

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 EXPENDITURES Appropriated	\$ 906,533
TOTAL CDBG EXPENDITURES Unappropriated	\$ 265,000
	TOTAL EXPENDITURES \$ 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 EXPENTIURES 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				
Reprogrammable	\$ -	\$ 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 Resens 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(I)(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 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.

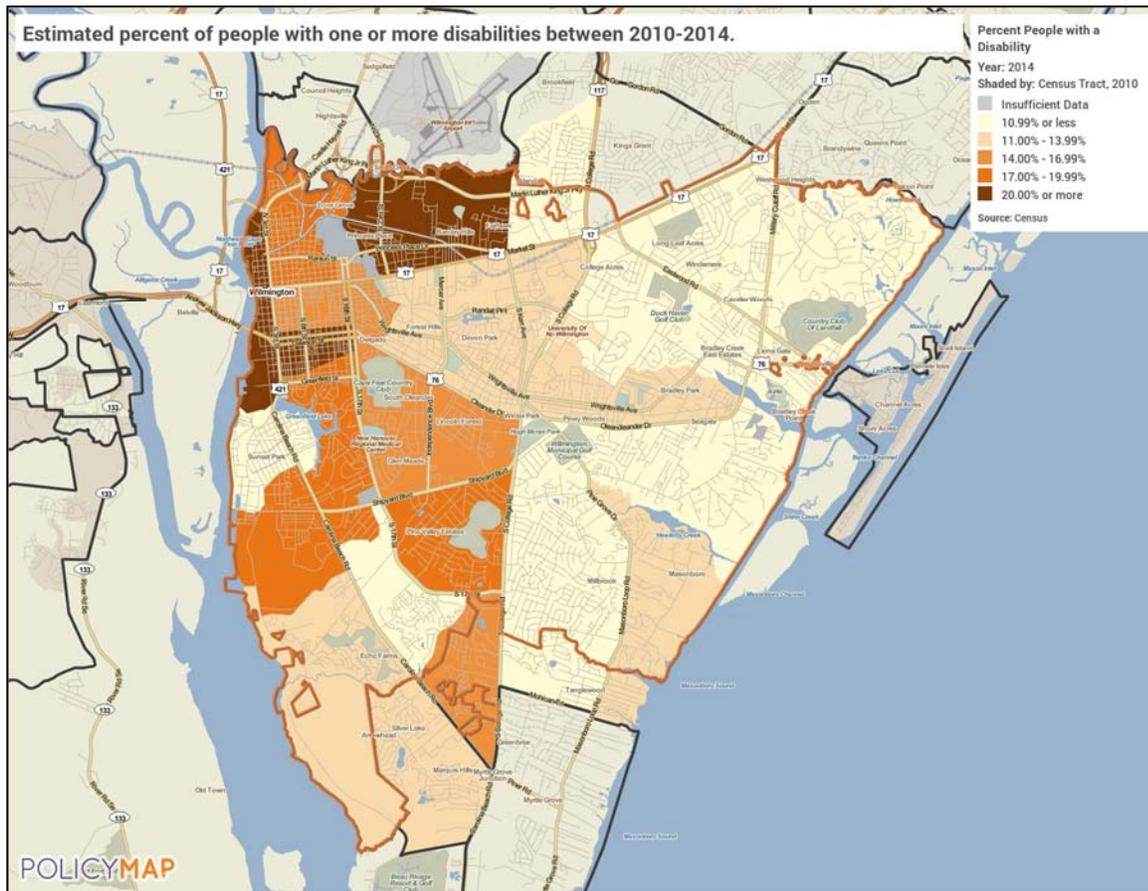
Example: A homebuyer/lessee purchases a home in a Community Housing Land Trust (CHLT) for a purchase price of \$80,000. The property is appraised at a market value of \$110,000. Five years later the homeowner/lessee notifies the CHLT of intent to sell. The improvements are appraised at \$130,000. The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

NA-10 Housing Needs Assessment Alternate/Supplemental Local Data

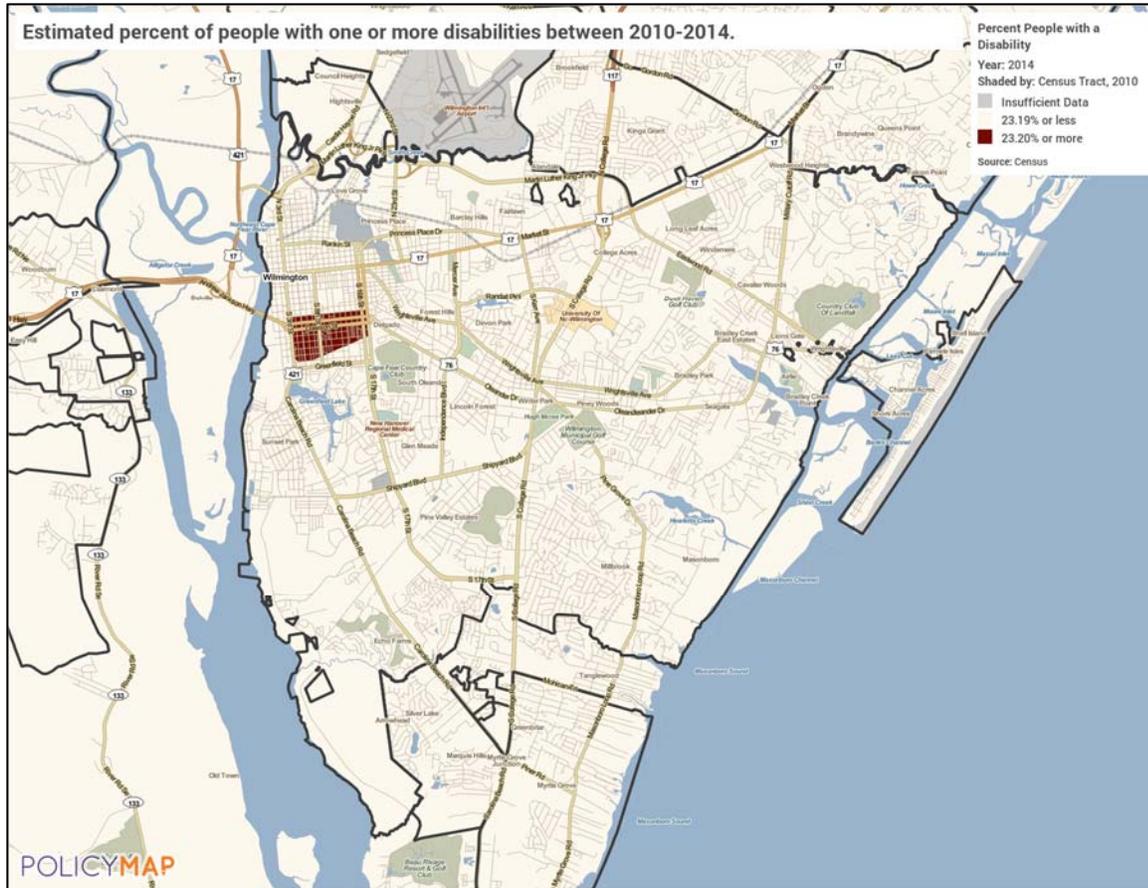


Source: 2010-2014 ACS 5-Year Estimates via PolicyMap

Alternative/Local Data Map 1

	(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).				

Alternative/Local Data Table 1



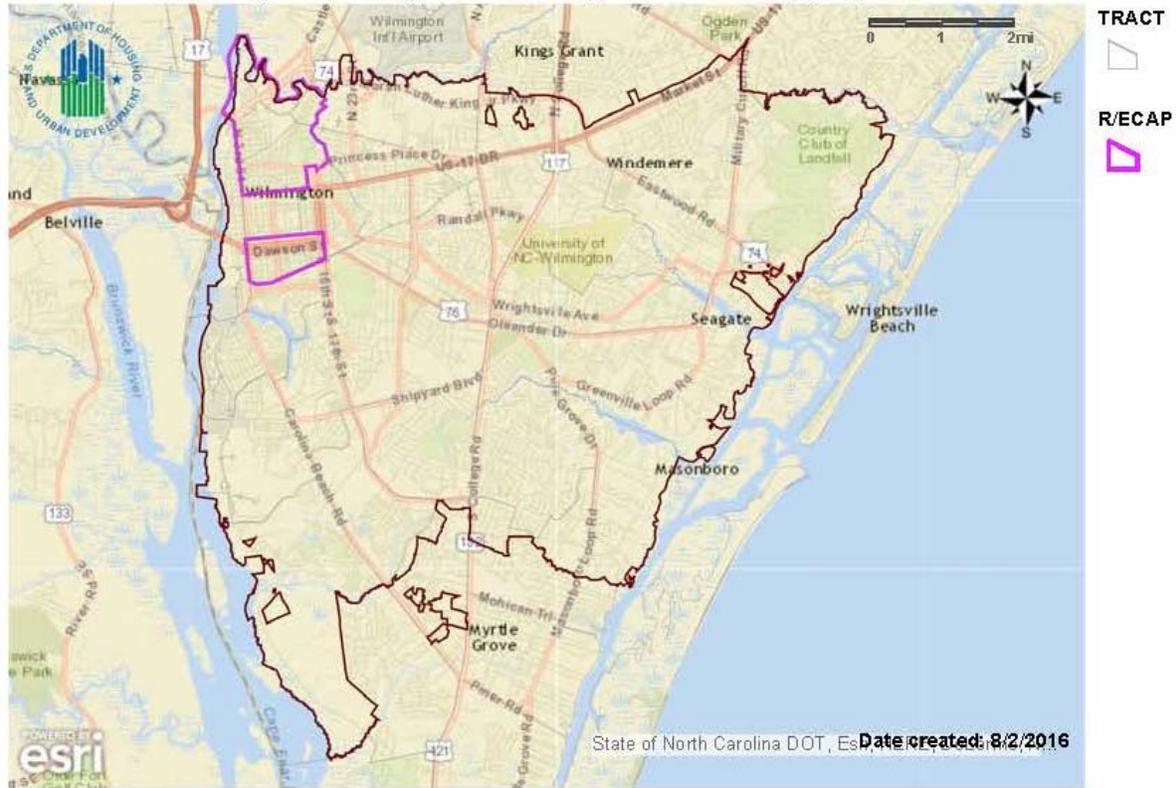
Source: 2010-2014 ACS 5-Year Estimates via PolicyMap

Alternative/Local Data Map 2

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 2

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 1 - Race/Ethnicity

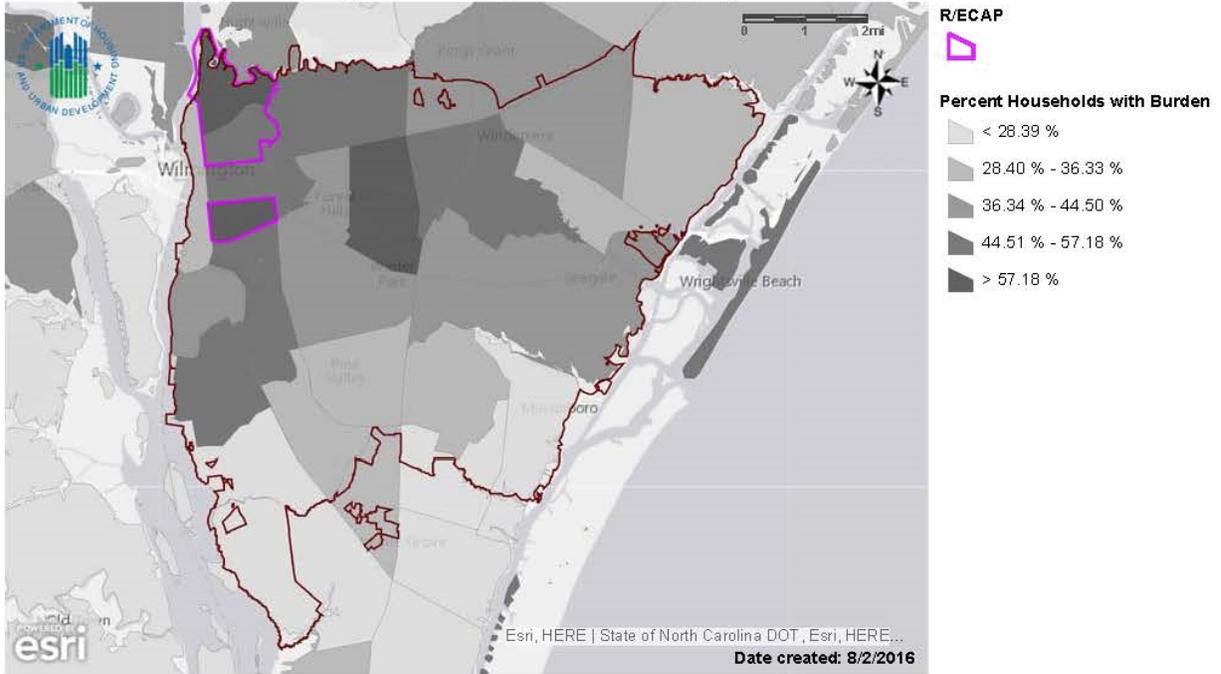
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Wilmington (CDBG, HOME)

Region: Wilmington, NC

Alternative/ Local Data Map 3

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

Alternative/Local Data Map 4

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

White			Black	
Total Pop HH	34,837		8,356	
Income	# HH	% of 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%

HH- Households

Alternative/Local Data Table 3

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

One or More Housing Problems including Cost Burden >50%

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

HH- Household

Alternative/Local Data Table 4

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

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%

Alternative/Local Data Table 5

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%

Alternative/Local Data Table 6

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

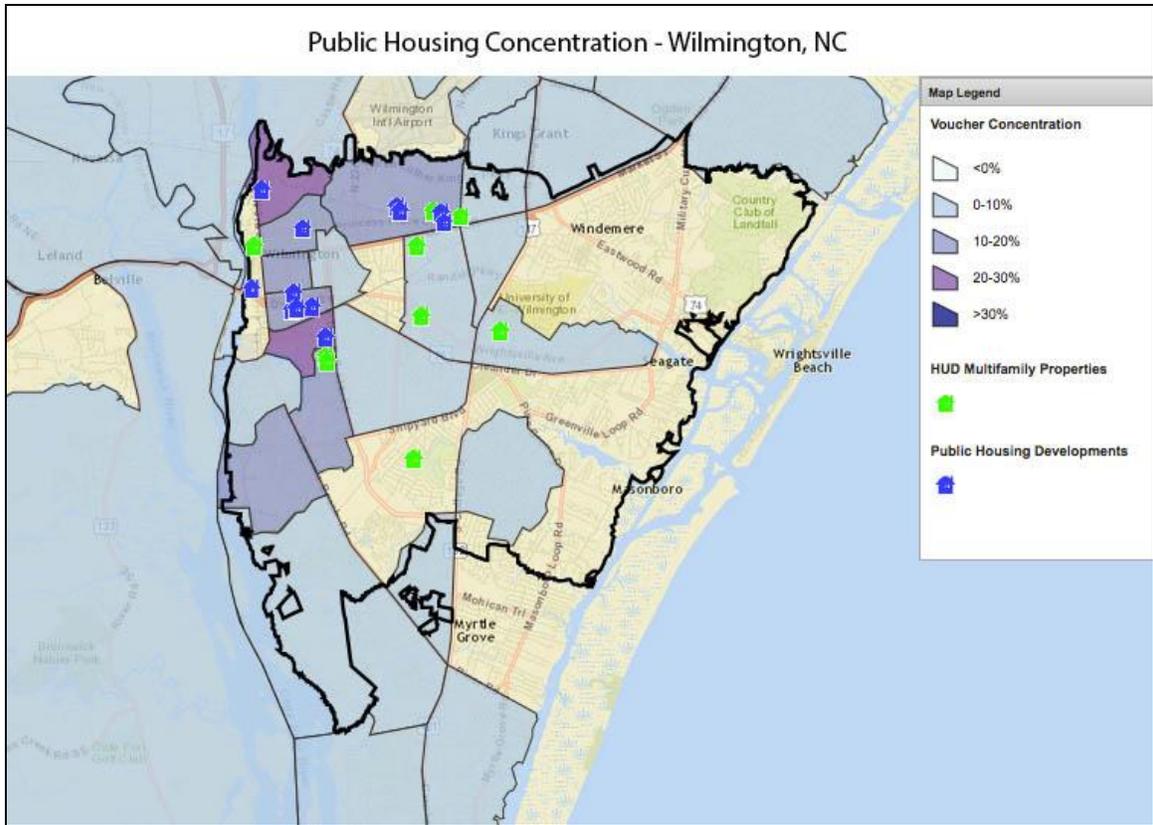
TABLE: Poverty Rate and Difference in R/ECAP Tracts by Race			
	White	Black	Difference
37129011100	34.01%	49.02%	15.01
37129010100	8.02%	48.73%	40.71
37129011400	28.28%	37.87%	9.59
Source: 2010-2014 American Community Survey 5-Year Estimates			
Alternative/Local Data Table 7			

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

Publicly Supported Housing Residents by Race/Ethnicity

(Wilmington, NC CDBG, HOME) Jurisdiction	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
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
<p>Note 1: Data Sources: Decennial Census; APSH; CHAS</p> <p>Note 2: #s presented are numbers of households not individuals.</p> <p>Note 3: Refer to the Data Documentation for details (www.hudexchange.info).</p>								

Alternative/Local Data Table 8



Alternative/Local Data Map 5

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 li	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	
<p>Note 1: For LIHTC properties, this information will be supplied by local knowledge.</p> <p>Note 2: Percentages may not add to 100 due to rounding error.</p> <p>Note 3: Data Sources: APSH</p> <p>Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</p>			

Alternative/Local Data Table 9

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

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

Alternative/Local Data Table 10

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. High Mkt Rent	47	5	50	226	380

Alternative/Local Data Table 11

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

Vacant Units

	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

Table 1 - Vacant Units

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

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

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

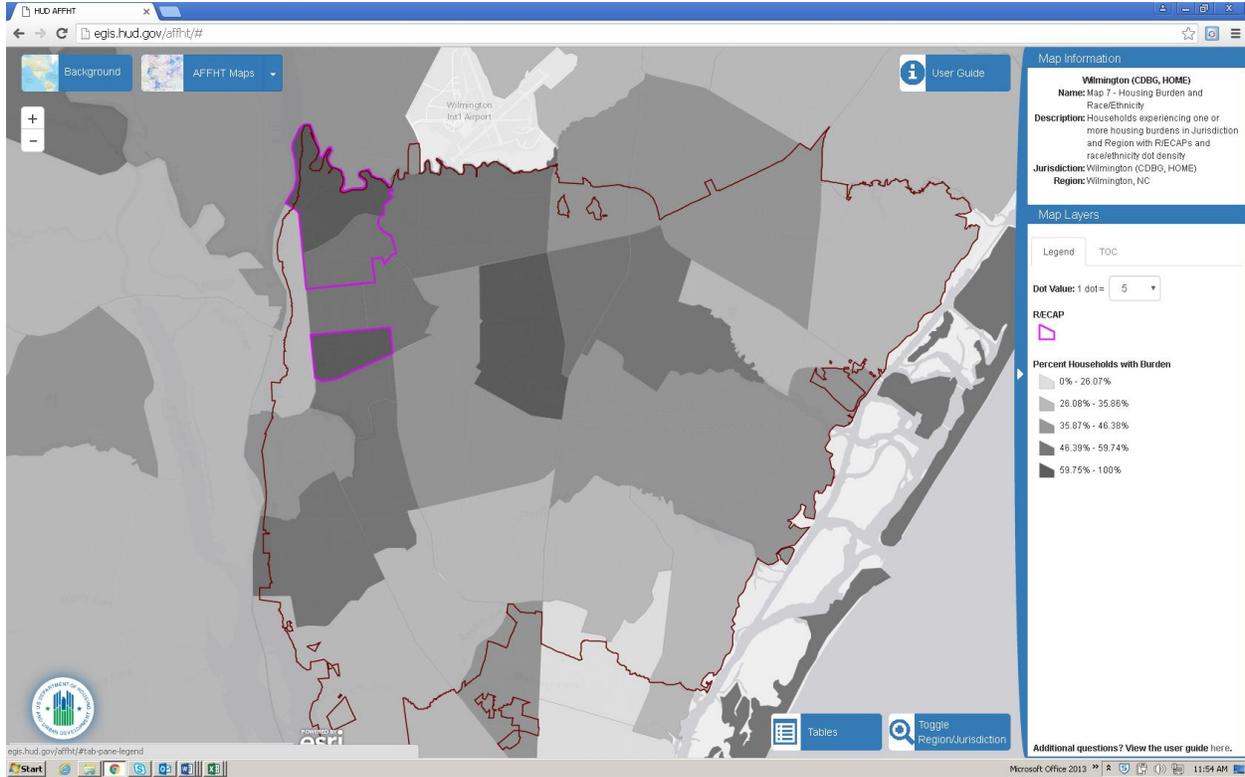
Alternative/Local Data Table 13

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

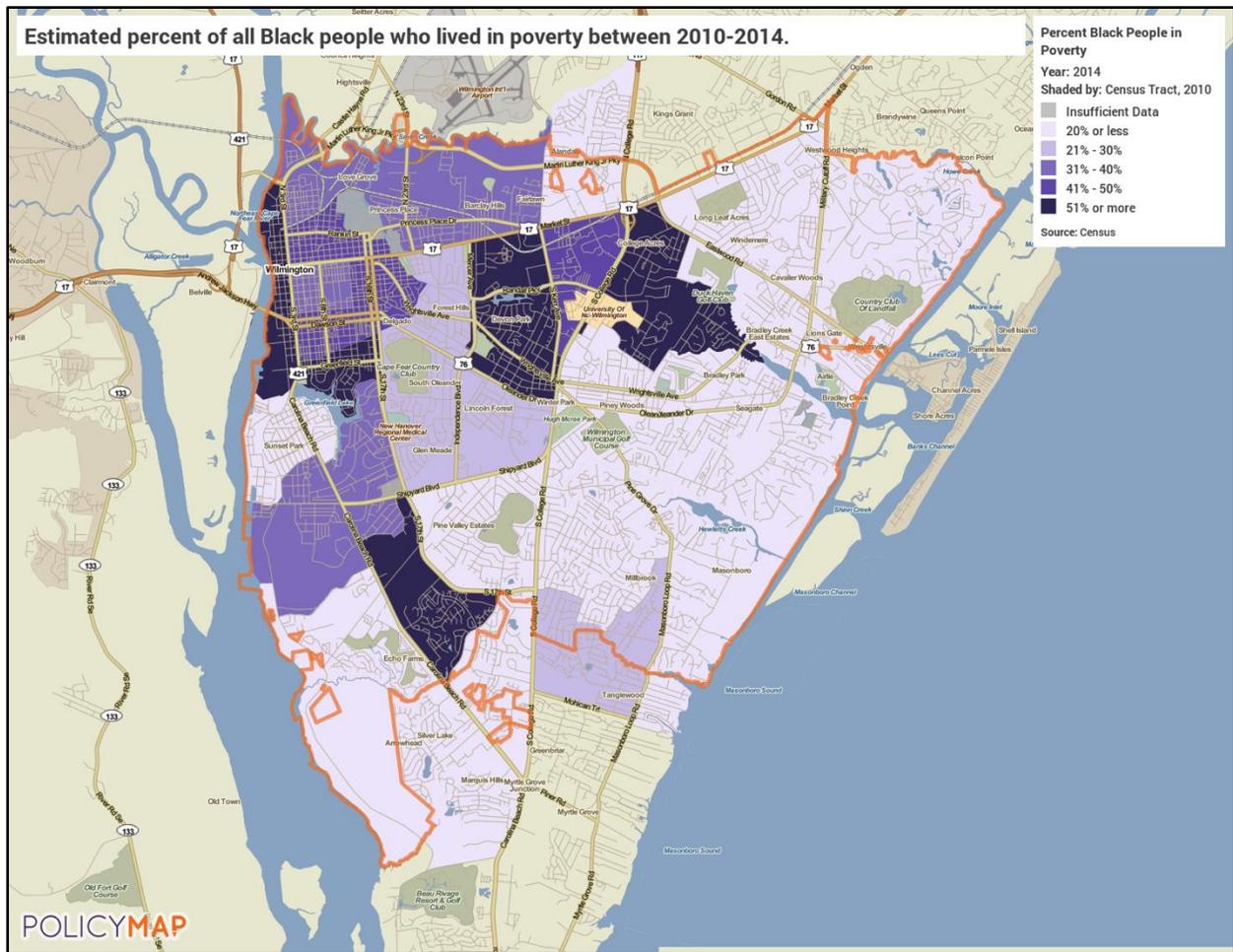
Source: NC Commerce, Labor and Economic Analysis Division, Top 25 Employers by NC County Table 45a

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+

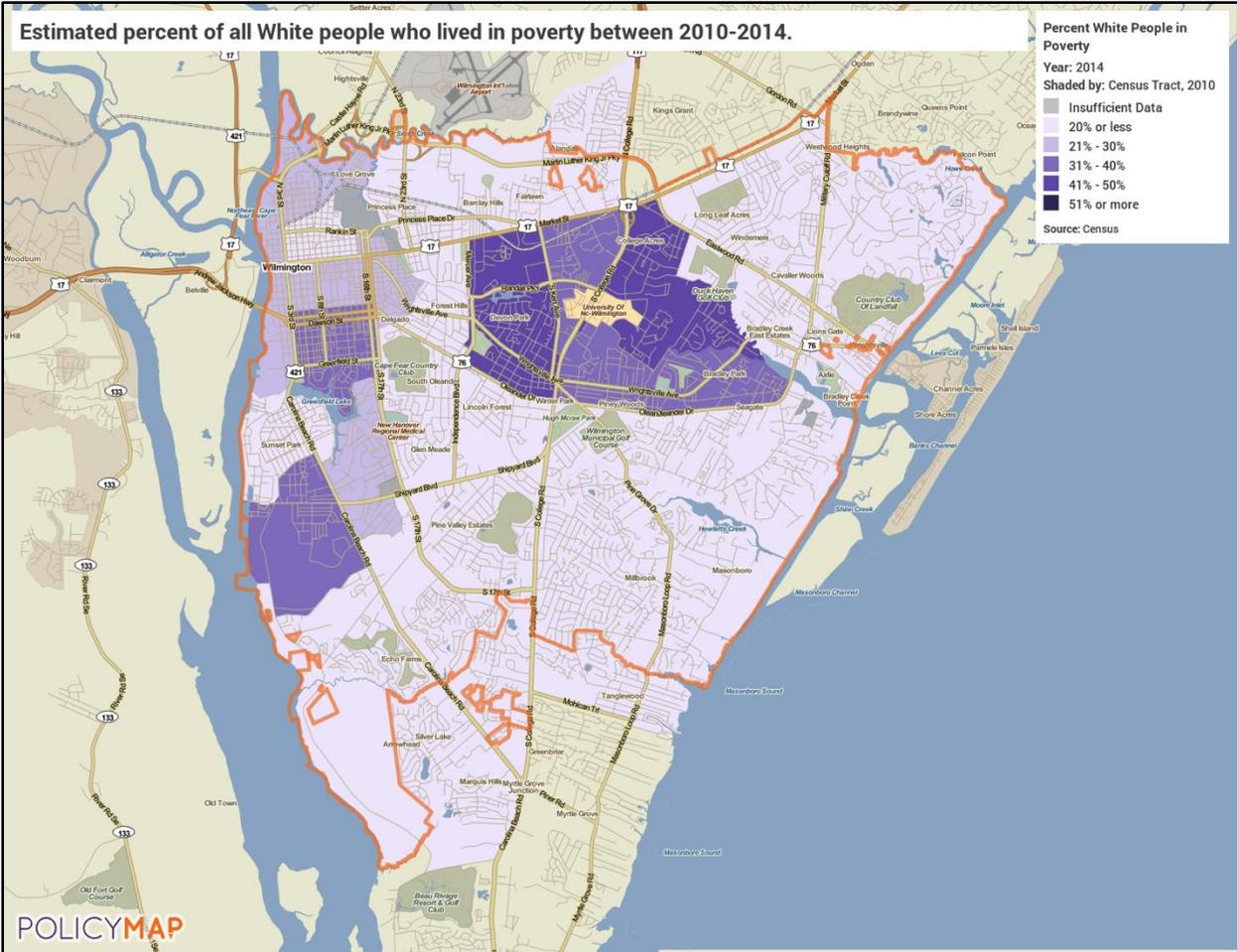
MA-50 Needs and Market Analysis Discussion



Alternative/Local Data Map 6



Alternative/Local Data Map 7



Alternative/Local Data Map 8

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
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Low Poverty Index Source: American Community Survey 5-Year Estimate 2006-2010

School Proficiency Index Source: Great Schools, 2012; Common Core of Data (4th 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

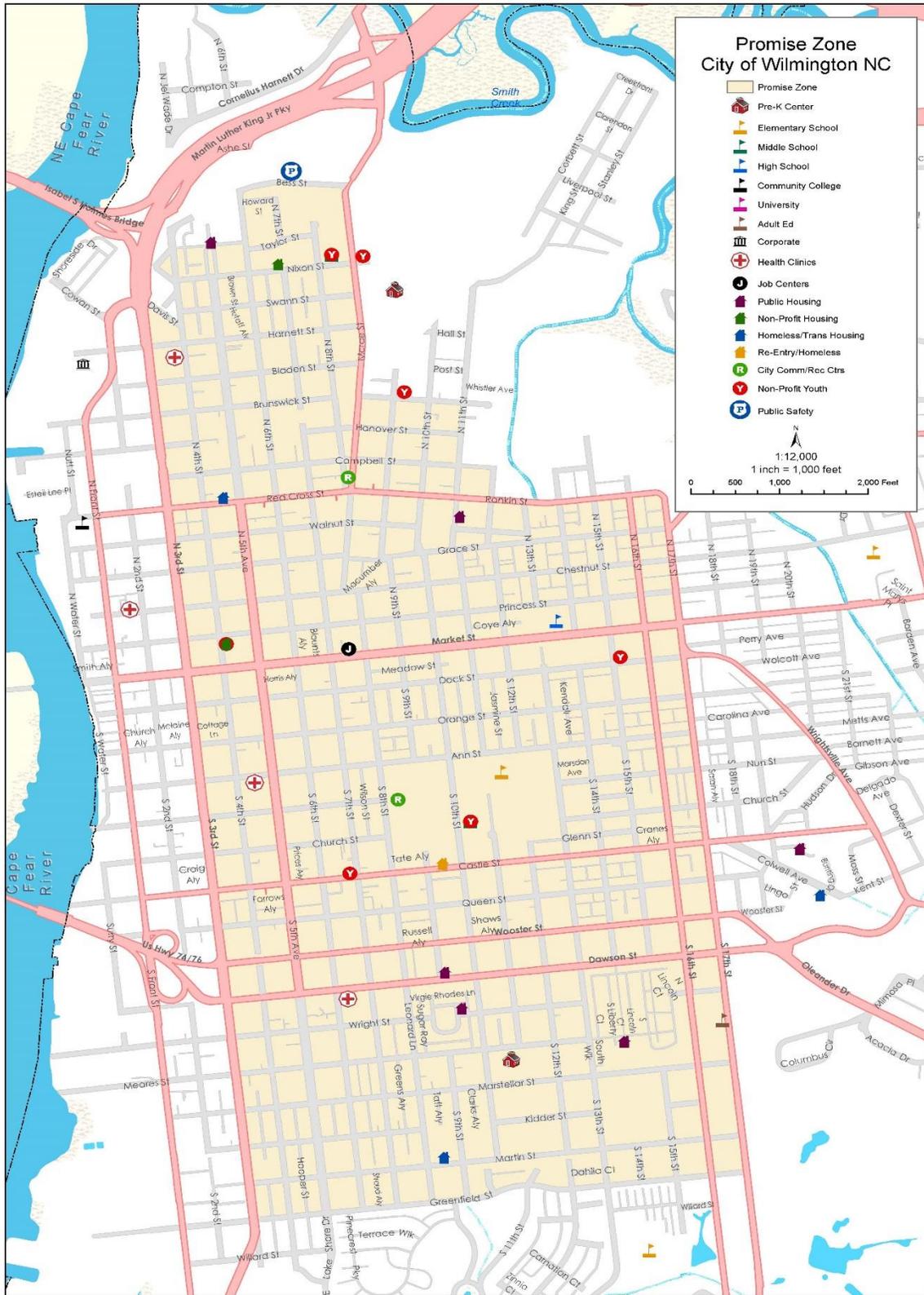
Low Transportation Cost Index Source: Location Affordability Index (LAI) data, 2008-2012

