The local job market for CFCC graduates is excellent. CFCC's most recent graduate placement rate was 98%.

Opportunities for low-to-moderate income persons to access workforce training and development programs increases access to opportunity and supports the Consolidated Plan efforts to provide avenues for low-to-moderate income persons to increase choices for housing and other services and move out of poverty.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City's Create Wilmington Comprehensive Plan adopted in 2016, sets the general direction for the City's future growth and redevelopment for the next 25 years. The plan serves as a policy guide for key decisions on land use, community development, economic development, and capital improvements. Additionally, the New Hanover County 2016 Comprehensive Plan guides development

within the county. Business and economic development initiatives are coordinated among Wilmington Business Development, Wilmington Chamber of Commerce, Cape Fear Economic Development Council, and the North Carolina Department of Commerce.

Discussion

As the City of Wilmington and region continue to grow it is important that all members of the community have access to the benefits of growth and development. There is a growing gap in the racial composition of population by age group, with an increasing senior population that is majority White and a growing millennial population that consist of more people of color, especially Black and Hispanic. As the face of the community changes it is important to recognize and address disparities. With the implementation of the plans and projects described in this report attention should be paid to equitable growth to ensure that those in the community who have not historically participated in the prosperity of the region have the opportunity to take part in current and future growth. Without the full participation of workforce age citizens in every racial/ethnic group the City and Region as a whole will not realize the economic benefits of equity.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Since the preparation of the 2016 City of Wilmington/Wilmington Housing Authority Affirmatively Furthering Fair Housing Plan another area within the city has been identified as a Racial/Ethnically Concentrated Area of Poverty (R/ECAP). In addition to previously identified R/ECAPs located in Census Tract 37129011100 in the downtown area, and Census Tracts 37129010100 and 37129011400 in the northwest corner of Wilmington, Census Tract 37129010800 in southwest along Carolina Beach Road and Shipyard . (see attached R/ECAP Map)

Housing problems, especially cost burden, are concentrated in the R/ECAPs. Concentration includes occurrence of housing problem in over 50% of households.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In the city as a whole 78.2 percent of the population is White, but in the R/ECAPs only 30% percent of the population is White. The R/ECAPs are disproportionately (57.18%) Black. Hispanics make up 10% of the population of R/ECAPS. There are 9,218 individuals residing in recaps, or 2,074 families, almost half (48.89%) of the families living in R/ECAPS have children. According to the 2020 ACS the median household income of Whites is \$57,429 compared to \$27,752 for Black households.

What are the characteristics of the market in these areas/neighborhoods?

The table below shows the opportunity indicators by race/ethnicity in Wilmington, as well as by total population and population below federal poverty line. According to HUD, a “higher score on each of the indices would indicate lower neighborhood poverty rates; higher levels of school proficiency; higher levels of labor engagement; closer proximity to jobs; lower transportation costs; closer access to public transportation; and greater neighborhood environmental quality (i.e., lower exposure rates to harmful toxins).” Note that in the low poverty, school proficiency, and labor market, as well as environmental health Black/African Americans have a lower index score, in other words have less opportunity.

Opportunity Indicators, by Race/Ethnicity							
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Wilmington, NC CDBG Jurisdiction							
Total Population							
White, Non-Hispanic	49.40	57.73	61.66	42.13	45.16	67.17	40.17
Black, Non-Hispanic	21.69	26.03	35.49	52.56	53.70	74.11	36.95
Hispanic	35.41	52.99	50.18	46.26	50.15	71.34	32.82
Asian or Pacific Islander, Non-Hispanic	49.58	61.00	61.41	42.73	45.48	63.58	40.82
Native American, Non-Hispanic	37.51	46.25	51.00	45.88	49.49	71.37	36.43
Population below federal poverty line							
White, Non-Hispanic	37.14	43.73	50.77	46.76	52.57	74.56	30.39
Black, Non-Hispanic	16.54	20.29	30.56	55.03	55.15	75.77	37.57
Hispanic	30.43	48.26	42.38	48.29	53.55	70.62	35.68
Asian or Pacific Islander, Non-Hispanic	21.02	36.12	31.48	48.04	60.56	82.89	21.43
Native American, Non-Hispanic	40.86	44.02	41.51	45.72	48.37	69.90	28.35

Alternative Data MA-28 Opportunity Index

Are there any community assets in these areas/neighborhoods?

Two of the identified R/ECAPS are in gateway areas of the City and close to the downtown core. Assets in these areas include, but are not limited to, historically significant neighborhoods, historic institutions, proximity to major thoroughfares, adjacent to public investments and redevelopment including new Police Station, Taylor Homes, and HOPE VI projects and most important the residents and business owners. The more recently identified R/ECAP is located on a major throughfare and is adjacent to the State Port.

Are there other strategic opportunities in any of these areas?

There are strategic opportunities for all three R/ECAP areas due to the proximity to downtown and the limited available land within the city. Redevelopment is beginning to occur in the Northside area with the Brooklyn Arts District and likewise, the Southside includes the Castle Street Arts and Antique District and the area on the west of Carolina Beach Road is likewise experiencing redevelopment. The challenge is to find a balanced approach to revitalization of the R/ECAPs without displacing low-to-moderate income homeowners, while providing opportunities for choice and mobility to other areas within the city that offer better schools and jobs. These R/ECAP areas have persisted over several decades, which indicates the need to both improve conditions for residents and strategically create affordable housing opportunities elsewhere. The former can be addressed by improved transit, school supportive services, and job training. The latter will result from increased development.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Citing data for the ACS 2019, the Greenfield report states that approximately 90% of households in New Hanover County, including the City of Wilmington, have at least one computer, and 85% of households have some level of broadband internet paid service connection. The report says that those lacking internet are in the less affluent areas including within Wilmington city limits. North Carolina Division of Broadband and Digital Equity maintains an index that ranks New Hanover County as one of the top scores in the state for broadband availability.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Currently AT&T and Spectrum are the primary fiber providers in Wilmington and New Hanover County. A number of other internet providers have access to these lines. Increased competition is expected to increase service quality and lower costs for consumers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Southeastern North Carolina is at risk of hurricanes, flooding, tornados, drought, wildfire, severe thunderstorms, and other weather events that have been associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

https://em.nhcgov.com/wp-content/uploads/2017/03/Approved-Southeastern-NC-Regional-HMP_4-26-2016.pdf

In accordance with federal and state requirements the City of Wilmington has joined with regional jurisdictions in the preparation of a Hazard Mitigation Plan (HMP) to identify and assess risk as well as plan to address and mitigate risk. A link to the plan is included above.

All the municipalities within the three counties are also participants in this plan, including Atkinson, Bald Head Island, Belville, Boiling Spring Lakes, Bolivia, Burgaw, Calabash, Carolina Beach, Carolina Shores, Caswell Beach, Holden Beach, Kure Beach, Leland, Navassa, Northwest, Oak Island, Ocean Isle Beach, Saint Helena, Sandy Creek, Shallotte, Southport, St. James, Surf City, Sunset Beach, Topsail Beach, Varnamtown, Watha, Wilmington, and Wrightsville Beach.

The HMP analysis of the likelihood of occurrence, impact/intensity, and potential result/criticality list hurricanes and coastal storms as likely, severe, and catastrophic; flooding is highly likely, severe and critical; thunderstorms/windstorms, lightening and hail are identified as highly likely, severe, and critical; and likewise, wildfires are identified as highly likely, moderate, and limited.

Experience and analysis of housing supply, density, location, age, and other variables show that housing occupied by low-and moderate-income (LMI) households is most vulnerable to negative impact of hurricanes and flooding. Most often these households do not have adequate insurance and other resources to recover from severe storms. Most often these households do not have resources to prepare for coming storms or to evacuate. Similarly, housing occupied by LMI households do not have resources or insurance to recover from severe storms. Housing occupied by LMI households tends to have more deferred maintenance adding to the vulnerability. This housing is usually located in older neighborhoods with more mature trees and older utilities that are more susceptible to storm damage. Finally, as experienced during Hurricane Florence many LMI households were trapped in their neighborhoods without adequate access to relief supplies following the storm.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan is advised the City of Wilmington/New Hanover County 2021 Housing Needs Assessment conducted by Bowen National Research, along with the Affordable & Workforce Housing Public Opinion Study for New Hanover County and the City of Wilmington conducted by UNC Greensboro Center for Housing and Community Studies. Additionally, the strategies identified in this plan respond to the recently completed Community Development and Housing survey conducted by the City of Wilmington. Finally, this Five-Year Consolidated Plan aligns with the assessment and the goals identified in the adopted 2016 Affirmative Furthering Fair Housing Plan.

- 1) Increase Affordable Housing Options.
- 2) Support Public Services (Homeless Services & Shelter, Youth, Job Training, etc.).
- 3) Maintain Existing Affordable Housing.
- 4) Reduce Housing Discrimination.
- 5) Expand & Improve Access to Funding Sources for Affordable Housing Development.
- 6) Increase Homeownership Opportunities.
- 7) Increase Housing Counseling and Financial Literacy Opportunities.
- 8) Improve Public Perception of Affordable Housing.

The Consolidated Plan will focus on the following priorities over the next five years:

- **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

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

1	Area Name:	NorthSide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	R/ECAP
	Identify the neighborhood boundaries for this target area.	Northwest corner of Wilmington, bounded by Third St. and Market St. and Burnt Mill Creek Census Tracts 114, 101
	Include specific housing and commercial characteristics of this target area.	Area of concentrated poverty, concentration Black, Cost Burden, concentration public housing, HCV use. Vacant Minimum Housing Code (MHC) properties. Revitalization occurring in some areas within Northside, esp. Brooklyn Arts District (BAD) along 4th Street. Public Investment Police Headquarters, City Park. DC Virgo School, DREAMS, CBGC, Blue Ribbon Commission Youth Violence
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The area is identified in the City's AFH as a Racial/Ethnically Concentrated Area of Poverty. Consultation and citizen participation are detailed in the AFH. Survey.
Identify the needs in this target area.	Housing Rehabilitation; Youth Programs; Jobs Skills; In-fill development;	
What are the opportunities for improvement in this target area?	Redevelop Vacant MHC properties; In-fill housing; Job training programs for residents; programs at-risk youth, neighborhood clean-up; community policing initiatives	

	Are there barriers to improvement in this target area?	Lack of resources. Community Opposition; displacement of residents due to economic pressures; location and type of housing; private discrimination; location of proficient schools and school assignment policies; lack of public investment in specific neighborhoods; the availability, type, frequency and reliability of public transportation
2	Area Name:	Southside
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	R/ECAP
	Identify the neighborhood boundaries for this target area.	Queen St south to Martin St and 3rd Street east to 117th Street Census tract 111
	Include specific housing and commercial characteristics of this target area.	Area of concentrated poverty, concentration Black, Cost Burden, concentration public housing, HCV use. Vacant Minimum Housing Code (MHC) properties. Located on major inbound route and gateway to City. Hope VI development.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The target area is a Racial/Ethnically Concentrated Area of Poverty identified in the City's AFH. Consultation and citizen participation is detailed in the AFH. Survey.
Identify the needs in this target area.	Housing rehabilitation, in-fill housing, Mixed income housing; commercial development	
What are the opportunities for improvement in this target area?	In-fill housing; revitalization/redevelopment Hillcrest; Mixed Income housing. Job training programs for residents; programs at-risk youth, neighborhood clean-up; community policing initiatives	

	Are there barriers to improvement in this target area?	Lack of resources. Community Opposition; displacement of residents due to economic pressures; location and type of housing; private discrimination; location of proficient schools and school assignment policies; lack of public investment in specific neighborhoods; the availability, type, frequency and reliability of public transportation
3.	Area Name:	Sunset/Woodlawn/Longleaf
Area Type:	RE/CAP QCT	
Other Target Area Description:	Local Target Area	
HUD Approval Date:		
% of Low/ Mod:	50%	
Revital Type:	Other	
Other Revital Description:		
Identify the neighborhood boundaries for this target area.	Census tract 108. Bounded on north by Southern Blvd. on west by Carolina Beach Road, south to Sunnyvale, and west to River Road.	
Include specific housing and commercial characteristics of this target area.	Area of concentrated poverty, concentration Black, Cost Burden, concentration public housing, HCV use. Vacant Minimum Housing Code (MHC) properties. Near State Port. Carolina Beach Road and Shipyard Blvd major throughways	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Survey	
Identify the needs in this target area.	Affordable housing, crime prevention, drug abuse intervention, homelessness	
What are the opportunities for improvement in this target area?	Adjacent to LIHTC 4% project Starway Village add 278 units affordable housing. Revitalization of Carolina Beach Road NCDOT project.	

	Are there barriers to improvement in this target area?	Lack of resources. Community Opposition; displacement of residents due to economic pressures; location and type of housing; private discrimination; location of proficient schools and school assignment policies; lack of public investment in specific neighborhoods; the availability, type, frequency and reliability of public transportation
4	Area Name:	City-wide
	Area Type:	City-wide area of opportunity, equitable access to opportunities throughout the city
	Other Target Area Description:	City-wide area of opportunity, equitable access to opportunities throughout the city
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA

for HOPWA)

Allocations within the R/ECAPs reflect a balanced approach and align with the needs identified in the Bowen Report, and surveys addresses need to invest in R/ECAPS and to provide access to choose and support mobility strategies to foster access to opportunity throughout the community.

