

CITY OF **WILMINGTON** NORTH CAROLINA



Consolidated Plan FOR CDBG AND HOME PROGRAMS

July 1, 2017 - June 30, 2022

Program Years 2017-2021

And

ANNUAL ACTION PLAN

July 1, 2017 - June 30, 2018



**Adopted by City Council
May 2, 2017**

**City of Wilmington
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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, that 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. This Consolidated Plan aligns with the City's Assessment of Fair Housing completed in October 2016. This assessment and the findings was shared with community residents and stakeholders to provide guidance and local knowledge to complete the plan. The Consolidated Plan covers the period July 1, 2017 – June 30, 2022.

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. As of the date of this plan the City anticipates funding at the same level as the prior year. The Annual Action Plan for the first year of the Five-Year Consolidated Plan allocates \$871,498 CDBG and \$484,147 HOME. In addition, the plan identifies prior-year funds of \$792,185 CDBG and \$1,601,393 HOME that are allocated to activities in progress as of January 31, 2017. Finally, the plan recognizes Program Income and Revolving Loan repayments of \$417,656 including General Funds, and \$650,000 General Funds allocated for public service activities.

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 families. The City of Wilmington is committed to working with its partners to ensure that all eligible families have access to safe, decent, and affordable housing.

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.

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

Housing affordability has been identified as not only an economic issue for communities across the United States, but also a contributing factor to an individuals' quality of life. As noted by Sturtevant (2015) "...in 2014 the average US household spent 22 percent of its gross income (i.e., before tax income) on housing...households in the bottom two income quintiles spend 50 percent of their before-tax incomes on housing" (p. 1). On a local level, data indicate that housing costs in New Hanover County and the City of Wilmington exceed the national average. For example, "38.6 percent of homeowners are **housing-cost burdened** and 54.2 percent of all renters are **cost-burdened**". Based on existing data, it is evident that housing affordability is a social 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 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, and savings, in order to retain housing.

3. Evaluation of past performance

Over the past four years the City's community development and housing programs have accomplished the following:

- Increase and Maintain Rental Housing – 136 units

- Homebuyer Assistance HOP and DPA – 70 households/units
- Homeownership Housing Production for very low & low income – 19 units
- Owner-Occupied Housing Rehabilitation/Repair - 35 households/units
- Emergency Shelter & Services - 5,202 individuals
- Homeless to Permanent Housing – 871
- Produce Permanent Supportive Housing – 16 units
- Homeownership Education – 719 individuals
- Preserve & maintain public facilities – 6 projects completed
- Promote workforce development through education, training, job placement – 2,867 (CDBG, GF)
- Support quality youth programs for at-risk youth – 9,776 youth served (GF)
- Support programs assist victims of crime, and provide crime prevention, community safety education and outreach - 2,611 (GF)
- Provide for food security & basic needs for low income HH - estimate 3,781 (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 established an Ad hoc Committee representing public and private sector stakeholders to bring recommendations 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 Assessment of Fair Housing meetings and aligns the consolidated priorities and goals with the AFH. 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. The survey was available on the City webpage and via a link in the survey. Hard copies of the survey were distributed as well. 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

No comments were received during the 30 day public comment period or at the public hearing. That said, the Citizen Participation section of the plan and the attached notes and survey reflect extensive outreach and participation from citizens in the formulation of the Consolidated Plan.

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

No comments were received; however, citizens provided input through citizen participation events and all input was addressed in the formulation of the plan.

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 2017 – 2021 and City of Wilmington Fiscal Years 2017-18 through 2021-22.

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

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Wilmington staff members work 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 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(l)).

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 the Mayor's Roundtable on Affordable Housing and the Cape Fear Housing Coalition.

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. Additionally, City staff representative's serves on the Tri-County Homeless Interagency Council (Tri-HIC) which serves as the CoC board. City staff participate in various committees of the Tri-HIC and vote on programs and 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?	Meeting with WHA Resident Advisory Board; Attendance at WHA Board Meeting; Participation in City/County Affordable/Workforce Housing Committee; City RFP Process; 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;Participation in NHC Comprehensive Planning Process
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?	Participation in City/County Affordable/Workforce Housing Committee; Participation in City of Wilmington Comprehensive Planning & Implementation Process
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 (see appendix for notes); 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
	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?	Meeting with group for Input Session (see appendix); 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?	Meeting with group for Input Session (see appendix);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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with group for Input Session (see appendix);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?	City staff representative on RESET Council, attend monthly meetings.Partnership on SCA program, w/ evaluation and needs assessment; 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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City staff representative on Re-Entry Council;Partnership on SCA reentry program;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?	Submission of application for funding;One-on-one interview; Survey
11	Agency/Group/Organization	Blue Ribbon Commission
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment

	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	American Red Cross
	Agency/Group/Organization Type	Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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
14	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
15	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
16	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
17	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
	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	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
19	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?	
20	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
	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	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

22	Agency/Group/Organization	Elderhause, Inc
	Agency/Group/Organization Type	Housing Services-Elderly Persons Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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	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
24	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
25	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
	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	Historic Wilmington Foundation
	Agency/Group/Organization Type	Housing Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	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	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
28	Agency/Group/Organization	PHOENIX EMPLOYMENT MINISTRIES
	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
29	Agency/Group/Organization	Wilmington Residential Adolescent Achievement Program
	Agency/Group/Organization Type	Services-Children Services-Education
	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
30	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

31	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 the Agency/Group/Organization consulted and what were the anticipated outcomes of the consultation or areas for improved coordination?	Submission of application for funding;One-on-one interview; Survey
32	Agency/Group/Organization	AMEZ Housing CDC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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
33	Agency/Group/Organization	CAPE FEAR REGIONAL CDC, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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
34	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
35	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

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
FOCUS Framework for Our Future	Lower Cape Fear Sustainable Communities Consortium	Equitable Access to Affordable Housing; Sustainable Development; Regional Coordination & Collaboration
Regional Analysis of Impediments to Fair Housing	Lower Cape Fear Sustainable Communities Consortium	Fair Housing, Access to Opportunities, Choice, Address Disparate Impact
Equitable Growth Profile of the Cape Fear Region	Lower Cape Fear Sustainable Communities Consortium	Ensure full inclusion of the regions residents in the economic and educational opportunities regardless of race, ethnicity, neighborhood, disability, age, gender etc.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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

Table 3 – Other local / regional / federal planning efforts

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(l))

Coordination with adjacent units of general local government is ongoing including, but not limited to, participation in preparation of New Hanover County Comprehensive Plan, FOCUS Framework for the Future Plan, Continuum of Care Plan. Further, the City of Wilmington and New Hanover County formed a joint Affordable/Workforce Housing Ad hoc Committee to make recommendations for increasing housing that is affordable within the community.

Narrative (optional):

PR-15 Citizen Participation

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 existing meetings when possible or met with citizens at locations/meetings that were convenient and already scheduled. 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 and email distribution list. The survey was available from February 15, 2017, to March 15, 2017; seventy-eight responses were received. When asked to allocate \$100 among nine choices on a list of eligible community development public investments the respondents allocated the most funds to providing youth services, followed in order by constructing housing with services for elderly and disabled, construction of new housing for working families, and provide funding to support emergency shelters for homeless. When asked which, from a list of 13, quality of life elements were most important, affordable, safe housing received the most responses; followed by equal access to good jobs and a living wage; low crime rate/absence of gangs; bus system for all parts of the City; affordable housing for a wide range of income levels; and youth programs for school aged children. The appendix includes notes from public meetings and meetings with stakeholder groups, and the full survey responses.

The citizen participation process provided valuable insights and direction for the goal-setting. The goals identified in the Consolidated Plan reflect the input received and guide the allocation of resources to activities that meet the needs recognized through citizen participation.

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 4/18/17 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

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	Minorities Non-targeted/broad community NorthSide & SouthSide Neighborhoods	MLK Center 2/7/17; 24 citizens attended.	Growth & impact on affordable housing, esp. for disabled & seniors; food desserts; transportation ; slum lords & substandard housing	All comments accepted	
3	Public Meeting	Residents of Public and Assisted Housing	Creekwood Residents Advisory Board and residents; 8/3/16; 17 attended	Needs of residents for housing, transport, grocery stores, isolation and disconnected from community at-large, job training	All comments accepted	

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	Realtors	Wilmington Regional Association REALTORS; 7/13/16; 19 attended	Residential Segregation Patterns; Cost Burden; Fair Housing; Poor schools, crime	All comments accepted	
5	Email	Homeless Service Providers/Advocates	CF COG; 7/11/16; 6 attended	Lack of affordable housing; NIMBY; homeless housing needed	All comments accepted	
6	Email	Persons with disabilities	DisAbility Resource Center; 6/22/16; 5 attended	Need for affordable housing for disabled; FH complaints w/NC HRC unresolved	All comments accepted	

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	Public Meeting	Non-targeted/broad community Affordable Housing Developers/Services/Advocates	Cape Fear Housing Coalition; 6/9/16; 13 attendees	Residential Segregation; NIMBY; lack of affordable housing; limited resources; transportation, schools, barriers to housing	All comments accepted	
8	Newspaper Ad	Non-targeted/broad community	Public notice of 30 day public comment period and public hearing date in Wilmington Star News 4/4/17	No Comments Received	No Comments Received	

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)
9	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	No Comments Received	No Comments Received	
10	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	No Comments Received	No Comments Received	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing affordability has been identified as not only an economic issue for communities across the United States, but also a determinant of individuals' quality of life. As noted by Sturtevant (2015) "...in 2014 the average US household spent 22 percent of its gross income (i.e., before tax income) on housing...households in the bottom two income quintiles spend 50 percent of their before-tax incomes on housing" (p. 1). On a local level, data indicate that housing costs in New Hanover County and the City of Wilmington exceed the national average. For example, "38.6 percent of homeowners are **housing-cost burdened** and 54.2 percent of all renters are **cost-burdened**". Based on existing data, it is evident that housing affordability is a social 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 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

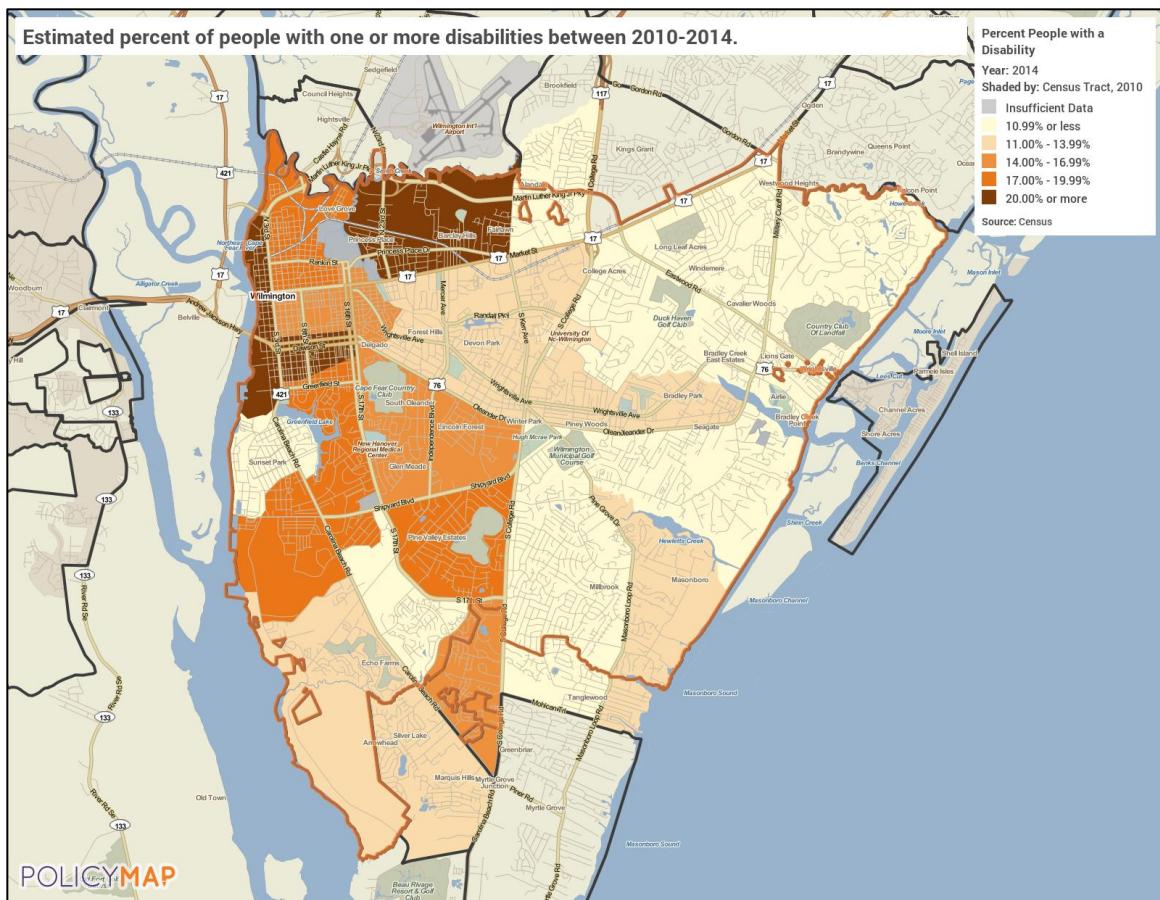
The City of Wilmington is growing with population increasing from the in-migration of retirees, students and others. Likewise the region, New Hanover County, Brunswick County and Pender County, are seeing an increase in population as well. As the region's hub and only municipality with a population over 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 47,003 households in Wilmington, 48% earn below 80% HAMF. Out of the total households, 12,054 renter households and 3,910 owner households are housing cost burdened spending more than 30% of gross income on housing.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	82,954	108,530	31%
Households	41,488	47,003	13%
Median Income	\$31,099.00	\$41,573.00	34%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)



Map1 Percent People w/Disability

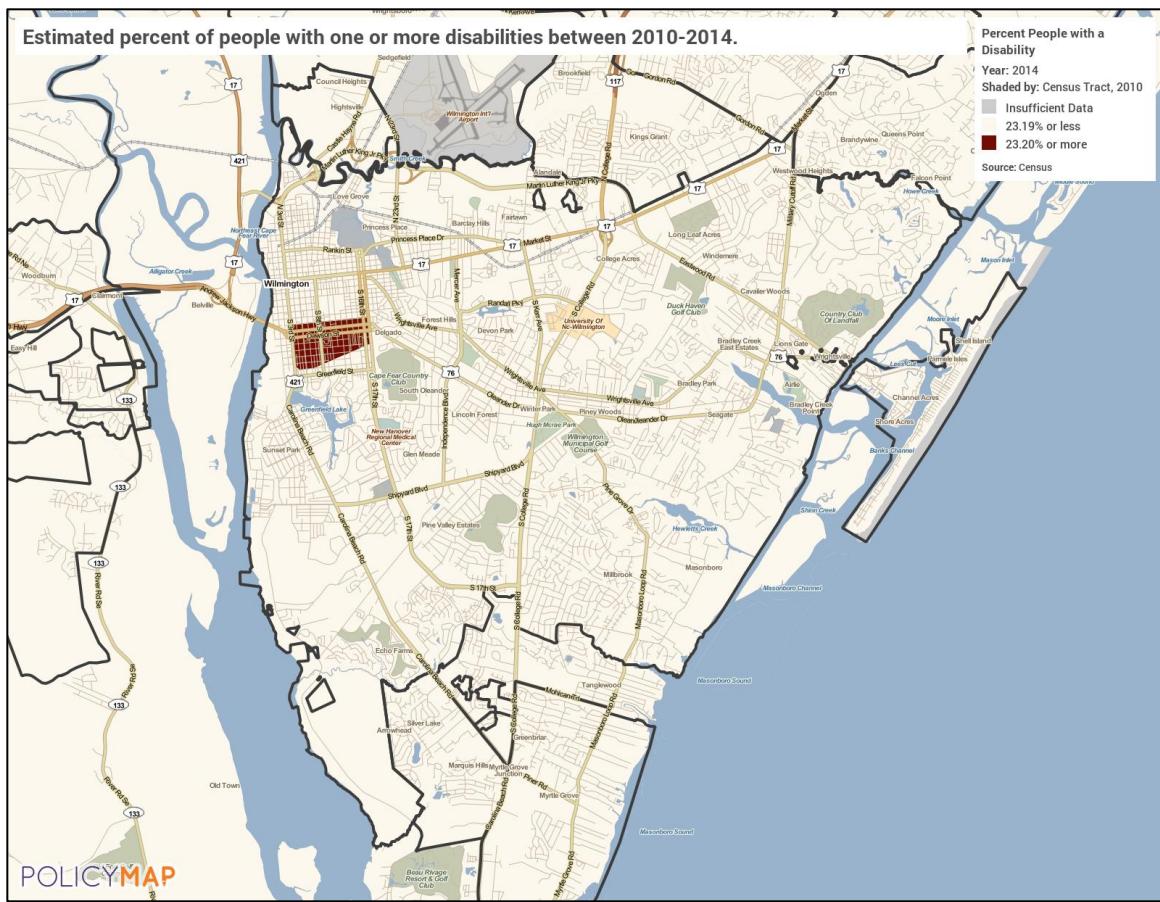
	(Wilmington, NC CDBG, HOME) Jurisdiction		(Wilmington, NC CBSA) Region	
Disability Type	#	%	#	%
Hearing difficulty	3,681	3.59	9,749	4.04
Vision difficulty	2,601	2.53	5,634	2.34
Cognitive difficulty	5,292	5.16	11,888	4.93
Ambulatory difficulty	7,696	7.50	18,899	7.83
Self-care difficulty	2,587	2.52	6,283	2.60
Independent living difficulty	4,814	4.69	11,399	4.73