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

Alternative/Local Data Table 14

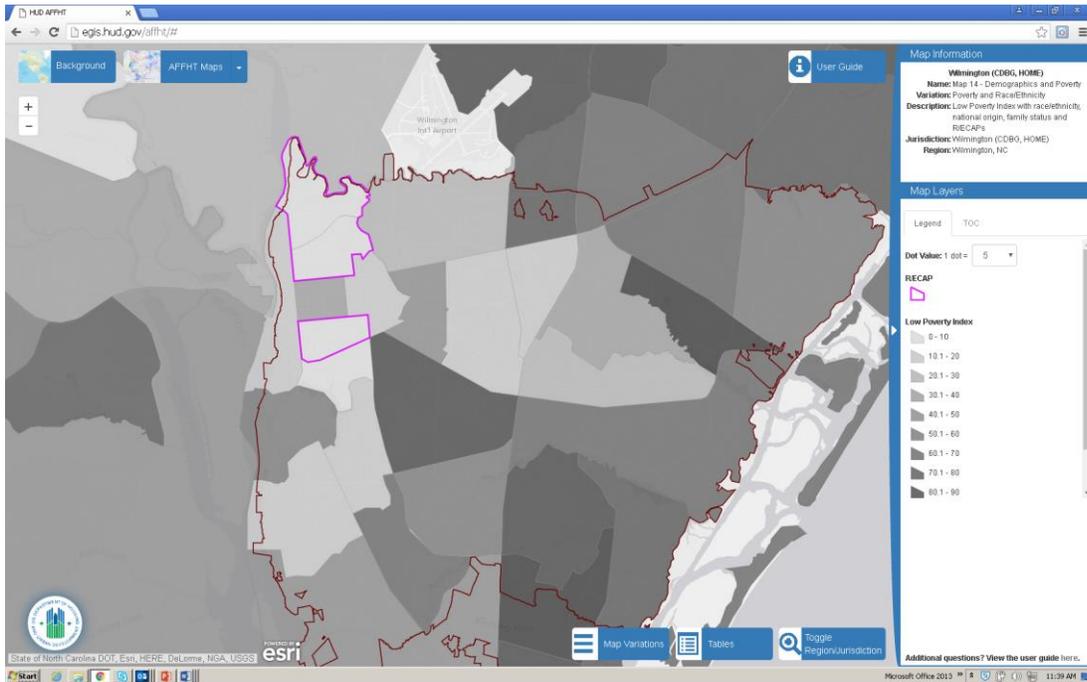


Alternative/Local Data Map 9

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

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

Alternative/Local Data Table 15



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

Alternative/Local Data Map 10

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			

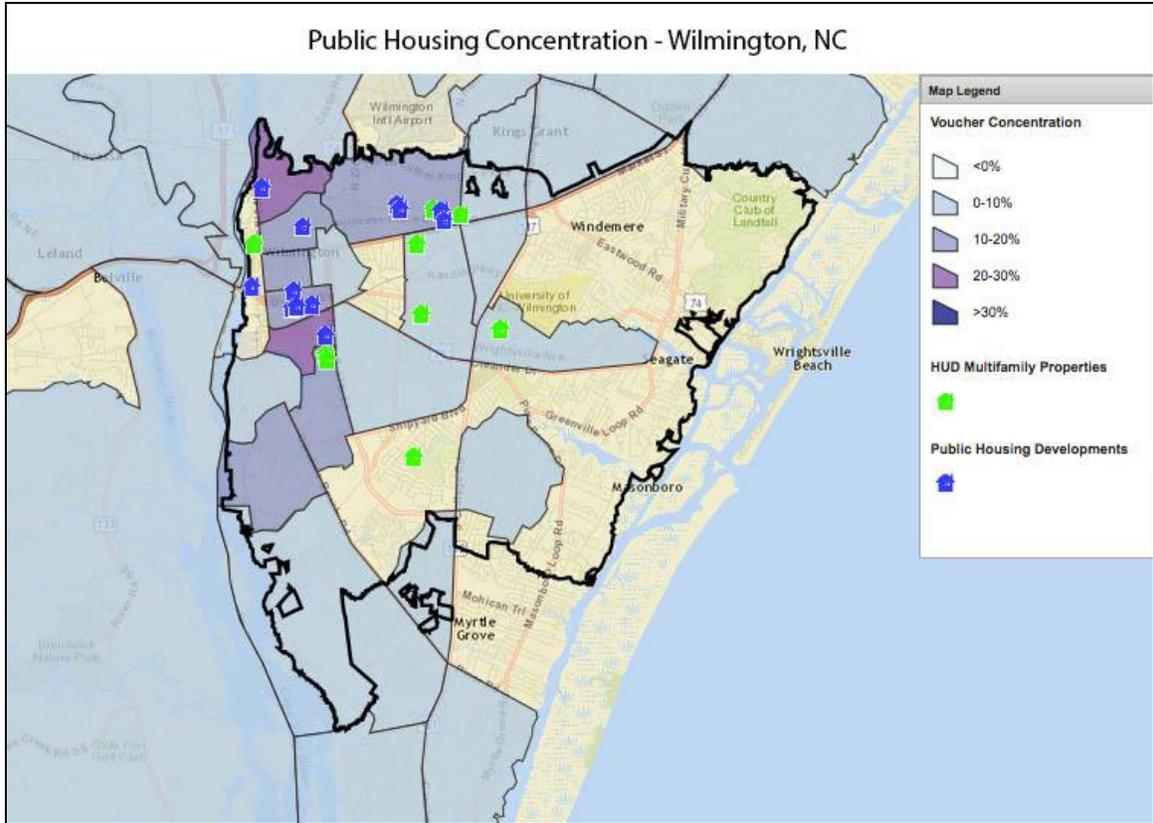
Alternative/Local Data Table 16

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

Publicly Supported Housing Residents by Race/Ethnicity

(Wilmington, NC CDBG, HOME) Jurisdiction	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
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
<p>Note 1: Data Sources: Decennial Census; APSH; CHAS</p> <p>Note 2: #s presented are numbers of households not individuals.</p> <p>Note 3: Refer to the Data Documentation for details (www.hudexchange.info).</p>								

Alternative/Local Data Table 8



Alternative/Local Data Map 5

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 li	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	
<p>Note 1: For LIHTC properties, this information will be supplied by local knowledge.</p> <p>Note 2: Percentages may not add to 100 due to rounding error.</p> <p>Note 3: Data Sources: APSH</p> <p>Note 4: Refer to the Data Documentation for details (www.hudexchange.info).</p>			

Alternative/Local Data Table 9

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

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

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Alternative/Local Data Table 10

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. High Mkt Rent	47	5	50	226	380

Alternative/Local Data Table 11

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

Vacant Units

	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

Table 1 - Vacant Units

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

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

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
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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

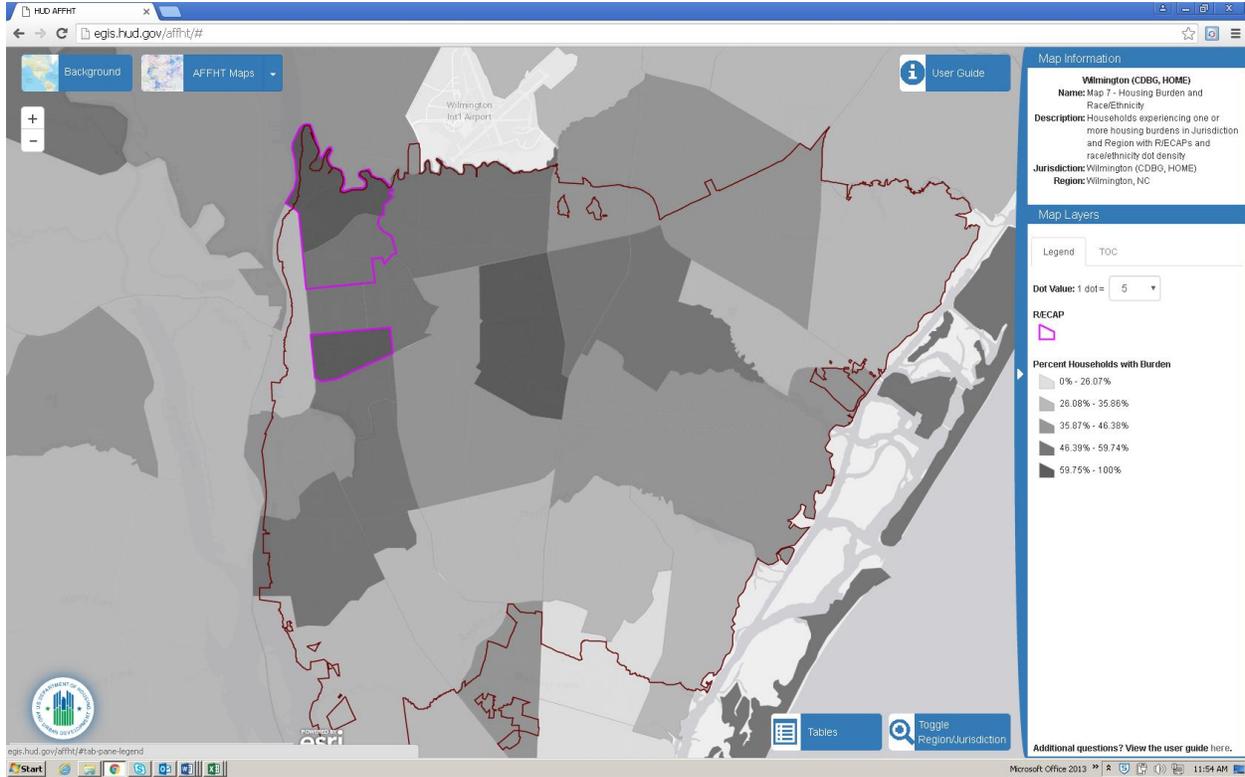
Alternative/Local Data Table 13

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

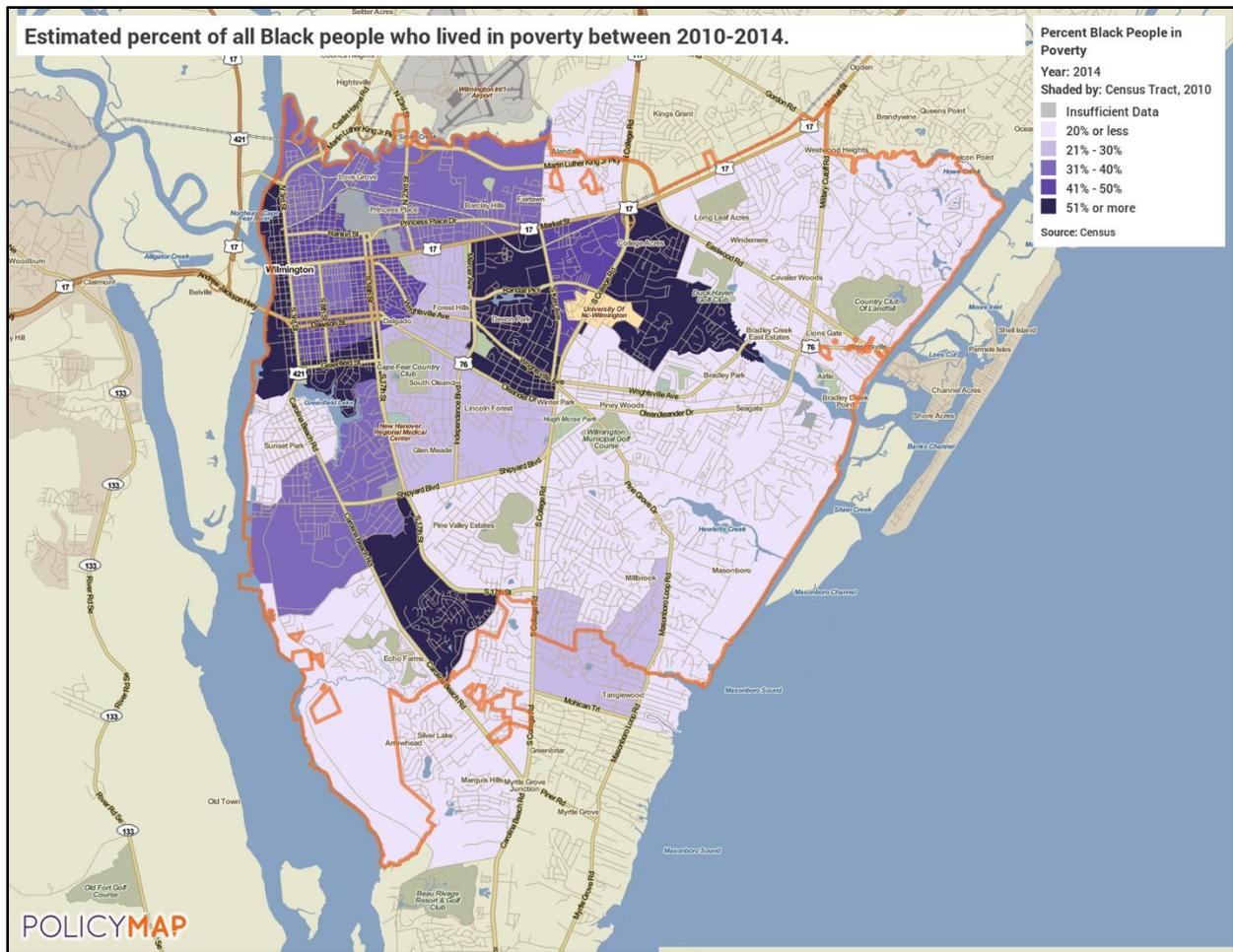
Source: NC Commerce, Labor and Economic Analysis Division, Top 25 Employers by NC County Table 45a

New Hanover County Top 5 Employers, 2016 Quarter 2			
Rank	Company Name	Industry	Employment Range
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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+

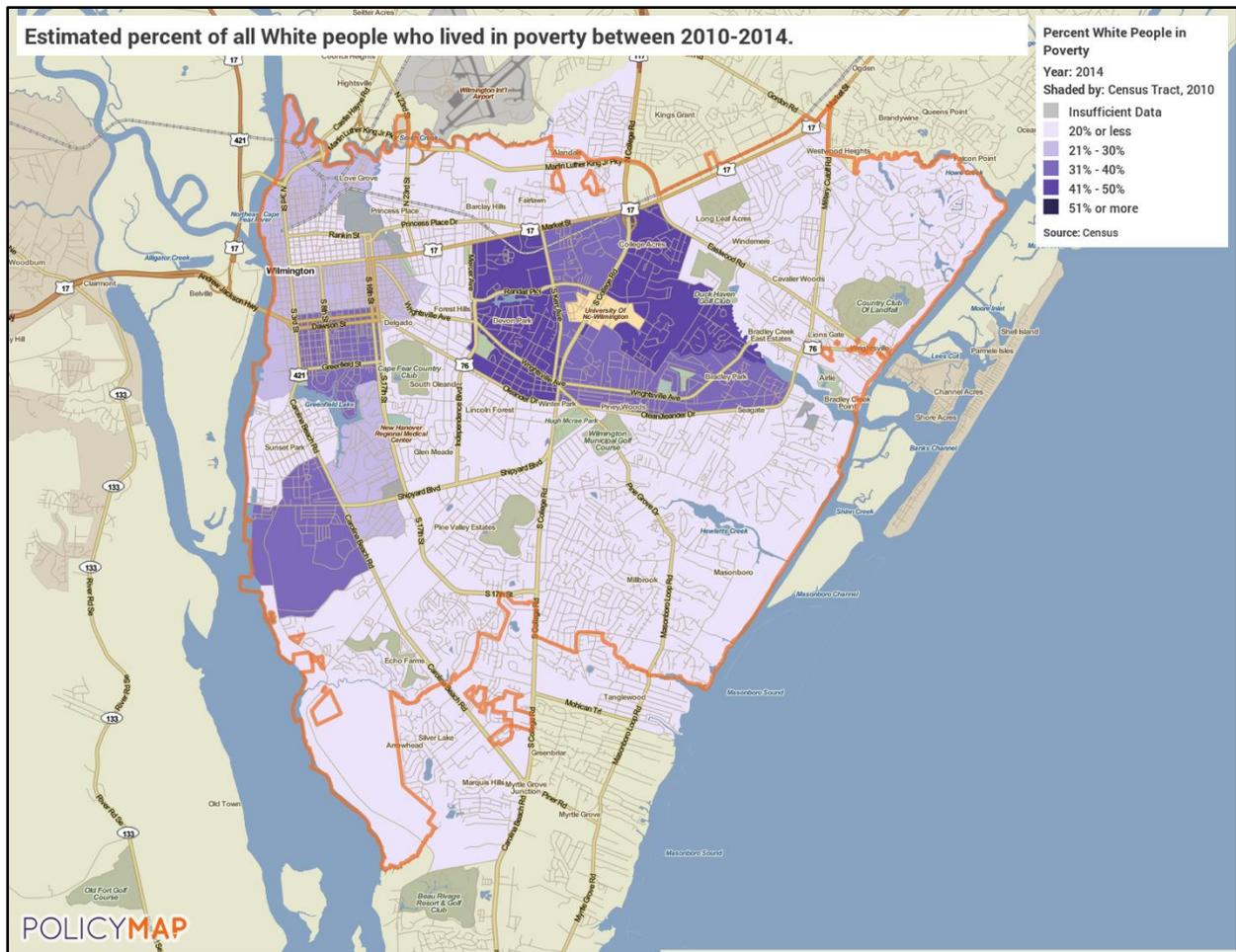
MA-50 Needs and Market Analysis Discussion



Alternative/Local Data Map 6



Alternative/Local Data Map 7



Alternative/Local Data Map 8

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
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Low Poverty Index Source: American Community Survey 5-Year Estimate 2006-2010

School Proficiency Index Source: Great Schools, 2012; Common Core of Data (4th 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

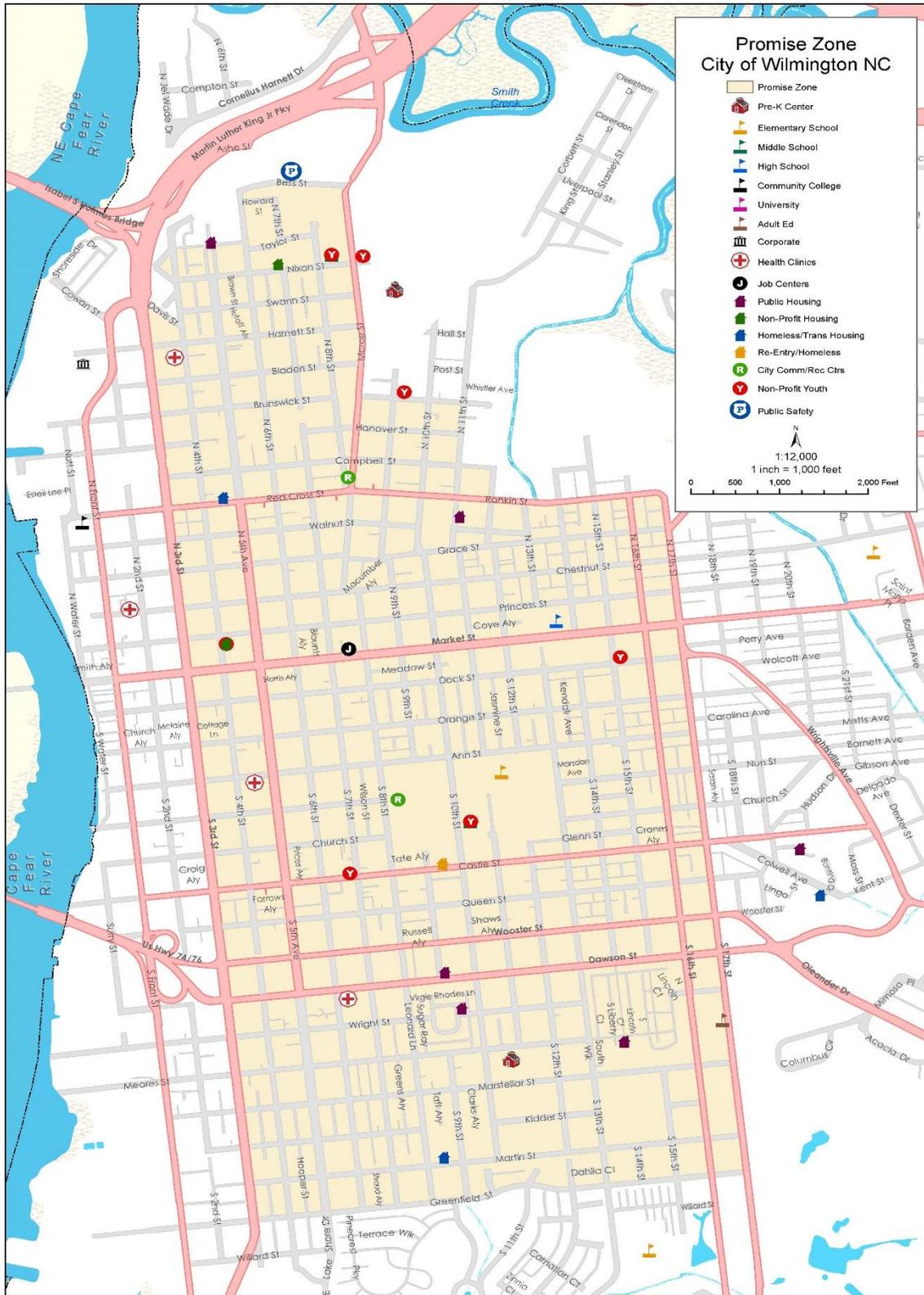
Low Transportation Cost Index Source: Location Affordability Index (LAI) data, 2008-2012

Transit Index Source: Location Affordability Index (LAI) data, 2008-2012

Jobs Proximity Index Source: Longitudinal Employer-Household Dynamics (LEHD), 2010

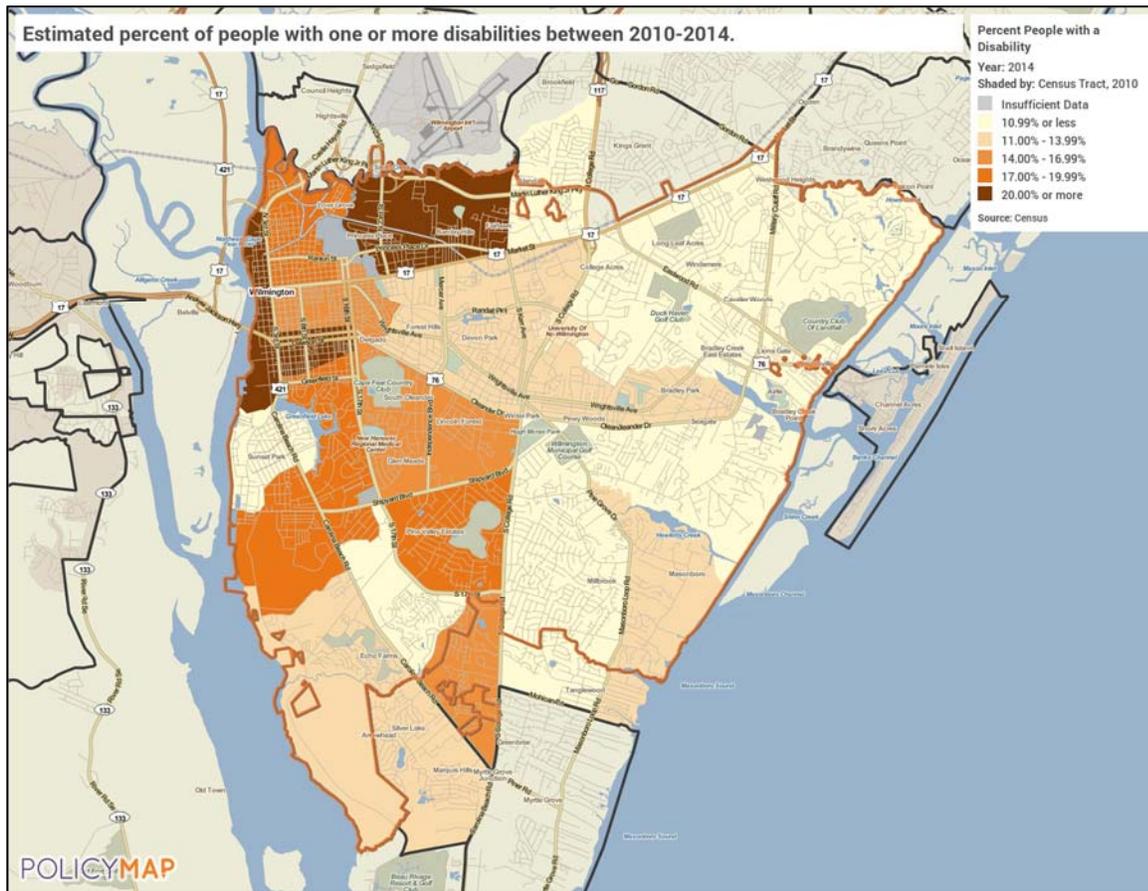
Environmental Health Index Source: National Air Toxics Assessment (NATA) data, 2005

Alternative/Local Data Table 14



Alternative/Local Data Map 9

NA-10 Housing Needs Assessment Alternate/Supplemental Local Data



Source: 2010-2014 ACS 5-Year Estimates via PolicyMap

Alternative/Local Data Map 1

	(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).				

Alternative/Local Data Table 1



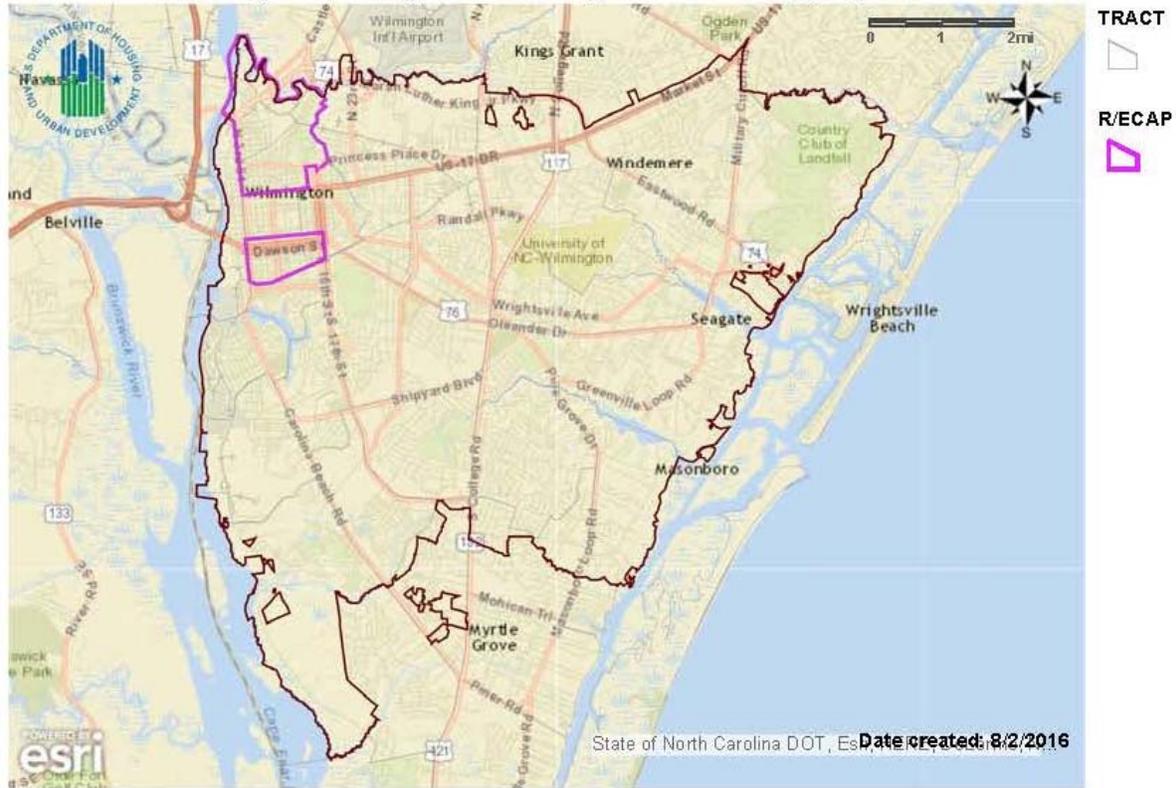
Source: 2010-2014 ACS 5-Year Estimates via PolicyMap

Alternative/Local Data Map 2

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 2

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 1 - Race/Ethnicity

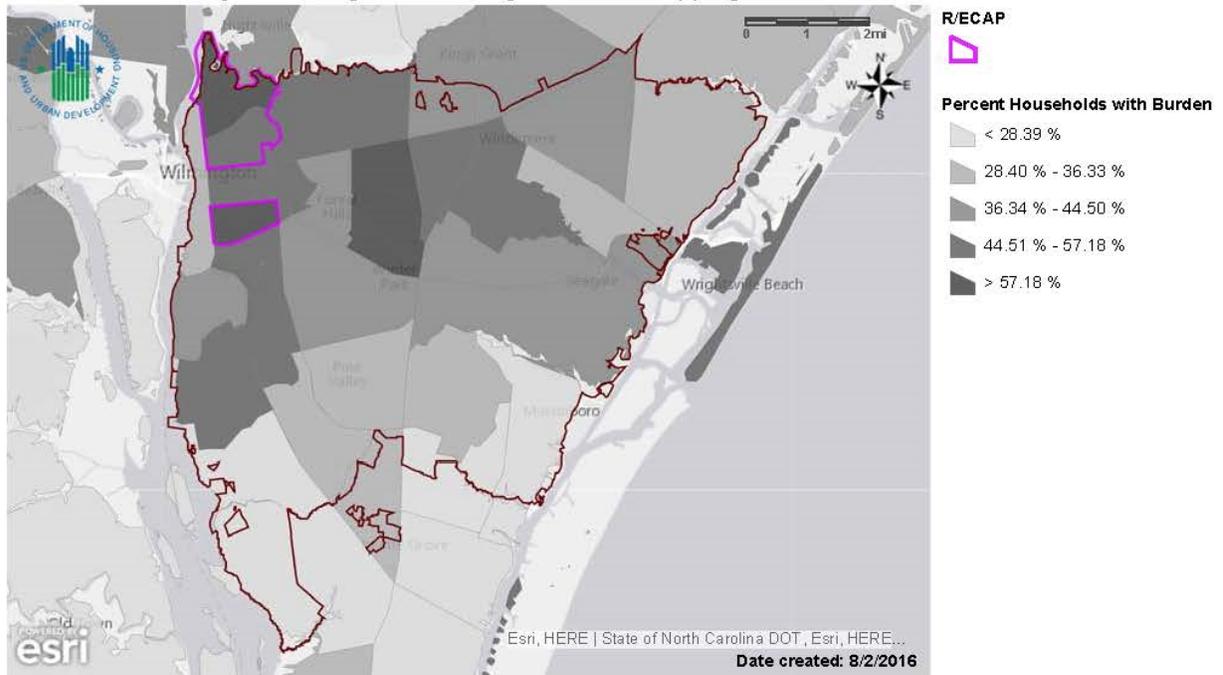
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Wilmington (CDBG, HOME)

Region: Wilmington, NC

Alternative/ Local Data Map 3

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

Alternative/Local Data Map 4

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

White			Black	
Total Pop HH	34,837		8,356	
Income	# HH	% of 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%

HH- Households

Alternative/Local Data Table 3

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

One or More Housing Problems including Cost Burden >50%

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

HH- Household

Alternative/Local Data Table 4

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

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%

Alternative/Local Data Table 5

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%

Alternative/Local Data Table 6

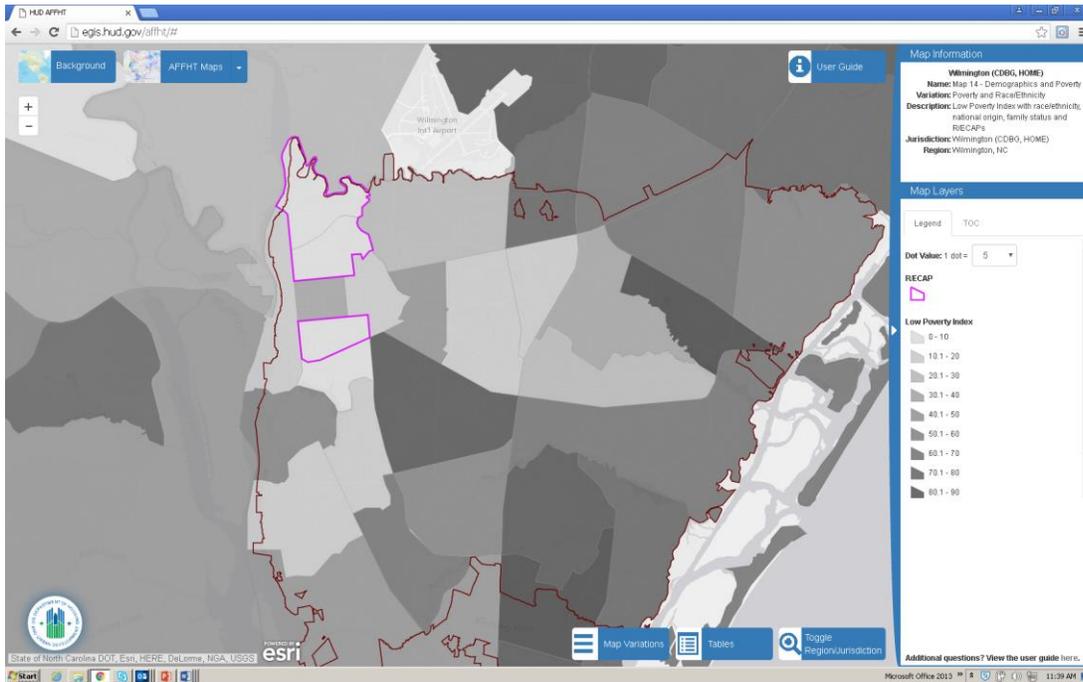
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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			

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

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

Alternative/Local Data Table 15



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

Alternative/Local Data Map 10

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 16

AFFIDAVIT OF PUBLICATION

STATE OF NORTH CAROLINA COUNTY OF NEW HANOVER

The City of Wilmington
Announces a Public Comment
Period on the City's DRAFT
2017/18 through 2021/22
CONSOLIDATED PLAN
AND
2017-2018 ANNUAL ACTION PLAN
for Community Development Block
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and a Public Hearing
Tuesday, April 18, 2017 at 6:30 p.m.
at City Hall in the City Council
Chambers 102 N 3rd Street,
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ment on the plans noted above.
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For additional information, please
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Development Planner
Community Services Department
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Or TDD # (910) 341-7873
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portunities, programs or activities.
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sary to offer a person with a disabil-
ity the opportunity to participate in
or enjoy the benefits of City ser-
vices, programs or activities must
be made within a reasonable time
prior to the activity.

Before the undersigned, a Notary Public of Said County and State,

Jarimy Springer

Who, being duly sworn or affirmed, according to the law, says that he/she is

Accounting Specialist

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was inserted in the aforesaid newspaper in space, and on dates as follows:

4/4 1x

And at the time of such publication Star-News was a newspaper meeting all the requirements and qualifications prescribed by Sec. No. 1-597 G.S. of N.C.