Geographic Area

The City of Wilmington does not have any active Neighborhood Revitalization Strategy Areas and has not identified any areas to target resources to. That said, the City has identified three Racially/Ethnicly Concentrated Areas of Poverty (R/ECAPs) through the Assessment of Fair Housing and will direct resources to these areas to support the transformation to areas of opportunity.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Disparities in Access to Opportunity
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	NorthSide, Southside, Sunset/LongLeaf, City-Wide

Associated Goals	<ol style="list-style-type: none"> 1) Increase Affordable Housing Options. 2) Support Public Services (Homeless Services & Shelter, Youth, Job Training, etc.). 3) Maintain Existing Affordable Housing. 4) Reduce Housing Discrimination. 5) Expand & Improve Access to Funding Sources for Affordable Housing Development. 6) Increase Homeownership Opportunities. 7) Increase Housing Counseling and Financial Literacy Opportunities. 8) Improve Public Perception of Affordable Housing. 				
Description	<p>Wilmington, like many other communities, has geographic areas of the city with residents that continue to experience limited access to opportunity for jobs, education, transportation, medical, and other services within the neighborhood or adjacent areas. Moreover, Black and Hispanic populations experience housing problems, including cost burden at a higher rate than the population as a whole. Similarly, Black populations are more likely to reside in areas with that have lower performing schools and less participation in the labor market. Protected classes have limited access to information about fair housing and there is no local entity responsible for addressing fair housing complaints.</p>				
Basis for Relative Priority	<p>Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing; Private Discrimination; the location of proficient schools and school assignment policies; lack of public investments in specific neighborhoods; the availability, type, frequency and reliability of public transportation; Land use and zoning laws, 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</p>				
2	<table border="1"> <tr> <td data-bbox="235 1392 435 1486"> Priority Need Name </td> <td data-bbox="435 1392 1430 1486"> Disproportionate Housing Needs; Segregation; </td> </tr> <tr> <td data-bbox="235 1486 435 1543"> Priority Level </td> <td data-bbox="435 1486 1430 1543"> High </td> </tr> </table>	Priority Need Name	Disproportionate Housing Needs; Segregation;	Priority Level	High
Priority Need Name	Disproportionate Housing Needs; Segregation;				
Priority Level	High				

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	NorthSide, Southside, Sunset/Longleaf, City-Wide
Associated Goals	1) Increase Affordable Housing Options. 2) Support Public Services (Homeless Services & Shelter, Youth, Job Training, etc.). 3) Maintain Existing Affordable Housing. 4) Reduce Housing Discrimination. 5) Expand & Improve Access to Funding Sources for Affordable Housing Development. 6) Increase Homeownership Opportunities. 7) Increase Housing Counseling and Financial Literacy Opportunities. 8) Improve Public Perception of Affordable Housing.

	Description	Wilmington households at all income levels, especially lower income households, pay more than 30% of gross income for rent or mortgage. According to the ACS. Moreover, Black and Hispanic populations experience housing problems, including cost burden at a higher rate than the population as a whole. Protected classes have limited access to information about fair housing and there is no local entity responsible for addressing fair housing complaints. Housing for households earning $\leq 80\%$ AMI proposed for areas outside of R/ECAPs often experience neighborhood opposition (NIMBY). Outdated Land Use/Zoning Ordinances reflect suburban development practices and hinder the development of affordable housing in many areas.
	Basis for Relative Priority	Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing; Private Discrimination; Location and Type of Affordable Housing; Land use and zoning laws; 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
3	Priority Need Name	R/ECAPs; Public Supported Housing; Fair Housing
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>NorthSide Southside Sunset/Longleaf</p>
<p>Associated Goals</p>	<ol style="list-style-type: none"> 1) Increase Affordable Housing Options. 2) Support Public Services (Homeless Services & Shelter, Youth, Job Training, etc.). 3) Maintain Existing Affordable Housing. 4) Reduce Housing Discrimination. 5) Expand & Improve Access to Funding Sources for Affordable Housing Development. 6) Increase Homeownership Opportunities. 7) Increase Housing Counseling and Financial Literacy Opportunities. 8) Improve Public Perception of Affordable Housing.

Description	Low to moderate income neighborhoods often lack access to proficient schools, jobs and other services and amenities as indicated by Opportunity Indices presented in the Consolidated Plan and AFH. Finding show a disparity in access to opportunity by race and income.
Basis for Relative Priority	Community Opposition; Displacement of Residents Due to Economic Pressure; Location and Type of Affordable Housing; Private Discrimination; the location of proficient schools and school assignment policies; lack of public investments in specific neighborhoods; the availability, type, frequency and reliability of public transportation; Land use and zoning laws, 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; lack of participation in labor market

Narrative (Optional)

The City of Wilmington has determined the need for **access to opportunities; supply of and access to decent, safe affordable housing; and a suitable living environment**. These needs are based on the following:

Income inequity and low wages create a mismatch between the wages earned in Wilmington and the cost of housing. This contributes to housing cost burden and limits upward mobility among low-to-moderate income persons.

Need Assessments analyzing census, CHAS and other data reveal the cost burden and other housing problems exists in Wilmington, especially in R/ECAPS.

Limited access to proficient schools, as well as employment paying a sufficient wage to afford housing contribute to ongoing poverty. Choices to live in areas with good schools, amenities, services, and education are limited by the lack of diversity in housing stock and price throughout the community leading to a concentration of poverty within a few geographic areas.

Community opposition to the production of affordable housing continues existing patterns of racial and income segregation within the city.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	NA
TBRA for Non-Homeless Special Needs	NA
New Unit Production	<ul style="list-style-type: none"> • Limited Land • Land Costs • Market Driven by In-Migrating Retirees- Private Market producing Luxury apartments and homeowner units \$300k plus price • NIMBY • Limited Financing • Appropriate Zoning
Rehabilitation	<ul style="list-style-type: none"> • Older & Historic Housing Stock • Lead-based Paint • Homeowners unwilling to borrower, i.e. lien • Title not clear... heirs • Private Investors buy up inventory for rental • Gentrification • Cost and limited availability of labor and materials
Acquisition, including preservation	<ul style="list-style-type: none"> • Displacement -Demand for historic housing for market rate, in-migrating residents • Limited land vacant or improved • Demand for student housing and luxury rental • High costs of preservation, especially historic

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City plan is based upon an assumption of the same level of CDBG and HOME funding and consistent General Funds over the Five-Year period covered by the Consolidated Plan. If resources change during this period, amendments will be submitted to adjust programs and funding as required. The expected resources also include anticipated program income which is subject to variances.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,020,161	384,061	322,158	1,726,380	4,080,644	Primarily directed to HOP Home-buyer 2nd Mortgage; Public Services @ 15% Cap including Homeless Shelter & Services

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	778,030	621,559	1,152,102	2,551,691	3,112,120	Primarily directed to Owner-Occupied Rehab; Housing Production CHDOs; PSH; Multi-family Rental Gap Financing; Rental Rehab Loan
General Fund	public - local	Admin and Planning Homebuyer assistance Homeowner rehab Public Services	4,338,110	0	0	4,338,110	17,352,440	Rehab Forgivable Loans, HOP; Public Services; Housing Repair; Homeless CoC Admin; Youth, Homeless, Food Access, Job Skills, Literacy, Victim Services & Safe Haven.
Other	private	Homebuyer assistance Housing	900,000	0	0	900,000	3,600,000	Financing provided by private bank partners in HOP

Table 48 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds will leverage additional local resources to support homeless shelter and services, youth programs, job skills and placement, elder care, etc. City Council commits General Funds at \$688,007 to support the aforementioned. Additionally, City Council appropriates General Funds to the Housing Loan Funds to provide Homebuyer Assistance through the City’s HOP program and forgivable loans in the Housing Rehabilitation Loan Program. Partner banks provide approximately \$1 million annually for homebuyer assistance through the HOP program. HOME funds leverage LIHTC, NCHFA, and private funds for the development of multifamily housing including Permanent Supportive Housing

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

Not Applicable

Discussion

The anticipated resources are estimates based on current year program income and will be amended as needed.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Tri County Homeless Interagency Council	Continuum of care	Homelessness	Region
Wilmington Housing Authority	PHA	Public Housing	Jurisdiction
Cape Fear Housing Coalition	Non-profit organizations	Homelessness Ownership Planning Rental neighborhood improvements	Region
Cape Fear Area United Way	Philanthropic organization	Economic Development Homelessness Non-homeless special needs Ownership Public Housing Rental neighborhood improvements public facilities public services	Region
Good Shephard Ministries	Non-profit organizations	Homelessness	Jurisdiction
Family Promise	Community/Faith-based organization	Homelessness	Jurisdiction
Cape Fear Habitat for Humanity	Non-profit organizations	Ownership	Nation
DOMESTIC VIOLENCE SHELTER & SERVICES, INC	Non-profit organizations	Homelessness public services	Jurisdiction
FIRST FRUIT MINISTRIES, INC	Community/Faith-based organization	Homelessness public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
WILMINGTON HOUSING FINANCE AND DEVELOPMENT, INC.	Non-profit organizations	Ownership Rental	Jurisdiction
North Carolina Housing Finance Agency	Public institution	Homelessness Ownership Rental	State
Blue Ribbon Commission/Voyage	Non-profit organizations	Youth, public services	Jurisdiction
LINC	Non-profit organizations	Economic Development Homelessness public services	Jurisdiction
Coastal Horizons Inc.		Youth, Victims, Public Services	
Community Boys and Girls Club	Non-profit organizations	Youth, public services	Jurisdiction
Trillium	Public institution	Homelessness public services	Region
Brigade Boys and Girls Club	Non-profit organizations	Youth, public services	Jurisdiction
Cape Fear Literacy Center	Non-profit organizations	Job skills, public services	Jurisdiction
Communities In Schools Cape Fear	Non-profit organizations	Youth, public services	Jurisdiction
Kids Making It	Non-profit organizations	Youth, Job Skills, public services	Jurisdiction
PHOENIX EMPLOYMENT MINISTRIES/Step-Up Wilmington	Non-profit organizations	Homeless, Job Skills, public services	Jurisdiction
Wilmington Residential Adolescent Achievement Program	Non-profit organizations	Youth, public services	Jurisdiction
YWCA	Non-profit organizations	Youth, public services	Region
FOOD BANK OF CENTRAL & EASTERN NC	Non-profit organizations	Food, public services	State

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
DREAMS OF WILMINGTON, INC	Non-profit organizations	Youth, public services	Jurisdiction
Ability Gardens	Non-profit organizations	Food, youth, public services	Jurisdiction
A Safe Place	Non-Profit Organization	Victims, Homeless, Public services	Jurisdiction
Cape Fear Habitat for Humanity	Non-Profit Organization	Housing Rehab, Homeownership	Region
Carousel Center	Non-Profit Organization	Youth Victims, Public Services	Region
Child Development Center	Non-Profit Organization	Youth, Public Services	Region
Community Enrichment Initiative	Non-Profit Organization	Food, Public Services	Jurisdiction
Domestic Violence Shelter & Services	Non-Profit Organization	Homeless, Victims, Public Services	Region
First Fruit Ministry	Non-Profit Organization	Homeless, Victims, Public Services	Jurisdiction
First Tee Greater Wilmington Youth	Non-Profit Organization	Youth, Public Services	Region
Good Shepherd Ministries	Non-Profit Organization	Homeless, Public Services	Jurisdiction
Nourish NC	Non-Profit Organization	Food, Public Services	Jurisdiction
Soaring As Eagles	Non-Profit Organization	Youth, Public Services	Jurisdiction
Wilmington Area Rebuilding Ministry	Non-Profit Organization	Housing Rehab	Region
Young Scientist Academy	Non-Profit Organization	Youth, Public Services	Jurisdiction

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The strengths of the Institutional Delivery System include the many non-profits that serve homeless, low income, children and youth and other at-risk and protected populations. Non-profits collaborate and work together to serve the community and to leverage resources. Within the Homeless services non-profit Tri-HIC provides a forum to share information, collaborate on services and educate policy makers

and the general public about homeless issues including the best practice of Housing First. Additionally, Tri-HIC through the CoC staff have initiated a coordinated entry process.

Gaps in the Institutional Delivery System for homeless services are the hesitancy of all homeless service and housing providers to participate in Coordinated Entry system and practice low barrier entry and Housing First Principles. There remains a need for case management to better coordinate and assist homeless persons and those at risk of homelessness to access a comprehensive array of services to meet their needs.

Developers, real estate professionals, non-profits, homeless service agencies, public sector representatives, lenders and others work through the Cape Fear Housing Coalition to advocate for housing that is affordable, educate the housing professionals and the public at large about fair housing, housing problems and the economic impact of housing on community prosperity and quality of life. This is a strength for the institutional delivery system.