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

[Note 3: Refer to the Data Documentation for details \(www.hudexchange.info\).](http://www.hudexchange.info)

Table 1 Disability Type % of Population



Map 3 Estimated People w/Disability

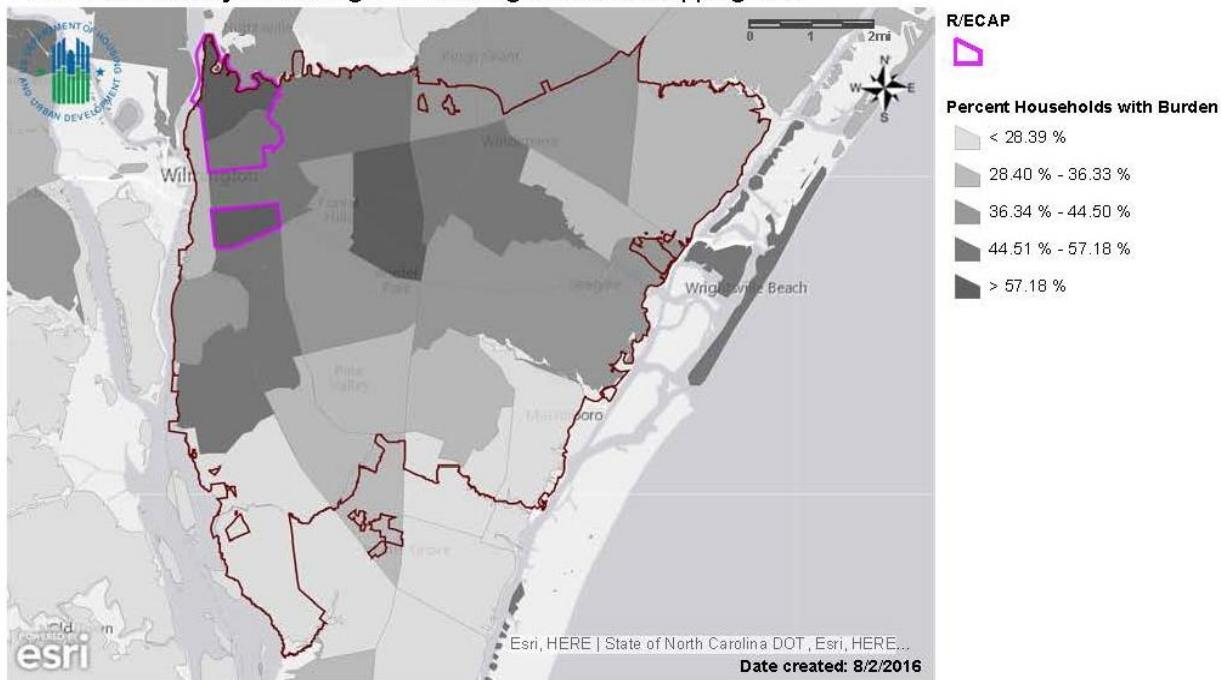
TABLE: Poverty Rate and Difference in R/ECAP Tracts by Race

	White	Black	Difference
37129011100	34.01%	49.02%	15.01
37129010100	8.02%	48.73%	40.71
37129011400	28.28%	37.87%	9.59

Source: 2010-2014 American Community Survey 5-Year Estimates

Table 2 Poverty Rate RECAP by Race

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 7 - Housing Burden and Race/Ethnicity

Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

Jurisdiction: Wilmington (CDBG, HOME)

Region: Wilmington, NC

Map 4 % Household w/Cost Burden

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,525	6,060	8,370	4,535	19,515
Small Family Households	2,200	1,755	2,690	1,395	8,905
Large Family Households	295	205	220	120	535
Household contains at least one person 62-74 years of age	880	885	1,280	800	4,120
Household contains at least one person age 75 or older	650	1,180	985	440	1,820
Households with one or more children 6 years old or younger	1,270	960	940	319	1,555

Table 6 - Total Households Table

Data Source: 2009-2013 CHAS

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	390	95	150	15	650	30	55	80	40	205
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	205	45	95	20	365	0	0	35	0	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	90	125	20	360	4	35	0	25	64
Housing cost burden greater than 50% of income (and none of the above problems)	4,425	1,710	315	60	6,510	1,040	680	535	280	2,535
Housing cost burden greater than 30% of income (and none of the above problems)	560	1,725	2,485	450	5,220	285	335	935	390	1,945

	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
Zero/negative Income (and none of the above problems)	695	0	0	0	695	80	0	0	0	80

Table 7 – Housing Problems Table

Data 2009-2013 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	5,145	1,940	680	110	7,875	1,075	770	650	345	2,840
Having none of four housing problems	1,175	2,380	4,825	2,540	10,920	355	975	2,215	1,540	5,085
Household has negative income, but none of the other housing problems	695	0	0	0	695	80	0	0	0	80

Table 8 – Housing Problems 2

Data 2009-2013 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	1,465	1,220	925	3,610	320	220	545	1,085
Large Related	170	95	40	305	15	20	40	75
Elderly	514	530	350	1,394	595	615	560	1,770

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	3,340	1,745	1,660	6,745	430	220	330	980
Total need by income	5,489	3,590	2,975	12,054	1,360	1,075	1,475	3,910

Table 9 – Cost Burden > 30%

Data 2009-2013 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	1,285	560	100	1,945	290	165	225	680
Large Related	155	15	0	170	15	20	25	60
Elderly	365	330	45	740	390	355	190	935
Other	3,125	840	190	4,155	380	155	100	635
Total need by income	4,930	1,745	335	7,010	1,075	695	540	2,310

Table 10 – Cost Burden > 50%

Data 2009-2013 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	330	120	170	4	624	4	35	35	25	99
Multiple, unrelated family households	0	14	50	15	79	0	0	0	0	0
Other, non-family households	0	0	0	20	20	0	0	0	0	0
Total need by income	330	134	220	39	723	4	35	35	25	99

Table 11 – Crowding Information – 1/2

Data 2009-2013 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Data Source

Comments:

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

There are 17,098 one person households in Wilmington, accounting for 36% of the households, according to the 2009-12 ACS. The average household size in Wilmington at 2.21 is slightly smaller than New Hanover County at 2.33 or North Carolina at 2.54. According to US Census ACS data for 2013, the median household income for a male household living alone is \$27,228, and for a female household living alone is \$29,023; compare to HUD adjusted median income for a single member household at 80% AMI of \$35,150.

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.

The Domestic Violence Shelter and Services reports providing direct service to 2,282 women, 18 men and 395 children. In the period July 2015 –June 2016, the Coastal Horizons Rape Crisis program in partnership with the Carousel Center served 248 victims of sexual assault.

According to the 2010-14 ACS estimates, Wilmington had 14,428 persons with a disability – making this group 13.2% of the population. As reported in the City of Wilmington/WHA Analysis of Fair Housing, approximately 29.7% of residents using public housing have a disability and 26.3% of persons using Housing Choice Vouchers are disabled. Further, according to ACS, persons with a disability have a median income of \$15,397 compared to \$23,501 for persons with no disability. Given the data presented above it is reasonable to expect that many disabled persons experience housing cost burden and are in need of housing that is affordable.

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.

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

Wilmington has two 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.

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 is making \$15,080. Fair Market Rent for a one bedroom apartment is \$710 and when utilities are factored in, housing costs are approximately \$9,720 annually, which is 64% of that person's income. Approximately 60-70% of calls to our region's housing crisis hotline are for emergency financial assistance to pay rent or utility arrears or for affordable housing options so that the caller can reduce their housing cost burden. This amounts to approximately 663 calls from people who are at risk of experiencing a housing crisis.

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 will receive slightly less than \$54,000 in Rapid Re-Housing funding through the NC Emergency Solutions Grant in 2017 and will begin receiving approximately \$11,000 through the HUD Continuum of Care grant to rapidly re-house victims of domestic violence. With an average cost of re-housing a homeless family at \$2,500 and a total of 72 homeless families served in shelter and transitional housing last year, the funding will not even cover half of the cost of rapidly re-housing families, and will support even less when factoring in rapidly re-housing individuals. 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.

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 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	6,635	580	735
White	3,725	265	475
Black / African American	2,225	314	200
Asian	25	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	405	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2009-2013 CHAS

*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	4,490	1,155	0
White	2,770	830	0
Black / African American	1,185	275	0
Asian	35	0	0
American Indian, Alaska Native	0	0	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
Pacific Islander	0	0	0
Hispanic	425	50	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2009-2013 CHAS

*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	4,770	3,505	0
White	3,285	2,485	0
Black / African American	1,120	750	0
Asian	10	30	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	290	190	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2009-2013 CHAS

*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	1,535	2,990	0
White	1,265	2,435	0
Black / African American	165	460	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
Asian	15	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	65	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2009-2013 CHAS

*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%

White			Black		
Total Pop HH	34,837	% of HH	8,356		
Income	# HH	HH	# HH	% of HH	
0-30% AMI	3725	11%	2225	27%	
30-50% AMI	2770	8%	1185	14%	
50-80% AMI	3285	9%	1120	13%	
80-100% AMI	1265	4%	165	2%	
Total HH	11,045	32%	4,695	56%	

Table 3 Housing Problems incld CB >30%

Discussion

Blacks make up 19.24% of the population in Wilmington, Whites, make up 71.26%; stated in numbers of persons the population consists of 21,056 Black compared to 77,998 White. 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	5,935	1,280	735
White	3,390	600	475
Black / African American	1,865	675	200
Asian	25	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	405	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2009-2013 CHAS

*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	2,820	2,820	0
White	1,890	1,710	0
Black / African American	770	690	0
Asian	20	15	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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	380	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2009-2013 CHAS

*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	1,425	6,850	0
White	1,020	4,750	0
Black / African American	245	1,625	0
Asian	10	30	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	145	335	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2009-2013 CHAS

*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	590	3,940	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
White	535	3,165	0
Black / African American	40	585	0
Asian	15	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	65	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2009-2013 CHAS

*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%

White		Black	
Total Pop HH 34,837		8,356	
Income	# HH	# HH	% of HH
0-30% AMI	3390	1865	10% 22%
30-50% AMI	1890	770	5% 9%
50-80% AMI	1020	245	3% 3%
80-100% AMI	535	40	2% 0%
Total HH	6,835	2,920	20% 35%

Table 4 Housing Problems w/CB >50%

Discussion

Blacks make up 19.24% of the population in Wilmington, Whites make up 71.26%; stated in numbers of persons the population consists of 21,056 Black compared to 77,998 White. 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 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	26,055	9,000	10,325	855
White	21,285	6,125	6,875	550
Black / African American	3,445	2,045	2,620	245
Asian	250	15	90	0
American Indian, Alaska Native				
Pacific Islander	60	0	40	0
Hispanic	0	0	0	0
	830	570	450	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2009-2013 CHAS

Percent of HH Cost Burdened

Housing Cost Burden	<=30%	% of Whole	30-50%	% of Whole	>50%	% of Whole	Total HH	% of Whole
Jurisdiction as a whole	26,055		9,000		10,325		46,235	
White	21,285	82%	6,125	68%	6,875	67%	34,837	75%
Black / African American	3,445	13%	2,045	23%	2,620	25%	8,356	18%
Hispanic	830	3%	570	6%	450	4%	1,850	4%

Table 5 % HH Cost Burdened by Race

Percent of HH Cost Burdened by Race

	White		Black		Hispanic	
Total HH	34,837		8,356		1850	
% Cost Burdened	# cost burden	% of HH	# cost burden	% of HH	# cost burden	% HH
<=30%	21,285	61%	3,445	41%	830	45%
30-50%	6,125	18%	2,045	24%	570	31%
>50%	6,875	20%	2,620	31%	450	24%
Total HH	34,837	100%	8,356	100%	1850	100%

Table 6 % HH Cost Burdened by Race

Discussion:

Blacks make up 19.24% of the population in Wilmington, Whites, make up 71.26%; stated in numbers of persons the population consists of 21,056 Black compared to 77,998 White. According to the data provided and the analysis above of 46,235 households 19,325 were cost burden, with 10,325 paying more than 50% of income for housing. As a percentage of population Blacks 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 two identified Racial/Ethnically Concentrated Areas of Poverty.

TABLE: Poverty Rate and Difference in R/ECAP Tracts by Race			
	White	Black	Difference
37129011100	34.01%	49.02%	15.01
37129010100	8.02%	48.73%	40.71
37129011400	28.28%	37.87%	9.59

Source: 2010-2014 American Community Survey 5-Year Estimates

Alternative/Local Data Table 7

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 981 units. The Wilmington Housing Authority currently owns thirteen public housing properties with a total of 981 units. The oldest property currently in WHA's portfolio was constructed in 1941 (Hillcrest).

African Americans make up 19% of the population in Wilmington, however 34.5% of persons experiencing extremely low income (0-30% AMI) are African American. Approximately 30% of very low income (0-50% AMI) in Wilmington are Black. Consequently, Blacks make up a higher portion of public housing resident households (92.2%) and HCV Programs (78.2%). (source: HUD AFFH Data)

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type						
				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 22 - 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)

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Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				Special Purpose Voucher	Veterans Affairs Supportive Housing	Family Unification Program	
				Vouchers			Total	Project - based	Tenant - based		
Average Annual Income	0	0	9,540	11,419	0	11,365	8,969		9,288		
Average length of stay	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 23 – 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			Total	Project - based	Tenant - based	Special Purpose Voucher		
				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												
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 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
				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 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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.

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. Most units found quickly are not able to pass the basic Housing Quality Standard inspection that is required before the family can move into the unit and the Housing Authority begins paying the subsidy for the family. It would benefit if there were more housing stock choices for families to choose from. Having more of this supply would allow the Housing Authority the opportunity to ask HUD for an increase of Voucher Payment Standards which would ultimately allow higher rents for landlords and close market comparisons.

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 salaries. 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.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

On-going efforts to address homelessness within the City of Wilmington and region have made progress; however, the lack of housing 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.

Data Source Comments: Reports in Appendix

Data Source Comments: Reports in Appendix

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)

Data Source
Comments:

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 2016 Annual Homeless Assessment Report, there are approximately 72 families in a year that utilize emergency shelter and transitional housing, for a total of 217 people in household with children. There were 30 households with an adult and a child, 23 households with three people, 7 households with 4 people, and 11 households with 5 or more people. Of the 217 people in families, 134 were children under 18 and 83 were adults. Also in 2016, there were 6 veteran households with children, with a total of 7 adults and 9 children. This number is an increase from the 2015 Annual Homeless Assessment Report and we expect it to continue to increase as the affordable housing market gets more competitive.

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

Homeless families consist of 75-83% female adults, whereas individuals in shelter are 68% male and those in transitional housing are 55% male. In homeless families, between 40-50% of members report their race as Black/African American, 33-38% indicate that they are White/Caucasian, and 11-18% report being multi-racial. Overall, homeless individuals are approximately 63% White/Caucasian, 28% Black/African American, 1% Asian, 1% Native American, and 7% multi-racial. 5-7% of homeless individuals and families report Hispanic/Latino as their ethnicity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Our only count of those who are unsheltered in Wilmington is through the annual Point In Time count, which is a snapshot count of all homeless people in a 24 hour period on the last Wednesday in January. At the date of this report, the 2017 Point In Time Count data is still being collected. In January of 2016 there were 107 unsheltered people in Wilmington, which was 34% of the total homeless population in Wilmington (317) during that count. With an annual number of 1247 people accessing shelter and transitional housing during the last annual count, we can expect that between 312 and 389 separate people will be unsheltered throughout the year

Discussion:

During the period 2007-2016 the Point In Time count shows a decline in homelessness as an overall trend. From a high count of 673 in 2010 to 389 in 2016. 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 CD program

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

Introduction:

The City of Wilmington uses an RFP process to solicit 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 – 1,040 (ACS 2009-13)
- Persons in poverty – 24,291, Poverty rate 23.15% (ACS 2009-13)
- Elderly persons – 15,094 (ACS 2009-13)
- Disabled persons – 15,078 (ACS 2009-13)
- Persons with mental health and substance abuse disorders
- Persons without access to health and mental health care
- Persons with HIV/AIDS – 626 New Hanover County (NC DHHS 2015 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. According to the Disability Resource Center staff approximately 75% of clients served need housing. Similarly, staff serving persons with co-occurring mental health and substance abuse disorder at Coastal Horizon's/LINC RESET program funding through the U.S. DOJ report an ongoing need for housing for formerly incarcerated persons. All permanent supportive housing developments maintain a waiting list of eligible persons in need of housing.