Jarimy Springer

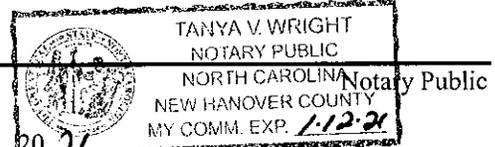
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Sworn or affirmed to, and subscribed before me this 11th day of

April, A.D., 2017

In Testimony Whereof, I have hereunto set my hand and affixed my official seal, the day and year aforesaid.

Tanya V. Wright



My commission expires 12 day of Jan, 2021

Upon reading the foregoing affidavit with the advertisement thereto annexed it is adjudged by the Court that the said publication was duly and properly made and that the summons has been duly and legally served on the defendant(s).

This _____ day of _____, _____

Clerk of Superior Court

MAIL TO:

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COUNTY OF NEW HANOVER

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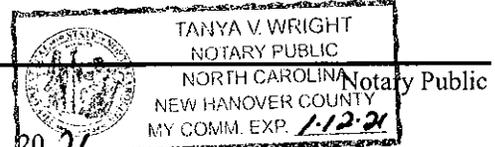
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MAIL TO:

Cape Fear Housing Coalition

June 9, 2016 Meeting

- What are your thoughts about the segregation patterns presented in the maps and tables? What 's keeping these patterns in place today ? Do you see these patterns changing in the future?
- Are there policies or practices that contribute to current and future patterns of segregation? If so, what policies, practices?

Segregation in our community is by income, and Black people earn have lower incomes than all those White people moving here from the North and Midwest to retire.

As the population increases from retirees and other, expect to see the center of poverty areas shrink in size, but concentration of poverty will increase in places like Creekwood and other publicly subsidized housing areas. In other words, edges are shrinking in R/ECAPs

As gentrification occurs on Northside more low income HH may move to Southside, or Southside may also have increased concentration w/in smaller geographic area as gentrification occurs on outlying areas.

New LIHTC project on Princess St. by Creekwood will add to concentrated poverty; LIHTC project needs to be located in higher income area not in R/ECAP or other poor area.

Southside does not have diverse businesses with jobs, only have business that serve low income, medical and rehabs.

Northside no jobs/services downtown for residents and no grocery store.

The middle income HH is getting lost with no jobs, no improvements in wages

Many people's thinking is still segregated – part of culture of the south

There is a longstanding pattern of City Council voting down affordable housing projects in non-segregated neighborhoods, or areas that don't have concentrated poverty.

Disconnect between what official plans direct and what is implemented to AFFH. No political will for AFFH.

No recourse if AFFH does not occur, for example the Planning Commission and City Council deny rezoning for LIHTC due to traffic concerns by area residents and then a few years later rezone the same property for a Grocery Store, other Retail and Office use ... which generates more traffic.

Pattern of rezoning is capricious and often furthers segregation and does not consider mobility or integration. Rezoning process does not address affordable housing as a priority.

Existing incentives for development of affordable housing are not referenced or used in projects that come to Planning Commission

Preserving trees is more important to elected officials than preserving or increasing affordable housing, they should have the same level of concern for affordable housing as they do for trees

The comprehensive planning processes for both NHC and the COW include affordable housing as a high priority – the City and County should be held accountable that changes to the zoning ordinance reflect this

- Are there school related policies that affect a student's ability to attend a proficient school? If so, what policy(ies)?
- Does a person's place of residence affect their ability to obtain a job? If so, how?
- Does the transportation system, including public transportation, affect the ability of protected class groups to access jobs or education? If so, how?

The lack of school provided transportation to proficient schools is a barrier

Choices for employment are limited by public transportation route schedules and availability

Jobs in local economy are in service industry but public transportation schedule is not 24/7

There are more barriers to transit than location & distance to bus stops

GOAL: WAVE will be gathering public input re: using public transportation as ladders to opportunity

Using public transportation is not usual for low income HH with jobs; most have a car

Planning should include alternate forms of transportation –access to bike paths, sidewalks should be included in neighborhood plans

Downtown neighborhood schools do not attract higher income HH, unless they use private schools

Safety and education are important factors in choice of where to live

Perceptions about crime and safety are mismatch with affordability in many neighborhoods, including R/ECAPS

- What, in your opinion, contributes to the cost burden in R/ECAPS?
- How does the prevalence of cost burden in the R/ECAPS compare to the city as a whole?

High market rents limits choices

60% of workforce in service industry w/low wages leads to cost burden

Security deposits, bad credit are barriers to renting housing; credit also barrier to employment

Substandard housing is the only affordable housing available

Disable HH have no recourse, substandard housing is the housing of last resort

No Fair Housing resource, nowhere to file complaints about “bad landlords”

GOAL: We should focus on problem areas with known substandard housing/landlords using a model like Raleigh ---landlord registry with inspections

The older housing that makes up most of housing stock is more expensive to maintain and operate

GOAL: Program to help landlords, especially considering the older housing stock... good landlord access low/no interest funds for repairs

Existing HUD funded programs (COW Rental Rehab Loan) too much red tape for smaller landlords/developers

GOAL: Housing Trust Fund for maintenance & rehab

Many HH cannot afford to work because of the high cost of day care... can't afford child care and housing w/wages earned

GOAL: Landlord Registry Program with incentives for good landlords – access funds

Weatherization program very helpful for disabled HH

New student housing being built may make more housing available in downtown areas currently used for student housing. This will result in Landlords improving housing as MHC is enforced along with market forces – reduced demand = improved housing .

Need to explore other City's best practices in addressing gentrification.... 4th Street Brooklyn Neighborhood example of area at risk of gentrification as new development only for higher income HH

Need to replicate Sunset South – good model of affordable housing development/sustainable

Index card notes:

- Parking Meters downtown
- Lot fees are pricing out some
- Beaches with no public transportation access
- We need to think about current assets and how they are being supported eg Solomon Towers, 2nd and Chestnut Building, 3rd and Orange?

- What education is provided to City Council re: their fair housing responsibilities/potential consequences for violating it?

- Racism – concentrated poverty; lack of jobs; broken welfare system; lack of education in public school that perpetuates segregation
- Gentrification- whites moving in to black neighborhoods and raising property values and the tax base forcing or encouraging blacks to move out
- Zoning- lot sizes
- Political status quo

- School districting does not support integration

Paul-

- Landlord registration
- Program for the landlord to fix up house
- PR campaign about all services available to downtown – HOP loan, rehab, etc (mailer flyer)
- School is a factor in mobility – downtown schools are not great
- Crime and perception of crime is a mobility drive
- Higher income won't move to crime – they have choice

- How are we creating “ladders of opportunity” to the middle class?
- Housing assistance is meant to be short-term
- How can we best provide support for low-income populations so they can move on to higher paying jobs and away from assistance

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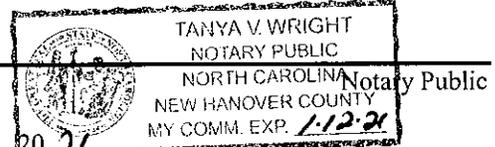
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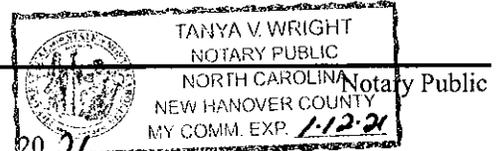
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MAIL TO:

NOTES 2.7.2017 Accessing Opportunity: Affirmatively Furthering Fair Housing

What Needs & problems are most important to you?

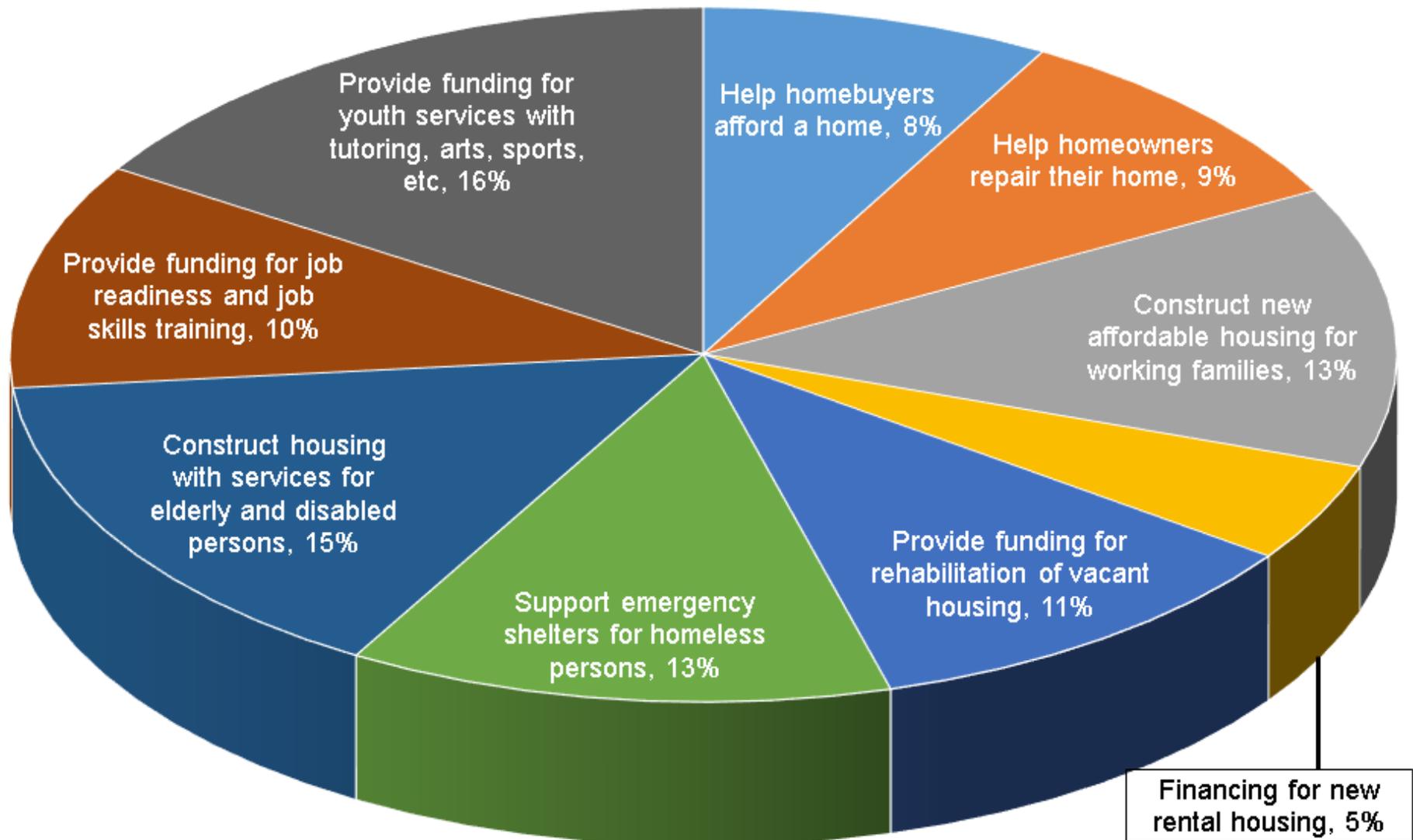
- Flippers
- Heir property slows revitalization
- Inspections too slow
- Rapid growth – pressure on rents
- Economic base
- Senior housing options
- Inclusionary incentives
- Displacement as homes, apartments are upgraded
- Age not protected class- aging in place
- Income not protected
- Housing for students distorts market
- Access to fresh foods – food insecurity
- Better transit
- Landlords not open to Section 8 HCV
- Support Church activity to break bureaucracy, CDC's
- Section 8 HQS & MHC
- Plan for jobs of the future
- Transit planning needs people, ideas
- Funding limited

City of Wilmington Consolidated Plan

How would you allocate 100 dollars among the following eligible types of public investment in the City of Wilmington? Please enter whole dollar amounts. The sum of the nine boxes needs to equal 100.

Answer Options	Response Average	Response Total	Response Count
Provide financial assistance to help homebuyers afford a home	8%	\$632	58
Provide financial assistance to help homeowners repair/rehabilitate their home	9%	\$702	60
Construct new housing that is affordable for working families	13%	\$1,055	62
Provide financing for construction of new rental housing	5%	\$357	51
Provide funding for rehabilitation of vacant housing for homeownership	11%	\$837	61
Provide funding to support emergency shelters for homeless persons	13%	\$984	65
Provide funding to construct housing with services for elderly and disabled persons	15%	\$1,172	69
Provide funding for job readiness and job skills training	10%	\$818	60
Provide funding for youth services including afterschool and summer programs with tutoring, arts, sports and other pro-social activities	16%	\$1,243	64
		<i>answered question</i>	78
		<i>skipped question</i>	0

How would you allocate 100 dollars among the following eligible types of public investment?



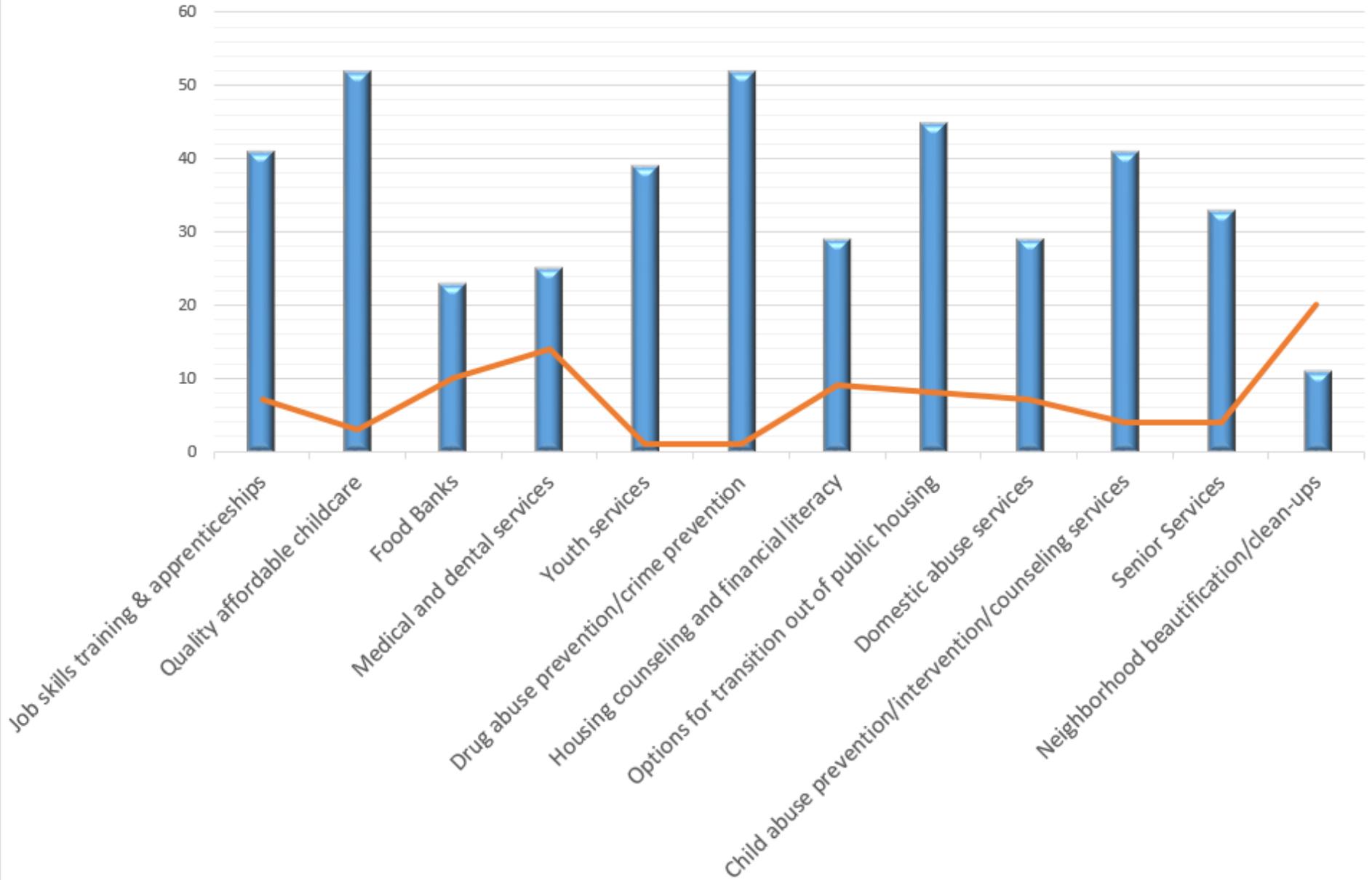
City of Wilmington Consolidated Plan

Please rank the level of need in Wilmington for the following types of Public Services on a scale from Low Need to High Need.

Answer Options	High Need	Low Need	Medium Need	Response Count
Job skills training & apprenticeships	41	7	29	77
Quality affordable childcare	52	3	22	77
Food Banks	23	10	43	76
Medical and dental services	25	14	37	76
Youth services	39	1	36	76
Drug abuse prevention/crime prevention	52	1	23	76
Housing counseling and financial literacy	29	9	40	78
Options for transition out of public housing	45	8	24	77
Domestic abuse services	29	7	41	77
Child abuse prevention/intervention/counseling services	41	4	31	76
Senior Services	33	4	40	77
Neighborhood beautification/clean-ups	11	20	45	76
		<i>answered question</i>	<i>78</i>	<i>78</i>
		<i>skipped question</i>	<i>0</i>	<i>0</i>

Level of Need

High Need Low Need

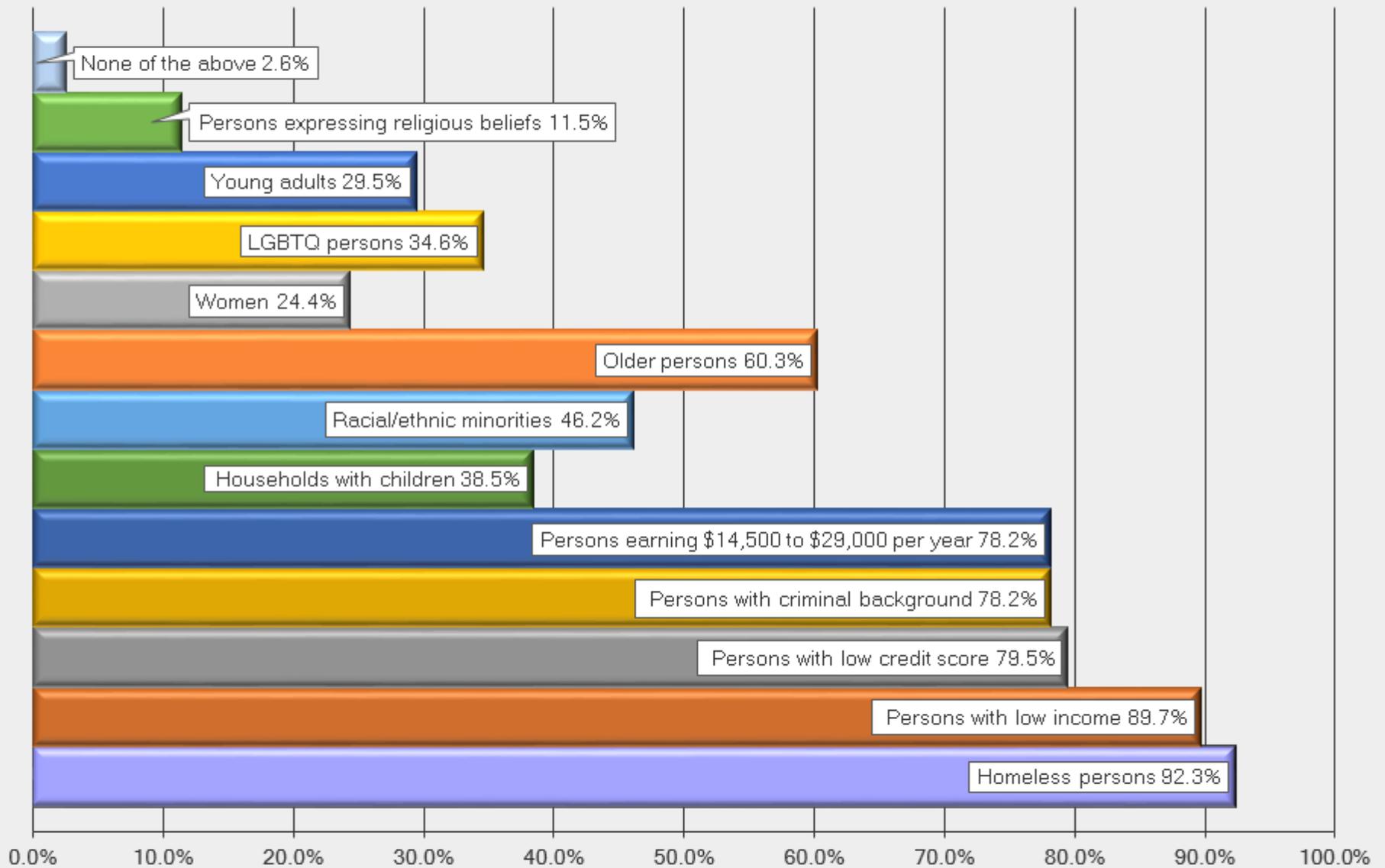


City of Wilmington Consolidated Plan

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

Answer Options	Response Percent	Response Count
Homeless persons	92.3%	72
Persons with low income	89.7%	70
Persons with low credit score	79.5%	62
Persons with criminal background	78.2%	61
Persons earning \$7.50 to \$14.50 per hour (\$14,500 to \$29,000 per year)	78.2%	61
Households with children	38.5%	30
Racial/ethnic minorities	46.2%	36
Older persons	60.3%	47
Women	24.4%	19
LGBTQ persons	34.6%	27
Young adults	29.5%	23
Persons expressing religious beliefs	11.5%	9
None of the above	2.6%	2
	<i>answered question</i>	78
	<i>skipped question</i>	0

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



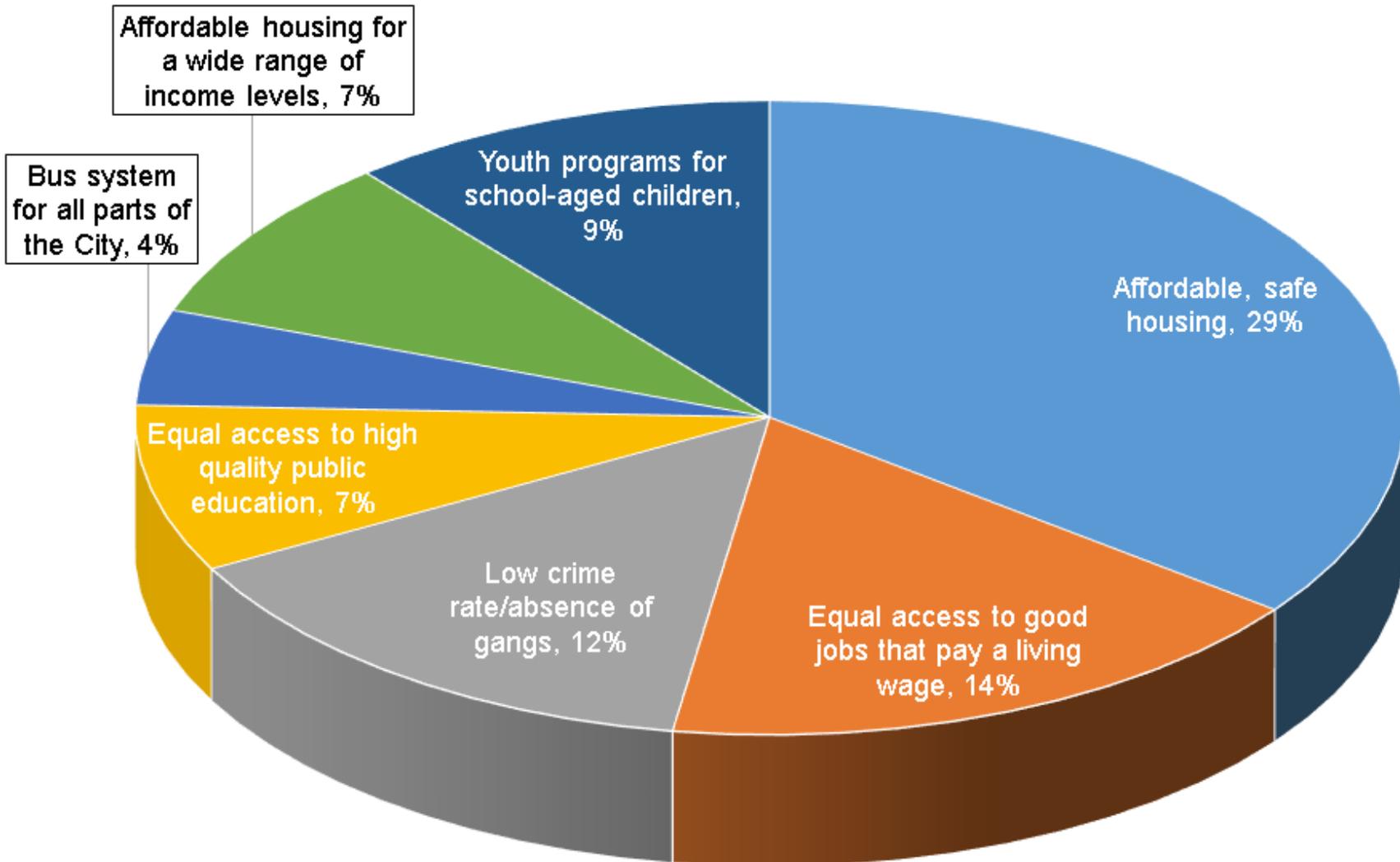
City of Wilmington Consolidated Plan

Answer Options	First Most Important	Second Most Important	Third Most Important	Overall Topic Total
Affordable, safe housing	29	16	3	48
Equal access to opportunities for good jobs that pay a living wage	14	18	9	41
Low crime rate/absence of gangs	12	11	9	32
Equal access to opportunities for high quality public education	7	5	7	19
Bus system with frequent service connecting to all parts of the City	4	10	13	27
Close proximity of grocery stores, health care, and other services	0	3	5	8
Housing that is affordable to a wide range of income levels	7	4	13	24
Mix of housing types and ownership/rental opportunities	0	1	4	5
Close proximity to jobs	0	2	2	4
Safe, convenient, high quality youth programs for school-aged children	9	6	9	24
Well maintained yards, homes, and businesses	0	1	0	1
Positive landlord-tenant relationships,	0	0	0	0
Equal access to owner/rental housing in all parts of the City	0	1	4	5
		<i>answered question</i>	78	
		<i>skipped question</i>	0	

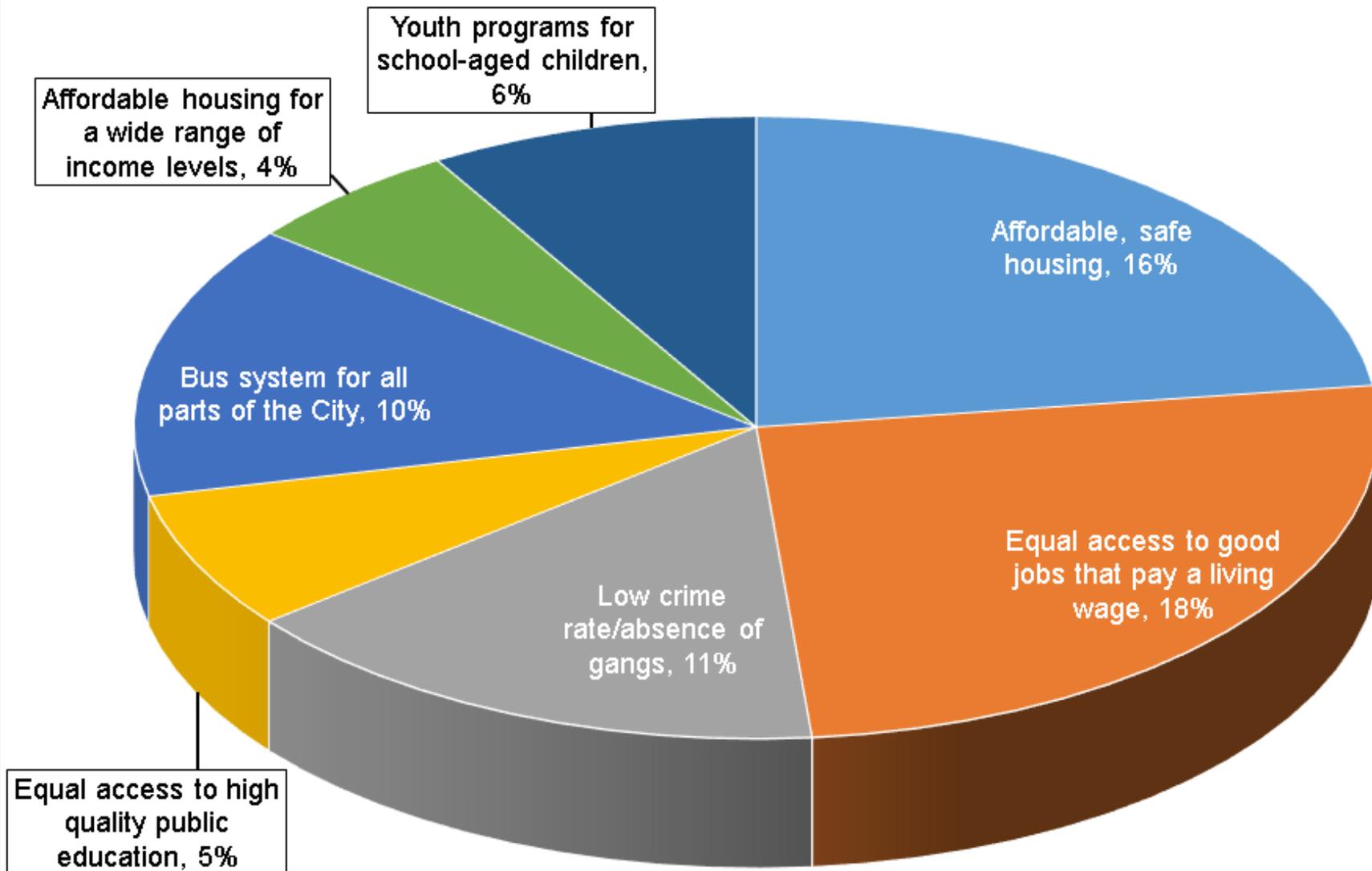
Quality of Life Topics Charted by Overall Responses



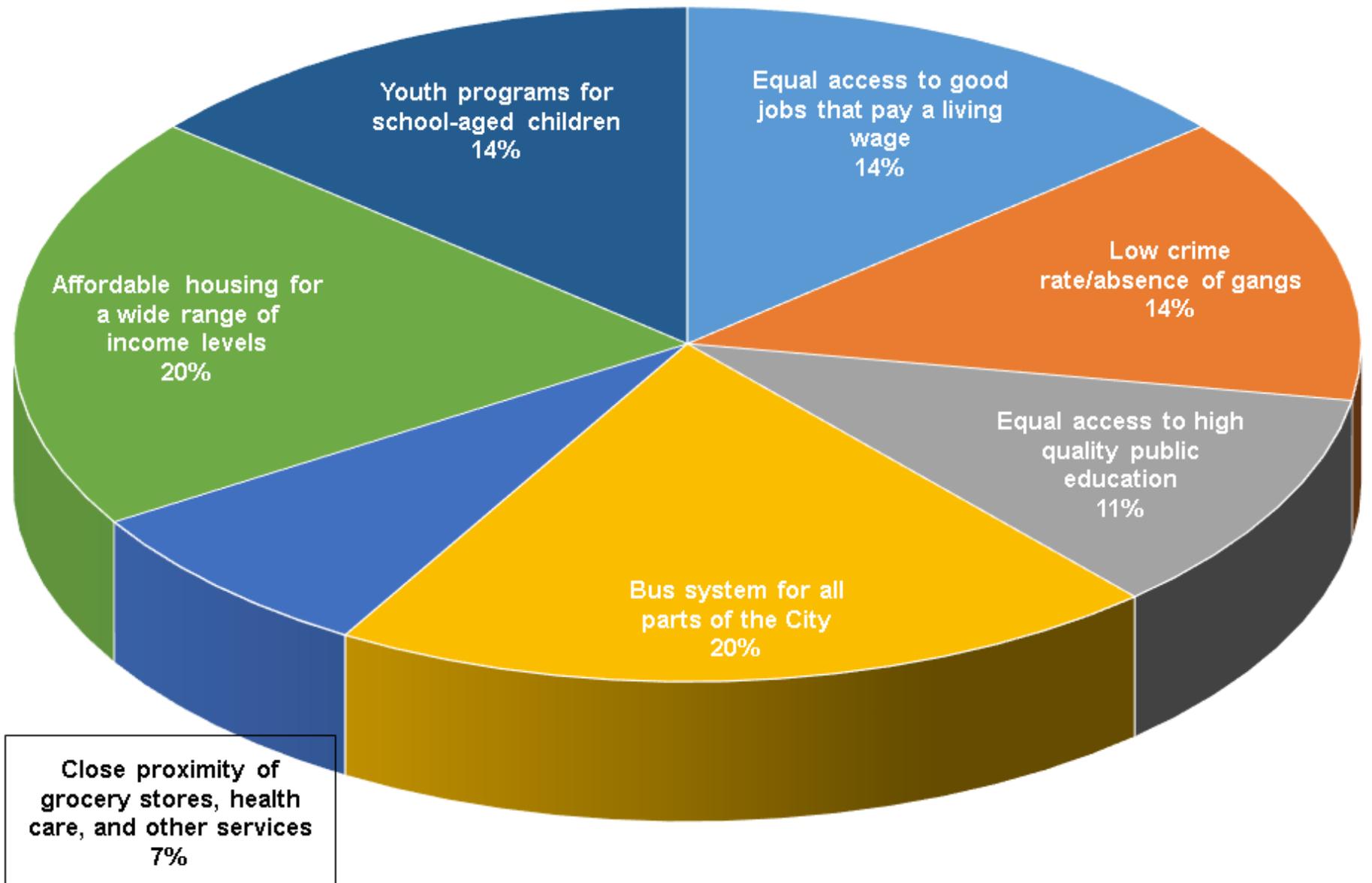
First Most Important Quality of Life Topic



Second Most Important Quality of Life Topic



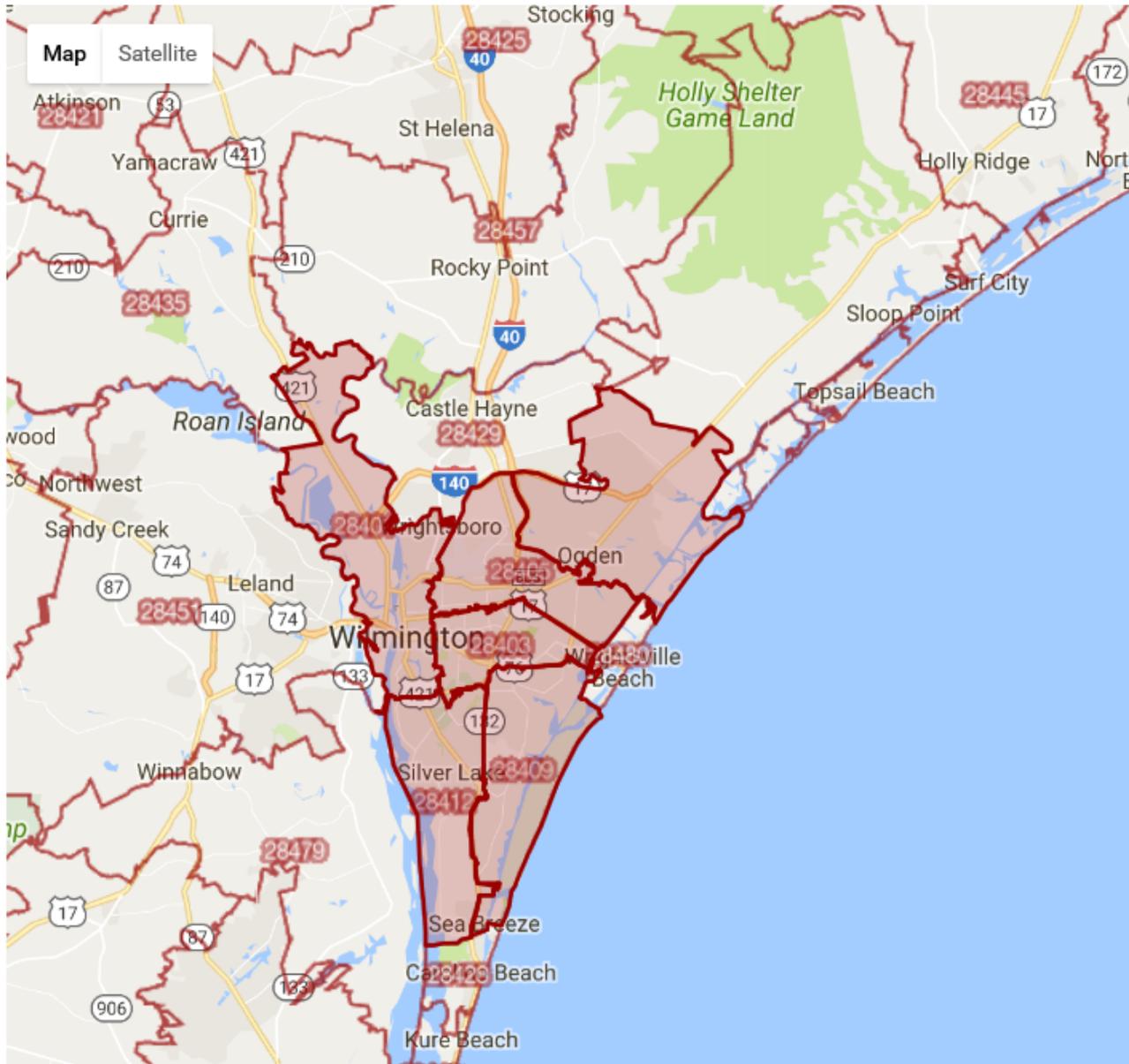
Third Most Important Quality of Life Topic



City of Wilmington Consolidated Plan

Do you live in the City of Wilmington?