The lack of capacity and resources of small non-profit developers is a gap. The mismatch between wages and the cost of housing contributes to the lack of affordable housing. For profit developers have no incentive to produce housing that is affordable to wage earners in the local economy as the housing market is driven by in-migrating retirees and others whose incomes are not derived from the local job market and service industry jobs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X		X

HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Coordinated Entry serves as a central intake and referral source for homeless prevention resources and referral to shelter when a person or family is literally homeless. Once engaged in services at a shelter or with an outreach team, that organization will assess and refer the household to employment and treatment services as needed. Any service provider in our region can complete a needs assessment and refer a homeless person to rapid re-housing or permanent supportive housing. The Good Shepherd Center are recipients of ESG State funds for rapid re-housing and there are four organizations providing the 84 beds of Permanent Supportive Housing in addition to the Veterans Administration providing case management for the 92 VA Supportive Housing Vouchers administered through our housing authority. First Fruit Ministries has partners with the Health Care for the Homeless grantee, MedNorth, to outreach to the unsheltered population to connect them with medical care and other resources including housing placement. Coastal Horizon recently received a grant from the state to reinstitute the formerly defunct PATH program to conduct street outreach and assessments.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service delivery system has a wide array of housing crisis and permanent housing interventions. The nearby rural counties that are part of our homeless Continuum of Care (CoC) rely heavily on the services based in Wilmington as they have minimal sheltering capacity and no permanent supportive housing. There are few options for mental health and substance abuse treatment for the uninsured. The rental market in Wilmington is in high demand and landlords willing to participate in rental subsidy programs and/or accept tenants with no income are rare. Federal and State funds for housing homeless adults and families are not sufficient to meet the need of those who become homeless annually.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Overcoming gaps in the institutional structure and service delivery systems requires an ongoing commitment to improving and building upon existing systems and increasing awareness of the

issues. Policy makers must engage with service delivery systems to assess effectiveness and find ways to better serve marginalized persons including those experiencing homelessness. A better integration of mental health and health systems with housing/homeless shelter and service providers is essential and there are already positive outcomes from such partnerships such as the SOAR and Respite programs.

In an effort to formulate strategies to increase affordable housing the City and New Hanover County established an Affordable/Workforce Housing Ad hoc Committee in 2016 to identify local housing needs and examine best practices. The committee identified housing problems including, but not limited to, NIMBY, limited and declining funds, Land Use Ordinances, Cost of Development, Wage inequity, concentration of poverty, etc.. To continue work of the ad hoc committee City Council and New Hanover County Commission appointed a Workforce Housing Advisory Committee. This committee oversaw the Housing Needs Assessment and Public Opinion Study on Workforce/Affordable House and delivered a framework for affordable housing programs and resources requirements to elected officials. As a result, New Hanover County committed \$15 million to support affordable housing programs over five years and funding for four staff positions. County funds will be expended within the City limits as well as in the balance of county.

Finally, City Council has continued to recognize the need to support youth, address food insecurity, and address inequity and disparity within the community. Public service funding supports local agencies providing programs and interventions for at-risk youth. Programming goes beyond youth and targets the family and neighborhoods to improve conditions. Examples of strategies in place include, but are not limited to, establishment of Blue-Ribbon Commission (aka Voyage) for the prevention of youth violence. Police, City code enforcement, public service, and community partnerships to address blight and clean up neighborhoods is another strategy being implemented to overcome gaps in institutional and service delivery gaps.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing Options	2022	2026	Affordable Housing	NorthSide Southside Sunset/Longleaf City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$3,315,524 HOME: \$3,112,120 General Fund: \$10,750,515 Private Bank Partner HOP: \$4,500,000	Rental units constructed: 150 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support Public Service Programs	2022	2026	Homeless Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside Sunset/LongLeaf City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;	CDBG: \$765,121 General Fund: \$3,441,000	Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted Homeless Person Overnight Shelter: 1200 Persons Assisted
3	Maintain Existing Affordable Housing	2022	2026	Affordable Housing	NorthSide Southside Sunset/LongLeaf City-wide	Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Homeowner Housing Rehabilitated: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Reduce Housing Discrimination	2022	2026	Fair Housing Education/Outreach/Enforcement	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Other: 5 Other
5	Expand & Improve Access to Funding Sources for Affordable Housing Development	2022	2026	Affordable Housing	City -wide	Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	\$5,000,000 General Fund Balance assigned	Gap Financing 250 units
6	Increase Home Ownership	2022	2026	Affordable Housing	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;		Direct Financial Assistance to Homebuyers: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Increase Housing Counseling & Financial Literacy	2022	2026	Affordable Housing	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs		Housing Counseling 50 HBE; 800 One-one Sessions; 200 clients served
8	Perception of Affordable Housing	2022	2026	Fair Housing Education/Outreach/Enforcement	NorthSide Southside Sunset/Longleaf City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 5 Other

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Housing Options
	Goal Description	Increase production of rental housing including Permanent Supportive Rental housing, and other rental housing for elderly, victims of domestic violence, disabled, and others; locate newly constructed housing in areas of opportunity to increase choices for low-to-moderate income households; produce housing in R/ECAPs as part of a strategy to transform the areas to areas of opportunity; preserve affordable housing and prevent displacement due to economic pressures through rehabilitation of owner-occupied housing; provide homebuyer assistance; and work in partnership with private sector lenders, developers, real estate professionals and others to increase affordable housing options throughout the City.
2	Goal Name	Support Public Services (Homeless shelter & services, Youth, Job skills, etc.)
	Goal Description	Support Homeless Shelter & Service providers providing low barrier, housing first shelter and services. Support community-based programs and services to benefit low-to-moderate income individuals to access opportunity by increasing skills and supporting youth development. Support efforts to improve disparity in R/ECAPS. Increase access to supportive services and programs by funding public service programs serving at-risk youth, elderly, disabled, homeless, and others. Programs include afterschool and summer programs, jobs skills and placement, and case management and supportive services. Work with community-based agencies to transform R/ECAPs and improve living conditions and access to opportunities for low-to-moderate income persons.
3	Goal Name	- Maintain Existing Affordable Housing
	Goal Description	Rehabilitate and/or repair an average of 10 owner-occupied houses per year
4	Goal Name	Reduce Housing Discrimination
	Goal Description	Conduct at least one workshop annually on fair housing for landlords, lenders, and housing managers to review housing for persons disabilities and reasonable accommodations; collaborate with and support City/County Community Relations Advisory Committee in Fair Housing Education and Enforcement efforts.
5	Goal Name	Expand & Improve Access to Funding Sources for Affordable Housing Development
	Goal Description	Provide gap financing to leverage other financing and equity investments to produce new affordable housing for LMI households, 50 units per year

6	Goal Name	Increase Home Ownership
	Goal Description	Partner with area banks to provide up to 6 mortgages annually, through the HOP program, to households at or below 80% AMI.
7	Goal Name	Increase Housing Counseling and Financial Literacy Opportunities
	Goal Description	Provide group and one-one housing counseling sessions for individuals seeking pre-purchase, post-purchase, delinquent housing counseling for 40 clients annually
8	Goal Name	Perception of Affordable Housing
	Goal Description	Increase Affordable Housing Marketing, Awareness and Education throughout the community. Partner with Cape Fear Housing Coalition on events such as annual legislative breakfast and solution series. Attend various community events and meet with civic groups and others to dispel myths about affordable housing and address NIMBY.
9	Goal Name	Planning & Administration
	Goal Description	Planning & Administration CBDG & HOME programs

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

100% of HOME and CDBG funds will be used to benefit low-to-moderate income persons. At least 150 households will benefit from HOME funds used for affordable housing programs over the 5 years covered by this plan.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not Applicable

Activities to Increase Resident Involvements

Regarding its residents, WHA will continue to encourage and assist the Resident Organizations for its Public Housing sites to become more involved in management initiatives. In addition, WHA is working to encourage Resident Organizations where none currently exist. WHA is instituting new website and phone line to improve communication with residents.

Through various in-house programs such as Family Self-Sufficiency (FSS) and Resident Opportunities and Self-Sufficiency (ROSS), and alongside our participating service providers, WHA will provide resources and guidance that will assist residents to work toward self-sufficiency and homeownership.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not Applicable

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Not In My Back Yard (NIMBY) is an ongoing problem in Wilmington as developable property is limited and the population continues to grow. Affordable housing is perceived in a negative light and often neighboring property owners object to new residential development citing traffic concerns or over development.

Land Development Codes (LDC) that require rezoning to develop property for multi-family or increased residential density hinder and increase the cost of developing affordable housing and open projects up to NIMBY opposition. Updates to the LDC allowing higher density residential development and increased density for projects including affordable housing, in selected areas, have been adopted. Additionally, the new LDC also addresses Accessory Dwelling Units. While these changes are a step in the right direction, most of the City is zoned and developed as single-family residential and increased density and changes to traditional development patterns face opposition from many citizens.

The City's service based, lower wage economy, does not align with the price for housing that is driven by population growth in in-migrating retirees. Wages in New Hanover County/Wilmington are lower than other NC cities. New development of rental and homebuyer housing responds to this market demand with limited supply of housing that is affordable to households earning wages in local economy.

African American households are concentrated in two R/ECAPS (racially ethnically concentrated areas of poverty). Households in R/ECAPS have limited access to proficient schools and employment opportunity. Households in R/ECAPS are cost burdened. Historic residential racial segregation patterns persist in the City of Wilmington.

State opposition to inclusionary zoning limits local jurisdictions' ability to mandate the inclusion of affordable housing throughout the community.

Rising construction and labor cost due to supply shortages and inflation continue to wreak havoc on affordable housing projects in the pipeline to break ground for construction.

Disagreement about the role of government and the use of tax revenues to address the affordable housing crisis continues to stymie efforts to increase funding available to support development of new housing stock that is affordable to working families.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Recognizing that federal funds are not sufficient to address the need for housing that is affordable the City of Wilmington and New Hanover County Commissioners appointed a 13 member Workforce Housing Advisory Committee (WHAC) to assess the local housing need and market, examine best practices, and make recommendations for local action that will address the need for affordable housing.

Appropriation of General Fund revenues to the City's Workforce Housing HOP program provide homeownership opportunities for households earning up to 130% AMI. Additionally, the City appropriated General Funds to support the City's Owner-Occupied Housing Rehabilitation Program to support housing repair and rehab loans to those earning below 50% AMI. These loans are deferred and forgivable. Finally, recognizing the shortage of affordable rental units, City Council has designated fund balance towards gap financing to leverage Low Income Housing Tax Credits and other equity and financing for production of additional units.

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

The City successfully applied to become a Certified Housing Counseling Agency in order to provide more comprehensive services to applicants for housing loans and others. This will allow the City's Certified Housing Counselor(s) to work more closely with citizens to create a plan for housing over a longer-term and to successfully achieve their housing goals. Additionally, the City has joined the NC Housing Coalition Housing Counseling Network to take advantage of training and other resources including funding from HUD to support housing counseling. Finally, City staff have applied to join the NC Housing Finance Agency Community Partners Lending Pool (CPLP) working in partnership with participating banks to provide down payment assistance and mortgage financing for homebuyers within the region. This will allow low-to-moderate income citizens an opportunity to access housing within the regional market and areas of opportunity.

The City's adopted Comprehensive Plan identifies the need for affordable housing and puts forth strategies that reflect community input and desire for mixed-income housing and mixed-use development. The recently updated City Land Development Ordinance addresses affordable housing by allowing Accessory Dwelling Units (ADUs) in more areas than previously, the code also adds a density incentive for including affordable rental in multi-family developments in certain districts and allows for missing middle housing in areas where it was previously not permitted.

In addition to the production of more affordable housing, the creation of better paying jobs, and wage equity will go a long way towards addressing the City's barriers to affordable housing. As noted previously in this plan, the recent Greenfield Economic Development study finds a growing imbalance in the local economy and increasing income disparity. Efforts to attract better paying jobs in manufacturing and other sectors to grow the middle class and retain younger workforce is essential to the City and region's future prosperity.

As mentioned above, the City's residential segregation by race and income has created pockets of concentrated poverty where residents don't have equitable access or good choices for decent, affordable housing, education, jobs, amenities, or services. One strategy to address this problem is to disperse

affordable housing throughout the community through the development or redevelopment of mixed-income neighborhoods and the revitalization of racial and ethnically concentrated areas of poverty.

SP-60 Homelessness Strategy – 91.215(d)

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

The Cape Fear Continuum of Care's (CoC) administrative staff manages Homeless Management Information System (HMIS) and the centralized entry point for homeless services known as the Coordinated Entry System (CES), which is the process of how individuals are moved through the system from homelessness to housing. Every CoC community in the United States is federally mandated to have a CES. Using a standardized assessment tool and scoring process, priority is given to those who are most vulnerable with the highest level of needs.

