

# **W** CITY OF **WILMINGTON** NORTH CAROLINA



## **CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT FOR CDBG AND HOME PROGRAMS**

**Year Ending June 30, 2017**



Submitted to the Citizens of Wilmington  
And  
U.S. Department of Housing and Urban Development  
September 28, 2017

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT  
FOR  
CDBG AND HOME PROGRAMS

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# Fifth Program Year CAPER

The Fifth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

## GENERAL

### Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

#### CAPER Executive Summary response:

The Consolidated Annual Performance and Evaluation Report (CAPER) assesses the period from July 1, 2016 through June 30, 2017. This is the fifth program year (PY) of the five year Consolidated Plan. The main focus of the report is a summary of accomplishments in the use of Community Development Block Grant (CDBG) and HOME Investment Partnership Program entitlement grants and program income to support various housing and community development priorities identified in the City's Consolidated Plan. The report also includes the matching funds and leveraged funds, including general fund appropriations, supporting community development and housing in the city.

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

In program year (PY) 2016-17, the City was awarded \$871,498 in CDBG entitlement funds and \$484,147 in HOME entitlement funds. In addition, \$20,000 in CDBG program income along with \$103,000 in HOME program income were received; and \$1,544,434 in unexpended prior year HOME funds were carried forward, along with \$833,185 CDBG funds. In FY2016-17, \$1.6 million in other funds and program income and \$6.3 million in private and other public financing was expended on CDBG and HOME activities, including homebuyer assistance and multi-family housing production/rehabilitation. One hundred percent of CDBG funds received are used for the

benefit of low-to-moderate income persons. Approximately \$17.3 million dollars were leveraged from other sources to support activities, programs and projects serving low-to-moderate income persons, households, and/or neighborhoods that align with the purpose and objectives of the CDBG and HOME programs.

During FY2016-17, affordable housing partners focused their attention on construction of new built homebuyer projects, minor home repairs, continuing work on major rehabilitation of historic and affordable multi-family rental properties and new construction of multi-family permanent supportive housing. That said, the following accomplishments are presented in this report: Wilmington Housing Authority/Housing Economic Opportunity secured financing to begin construction of eight unit Pearce Housing project to provide Permanent Supportive Housing for disabled and elderly. Wilmington Housing Finance Development secured financing to begin rehabilitation of 40 units at Willow Pond. Cape Fear Regional CDC continued the rehabilitation of a historic property into two rental units. AMEZ Housing CDC completed construction of a single-family house for sale to eligible homebuyer. Moreover, 13 loans were closed through the City's Homeownership Opportunities Program (HOP). One thousand, forty-two (1,042) homeless individuals, including victims of domestic violence, youth and ex-offenders, benefited from funding to local homeless shelters and programs serving the homeless. Finally, CDBG and general funds were used to support the activities of 26 community-based nonprofits providing services to address unemployment, child abuse, at-risk youth, hunger, illiteracy, at-risk and victims of abuse and crime, elder care and homelessness. As a result of this funding 3,458 youth, 327 elderly, and 618 at-risk and low-skilled adults were served.

This CAPER is prepared using HUD's guidelines. This report includes all the necessary and required elements of a CAPER including, but not limited to, descriptive narratives, assessment of accomplishments, leveraging, client benefit, affirmatively furthering fair housing, geographic location of CDBG and HOME funded projects/programs, monitoring, and self-evaluation. In addition, the report contains the required IDIS reports and Financial Summary Grantee Performance Report, CDBG Financial Summary Worksheet, HOME Program Income and HOME Match Report.

The availability of the draft PY2016-17 CAPER for comment was advertised on the internet and in the Wilmington Star News newspaper on September 8, 2017. Copies of the draft were made available through the Community Development Division, City Clerk's and City Manager's Office and on the City website. A summary report of the CAPER was presented to the City Council and for public hearing on September 19, 2017.