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

Persons with HIV/AIDS – 626 New Hanover County, 65 Pender County, 165 Brunswick County (NC DHHS 2015 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 a number of 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 prioritizes 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:

The housing market in Wilmington has recovered from the recession as values are rising and available supply is low. A point in time look at inventory for sale reveals a 2 month supply of houses in price range \$75,000 to \$225,000, this indicates a seller's market or limited supply of housing for households at or below area median income. Similarly, the rental vacancy rate continues to decrease, in 2016 the rental occupancy rate was 95.4% up from 93.9% in 2015, again indicating a demand for rental housing.

Housing values and rents continue to increase more than wages. Other costs also contribute to housing cost including, but not limited to, homeowners insurance and water/sewer utility rates.

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

Introduction

According to the HUD data provided, there are 54,112 units of residential property in the City of Wilmington. One unit detached units make up the majority of the property types at 52%, multi-family properties of 20 or more units make up 7% of the housing stock. It should be noted that recent building permit data reveals an increase in the number of multi-family properties being developed in the City and County, with over 4,500 new multi-family units permitted in 2016.

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 (81%) 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	28,727	53%
1-unit, attached structure	5,413	10%
2-4 units	4,983	9%
5-19 units	9,698	18%
20 or more units	3,725	7%
Mobile Home, boat, RV, van, etc	1,566	3%
Total	54,112	100%

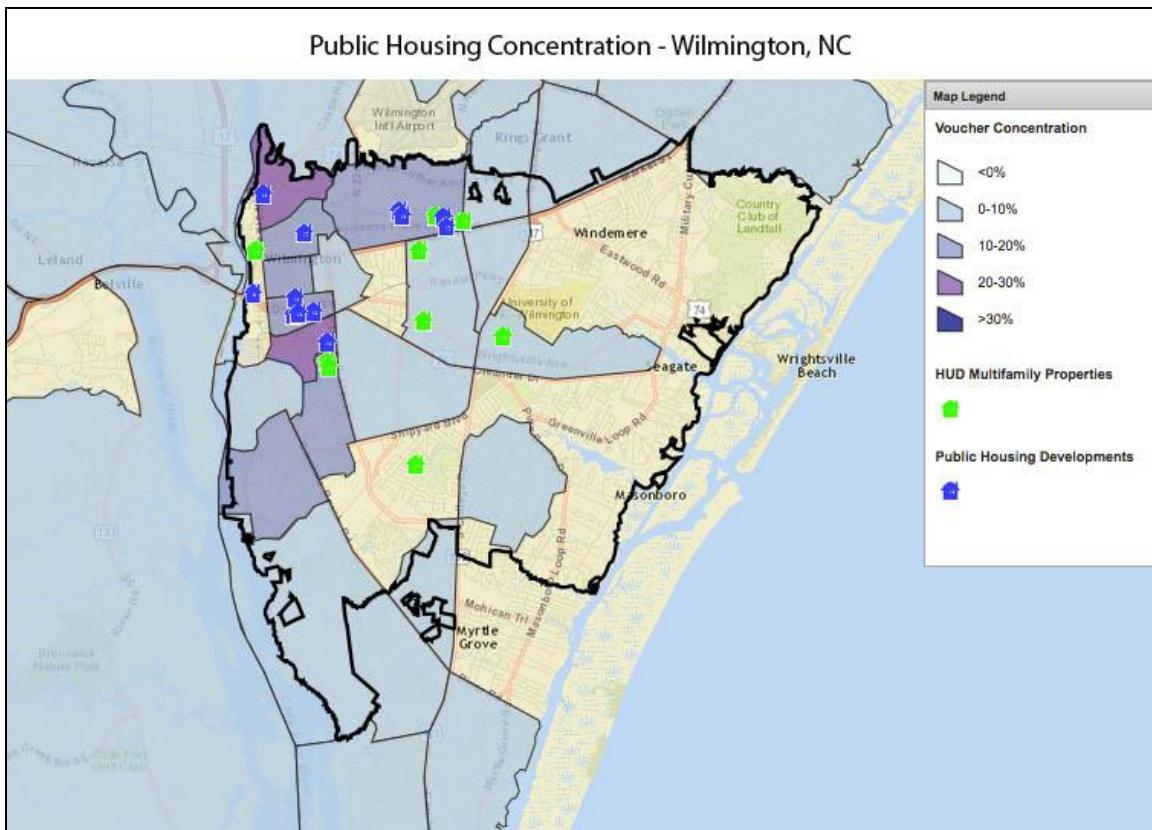
Table 26 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Publicly Supported Housing Residents by Race/Ethnicity

(Wilmington, NC CDBG, HOME) Jurisdiction	Race/Ethnicity								
	White		Black		Hispanic		Asian or Pacific Islander		
	#	%	#	%	#	%	#	%	
Public Housing	53	6.06	806	92.22	11	1.26	1	0.11	
Project-Based Section 8	515	53.87	355	37.13	49	5.13	33	3.45	
Other Multifamily	120	76.92	32	20.51	0	0.00	3	1.92	
HCV Program	241	18.34	1,028	78.23	41	3.12	2	0.15	
0-30% of AMI	4,465	56.16	2,739	34.45	405	5.09	25	0.31	
0-50% of AMI	7,350	54.06	4,199	30.89	880	6.47	60	0.44	
0-80% of AMI	13,120	59.99	6,069	27.75	1,360	6.22	100	0.46	
(Wilmington, NC CDBG, HOME) Jurisdiction	77,998	71.26	21,056	19.24	6,592	6.02	1,355	1.24	
Note 1: Data Sources: Decennial Census; APSH; CHAS									
Note 2: #s presented are numbers of households not individuals.									
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).									

Table 8 Pub Supported Housing by Race



Map 5 PH Concentration

Demographics of Publicly Supported Housing Developments, by Program Category			
Public Housing			
(Wilmington, FL CDBG, HOME) Jurisdiction	Public Housing Race/Ethnicity (%)		Public Housing Households with Children (%)
Developments			
Scattered Sites	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Solomon Towers	White	28	0
	Black	69	

	Hispanic	0	
	Asian	1	
Houston Moore Terrace	White	3	72
	Black	96	
	Hispanic	1	
	Asian	0	
New Brooklyn Homes At Taylor Estates	White	4	77
	Black	94	
	Hispanic	2	
	Asian	0	
Creekwood South	White	0	83
	Black	95	
	Hispanic	5	
	Asian	0	
Creekwood South Lihtc	White	4	81
	Black	95	
	Hispanic	0	
	Asian	0	
Hope Vi Phase II - Covil	White	0	58
	Black	97	
	Hispanic	2	
	Asian	0	
Rankin Pl. Ter., Vesta Village	White	2	55

	Black	96	
	Hispanic	1	
	Asian	0	
Hillcrest	White	1	27
	Black	95	
	Hispanic	3	
	Asian	0	
Project-Based Section 8			
(Wilmington, FL CDBG, HOME) Jurisdiction	Project-Based Race/Ethnicity (%)		Project-Based Households with Children (%)
Developments			
Hadden Hall I	White	82	0
	Black	13	
	Hispanic	0	
	Asian	0	
Tidewater Townhomes	White	15	74
	Black	81	
	Hispanic	5	
	Asian	0	
Market North Apts.	White	13	69
	Black	83	
	Hispanic	2	
	Asian	0	
Cape Fear Hotel Apartments	White	64	0

	Black	36	
	Hispanic	0	
	Asian	0	
Glover Plaza	White	43	0
	Black	53	
	Hispanic	4	
	Asian	0	
University Place	White	88	1
	Black	10	
	Hispanic	1	
	Asian	1	
Other HUD Multifamily Assisted Housing			
(Wilmington, FL CDBG, HOME) Jurisdiction	Other Multifamily Race/Ethnicity (%)		Other Multifamily Households with Children (%)
Developments			
Ahepa 408 Apartments	White	56	0
	Black	42	
	Hispanic	0	
	Asian	2	
Hadden Hall II	White	76	0
	Black	24	
	Hispanic	0	
	Asian	0	
As New Hanover Co. G.H. #1	White	0	0

	Black	0	
	Hispanic	0	
	Asian	0	
As New Hanover Co. G.H. #2	White	0	0
	Black	0	
	Hispanic	0	
	Asian	0	
Note 1: For LIHTC properties, this information will be supplied by local knowledge.			
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).			

Table 9 Demographics Pub Sup Housing

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	37	0%	1,166	5%
1 bedroom	260	1%	5,222	21%
2 bedrooms	3,921	18%	10,976	44%
3 or more bedrooms	17,735	81%	7,686	31%
Total	21,953	100%	25,050	101%

Table 27 – Unit Size by Tenure

Data Source: 2009-2013 ACS

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

Alternative Data Table 9 is a table showing the number of units of units assisted with federal, state and local programs. These units serve households up to 80% AMI; however, most units are targeted to lower-income households. Other multi-family includes Low Income Housing Tax Credit projects.

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

There is no expectation of loss of affordable housing inventory as of the date of this writing.

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.

Describe the need for specific types of housing:

According to the ACS, 69% of Wilmington households earning 0-80% AMI are cost burdened. New apartments being developed are renting for \$1,200 per month. Housing, both rental and ownership, that is affordable to low-to-moderate income households is needed.

Discussion

A 2015 report issued by Metro Forecasting Models on New Hanover County, including Wilmington, projects an 8.2% increase in population by 2020, and a 16.1% increase by 2025. According to the report this translates to a need for 18,000 new housing units by 2025. (Hunter Ingram, Star News, 8/27/2016)

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. Over a twelve year period the median home value increased by 86% and rent by 39%. Using the data provided by HUD the best case scenario shows a deficit of 6,865 units of housing for extremely low income households. Local data indicates a limited supply of affordably priced housing for low-to-moderate income homebuyers and an increase in rents with a declining vacancy rate.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	121,600	226,200	86%
Median Contract Rent	507	706	39%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,366	21.4%
\$500-999	15,756	62.9%
\$1,000-1,499	3,001	12.0%
\$1,500-1,999	424	1.7%
\$2,000 or more	503	2.0%
Total	25,050	100.0%

Table 29 - Rent Paid

Data Source: 2009-2013 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,660	No Data
50% HAMFI	4,930	950
80% HAMFI	16,135	3,720
100% HAMFI	No Data	5,855
Total	22,725	10,525

Table 30 – Housing Affordability

Data Source: 2009-2013 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	686	690	897	1,260	1,514
High HOME Rent	639	685	847	1,034	1,134
Low HOME Rent	552	591	710	820	915

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Number of Units affordable to Households earning	Renter	Owner	Number of Households by Income	HH	(unmet need)
30% HAMFI	1,660	0	0-30% HAMFI	8,525	-6,865
50% HAMFI	4,930	950	>30-50% HAMFI	6,060	-180
80% HAMFI	16,135	3,720	>50-80% HAMFI	8,370	11,485
100% HAMFI	0	5,855	>80-100% HAMFI	4,535	1,320
Total	22,725	10,525	Total	27,490	5,760

0= No data

Tab 10 Unmet Need

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 number of housing cost burden households -19,325. Further, a comparison of the number of units affordable to households at different income levels to the number of households in each income level reveals that households earning 0-50% HAMFI do not have sufficient affordable housing available. Households earning >50-80% HAMFI appear to have more than enough affordable housing available; however, a caution should be exercised when analyzing this data to note that this range of income does not reflect those units affordable to households at the lower end of the range. Additionally, this analysis does not account for households that occupy lower rent units when they could afford a higher rent. This occurs when higher income households occupy housing that is less than 30% of the household's income. These households compete better and utilize housing that would otherwise be used by lower income households, also known as "crowding out".

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 a 2 month, 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. Similarly, rental occupancy rates are increasing from 94% in 2015 to 95% in 2016, with an 8% increase in average rent. Housing cost are increasing at a faster rate than income.

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

Median Contract Rent 2012- \$706

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	686	690	897	1,260	1,514
High HOME Rent	639	685	847	1,034	1,134
Difference FMR v. Hight Mkt Rent	47	5	50	226	380

Tab 11 Monthly Rent

Median contract rent increased by 39% from 2000 to 2012. More recent data indicates that average rent for new apartments in Wilmington is \$1,200 (Ingram, Hunter; Wilmington Star News, 8/27/16). Fair market rents are 7% to 25% more than the High Home Rent. 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

http://www.wilmingtonnc.gov/?splash=https%3a%2f%2fwww.municode.com%2flibrary%2fnc%2fwilmin%2fcodes%2fcode_of_ordinances%3fnodeld%3dPTIIITECO_CH16BUBURE_ARTVMIHOCO&isexternal=true

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	6,660	30%	12,615	50%
With two selected Conditions	171	1%	650	3%
With three selected Conditions	75	0%	395	2%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,047	69%	11,390	45%
Total	21,953	100%	25,050	100%

Table 32 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,486	16%	4,277	17%
1980-1999	8,571	39%	9,366	37%
1950-1979	6,613	30%	6,909	28%
Before 1950	3,283	15%	4,498	18%
Total	21,953	100%	25,050	100%

Table 33 – Year Unit Built

Data Source: 2009-2013 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,896	45%	11,407	46%
Housing Units build before 1980 with children present	2,575	12%	1,165	5%

Table 34 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Vacant Units

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	216	0	216
Abandoned Vacant Units	0	0	0
REO Properties	517	0	517
Abandoned REO Properties	0	0	0

Alternative Data Source: City of Wilmington Code Enforcement

Realty TRAC Wilmington/NHC REO as of 3/1/17

ACS 2011-15 City of Wilmington 6,770 vacant units out of 55,195 total housing units

Need for Owner and Rental Rehabilitation

According to the City of Wilmington Code Enforcement Section as of February 2017, there are 214 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 CHAS 2008-12 data provided, there are 21,303 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 ownership.

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

Introduction

The Wilmington Housing Authority owns and operates 13 public housing communities throughout the Wilmington area totaling 981 units. The Wilmington Housing Authority currently owns thirteen public housing properties with a total of 981 units. The oldest property currently in WHA's portfolio was constructed in 1941 (Hillcrest).

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type				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 Source: PIC (PIH Information Center)

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 thirteen public housing properties with a total of 981 units. The portfolio consists of the following

No. of Bedrooms	No. of Units
0	128
1	105
2	260
3	237
4	144
5	7

Alternative/Local Data Table 12

The oldest property currently in WHA's portfolio was constructed in 1941 (Hillcrest). The Housing Authority continues to focus of 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. All of the public housing sites are designated for families, with Solomon Towers housing primarily seniors and disabled individuals. Rankin Terrace recently underwent a rehabilitation to bring the outdated units to current standards and functionality.

The Wilmington Housing Authority owns and operates 13 public housing communities throughout the Wilmington area totaling 981 units. Though the supply seems large, our properties individual wait lists still remain closed due to the high demand for these affordable communities.

Public Housing Condition

Public Housing Development	Average Inspection Score
CWLLC	78
HOPE IV	89
Hillcrest	62
Houston Moore	78
Rankin Place	78
Southside I	100
Woodbridge/Vesta	62

Table 37 - Public Housing Condition

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. 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:

In 2015/16 the Housing Authority completed a full revitalization to its Rankin Place Terrace Community. This extensive rehabilitation of 77 units began in early 2015 by using a combination of low income housing tax credits and private bank financing. Families began occupying their new apartment homes at Rankin Place Terrace starting in July of 2015 and extending through the end of the year.

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. Seven organizations provide 77 beds of PSH and the Veterans Administration provides 83 VA Supportive Vouchers. 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

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	91	0	60	5	0
Households with Only Adults	179	0	52	5	40
Chronically Homeless Households	0	0	0	67	2
Veterans	0	0	16	83	0
Unaccompanied Youth	9	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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 recently 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.

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 week long 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.