Answer Options	Response Percent	Response Count
Yes	67.6%	50
No	32.4%	24



North Carolina
ZIP code: WILMINGTON (ALL)

WILMINGTON

Business addresses:	8,030
PO Box addresses:	400
Residential addresses:	90,467
Multi-family addresses:	17,632
Single family addresses:	72,435

28401, 28403, 28405, 28409, 28411, 28412

City of Wilmington Consolidated Plan

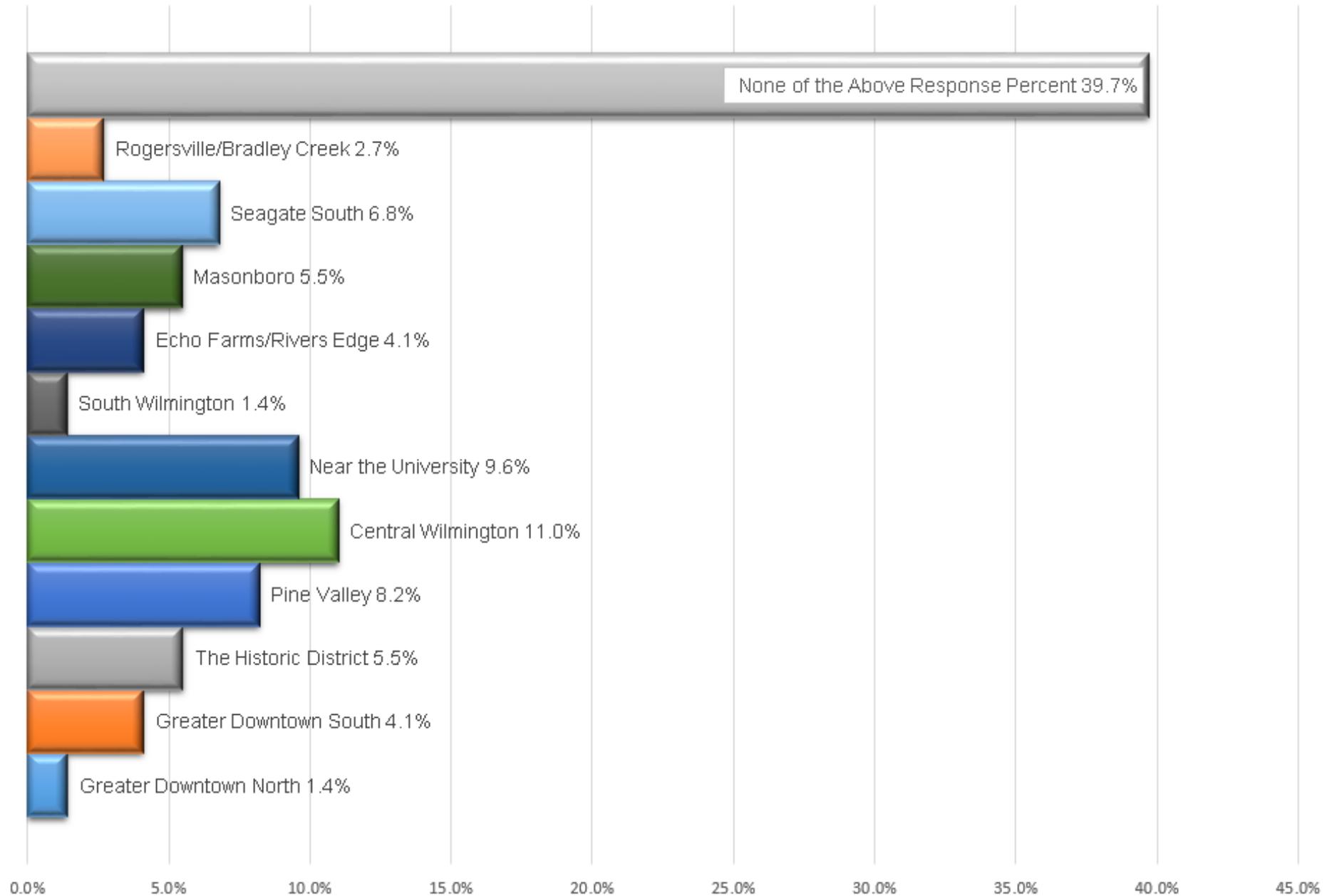
In what ZIP code is your home located? Please enter your 5-digit ZIP code.

Answer Options	Response Count
28401	8
28403	17
28405	6
28407	1
28409	16
28411	7
28412	8
28422	1
28425	1
28428	3
28443	2
28445	1
28451	1
28456	1
28480	1
answered question	74
skipped question	4

City of Wilmington Consolidated Plan

In what area of Wilmington do you live?		
Answer Options	Response Percent	Response Count
Greater Downtown North	1.4%	1
Greater Downtown South	4.1%	3
The Historic District	5.5%	4
Chestnut Heights/Princess Place	0.0%	0
Pine Valley	8.2%	6
Central Wilmington	11.0%	8
Near the University	9.6%	7
Winter Park	0.0%	0
South Wilmington	1.4%	1
Southwest Wilmington	0.0%	0
Echo Farms/Rivers Edge	4.1%	3
Masonboro	5.5%	4
Seagate South	6.8%	5
Rogersville/Bradley Creek	2.7%	2
None of the Above	39.7%	29
	<i>answered question</i>	73
	<i>skipped question</i>	5

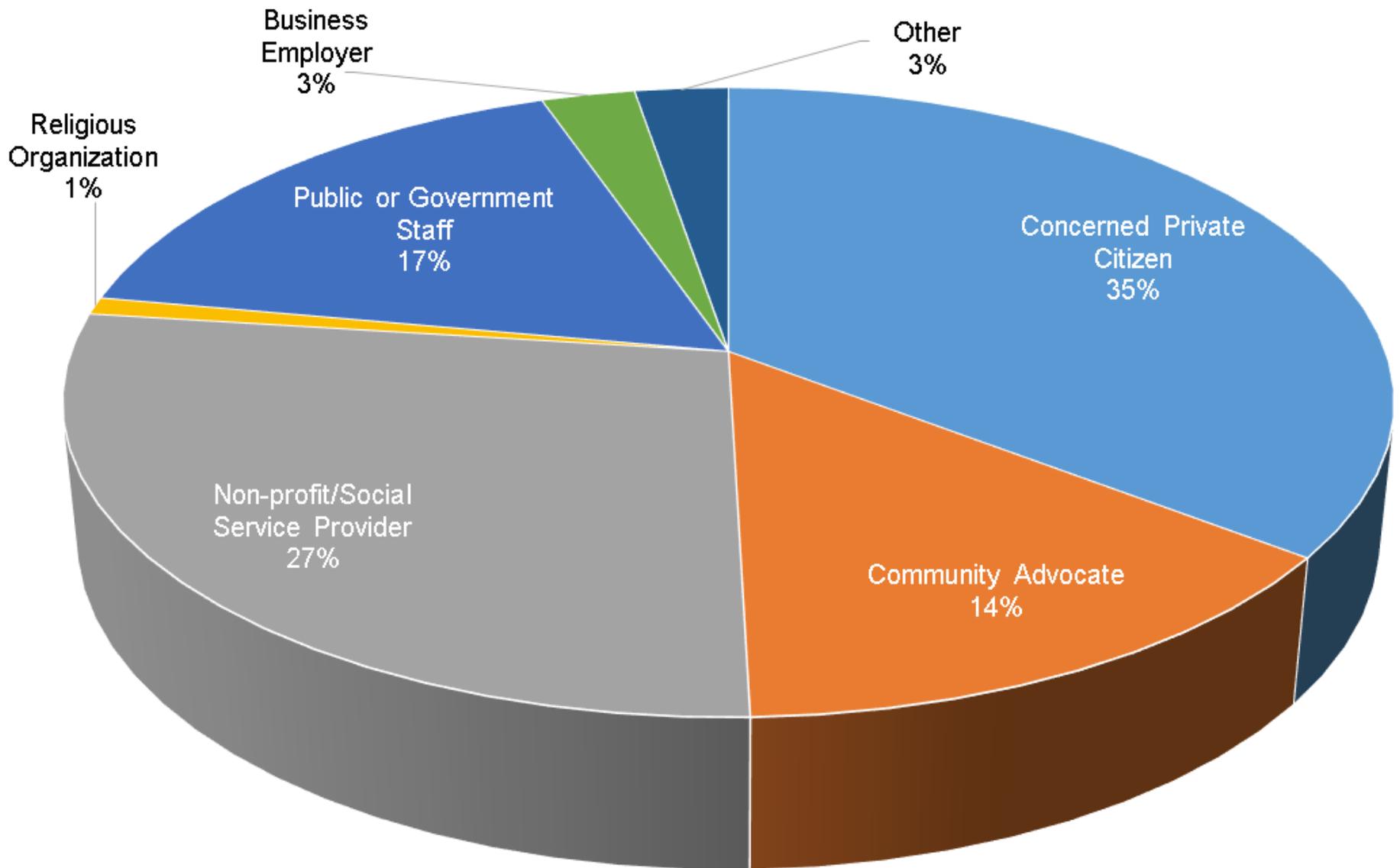
In what area of Wilmington do you live?



City of Wilmington Consolidated Plan

I represent the following:		
Answer Options	Response Percent	Response Count
Concerned Private Citizen	55.6%	40
Community Advocate	22.2%	16
Non-profit/Social Service Provider	43.1%	31
Religious Organization	1.4%	1
Public or Government Staff	26.4%	19
Business Employer	4.2%	3
Other (please specify)		3
	<i>answered question</i>	72
	<i>skipped question</i>	6

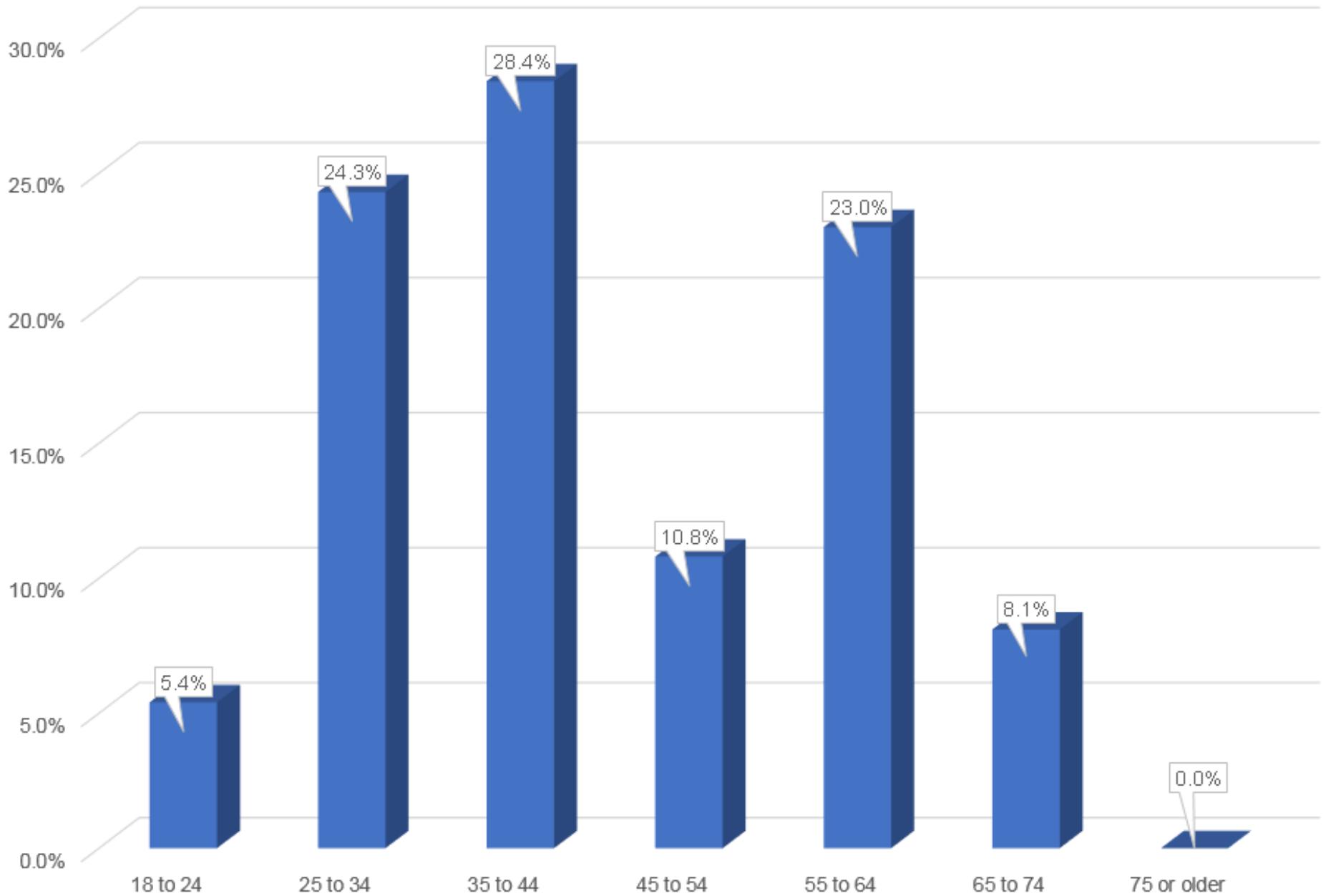
Survey Respondents Represented the Following Roles



City of Wilmington Consolidated Plan

What is your age?		
Answer Options	Response Percent	Response Count
18 to 24	5.4%	4
25 to 34	24.3%	18
35 to 44	28.4%	21
45 to 54	10.8%	8
55 to 64	23.0%	17
65 to 74	8.1%	6
75 or older	0.0%	0
	<i>answered question</i>	74
	<i>skipped question</i>	4

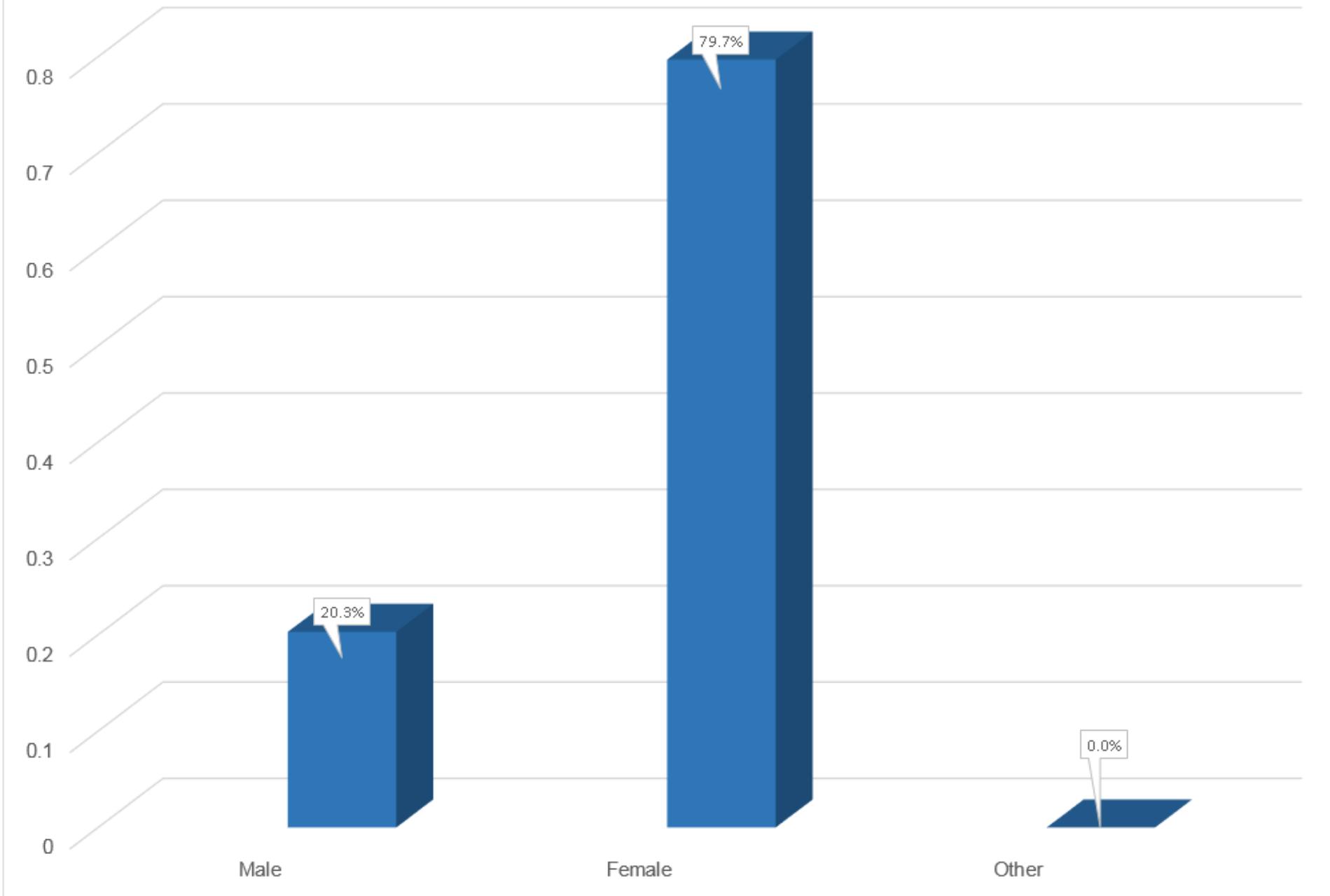
Survey Respondent Population by Age Group



City of Wilmington Consolidated Plan

What is your gender?		
Answer Options	Response Percent	Response Count
Male	20.3%	15
Female	79.7%	59
Other (please specify)	0.0%	0
	<i>answered question</i>	74
	<i>skipped question</i>	4

Survey Respondent Population by Gender

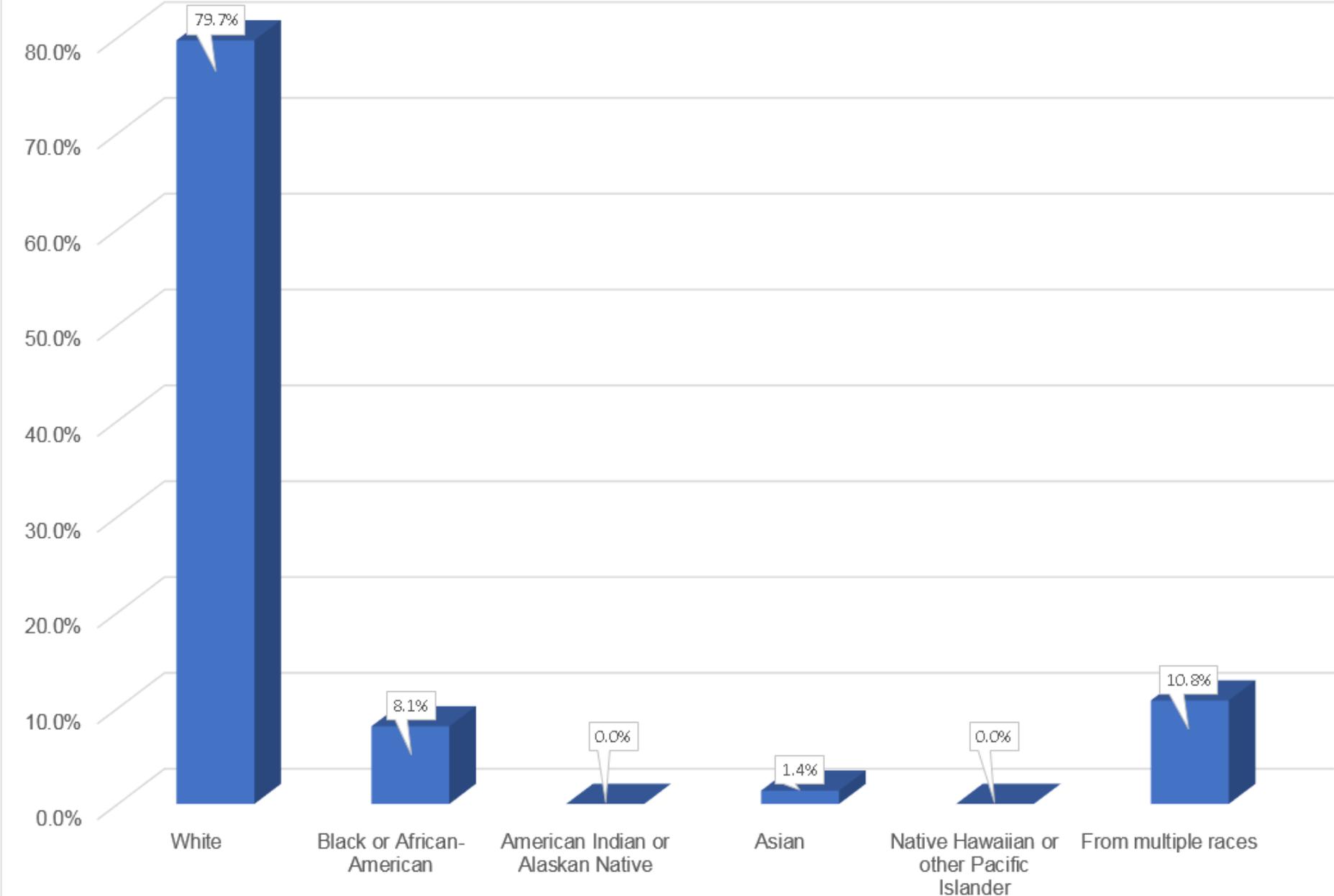


City of Wilmington Consolidated Plan

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

Answer Options	Response Percent	Response Count
White	79.7%	59
Black or African-American	8.1%	6
American Indian or Alaskan Native	0.0%	0
Asian	1.4%	1
Native Hawaiian or other Pacific Islander	0.0%	0
From multiple races	10.8%	8
	<i>answered question</i>	74
	<i>skipped question</i>	4

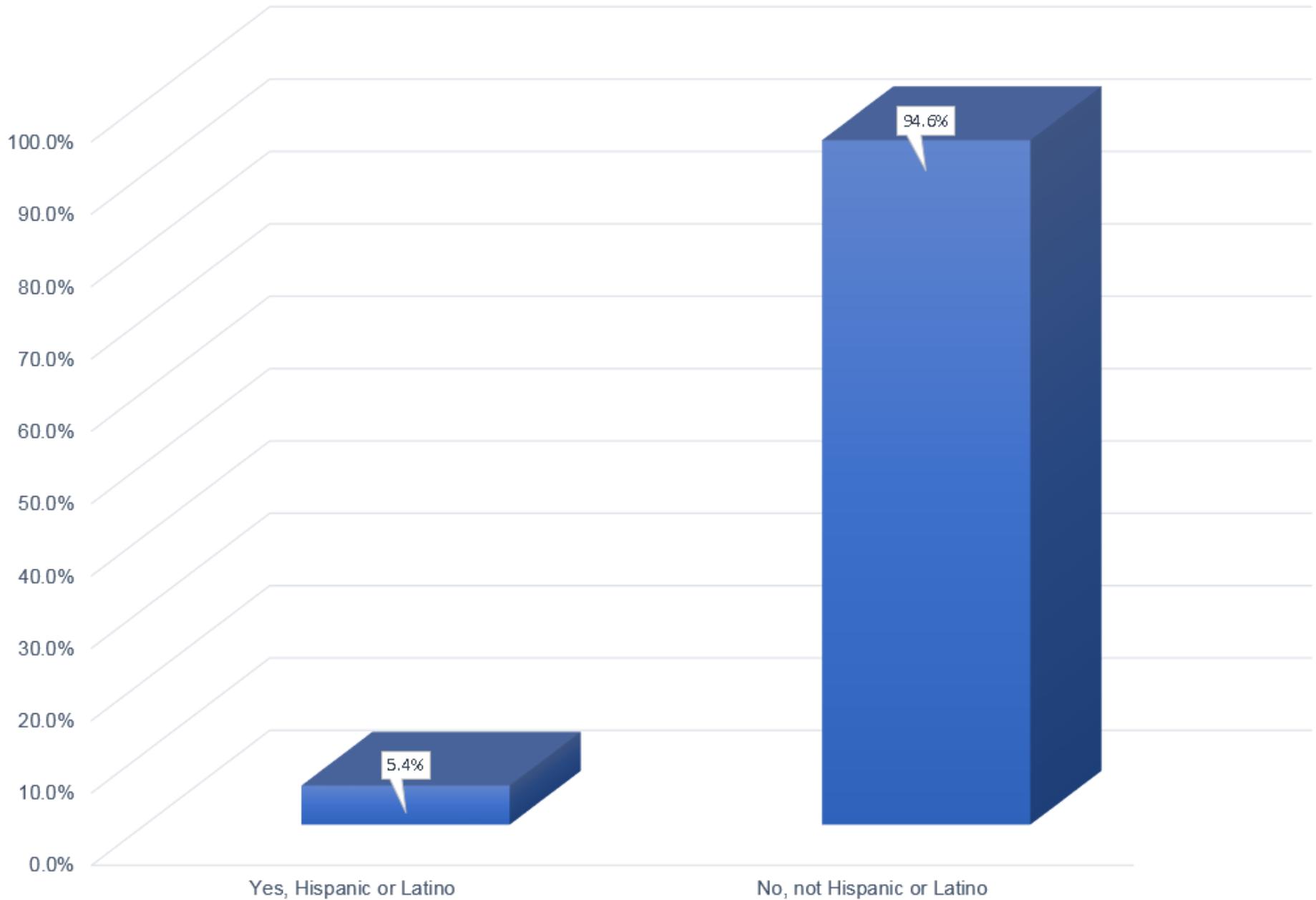
Survey Respondent Population by Race



City of Wilmington Consolidated Plan

Are you of Hispanic or Latino origin or descent?		
Answer Options	Response Percent	Response Count
Yes, Hispanic or Latino	5.4%	4
No, not Hispanic or Latino	94.6%	70
	<i>answered question</i>	74
	<i>skipped question</i>	4

Survey Respondent Population by Hispanic Ethnicity

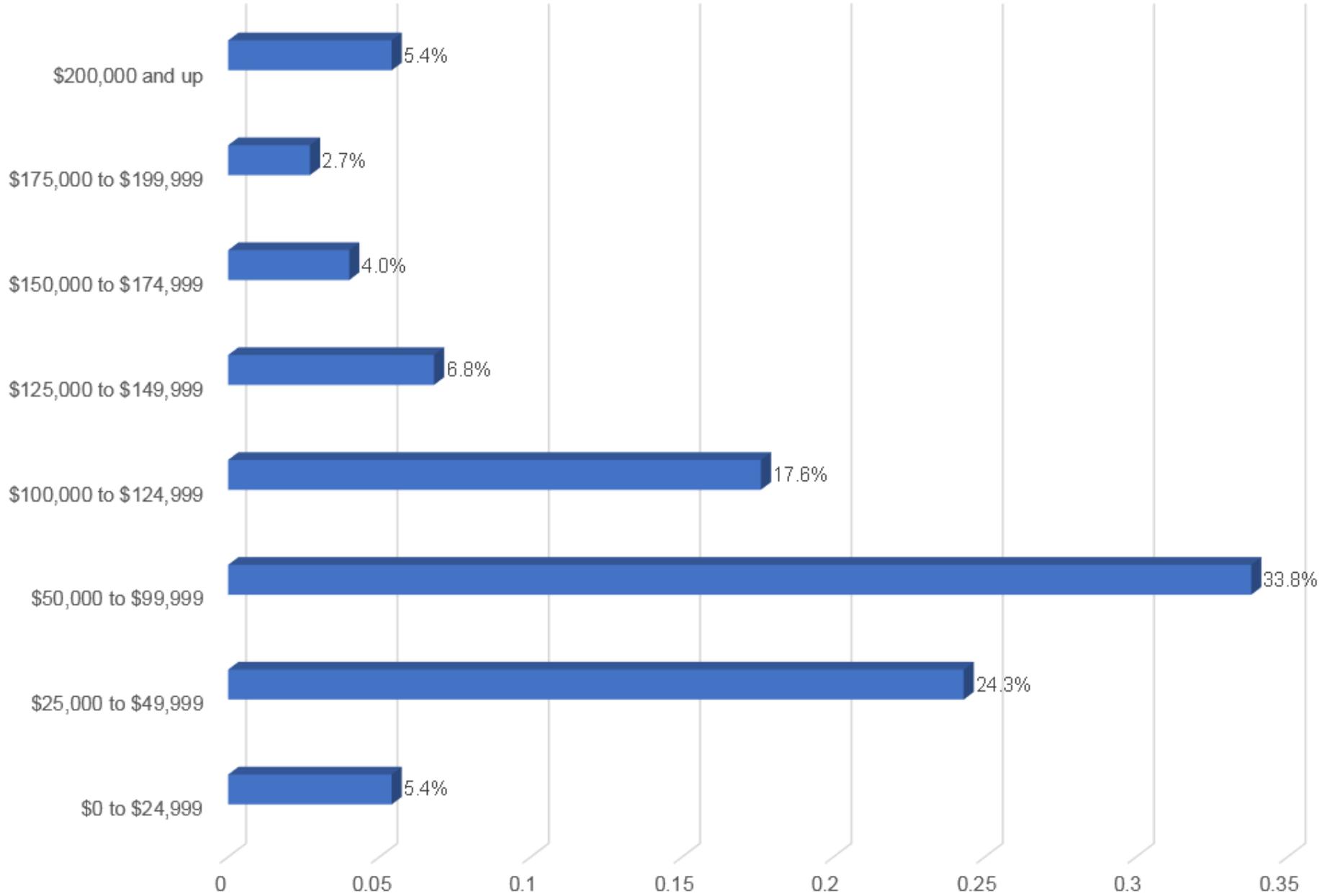


City of Wilmington Consolidated Plan

What is your approximate average household income?