In 2021, Coastal Horizons Center (CHC) was awarded the *Projects for Assistance in Transition from Homeless* (PATH) grant as well as ESG funds to provide street outreach to those experiencing homelessness to try and meet this gap in services. The PATH program had been absent from Wilmington for more than 10 years. A component of the PATH program is an assessment and referrals for homeless persons with severe and persistent mental illness.

Addressing the emergency and transitional housing needs of homeless persons

As shelters have moved towards a housing first model and lowering barriers, the utilization of shelter has increased, especially since Hurricane Florence hit the area, causing our community to have limited shelter beds. Due to HUD priorities, housing options are trending away from transitional housing toward Permanent Supportive Housing (PSH) programs. The unaffordable rental market and lack of housing capacity in the area, has contributed to the increase in utilization of Rapid Re-housing dollars as a bridge between shelter and permanent housing.

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

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

The City provides funding to help support the operation of a 9-bed shelter for homeless youth ages 7-18, which works toward family reunification and housing for older independent youth. Our CoC has a Veterans Strategy Team that includes Veteran Affairs (VA), County Veterans Service Officers, and other area non-profits that focus services on Veterans. We are collaborating with the school system to see improvements in services to McKinney-Vento families. Members of our outreach teams and staff at shelters are trained

at completing the Coordinated Entry process to reduce barriers for those who are chronically homeless. The CoC staff also engages partners in the community to find creative solutions by linking partners together so that each partner agency plays to its strength.

From January through December 2021, 959 persons sought homeless housing assistance through Coordinated Entry. This breaks out to 670 adults and 233 family assessments and 56 individuals whose age was not disclosed. Every week, HUD and non-HUD funded programs come together to provide updates on individuals who need to be connected to a program and to review agencies current caseloads and needs. We currently have over 10-20 different agencies meeting weekly, including domestic violence providers, emergency shelters, housing providers, mental health, and substance abuse providers. Approximately, 23 percent of those who entered the system have left the Coordinated Entry program and have been referred to a housing program, self-resolved, left the coverage area or passed away. This coordinated effort has provided the community with invaluable data. In 2021, our homelessness population entering CES skewed younger with the majority of adults between the ages of 25 and 54. We had 233 children enter the CES in 2021. 59% of individuals are reporting a disability of some type including mental health, substance abuse disorder, and physical disabilities. We identified 119 (12%) chronically homeless individuals or members as part of a family. Using this data, we are fostering conversations with organizations on what our specific community needs are regarding affordable and accessible housing for this population. The City of Wilmington and the CoC are continuing to collaborate on potential initiatives such as an Intervention Response Team and seeking more involvement of the homeless providers in the community to use both the HMIS system and CES, regardless of how they are funded.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs

Our community is limited in funds to help low-income individuals and families avoid homelessness and primarily relies on the Emergency Food and Shelter Program prevention funds, administered by The Salvation Army, NHC DSS, and the Help Hub, with is an interfaith emergency assistance program located in downtown Wilmington. For utility assistance, our community utilizes the Low-Income Energy Assistance Program, administered through the Department of Social Services (DSS). Other community funds for prevention are also administered through DSS. The disAbility Resource Center is our local Center for Independent Living and assists people with disabilities in accessing income-based housing and other resources. The Cape Fear Housing Coalition has created an affordable housing guide that is widely distributed among community-based organizations to help people who are housing cost burdened access affordable housing units. Leading Into New Communities (LINC) receives funding from the City to provide transitional housing and program services to formerly incarcerated persons. In addition, the Continuum of Care CES staff have begun referring persons experiencing homelessness to a variety of providers as a way to connect them to services faster.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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

For all properties

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

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

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

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

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

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

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

How are the actions listed above related to the extent of lead poisoning and hazards?

By eliminating the lead-based paint hazards, the actions listed above are designed minimize the risk of lead poisoning in children under the age of six and pregnant women (individuals most susceptible to the effects of lead poisoning). Deteriorated lead-based paint and the associated contaminated dust found in homes constructed before 1978 are the primary non occupational sources of lead poisoning in these vulnerable populations.

How are the actions listed above integrated into housing policies and procedures?

It is standard procedure to inspect and evaluate all properties receiving assistance through the city's housing rehabilitation and purchase programs. These inspections incorporate criteria designed to evaluate the level of mitigation required to address lead-based paint hazards. In addition to the inspection, there is a system of documentation that ensures compliance with federal lead-based paint hazard rules and guidelines.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City's anti-poverty strategy is aimed at ensuring the City remains a vibrant, desirable and prosperous location for business, residents and visitors. It is important that all residents have an opportunity to enjoy the quality of life the city offers. Investments in infrastructure, service, and people ensure the City continues to grow. City leaders have established the following Focus Areas as a framework for policies to reduce the number of Poverty-Level Families:

- Create a Safe Place;
- Foster a Prosperous, Thriving Economy;
- Promote Culture, Arts and Public Spaces;
- Support Efficient Transportation Systems;
- Engage in Civic Partnerships; and
- Provide Sustainability and Adaptability

The following strategies have been identified to reduce poverty:

- Promote economic development, especially workforce readiness, including basic adult literacy, for those populations experiencing the greatest need.
- Advocate for living wages to eliminate the mismatch between wages and cost of living.
- Address barriers to employment such as poor credit, criminal record, and lack of childcare or transportation.
- Link affordable housing locations to access to transportation and employment centers.
- Make affordable housing options equitably available to low-income households.
- Provide a safety net to ensure families' basic needs are met, including food security and safe, decent shelter.
- Ensure that low-income youth have access to quality after-school and summer programs to receive tutoring and other support in a healthy and safe environment

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The jurisdiction appropriates CDBG and General Funds to support community-based agencies work with at-risk youth and other populations including homeless, disabled, and elderly. City investment in youth development programs and job readiness, training and placement are aimed at reducing the number of Poverty-Level Families. Additionally, CDBG and HOME funds as well as General Funds are allocated to housing production, rehabilitation, and homebuyer assistance to enable low-to-moderate income families to access affordable housing and reduce cost burden, which directly impacts quality of life for poverty-level families.

SP-80 Monitoring – 91.230

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

The Community Development Analyst- Compliance will manage the annual monitoring programmatic assessment of every housing and community development project funded by HOME and CDBG as required by law. Agencies will be provided on-going technical assistance. Agencies identified with concerns or findings will be required to participate in in-depth reviews, i.e., weekly, monthly, and quarterly and technical assistance. Desk monitoring will also be conducted, where applicable, and all currently funded, and affordability period eligible agencies are required to participate in a mandatory bi-annual reporting tool. Pre-award conferences will continue to be held to finalize contracts and review reporting compliance. Technical assistance, especially to new grant recipients, will be provided when deemed appropriate.

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. Additionally, Finance Staff assigned to the Community Development Division monitor compliance with all federal financial requirements pertaining to CDBG and HOME, such as those found in Office of Management and Budget Circulars and the Code of Federal Regulations Part 84 and 85. Finance Staff are also responsible for managing the loan portfolio for loans made to individual/households for homeownership (HOP) and owner-occupied housing rehabilitation.

Expected Resources

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

Introduction

The City plan is based upon an assumption of the same level of CDBG and HOME funding and consistent General Funds over the Five-Year period covered by the Consolidated Plan. If resources change during this period, amendments will be submitted to adjust programs and funding as required. The expected resources also include anticipated program income which is subject to variances.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,020,161	352,793	1,075,230	2,448,184	5,491,816	Primarily directed to HOP Home-buyer 2nd Mortgage; Public Services @ 15% Cap including Homeless Shelter & Services, Youth Services, Job Training; Public Improvements

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	778,030	236,920	1,943,448	2,958,398	4,059,800	Primarily directed to Owner-Occupied Rehab; Housing Production CHDOs; PSH; Multi-family Rental Gap Financing; Rental Rehab Loan
General Fund	public - local	Admin and Planning Homebuyer assistance Homeowner rehab Public Services	4,338,110	369,470	2,876,826	7,584,406	11,352,440	Rehab Forgivable Loans, HOP Workforce Housing; Public Services; Housing Repair; Homeless CoC Admin; Youth
Other	private	Homebuyer assistance Housing	900,000	0	0	900,000	3,600,000	Financing provided by private bank partners in HOP

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
General Fund Balance Assigned	Public Local	Gap Financing	1,500,000	0	0	1,500,000	Gap Financing to leverage other funds/financing for production of affordable housing, such as LIHTC MF.	

Table 52 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds will leverage additional local resources to support homeless shelter and services, youth programs, job skills and placement, elder care, etc. City Council commits General Funds at \$688,007 to support the aforementioned. Additionally, City Council appropriates General Funds to the Housing Loan Funds to provide Homebuyer Assistance through the City’s HOP program and forgivable loans in the Housing Rehabilitation Loan Program. Partner banks provide approximately \$1 million annually for homebuyer assistance through the HOP program. HOME funds leverage LIHTC, NCHFA, and private funds for the development of multifamily housing including Permanent Supportive Housing

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

The City of Wilmington is built out with very limited greenfield available for development. The City does at times surplus property and facilities that are no longer needed for operations. One such property is the former garage for the transportation authority, WAVE, operations. City Council approved a proposal for the redevelopment of the site as a mixed-use project including affordable housing. Further, 11/21/2017 Resolution passed by Council directs that any public/private development projects including residential should include affordable housing. As City owned property are evaluated for surplus conveyance for affordable housing is a priority for City Council.

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing Options	2022	2026	Affordable Housing	NorthSide Southside Sunset/Longleaf City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$663,105 HOME: \$622,424 General Fund: \$1,961,918 Private Bank Partner HOP: \$900,000	Rental units constructed: 30 (does not include gap financing w/ GF) Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support Public Service Programs	2022	2026	Homeless Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside Sunset/Longleaf City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$175,000 General Fund: \$688,007	Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted Homeless Person Overnight Shelter: 1200 Persons Assisted Jobs created/retained: 20 Jobs
3	Maintain Existing Affordable Housing	2022	2026	Affordable Housing	NorthSide Southside Sunset/Longleaf City-wide	Disproportionate Housing Needs; Segregation;		Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Reduce Housing Discrimination Disabled	2022	2026	Fair Housing Education/Outreach/Enforcement	City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Expand & Improve Access to Funding Sources for Affordable Housing Development	2022	2026	Affordable Housing	City-wide	Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	\$1,500,000	Direct Financial Assistance/Gap Financing 50 units
6	Increase Home Ownership	2022	2026	Affordable Housing	City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Direct Financial Assistance to Homebuyers; 10 Households Assisted
7	Increase Housing Counseling & Financial Literacy	2022	2026	Affordable Housing Access	City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Housing Counseling 10 HBE; 100 One-One Sessions; 25 clients served
8	AFH 2c - Perception of Affordable Housing	2017	2022	Fair Housing Education/Outreach/Enforcement	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Planning & Administration	2022	2026	Planning & Administration				

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Housing Options
	Goal Description	<ul style="list-style-type: none"> • 1 SF Homebuyer units (\$250,000 CHDO projects HOME) • 10 projects Owner-Occupied Rehabs (2@\$125,000ec + 8@ \$75,000 = \$850,000; HOME, GF) • 6 Homebuyer Assistance Loans (avg loan \$150,000ec = \$900,000; CDBG, GF) • 6 Down Payment Assistance Loan (avg \$40,000ec = \$240,000; HOME) • 6 units Rental Rehabilitation Incentive Loans - (\$175,000ec = \$1,050,000; HOME; GF) <p>Does not include carry-over projects from FY2022; PY2021</p>
2	Goal Name	Support Public Service Programs
	Goal Description	<ul style="list-style-type: none"> • Support Youth Programs to 75% of youth enrolled will increase scores on end of year test at 80% or more; 90% promotion to next grade level; • At least 400 individuals enrolled annually in Job Training/Job Preparation/Placement program, including residents of R/ECAPs. • Provide annual funding for youth employment program for at least 250 youth to secure employment and supportive services for future career preparation; • Support Homeless Shelter and Programs that serve 600 persons annually.
3	Goal Name	Maintain Existing Affordable Housing
	Goal Description	Substantially rehabilitate and/or repair an average of 10 owner occupied houses per year

4	Goal Name	AFH 2b- Reduce Housing Discrimination
	Goal Description	Conduct at least one workshop annually on fair housing for landlords, lenders, and housing managers to review housing for persons disabilities and reasonable accommodations; create working group of city/WHA staff, disability service providers, landlords, and advocates to discuss responses to recent cases of discrimination; 10% of affordable housing produced with CDBG and HOME participation over the next 5 years will be targeted for persons with disabilities.
5	Goal Name	Expand & Improve Access to Funding Sources for Affordable Housing Development
	Goal Description	Provide gap financing to leverage other public and private funding/financing to produce affordable housing, including LIHTC. \$1,500,000 General Fund Balance 72 units new multi-family, 80 units multi-family rehab
6	Goal Name	Increase Home Ownership
	Goal Description	Provide direct financial assistance to homebuyers 6 second mortgages w/Down Payment Assistance; Provide Down Payment Assistance to 4 homebuyers
7	Goal Name	Increase Housing Counseling & Financial Literacy
	Goal Description	Provide 10 Homebuyer Education Workshops; Serve 25 individuals/households with on-going one-on-one housing counseling sessions for a total of 100 sessions.
8	Goal Name	Perception of Affordable Housing
	Goal Description	Host at least one fair housing event annually, host annual workshops with lenders, real estate professionals and landlords, Fair Housing promotional program annually

Projects

AP-35 Projects – 91.220(d)

Introduction

Annual Action Plans are required each year of the Five-Year Consolidated Plan. The Annual Action Plan implements the strategies in the Consolidated Plan and address the needs for housing, public services, public facility, and other community development needs identified in the Consolidated Plan. The Annual Action Plan identifies the projects and programs/activities for which funds are recommended. And describes the process for accepting applications and proposals for funding. This Action Plan covers the July 1, 2022, through June 30, 2026. This is the first year of the City of Wilmington's 2022-2026 Consolidated Plan.