Responsible Entity	Responsible Entity Type	Services
TRI-HIC	Continuum of Care	Administer Homelessness CoC Program, HMIS, Advocacy, Coordinated Entry
Wilmington Housing Authority	PHA	Public Housing; LIHTC, Permanent Supportive Housing (PSH), Housing Choice Vouchers
CF Housing Coalition	Non-Profit	Housing Advocacy, Education
CF Area United Way	Non-Profit	Community Initiatives; SOAR; ESG; EFSG
Good Shepherd	Non-Profit	Homelessness Emergency Shelter and Services; PSH; Meals
Family Promise	Non-Profit	Homelessness Shelter and Services, Transitional Housing
Domestic Violence Center	Non-Profit	Homelessness Emergency Shelter and Services to Victims of Domestic Violence
First Fruit	Non-Profit	Homelessness Transitional Housing and Services, Medical Clinic, Food Bank and Meals, Street Outreach
Salvation Army	Non-Profit	Homelessness Emergency Shelter and Services
Wilmington Housing Finance Dev	Non-Profit	Housing Rental for Disabled
NCHFA	Government	Funding for Housing Owner & Rental, PSH
Leading Into New Communities	Non-Profit	ReEntry Formerly Incarcerated; Youth Programs; Transitional Housing
Coastal Horizons	Non-Profit	Mental Health; ReEntry; Substance Use Disorder Treatment
Trillium	MCO	Mental Health, Disabled, Substance Abuse Disorder
Elderhaus	Non-Profit	Elderly Programs & PSH
Phoenix Hometown Hires	Non-Profit	Job Skills & Placement
Food Bank Eastern NC	Non-Profit	Food
American Red Cross	Non-Profit	Emergency Relief – Housing etc.
Comprehensive Care of Wilm	Non-Profit	Elderly Programs

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 recover 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

The Tri-HIC and Disability Resource Center in partnership with the New Hanover Regional Medical Center has created a Respite Housing Program 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 bed to meet the needs. Additionally, LINC and Coastal Horizons (CH) work with persons returning from prison or jail, including those with co-occurring disorders. Through the RESET program, 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 issue a RFP to 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 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

State and Federal reductions in funding for housing and community development are a barrier to affordable housing, for example the City of Wilmington receives 24 % less HOME funds since 2012, while the need for affordable housing increases.

The elimination of the NC Low Income Housing Tax Credit for the development of housing for lower income households reduces the funds available for the production of rental housing. Although the state tax credit program was replaced with a Workforce Housing Loan Program it has been subject to annual appropriation process.

The state Qualified Allocation Plan requirements make it difficult for the city to receive -low income housing tax credit projects. Projects located in Wilmington are often not competitive and a project has not been approved in the city since 2013. Furthermore, the scoring system discourages mixed income housing, a preferred strategy to increase access to opportunity for low income households and address concerns about concentration of poverty in LIHTC projects.

Not In My Back Yard (NIMBY) is an ongoing problem in Wilmington as 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.

Out dated Land Use Ordinances result in request for rezoning to develop property for multi-family or increased density residential hinder and increase the cost of developing affordable housing and open projects up to NIMBY opposition. Updates to the LUO to allow for higher density residential development are underway.

The City's service based, lower wage economy does not align with the price for housing that is driven by population growth on in-migrating retirees. Wages in New Hanover County/Wilmington are lower than state, national and benchmark cities according to Garner Report. 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.

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 business start-ups are expanding here such as Live Oak Bank and TekMountain; the pharmaceutical research industry has a growing presence with AAI Pharma and PPD as an example. In spite of 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. Efforts are underway to address the need to diversify the local economy and increase high paying job opportunities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	150	21	0	0	0
Arts, Entertainment, Accommodations	6,664	10,844	20	18	-1
Construction	1,756	2,488	5	4	-1
Education and Health Care Services	5,445	9,547	16	16	0
Finance, Insurance, and Real Estate	1,955	3,284	6	6	0
Information	1,057	2,507	3	4	1
Manufacturing	1,913	3,454	6	6	0
Other Services	1,165	2,031	3	3	0
Professional, Scientific, Management Services	3,310	6,977	10	12	2
Public Administration	0	0	0	0	0
Retail Trade	5,323	10,617	16	18	2
Transportation and Warehousing	1,031	1,704	3	3	0
Wholesale Trade	1,516	1,776	4	3	-1
Total	31,285	55,250	--	--	--

Table 39 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	59,293
Civilian Employed Population 16 years and over	52,308
Unemployment Rate	11.78
Unemployment Rate for Ages 16-24	35.37
Unemployment Rate for Ages 25-65	7.76

Table 40 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	12,499
Farming, fisheries and forestry occupations	1,742
Service	6,180
Sales and office	12,765
Construction, extraction, maintenance and repair	3,652
Production, transportation and material moving	1,959

Table 41 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	42,429	87%
30-59 Minutes	5,062	10%
60 or More Minutes	1,393	3%
Total	48,884	100%

Table 42 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,784	893	2,044
High school graduate (includes equivalency)	6,389	929	2,957
Some college or Associate's degree	11,972	1,639	3,595

Educational Attainment	In Labor Force			Not in Labor Force
	Civilian Employed	Unemployed		
Bachelor's degree or higher	18,031	832		3,118

Table 43 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	257	819	373	853	752
9th to 12th grade, no diploma	1,304	906	863	1,907	1,279
High school graduate, GED, or alternative	3,650	2,950	1,698	5,682	4,081
Some college, no degree	9,761	4,058	2,609	4,658	2,657
Associate's degree	1,058	2,010	1,265	2,638	837
Bachelor's degree	2,116	4,631	3,683	6,278	3,249
Graduate or professional degree	90	1,385	1,743	4,305	2,239

Table 44 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,333
High school graduate (includes equivalency)	22,620
Some college or Associate's degree	26,073
Bachelor's degree	40,091
Graduate or professional degree	56,277

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

New Hanover County Top 5 Employers, 2016 Quarter 2			
Rank	Company Name	Industry	Employment Range
1	New Hanover Regional Medical Center	Education & Health Services	1000+
2	New Hanover County School System	Education & Health Services	1000+
3	University Of North Carolina At Wil	Education & Health Services	1000+
4	PPD Development LLC	Professional & Business Services	1000+
5	County Of New Hanover	Public Administration	1000+

Source: NC Commerce, Labor and Economic Analysis Division, Top 25 Employers by NC County Table 45a

Table 45a NHC Top 5 Employers

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

Arts, Entertainment, Accommodations; Education and Health Care Services; Professional, Scientific, Management Services; and Retail Trade

Describe the workforce and infrastructure needs of the business community:

According to the 2014 Pathways to Prosperity Report prepared by Garner Economics LLC, New Hanover County, including the City of Wilmington, faces the following challenges to economic development, job creation and investment:

- Not centrally located for national market access
- Lack of availability of skilled industrial workers
- Lack of availability of engineering program
- Lack of availability of agricultural products and/or commercial fisheries for food processing
- Lack of availability of manufacturing processes/percent of workforce in manufacturing
- Cost of electricity for industrial use compared to benchmark cities
- Low level of cooperation among economic development organizations
- Low level of public awareness about economic development
- Lack of available fully served industrial sites and buildings
- Limited availability of water and sewer lines to industrial sites
- Over used transportation system/roads, streets, highways

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.

The Cape Fear Public Utilities Authority has plans to expand water/sewer service throughout the county. One area targeted for water/sewer expansion is the Hwy 421 Industrial Corridor. Expanding service to this area will help in recruiting manufacturing and other industry. Improvements and expansion of the water/sewer system is needed to support both residential and business/industrial growth

Recently Live Oak Bank announced the construction of new office buildings at its headquarters to support planned expansion that nearly doubles the size of the campus to allow them to add 120 persons to their workforce.

AAI Pharma is expanding office complex to accommodate business growth.

New Hanover Regional Medical Center has plans to expand the facility to accommodate growth of the hospital which is one of the top five employers in the City and County.

University of North Carolina Wilmington continues to add facility and increase student enrollment. The area near the University has experienced rapid growth in multi-family housing targeted to the student market. Currently, UNCW enrollment is approximately 14,000 students.

Cape Fear Community College recently completed adding several new buildings to the downtown campus and has plans to expand facilities at the north campus. CFCC enrolls over 35,000 students and works with local industry and business to provide workforce training. CFCC works cooperatively with many community agencies receiving CDBG and General Fund support through the City's community development program. CFCC is essential to bringing job skill development to low-to-moderate income persons.

In addition to the plans and expansion described above, Wilmington is seeing a boom in retail and residential development. This provides opportunities for jobs in small businesses, restaurants and retail. Below is a description of major developments, this is not an exhaustive list.

Barclay West will develop 301.9 acres of property. The approved master plan is for 1,570,000 square feet of commercial space, 1,500,000 square feet of professional/medical office space and 1,375 dwelling units. It is anticipated to take 20 years to construct. In August 2014, the City received plans to develop approximately 27 acres of the site with 402 multi-family units. Phase 1 of the apartments, consisting of 258 units, was approved by the City on September 2, 2016 and is currently under construction.

South Front II is an adaptive reuse/conversion of existing industrial buildings totaling 58,000 square feet to 53 residential units located at 1510 S. 3rd Street. The property was recently rezoned UMX, Urban Mixed Use, to allow for the development. This project continues prior redevelopment initiatives in the Southside resulting in place making with area becoming known as an entertainment and restaurant destination.

River Place is the redevelopment of a city-owned two-story public parking deck built in the 1960's began with plans submitted in June 2016. The River Place project a 13-story mixed-use building with 171 residential units and a 409-space parking deck, along with nearly 32,000

square feet of retail space. Demolition of the existing parking deck is expected to begin in the spring of 2017 with completion expected in 2019.

RiverLights is a large development project incorporating 1,358 acres which will be developed as residential and mixed-use. There are 2,790 residential units planned in total. At this time Marina Village at RiverLights, approved by the City on August 27, 2015, is under construction. This development is a mixed-use community with 112-boat slips, 10 townhomes, and 9,800 square feet of restaurant space, approximately 16,000 square feet of office space, 4,000 square feet of retail space, and a 7,700 square foot art gallery.

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. New Hanover County, including the City of Wilmington, average weekly wage are below the state, nation, and benchmark communities (BLS, Garner Economics 2014).

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. Most recent training partnerships included such companies as Verizon Wireless and GE Hitachi.

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 recently completed the Create Wilmington Comprehensive Plan which 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. In addition, New Hanover County recently completed a similar process resulting in a new Comprehensive Plan and in 2014 the County and City commissioned Pathways to Prosperity: New Hanover County's Plan for Jobs and Investment prepared by Garner Economics, LLC. Finally, the City was a member of a Regional Planning Consortium that prepared a 2015 Regional Framework for the Future as part of HUDs Regional Sustainable Planning Program.

Discussion

The City of Wilmington and region continue to grow; however, 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

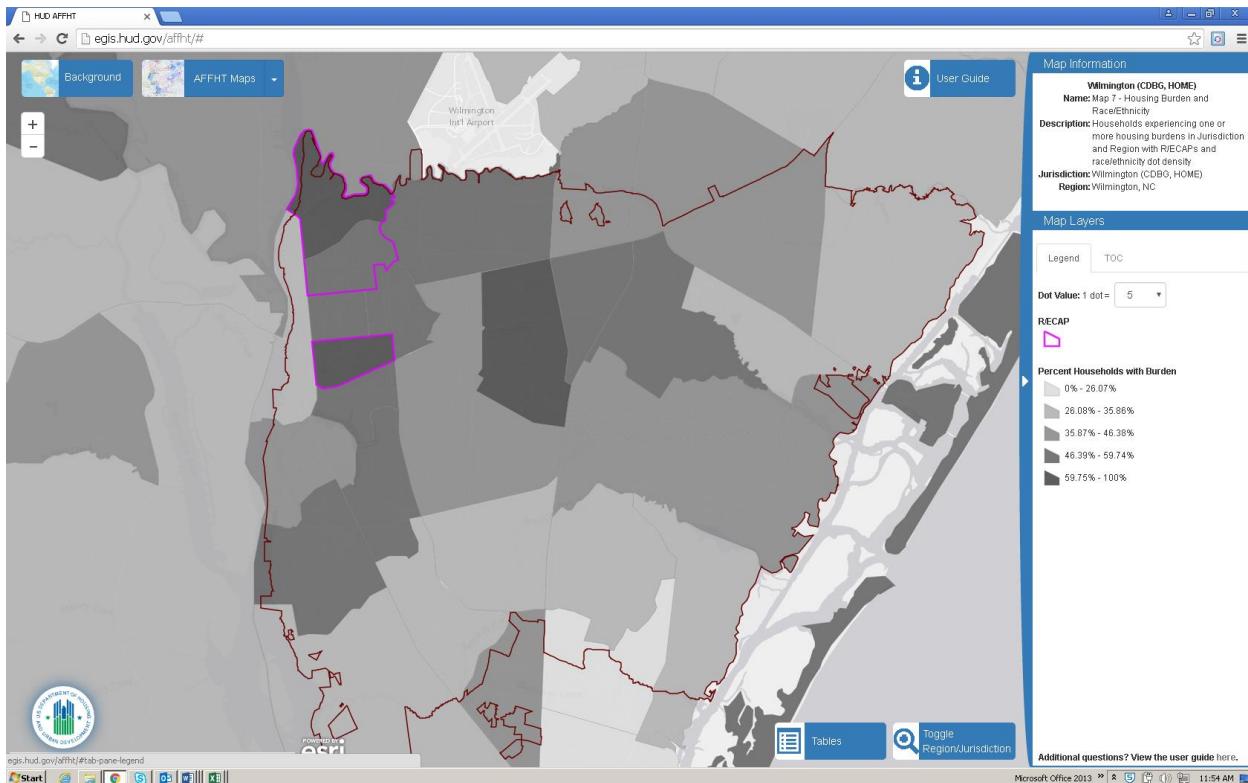
recognize and address disparities. With the implementation of the plans and projects described in this report attention should be paid to equitable growth to ensure that those in the community who have not historically participated in the prosperity of the region have the opportunity to take part in current and future growth. A 2015 report entitled *Equitable Growth Profile of the Cape Fear Region* by PolicyLink calculated that the regions' GDP would have been \$1.3 billion higher in 2012 if there were no racial disparities in income. 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")

Wilmington has two groupings of R/ECAP tracts within the jurisdiction. Census Tract 37129011100 is an R/ECAP in the downtown area, and Census Tracts 37129010100 and 37129011400 form an R/ECAP in the northwest corner of Wilmington.

Housing problems, especially cost burden, are concentrated in the R/ECAPs. See map attached for a concentration relative to the city as a whole. Concentration includes occurrence of housing problem in over 50% of households.