Answer Options	Response Percent	Response Count
\$0 to \$24,999	5.4%	4
\$25,000 to \$49,999	24.3%	18
\$50,000 to \$99,999	33.8%	25
\$100,000 to \$124,999	17.6%	13
\$125,000 to \$149,999	6.8%	5
\$150,000 to \$174,999	4.0%	3
\$175,000 to \$199,999	2.7%	2
\$200,000 and up	5.4%	4
	<i>answered question</i>	74
	<i>skipped question</i>	4

Survey Respondent Population by Household Income

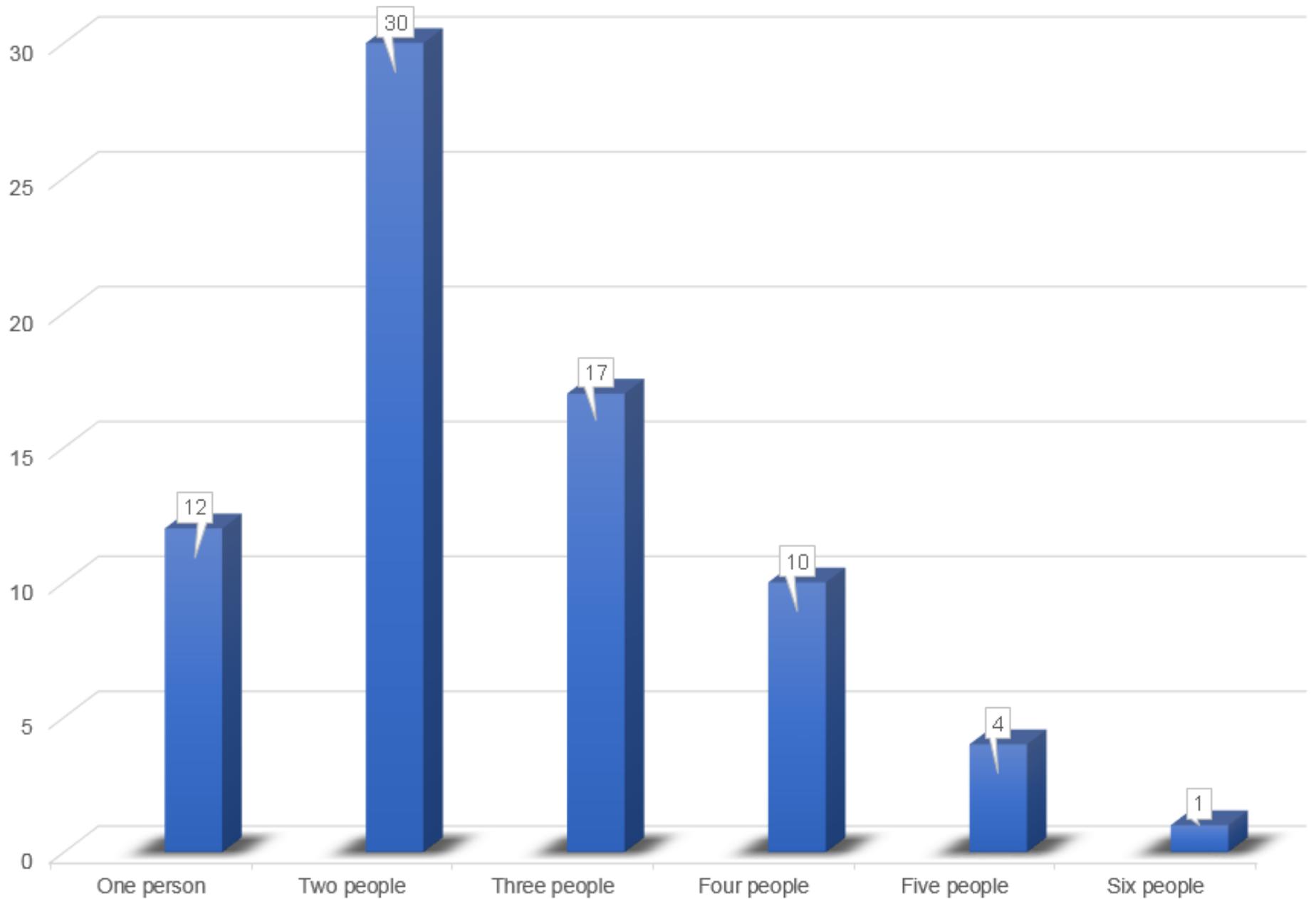


City of Wilmington Consolidated Plan

How many people currently live in your household?

Answer Options	Response Count
One person	12
Two people	30
Three people	17
Four people	10
Five people	4
Six people	1
<i>answered question</i>	74
<i>skipped question</i>	4

Survey Respondent Population by Household Size

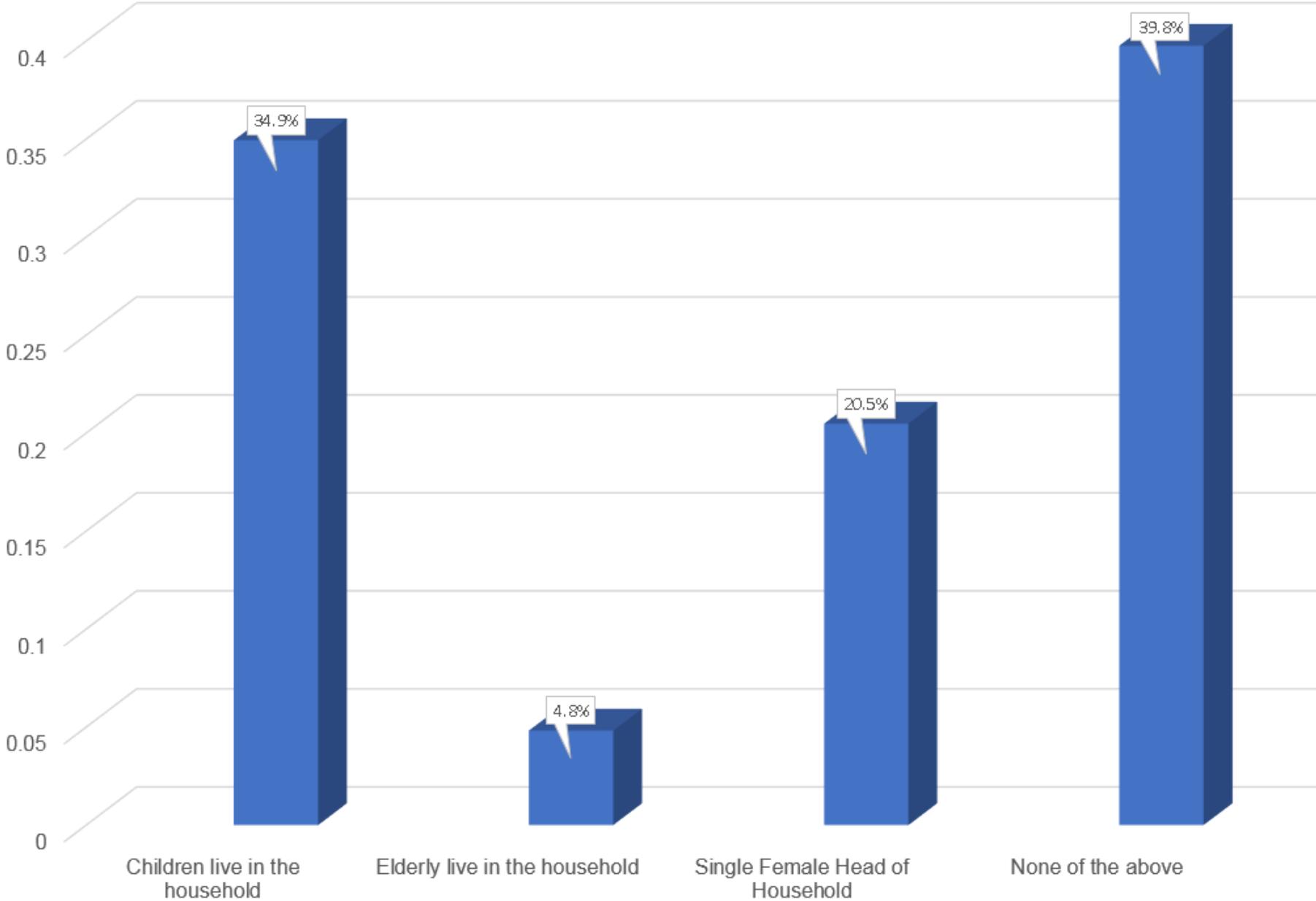


City of Wilmington Consolidated Plan

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

Answer Options	Response Percent	Response Count
Children live in the household	34.9%	29
Elderly live in the household	4.8%	4
Single Female Head of Household	20.5%	17
None of the above	39.8%	33
	<i>answered question</i>	74
	<i>skipped question</i>	4

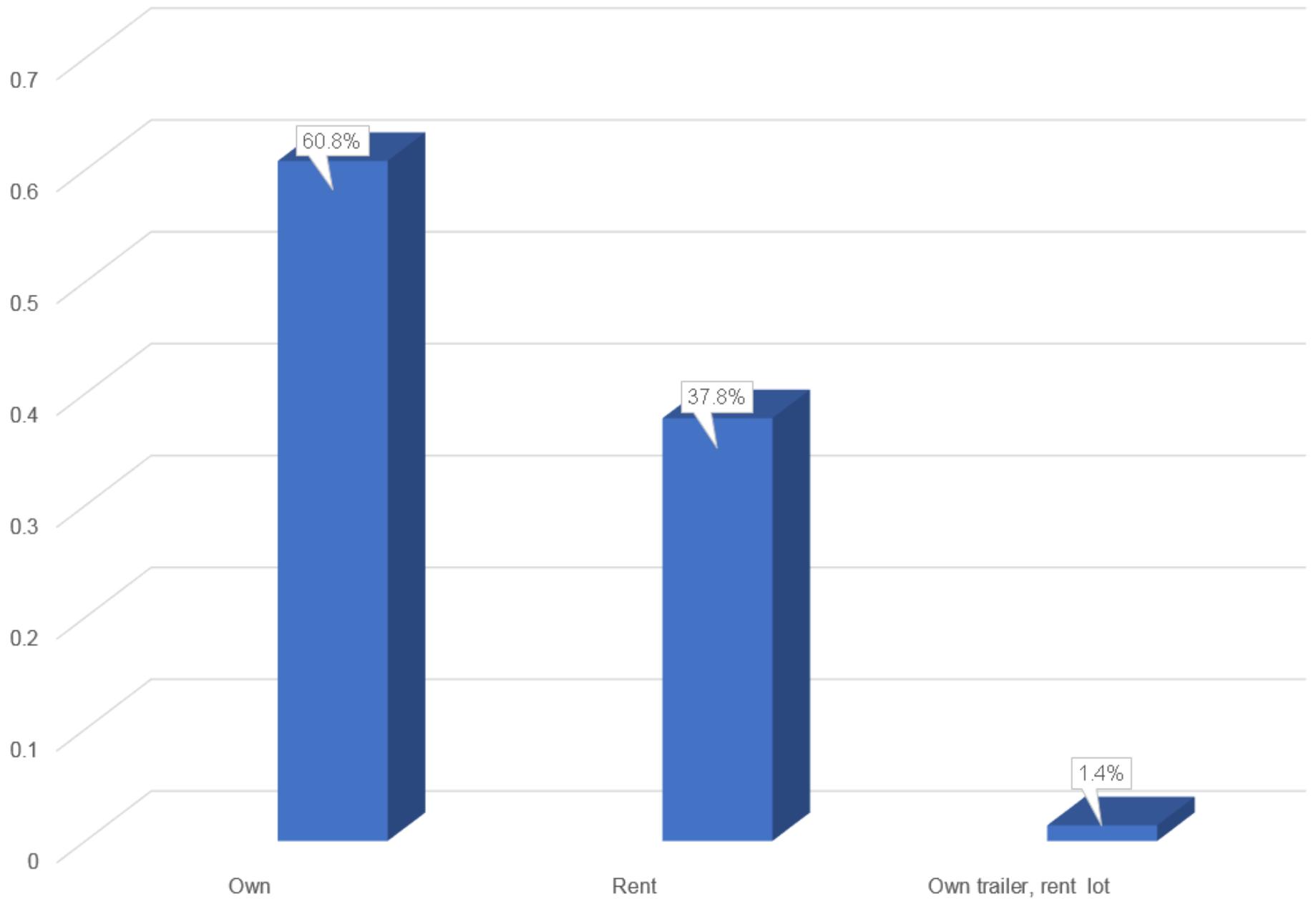
Survey Respondent Population by Household Attributes



City of Wilmington Consolidated Plan

Do you rent or own the place where you live?		
Answer Options	Response Percent	Response Count
Own	60.8%	45
Rent	37.8%	28
Own trailer, rent lot	1.4%	1
	<i>answered question</i>	74
	<i>skipped question</i>	4

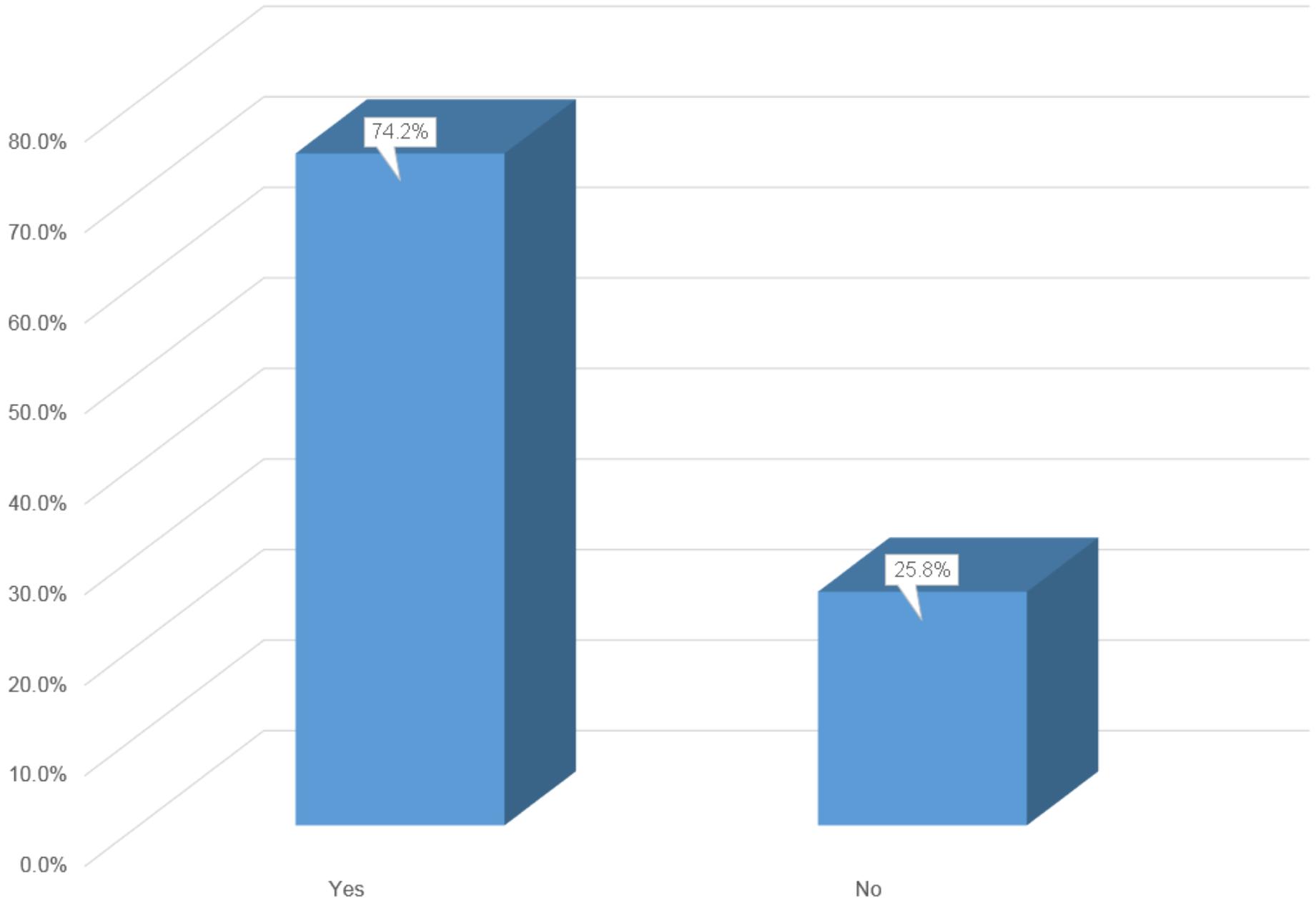
Survey Respondent Population by Homeownership Status



City of Wilmington Consolidated Plan

If you are not a home owner, would you like to become a one?		
Answer Options	Response Percent	Response Count
Yes	74.2%	23
No	25.8%	8
	<i>answered question</i>	31
	<i>skipped question</i>	47

If you are not a home owner, would you like to become a one?



Wilmington Housing Authority (WHA)

Resident Advisory Board

August 3, 2016

Creekwood Community Center

Consultation and Input on City of Wilmington/WHA AFH

- WHA went to City Council for Senior Housing project in Pine Valley- don't know why City Council shot us down – need to find out why. Elderly low-income persons want a good place to live
- Young people don't make enough money to afford good housing, so live in public housing
- I live in Houston Moore – need more stand living – need a cleaner environment inside and out; there is mold, electrical issues, more higher standards for housing conditions
- Is there really going to be a difference from all this information you are gathering?
- WAVE Transit moved bus stops that were in public housing developments and now the stops are not convenient; working people cannot get to bus stop in Creekwood and the single –family neighborhood
- People struggle to pay rent, food, medicine – need better help for elderly, want to see better schools so kids can go to college
- Need more resources to do better
- Rachel Freeman School is a failing school, if try get into another school via lottery may not be chosen, if get transfer have no transportation, there is really no choice
- Teachers assigned to Rachel Freeman and other inner-city schools are inexperienced and once they get some experience they transfer to better school, need experienced teachers
- A lot of young people are not working need education and training to move further in life and get jobs. Need training programs available on public housing sites to help residents get real world skills
- Need access to grocery, pharmacy, and other amenities. The new grocery store downtown will not be affordable or easy to get to.
- Would like grocery store and parks in my community – need parks, stores, services that meet community needs.
- When buses no longer stopped in public housing created burden for residents, especially elderly
- There are no deliveries and no taxies serving public housing after 5 pm
- Why move bus stops – WAVE said violence, then said ridership was down
- The RAB got over 2000 signatures on petition to WAVE asking for bus service
- WAVE surveyed ridership on a Sunday... this is not reflective of ridership for work and school
- When WAVE changed the routes this extended the time on the bus and wait times for bus
- Take everything away from low-income people in Wilmington and focus on serving tourist, example buses going to Carolina Beach
- Changes the street design in Creekwood with traffic calming which limited bus access in the development
- Southside used to have a grocery store at 5th & Castle St., there was also a Piggly Wiggly and an A&P in neighborhoods so people could walk to the store. It was more like a real neighborhood in the past than now.

- Need to set up a fund or program to set aside savings for emergency/illness people don't lose everything
- Need programs to bring communities together, especially youth – can City do something- some program?
- Low income community need more communication about various City programs ... better communication from the City to WHA
- What is Wilmington Police Department (WPD) offering Creekwood with the new facility at Maides Park?
- WPD has more of a presence at Houston Moore now than in past
- WHA had a program Individual Development Account (IDA) for homeownership budgeting
- Need programs to help residents with jobs; to help residents move out of Public Housing. When people's income increases, the rent increases instead these funds should go to saving towards moving out of public housing
- Public Housing should be a stepping stone to better opportunity
- Need programs to teach budgeting, etc. , to move up to better housing and out of public housing
- The goal is to do better and have kids do better, low income people want the same as everyone else
- Need self-sufficiency program prepared for better future
- Want to see change in Houston Moore community for everyone, young, elderly ...
- No more food bank at Houston Moore
- The past, old history, is influencing what is happening now... there is a perception of crime that is not reflective of the current reality. The media portrays an image based on this history and not what's happening now
- City needs to help turn around the negative image of Public Housing
- Public Housing needs access to the city as a whole; Public Housing is part of the entire community, part of the larger neighborhood

July 13, 2016

Public Policy contributing to segregation?

- Policy and practices contribute to segregation via the institutional racism in the past, example- 1950's FHA, public housing policies; this shows in land use and other plans that reinforced racism in future plans
- In the downtown area the trend is to price out affordable housing through gentrification, for example Carolina Place –houses were \$80k now \$200k+, same thing in Brookwood, Princess Place, Sunset Park. On North 4th St since PPD in the last 10 years prices are up and no longer affordable.
- Downtown area lacks greenspace and parks this limits families buying houses, as does poorly performing schools.
- Schools serving R/ECAPs, downtown area don't have strong support systems, like PTA etc.. Downtown schools really not that bad, many of the students in those schools don't have good family support.
- Income levels of household contributes to segregation; income drives where people live. Housing choice result of income inequality, which is also racial
- People are stuck where they live because of their limited/low income
- Wilmington has service industry pays lower wages; no higher paying industry... film industry, PPD, Verizon. The state undermined the film industry.
- Downtown needs greenspace and bike trails, and a grocery store
- Need amenities in order to sell homes
- Transportation is available to jobs and other areas outside the R/ECAP,
- Cost of housing leads to segregation
- Need incentives for developers to build new affordable housing
- Need to hold builders/developers accountable- should require they include affordable housing in projects, example Washington, DC
- Developers are catering to retirees who are moving here
- Do historic preservation requirements contribute to lack of affordability?
- Need high school education on personal finances/budgeting
- R/ECAPs include public housing- this concentrates poverty
- There are good examples of public housing that has been redeveloped to improve the community- Riverside & Dove Meadows revitalized to Sunset South
- Need to get rid of outdated public housing
- People don't want to live in R/ECAP because of crime, people want affordable housing in a safe neighborhood
- Hispanic community does not want to live in African American communities
- Segregation is a society issue not just a Wilmington issue
- People need access to food/grocery store
- Segregation is because of price of housing

- We should be looking at the City overall not just by race
- Family size contributes to poverty
- Affordable housing in the City is only in specific areas, what else is left
- Downtown popularity leads to investors flipping formerly affordable owner-occupied housing into non-affordable rentals
- Public preschool accessibility is very important to move people out of poverty in future generations
- School's success can be determined by quality of staff
- School's performance score determined by student's ability
- School districting – in R/ECAP district there are magnet schools, arts, science, design
- People see past it
- Middle school downtown
- Year round lottery
- Parents have the right to choose another school if child's school district is low performing
- Parent's need more education about their rights in the school system
- NHCS has made changes but still have the same output
- The school board has not changed
- School administrators have a do it yourself mentality about educate options
- Safety is not just in certain school locations, it is every school, and there have been lockdowns in suburban schools and inner-city schools
- Teachers don't contact parents directly, they expect parents to look at students' performance on web based systems for posting student progress
- WAV E has extended the service area, but bus transfers need improvement

Cost burden what has caused cost burden?

- Inventory and the market cause cost burden when price of housing increases
- Home prices have increased and this has driven up rental demand and price
- The high cost of rent does not leave income to save for down-payment to purchase house
- Recent article in the WBJ reported 3500 new rental units – luxury market rate- the article says people are afraid to purchase given housing crash experience and millennials relocate for job opportunities
- Land cost of new construction make it impossible for builders to recoup the cost with smaller more affordable houses
- To rent a unit many require 3 times the rent- proof of income
- City should sell vacant properties owned by multiple heirs and blighted on the private market or to nonprofits
- City rents are high because of college students, who have roommates and can afford rent vs. family, esp single mother w/children

Housing Choice for Disabled

- NIMBY problem when developing affordable housing for elderly and disabled – example Pine Valley
- Realtors need more education on the HUD VASH program

- Change the term affordable housing.. call it something the community will accept
- Protected classes are not really protected... NIMBY causes projects to fail and there is no affordable housing in neighborhoods that are middle class
- People don't know what their rights are under fair housing, for example my elderly mother wanted an apartment on the first floor and was told that it would cost more, disabled people are being misled.
- Solomon Towers downtown hasn't hurt the property values of surrounding neighborhood
- Are there vouchers to subsidize landlords/owners of rental property to make reasonable accommodations?
- Need more open minds, more money, less red tape
- People need to vote for candidates that will support affordable housing and fair housing, its politics
- Don't forget about crime in the R/ECAPs
- What can be done for Wilmington's homeless people... 1) for them and 2) for the neighbors who can't take their kids to the park nearby because people are loitering, drinking, littering there.
- More open minds; More money; Less politics; less red tape ... then things can happen
- "Managing your Personal Financials" Class (education program) in all schools starting in the 8th or 9th grade
- Better/improved Public Transportation
- Grocery Store downtown
- Disabled Individual – commercial buildings have to follow ADA compliance, residential development should be required to have more accessible units
- School districting – In NHC the policies change but it seems the outcomes don't follow suit
- Bussing doesn't seem to work because higher incomes are mobile and can afford to move into other districts or send their children to private schools if they don't like the mix at their current school
- Have we asked the people in the problem areas what they think would help them?
- I think that there must be a focus on getting healthy, affordable food into the problem areas. The other areas to work on are education and consequently opportunity for jobs so that people don't have to turn to crime. You can create affordable housing but if you don't help the folks living there, what good will it do?
- I've seen WHA inspections make it very difficult for owners to comply, which makes it costly for tenants. Are there things to be done to take the burden of inspections off without sacrificing safety?
- Financial literacy, not just about budgeting, but about taking out loans to buy cars or mortgages, or even to be prepared to take out student loans.
- For HUD owned homes.. HUD programs: teacher next door or police officer next door. I haven't seen where these programs are available in this area. Some counties advertise tax sales of county owned homes on their websites. NHC and Pender County do not. HUD owned and county owned homes could help with affordable housing.
- Realtors and lenders need information on where to go to help clients who need affordable housing. Funds etc..

Notes from Meeting with TriHIC/CoC Board members

July 11, 2016

Attending: Broc Bilby, Brett Wells, Lee Anna Stoker, Cecelia Peers; WHA: Katrina Redmon, Karen Schraml; City of Wilmington: Suzanne Rogers, Rachel LaCoe

Are there policies, practices caused segregation we see on maps and the disparity revealed by opportunity indices?

- Do we have data on lending patterns HMDA?
- Gentrification – we don't need to force people to move from their neighborhoods
- This will change when loans are available to move to areas of opportunity—no one will move to my neighborhood Long Leaf Hills if they have another choice
- Areas that have the most affordable housing (Leland, Rocky Pt) have the longest commute to work, transit isn't affordable this contributes to the cost of housing
- Look at the website "placespent.org" Durham Urban Ministry website to see what it really costs ... there is a complex set of problems to consider when finding affordable place to live
- Budgeting w/people on fixed incomes is difficult, there is no wiggle room. People often choose to go without food to make rent.
- The housing that a family is able to afford affects the school district they live in and the opportunity for education

Looking at the data on disabled what insights can you provide?

- The population on SSDI \$700/month average income this is equal to average rent, they must use food bank and other resources to make it
- Those with developmental disabilities have even more difficulties in living within the very limited budget
- The number of people on disability is low compared to those who are disabled
- Often disabled people can't figure out how to use the WAVE – public transportation- system, it is complicated to figure out the routes and it is not timely
- Disabled are often unwilling to accept the reality of housing cost and live with a roommate, they prefer to live alone

Are there policies that contribute to school proficiency?

- School districts drive where people choose to live
- If live in an area without good schools – historic districts/downtown – send kids to private schools not Snipes or Williston public schools – schools are not reflective of all the income levels, diversity in the district for the downtown/historic districts

Are there affordable housing options around the city?

- People choose to live where rents are lower- can there be policies that spread out where people can afford to live?

How does the lack of land affect development?

- It became clear that housing for lower income households in upper middle class neighborhoods, like Pine Valley, is an issue NIMBY. People in PV are convinced that their property values will go down if LIHTC projects are developed.
- There is no real choice for low income people to live in areas of opportunity
- NIMBY – there are not enough voices from advocates of affordable housing
- Are there real incentives by the City to support affordable housing?
- LIHTC the QAP is very competitive
- An impediment to affordable housing is the perceptions of the larger community about affordable housing and poor people
- There are negative perceptions about HCV, public housing and public subsidy for housing
- Need more permanent supportive housing – see the presentation made by CoC in May to advisory board
- There can be no real reduction in chronic homelessness without more PSH
- HUD doesn't fund services – HUD says there are other funds for services in PSH
- Lakeside Reserve not eligible for LIHTC
- Is there a way to incentivize businesses to locate in distressed neighborhoods i.e. grocery stores, and businesses that create jobs
- As neighborhoods improve there is increased demand to live there = gentrification
- Need more housing units, increase density
- There is not a lot of development of mixed income housing in new projects being built – example Barclay Commons
- Suburban areas are not looking for density and diversity

How does public policy impact affordable housing?

- Public policy – 10 years ago city put resources into the Northside and 3rd Street – PPD area; now see luxury apartments- City Block- on 3rd St. across from Salvation Army Homeless Shelter. Now Salvation Army is cashing in taking profit and moving.
- City should use any city owned surplus real property for affordable housing
- Gentrification changes neighborhood and eliminates services for poor, example Mercy House Homeless Shelter on Red Cross St. closed and that area of 4th Street is gentrifying
- Pine Valley LIHTC project needed better marketing to around negative perceptions... what does affordable housing really mean.... Housing for teachers, firefighters, etc.
- We have enough safety-nets to catch those highly susceptible populations
- Names we use taints the project, ... LIHTC, Workforce Housing, Affordable Housing,
- Show positive examples and realistic face to tell the story –Need a PR news campaign and follow-up story in media to show that the “sky did not fall” example Lake Ridge
- Look at Porters Neck Walmart, its political, framing the discussion... people would probably want housing there instead of Walmart...

June 22, 2016 Meeting with Disability Resource Center (DRC) staff

Present:

Gloria Gardner, Executive Director

Meg Yeates – Independent Living & Transition Specialist

Priscilla Bragg- United Way Senior Aide- Reception

Charlotte Buckley – Community Services Specialist

Patsy Parrish – Office Manager

- Persons seeking assistance from DRC are often in early stages of deterioration of health not old enough to retire and receive Social Security
- DRC served over 288 persons with independent living plans in a 5 county service area, 75% of clients served have housing needs
- DRC gets calls from people living in areas outside of Wilmington who want to relocate to the City to access medical care and other services.
- DRC works with a lot of homeless
- There are some specific places and property management companies in Wilmington that are not working with disabled to make accommodations.
- Most of the people DRC serves are ages 18-55
- Because there are resources for school aged persons and for senior citizens the gap is persons ages 18-55. There are no programs to support these persons. Disability can occur at any time in a person's life and \$763/mo in SSDI average is not enough.
- For person's already low income wages, becoming disabled only makes life harder financially.
- SOAR is so important for helping people get SSDI they are entitled to
- Working at DRC is a real eye-opener, we've seen clients who were doing fine financially, became disabled and lost all assets while waiting for SSDI, nobody is immune.
- Public housing available is limited
- Reasonable accommodation can be made by WHA, but not always at the desired location
- Clients have problem exercising their right to reasonable accommodations in the application process, this is especially the case when client has drug or criminal history.. WHA is not willing to accommodate
- Excel property management owns or manages a number of developments in the city and they have not been willing to provide reasonable accommodations. Often their properties are not up to standard and their property managers harass residents.
- Resident's live in fear of retribution.
- Transportation is a problem – majority of clients have no transportation
- Need more handicapped parking per unit in Senior Housing developments because people are driving longer/older age.

- When clients come to DRC inquire about transportation needs, have bus vouchers
- DRC clients live in many parts of town.... Downtown, Sunset Park, Lake Ave, Monkey Junction, etc...
- There are some key program target units in Leland that disabled can rent, but transportation is a problem
- The Drs. /medical care is in Wilmington
- Brunswick County is very large and services are spread-out and not accessible by public transportation
- Disabled people seeking homeownership are challenged by credit problems, lack of understanding about real estate/mortgage process; homeownership is scary; disabled people need a support system to deal with life's issues that can jeopardize homeownership i.e. loss of employment, maintenance, etc.
- WHA Section 8 homeownership program differs from City's HOP program
- Need to get information out to more people about the Mortgage Protection Program to stop foreclosure
- In the Key Target program disabled resident is supposed to have support, but that is not always the case
- As a result of the Olmstead Act there is not enough housing or support for all those people who are coming out of facilities
- Benefits management is often a negotiating tool with landlords to convince them to rent to a disabled person
- DRC hosted a workshop for landlords to encourage them to lease to disabled people, need to do this again
- People are using motels on Market St. for housing
- City should buy Red Roof Inn and provide month to month rentals for disabled
- People with disabilities do not like roommates – need SROs
- People with physical disabilities have to wait for accessible units
- Have problems getting ramps on Single family rentals
- Even units called accessible don't have roll-in showers
- Need SROs
- Where is the City on allowing Tiny Houses?
- What about Accessory Housing? What is the Land Use Code?
- Driftwood and Hopewood work because these developments have on-site support
- On-site support is needed, the Key Target Unit program doesn't have support on-site
- Community is important to people, especially disabled and more so cognitive disabilities
- In some housing developments there are restrictions on people gathering... loss of sense of community and socialization
- What about inclusionary housing requirements i.e. NY City
- Requirement for reserve of 3 times monthly income to apply for rental housing This is a barrier
- Deposit of first and last month's rent is barrier
- DRC is most successful in securing rental housing through work with small landlords with SF units, not with large multi-family developments

- Most clients are African American and White, not many Hispanic clients
- Every trailer park in Wilmington is mostly Hispanic
- Minimum Housing Code – renters will not contact city code enforcement for fear of retribution and losing housing, even if substandard.
- Need more housing for single parents
- Fair Housing complaints with NC Human Relations Commission have not been resolved. NCHRC closed the cases in 2 weeks and the letter to complainant had incorrect information about the case and was not accurate or applicable. Called the NCHRC and was told the reduction in funding/staff was the cause of the poor quality work.
- The eviction process is not fair to tenants... the proceedings are not recorded, they are confusing, large Apartment complexes have an inside tract to get quick evictions; tenants aren't allowed to speak and don't have representation... unfair
- Need a workshop on how the Eviction Law and process
- Many people are being evicted for having bedbugs and charged for the extermination
- Unpaid eviction judgements show up on credit reports and impede future rental applications
- Tenants often have excessive charges for maintenance and clean-up after they leave an apartment...
- In Madison, WI there is a Tiny House Village for homeless w/ shared amenities
- Need to have day shelter or place with lockers for homeless people to secure belongings while on the streets
- Homeless shelters not handicapped accessible, service dogs not allowed
- Worked closely with the, now defunct, NHC HRC it was a great resource

Cape Fear Housing Coalition

June 9, 2016 Meeting

- What are your thoughts about the segregation patterns presented in the maps and tables? What 's keeping these patterns in place today ? Do you see these patterns changing in the future?
- Are there policies or practices that contribute to current and future patterns of segregation? If so, what policies, practices?