The Annual Action Plan describes the projects and programs/activities that are recommended for CDBG, CDBG-CV, HOME and General Funds appropriated for the FY2022-23 budget year. The Annual Plan also describes projects and programs/activities that are underway and have prior year funds are available to continue the program or complete the activity. CDBG and HOME funding have timeliness requirements; but are allocated to projects that carry-over into multiple years. Also, the City has used federal funds to leverage other public and private financing for large scale development projects, such as Low-Income Housing Tax Credit, that take several years to complete. Finally, the City's Homeowner Rehabilitation Loan Program (HRLP) and Homebuyer Opportunity Program (HOP) accept applications on an on-going basis and loans may be originated in one program year and closed in another.

In FY2022-23, the City is budgeting CDBG and HOME funds as allocated by HUD per May 13, 2022, HUD announcement and posting on the HUD Exchange. The Annual Action Plan includes a budget of \$1,020,161 CDBG and \$778,030 HOME, plus CDBG related program income of \$600, and \$433,887 HOME. Prior year funds and Revolving Loan Funds are also available to complete projects or towards on-going programs/activities. As of February 28, 2022, there was \$4,678,985 in Revolving Loan Funds available, along with \$780,423 carry-over in CDBG and \$1,212,546 HOME funds, excluding CHDO reserves. There was also \$4,693,068 in loans pending closing, pre-qualified, and in process.

FY2023 Funds will be used for the Owner-Occupied Housing Rehabilitation Loan Program (OOHRLP), Rental Rehabilitation Incentive Loan Program (RRIL) and Home Ownership Program (HOP), \$90,800 is set aside for CHDOs. Additional projects will be recommended for funding as proposals are submitted through

the City’s Housing Production Application process.

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

Projects

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

Table 54 – Project Information

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

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Planning and Administration
	Target Area	NorthSide Southside Sunset/Longleaf City-wide
	Goals Supported	Planning & Administration
	Needs Addressed	
	Funding	CDBG: \$204,032 HOME: \$77,800 General Fund: \$188,000
	Description	Planning and Administration for CDBG and HOME
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Planning & Administration

2	Project Name	Housing
	Target Area	NorthSide Southside Sunset/Longleaf City-wide
	Goals Supported	Increase Affordable Housing Options Expand & Improve Resources Afford Housing Maintain Existing Affordable Housing Increase Home Ownership Increase Housing Counseling & Financial Literacy
	Needs Addressed	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;
	Funding	CDBG: \$663,105 HOME: \$622,424 General Fund: \$1,961,918 General Fund Balance: \$1,500,000 Bank Partner HOP: \$900,000 Includes entitlement. Does not include program income, revolving loan and carryover funds
	Description	CHDO set-aside; Homebuyer Assistance -HOP, DPA; Owner-Occupied Rehab; Rental Rehab; Housing Production - SF, MF, Owner, Rental; Permanent Supportive Housing Rehab
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	Estimate 10 households will benefit from housing rehabilitation, 6 households Rental Rehab Loans, 1 new houses, 10 housing acquisition loans, 50 units rental housing (gap)
	Location Description	City-wide, Southside, Northside, Sunset/Longleaf
	Planned Activities	FY22/23: <ul style="list-style-type: none"> • 1 New Construction Single-Family • HOP Loans -6 • Owner-Occupied Rehab Loans – 10 new loans • Down Payment Assistance -6 • Housing Production RFP - 50 • Rental Rehab Incentive Loans – 6
3	Project Name	Public Services/ Public Facilities
	Target Area	NorthSide Southside Sunset/Longleaf City-wide
	Goals Supported	Support Public Service Programs Reduce Housing Discrimination
	Needs Addressed	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing
	Funding	Public Services CDBG: \$175,000 General Fund: \$688,007 (includes \$65,000 CoC)

Description	After School & Summer Youth Programs; Job Skills & Training, Job Placement, Elder Programs; Re-Entry; Homeless Shelter & Services; Enhanced Homeless Street Outreach; Literacy; Foodbanks and Meals
Target Date	6/30/2023
Estimate the number and type of families that will benefit from the proposed activities	Programs supported through CDBG and General funds will serve at least 7395 youth, elderly, homeless persons and other special populations.
Location Description	City-wide with focus on programs serving the Northside and Southside.
Planned Activities	<p>CDBG:</p> <ul style="list-style-type: none"> • Homeless Shelter and Services <p>General Fund:</p> <p>20 Agencies (see appendix for list)</p>

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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

Geographic Distribution

Target Area	Percentage of Funds
NorthSide	25
Southside	25
Sunset/Longleaf	25
City-wide	25

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Individuals to be Supported	
Homeless	600
Non-Homeless	2400
Special-Needs	45
Total	3,045

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	10
Acquisition of Existing Units	12
Total	23

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion

The goal for Homeless households supported reflects the number of persons (600) accessing services, shelter and transitional housing as submitted by homeless services and shelter providers. The City provides CDBG funding to support homeless shelter and service providers to provide emergency shelter, case management and other services to assist homeless person's transition into housing.

Non-homeless households to be supported includes those households that will receive homebuyer assistance including down payment assistance to purchase homes produced with HOME funds or units in the private market. Interest in the Owner-Occupied Rehabilitation Loan Program is strong, thus far in FY2022 there are more applicants than contractors available to rehabilitate the homes. There is continued interest in the Rental Rehabilitation Loan program, however, finding suitable properties to acquire and

rehabilitate to affordable rental is becoming more difficult in the very competitive housing market in Wilmington.

The City does not provide direct rental assistance (TBRA) to individuals; however, the City does support the production of multi-family and scattered site rental units. The goal for acquisition of existing units is 10, this reflects the acquisition of housing by homebuyers' receiving homebuyer assistance, including Down Payment Assistance and vacant homes for rehabilitation and rental. CDBG or HOME funds may be used for the acquisition of existing units for rehabilitation for either ownership or rental.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

- WHA is exhaustively pursuing every possible source of funding to help address the presence of mold in approximately 200 units and the associated displacement of residents.
- The HCV waiting list was recently opened and displaced and local preferences were applied to assist our displaced public housing residents
- WHA is working with community partners to help address the needs of displaced residents as well as supplying alternate housing and per-diem payments
- WHA is developing a completely new website with more easily accessible information and interactive capability for the public, residents, participants, landlords, partners, and vendors
- WHA will continue to meet with potential funders and developers to identify partnerships which will ultimately increase affordable housing inventory in the area.

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

- WHA has Resident Organizations at most sites who are represented by their officers as members of the Resident Advisory Board (RAB). The RAB represents concerns of residents and provides feedback on behalf of residents including on the WHA Annual Plan and a variety of other topics.
- Resident Organizations have been inactive during the pandemic. However, election of officers will soon be held and the ROs will resume activities.
- Through various in-house programs such as Family Self-Sufficiency (FSS), Resident Opportunities and Self-Sufficiency (ROSS), Multifamily Elderly Services Grant, and Jobs Plus, alongside our participating service providers, WHA will provide resources and guidance that will assist residents to work toward self-sufficiency.
- The Housing Choice Voucher program will continue landlord outreach efforts.
- WHA continues to participate in the Section 3 hiring process thereby bringing residents on staff.

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

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

Discussion

WHA has properties in excess of 75 years old. Although progress has been made to replace and/or

modernize many properties, several properties are in need of replacement and/or modernization. In the past year, the presence of mold has been detected in approximately 20% of public housing units. WHA has established a process consisting of moving the resident to a safe location and professionally testing, remediating, and rebuilding each unit. All of this, especially the cost of alternative housing and per-diem payments, has been a great financial drain on the resources of WHA. Board and staff are currently pursuing all sources of additional funding.

WHA staff are being trained to recognize mold and the appropriate next steps. WHA will reinstate pre-occupancy housekeeping training to help residents understand their role in avoiding conditions under their control that are conducive to mold growth, and the importance of reporting possible mold in their units. This information will also be offered to existing residents. WHA is installing dehumidifiers in every unit being remediated and rebuilt and plans to roll out installing dehumidifiers in all units over time.

Provided by Wilmington Housing Authority

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

Introduction

The City of Wilmington provides CDBG and General Funds to help support the operations and service delivery of the Good Shepherd, Family Promise, First Fruit Ministries, Domestic Violence Shelter and Services, Leading Into New Communities, Open House Youth Shelter and the Homeless Continuum of Care (CoC).

The Tri-County Homeless Interagency Council is the Cape Fear Area’s HUD - approved homeless Continuum of Care (Tri-HIC). The CoC is an alliance of service providers, local government agencies, and other public interests whose common goal is the reduction and ultimate elimination of homelessness in the Cape Fear Region, while the CoC department provides administration to the CoC alliance. The CoC’s administrative staff manages Homeless Management Information System (HMIS) and the centralized entry point for homeless services known as the Coordinated Entry System (CES), which is the process of how individuals are moved through the system from homelessness to housing. Every CoC community in the United States is federally mandated to have a CES. Using a standardized assessment tool and scoring process, priority is given to those who are most vulnerable with the highest level of needs.

In addition, the CoC ensures regular meetings of the full Tri-County Homeless Interagency Council (Tri-HIC) and its sub-committees; manages the grant application process for both the HUD CoC Grant Competition and the NC Emergency Solution Grants; manages local, state and federal reporting including the Longitudinal System Analysis (LSA), Housing Inventory Chart (HIC), Emergency Solution Grant CAPER, and System Performance Measures (SysPM); coordinates the annual Point in Time count (PIT); conducts a service gap analysis; facilitates partnerships among traditional and non-traditional homeless service providers; monitors grant recipients for performance and fiscal responsibility; and represents the continuum at local, state and national conferences and trainings related to housing and homelessness.

Additionally, City staff participate and represent in the Tri-HIC monthly meetings and Continuum of Care Board bi-monthly meetings. The city will continue these efforts over the next year; the goals and allocation of resources reflects this commitment.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs:

In 2021, Coastal Horizons Center (CHC) was awarded the *Projects for Assistance in Transition from Homeless* (PATH) grant as well as ESG funds to provide street outreach to those experiencing homelessness to try and meet this gap in services. The PATH program had been absent from Wilmington for more than 10 years. First Fruit Ministries and Good Shepherd Center provide day shelter services, which provides unsheltered people with a place to receive meals and store their belongings during the day. Vigilant Hope has expanded the operation of a shower trailer that allows the unsheltered and marginally housed population to take showers and receive a clean change of clothes four times per week.

They provide housing needs plans and meals as well. All outreach providers and community partners including CHC, Good Shepherd Center, New Hanover Regional Medical Center, The Salvation Army, and other agencies work diligently to make sure individuals experiencing homelessness are linked to the Coordinated Entry System to get placed on the Housing Prioritization List. From there, the CoC ensures administratively that individuals are prioritized while upholding the Fair Housing Act and HUD regulations and placed into appropriate and eligible housing services.

Addressing the emergency shelter and transitional housing needs of homeless persons

As shelters have moved towards a housing first model and lowering barriers, the utilization of shelter has increased, especially since Hurricane Florence hit the area, causing our community to have limited shelter beds. In September 2018, the community suffered a great loss of the Salvation Army shelter due to hurricane damages, which held roughly 50 beds. Salvation Army re opened in May of 2019 and continues to be a valuable resource for emergency shelter and Coordinated Entry access. Due to HUD priorities, housing options are trending away from transitional housing toward Permanent Supportive Housing (PSH) programs. The unaffordable rental market and lack of housing capacity in the area, has contributed to the increase in utilization of Rapid Re-housing dollars as a bridge between shelter and permanent housing. COVID19 has presented challenges and barriers to utilization of emergency shelter and other housing resources. Emergency shelters have long been at reduced capacity due to CDC guidance, but in 2022 we see those restrictions being lifted. We have seen an increase in the unsheltered population due to restricted capacity. In partnership with the CoC, the city provided funding to support non-congregate emergency housing options to persons experiencing both homelessness and COVID19. This made it possible for homeless persons recuperating from or quarantining due to COVID19 to have shelter in which to get better.