(Note: the City of Wilmington fiscal year and the HUD program year align)

## **General Questions**

1. Assessment of the one-year goals and objectives:
  - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
  - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

- c. If applicable, explain why progress was not made towards meeting the goals and objectives.
2. Describe the manner in which the recipient would change its program as a result of its experiences.
3. Affirmatively Furthering Fair Housing:
  - a. Provide a summary of impediments to fair housing choice.
  - b. Identify actions taken to overcome effects of impediments identified.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
5. Leveraging Resources
  - a. Identify progress in obtaining “other” public and private resources to address needs.
  - b. How Federal resources from HUD leveraged other public and private resources.
  - c. How matching requirements were satisfied.

**CAPER General Question’s response:**

The City of Wilmington prepared a Consolidated Plan for the period 2013-2017. This plan establishes a unified, coordinated vision for the City’s community development activities over a five year period. Each year the City prepares an Annual Action Plan which sets out specific goals and objectives to achieve the priorities set forth in the Consolidated Plan.

Below are the goals identified in the Consolidated Plan:

**Five-Year Affordable Housing Goals:**

- Promote Affordable Rental Housing;
- Preserve Affordable Housing Stock;
- Foster Homeownership Opportunities;
- Sustain Emergency Shelter Programs and Services to Transition Homeless Population to Permanent Housing;
- Prevent homelessness for those people most at-risk of becoming homeless;
- Support Permanent Supportive Housing initiatives for Chronically Homeless, Frail Elderly, Disabled and Other Special Populations;
- Promote Workforce Housing Opportunities for moderate income (80.1%-120% AMI) households; and
- Support education and advocacy that promotes sustainable housing options- homebuyer education, foreclosure counseling, financial skills, etc

### **Five-Year Community Development Goals:**

- Support neighborhood services for at-risk and low-to-moderate income youth, elderly and other special populations
- Preserve and maintain public facilities serving low-to-moderate income neighborhoods and individuals;
- Encourage Job Skills and Job Training Initiatives;
- Foster comprehensive neighborhood planning initiatives to address quality of life and physical conditions in targeted neighborhoods; and
- Address community safety through prevention, education and outreach activities

The Annual Action Plan for FY2016-2017 describes goals and objectives to address the aforementioned priorities. Below is a summary of the programs and projects, along with an explanation of accomplishments and challenges in meeting these goals and objectives. The summary also includes a breakdown of the CPD formula grant funds allocated for and committed to/contracted, as well as how much was spent on grant activities in the year-end June 30, 2017.

Please note the program year is equivalent to the federal fiscal year 2016 and is synonymous when used in this report and refer to the period from July 1, 2016 through June 30, 2017.

## HOUSING

*Goal: Promote Affordable Rental Housing*

### **Lakeside Reserve**

**PY15-16 Substantial Amendment:**  
**\$250,000 HOME**

**Contract:**  
**\$250,000 HOME**

**Expended:**  
**\$250,000 HOME**  
**\$2,205,802 Leveraged**  
**Completed**



A substantial amendment of the FY15-16 Annual Action Plan authorized a budget amendment to move funds from the unsuccessful Shipyard Village and undesignated HOME funds to provide \$250,000 towards the development of 16 units of Permanent Supportive Housing. The total project budget is \$2,251,705 (excluding land). The project meets the requirements for HOME funding – a market analysis shows demand, the project is consistent with City plans; the site and building design incorporate energy efficiency, green and recreation space, quality design and construction materials; and the project is located

near amenities. The developer has demonstrated experience and capacity to successfully complete the project. The project will provide affordable rental housing opportunities for formerly homeless disabled persons. Many of the residents will receive Housing Choice Vouchers at \$685 for rent including utilities. The project's cash flow does not support repayment of the HOME funds; however a condition of City funding will require the project maintain operating reserves sufficient to ensure project sustainability over the term of the City's investment. The project was closed-out in FY16-17

### **Down Payment Assistance**

**PY16-17 Allocated:**  
**\$146,133 HOME Carry-over**

**Expended:**  
**\$56,735 HOME\***  
**\$181,265 Leveraged**

A substantial amendment of the FY15-16 Annual Action Plan authorized a budget amendment to move funds from the unsuccessful Shipyard Village and undesignated HOME funds to provide \$221,573 to be used for down payment assistance. These funds provide a forgivable lien to help low income homebuyers afford purchase a home. An analysis is prepared to determine the amount of subsidy needed to make the mortgage affordable. Down Payment Assistance (DPA) guidelines have been drafted by staff for consideration by the Loan Review Board (see appendix). See CF Habitat for Humanity for more details. Two down payment assistance loans were closed with CFHFH homebuyers, in FY17-18 an adjustment will be made to charge these loans to funds allocated to CFHFH.