Segregation in our community is by income, and Black people earn have lower incomes than all those White people moving here from the North and Midwest to retire.

As the population increases from retirees and other, expect to see the center of poverty areas shrink in size, but concentration of poverty will increase in places like Creekwood and other publicly subsidized housing areas. In other words, edges are shrinking in R/ECAPs

As gentrification occurs on Northside more low income HH may move to Southside, or Southside may also have increased concentration w/in smaller geographic area as gentrification occurs on outlying areas.

New LIHTC project on Princess St. by Creekwood will add to concentrated poverty; LIHTC project needs to be located in higher income area not in R/ECAP or other poor area.

Southside does not have diverse businesses with jobs, only have business that serve low income, medical and rehabs.

Northside no jobs/services downtown for residents and no grocery store.

The middle income HH is getting lost with no jobs, no improvements in wages

Many people's thinking is still segregated – part of culture of the south

There is a longstanding pattern of City Council voting down affordable housing projects in non-segregated neighborhoods, or areas that don't have concentrated poverty.

Disconnect between what official plans direct and what is implemented to AFFH. No political will for AFFH.

No recourse if AFFH does not occur, for example the Planning Commission and City Council deny rezoning for LIHTC due to traffic concerns by area residents and then a few years later rezone the same property for a Grocery Store, other Retail and Office use ... which generates more traffic.

Pattern of rezoning is capricious and often furthers segregation and does not consider mobility or integration. Rezoning process does not address affordable housing as a priority.

Existing incentives for development of affordable housing are not referenced or used in projects that come to Planning Commission

Preserving trees is more important to elected officials than preserving or increasing affordable housing, they should have the same level of concern for affordable housing as they do for trees

The comprehensive planning processes for both NHC and the COW include affordable housing as a high priority – the City and County should be held accountable that changes to the zoning ordinance reflect this

- Are there school related policies that affect a student’s ability to attend a proficient school? If so, what policy(ies)?
- Does a person’s place of residence affect their ability to obtain a job? If so, how?
- Does the transportation system, including public transportation, affect the ability of protected class groups to access jobs or education? If so, how?

The lack of school provided transportation to proficient schools is a barrier

Choices for employment are limited by public transportation route schedules and availability

Jobs in local economy are in service industry but public transportation schedule is not 24/7

There are more barriers to transit than location & distance to bus stops

GOAL: WAVE will be gathering public input re: using public transportation as ladders to opportunity

Using public transportation is not usual for low income HH with jobs; most have a car

Planning should include alternate forms of transportation –access to bike paths, sidewalks should be included in neighborhood plans

Downtown neighborhood schools do not attract higher income HH, unless they use private schools

Safety and education are important factors in choice of where to live

Perceptions about crime and safety are mismatch with affordability in many neighborhoods, including R/ECAPS

- What, in your opinion, contributes to the cost burden in R/ECAPS?
- How does the prevalence of cost burden in the R/ECAPS compare to the city as a whole?

High market rents limits choices

60% of workforce in service industry w/low wages leads to cost burden

Security deposits, bad credit are barriers to renting housing; credit also barrier to employment

Substandard housing is the only affordable housing available

Disable HH have no recourse, substandard housing is the housing of last resort

No Fair Housing resource, nowhere to file complaints about “bad landlords”

GOAL: We should focus on problem areas with known substandard housing/landlords using a model like Raleigh ---landlord registry with inspections

The older housing that makes up most of housing stock is more expensive to maintain and operate

GOAL: Program to help landlords, especially considering the older housing stock... good landlord access low/no interest funds for repairs

Existing HUD funded programs (COW Rental Rehab Loan) too much red tape for smaller landlords/developers

GOAL: Housing Trust Fund for maintenance & rehab

Many HH cannot afford to work because of the high cost of day care... can't afford child care and housing w/wages earned

GOAL: Landlord Registry Program with incentives for good landlords – access funds

Weatherization program very helpful for disabled HH

New student housing being built may make more housing available in downtown areas currently used for student housing. This will result in Landlords improving housing as MHC is enforced along with market forces – reduced demand = improved housing .

Need to explore other City's best practices in addressing gentrification.... 4th Street Brooklyn Neighborhood example of area at risk of gentrification as new development only for higher income HH

Need to replicate Sunset South – good model of affordable housing development/sustainable

Index card notes:

- Parking Meters downtown
- Lot fees are pricing out some
- Beaches with no public transportation access
- We need to think about current assets and how they are being supported eg Solomon Towers, 2nd and Chestnut Building, 3rd and Orange?

- What education is provided to City Council re: their fair housing responsibilities/potential consequences for violating it?

- Racism – concentrated poverty; lack of jobs; broken welfare system; lack of education in public school that perpetuates segregation
- Gentrification- whites moving in to black neighborhoods and raising property values and the tax base forcing or encouraging blacks to move out
- Zoning- lot sizes
- Political status quo

- School districting does not support integration

Paul-

- Landlord registration
- Program for the landlord to fix up house
- PR campaign about all services available to downtown – HOP loan, rehab, etc (mailer flyer)
- School is a factor in mobility – downtown schools are not great
- Crime and perception of crime is a mobility drive
- Higher income won't move to crime – they have choice

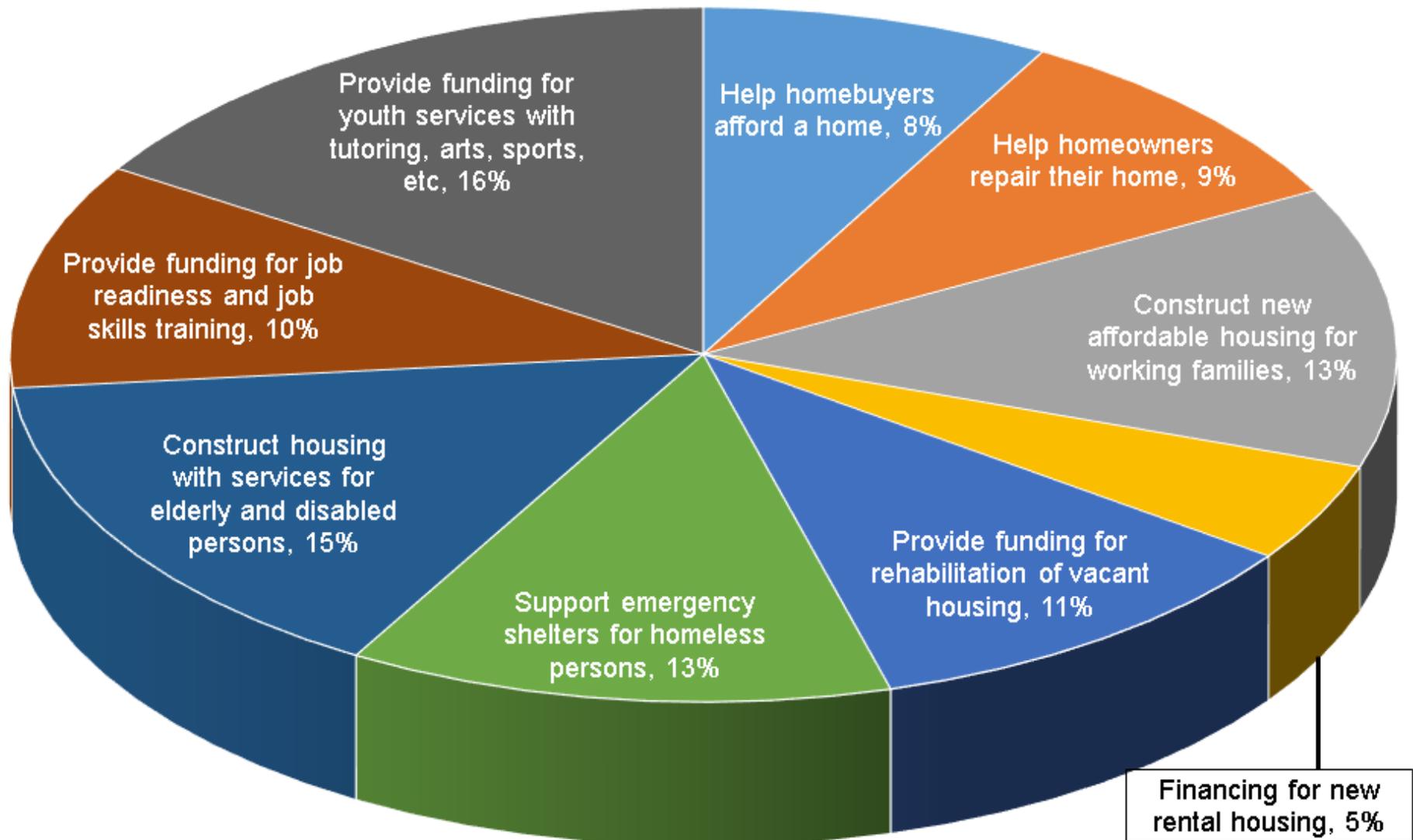
- How are we creating “ladders of opportunity” to the middle class?
- Housing assistance is meant to be short-term
- How can we best provide support for low-income populations so they can move on to higher paying jobs and away from assistance

City of Wilmington Consolidated Plan

How would you allocate 100 dollars among the following eligible types of public investment in the City of Wilmington? Please enter whole dollar amounts. The sum of the nine boxes needs to equal 100.

Answer Options	Response Average	Response Total	Response Count
Provide financial assistance to help homebuyers afford a home	8%	\$632	58
Provide financial assistance to help homeowners repair/rehabilitate their home	9%	\$702	60
Construct new housing that is affordable for working families	13%	\$1,055	62
Provide financing for construction of new rental housing	5%	\$357	51
Provide funding for rehabilitation of vacant housing for homeownership	11%	\$837	61
Provide funding to support emergency shelters for homeless persons	13%	\$984	65
Provide funding to construct housing with services for elderly and disabled persons	15%	\$1,172	69
Provide funding for job readiness and job skills training	10%	\$818	60
Provide funding for youth services including afterschool and summer programs with tutoring, arts, sports and other pro-social activities	16%	\$1,243	64
		<i>answered question</i>	78
		<i>skipped question</i>	0

How would you allocate 100 dollars among the following eligible types of public investment?



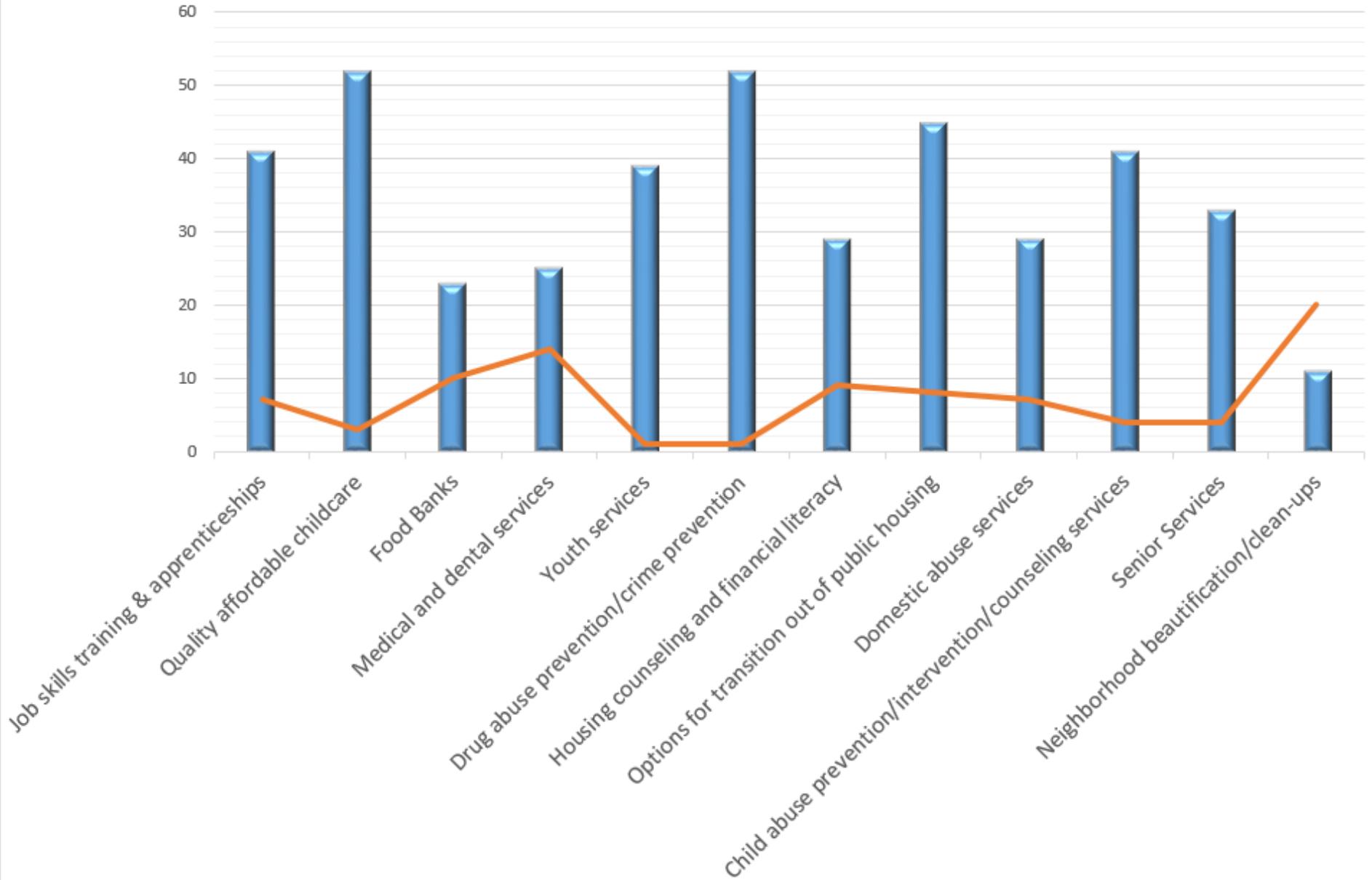
City of Wilmington Consolidated Plan

Please rank the level of need in Wilmington for the following types of Public Services on a scale from Low Need to High Need.

Answer Options	High Need	Low Need	Medium Need	Response Count
Job skills training & apprenticeships	41	7	29	77
Quality affordable childcare	52	3	22	77
Food Banks	23	10	43	76
Medical and dental services	25	14	37	76
Youth services	39	1	36	76
Drug abuse prevention/crime prevention	52	1	23	76
Housing counseling and financial literacy	29	9	40	78
Options for transition out of public housing	45	8	24	77
Domestic abuse services	29	7	41	77
Child abuse prevention/intervention/counseling services	41	4	31	76
Senior Services	33	4	40	77
Neighborhood beautification/clean-ups	11	20	45	76
		<i>answered question</i>	<i>78</i>	<i>78</i>
		<i>skipped question</i>	<i>0</i>	<i>0</i>

Level of Need

High Need Low Need

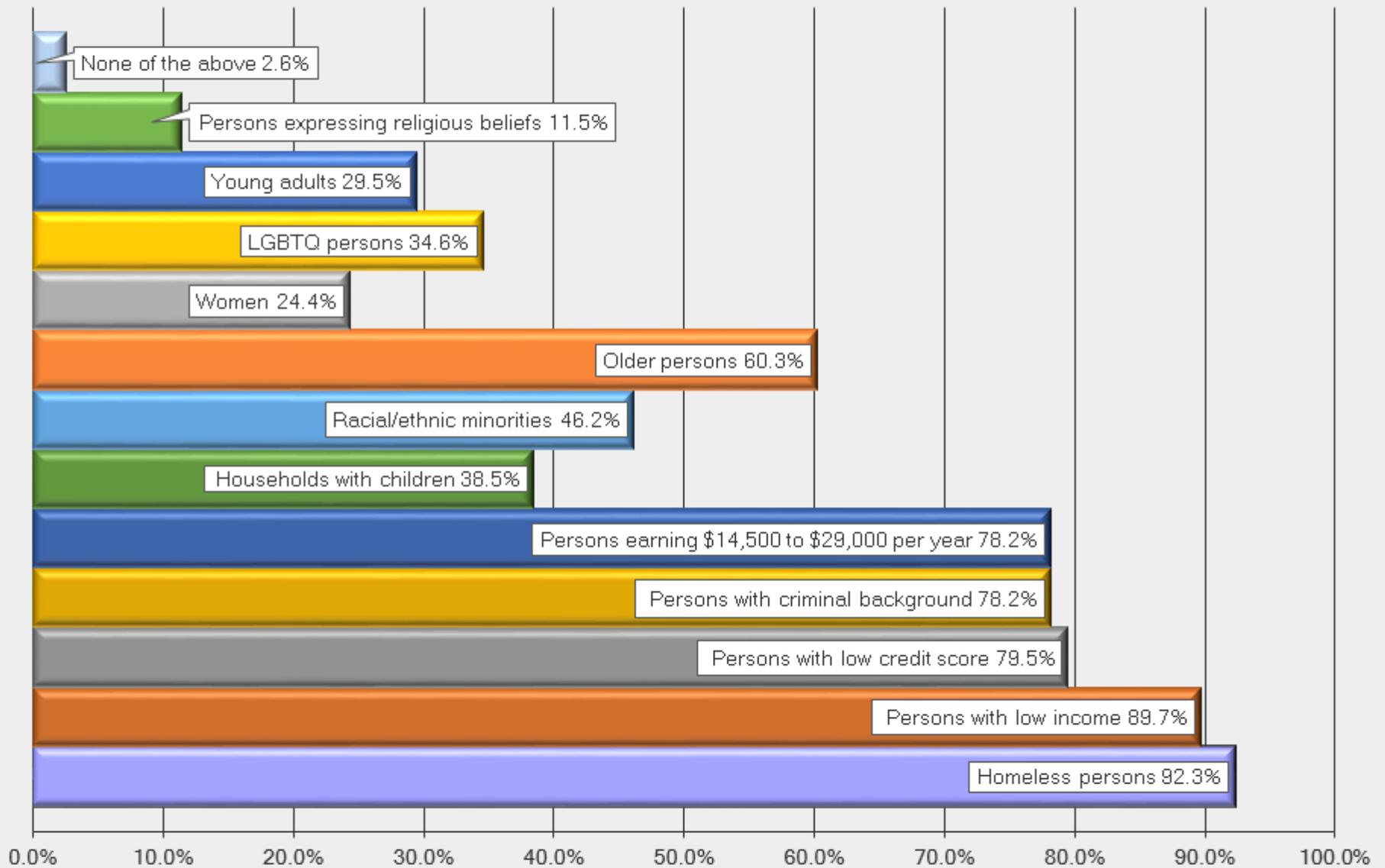


City of Wilmington Consolidated Plan

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

Answer Options	Response Percent	Response Count
Homeless persons	92.3%	72
Persons with low income	89.7%	70
Persons with low credit score	79.5%	62
Persons with criminal background	78.2%	61
Persons earning \$7.50 to \$14.50 per hour (\$14,500 to \$29,000 per year)	78.2%	61
Households with children	38.5%	30
Racial/ethnic minorities	46.2%	36
Older persons	60.3%	47
Women	24.4%	19
LGBTQ persons	34.6%	27
Young adults	29.5%	23
Persons expressing religious beliefs	11.5%	9
None of the above	2.6%	2
	<i>answered question</i>	78
	<i>skipped question</i>	0

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



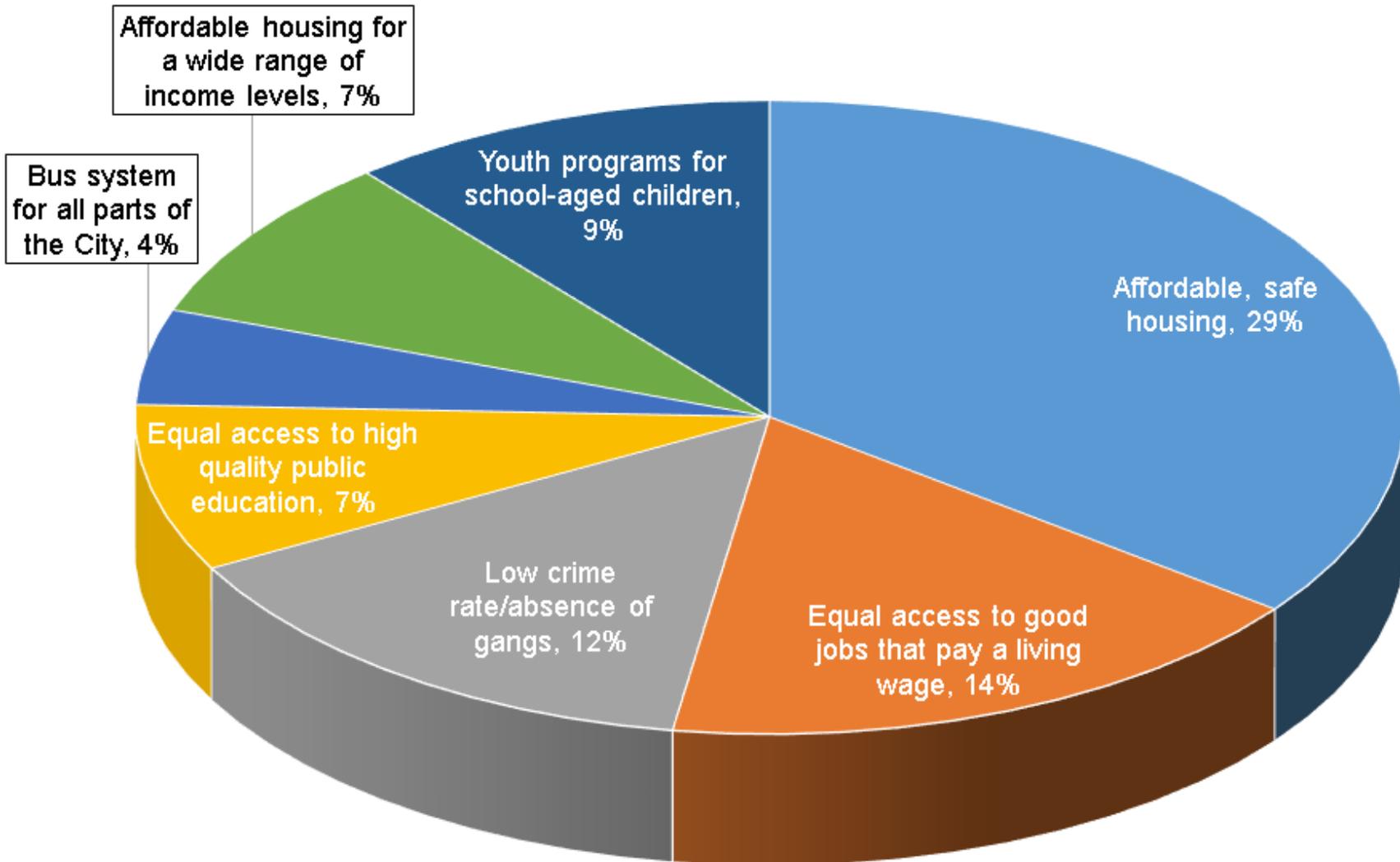
City of Wilmington Consolidated Plan

Answer Options	First Most Important	Second Most Important	Third Most Important	Overall Topic Total
Affordable, safe housing	29	16	3	48
Equal access to opportunities for good jobs that pay a living wage	14	18	9	41
Low crime rate/absence of gangs	12	11	9	32
Equal access to opportunities for high quality public education	7	5	7	19
Bus system with frequent service connecting to all parts of the City	4	10	13	27
Close proximity of grocery stores, health care, and other services	0	3	5	8
Housing that is affordable to a wide range of income levels	7	4	13	24
Mix of housing types and ownership/rental opportunities	0	1	4	5
Close proximity to jobs	0	2	2	4
Safe, convenient, high quality youth programs for school-aged children	9	6	9	24
Well maintained yards, homes, and businesses	0	1	0	1
Positive landlord-tenant relationships,	0	0	0	0
Equal access to owner/rental housing in all parts of the City	0	1	4	5
		<i>answered question</i>	78	
		<i>skipped question</i>	0	

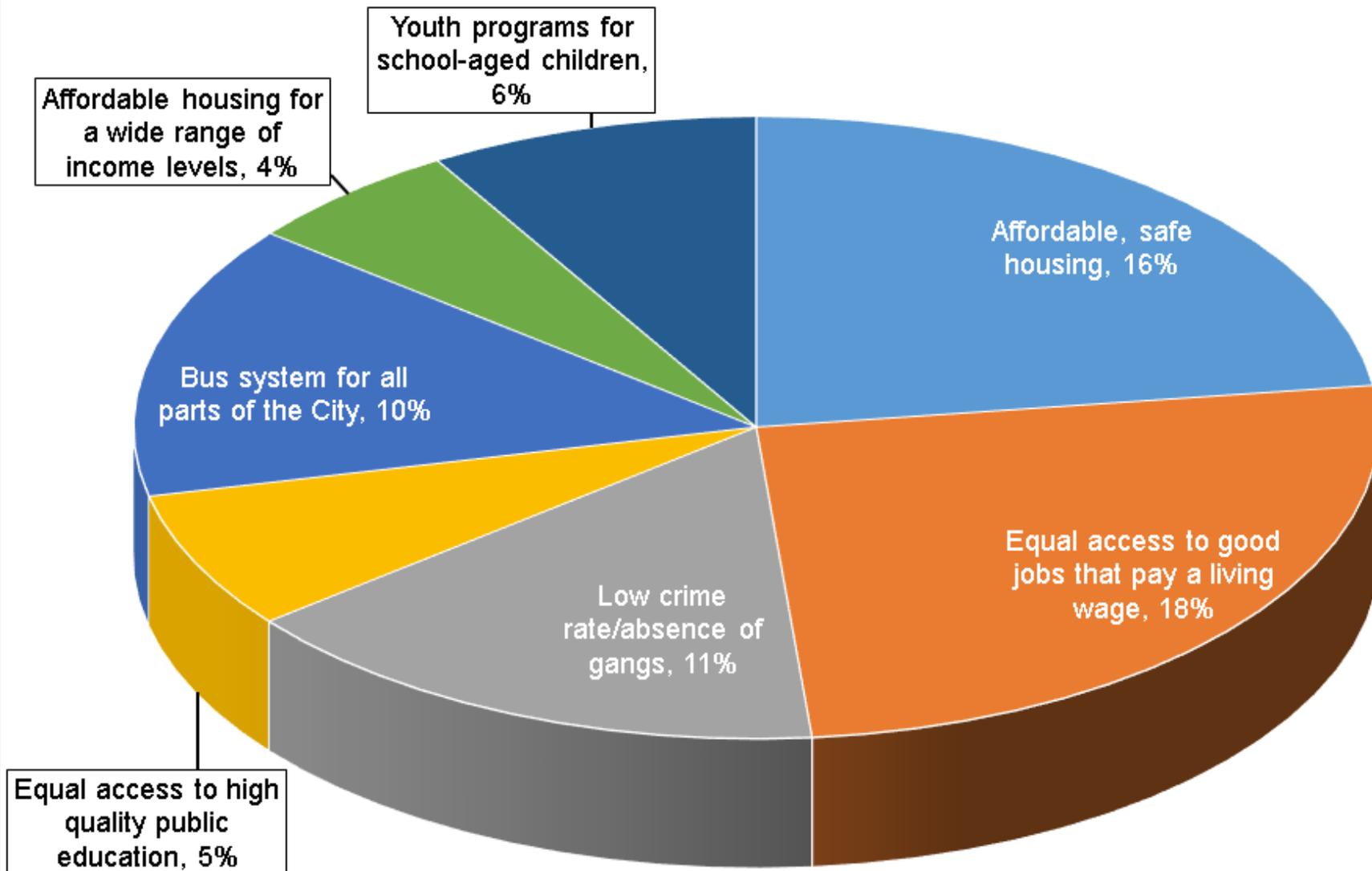
Quality of Life Topics Charted by Overall Responses



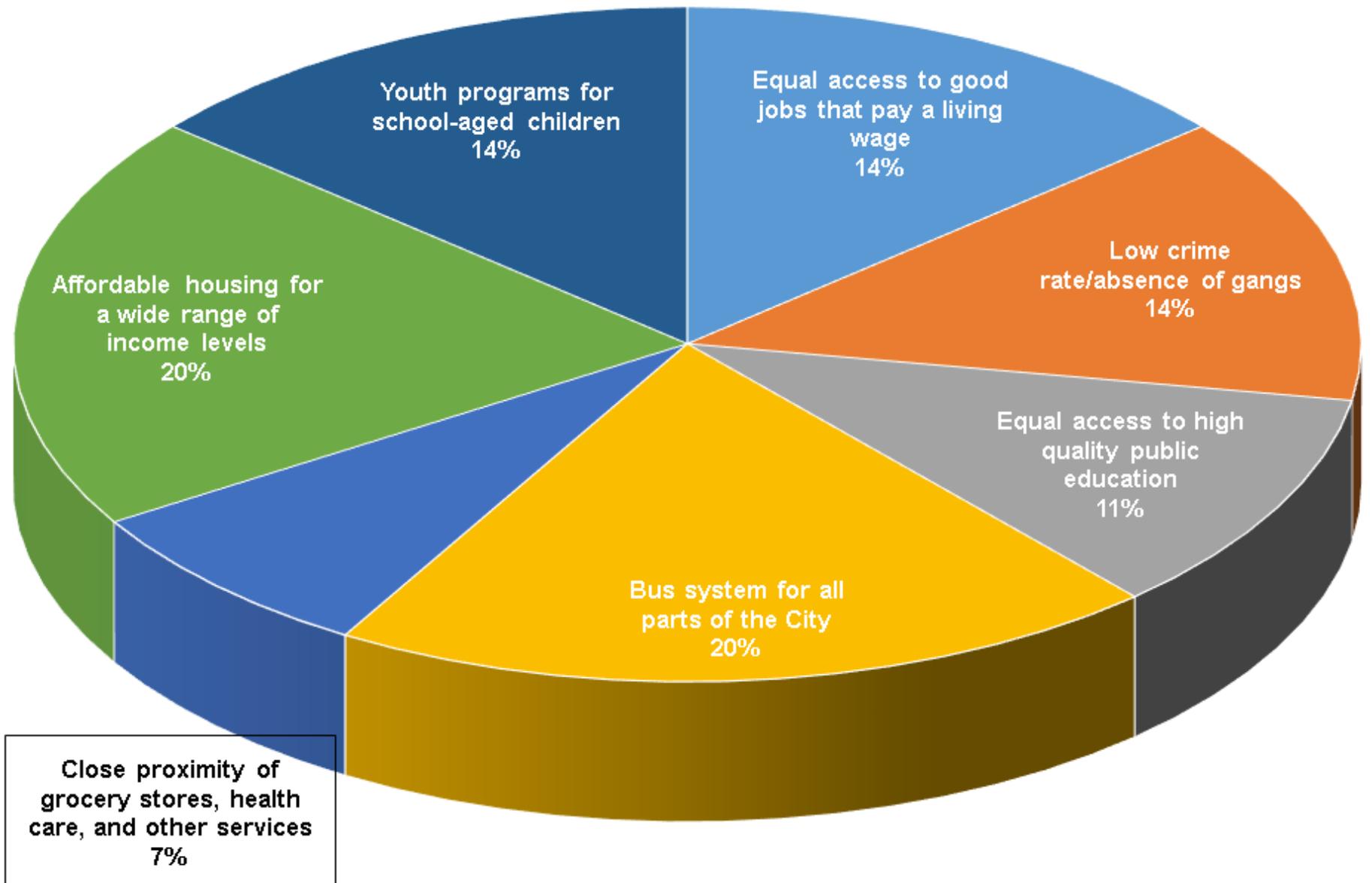
First Most Important Quality of Life Topic



Second Most Important Quality of Life Topic



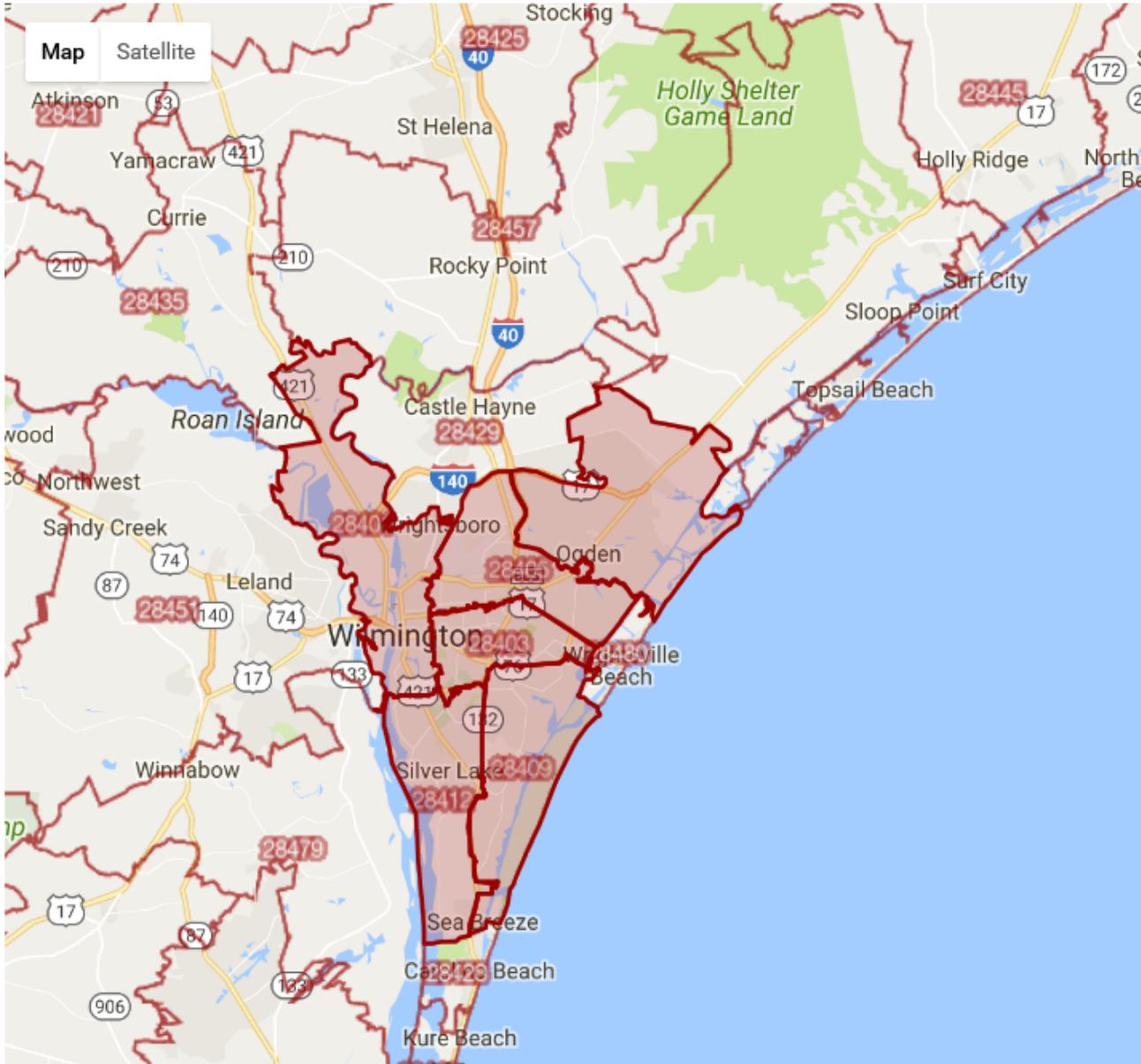
Third Most Important Quality of Life Topic



City of Wilmington Consolidated Plan

Do you live in the City of Wilmington?