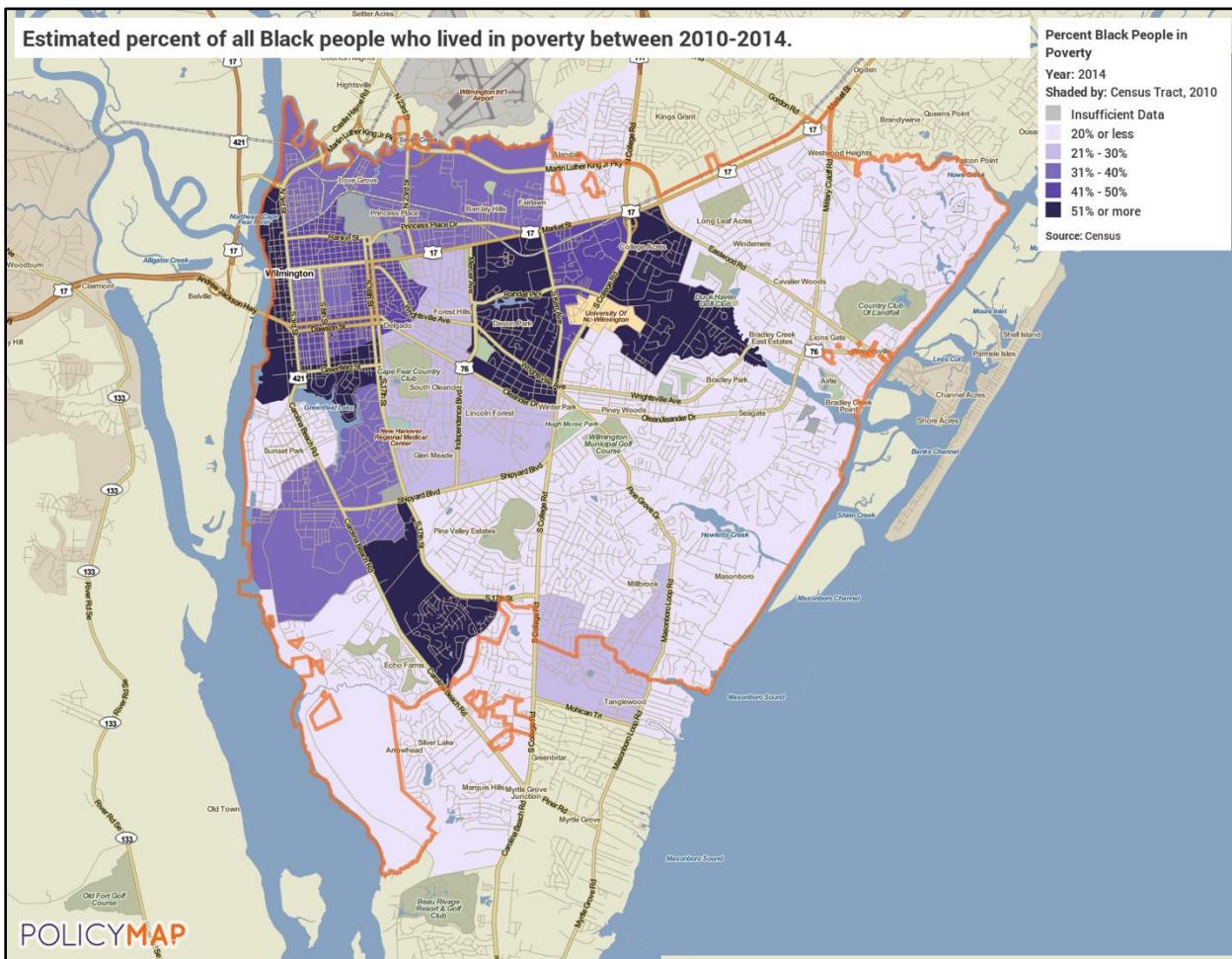


Map 6 % Households w/ Burden

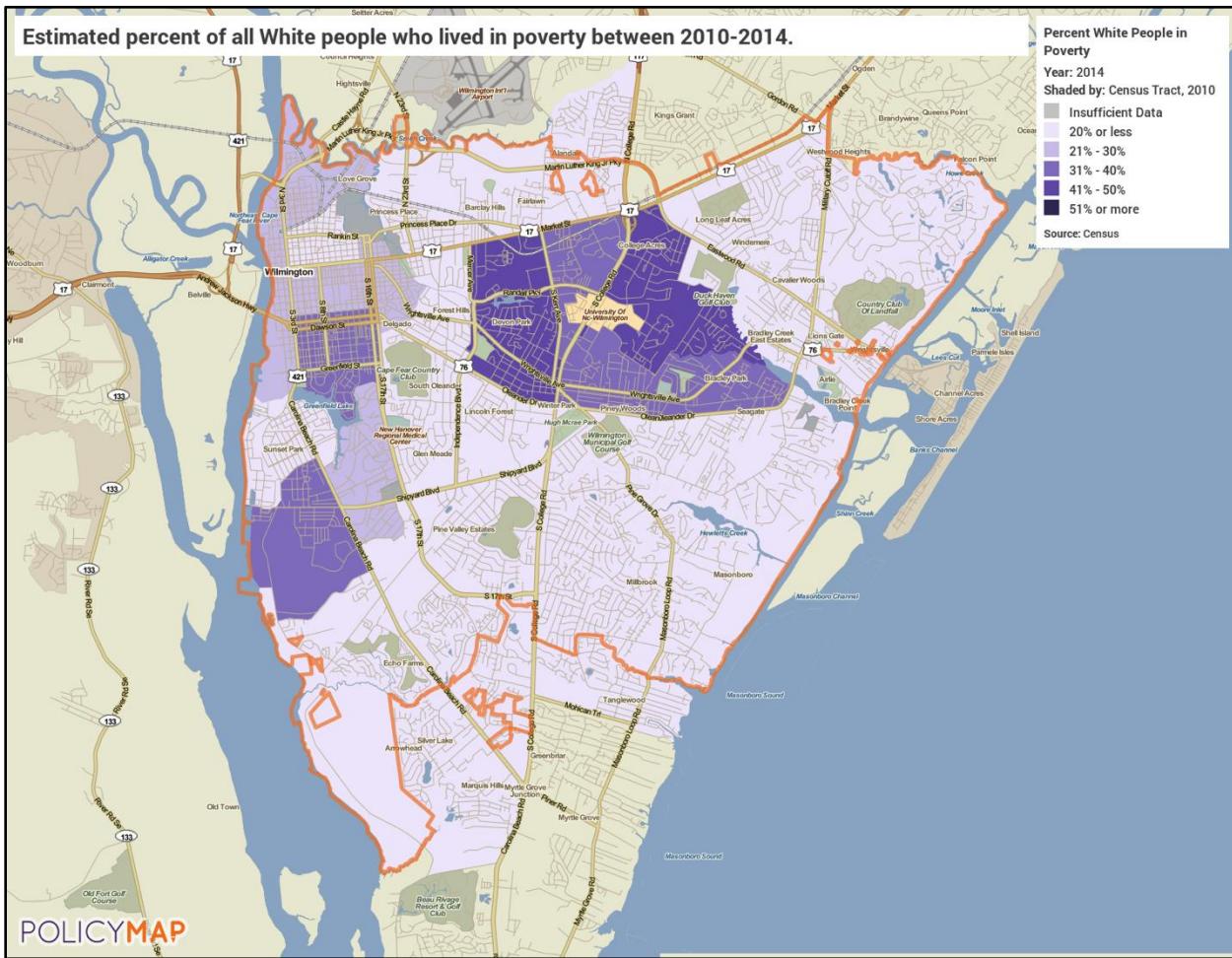
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In the city as a whole 71.26 percent of the population is White, but in the R/ECAPs only 17.33 percent of the population is White. The R/ECAP is disproportionately (76.89%) Black. The city of Wilmington includes every R/ECAP in the region. (Source: Decennial Census 2010)

The 2010-2014 American Community Survey 5-Year Estimates provide a more updated view of poverty and segregation in Wilmington. The attached two maps visually display poverty in the city by race. The first map is the percentage of Black individuals in poverty within each census tract, and the second map is the percentage of White individuals in poverty within each census tract.



Map 7 % Black People in Poverty



Map 8 % White People in Poverty

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

Table 14 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).”

Table 14: Opportunity Indicators by Race/Ethnicity (Wilmington)

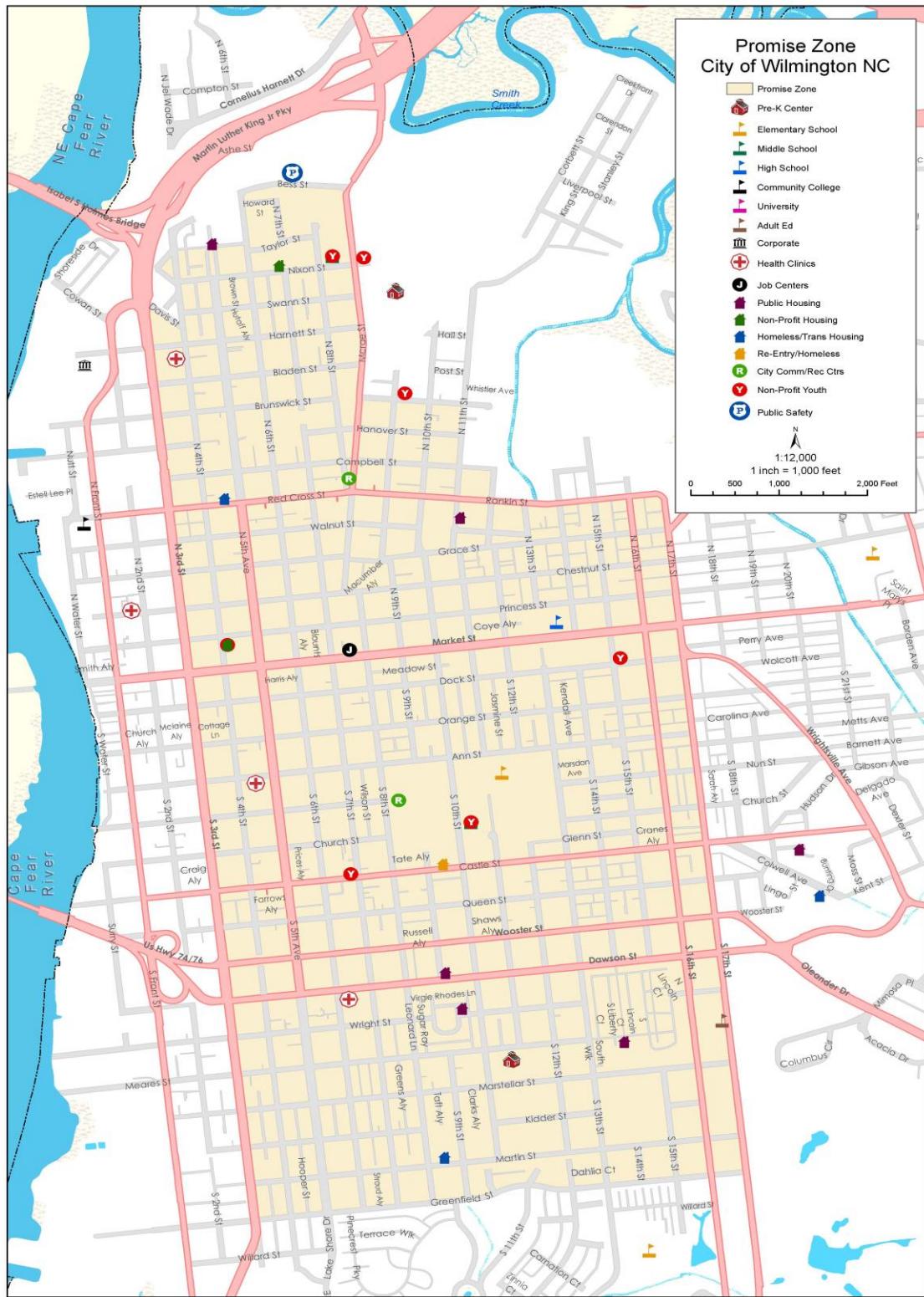
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White	51.30	50.08	64.06	37.39	47.47	56.09	70.87
Black	21.55	25.35	36.05	43.07	55.86	56.49	67.77
Hispanic	36.70	43.82	52.82	38.36	50.31	64.97	72.62
Asian or Pacific Islander	52.71	53.12	64.41	38.12	48.30	53.56	69.82
Native American	38.55	40.31	53.73	39.25	51.40	61.39	70.49
Population Below Federal Poverty Line							
White	38.68	34.49	56.38	40.21	55.14	58.60	70.46
Black	14.95	19.40	29.78	44.17	57.19	50.41	67.94
Hispanic	28.72	40.12	43.73	42.73	54.91	64.85	71.38

Asian or Pacific Islander	27.98	20.87	48.01	46.67	66.85	57.72	71.15
Native American	39.72	35.67	45.86	36.95	49.57	46.93	67.80
Low Poverty Index Source: American Community Survey 5-Year Estimate 2006-2010							
School Proficiency Index Source: Great Schools, 2012; Common Core of Data (4 th Grade Enrollment and School Addresses), 2012; School Attendance Boundary Information System (SABINS), 2012							
Labor Market Engagement Index Source: American Community Survey 5-Year Estimate 2006-2010							
Low Transportation Cost Index Source: Location Affordability Index (LAI) data, 2008-2012							
Transit Index Source: Location Affordability Index (LAI) data, 2008-2012							
Jobs Proximity Index Source: Longitudinal Employer-Household Dynamics (LEHD), 2010							
Environmental Health Index Source: National Air Toxics Assessment (NATA) data, 2005							

Table 14 Opportunity Indicators

Are there any community assets in these areas/neighborhoods?

Both of the identified R/CAPS 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 map attached shows assets/points of interest in the area.



Map 9 Community Assets

Are there other strategic opportunities in any of these areas?

There are strategic opportunities for both 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. The challenge is to find a balanced approach to revitalization of the R/CAPs 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 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.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Wilmington successfully completed an Assessment of Fair Housing (AFH) under the new AFFH rule. This Five Year Consolidated Plan aligns with the assessment and the goals identified to address housing issues and contributing factors. The following goals were identified in the AFH and will be incorporated into the priorities for the Five-Year Consolidated Plan.

- 1) Increase Affordable Housing Options
- 2) Maintain Existing Affordable Housing
- 3) Increase Local Housing Enforcement Efforts
- 4) Reduce Housing Discrimination Based on Disabilities
- 5) Expand & Improve Access to Funding Sources for Affordable Housing Development
- 6) Increase Homeownership Opportunities
- 7) Improve Educational Supportive Services
- 8) Improve Access to Employment Training Opportunities
- 9) Improve Access to Employment Opportunities
- 10) Improve Access to Public Transportation
- 11) Improve Access to Community Amenities
- 12) Improve Public Perception of Affordable Housing
- 13) Improve Land Use & Planning Efforts

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 46 - 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/Ethnicly Concentrated Area of Poverty. Consultation and citizen participation are detailed in the AFH.
	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; Continued revitalization synergy BAD; 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.
3	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 shool assignment policies; lack of public investment in specific neighborhoods; the availability, type, frequency and reliabilty of public transportation
	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)

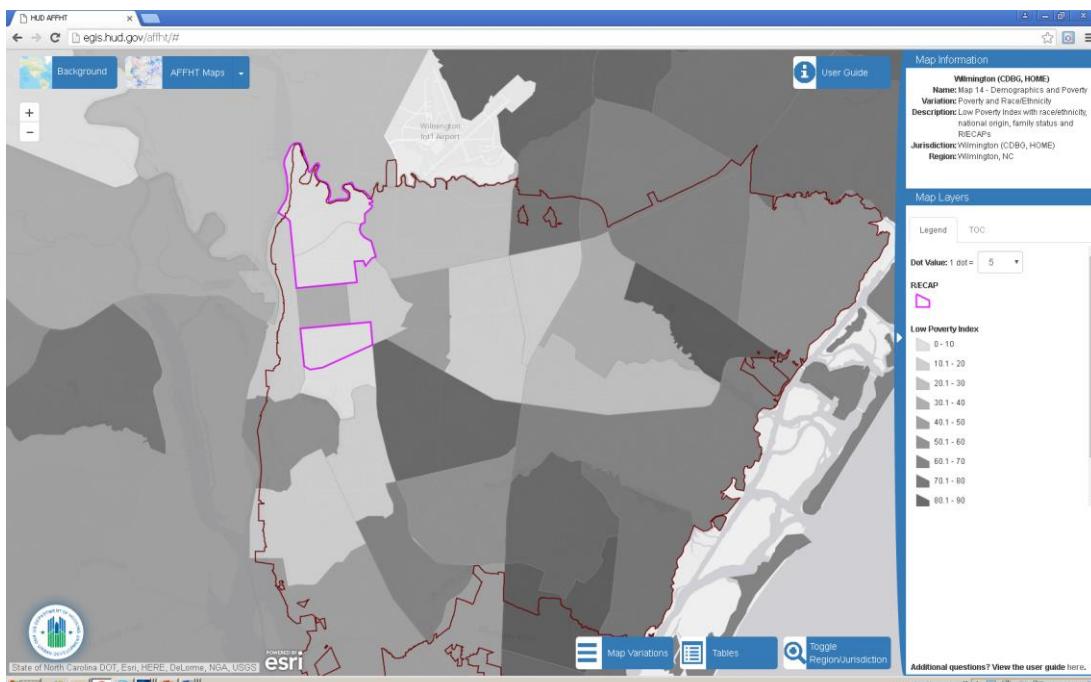
Allocations within the R/ECAPs reflect a balanced approach and align with the goals of the City's AFH to revitalize/transform R/ECAPs into areas of opportunity and to provide access to choice and support mobility strategies to foster access to opportunity throughout the community.

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 two Racially/Ethnically 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.