## Willow Pond/ Wilmington Housing Finance Development

|  |                                      |  |
|--|--------------------------------------|--|
| <b>PY 14-15 Allocated:</b><br><b>\$327,837 HOME</b><br><b>\$337,837 reprogrammed</b><br><b>PY15.16 168,920 HOME</b><br><b>(reprogrammed FY16.17</b><br><b>Annual Plan)</b> | <b>Contract:</b><br><b>\$646,010</b> | <b>Expended:</b><br><b>\$505,970 HOME</b><br><b>\$2,022,3000 Leveraged</b><br><b>In progress</b> |
|--|--------------------------------------|--|



City Council approved the Wilmington Housing Finance and Development (WHFD) request for \$665,674 as a portion of financing for a \$2,348,420 substantial rehabilitation of the 40 unit Willow Pond Apartments, located at 3508 Frog Pond Place. Originally built in 1994, the complex consists of two and three bedroom apartments in six, two story buildings. The units range from 850 to 1000 square feet and currently rent for \$480 to \$525, excluding utilities, for 34 restricted units. Six units rent at market rate \$600 to \$650, excluding utilities. After the rehabilitation WHFD anticipates a \$25 per

month increase in rent. The project has demonstrated market demand and the increased rents are competitive with comparable affordable and market rate developments. The project will remain affordable and is subject to a 20 year affordability period. The rehabilitation will upgrade plumbing, HVAC, windows, doors, roof, and upgrades to interior and exterior finishes. The project specifications include quality materials and will improve energy efficiency. The construction will relocate current residents within the complex, rehabilitating one building at a time. The developer and management organization has recognized experience and capacity to successfully complete the project. The operating budget does not provide for repayment of City HOME funds; however, net cash-flow projections may permit limited repayment of a portion of City funds. In FY2015-16 a funding agreement for \$646,010 HOME funds was executed and funds have been committed to this project.



HOME funds allocated to this project enabled the project to successfully receive other funds as follows: \$44,225 HOME FY2012-13 along with \$601,785 HOME FY2014-15 carry-over funds, and HOME funds from FY2015-16, \$19,664. This project is a multi-year funded project with a carry-over from prior years. As of the writing of this report the project is 83% complete and on schedule to complete by September 30, 2017.

**Pearce House/ Wilmington Housing Authority**

|                              |                       |                            |
|------------------------------|-----------------------|----------------------------|
| <b>15-16 Allocated:</b>      | <b>Contract:</b>      | <b>Expended:</b>           |
| <b>Substantial Amendment</b> | <b>\$200,000 CDBG</b> | <b>\$200,000 CDBG</b>      |
| <b>\$200,000 CDBG</b>        |                       | <b>\$732,282 Leveraged</b> |
|                              |                       | <b>Completed</b>           |



The Wilmington Housing Authority requested \$200,000 CDBG funds to be used for the development of Pearce House at 809 Virgie Rhoades Lane. The Pearce House project will provide housing for disabled persons. The project will construct eight one bedroom units in one apartment building. The total project development budget is \$1,166,006. The sources of funds include: NCHFA \$412,950, HEO \$353,056, Elderhaus \$200,000 and City of Wilmington CDBG \$200,000. The City's investment will be secured via a 30 year note and

deed of trust. The City of Wilmington will receive a portion of net cash flow available after payment of all operating expenses, including reserves and debt service. The project will be owned by Supportive Housing I, LLC and managed by the WHA. The \$200,000 recommended for financing this project includes \$100,000 CDBG funds awarded in FY2015.16 and \$100,000 from the FY2014.15 award and was approved in a Substantial Amendment adopted in June 2015. The project was successfully completed and closed-out in FY16/17.