Answer Options	Response Percent	Response Count
Yes	67.6%	50
No	32.4%	24



North Carolina
ZIP code: WILMINGTON (ALL)

WILMINGTON

Business addresses: 8,030
 PO Box addresses: 400
 Residential addresses: 90,467
 Multi-family addresses: 17,632
 Single family addresses: 72,435

28401, 28403, 28405, 28409, 28411, 28412

City of Wilmington Consolidated Plan

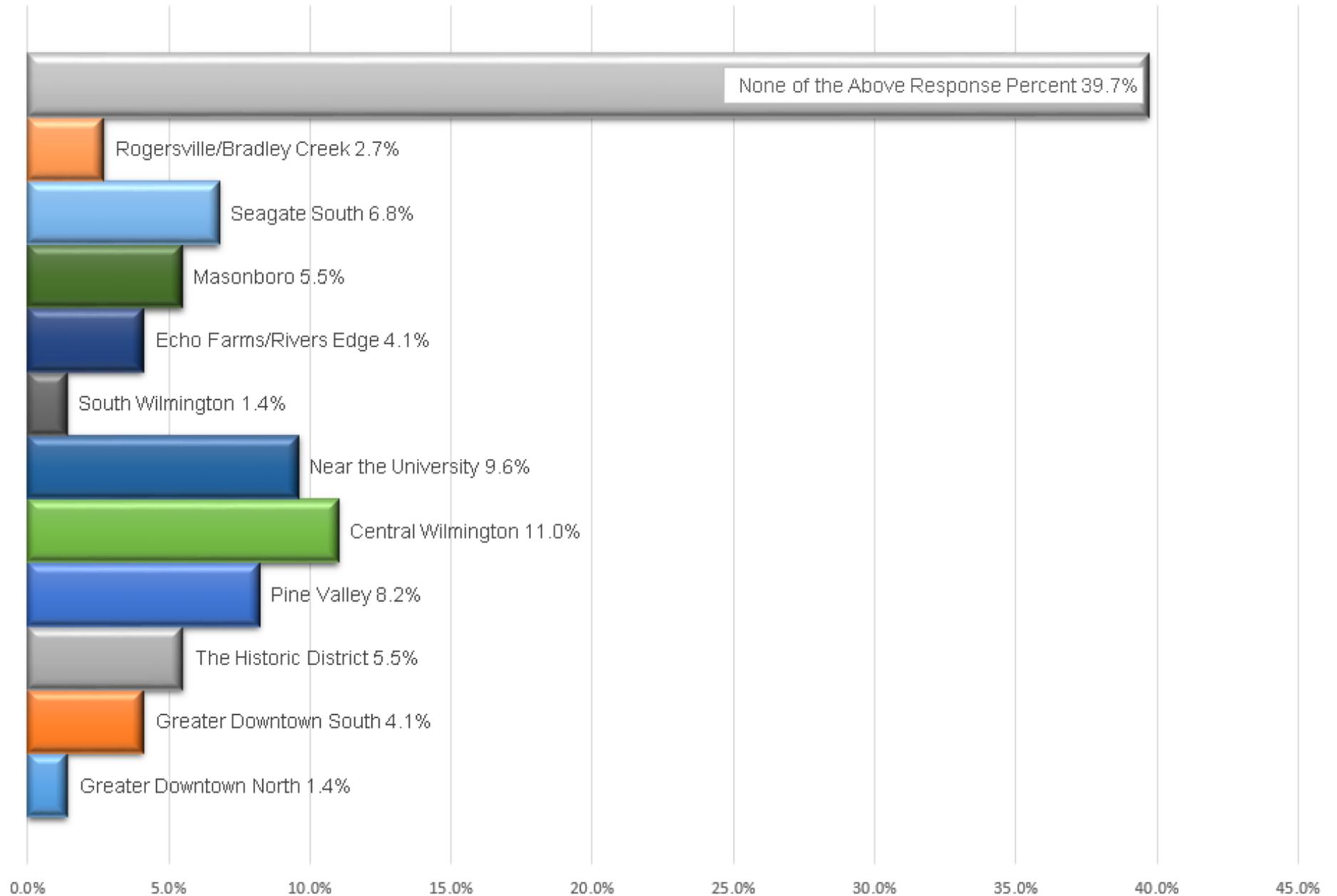
In what ZIP code is your home located? Please enter your 5-digit ZIP code.

Answer Options	Response Count
28401	8
28403	17
28405	6
28407	1
28409	16
28411	7
28412	8
28422	1
28425	1
28428	3
28443	2
28445	1
28451	1
28456	1
28480	1
answered question	74
skipped question	4

City of Wilmington Consolidated Plan

In what area of Wilmington do you live?		
Answer Options	Response Percent	Response Count
Greater Downtown North	1.4%	1
Greater Downtown South	4.1%	3
The Historic District	5.5%	4
Chestnut Heights/Princess Place	0.0%	0
Pine Valley	8.2%	6
Central Wilmington	11.0%	8
Near the University	9.6%	7
Winter Park	0.0%	0
South Wilmington	1.4%	1
Southwest Wilmington	0.0%	0
Echo Farms/Rivers Edge	4.1%	3
Masonboro	5.5%	4
Seagate South	6.8%	5
Rogersville/Bradley Creek	2.7%	2
None of the Above	39.7%	29
	<i>answered question</i>	73
	<i>skipped question</i>	5

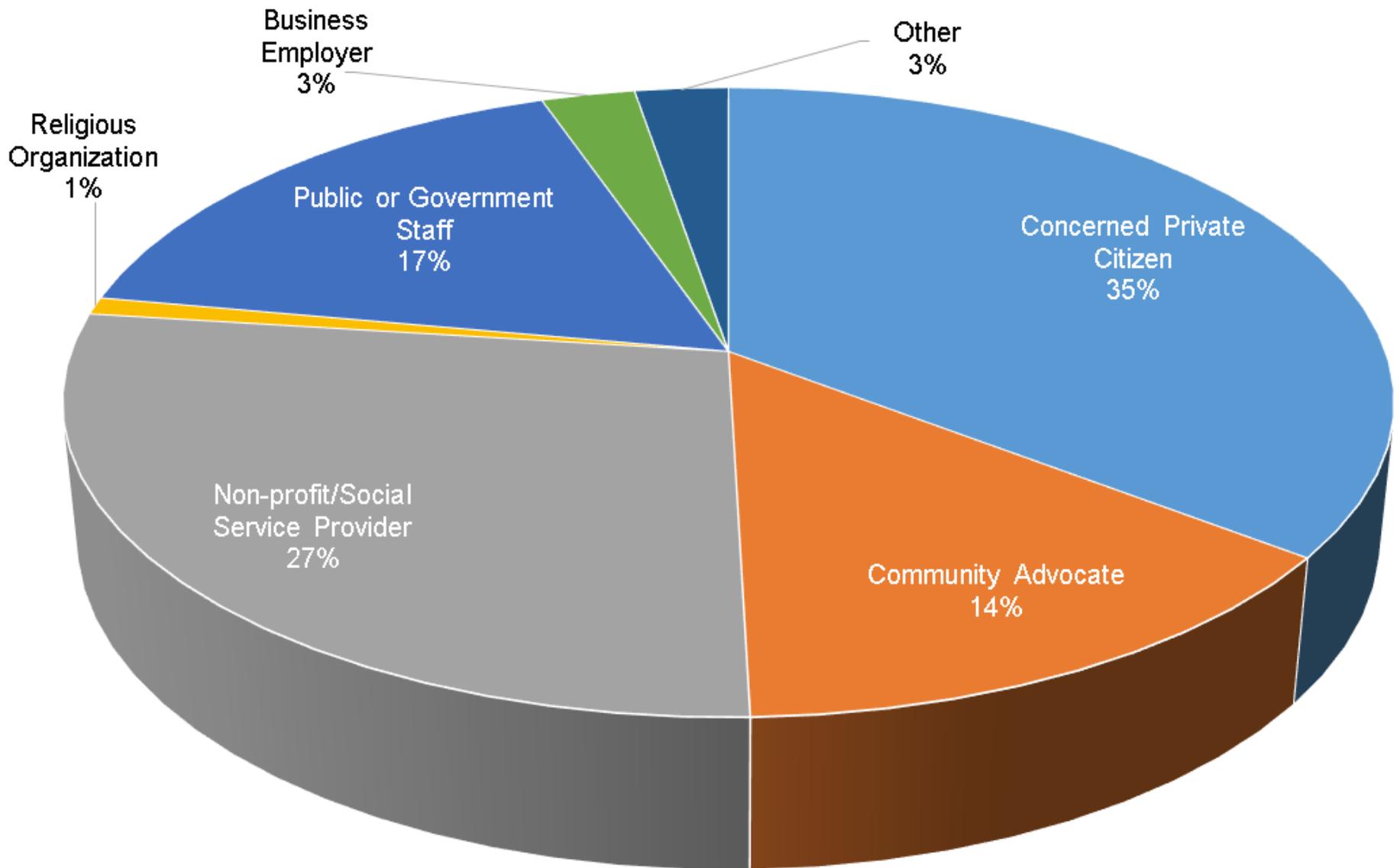
In what area of Wilmington do you live?



City of Wilmington Consolidated Plan

I represent the following:		
Answer Options	Response Percent	Response Count
Concerned Private Citizen	55.6%	40
Community Advocate	22.2%	16
Non-profit/Social Service Provider	43.1%	31
Religious Organization	1.4%	1
Public or Government Staff	26.4%	19
Business Employer	4.2%	3
Other (please specify)		3
	<i>answered question</i>	72
	<i>skipped question</i>	6

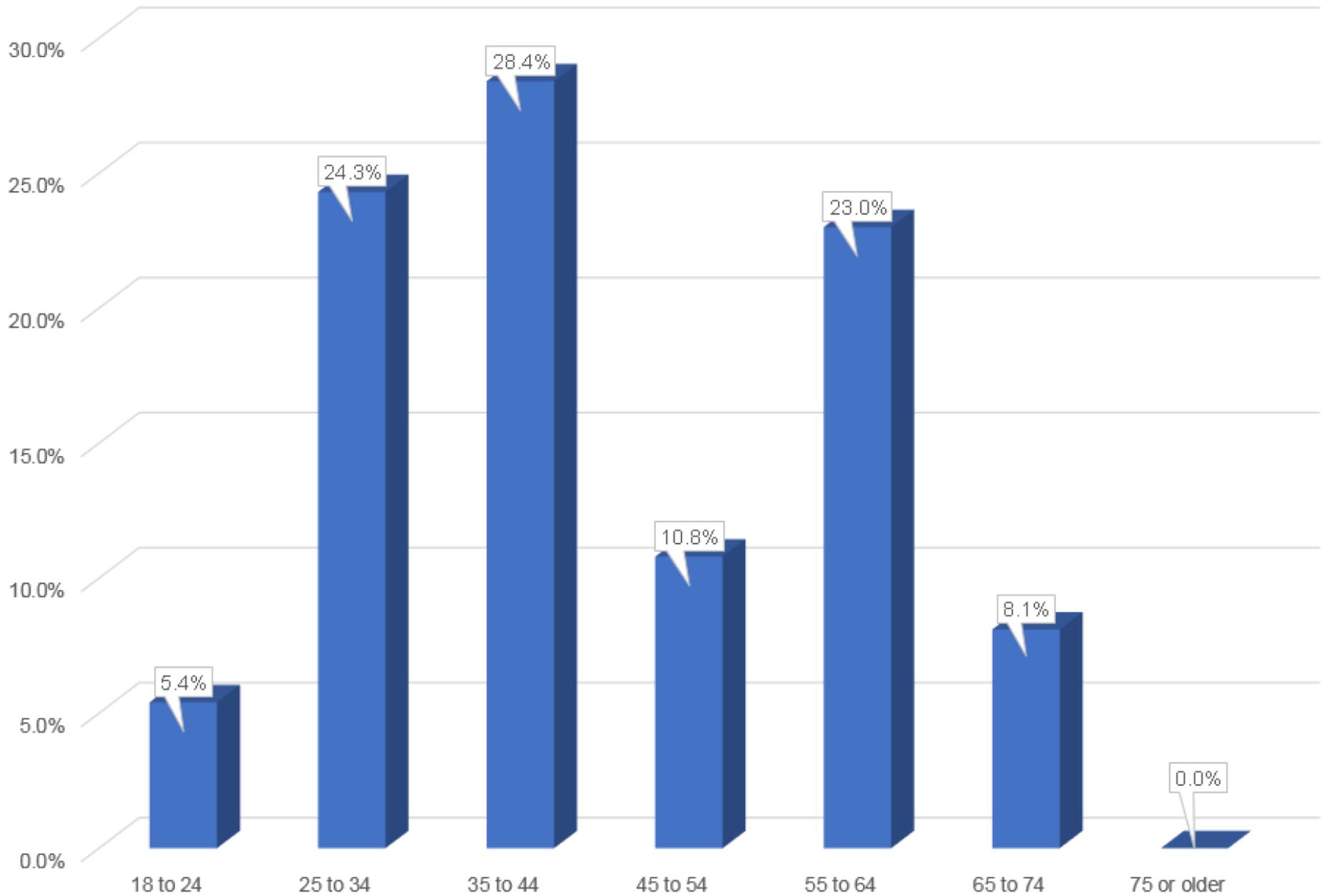
Survey Respondents Represented the Following Roles



City of Wilmington Consolidated Plan

What is your age?		
Answer Options	Response Percent	Response Count
18 to 24	5.4%	4
25 to 34	24.3%	18
35 to 44	28.4%	21
45 to 54	10.8%	8
55 to 64	23.0%	17
65 to 74	8.1%	6
75 or older	0.0%	0
	<i>answered question</i>	74
	<i>skipped question</i>	4

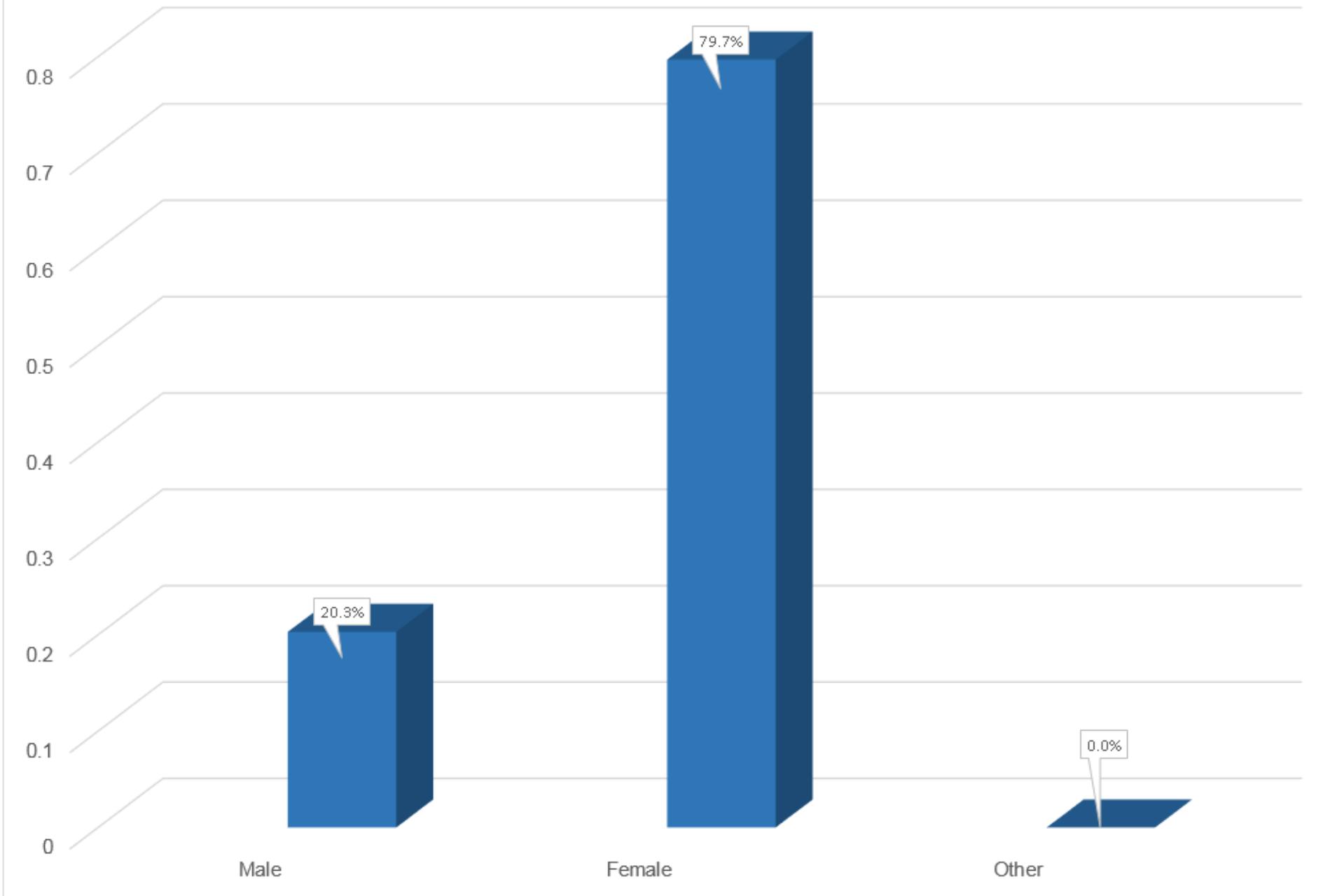
Survey Respondent Population by Age Group



City of Wilmington Consolidated Plan

What is your gender?		
Answer Options	Response Percent	Response Count
Male	20.3%	15
Female	79.7%	59
Other (please specify)	0.0%	0
	<i>answered question</i>	74
	<i>skipped question</i>	4

Survey Respondent Population by Gender

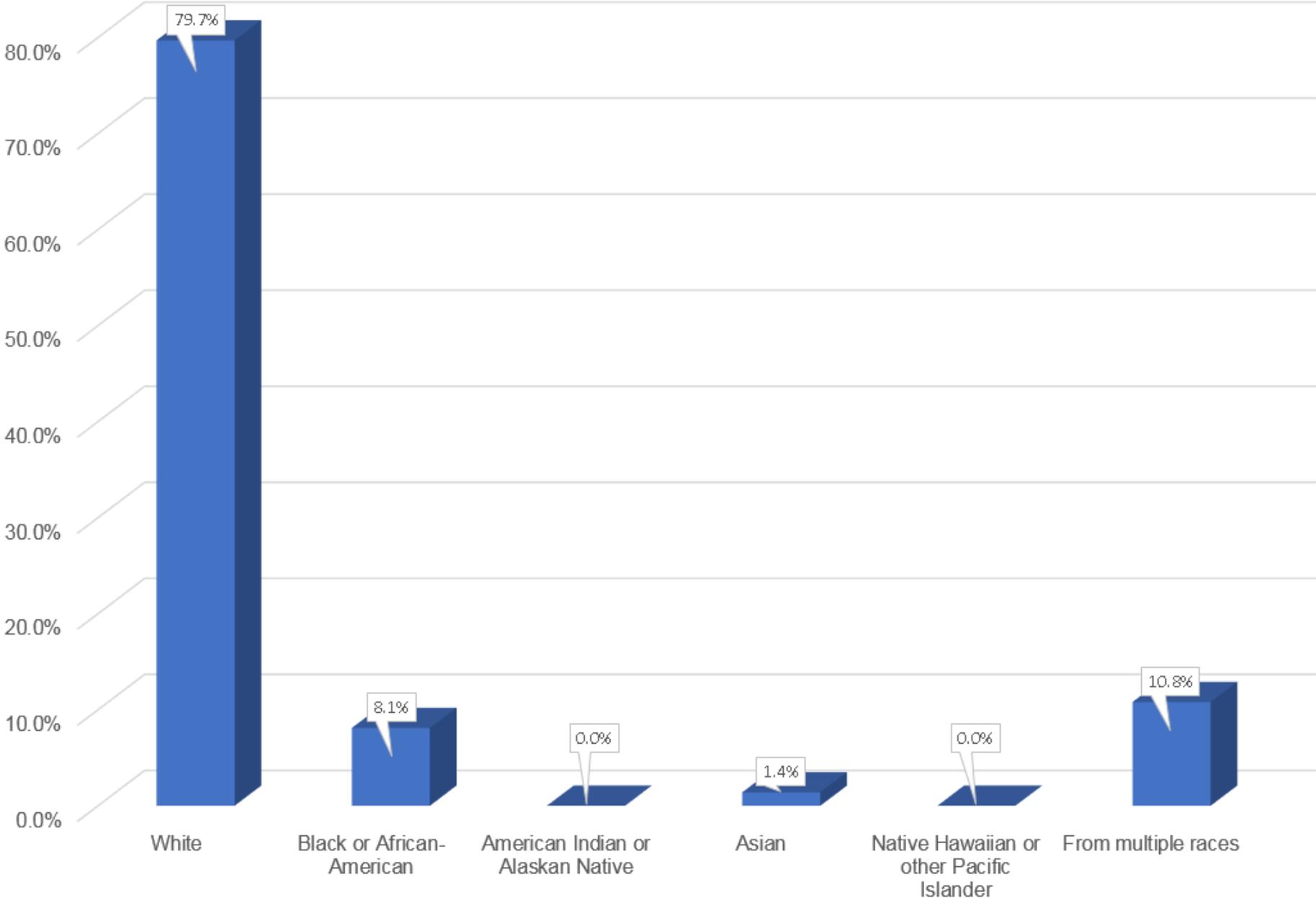


City of Wilmington Consolidated Plan

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

Answer Options	Response Percent	Response Count
White	79.7%	59
Black or African-American	8.1%	6
American Indian or Alaskan Native	0.0%	0
Asian	1.4%	1
Native Hawaiian or other Pacific Islander	0.0%	0
From multiple races	10.8%	8
	<i>answered question</i>	74
	<i>skipped question</i>	4

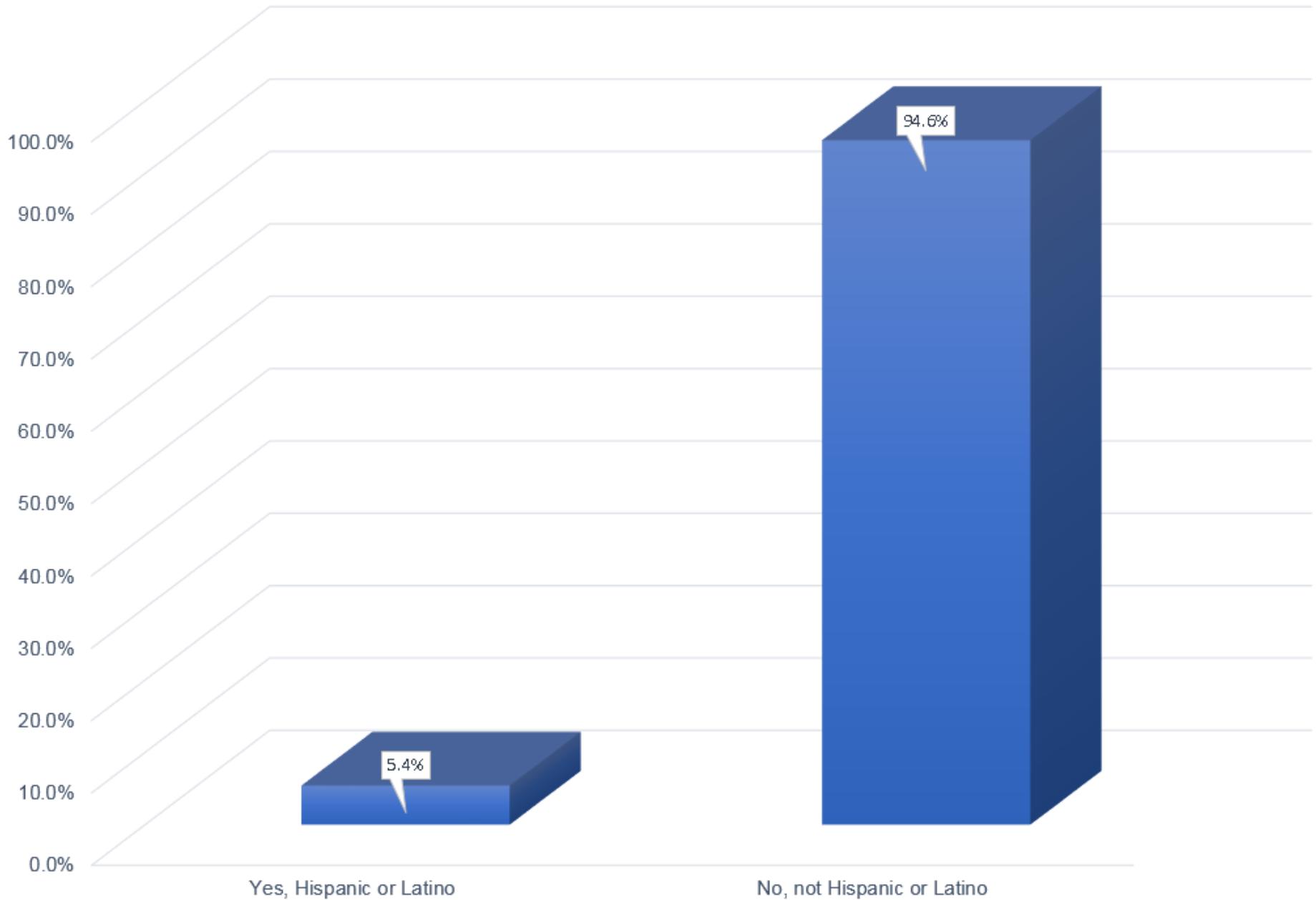
Survey Respondent Population by Race



City of Wilmington Consolidated Plan

Are you of Hispanic or Latino origin or descent?		
Answer Options	Response Percent	Response Count
Yes, Hispanic or Latino	5.4%	4
No, not Hispanic or Latino	94.6%	70
	<i>answered question</i>	74
	<i>skipped question</i>	4

Survey Respondent Population by Hispanic Ethnicity

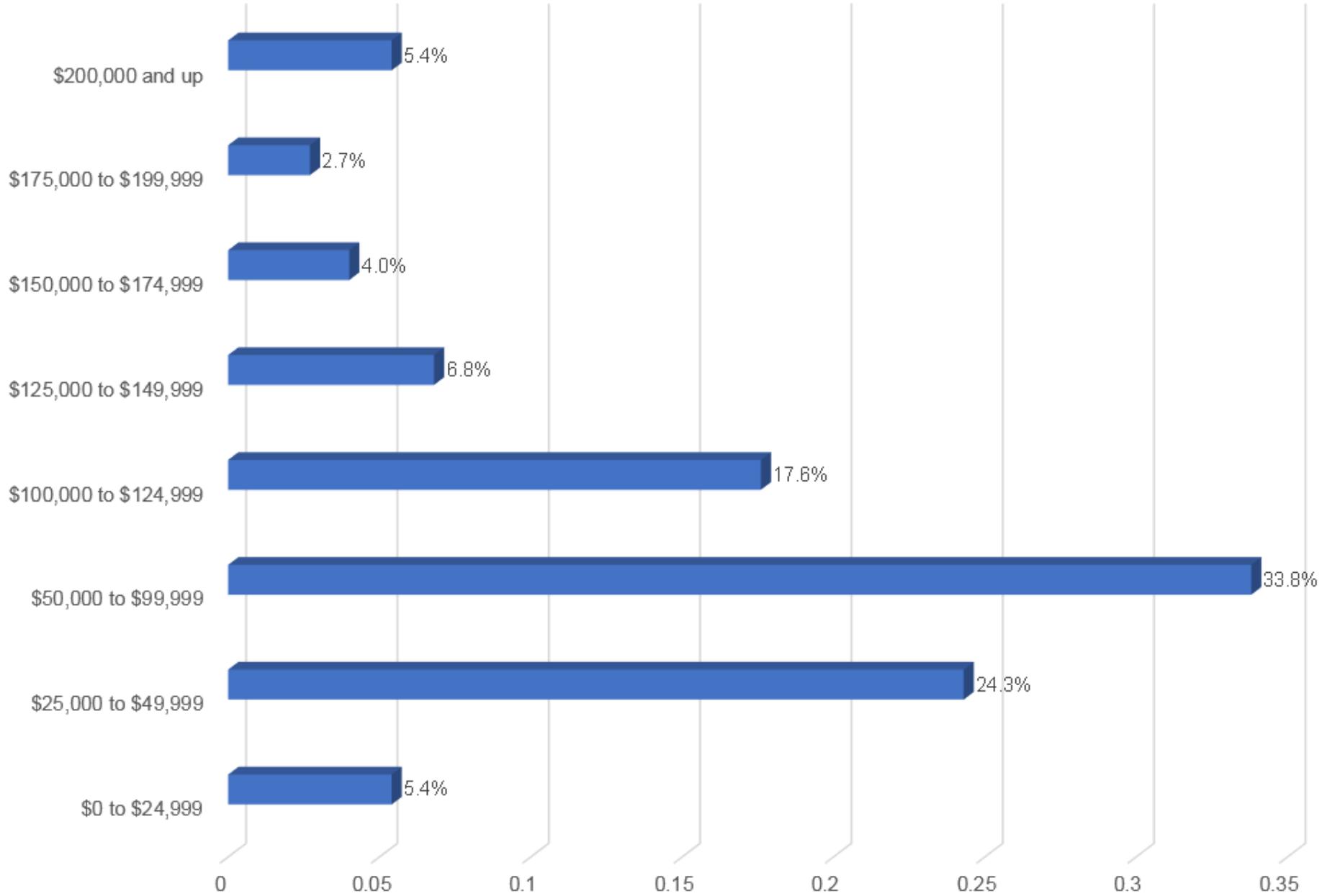


City of Wilmington Consolidated Plan

What is your approximate average household income?