Table 15 - R/ECAP Demographics			
R/ECAP Race/Ethnicity		#	%
Total Population in R/ECAPs		6,814	-
White		1,181	17.33
Black		5,239	76.89
Hispanic		196	2.88
Asian or Pacific Islander, Non-Hispanic		14	0.21
Native American, Non-Hispanic		25	0.37
Other, Non-Hispanic		8	0.12
R/ECAP Family Type			
Total Families in R/ECAPs		1,482	-
Families with children		664	44.80

Table 15 RECAP



Higher Index Score indicates low poverty or higher wealth; R/ECAP index shows more poverty with low index score

Map 10 Index Scores

TABLE: Poverty Rate and Difference in R/ECAP Tracts by Race			
	White	Black	Difference
37129011100	34.01%	49.02%	15.01
37129010100	8.02%	48.73%	40.71
37129011400	28.28%	37.87%	9.59

Source: 2010-2014 American Community Survey 5-Year Estimates

Table 16 Poverty Rate in R/ECAP

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

Priority Needs

Table 47 – 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

	Associated Goals	AFH 1 -Increase Affordable Housing Options AFH 1b -Increase Home Ownership AFH 1c- Land Use & Planning AFH 2 - Fair Housing Awareness & Enforcement AFH 2a-Increase local Housing Enforcement Efforts AFH 2b- Reduce Housing Discrimination Disabled AFH 2c - Perception of Affordable Housing AFH 3 -Expand & Improve Resources Afford Housing AFH 4- Support Public Service Programs AFH 4a- Education Supportive Services AFH 4b -Employment Training AFH 4c - Employment Opportunities AFH 4d- Access to Public Transportation Planning & Administration
	Description	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.
	Basis for Relative Priority	Contributing Factors identified in AFH: 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
2	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
	Associated Goals	AFH 1 -Increase Affordable Housing Options AFH 1a- Maintain Existing Affordable Housing AFH 1b -Increase Home Ownership AFH 1c- Land Use & Planning AFH 2 - Fair Housing Awareness & Enforcement AFH 2a-Increase local Housing Enforcement Efforts AFH 2b- Reduce Housing Discrimination Disabled AFH 3 -Expand & Improve Resources Afford Housing AFH 4- Support Public Service Programs AFH 4a- Education Supportive Services Planning & Administration

	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 2011-15, 55% of renters and 17% of homeowners pay more than 30% gross income for housing. 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	Contributing Factors identified in AFH: 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

	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
	Associated Goals	AFH 1 -Increase Affordable Housing Options AFH 1a- Maintain Existing Affordable Housing AFH 1c- Land Use & Planning AFH 2 - Fair Housing Awareness & Enforcement AFH 2a-Increase local Housing Enforcement Efforts AFH 2b- Reduce Housing Discrimination Disabled AFH 2c - Perception of Affordable Housing AFH 3 -Expand & Improve Resources Afford Housing AFH 4a- Education Supportive Services AFH 4b -Employment Training AFH 4d- Access to Public Transportation Planning & Administration

	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	Contributing Factors identified in AFH: 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 wages 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 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 48 – 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	890,762	265,000	1,081,390	2,237,152	4,686,132	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	494,941	150,000	1,640,777	2,285,718	2,579,764	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	1,050,000	0	0	1,050,000	3,960,000	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
Other	public - federal	Public Services Other	100,000	0	0	100,000	650,000	RESET program, re-entry for former Offenders, program Coastal Horizons, LINC

Table 49 - 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 \$650,000 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 publically 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 reflect prior year allocations 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
AMEZ Housing CDC	CHDO	Ownership Rental	Jurisdiction
CAPE FEAR REGIONAL CDC, INC	CHDO	Ownership Rental	Jurisdiction
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	Nation
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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FIRST FRUIT MINISTRIES, INC	Community/Faith-based organization	Homelessness public services	Jurisdiction
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	Non-profit organizations	public services	Jurisdiction
LINC	Non-profit organizations	Economic Development Homelessness public services	Jurisdiction
Coastal Horizons Inc.			
Community Boys and Girls Club	Non-profit organizations	public services	Jurisdiction
Trillium	Public institution	Homelessness public services	Region
Elderhouse, Inc	Non-profit organizations	Rental public services	Jurisdiction
Brigade Boys and Girls Club	Non-profit organizations	public services	Jurisdiction
Cape Fear Literacy Center	Non-profit organizations	public services	Jurisdiction
Communities In Schools Cape Fear	Non-profit organizations	public services	Jurisdiction
Kids Making It	Non-profit organizations	public services	Jurisdiction
PHOENIX EMPLOYMENT MINISTRIES	Non-profit organizations	public services	Jurisdiction
Wilmington Residential Adolescent Achievement Program	Non-profit organizations	public services	Jurisdiction
YWCA	Non-profit organizations	public services	Nation
FOOD BANK OF CENTRAL & EASTERN NC	Non-profit organizations	public services	State

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
DREAMS OF WILMINGTON, INC	Non-profit organizations	public services	Jurisdiction
American Red Cross	Non-profit organizations	public services	Nation
Ability Gardens	Non-profit organizations	public services	Jurisdiction
Comprehensive Care of Wilmington	Non-profit organizations	public services	Jurisdiction

Table 50 - 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 and established a Housing Crisis Hotline.

Gaps in the Institutional Delivery System for homeless services are the lack of appropriate housing and other supportive services like transportation. One example is the effort to secure a permanent location for a Homeless Respite Program that currently operates using hotel rentals. 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			
Healthcare	X		X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 51 - 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 Housing Crisis Hotline 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 and Salvation Army are recipients of ESG State funds for rapid re-housing and there are 7 organizations providing the 77 beds of Permanent Supportive Housing listed above in addition to the Veterans Administration providing case management for the 83 VA Supportive Housing Vouchers administered through our housing authority. First Fruit Ministries has recently partnered 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.

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 rely heavily on the services based in Wilmington as they have minimal sheltering capacity and no permanent supportive housing. The service array includes multiple options for mental health treatment and substance abuse treatment. There are few options for mental health and substance abuse treatment for the uninsured. Our community does not currently have a low barrier shelter. The three facility-based shelter and interfaith sheltering program all have barriers to entry which prevent our chronically homeless, severely mentally ill, and serial inebriate populations from accessing shelter. In addition there are few housing options available for people with no income, thus making it difficult to implement a truly housing first approach. 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 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.. Recommendations for addressing these issues will provide elected officials with strategies to consider and hopefully authorize for implementation to increase access to housing that is affordable for all members of the community.

Finally, City Council has established youth violence prevention and intervention as a priority. 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 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	AFH 1 -Increase Affordable Housing Options	2017	2022	Affordable Housing	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$4,895,941 HOME: \$4,543,012 General Fund: \$1,700,000 Private Bank Partner HOP: \$4,500,000	Rental units constructed: 100 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 70 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	AFH 2 - Fair Housing Awareness & Enforcement	2017	2022	Affordable Housing Fair Housing Education/Outreach/Enforcement	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	General Fund: \$10,000	Other: 5 Other
3	AFH 3 -Expand & Improve Resources Afford Housing	2017	2022	Affordable Housing	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	General Fund: \$60,000	Other: 4 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	AFH 4- Support Public Service Programs	2017	2022	Homeless Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;	CDBG: \$855,810 General Fund: \$3,240,000 US DOJ/BJA SCA: \$750,000	Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted Homeless Person Overnight Shelter: 1200 Persons Assisted
5	AFH 1a- Maintain Existing Affordable Housing	2017	2022	Affordable Housing	NorthSide Southside City-wide	Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Homeowner Housing Rehabilitated: 50 Household Housing Unit
6	AFH 2a-Increase local Housing Enforcement Efforts	2017	2022	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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	AFH 2b- Reduce Housing Discrimination Disabled	2017	2022	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
8	AFH 1b -Increase Home Ownership	2017	2022	Affordable Housing	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;		Direct Financial Assistance to Homebuyers: 50 Households Assisted
9	AFH 4a- Education Supportive Services	2017	2022	Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	AFH 4b - Employment Training	2017	2022	Non-Housing Community Development	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
11	AFH 4c - Employment Opportunities	2017	2022	Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
12	AFH 4d- Access to Public Transportation	2017	2022	Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
13	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: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	AFH 1c- Land Use & Planning	2017	2022	Affordable Housing Land Use Policy	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
15	Planning & Administration	2017	2022	Planning & Administration	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$1,171,533 HOME: \$322,470	

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	AFH 1 -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	AFH 2 - Fair Housing Awareness & Enforcement
	Goal Description	Increase Fair Housing Awareness through education and collaboration with community-based organizations, disability advocates, real estate professionals, landlords, developers, lenders and the general public. Support local efforts to monitor and enforce fair housing laws and initiatives to secure resources to establish a local Fair Housing Commission or similar organization. Ensure that housing produced with HOME or CDBG funds include accommodations for disabled and universal design elements. Support development of Permanent Supportive Housing and other housing for disabled persons.
3	Goal Name	AFH 3 -Expand & Improve Resources Afford Housing
	Goal Description	Implement recommendations from City/NHC Affordable/Workforce Housing Ad Hoc Committee adopted by City Council. Goal outcome - Permanent Committee; Study; Public Awareness Campaign; Housing Trust Fund
4	Goal Name	AFH 4- Support Public Service Programs
	Goal Description	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.

5	Goal Name	AFH 1a- Maintain Existing Affordable Housing
	Goal Description	Rehabilitate and/or repair an average of 10 owner-occupied houses per year
6	Goal Name	AFH 2a-Increase local Housing Enforcement Efforts
	Goal Description	Support CF Housing Coalition to apply for FHAP or FHIP to establish a local Fair Housing Initiative to monitor fair housing issues and complaints, provide funding to assist with FHIP application through biennial RFP process; hold at least one fair housing workshop for landlords and real estate agents annually; work in collaboration with other agencies advocating for affordable and fair housing, such as the Cape Fear Housing Coalition, TriCounty Homeless Interagency Council, Disability Resource Center and others to increase awareness and educate about Fair Housing
7	Goal Name	AFH 2b- Reduce Housing Discrimination Disabled
	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.
8	Goal Name	AFH 1b -Increase Home Ownership
	Goal Description	Partner with area banks to provide up to 10 mortgages annually, through the HOP program, to households at or below 80% AMI.
9	Goal Name	AFH 4a- Education Supportive Services
	Goal Description	Increase enrollment in after school tutoring and youth mentoring programs by 5% over 5 year period. Fund after school programs in R/ECAPs over the next 5 years. 75% of youth enrolled will increase scores on end of year test at 80% or more; 90% promotion to next grade level
10	Goal Name	AFH 4b -Employment Training
	Goal Description	Support agencies providing job training programs. Refer public housing and HCV participants to employment training to promote self-sufficiency. At least 150 individuals enrolled annually in Job Training/Job Preparation/Placement program, including residents of R/ECAPs.

11	Goal Name	AFH 4c - Employment Opportunities
	Goal Description	Increase labor market participation rates in R/ECAPs. Provide annual funding for youth employment program for at least 20 youth to secure employment and supportive services for future career preparation.
12	Goal Name	AFH 4d- Access to Public Transportation
	Goal Description	Participate in WAVE Transit Authority Planning process to advocate for improvements to bus stops and routes within the R/ECAPs.
13	Goal Name	AFH 2c - Perception of Affordable Housing
	Goal Description	Increase Fair Housing Marketing, Awareness and Education throughout the community. Host at least one fair housing event annually, host annual workshops with lenders, real estate professionals and landlords, Fair Housing promotional program annually.
14	Goal Name	AFH 1c- Land Use & Planning
	Goal Description	City owned vacant land/in-fill lots should be offered to affordable housing developers at no cost for redevelopment into affordable housing. Review existing density bonus to identify ways to increase use, consult with developers for input into limitations and incentives to increase use. In accordance with the City's Comprehensive Plan (policy 3.1.1) promote mixed-income neighborhoods throughout the city, to provide equitable access to opportunity and housing choice to households at all incomes. 100% of available in-fill lots redeveloped into affordable housing. Revised density bonus utilized by developers 100% more than in past. Revise land development code to encourage mixed –use development and variety of housing types, prices, and tenures.
15	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 endeavors to empower resident leaders to become even more effective representatives of their communities. WHA plans to hold ongoing trainings throughout the year for its staff, including fair housing, affordable housing, and customer service trainings. These trainings are beneficial to assist the ever changing needs of our 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. WHA is taking advantage of resource centers on site to offer more programming for residents, particularly at Creekwood, Houston Moore, Hillcrest and Solomon Towers

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

State and Federal reductions in funding for housing and community development are a barrier to affordable housing, for example the City of Wilmington receives 24 % less HOME funds since 2012, while the need for affordable housing increases.

The elimination of the NC Low Income Housing Tax Credit for the development of housing for lower income households reduces the funds available for the production of rental housing. Although the state tax credit program was replaced with a Workforce Housing Loan Program it has been subject to annual appropriation process.

The state Qualified Allocation Plan requirements make it difficult for the city to receive -low income housing tax credit projects. Projects located in Wilmington are often not competitive and a project has not been approved in the city since 2013. Furthermore, the scoring system discourages mixed income housing, a preferred strategy to increase access to opportunity for low income households and address concerns about concentration of poverty in LIHTC projects.

Not In My Back Yard (NIMBY) is an ongoing problem in Wilmington as 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.

Out dated Land Use Ordinances result in request for rezoning to develop property for multi-family or increased density residential hinder and increase the cost of developing affordable housing and open projects up to NIMBY opposition. Updates to the LUO to allow for higher density residential development are underway.

The City's service based, lower wage economy does not align with the price for housing that is driven by population growth on in-migrating retirees. Wages in New Hanover County/Wilmington are lower than state, national and benchmark cities according to Garner Report. 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.

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 14 member Affordable/Workforce Housing Ad hoc committee 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 80% to 120% AMI. Likewise, 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.

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's recently 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 next step is the revising and updating of the City's land use ordinances. Several recommendations have been put forth by the Ad hoc committee including, but not limited to, revising the Accessory Dwelling Unit regulations to make it possible to build ADUs in areas where not currently permitted; increasing density and height limits; and streamlining review and permitting processes. Incentives and public funding approaches are also recommended.

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.

SP-60 Homelessness Strategy – 91.215(d)

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

Addressing the emergency and transitional housing needs of homeless persons

As shelters have moved towards a housing focused model, the utilization of shelter has decreased, causing our community to have excess shelter beds. Utilization of transitional housing has increased, but it is not at capacity. It is believed that the tight rental market has contributed to the increase in utilization of transitional housing as a bridge between shelter and 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.

Our community has a 9 bed shelter for homeless youth age 7-18, which works toward family reunification and housing for older independent youth. Our CoC has a Veterans Strategy Team which uses the By-Name List process to case manage all homeless veterans identified in the community. By-monthly meetings allow the team to focus on barriers to housing and housing opportunities for those veterans, as well as to coordinate engagement among multiple service providers. This team includes the VA, County Veterans Service Officers, and Supportive Services for Veteran Families provider. Our shelters work with families to rapidly re-house them, or if they need additional support and when funds are not available, to place them in transitional housing for a more service intensive program. Shelter stay has gone down to an average of 33 days as a result of a more housing focused case management approach.

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 and First In Families, and the Help Hub, which is an interfaith emergency assistance program located in downtown Wilmington. Catholic Charities and other faith based programs provide emergency assistance to low income individuals and families. For utility assistance, our community utilizes the Low Income Energy Assistance Program, administered through the Department of Social Services. Other community funds for prevention are also administered through DSS. The disAbility Resource Center in 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.