Our housing programs are facing an even more unaffordable rental market and difficulty trying to keep currently housed residents in housing as rent costs continue to rise. Understanding the changing utilization, the City of Wilmington will continue to work in partnership with agencies serving homeless to target funds to meet the needs including emergency shelter, transitional housing, and permanent housing.

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

The City provides funding to help support the operation of a 9-bed shelter for homeless youth ages 7-18, which works toward family reunification and housing for older independent youth. Our CoC has a Veterans Strategy Team that includes Veteran Affairs (VA), County Veterans Service Officers, and other area non-profits that focus services on Veterans. We are collaborating with the school system to see improvements in services to McKinney-Vento families. Members of our outreach teams and staff at shelters are trained

at completing the Coordinated Entry process to reduce barriers for those who are chronically homeless. The CoC staff also engages partners in the community to find creative solutions by linking partners together so that each partner agency plays to its strength.

From January through December 2021, 959 persons sought homeless housing assistance through Coordinated Entry. This breaks out to 670 adults and 233 family assessments and 56 individuals whose age was not disclosed. Every week, HUD and non-HUD funded programs come together to provide updates on individuals who need to be connected to a program and to review agencies current caseloads and needs. We currently have over 10-20 different agencies meeting weekly, including domestic violence providers, emergency shelters, housing providers, mental health, and substance abuse providers. Approximately, 23 percent of those who entered the system have left the Coordinated Entry program and have been referred to a housing program, self-resolved, left the coverage area or passed away. This coordinated effort has provided the community with invaluable data. In 2021, our homelessness population entering CES skewed younger with the majority of adults between the ages of 25 and 54. We had 233 children enter the CES in 2021. 59% of individuals are reporting a disability of some type including mental health, substance abuse disorder, and physical disabilities. We identified 119 (12%) chronically homeless individuals or members as part of a family. Using this data, we are fostering conversations with organizations on what our specific community needs are regarding affordable and accessible housing for this population. The City of Wilmington and the CoC are continuing to collaborate on potential initiatives such as an Intervention Response Team and seeking more involvement of the homeless providers in the community to use both the HMIS system and CES, regardless of how they are funded.

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

Our community is limited in funds to help low-income individuals and families avoid homelessness and primarily relies on the Emergency Food and Shelter Program prevention funds, administered by The Salvation Army, NHC DSS, and the Help Hub, with is an interfaith emergency assistance program located in downtown Wilmington. For utility assistance, our community utilizes the Low-Income Energy Assistance Program, administered through the Department of Social Services (DSS). Other community funds for prevention are also administered through DSS. The disAbility Resource Center is our local Center for Independent Living and assists people with disabilities in accessing income-based housing and other resources. The Cape Fear Housing Coalition has created an affordable housing guide that is widely distributed among community-based organizations to help people who are housing cost burdened access affordable housing units. Leading Into New Communities (LINC) receives funding from the City to provide transitional housing and program services to formerly incarcerated persons. In addition, the Continuum of Care CES staff have begun referring persons experiencing homelessness to a variety of providers as a

way to connect them to services faster.

Discussion

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

Provided by Continuum of Care

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

Introduction:

Not In My Back Yard (NIMBY) is an ongoing problem in Wilmington as developable property is limited and the population continues to grow. Affordable housing is perceived in a negative light and often neighboring property owners object to new residential development citing traffic concerns or over development.

Land Development Codes (LDC) that require rezoning to develop property for multi-family or increased residential density hinder and increase the cost of developing affordable housing and open projects up to NIMBY opposition.

The City's service based, lower wage economy, does not align with the price for housing that is driven by population growth in in-migrating retirees. Wages in New Hanover County/Wilmington are lower than other NC cities. New development of rental and homebuyer housing responds to this market demand with limited supply of housing that is affordable to households earning wages in local economy.

African American households are concentrated in two R/ECAPS (racially ethnically concentrated areas of poverty). Households in RECAPS have limited access to proficient schools and employment opportunity. Households in RECAPS are cost burdened. Historic residential racial segregation patterns persist in the City of Wilmington.

State opposition to inclusionary zoning limits local jurisdictions' ability to mandate the inclusion of affordable housing throughout the community.

Rising construction and labor cost due to supply shortages and inflation continue to wreak havoc on affordable housing projects in the pipeline to break ground for construction.

Disagreement about the role of government and the use of tax revenues to address the affordable housing crisis continues to stymie efforts to increase funding available to support development of new housing stock that is affordable to working families.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

economic pressure.

The assignment of General Fund Balance by City Council to be used to provide gap financing to leverage other public and private funding for the production of additional housing units target to low-to-moderate income households is a policy action to ameliorate barriers to resources for affordable housing and the shortage of housing that is affordable for working households earning at or below 80% area median income.

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

Updates to the LDC allowing higher density residential development and increased density for projects including affordable housing, in selected areas, have been adopted. Additionally, the new LDC also addresses Accessory Dwelling Units. While these changes are a step in the right direction, most of the City is zoned and developed as single-family residential and increased density and changes to traditional development patterns face opposition from many citizens.

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

The City will continue funding for programs that address needs for elderly, disabled, homeless, formerly incarcerated, victims of domestic violence, victims of child abuse and other needs. Continued support and work with community agencies working to address the needs of special populations is planned in the FY22/23 City Budget and in this Annual Action Plan.

Actions planned to foster and maintain affordable housing

Actions planned to increase and foster affordable housing are forthcoming in the anticipated development of a Housing Plan by the Workforce Housing Advisory Committee (WHAC). Additional resources are needed to address the gap in housing. In the interim, additional HOME funds received from the American Recovery Act will be used to implement a plan addressing Homeless Services, Shelter, and Permanent Housing.

Leveraging existing resources to maximize benefit can be achieved by collaborating with private and community-based efforts to acquire and preserve naturally occurring affordable housing (NOAH). The city's Rental Rehabilitation Loan Program and Housing Production Loan Programs are available to support private investment initiatives.

Finally, as an Housing Counseling Agency the City meets HUD's requirement for HUD funded loans to received housing counseling; and, the City will offer housing counseling services that can be expanded to serve homeowners at risk of foreclosure and renters experiencing cost burden. This service can assist citizens with financial literacy, credit repair and developing a feasible housing plan.

Actions planned to reduce lead-based paint hazards

LBP remediation is an integral part of the City's rehab program. All rehabs of owner-occupied home and homebuyer assistance homes (i.e. HOP) are assessed for LBP and tested and remediated as appropriate in accordance with all state and federal requirements. In 2019, the City successfully applied for a Lead Hazard Control grant from HUD Office of Healthy Homes Lead Hazard Control. This provided an additional \$1.8 million for use in lead hazard reduction and health and safety improvements. The City's Lead Hazard Reduction Program (LHR), although considerably hindered by the Pandemic, will remediate 30+ units, with

grants of up to \$12,000 for lead hazard mitigation and \$3,000 for healthy home improvements.

As of the writing of this plan the Lead Hazard Control program is in the final phase of implementing key strategies which were postponed due to Covid-19. The program has successfully completed a strategy to partner with Cape Fear Community College to provide training opportunities for area contractors and volunteers in lead-based paint mitigation, as well as Healthy Home assessment. The program is on track to meet revised benchmarks and to close-out by the end of the first quarter of 2023.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

The implementation of project management software for Rehab loans and HOP loans is improving project management and efficiency. In addition, the CDAH staff have and continue to participate in professional development including, but not limited to, HUD Homebuyer Counseling, Project Management, and Leadership Development.

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

City community development and housing staff members represent the City on a number of community development organizations such as the Cape Fear Housing Coalition; TRI HIC – Tri County Homeless Interagency Council, and the Cape Fear Resiliency Task Force. Additionally, CD staff participate in the City's and the New Hanover County's Comprehensive Planning efforts. In 2023, CD staff will continue support the work of a joint City/County Workforce Housing Advisory Committee comprised of representatives of the non-profit and private sectors to make recommendations to the Wilmington City Council and New Hanover County Commissioners for local policy and other actions. CD staff members attend City Technical Review Committee meetings when residential projects are being reviewed in order to provide input and learn about upcoming residential development. CD staff will continue work with non-profit and private housing and social services agencies to implement the goals and recommendations

coming out of the aforementioned efforts and plans.

Discussion:

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

Program Specific Requirements

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

Introduction:

This section provides requested information on CDBG and HOME funds and policies.

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
 - 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. 0
 - 3. The amount of surplus funds from urban renewal settlements 0
 - 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan 0
 - 5. The amount of income from float-funded activities 0
- Total Program Income:**

Other CDBG Requirements

- 1. The amount of urgent need activities 0
- 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

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

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

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

Recapture

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

Resale

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

enforcement mechanism.

The full policy is included in the appendix/attachments

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

For units acquired with HOME funds for homeownership, Deed Restrictions and a Deed of Trust are recorded to the property s that upon the sale of the property, the City would recapture HOME funds if the owner did not remain in the property for the length of the affordability period. It is also written in these documents that the funds are due and payable if the owners are no longer occupying the property as their primary residence.

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

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

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

Appendix

CDBG FY2022-2023

Program Year 2021-2022

CDBG FY2022-2023	
	CDBG
REVENUE SOURCE	
CDBG Entitlement	\$ 1,020,161.00
CDBG FY22 Program Income	\$ 600.00
Total	\$ 1,020,761.00
TOTAL ALL REVENUES	\$ 1,020,761.00
EXPENDITURES	
Planning & Administration	\$ 204,152.20
Housing	
Housing Delivery Costs	\$ 204,152.20
Undesignated Housing Programs	\$ 459,342.45
Public Services	
Undesignated Homeless Services & Shelter	\$ 153,114.15
TOTAL ALL EXPENDITURES	\$ 1,020,761.00

HOME FY2022-2023

Program Year 2021-2022

HOME FY2022-2023	
	CDBG
REVENUE SOURCE	
HOME Entitlement	\$ 778,030.00
HOME FY22 Program Income	\$ 433,887.00
Total	\$ 1,211,917.00
TOTAL ALL REVENUES	\$ 1,211,917.00
EXPENDITURES	
Planning & Administration	\$ 121,191.70
Housing	
CHDO set aside 15%	\$ 181,787.55
Undesignated Housing Programs	\$ <u>908,937.75</u>
	\$ 1,090,725.30
TOTAL ALL EXPENDITURES	\$ 1,211,917.00

Community Development Block Grant FY2022 Balance as of February 28, 2022

		CDBG Funds				
	Budget Appropriated	Available From Prior Years	Total Expenditures	Total Available Carry-Over		
HOUSING						
HOP Loans	\$ -	\$ 252,031.90	\$ 63,000.00	\$ 189,031.90		
Activity Delivery Costs	\$ 260,473.00	\$ -	\$ 117,736.00	\$ 142,737.00		
Activity Delivery Costs-Legal	\$ -	\$ -	\$ -	\$ -		
Activity Delivery Costs-Lead Testing	\$ -	\$ -	\$ -	\$ -		
Housing Counseling	\$ -	\$ 1,300.00	\$ 1,100.00	\$ 200.00		
Housing Demolition	\$ -	\$ -	\$ -	\$ -		
Housing Demolition-Voluntary	\$ -	\$ -	\$ -	\$ -		
Relocation	\$ -	\$ 62,078.78	\$ 24,933.74	\$ 37,145.04		
Limited Assistance Grants	\$ -	\$ 5,543.00	\$ 3,612.82	\$ 1,930.18		
Undesignated	\$ 408,717.00	\$ 662.00	\$ -	\$ 409,379.00		
SUBTOTAL	\$ 669,190.00	\$ 321,615.68	\$ 210,382.56	\$ 780,423.12		
PUBLIC SERVICES (AKA Human Services)						
Domestic Violence PO	\$ 32,360.00		\$ 8,089.67	\$ 24,270.33		
First Fruit Ministries PO	\$ 23,900.00		\$ 11,559.21	\$ 12,340.79		
Joint Project- Good Shepherd PO	\$ 118,740.00		\$ 72,558.47	\$ 46,181.53		
SUBTOTAL	\$ 175,000.00	\$ -	\$ 92,207.35	\$ 82,792.65		
ADMINISTRATION						
Administration -CDBG	\$ 211,472.00	\$ -	\$ 130,236.50	\$ 211,472.00		
SUBTOTAL	\$ 211,472.00	\$ -	\$ 130,236.50	\$ 211,472.00		
Reprogrammable		\$ 542.39	\$ -	\$ 542.39		
Grand Total	\$ 1,055,662.00	\$ 322,158.07	\$ 432,826.41	\$ 1,075,230.16		