**Community Land Trust Administration & Housing Delivery**

|                              |                              |                              |
|------------------------------|------------------------------|------------------------------|
| <b>PY 16-17 Allocated:</b>   | <b>Contract:</b>             | <b>Expended:</b>             |
| <b>\$22,420 General Fund</b> | <b>\$22,420 General Fund</b> | <b>\$22,420 General Fund</b> |

In order to foster sustainable affordable housing, the City supports the Cape Fear Community Land Trust (CFCLT), formerly the Cape Fear Housing Land Trust. General funds in the amount of \$22,420 were provided for administration and general operations in FY2016-17. Additionally, in FY2010-11, the City conveyed two properties to CFHLLT and provided a loan, through the Rehabilitation Loan Fund, for the rehabilitation of one house for sale in the land trust model to a low income homebuyer. The City provided a \$57,400 rehabilitation loan for the 808 N. 6<sup>th</sup> Street property. As of the end of FY16-17, the property continues to be rented; along with two additional rental properties at 1209 S. 8<sup>th</sup> St and 119 S. 12<sup>th</sup> Street. In addition, the Land Trust successfully

bid on two city-owned assets held for resale vacant lots on Marsden Avenue and Meares Street to be developed as affordable housing.

Since the Land Trust's inception the City has provided \$326,414 to the Land Trust for administrative cost and to support the formation, incorporation, and development of organizational capacity. In a prior year the City provided \$220,000 in HOME funds to the Land Trust, through Cape Fear Habitat for Humanity (CFHFH) as fiscal agent, for the acquisition of 2.178 acres of land for development of eight units – Gideon Point. The houses were developed by Habitat and successfully sold to eligible homebuyers; and the land has transferred to the Land Trust.

### **Community Housing Development Organization Set-Aside**

**PY 16-17 Allocated:**

**\$ 72,622 HOME set-aside**

The HOME program requires a 15 percent set-aside for Community Housing Development Organizations (CHDO). These funds are to be used to develop affordable housing. Beginning in FY2015.16 HUD began phasing out First-In-First-Out (FIFO) Accounting in favor of Grant Based Accounting. These changes ensure that IDIS both commits and disburses funds on a grant-specific basis, instead of using the FIFO (oldest money disbursed first) method that has been used. Therefore, the set-aside for FY2016.17 is \$72,622. That said, \$251,271 is recommended for CFRCDC rehabilitation of 5<sup>th</sup> Street property more than meets the required set-aside for FY2016.17.

### **CHDO-AMEZ Housing Community Development Corporation**

**PY 16-17 Available:**

**\$216,601 CHDO Proceeds**

**\$129,077.44 HOME carry-over**

**Expended:**

**\$29,807 Proceeds**

**\$129,077.44 HOME**



AMEZ HOUSING CDC has ownership of properties at 701 McRae St., 910 S. 5<sup>th</sup> Street, and 905, 909, 913 Grace Street. In FY2015-16, AMEZ submitted project plans, market analysis, and pro-format to construct new single-family units on lots 905, 909, & 913 Grace Street. Upon review, staff approved one homeowner project at 905 Grace St. for \$145,412. AMEZ completed construction of 905 Grace Street and has the property listed for sale.

Currently, AMEZ has two properties in its rental portfolio. Development and management of affordable rental housing will address a high priority need within the City.

## CHDO-Cape Fear Regional CDC

### PY 16-17 Available:

\$ 33,835 CHDO Proceeds

\$310,378 HOME carry-over

\$ 72,622 FY16.17 HOME set aside

### Expended:

\$228,615 HOME

\$ 1,618 Proceeds

In FY2016-17, \$310,378 in prior year HOME CHDO set-aside funds along with \$72,622 in FY16.17 HOME was allocated for the rehabilitation and redevelopment of a historic property on N. 5<sup>th</sup> Street into two units of affordable rental. Additionally, there was \$33,835 in proceeds available to use to complete 19<sup>th</sup> Street property repairs. In FY2014-15, CFRCDC acquired and rehabilitated a property on 524 S. 19<sup>th</sup> Street. During FY2015-16 the property sustained damage as the result of the failure of a water supply line in an upstairs bathroom. As of the writing of this report the house has been rented to an eligible household.