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 the actions are 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 insures 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 quarterly 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	890,762	265,000	1,081,390	2,237,152	4,686,132	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	494,941	150,000	1,640,777	2,285,718	2,579,764	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	1,050,000	0	0	1,050,000	3,960,000	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
Other	public - federal	Public Services Other	100,000	0	0	100,000	650,000	RESET program, re-entry for former Offenders, program Coastal Horizons, LINC

Table 53 - 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 \$650,000 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 publically 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 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	AFH 1 -Increase Affordable Housing Options	2017	2022	Affordable Housing	NorthSide Southside	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$784,336 HOME: \$580,450 General Fund: \$340,000 Private Bank Partner HOP: \$856,019	Rental units constructed: 20 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 14 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	AFH 2 - Fair Housing Awareness & Enforcement	2017	2022	Affordable Housing Fair Housing Education/Outreach/Enforcement	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	General Fund: \$10,000	Other: 1 Other
3	AFH 3 -Expand & Improve Resources Afford Housing	2017	2022	Affordable Housing	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing	General Fund: \$60,000	Other: 4 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	AFH 4- Support Public Service Programs	2017	2022	Homeless Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing	CDBG: \$152,890 General Fund: \$650,000	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
5	AFH 1a- Maintain Existing Affordable Housing	2017	2022	Affordable Housing	NorthSide Southside City-wide	Disproportionate Housing Needs; Segregation;		Homeowner Housing Rehabilitated: 10 Household Housing Unit
6	AFH 2a-Increase local Housing Enforcement Efforts	2017	2022	Fair Housing Education/Outreach/Enforcement	NorthSide Southside City-wide	Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
7	AFH 2b- Reduce Housing Discrimination Disabled	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
8	AFH 1b -Increase Home Ownership	2017	2022	Affordable Housing	City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;		Direct Financial Assistance to Homebuyers: 10 Households Assisted
9	AFH 4a- Education Supportive Services	2017	2022	Non-Homeless Special Needs Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Public service activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted
10	AFH 4b - Employment Training	2017	2022	Non-Housing Community Development	NorthSide Southside City-wide	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
11	AFH 4c - Employment Opportunities	2017	2022	Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity		Jobs created/retained: 20 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	AFH 4d- Access to Public Transportation	2017	2022	Non-Housing Community Development	NorthSide Southside	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
13	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
14	AFH 1c- Land Use & Planning	2017	2022	Affordable Housing Land Use Policy	NorthSide Southside City-wide	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation; R/ECAPs; Public Supported Housing; Fair Housing		Other: 1 Other
15	Planning & Administration	2017	2022	Planning & Administration				

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	AFH 1 -Increase Affordable Housing Options
	Goal Description	<ul style="list-style-type: none"> • 20 Units Rental Housing, including PSH, LIHTC Projects, Small Scale Scattered Site • 5 SF Homebuyer units • 10 Owner-Occupied Rehabs • 10 Homebuyer Assistance Loans • 4 Down Payment Assistance Loans <p>Includes carryover funds as follows: HOME - \$1,602,057; CDBG - 792,184; CHDO Proceeds - \$248,019</p>
2	Goal Name	AFH 2 - Fair Housing Awareness & Enforcement
	Goal Description	<ul style="list-style-type: none"> • Support local Fair Housing Initiatives to monitor fair housing issues and complaints; 1 fair housing workshop for landlords and real estate agents, general public @ 1 annually; • 10% of affordable housing produced with CDBG and HOME targeted for persons with disabilities
3	Goal Name	AFH 3 -Expand & Improve Resources Afford Housing
	Goal Description	Implement recommendations of City/NHC Affordable/Workforce Housing Ad hoc Committee as approved by City Council
4	Goal Name	AFH 4- 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 150 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 20 youth to secure employment and supportive services for future career preparation; • Support Homeless Shelter and Programs that serve 1200 persons annually

5	Goal Name	AFH 1a- Maintain Existing Affordable Housing
	Goal Description	Substantially rehabilitate and/or repair an average of 10 owner occupied houses per year
6	Goal Name	AFH 2a-Increase local Housing Enforcement Efforts
	Goal Description	Increase in fair housing funding; Increase in number of fair housing workshops; Increase in fair housing supportive services.
7	Goal Name	AFH 2b- Reduce Housing Discrimination Disabled
	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.
8	Goal Name	AFH 1b -Increase Home Ownership
	Goal Description	Partner with area banks to provide up to 10 mortgages annually, through the HOP program, to households at or below 80% AMI.
9	Goal Name	AFH 4a- Education Supportive Services
	Goal Description	Increase enrollment in after school tutoring and youth mentoring programs by 5% over 5 year period. Fund after school programs in R/ECAPs over the next 5 years. 75% of youth enrolled will increase scores on end of year test at 80% or more; 90% promotion to next grade level
10	Goal Name	AFH 4b -Employment Training
	Goal Description	At least 150 individuals enrolled annually in Job Training/Job Preparation/Placement program, including residents of R/ECAPs.
11	Goal Name	AFH 4c - Employment Opportunities
	Goal Description	Provide annual funding for youth employment program for at least 20 youth to secure employment and supportive services for future career preparation

12	Goal Name	AFH 4d- Access to Public Transportation
	Goal Description	Participate in WAVE Transit Authority Planning process to advocate for improvements to bus stops and routes within the R/ECAPs
13	Goal Name	AFH 2c - 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
14	Goal Name	AFH 1c- Land Use & Planning
	Goal Description	City owned vacant land/in-fill lots should be offered to affordable housing developers at no cost for redevelopment into affordable housing. Review existing density bonus to identify ways to increase use, consult with developers for input into limitations and incentives to increase use. In accordance with the City's Comprehensive Plan (policy 3.1.1) promote mixed-income neighborhoods throughout the city, to provide equitable access to opportunity and housing choice to households at all incomes. 100% of available in-fill lots redeveloped into affordable housing. Revised density bonus utilized by developers 100% more than in past. Revise land development code to encourage mixed –use development and variety of housing types, prices, and tenures.
15	Goal Name	Planning & Administration
	Goal Description	

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, 2017, through June 30, 2018. This is the first year of the City of Wilmington's 2017-2022 Consolidated Plan.

The Annual Action Plan describes the projects and programs/activities that are recommended for CDBG, HOME and General Funds appropriated for the FY2017-18 budget year. The Annual Plan also describes projects and programs/activities that are underway and have prior year funds that 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 initiated in one program year and closed in another.

In FY2017-18, the City, per the direction of HUD Field Representative, is budgeting for the same amount of CDBG and HOME funds as awarded for FY2016-17. The Annual Action Plan anticipates a budget of \$890,762 CDBG and \$494,941 HOME, plus projected CDBG related program income of \$280,771, and \$150,000 HOME. Prior year funds and Revolving Loan Funds are also available to complete projects or towards on-going programs/activities. There is \$608,000 in Revolving Loan Funds available, along with \$2,432,961 carry-over in CDBG and HOME funds.

Funds will be used for the HRLP and HOP program, \$95,122 is designated for CHDOs and funds are allocated to complete projects with Cape Fear Habitat for Humanity, Cape Fear Regional CDC, Wilmington Housing Finance Development –Willow Pond, Good Shepherd/Lakeside Reserve. 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 55 – 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

Consolidated Plan

WILMINGTON

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1	Project Name	Planning and Administration
	Target Area	NorthSide Southside City-wide
	Goals Supported	Planning & Administration
	Needs Addressed	
	Funding	CDBG: \$234,307 HOME: \$64,494
	Description	Planning and Administration for CDBG and HOME
	Target Date	6/30/2018
	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 City-wide
	Goals Supported	AFH 1 -Increase Affordable Housing Options AFH 3 -Expand & Improve Resources Afford Housing AFH 1a- Maintain Existing Affordable Housing AFH 1b -Increase Home Ownership
	Needs Addressed	Disparities in Access to Opportunity Disproportionate Housing Needs; Segregation;
	Funding	CDBG: \$1,849,955 HOME: \$2,285,718 General Fund: \$400,000 Private Bank Partner HOP: \$900,000
	Description	CHDO set-aside; Homebuyer Assistance -HOP, DPA; Owner-Occupied Rehab; Housing Production - SF, MF, Owner, Rental;
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	Estimate that 12 households will benefit from homebuyer assistance through the HOP program. Five owner-occupied households will benefit from housing rehabilitation. Additionally, carry-over funds will be expended to complete housing production for 5 single family homes and 20 rental units.
	Location Description	Address not available, except Willow Pond - Frog Pond Lane; Lakeside Reserve- Lakeshore Drive; 909 Grace Street;
	Planned Activities	<p>FY17/18:</p> <ul style="list-style-type: none"> • AMEZ Housing – SF New Construction • HOP Loans • Owner-Occupied Rehab Loans • Down Payment Assistance • Housing RFP • Rental Incentive Loans <p>Carry-Over:</p> <ul style="list-style-type: none"> • CFRCDC – 5th Avenue Duplex • WHFD – Willow Pond Rehab • Lakeside Reserve – PSH New Construction • CF Habitat for Humanity – Acquisition • CF Habitat for Humanity – Down Payment Assistance
3	Project Name	Public Services
	Target Area	NorthSide Southside City-wide
	Goals Supported	AFH 2 - Fair Housing Awareness & Enforcement AFH 4- Support Public Service Programs AFH 2b- Reduce Housing Discrimination Disabled AFH 4a- Education Supportive Services AFH 4b -Employment Training AFH 4c - Employment Opportunities AFH 4d- Access to Public Transportation
	Needs Addressed	Disparities in Access to Opportunity R/ECAPs; Public Supported Housing; Fair Housing

	Funding	CDBG: \$152,890 General Fund: \$650,000 US DOJ/BJA SCA: \$100,000
	Description	After School & Summer Youth Programs; Job Skills & Training, Job Placement, Elder Programs; Re-Entry; Homeless Shelter & Services; Literacy; Foodbanks and Meals
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Programs supported through the CDBG and General funds will serve at least 1200 youth, elderly, 1200 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"> • Domestic Violence Shelter & Services • First Fruit Ministries • Good Shepherd/Family Promise <p>General Fund:</p> <p>23 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	40
Southside	30
City-wide	30

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Northside and Southside 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 two Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) in the 2017 Assessment of Fair Housing (AFH). The City's goals and strategies identified in the AFH and 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, while the local real estate market is doing well and over 2000 units of multi-family housing has been contracted in the prior year with more on the way, the private housing market is not meeting the demand for affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	
Special-Needs	
Total	

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	64
Total	64

Table 58 - One Year Goals for Affordable Housing by Support Type
Discussion

The goal for Homeless households supported reflects the annual number of 1247 people accessing shelter and transitional housing during the last annual count. 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 existing units in the private market. Sixteen special-needs households will be receive rental housing as a result of HOME funds invested in the production of 16 units of Permanent Supportive Housing.

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 14, this reflects the acquisition of housing by homebuyers' receiving homebuyer assistance. Additionally, CDBG or HOME funds may be used for the acquisition of existing units for rehabilitation for either ownership or rental. No specific units are identified as of the writing of this plan.

AP-60 Public Housing – 91.220(h)

Introduction

The Wilmington Housing Authority manages public housing, Housing Choice Vouchers, and other properties for lower income households. The City works closely with the WHA and has provided CDBG and HOME funds for several multi-family rental projects. Additionally, the City and WHA prepared a joint AFH, with the City serving as the lead organization

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

- WHA is in the concept stage of developing new construction which will add new public housing units to its inventory. The units will consist of one and two bedroom apartments tentatively known as Dawson Lofts.

- WHA is updating the heating and air systems at Houston Moore Apartments to remove the outdated HVAC system and replace it with a mini-split system that will allow for better heating and air in the units. Units at Houston Moore currently utilize window air conditioning systems.

- Houston Moore is also installing dumpster enclosures and dumpsters which will add to the curb appeal of the property by removing the individual trash containers at each residence. Additional parking areas will be constructed to replace spaces lost through the dumpster installation.

- WHA is in the process of purging the public housing waiting list and hopes to open the waiting list for new applicants in the coming year.

- The WHA is also focusing on projects that will have a beneficial impact on its residents, such as tree planting at Hillcrest and Houston Moore, Sidewalk improvements and repairs Authority Wide, new mailbox kiosks, etc.

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

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.

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

Wilmington Housing Authority is not designated as troubled.

Discussion

Wilmington Housing Authority has properties as old as 76 years old. Although progress has been made to replace and/or modernize many properties several properties are in need of replacement and/or modernization. Additionally, WHA continues programs aimed at assisting resident's to become more self-sufficient.

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 Continuum of Care. Additionally, City staff participating in the TRI-HIC that oversees CoC and coordinates various homeless shelter and service providers. The City will continue these efforts over the next year and 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 2017, First Fruit Ministries was awarded a small grant through state ESG funds to provide street outreach to the homeless population to try and meet this gap in services. Two ministry-based day center programs have begun which provide unsheltered people with a place to receive meals and store their belongings during the day. Vigilant Hope has developed 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 assessments and meals as well.

Addressing the emergency shelter and transitional housing needs of homeless persons

As shelters have moved towards a housing focused model, the utilization of shelter has decreased, causing our community to have excess shelter beds. Utilization of transitional housing has increased, but it is not at capacity. It is believed that the tight rental market has contributed to the increase in utilization of transitional housing as a bridge between shelter and 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 age 7-18, which works toward family reunification and housing for older independent youth. Our CoC has a Veterans Strategy Team which uses the By-Name List process to case manage all homeless veterans identified in the community. By-monthly meetings allow the team to focus on barriers to housing and housing opportunities for those veterans, as well as to coordinate engagement among multiple service providers. This team includes the VA, County Veterans Service Officers, and Supportive Services for Veteran Families provider. Our shelters work with families to rapidly re-house them, or if they need additional support and when funds are not available, to place them in transitional housing for a more service intensive program. Shelter stay has gone down to an average of 33 days as a result of a more housing focused case management approach.

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 and First In Families, and the Help Hub, which is an interfaith emergency assistance program located in downtown Wilmington. Catholic Charities and other faith based programs provide emergency assistance to low income individuals and families. For utility assistance, our community utilizes the Low Income Energy Assistance Program, administered through the Department of Social Services. Other community funds for prevention are also administered through DSS. The disAbility Resource Center in 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.

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.

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

Introduction:

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 14 member Affordable/Workforce Housing Ad hoc committee 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.

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 80% 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.

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's recently 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 next step is the revising and updating of the City's land use ordinances. Several recommendations have been put forth by the Ad hoc committee including, but not limited to, revising the Accessory Dwelling Unit regulations to make it possible to build ADUs in areas where not currently permitted; increasing density and height limits; and streamlining review and permitting processes. Incentives and public funding approaches are also recommended.

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 blighted communities benefits all members of the community.

Actions planned to address obstacles to meeting underserved needs

In the City's Assessment of Fair Housing completed in October 2016, a number of contributing factors were identified that are obstacles to meeting the needs of the underserved. Goals and related activities were formulated to address limited access to proficient schools with continued funding for afterschool, summer and other youth initiatives; limited participation in the labor market is a barrier which will be addressed with continued funding for literacy, job skills and job placement programs. Similarly, 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 FY17/18 City Budget and in this Annual Action Plan.

Actions planned to foster and maintain affordable housing

The City's Owner-Occupied Housing Rehabilitation Program guidelines were revised in 2016 in an effort to better serve the needs of the community, especially lower income homeowners living in blighted housing in need of rehabilitation to preserve and maintain the housing. The City's Owner-Occupied Housing Program provides for deferred and forgivable loans for households with incomes at or below 50% AMI with a priority for elderly and disabled homeowners.

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.

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 Landlords as one example.

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 RESET Re-Entry and Treatment for Formerly Incarcerated. Additionally, CD staff participate in the City's and the New Hanover County's Comprehensive Planning efforts. In 2016, CD staff supported the work of a joint City/County Workforce/Affordable Housing Committee comprised of representatives of the non-profit and private sectors to examine best practices for increasing affordable housing and make recommendations to the Wilmington City Council and New Hanover County Commissioners for local policy and other actions. 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(l)(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(l)(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	265,000
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:	265,000

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(l)(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 so 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.

Appendixx - Alternate/Local Data Sources



SF 424

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	B-10-MC-37-0010	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction

Applicant Information

City of Wilmington	NC373144 WILMINGTON
305 Chestnut Street	72007875
Street Address Line 2	City of Wilmington
Wilmington	Community Services Department
28401	Community Development Division
Employer Identification Number (EIN):	New Hanover
56-6000239	Program Year Start Date 07/01/2017
Applicant Type:	Specify Other Type if necessary:
Local Government: City	Specify Other Type
Program Funding	U.S. Department of Housing and Urban Development

Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding

Community Development Block Grant	14.218 Entitlement Grant	
CDBG Project Titles: Housing, Public Facilities, Public Services, Administration	Description of Areas Affected by CDBG Project(s): Citywide, NorthSide & SouthSide Local Target Areas & R/ECAPs	
CDBG Grant Amount:\$890,762	Additional HUD Grant(s) Leveraged \$668,205	Describe: Continuum of Care,
Additional Federal Funds Leveraged:\$ 300,000 DOJ	Additional State Funds Leveraged: \$	
Locally Leveraged Funds:\$901,000	Grantee Funds Leveraged: \$650,000	
Anticipated Program Income:\$280,771	Other (Describe): \$608,000 Revolving Loan Funds	

Total Funds Leveraged for CDBG-based Project(s): \$3,407,976

Home Investment Partnerships Program	14.239 HOME	
HOME Project Titles: Housing, CHDO Set Asides, Administration	Description of Areas Affected by HOME Project(s): Citywide	
HOME Grant Amount: \$494,941	Additional HUD Grant(s) Leveraged	Describe
Additional Federal Funds Leveraged:	Additional State Funds Leveraged:	
Locally Leveraged Funds: \$248,019 CHDO Proceeds	Grantee Funds Leveraged: \$340,000	
Anticipated Program Income: \$150,000	Other (Describe): \$	

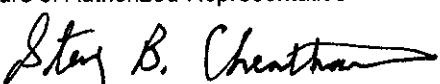
Total Funds Leveraged for HOME-based Project(s): \$738,019

Housing Opportunities for People with AIDS		14.241 HOPWA
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged
\$Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for HOPWA-based Project(s)		

Emergency Shelter Grants Program		14.231 ESG
ESG Project Titles		Description of Areas Affected by ESG Project(s)
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged
\$Locally Leveraged Funds		\$Grantee Funds Leveraged
\$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for ESG-based Project(s)		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts 7	Project Districts 7	<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		X <input type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	X <input type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application