HOME Investment Partnership FY2022 Balance as of February 28, 2022

	Budget Appropriated	Available From Prior Years	Total Expenditures	Total Available Carry-Over
HOME Loans	\$ -	\$ -	\$ -	\$ -
HOP	\$ -	\$ (664.52)	\$ -	\$ (664.52)
Housing Rehabilitation	\$ -	\$ 376,594.85	\$ 177,033.00	\$ 199,561.85
Rental Rehab	\$ -	\$ 228,887.64	\$ 329,300.00	\$ (100,412.36)
Undesignated-HOME	\$ 454,405.00	\$ 26,139.93	\$ -	\$ 480,544.93
Housing Relocation	\$ -	\$ 3,731.10	\$ -	\$ 3,731.10
Non-CHDO Housing - WHFD	\$ -	\$ 10,448.08	\$ -	\$ 10,448.08
Down payment Assistance	\$ -	\$ 49,107.50	\$ 85,987.00	\$ (36,879.50)
CHDO Undesignated	\$ 104,026.00	\$ 457,857.00	\$ -	\$ 561,883.00
SUBTOTAL	\$ 558,431.00	\$ 1,152,101.58	\$ 592,320.00	\$ 1,118,212.58
Administration -HOME	\$ 135,070.00	\$ -	\$ -	\$ 135,070.00
SUBTOTAL	\$ 135,070.00	\$ -	\$ -	\$ 135,070.00
Grand Total	\$ 693,501.00	\$ 1,152,101.58	\$ 592,320.00	\$ 1,253,282.58

Revolving Loan Funds 71, 74, 75, 77, and 76. FY2022 Balance as of February 28, 2022

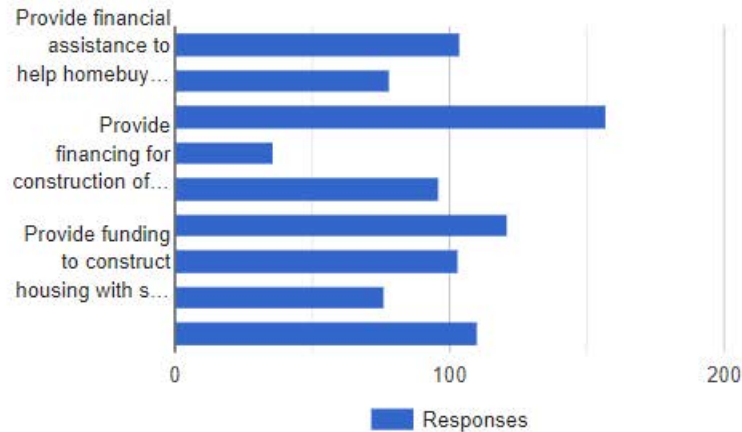
	<i>Sub-Total Available</i>	<i>Total Expenditures</i>	<i>Total Available Carry-Over</i>
HOP	\$ 2,877,915.51	\$ 1,089.83	\$ 2,876,825.68
Rental Rehab	\$ 798,185.22	\$ -	\$ 798,185.22
Housing Rehab	\$ 391,179.45	\$ 345.51	\$ 390,833.94
HOP Loans	\$ 91,993.31	\$ -	\$ 91,993.31
Undesignated-HOME Program Income	\$ 521,146.44	\$ -	\$ 521,146.44
SUBTOTAL	\$ 4,780,832.29	\$ 101,847.70	\$ 4,678,984.59
Grand Total	\$ 4,780,832.29	\$ 101,847.70	\$ 4,678,984.59

Estimates Prequalified and Loans in Progress as of May 30, 2022

Balances Available as of Feb 28, 2022; Prequalification and Pipeline Loans as of May 30, 2022					
Balance Available/PreQualified& Pipeline Balance Available Carry-Over & Rl:	HOP	Owner Occupied Housing Rehabilitation	Rental Rehabilitation Incentive Loan	New Unit Production	
CDBG HOP	\$ 189,031.90				
RL 76 GF HOP	\$ 2,876,825.68				
RL 75 CDBG HOP	\$ 91,993.31				
RL 74 OOR		\$ 390,833.94			
HOME Carry-Over FY22			\$ 798,185.22	\$ 480,544.93	
RRIL RL 71					
HOME Program Income FY22		\$ 433,887.00			
TOTAL FUNDS AVAILABLE	\$ 3,157,850.89	\$ 824,720.94	\$ 798,185.22	\$ 480,544.93	
Pre-Qualified & Pipeline Encumbrances:					
HOP (22 Pre-Qual, avg \$194,824, range \$98,000 - \$332,701)		\$2,693,068			
OOB (19 Loans)			\$1,625,000		
RRIL			\$ 125,000.00		
New Production				\$ 250,000.00	
TOTAL FUNDS PREQUAL/PIPELINE	\$2,693,068	\$1,625,000	\$125,000	\$250,000	
FUNDS AVAILABLE NEW LOANS/PROJECTS	\$ 464,782.89	\$ (800,279.06)	\$ 673,185.22	\$ 230,544.93	

**1. Check the three most important among the following eligible types of public investment in the City of Wilmington?
Select the 3 most important items, please limit to 3.**

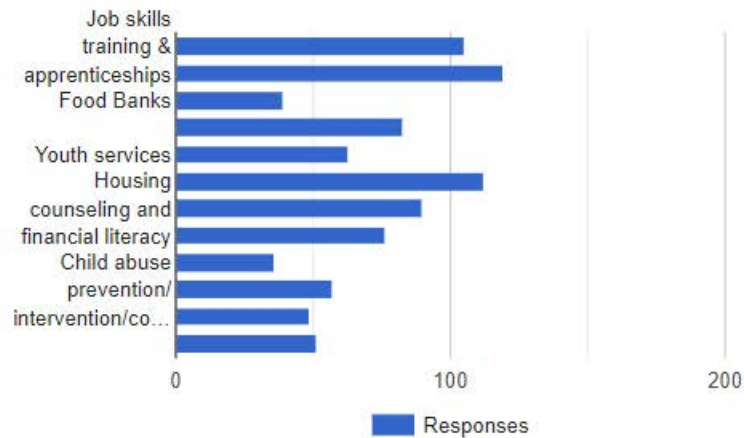
Answered: 298 Skipped: 0 Left Blank: 2



ANSWER CHOICES	RESPONSES	
Provide financial assistance to help homebuyers afford a home	11.80%	104
Provide financial assistance to help homeowners repair/rehabilitate their home	8.85%	78
Construct new housing that is affordable for working families	17.82%	157
Provide financing for construction of new rental housing	4.09%	36
Provide financing for rehabilitation of vacant housing for homeownership	10.90%	96
Provide funding to support emergency shelters for homeless persons	13.73%	121
Provide funding to construct housing with services for elderly and disabled persons	11.69%	103
Provide funding for job readiness and job skills training	8.63%	76
Provide funding for youth services including afterschool and summer programs with tutoring, arts, sports and other pro-social activities.	12.49%	110
TOTAL		881 (298 answered)

2. Check the three MOST IMPORTANT NEED in Wilmington for the following types of Public Services .

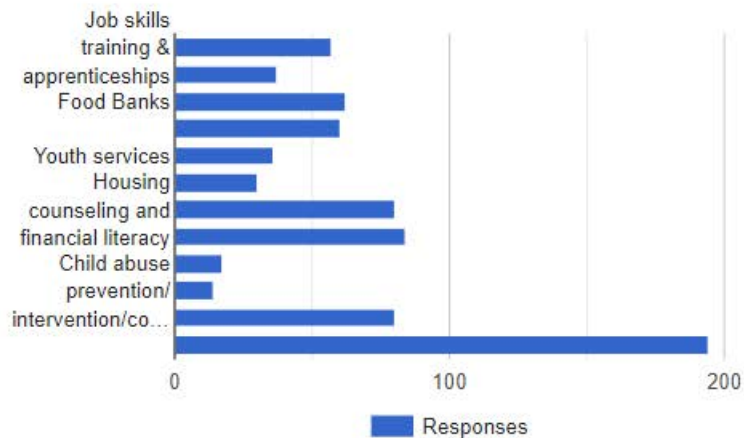
Answered: 299 Skipped: 0 Left Blank: 1



ANSWER CHOICES	RESPONSES	
Job skills training & apprenticeships	11.93%	105
Quality affordable childcare	13.52%	119
Food Banks	4.43%	39
Medical and dental services	9.43%	83
Youth services	7.16%	63
Drug abuse prevention/crime prevention	12.73%	112
Housing counseling and financial literacy	10.23%	90
Options for transition out of public housing	8.64%	76
Domestic abuse services	4.09%	36
Child abuse prevention/intervention/counseling services	6.48%	57
Senior Services	5.57%	49
Neighborhood beautification/clean-ups	5.80%	51
TOTAL		880 (299 answered)

3. Check the three LEAST IMPORTANT NEED in Wilmington for the following types of Public Services .

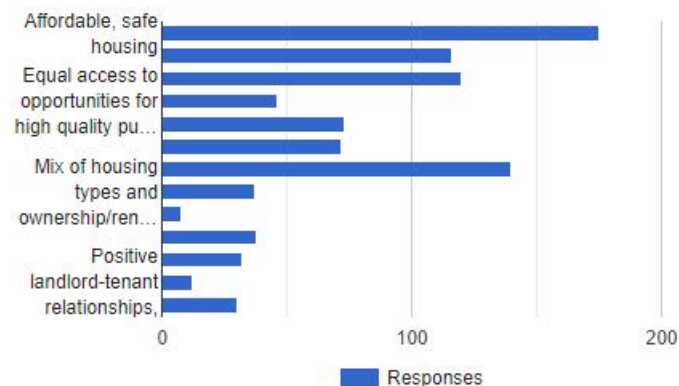
Answered: 275 Skipped: 0 Left Blank: 25



ANSWER CHOICES	RESPONSES	
Job skills training & apprenticeships	7.59%	57
Quality affordable childcare	4.93%	37
Food Banks	8.26%	62
Medical and dental services	7.99%	60
Youth services	4.79%	36
Drug abuse prevention/crime prevention	3.99%	30
Housing counseling and financial literacy	10.65%	80
Options for transition out of public housing	11.19%	84
Domestic abuse services	2.26%	17
Child abuse prevention/intervention/counseling services	1.86%	14
Senior Services	10.65%	80
Neighborhood beautification/clean-ups	25.83%	194
TOTAL		751 (275 answered)

4. Which of the following do you think is most important for promoting quality of life in Wilmington's neighborhoods? Select the 3 most important items, please limit to 3.

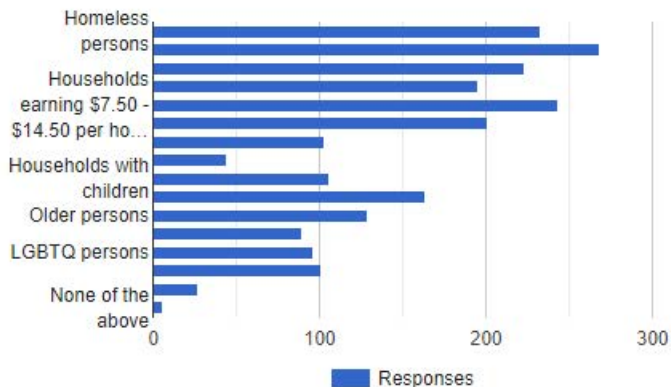
Answered: 300 Skipped: 0 Left Blank: 0



ANSWER CHOICES	RESPONSES	
Affordable, safe housing	19.47%	175
Equal access to opportunities for good jobs that pay a living wage	12.90%	116
Low crime rate/absence of gangs	13.35%	120
Equal access to opportunities for high quality public education	5.12%	46
Bus system with frequent service connecting to all parts of the City	8.12%	73
Close proximity of grocery stores, health care, and other services	8.01%	72
Housing that is affordable to a wide range of income levels	15.57%	140
Mix of housing types and ownership/rental opportunities	4.12%	37
Close proximity to jobs	0.89%	8
Safe, convenient, high quality youth programs for school-aged children	4.23%	38
Well maintained yards, homes, and businesses	3.56%	32
Positive landlord-tenant relationships,	1.33%	12
Equal access to owner/rental housing in all parts of the City	3.34%	30
TOTAL		899 (300 answered)

5. Do any of the following groups of people experience difficult finding safe, quality housing that is affordable in Wilmington? Select all that apply.