### Goals:

- *Foster Homeownership Opportunities;*
- *Promote Workforce Housing Opportunities for moderate income households;*
- *Support education and advocacy that promotes sustainable housing options, homebuyer education, foreclosure counseling, financial skills, etc.*

## Cape Fear Habitat for Humanity

### PY 16-17 Allocated:

\$69,468 HOME carryover

### Expended:

\$56,735 HOME

To be posted in FY17-18

Using the Habitat model Cape Fear Habitat for Humanity (CFHFH) provides housing for families earning 30 to 60 percent of the area median income (AMI). CFHFH constructs about 12 houses per year and has no problem finding qualified homebuyers using Habitat underwriting and intensive case management. Often Habitat homebuyers pay less for the mortgage than they were paying for rent. Habitat carried over \$69,468, prior year HOME funds to be used as down payment assistance for eligible homebuyers. Two down payment assistance loans have been closed with Habitat homebuyers under the City's Down Payment Assistance program, this loans will be deducted from the funds allocated to CFHFH in the coming fiscal year.

**Homeownership Opportunities Program (HOP) includes prior year funds and reprogrammed funds.**

**PY16-17 Available:**  
**\$227,398 CDBG**  
**\$125,000 FY16-17 Program Income**  
**\$546,864 GF/RL/Other**  
**\$311,221 CDBG carryover**  
**(\$665) HOME**

**Expended:**  
**\$290,543 CDBG**  
**\$370,317 GF/RL/Other**  
**\$ 1,199,040 Private Banks**

Working in partnership with local banks the City offers the Homeownership Opportunities Program (HOP) to low-to-moderate income homebuyers. CDBG, HOME and General Funds are used to provide second mortgages at zero percent interest to eligible homebuyers. Homebuyers must attend a homebuyer education class. Five year affordability period requirements apply to all HOP loans. In order to limit the affordability period to five years HOP Loans are not funded with HOME funds. During FY2016-17, CD Housing staff closed eight loans with CDBG funds and five loans with General Funds. Please note the HOP loans funded with General Funds from the General Fund Revolving Loan Fund for workforce housing were for borrowers up to 120 percent AMI. The average HOP loan amount was \$143,069 with the bank portion average \$92,234 and the city portion average \$50,835.

HOP loans made as second position to bank loans are presented to a HOP Review Committee to underwrite the loans in accordance with the adopted HOP Underwriting Guidelines. Loans are recommended to the City Manager for final approval. Revised HOP Underwriting Guidelines were adopted by City Council (10/21/14) these changes meet new federal mortgage guidelines and make underwriting criteria more rigorous to reduce risk of default. HOP Review Committee members consists of partner bank representatives and representatives from the City Council Appointed Loan Review Board.

*(GF/RL/Other = general fund, revolving loan fund, other funds; PI = Program Income)*

*Goal: Preserve Affordable Housing Stock*

**Cape Fear Habitat for Humanity in partnership with WARM**

Neighborhood Revitalization Initiative (NRI)

|                                 |                       |                  |
|---------------------------------|-----------------------|------------------|
| <b>PY 16-17 Allocated:</b>      | <b>Contract:</b>      | <b>Expended:</b> |
| <b>\$123,156 CDBG carryover</b> | <b>\$231,000 CDBG</b> |                  |

In FY2012-13, Cape Fear Habitat for Humanity (CFHFH) and Wilmington Area Rebuilding Ministry (WARM) proposed a target neighborhood strategy with a priority on the SouthSide area. This Neighborhood Revitalization Initiative (NRI) supported WARM’s efforts to make critical home repairs to up to 15 eligible homes. Since entering into the agreement for the NRI, WARM has completed the repairs to 15 homes. Habitat had determined that housing rehabilitation is not an effective use of the organization’s workforce. In the forthcoming year FY2017-18, CDBG funds will be reallocated to other eligible purposes.