Suzanne	E.	Rogers
Community Development and Housing Planner	910-341-5809	910-341-5809
Suzanne.rogers@wilmingtonnc.gov		Suzanne E. Rogers
Signature of Authorized Representative		Date Signed
		7-25-17

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

Steph B. Chastain
Signature of Authorized Official

7-25-17
Date

City Manager
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) _____ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

S. Jay B. Cheath
Signature of Authorized Official

7-25-17
Date

City Manager
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Steph B. Chastain

Signature of Authorized Official

7-25-17

Date

City Manager

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing,

Steph B. Cheathem
Signature of Authorized Official

9-25-17
Date

City Manager
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official

Date

Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

APPENDIX

CDBG 2017-2018	
	CDBG
REVENUE SOURCE	
CDBG Entitlement	\$ 890,762
CDBG Projected Program Income -RL Owner-Occupied Rehab (Not Appropriated)	\$ 105,000
CDBG Projected Program Income -RL HOP (Not Appropriated)	\$ 160,000
Commercial Loan Non-Revolving	\$ 3,771
Non-Revolving Program Income	\$ 12,000
TOTAL ALL REVENUES	\$ 1,171,533
Unappropriated Revolving Loan Funds	\$ 265,000
Appropriated Revenues	\$ 906,533
	TOTAL REVENUES \$ 1,171,533
EXPENDITURES	
Planning & Administration	\$ 234,307
Total	\$ 234,307
Housing	
Housing Delivery Costs-Rehab Adm	\$ 205,000
Housing Rehab RL (Not Appropriated)	\$ 105,000
HOP RL (Not Appropriated)	\$ 160,000
Total	\$ 470,000
Public Services *	
To be designated	\$ 2,890
Domestic Violence	\$ 9,650
First Fruit Ministries	\$ 22,827
Joint Project	\$ 117,523
Total	\$ 152,890
Housing Activities	\$ 314,336
Total	\$ 314,336
TOTAL CDBG EXPENTIURES Appropriated	\$ 906,533
TOTAL CDBG EXPENTIURES Unappropriated	\$ 265,000
	TOTAL EXPENTIURES \$ 1,171,533

HOME 2017-2018		
REVENUE SOURCE		
HOME Entitlement		\$ 494,941
HOME Project Program Income/HOME Loan Repayments Transfer from Fund 77		\$ 150,000
Transfer from Special Purpose Fund 21		\$ 153,435
Transfer from Fund 76		\$ 27,600
Repayment LINC Loan		\$ 37,702
TOTAL HOME REVENUES APPROPRIATED Project HM1718		\$ 644,941
TOTAL HOME REVENUES APPROPRIATED Project HM0000		\$ 218,737
EXPENDITURES		
Planning & Administration		\$ 64,494
Total		\$ 64,494
Housing		
CHDO set aside 15%		\$ 74,241
Housing Projects to be Determined in Consolidated Plan Update		\$ 506,206
Total		\$ 580,447
LINC Transitional Housing		\$ 37,702
Repayments to HUD for ineligible expenditures		\$ 181,035
Total		\$ 218,737
TOTAL HOME EXPENDITURES APPROPRIATED		\$ 644,941
TOTAL HOME EXPENDITURES APPROPRIATED		\$ 218,737

Notes:

In 2006 and in 2007 City Council adopted three separate resolutions which allowed for the reserve of Urban Development Action Grant (UDAG) funds for any settlement with the U. S. Department of Housing and Urban Development (HUD) that required repayment of funds for projects that became ineligible due to not meeting the Home Investment Partnership Grant's (HOME) regulatory period of affordability. The Funds were returned to HUD, however, it was discovered after several HOME projects were closed, and the ordinance appropriating these funds had not been prepared. The appropriation of these funds in the 2017-18 budget will remedy this and prevent a future budget violation.

In the 2007-2008 Annual Action Plan, HOME funds were budgeted for the adaptive re-use and renovation of a former jail annex on Division Drive to be used as transitional housing with supportive services for homeless ex-offenders released from the correctional system. Part of the funds was for a pre-development loan to cover the environmental review, architect's fees and other related costs. HUD technical assistance provided as part of a HOME Program Wellness Check determined this project was not eligible for HOME funds. A resolution authorizing re-programing of funds was adopted in April, 2009, provided CDBG funds and Special Purpose funds in the form of old UDAG loan repayments. These funds were used to reimburse the HOME Program for expenses already incurred on the project. The ordinance appropriating these funds was never prepared. The appropriation of these funds in the 2017-18 budget will remedy this and prevent a future budget violation.

Year Two of Community Agency Application Process

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

City Council Initiatives

BRC Summer Youth Employment	\$ 30,000
CF COG - Continuum of Care (10 Yr Plan)	\$ 50,000
TOTAL City Council Initiatives	\$ 80,000

Capital Projects

WARM	\$ 40,000
TOTAL Capital Projects	\$ 40,000

TOTAL \$ 650,903 \$ 150,000

Carry-Over of CDBG Funds					
As of January 31, 2017					
	2016-17 CDBG Funds Appropriated	2016-17 CDBG Funds Available from Prior Years	2016-17 CDBG Funds Total Expenditures	CDBG Funds Carry-Over FY2017-18	
HOUSING					
Project Delivery Costs	\$ 205,000.00	\$ 89,259.22	\$ 102,500.00	\$ 191,759.22	
Disposition	\$ -	\$ 21,257.31	\$ -	\$ 21,257.31	
HOP	\$ 227,398.00	\$ 309,696.92	\$ 142,308.18	\$ 394,786.74	
Limited Assistance Grants	\$ -	\$ 7,075.66	\$ -	\$ 7,075.66	
WHA/HEO-Pearce House	\$ -	\$ 200,000.00	\$ 167,046.79	\$ 32,953.21	
Housing Relocation	\$ -	\$ 8,943.26	\$ -	\$ 8,943.26	
Housing Demolition	\$ -	\$ 12,253.00	\$ -	\$ 12,253.00	
Joint Project - Habitat/WARM	\$ -	\$ 123,155.79	\$ -	\$ 123,155.79	
SUBTOTAL	\$ 432,398.00	\$ 771,641.16	\$ 411,854.97	\$ 792,184.19	
PUBLIC IMPROVEMENTS					
Voluntary Demolition & Lot Clear	\$ -	\$ 20,594.35	\$ -	\$ 20,594.35	
Public Facilities - Child Devlpmt Ctr	\$ 33,000.00	\$ -	\$ 33,000.00	\$ -	
Public Facilities-Domestic Violence	\$ -	\$ 6,303.96	\$ 5,113.96	\$ 1,190.00	
Public Facilities-Comm Boys & Girls	\$ 40,000.00	\$ -	\$ -	\$ 40,000.00	
SUBTOTAL	\$ 73,000.00	\$ 26,898.31	\$ 38,113.96	\$ 61,784.35	
PUBLIC SERVICES					
Coastal Horizons/Carousel Ctr	\$ -	\$ 1,232.67	\$ -	\$ 1,232.67	
Domestic Violence	\$ 9,650.00	\$ -	\$ 9,650.00	\$ -	
First Fruit Ministries	\$ 22,827.00	\$ -	\$ -	\$ 22,827.00	
Joint Project- Good Shep/FamilyPromise	\$ 117,523.00	\$ 7,000.54	\$ 65,624.86	\$ 58,898.68	
SUBTOTAL	\$ 150,000.00	\$ 8,233.21	\$ 75,274.86	\$ 82,958.35	
ADMINISTRATION & PLANNING					
Administration - Other	\$ -	\$ 1,381.25	\$ -	\$ 1,381.25	
Administration	\$ 236,100.00	\$ 24,324.00	\$ 118,050.00	\$ 142,374.00	
SUBTOTAL	\$ 236,100.00	\$ 25,705.25	\$ 118,050.00	\$ 143,755.25	
Refund to HUD					
Reprogramable	\$ -	\$ 707.42	\$ -	\$ 707.42	
Grand Total	\$ 891,498.00	\$ 833,185.35	\$ 643,293.79	\$ 1,081,389.56	

Carry-Over HOME Prior Year Funds								
As of January 31, 2017								
	2016-17 HOME Funds Appropriated	HOME Funds Available from Prior Years	Adjustments (Prior Year)	Home Funds Total Expenditures 2016-17	Carry-Over to be Reprogrammed for 2017-18	HOME Funds Carry-Over 2017-18		
HOUSING								
GS Lakeside Reserve	\$ 178,649.00	\$ 71,351.00	\$ -	\$ 78,861.81		\$ 171,138.19		
Housing Rehabilitation	\$ 277,161.00	\$ -	\$ 84,268.00	\$ -	\$ 149,256.00	\$ 510,685.00		
Habitat For Humanity Acquisition	\$ -	\$ 86,915.50	\$ -	\$ -		\$ 86,915.50		
Housing Relocation	\$ -	\$ 3,761.10	\$ -	\$ -		\$ 3,761.10		
CHDO - AME Zion	\$ -	\$ 129,077.44	\$ -	\$ 129,077.44		\$ -		
CHDO - CDC	\$ 72,622.00	\$ 310,378.07	\$ -	\$ 101,111.76		\$ 281,888.31		
Downpayment Assistance	\$ -	\$ 221,573.00	\$ (92,888.00)			\$ 128,685.00		
Non-CHDO Housing - WHFD	\$ -	\$ 814,930.00	\$ -	\$ 246,690.01	\$ (149,256.00)	\$ 418,983.99		
SUBTOTAL	\$ 528,432.00	\$ 1,637,986.11	\$ (8,620.00)	\$ 555,741.02	\$ -	\$ 1,602,057.09		
ADMINISTRATION & PLANNING								
Administration - Other	\$ -	\$ -	\$ -	\$ -		\$ -		
Administration	\$ 58,715.00	\$ -	\$ 9,362.00	\$ 29,357.50		\$ 38,719.50		
SUBTOTAL	\$ 58,715.00	\$ -	\$ 9,362.00	\$ 29,357.50	\$ -	\$ 38,719.50		
Refund to HUD								
Reprogramable	\$ -	\$ 0.57	\$ -	\$ -		\$ 0.57		
Grand Total	\$ 587,147.00	\$ 1,637,986.68	\$ 742.00	\$ 585,098.52	\$ -	\$ 1,640,777.16		

CHDO Reserves and Proceeds								
As of January 31, 2017								
	2016-17 HOME Funds Appropriated	HOME Funds Prior Years	2016-17 HOME Funds Expenditures	Available CHDO Proceeds	CHDO Proceeds Total Expenditures	Total Funds Available	Available CHDO Proceeds Balance	
HOUSING								
CHDO - AMEZ Housing CDC	\$ -	\$ 129,077.44	\$ 129,077.44	\$ 217,667.16	\$ 2,500.35	\$ 346,744.60	\$ 215,166.81	
CHDO - Cape Fear Regional CDC	\$ 72,622.00	\$ 310,378.07	\$ 101,111.76	\$ 33,702.14	\$ 850.00	\$ 416,702.21	\$ 32,852.14	
TOTAL	\$ 72,622.00	\$ 439,455.51	\$ 230,189.20	\$ 251,369.30	\$ 3,350.35	\$ 763,446.81	\$ 248,018.95	

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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(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:

In FY2012-13 HUD Field Office staff reviewed the City of Wilmington Recapture/Resale Policy in accordance with federal regulations. The field office has approved the following policy which was adopted on October 2, 2012, by City Council.

City of Wilmington
Community Development
Policy for
Ensuring Affordability for Low-to-Moderate Income Homebuyers

I. Purpose

When HOME Investment Partnership program funds are used to assist homebuyers, the regulations require that the unit remain affordable regardless of any subsequent resale. The period of affordability is determined by a schedule set forth in 24 CFR 92.254.

Homeownership Assistance HOME amount per unit	Minimum period of affordability in years
Under \$15,000	5
\$15,000 - \$40,000	10
More than \$40,000	15
New Construction	20

II. Background

The City of Wilmington (City) is a participating jurisdiction in and recipient of HOME Investment Partnership program funds to be used by the City to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents.

The City has established the Recapture and Resale policies in accordance with HUD guidance provided in CPD Notice 12-003. These policies ensure that properties developed with HOME funds for homebuyers remain affordable to a reasonable range of low-income homebuyers, or that the HOME investment in

affordable housing are recaptured upon sale of the property for use in other HOME eligible housing activities.

The City has elected to use “Recapture” as the primary method of ensuring affordability for low-to-moderate income homebuyers; however, “Resale” provisions will be used for HOME funds used for acquisition of land held in a Community Housing Land Trust. That said, with the exception of Community Housing Land Trust, all Community Development Housing Organizations, and sub-recipients receiving City HOME funds and other community development funds to provide affordable housing are required to use “Recapture” provisions to ensure affordability.

The City will use HOME funds to provide direct HOME subsidies to eligible Low-to-Moderate Income homebuyers through the City’s low interest Second Mortgage Purchase Program and through sub-recipients including, but not limited to, Community Housing Development Organizations (CHDO), and other affordable housing developers.

III. Definitions:

Direct HOME subsidy is the amount of HOME assistance, including any program income that enables the homebuyer to buy the unit. The direct subsidy includes HOME funds used for down payment, closing cost, interest subsidies, or other HOME assistance provided directly to the homebuyer

In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing the unit and the unit is sold below fair market value the difference between fair market value and the purchase price will be added to the HOME subsidy amount. In such cases, the direct HOME subsidy will be provided to the homebuyer as a forgivable subordinate mortgage lien held by the City.

Purchase price as described herein refers to the amount of the affordable mortgage to be repaid by the eligible low-income homebuyer. The difference between the purchase price and contract sales price or fair market value, whichever is less, will be the direct HOME subsidy to the homebuyer.

Net proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage and any closing cost.

Low-income homebuyers are individuals and households that meet the HUD income limits for HOME Investment Partnership Program as published annually. HOME funds are used for households at or below 80 percent of the HUD published area median income (AMI).

Affordable housing is defined by HUD as housing cost that does not exceed 30 percent of household gross income. Generally, for owner-occupied housing it may be characterized as housing that can be purchased for no more than 2.5 to 3 times the total annual household income.

IV. 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 to 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.

V. 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 following "Resale" provisions apply for Community Housing Land Trust:

Sale of Improvements to Property held in Land Trust

Homebuyers purchasing homes in a Community Housing Land Trust purchase the improvements and lease the land, therefore these homebuyers are referred to as homebuyer/lessee or homeowner/lessee upon purchase of housing unit.

Improvements include all buildings, structures, fixtures, and other improvements purchased by the homebuyer/lessee or constructed or placed by the homeowner/lessee are the property of the homeowner/lessee.

The homeowner/lessee may transfer interest in the improvements only to the Community Housing Land Trust or another low-income homebuyer/lessee. Upon notice of homeowner/lessee intent to sell, the CHLT has the option to purchase the improvements. This option to purchase is intended to further the purpose of preserving the affordability of the improvements for succeeding low-income homebuyers.

The seller's resale price shall be determined by the resale formula stipulated in their ground lease. The formula will allow the homeowner/lessee's to sell their home for their original purchase price, plus 25 percent of the increase in market value of the entire property (land and improvements combined) as determined by appraisal at time of notice of intent to sell minus the initial appraised value at purchase. The appraisal shall meet Federal Housing Administration (FHA) standards.

The CHLT does not recapture the other 75 percent of the increase in market value, but rather this value "remains with the property", thereby ensuring continued affordability for succeeding homebuyers. This formula allows the homeowner/lessee to receive a fair return on increase in value to the property while maintaining continued affordability for subsequent homebuyers. Appraisal is an accepted method for determining value of land and improvements. Appraisal is commonly used by lenders to determine property value in real estate transactions.

Example: A homebuyer/lessee purchases a home in a Community Housing Land Trust (CHLT) for a purchase price of \$80,000. The property is appraised at a market value of \$110,000. Five years later the homeowner/lessee notifies the CHLT of intent to sell. The improvements are appraised at \$130,000. The homeowner/lessee is entitled resell their home at a price of \$85,000. $((\$80,000) + (.25 * (\$130,000 - \$110,000)))$.

Resale or Transfer of Improvements

Upon purchase of improvements from the homeowner/lessee the CHLT will re-sell the improvements and lease the land to another low-income homebuyer at purchase price that is affordable to a reasonable range of low-income homebuyers. A reasonable range of low-income homebuyers consists of households earning between 60 and 80 percent of the Area Median Income. The City's original deed restrictions, which run with the land, will require the CHLT to always re-sell the home to buyers earning at or less than 80 percent of the Area Median Income.

The CHLT may provide additional subsidy in the form of down-payment assistance, and /or deferred subordinate mortgage to ensure affordability. The amount of subsidy will be determined by the difference between return on improvements and the fair market value as determined by appraisal at time of resale.