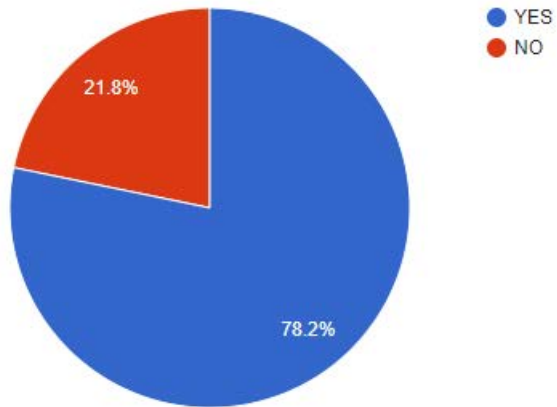
Answered: 298 Skipped: 0 Left Blank: 2



ANSWER CHOICES	RESPONSES	
Homeless persons	10.46%	233
Persons with low income	12.03%	268
Persons with low credit score	10.01%	223
Persons with criminal background	8.76%	195
Households earning \$7.50 - \$14.50 per hour or \$14,500 - \$29,000 per year	10.91%	243
Households earning \$15.40 - \$22 per hour or \$32,040 - \$45,720 per year	9.03%	201
Households earning \$25.67 - \$36.63 per hour or \$53,400 - \$76,200 per year	4.63%	103
Households earning \$30.80 - \$44 per hour or \$64,080 - \$91,400 per year	1.98%	44
Households with children	4.76%	106
Racial/ethnic minorities	7.32%	163
Older persons	5.79%	129
Women	4.00%	89
LGBTQ persons	4.31%	96
Young adults	4.54%	101
Persons expressing religious beliefs	1.21%	27
None of the above	0.27%	6
TOTAL	2227 (298 answered)	

7. Do you live in the City of Wilmington?

Answered: 271 Skipped: 0 Left Blank: 29



ANSWER CHOICES

RESPONSES

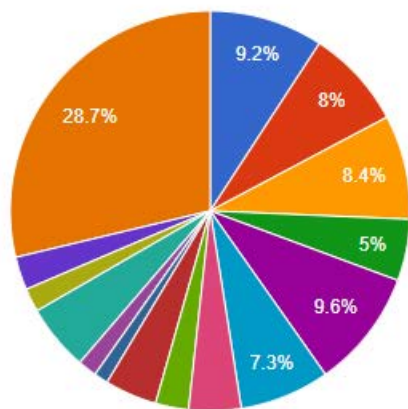
YES	78.23%	212
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NO	21.77%	59
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TOTAL		271
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8. What area of Wilmington do you live?

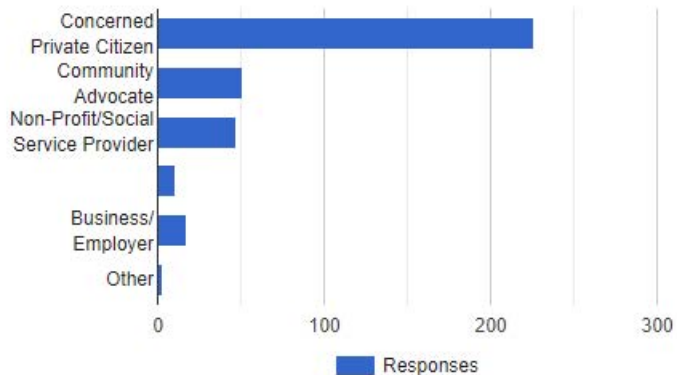
Answered: 261 Skipped: 0 Left Blank: 39



ANSWER CHOICES	RESPONSES	
Greater Downtown North	9.20%	24
Greater Downtown South	8.05%	21
Historic District	8.43%	22
Chestnut Heights/Princess Place	4.98%	13
Pine Valley	9.58%	25
Central	7.28%	19
University	4.21%	11
Winter Park	2.68%	7
South	4.21%	11
Southwest	1.15%	3
Echo Farms-Rivers Edge	1.53%	4
Masonboro	5.36%	14
Seagate South	1.92%	5
Rogersville- Bradley Creek	2.68%	7
Other	28.74%	75
TOTAL		261

10. I represent the following:

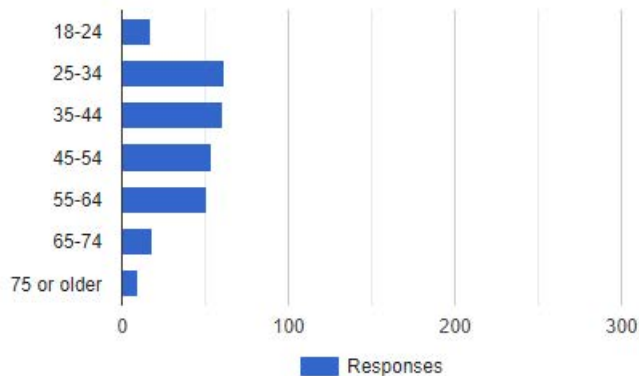
Answered: 273 Skipped: 0 Left Blank: 27



ANSWER CHOICES	RESPONSES	
Concerned Private Citizen	63.66%	226
Community Advocate	14.37%	51
Non-Profit/Social Service Provider	13.24%	47
Religious Organization ___ Public or Government Staff	3.10%	11
Business/Employer	4.79%	17
Other	0.85%	3
TOTAL		355 (273 answered)

11. What is your age? Please check one.

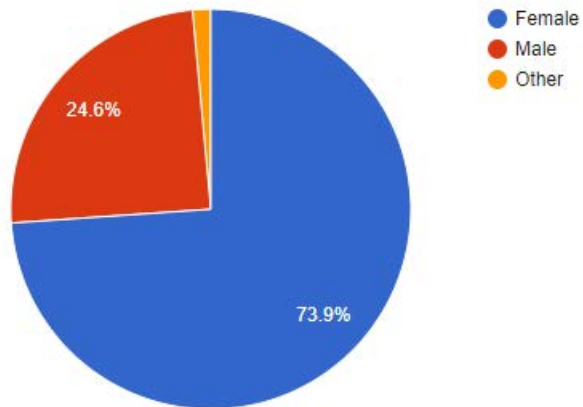
Answered: 272 Skipped: 0 Left Blank: 28



ANSWER CHOICES	RESPONSES	
18-24	6.23%	17
25-34	22.71%	62
35-44	22.34%	61
45-54	19.78%	54
55-64	18.68%	51
65-74	6.59%	18
75 or older	3.66%	10
TOTAL		273 (272 answered)

12. What is your Gender

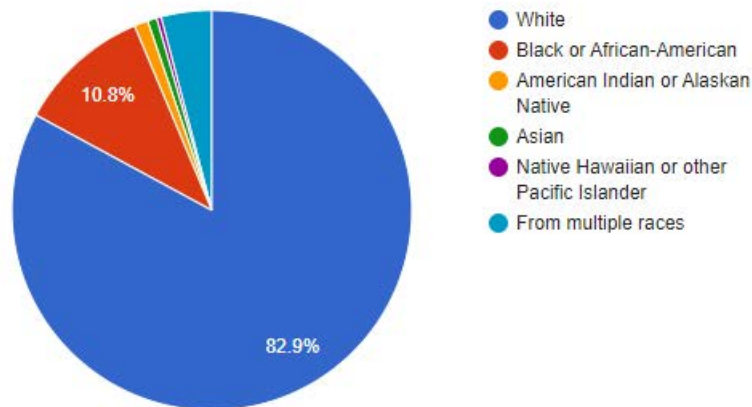
Answered: 272 Skipped: 0 Left Blank: 28



ANSWER CHOICES	RESPONSES	
Female	73.90%	201
Male	24.63%	67
Other	1.47%	4
TOTAL		272

13. Are you White, Black or African-American, American Indian or Alaskan Native, Asian, Native Hawaiian or other Pacific islander, or some other race?

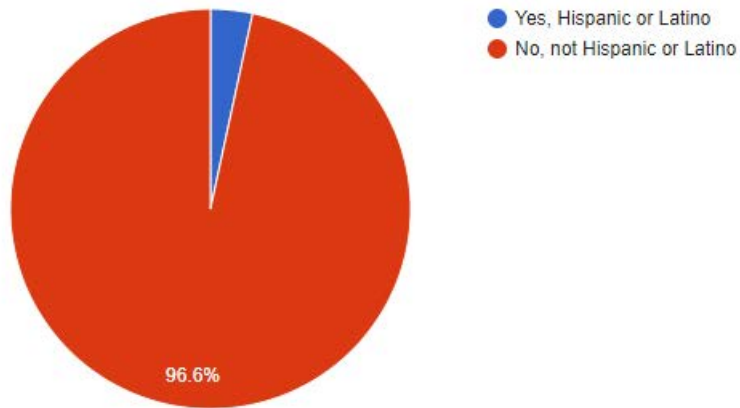
Answered: 269 Skipped: 0 Left Blank: 31



ANSWER CHOICES	RESPONSES	
White	82.90%	223
Black or African-American	10.78%	29
American Indian or Alaskan Native	1.12%	3
Asian	0.74%	2
Native Hawaiian or other Pacific Islander	0.37%	1
From multiple races	4.09%	11
TOTAL		269

14. Are you of Hispanic or Latino origin or descent?

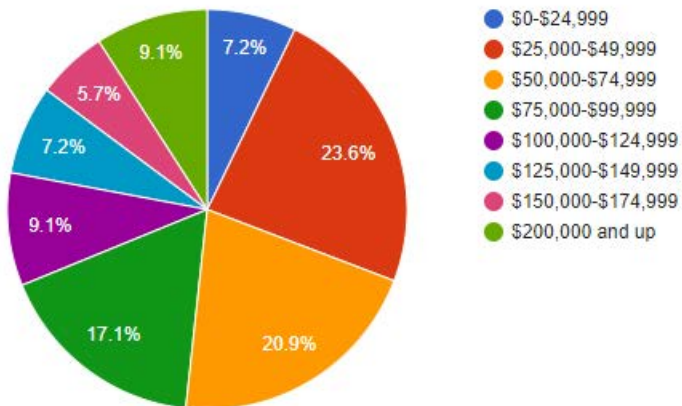
Answered: 266 Skipped: 0 Left Blank: 34



ANSWER CHOICES	RESPONSES
Yes, Hispanic or Latino	3.38% 9
No, not Hispanic or Latino	96.62% 257
TOTAL	266

15. What is your approximate average household income?

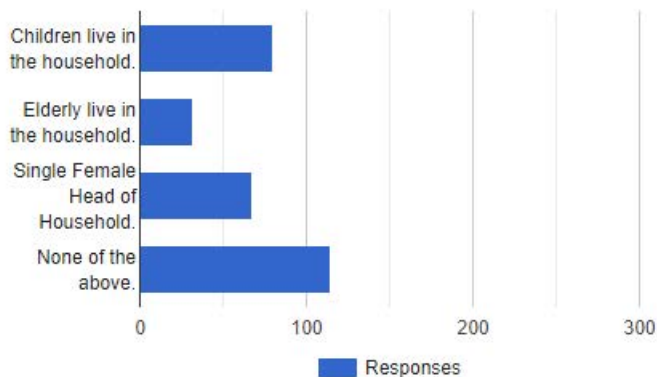
Answered: 263 Skipped: 0 Left Blank: 37



ANSWER CHOICES	RESPONSES	
\$0-\$24,999	7.22%	19
\$25,000-\$49,999	23.57%	62
\$50,000-\$74,999	20.91%	55
\$75,000-\$99,999	17.11%	45
\$100,000-\$124,999	9.13%	24
\$125,000-\$149,999	7.22%	19
\$150,000-\$174,999	5.70%	15
\$200,000 and up	9.13%	24
TOTAL		263

17. Please select any of the following that apply to your household. You may select more than one.

Answered: 265 Skipped: 0 Left Blank: 35



ANSWER CHOICES

RESPONSES

Children live in the household.

27.30%

80

Elderly live in the household.

10.92%

32

Single Female Head of Household.

22.87%

67

None of the above.

38.91%

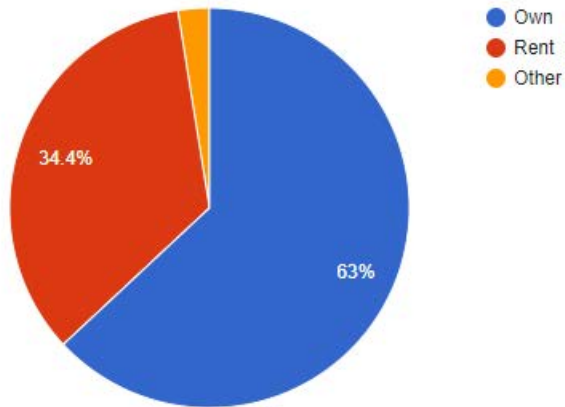
114

TOTAL

293 (265 answered)

18. Do you rent or own the place where you live?

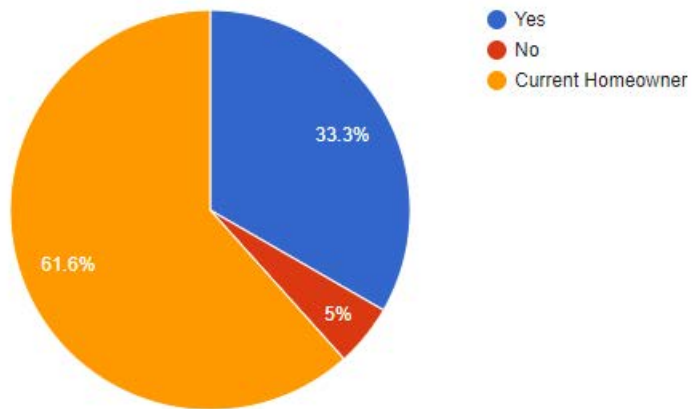
Answered: 276 Skipped: 0 Left Blank: 24



ANSWER CHOICES	RESPONSES	
Own	63.04%	174
Rent	34.42%	95
Other	2.54%	7
TOTAL		276

19. Would you like to become a homeowner?

Answered: 279 Skipped: 0 Left Blank: 21



ANSWER CHOICES	RESPONSES	
Yes	33.33%	93
No	5.02%	14
Current Homeowner	61.65%	172
TOTAL		279