Answer Options	Response Percent	Response Count
\$0 to \$24,999	5.4%	4
\$25,000 to \$49,999	24.3%	18
\$50,000 to \$99,999	33.8%	25
\$100,000 to \$124,999	17.6%	13
\$125,000 to \$149,999	6.8%	5
\$150,000 to \$174,999	4.0%	3
\$175,000 to \$199,999	2.7%	2
\$200,000 and up	5.4%	4
	<i>answered question</i>	74
	<i>skipped question</i>	4

Survey Respondent Population by Household Income

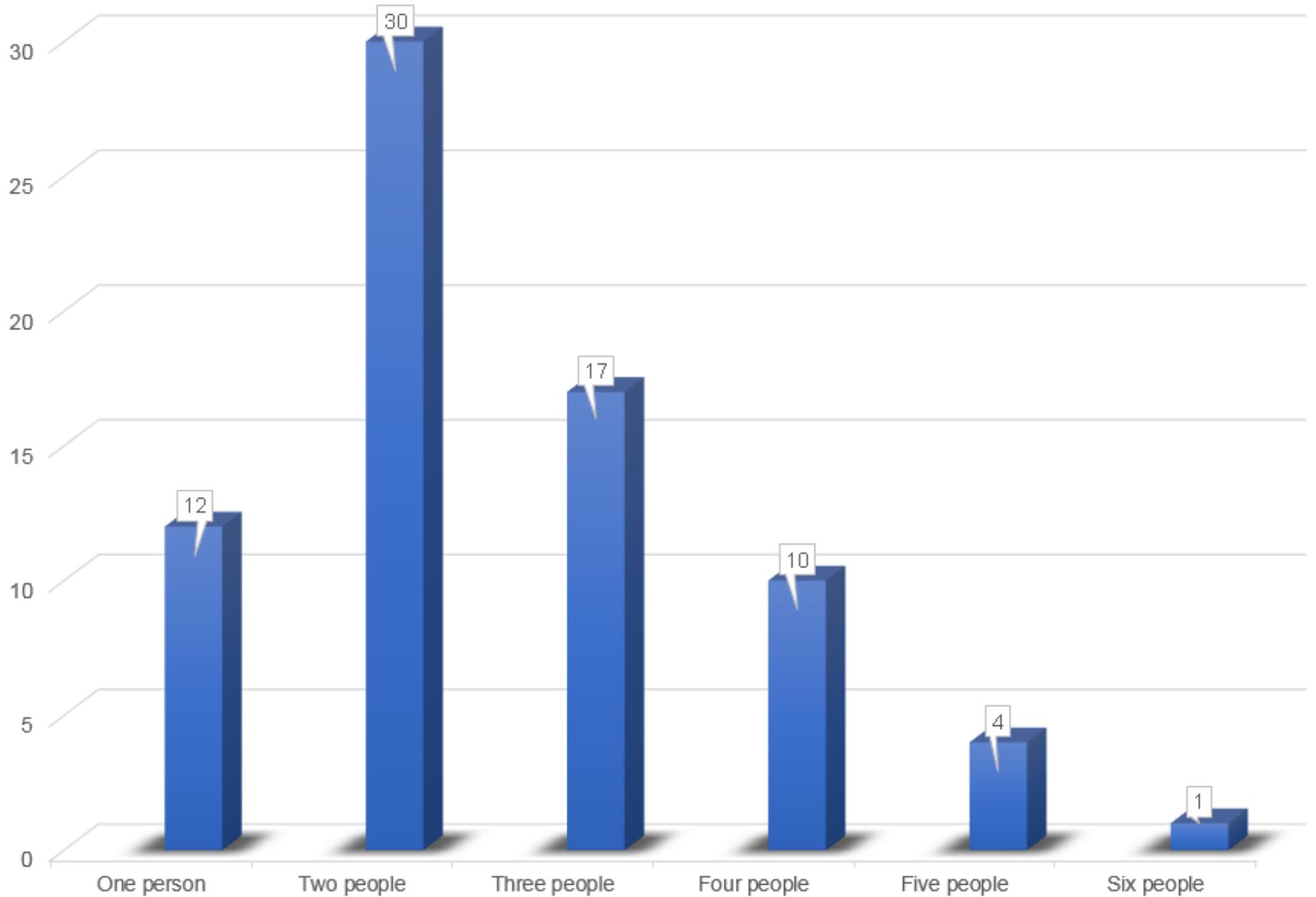


City of Wilmington Consolidated Plan

How many people currently live in your household?

Answer Options	Response Count
One person	12
Two people	30
Three people	17
Four people	10
Five people	4
Six people	1
<i>answered question</i>	74
<i>skipped question</i>	4

Survey Respondent Population by Household Size

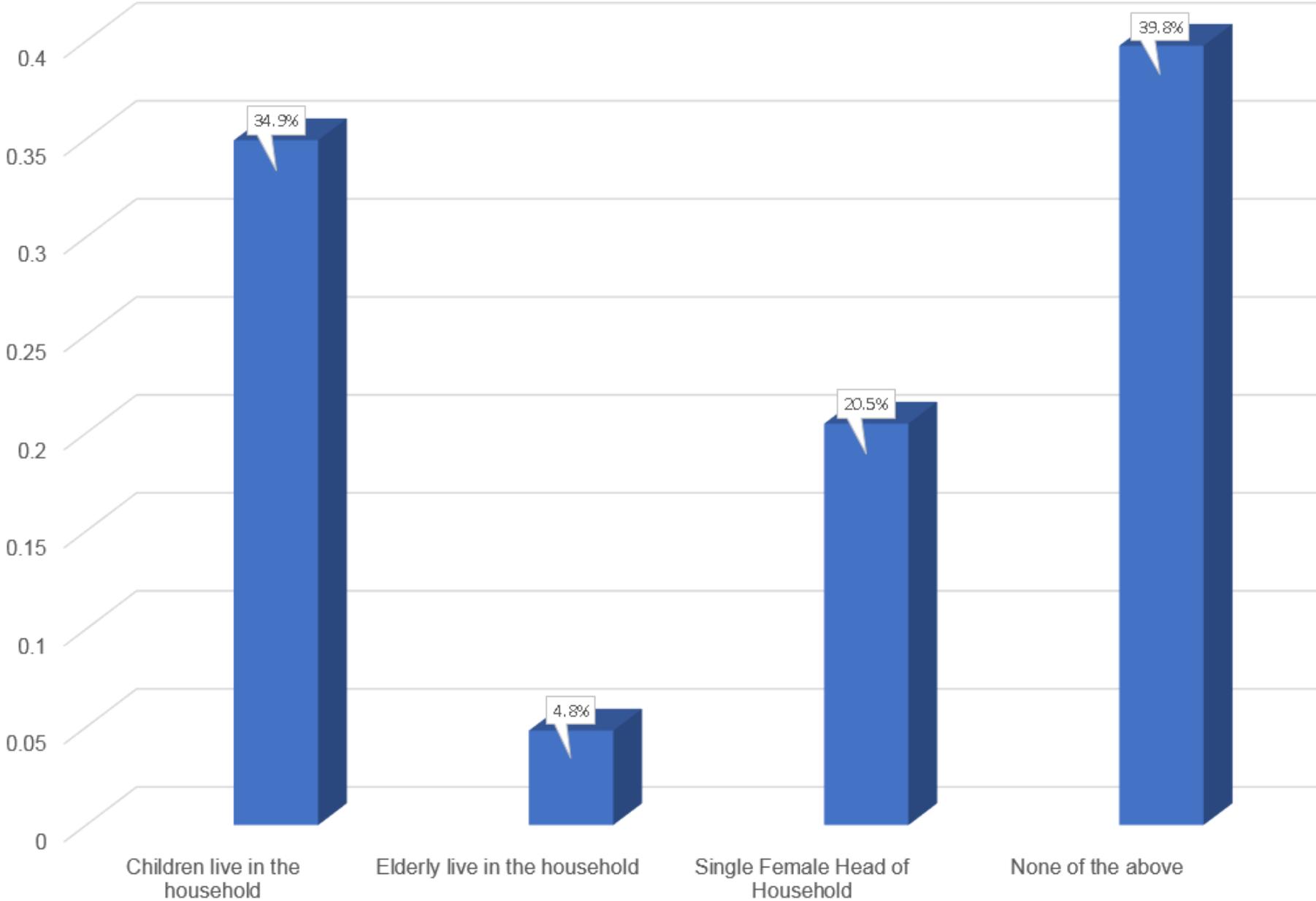


City of Wilmington Consolidated Plan

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

Answer Options	Response Percent	Response Count
Children live in the household	34.9%	29
Elderly live in the household	4.8%	4
Single Female Head of Household	20.5%	17
None of the above	39.8%	33
<i>answered question</i>		74
<i>skipped question</i>		4

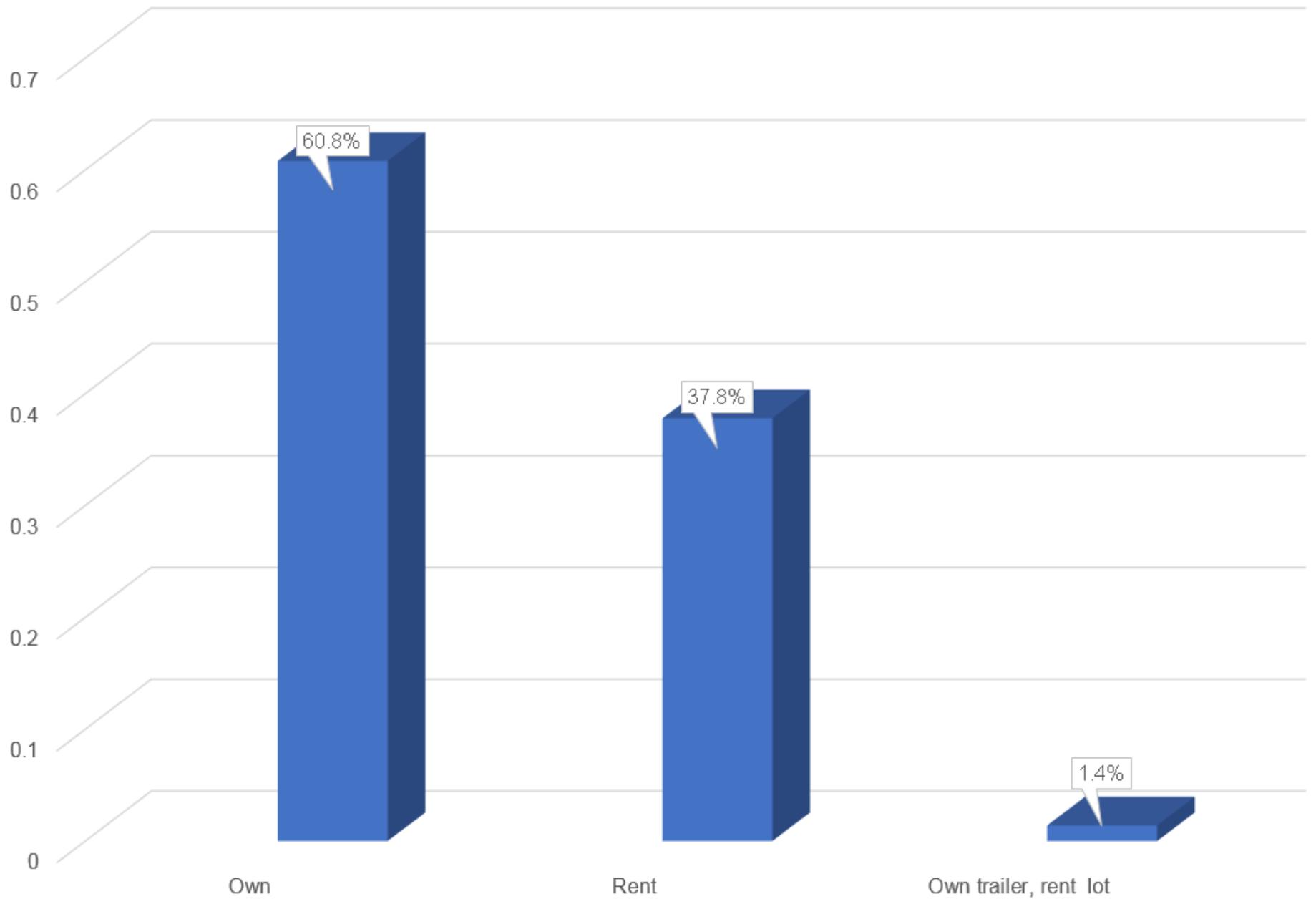
Survey Respondent Population by Household Attributes



City of Wilmington Consolidated Plan

Do you rent or own the place where you live?		
Answer Options	Response Percent	Response Count
Own	60.8%	45
Rent	37.8%	28
Own trailer, rent lot	1.4%	1
	<i>answered question</i>	74
	<i>skipped question</i>	4

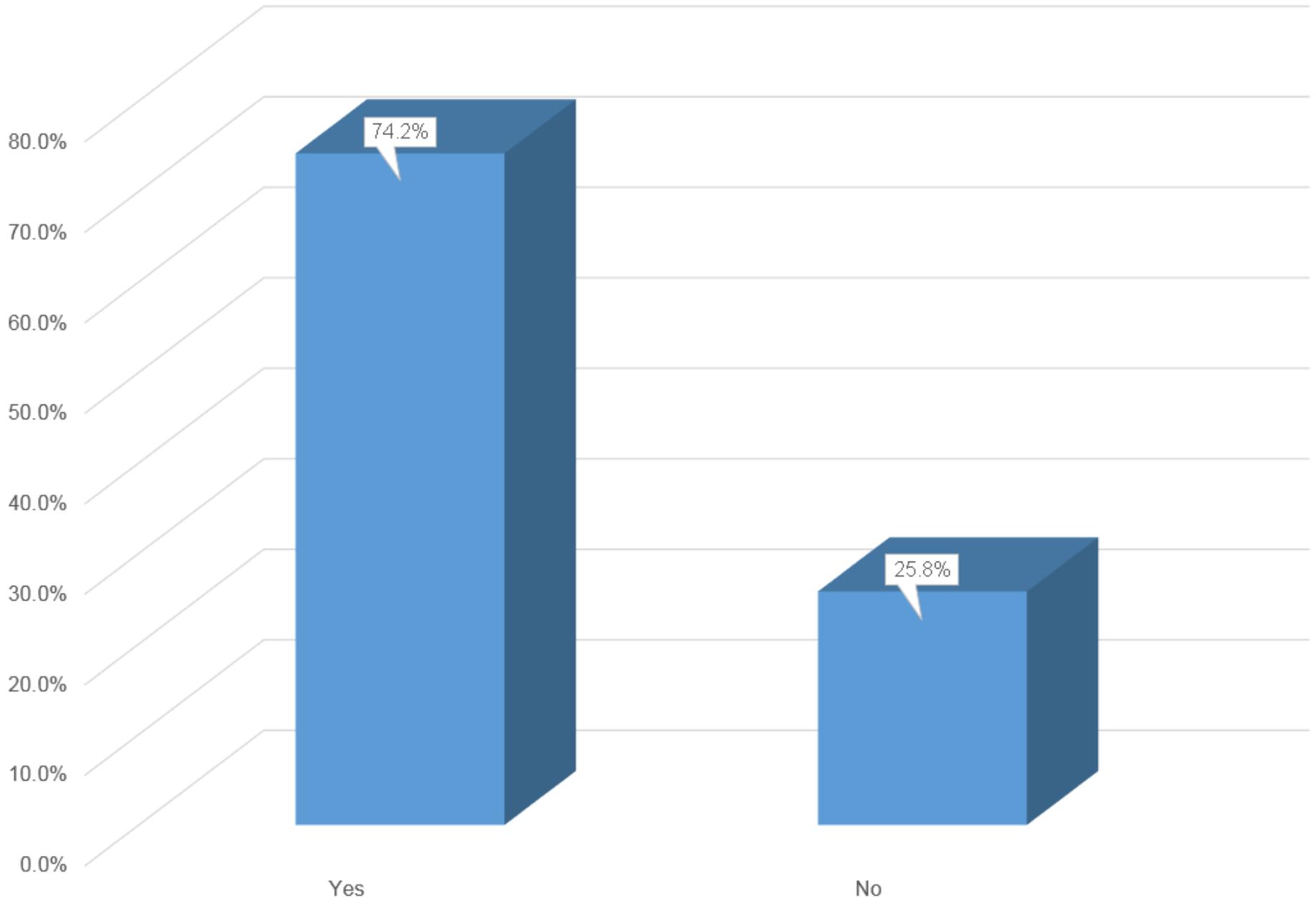
Survey Respondent Population by Homeownership Status



City of Wilmington Consolidated Plan

If you are not a home owner, would you like to become a one?		
Answer Options	Response Percent	Response Count
Yes	74.2%	23
No	25.8%	8
	<i>answered question</i>	31
	<i>skipped question</i>	47

If you are not a home owner, would you like to become a one?



June 22, 2016 Meeting with Disability Resource Center (DRC) staff

Present:

Gloria Gardner, Executive Director

Meg Yeates – Independent Living & Transition Specialist

Priscilla Bragg- United Way Senior Aide- Reception

Charlotte Buckley – Community Services Specialist

Patsy Parrish – Office Manager

- Persons seeking assistance from DRC are often in early stages of deterioration of health not old enough to retire and receive Social Security
- DRC served over 288 persons with independent living plans in a 5 county service area, 75% of clients served have housing needs
- DRC gets calls from people living in areas outside of Wilmington who want to relocate to the City to access medical care and other services.
- DRC works with a lot of homeless
- There are some specific places and property management companies in Wilmington that are not working with disabled to make accommodations.
- Most of the people DRC serves are ages 18-55
- Because there are resources for school aged persons and for senior citizens the gap is persons ages 18-55. There are no programs to support these persons. Disability can occur at any time in a person's life and \$763/mo in SSDI average is not enough.
- For person's already low income wages, becoming disabled only makes life harder financially.
- SOAR is so important for helping people get SSDI they are entitled to
- Working at DRC is a real eye-opener, we've seen clients who were doing fine financially, became disabled and lost all assets while waiting for SSDI, nobody is immune.
- Public housing available is limited
- Reasonable accommodation can be made by WHA, but not always at the desired location
- Clients have problem exercising their right to reasonable accommodations in the application process, this is especially the case when client has drug or criminal history.. WHA is not willing to accommodate
- Excel property management owns or manages a number of developments in the city and they have not been willing to provide reasonable accommodations. Often their properties are not up to standard and their property managers harass residents.
- Resident's live in fear of retribution.
- Transportation is a problem – majority of clients have no transportation
- Need more handicapped parking per unit in Senior Housing developments because people are driving longer/older age.

- When clients come to DRC inquire about transportation needs, have bus vouchers
- DRC clients live in many parts of town.... Downtown, Sunset Park, Lake Ave, Monkey Junction, etc...
- There are some key program target units in Leland that disabled can rent, but transportation is a problem
- The Drs. /medical care is in Wilmington
- Brunswick County is very large and services are spread-out and not accessible by public transportation
- Disabled people seeking homeownership are challenged by credit problems, lack of understanding about real estate/mortgage process; homeownership is scary; disabled people need a support system to deal with life's issues that can jeopardize homeownership i.e. loss of employment, maintenance, etc.
- WHA Section 8 homeownership program differs from City's HOP program
- Need to get information out to more people about the Mortgage Protection Program to stop foreclosure
- In the Key Target program disabled resident is supposed to have support, but that is not always the case
- As a result of the Olmstead Act there is not enough housing or support for all those people who are coming out of facilities
- Benefits management is often a negotiating tool with landlords to convince them to rent to a disabled person
- DRC hosted a workshop for landlords to encourage them to lease to disabled people, need to do this again
- People are using motels on Market St. for housing
- City should buy Red Roof Inn and provide month to month rentals for disabled
- People with disabilities do not like roommates – need SROs
- People with physical disabilities have to wait for accessible units
- Have problems getting ramps on Single family rentals
- Even units called accessible don't have roll-in showers
- Need SROs
- Where is the City on allowing Tiny Houses?
- What about Accessory Housing? What is the Land Use Code?
- Driftwood and Hopewood work because these developments have on-site support
- On-site support is needed, the Key Target Unit program doesn't have support on-site
- Community is important to people, especially disabled and more so cognitive disabilities
- In some housing developments there are restrictions on people gathering... loss of sense of community and socialization
- What about inclusionary housing requirements i.e. NY City
- Requirement for reserve of 3 times monthly income to apply for rental housing This is a barrier
- Deposit of first and last month's rent is barrier
- DRC is most successful in securing rental housing through work with small landlords with SF units, not with large multi-family developments

- Most clients are African American and White, not many Hispanic clients
- Every trailer park in Wilmington is mostly Hispanic
- Minimum Housing Code – renters will not contact city code enforcement for fear of retribution and losing housing, even if substandard.
- Need more housing for single parents
- Fair Housing complaints with NC Human Relations Commission have not been resolved. NCHRC closed the cases in 2 weeks and the letter to complainant had incorrect information about the case and was not accurate or applicable. Called the NCHRC and was told the reduction in funding/staff was the cause of the poor quality work.
- The eviction process is not fair to tenants... the proceedings are not recorded, they are confusing, large Apartment complexes have an inside tract to get quick evictions; tenants aren't allowed to speak and don't have representation... unfair
- Need a workshop on how the Eviction Law and process
- Many people are being evicted for having bedbugs and charged for the extermination
- Unpaid eviction judgements show up on credit reports and impede future rental applications
- Tenants often have excessive charges for maintenance and clean-up after they leave an apartment...
- In Madison, WI there is a Tiny House Village for homeless w/ shared amenities
- Need to have day shelter or place with lockers for homeless people to secure belongings while on the streets
- Homeless shelters not handicapped accessible, service dogs not allowed
- Worked closely with the, now defunct, NHC HRC it was a great resource

NOTES 2.7.2017 Accessing Opportunity: Affirmatively Furthering Fair Housing

What Needs & problems are most important to you?

- Flippers
- Heir property slows revitalization
- Inspections too slow
- Rapid growth – pressure on rents
- Economic base
- Senior housing options
- Inclusionary incentives
- Displacement as homes, apartments are upgraded
- Age not protected class- aging in place
- Income not protected
- Housing for students distorts market
- Access to fresh foods – food insecurity
- Better transit
- Landlords not open to Section 8 HCV
- Support Church activity to break bureaucracy, CDC's
- Section 8 HQS & MHC
- Plan for jobs of the future
- Transit planning needs people, ideas
- Funding limited

Notes from Meeting with TriHIC/CoC Board members

July 11, 2016

Attending: Broc Bilby, Brett Wells, Lee Anna Stoker, Cecelia Peers; WHA: Katrina Redmon, Karen Schraml; City of Wilmington: Suzanne Rogers, Rachel LaCoe

Are there policies, practices caused segregation we see on maps and the disparity revealed by opportunity indices?

- Do we have data on lending patterns HMDA?
- Gentrification – we don't need to force people to move from their neighborhoods
- This will change when loans are available to move to areas of opportunity—no one will move to my neighborhood Long Leaf Hills if they have another choice
- Areas that have the most affordable housing (Leland, Rocky Pt) have the longest commute to work, transit isn't affordable this contributes to the cost of housing
- Look at the website "placespent.org" Durham Urban Ministry website to see what it really costs ... there is a complex set of problems to consider when finding affordable place to live
- Budgeting w/people on fixed incomes is difficult, there is no wiggle room. People often choose to go without food to make rent.
- The housing that a family is able to afford affects the school district they live in and the opportunity for education

Looking at the data on disabled what insights can you provide?

- The population on SSDI \$700/month average income this is equal to average rent, they must use food bank and other resources to make it
- Those with developmental disabilities have even more difficulties in living within the very limited budget
- The number of people on disability is low compared to those who are disabled
- Often disabled people can't figure out how to use the WAVE – public transportation- system, it is complicated to figure out the routes and it is not timely
- Disabled are often unwilling to accept the reality of housing cost and live with a roommate, they prefer to live alone

Are there policies that contribute to school proficiency?

- School districts drive where people choose to live
- If live in an area without good schools – historic districts/downtown – send kids to private schools not Snipes or Williston public schools – schools are not reflective of all the income levels, diversity in the district for the downtown/historic districts

Are there affordable housing options around the city?

- People choose to live where rents are lower- can there be policies that spread out where people can afford to live?

How does the lack of land affect development?

- It became clear that housing for lower income households in upper middle class neighborhoods, like Pine Valley, is an issue NIMBY. People in PV are convinced that their property values will go down if LIHTC projects are developed.
- There is no real choice for low income people to live in areas of opportunity
- NIMBY – there are not enough voices from advocates of affordable housing
- Are there real incentives by the City to support affordable housing?
- LIHTC the QAP is very competitive
- An impediment to affordable housing is the perceptions of the larger community about affordable housing and poor people
- There are negative perceptions about HCV, public housing and public subsidy for housing
- Need more permanent supportive housing – see the presentation made by CoC in May to advisory board
- There can be no real reduction in chronic homelessness without more PSH
- HUD doesn't fund services – HUD says there are other funds for services in PSH
- Lakeside Reserve not eligible for LIHTC
- Is there a way to incentivize businesses to locate in distressed neighborhoods i.e. grocery stores, and businesses that create jobs
- As neighborhoods improve there is increased demand to live there = gentrification
- Need more housing units, increase density
- There is not a lot of development of mixed income housing in new projects being built – example Barclay Commons
- Suburban areas are not looking for density and diversity

How does public policy impact affordable housing?

- Public policy – 10 years ago city put resources into the Northside and 3rd Street – PPD area; now see luxury apartments- City Block- on 3rd St. across from Salvation Army Homeless Shelter. Now Salvation Army is cashing in taking profit and moving.
- City should use any city owned surplus real property for affordable housing
- Gentrification changes neighborhood and eliminates services for poor, example Mercy House Homeless Shelter on Red Cross St. closed and that area of 4th Street is gentrifying
- Pine Valley LIHTC project needed better marketing to around negative perceptions... what does affordable housing really mean.... Housing for teachers, firefighters, etc.
- We have enough safety-nets to catch those highly susceptible populations
- Names we use taints the project, ... LIHTC, Workforce Housing, Affordable Housing,
- Show positive examples and realistic face to tell the story –Need a PR news campaign and follow-up story in media to show that the “sky did not fall” example Lake Ridge
- Look at Porters Neck Walmart, its political, framing the discussion... people would probably want housing there instead of Walmart...

Wilmington Housing Authority (WHA)

Resident Advisory Board

August 3, 2016

Creekwood Community Center

Consultation and Input on City of Wilmington/WHA AFH

- WHA went to City Council for Senior Housing project in Pine Valley- don't know why City Council shot us down – need to find out why. Elderly low-income persons want a good place to live
- Young people don't make enough money to afford good housing, so live in public housing
- I live in Houston Moore – need more stand living – need a cleaner environment inside and out; there is mold, electrical issues, more higher standards for housing conditions
- Is there really going to be a difference from all this information you are gathering?
- WAVE Transit moved bus stops that were in public housing developments and now the stops are not convenient; working people cannot get to bus stop in Creekwood and the single –family neighborhood
- People struggle to pay rent, food, medicine – need better help for elderly, want to see better schools so kids can go to college
- Need more resources to do better
- Rachel Freeman School is a failing school, if try get into another school via lottery may not be chosen, if get transfer have no transportation, there is really no choice
- Teachers assigned to Rachel Freeman and other inner-city schools are inexperienced and once they get some experience they transfer to better school, need experienced teachers
- A lot of young people are not working need education and training to move further in life and get jobs. Need training programs available on public housing sites to help residents get real world skills
- Need access to grocery, pharmacy, and other amenities. The new grocery store downtown will not be affordable or easy to get to.
- Would like grocery store and parks in my community – need parks, stores, services that meet community needs.
- When buses no longer stopped in public housing created burden for residents, especially elderly
- There are no deliveries and no taxies serving public housing after 5 pm
- Why move bus stops – WAVE said violence, then said ridership was down
- The RAB got over 2000 signatures on petition to WAVE asking for bus service
- WAVE surveyed ridership on a Sunday... this is not reflective of ridership for work and school
- When WAVE changed the routes this extended the time on the bus and wait times for bus
- Take everything away from low-income people in Wilmington and focus on serving tourist, example buses going to Carolina Beach
- Changes the street design in Creekwood with traffic calming which limited bus access in the development
- Southside used to have a grocery store at 5th & Castle St., there was also a Piggly Wiggly and an A&P in neighborhoods so people could walk to the store. It was more like a real neighborhood in the past than now.

- Need to set up a fund or program to set aside savings for emergency/illness people don't lose everything
- Need programs to bring communities together, especially youth – can City do something- some program?
- Low income community need more communication about various City programs ... better communication from the City to WHA
- What is Wilmington Police Department (WPD) offering Creekwood with the new facility at Maides Park?
- WPD has more of a presence at Houston Moore now than in past
- WHA had a program Individual Development Account (IDA) for homeownership budgeting
- Need programs to help residents with jobs; to help residents move out of Public Housing. When people's income increases, the rent increases instead these funds should go to saving towards moving out of public housing
- Public Housing should be a stepping stone to better opportunity
- Need programs to teach budgeting, etc. , to move up to better housing and out of public housing
- The goal is to do better and have kids do better, low income people want the same as everyone else
- Need self-sufficiency program prepared for better future
- Want to see change in Houston Moore community for everyone, young, elderly ...
- No more food bank at Houston Moore
- The past, old history, is influencing what is happening now... there is a perception of crime that is not reflective of the current reality. The media portrays an image based on this history and not what's happening now
- City needs to help turn around the negative image of Public Housing
- Public Housing needs access to the city as a whole; Public Housing is part of the entire community, part of the larger neighborhood

July 13, 2016

Public Policy contributing to segregation?

- Policy and practices contribute to segregation via the institutional racism in the past, example- 1950's FHA, public housing policies; this shows in land use and other plans that reinforced racism in future plans
- In the downtown area the trend is to price out affordable housing through gentrification, for example Carolina Place –houses were \$80k now \$200k+, same thing in Brookwood, Princess Place, Sunset Park. On North 4th St since PPD in the last 10 years prices are up and no longer affordable.
- Downtown area lacks greenspace and parks this limits families buying houses, as does poorly performing schools.
- Schools serving R/ECAPs, downtown area don't have strong support systems, like PTA etc.. Downtown schools really not that bad, many of the students in those schools don't have good family support.
- Income levels of household contributes to segregation; income drives where people live. Housing choice result of income inequality, which is also racial
- People are stuck where they live because of their limited/low income
- Wilmington has service industry pays lower wages; no higher paying industry... film industry, PPD, Verizon. The state undermined the film industry.
- Downtown needs greenspace and bike trails, and a grocery store
- Need amenities in order to sell homes
- Transportation is available to jobs and other areas outside the R/ECAP,
- Cost of housing leads to segregation
- Need incentives for developers to build new affordable housing
- Need to hold builders/developers accountable- should require they include affordable housing in projects, example Washington, DC
- Developers are catering to retirees who are moving here
- Do historic preservation requirements contribute to lack of affordability?
- Need high school education on personal finances/budgeting
- R/ECAPs include public housing- this concentrates poverty
- There are good examples of public housing that has been redeveloped to improve the community- Riverside & Dove Meadows revitalized to Sunset South
- Need to get rid of outdated public housing
- People don't want to live in R/ECAP because of crime, people want affordable housing in a safe neighborhood
- Hispanic community does not want to live in African American communities
- Segregation is a society issue not just a Wilmington issue
- People need access to food/grocery store
- Segregation is because of price of housing

- We should be looking at the City overall not just by race
- Family size contributes to poverty
- Affordable housing in the City is only in specific areas, what else is left
- Downtown popularity leads to investors flipping formerly affordable owner-occupied housing into non-affordable rentals
- Public preschool accessibility is very important to move people out of poverty in future generations
- School's success can be determined by quality of staff
- School's performance score determined by student's ability
- School districting – in R/ECAP district there are magnet schools, arts, science, design
- People see past it
- Middle school downtown
- Year round lottery
- Parents have the right to choose another school if child's school district is low performing
- Parent's need more education about their rights in the school system
- NHCS has made changes but still have the same output
- The school board has not changed
- School administrators have a do it yourself mentality about educate options
- Safety is not just in certain school locations, it is every school, and there have been lockdowns in suburban schools and inner-city schools
- Teachers don't contact parents directly, they expect parents to look at students' performance on web based systems for posting student progress
- WAV E has extended the service area, but bus transfers need improvement

Cost burden what has caused cost burden?

- Inventory and the market cause cost burden when price of housing increases
- Home prices have increased and this has driven up rental demand and price
- The high cost of rent does not leave income to save for down-payment to purchase house
- Recent article in the WBJ reported 3500 new rental units – luxury market rate- the article says people are afraid to purchase given housing crash experience and millennials relocate for job opportunities
- Land cost of new construction make it impossible for builders to recoup the cost with smaller more affordable houses
- To rent a unit many require 3 times the rent- proof of income
- City should sell vacant properties owned by multiple heirs and blighted on the private market or to nonprofits
- City rents are high because of college students, who have roommates and can afford rent vs. family, esp single mother w/children

Housing Choice for Disabled

- NIMBY problem when developing affordable housing for elderly and disabled – example Pine Valley
- Realtors need more education on the HUD VASH program

- Change the term affordable housing.. call it something the community will accept
- Protected classes are not really protected... NIMBY causes projects to fail and there is no affordable housing in neighborhoods that are middle class
- People don't know what their rights are under fair housing, for example my elderly mother wanted an apartment on the first floor and was told that it would cost more, disabled people are being misled.
- Solomon Towers downtown hasn't hurt the property values of surrounding neighborhood
- Are there vouchers to subsidize landlords/owners of rental property to make reasonable accommodations?
- Need more open minds, more money, less red tape
- People need to vote for candidates that will support affordable housing and fair housing, its politics
- Don't forget about crime in the R/ECAPs
- What can be done for Wilmington's homeless people... 1) for them and 2) for the neighbors who can't take their kids to the park nearby because people are loitering, drinking, littering there.
- More open minds; More money; Less politics; less red tape ... then things can happen
- "Managing your Personal Financials" Class (education program) in all schools starting in the 8th or 9th grade
- Better/improved Public Transportation
- Grocery Store downtown
- Disabled Individual – commercial buildings have to follow ADA compliance, residential development should be required to have more accessible units
- School districting – In NHC the policies change but it seems the outcomes don't follow suit
- Bussing doesn't seem to work because higher incomes are mobile and can afford to move into other districts or send their children to private schools if they don't like the mix at their current school
- Have we asked the people in the problem areas what they think would help them?
- I think that there must be a focus on getting healthy, affordable food into the problem areas. The other areas to work on are education and consequently opportunity for jobs so that people don't have to turn to crime. You can create affordable housing but if you don't help the folks living there, what good will it do?
- I've seen WHA inspections make it very difficult for owners to comply, which makes it costly for tenants. Are there things to be done to take the burden of inspections off without sacrificing safety?
- Financial literacy, not just about budgeting, but about taking out loans to buy cars or mortgages, or even to be prepared to take out student loans.
- For HUD owned homes.. HUD programs: teacher next door or police officer next door. I haven't seen where these programs are available in this area. Some counties advertise tax sales of county owned homes on their websites. NHC and Pender County do not. HUD owned and county owned homes could help with affordable housing.
- Realtors and lenders need information on where to go to help clients who need affordable housing. Funds etc..

