

Housing

Introduction

The majority of NorthSide houses are rental houses. There is a desire to increase owner-occupied homes. The Plan recommends conducting community workshops to inform citizens of the loans and options available to qualified applicants through the City and other agencies to purchase or renovate a home. The City will also educate citizens on the meaning of “qualified applicant”. The primary objectives of the Housing Theme group are to promote home ownership and housing renovations in the NorthSide community by increasing the awareness of resources available to purchase a home or renovate an existing house. Additionally, it is recommended to demolish Taylor Homes Public Housing and construct a mixed-use development in its place. The following objectives and action steps support the Housing Theme goal of promoting opportunities for affordable homeownership by providing homebuyer education.

Goal

Promote opportunities for quality affordable home ownership by providing homebuyer education and financial resources.



Objective 1.0 – Renovations

Increase community awareness of the resources available to provide funding for renovations of dilapidated structures.

Action Steps:

- 1.1. Schedule quarterly public meetings for NorthSide residents and business owners. Topics to include but not limited to: Lending Sensitivity, How to Write an Award-Winning Grant Proposal, How to Identify Predatory Lenders, How to Maintain Your Home, How to Apply for City Funding and Understanding the Lending Process.
- 1.2. Secure radio, newspaper and TV airtime to advertise public meetings as often as available.
- 1.3. Post flyers at the Boys and Girls Club, local business, churches, resident/neighborhood meetings and councils/association meetings.
- 1.4. Develop a full-scale informational brochure and distribute it throughout the NorthSide community. Topics to include but not limited to grant writing, credit counseling, home maintenance, code enforcement and loan programs.
- 1.5. Provide consumer credit counseling and budgeting programs.



Action Step 1.1

Lead: CFCC Design Program, NSNA, City of Wilmington (for contents), UNCW, Owners, Developers, Realtors, Non-Profits, Banks

Funding: City of Wilmington, Grants

Timeline: One Year

Action Step 1.2

Lead: Advertising Agencies, City of Wilmington - GTV

Funding: Advertising Agencies, City of Wilmington

Timeline: One Year

Action Step 1.3

Lead: NSNA, City of Wilmington, Wilmington Housing Authority, Youth and Church Groups

Funding: City of Wilmington, Sponsoring Agency

Timeline: One Year

Action Step 1.4

Lead: NSNA, City of Wilmington, Wilmington Housing Authority, Youth and Church Groups

Funding: City of Wilmington, Sponsoring Agency

Timeline: One Year

Action Step 1.5

Lead: City of Wilmington, Non-Profits, Consumer Credit Counseling, Banks

Funding: City of Wilmington, Public/Private Organizations

Timeline: One Year



Action Step 2.1

Lead: CFCC Design Program, NSNA, City of Wilmington (for contents), UNCW, Owners, Developers, Realtors, Non-Profits, and Banks

Funding: City of Wilmington, Grants

Timeline: One Year

Action Step 2.2

Lead: City of Wilmington, Banks, Non Profits, Public/Private Organizations

Funding: City of Wilmington, Public/Private Organizations

Timeline: One Year

Action Step 2.3

Lead: Advertising Agencies, City of Wilmington - GTV

Funding: City of Wilmington, Sponsoring Agency

Timeline: One Year

Action Step 2.4

Lead: NSNA, City of Wilmington, Wilmington Housing Authority, Youth and Church Groups

Funding: City of Wilmington, Sponsoring Agency

Timeline: One Year

Action Step 2.5

Lead: City of Wilmington, Non-Profits, Consumer Credit Counseling, Banks

Funding: City of Wilmington, Public/Private Organizations

Timeline: One Year

Objective 2.0 – Ownership

Increase community awareness of resources available for individuals that provide funding for purchase or construction of single-family housing.

Action Steps:

- 2.1. Schedule quarterly public meetings for NorthSide residents. Topics to include but not limited to: Homebuyer Education Seminars, Understanding the Lending Process, Applying for City Funding, Understanding your Credit Score, Predatory Lending.
- 2.2. Secure radio, newspaper and TV airtime to advertise public meetings as available.
- 2.3. Post flyers at the Boys and Girls Club, local businesses, churches, resident/neighborhood meetings, and councils/association meetings.
- 2.4. Develop a full-scale informational brochure and distribute it throughout the NorthSide community. Topics to include but not limited to Homebuyer Education, credit counseling, budgeting, and loan programs.
- 2.5. Provide consumer credit counseling and budgeting programs.

Objective 3.0 – Replace Taylor Homes

Replace Taylor Homes with a mixed-use development.

Action Steps:

- 3.1.** Support the Wilmington Housing Authority (WHA) in redeveloping Taylor Homes.

- 3.2.** Designate community representative to serve on WHA redevelopment committee or citizen input committee for Taylor Homes.



Action Step 3.1

Lead: Wilmington Housing Authority, City of Wilmington

Funding: WHA

Timeline: 2008

Action Step 3.2

Lead: NSNA

Funding: N/A

Timeline: One Year