### **Housing Rehabilitation Loans**

**PY16-17 Available:**

**\$362,433 FY16-17 HOME**

**\$484,773 GF/RL/Other**

**\$298,512 HOME prior year**

**Expended:**

**\$145,819 GF/RL/Other**

New Program Guidelines for the Housing Rehabilitation Loan Program were adopted by City Council in October 2016, with a revision in June 2017, to allow for forgivable loans up to \$75,000 for households earning below 50% AMI. In addition, the new guidelines created a forgivable loan of up to \$10,000 for minor repairs and fully amortized loans up to \$85,000 at 2% for households with incomes up to 80% AMI with the ability to repay a loan. A balance allocation of General Fund and HOME funds will help ensure that the most needed owners received assistance and that those that can afford to repay a loan do so in order to continue program income for sustainability of the program. In FY16-17 city staff processed 44 applications, of which 27 loans were denied, three approved by the Loan Review Board (LRB), three applicants withdrew, and 11 applications/projects in cost determination process; upon completion they will be presented to the LRB. (see appendix) *GF/RL/Other = general fund, revolving loan fund, other funds*

### **Limited Assistance Grants/Emergency Repair Grants**

**PY16-17 Available:**

**\$7,454 CDBG carry-over**

**Expended:**

Elderly and/or disabled home owners with incomes at or below 60 percent Area Median Income is eligible to receive grants up to \$7,500 through the Limited Assistance Grants program. In FY2016-17, no grants were made with Limited Assisted Grant funds.

### **Demolition and Voluntary Relocation**

**PY16-17 Available:**

**\$ 41,778.35 CDBG carry-over**

**\$ 3,761 HOME carry-over**

**Expended:**

Grants for demolition (\$12,253) of blighted properties in conjunction with the City's housing rehabilitation program. Voluntary relocation grant funds for (\$12,692) home owners when needed during the rehabilitation. In addition, CDBG funds were carried forward for voluntary demolition and/or clearance of minimum code cases (\$20,594.35).

PUBLIC FACILITIES

Goals:

- Prevent homelessness for those people most at-risk of becoming homeless;
- Sustain Emergency Shelter Programs and Services to Transition Homeless Population to Permanent Housing;
- Support neighborhood services for at-risk and low-to-moderate income youth, elderly, and other special populations;
- Preserve and maintain public facilities serving low-to-moderate income neighborhoods and individuals;
- Address community safety through prevention, education, and outreach activities

**Community Boys & Girls Club, Inc.**

|                            |                       |                  |
|----------------------------|-----------------------|------------------|
| <b>PY 16-17 Allocated:</b> | <b>Contract:</b>      | <b>Expended:</b> |
| <b>\$40,000 CDBG</b>       | <b>\$ 40,000 CDBG</b> |                  |

Grant to repair the roof at the CBGC Castle Street facility. CBCG provides programs for girls at the facility.

**Child Development Center**

|                            |                       |                      |
|----------------------------|-----------------------|----------------------|
| <b>PY 16-17 Allocated:</b> | <b>Contract:</b>      | <b>Expended:</b>     |
| <b>\$33,000 CDBG</b>       | <b>\$ 33,000 CDBG</b> | <b>\$33,000 CDBG</b> |

Grant to repair the roof at the Child Development Center on Princess Place Drive. CDC provides special education programs for children ages 2-5 years old, including those with disabilities and special needs. This project was successfully completed and closed out in FY16-17.

PUBLIC SERVICES

There is a limitation on the amount of CDBG funds that can be used for public services. The maximum amount is 15 percent of the entitlement and program income. In FY2016-17, \$150,000 in CDBG funds were allocated to public services as follows:

**Good Shepherd, Family Promise** (formerly Wilmington Interfaith Housing Network)

|                            |                       |                       |
|----------------------------|-----------------------|-----------------------|
| <b>PY 16-17 Allocated:</b> | <b>Contract:</b>      | <b>Expended:</b>      |
| <b>\$117,523 CDBG</b>      | <b>\$117,523 CDBG</b> | <b>\$117,523 CDBG</b> |

The City provided funding for supportive services to approximately 900 homeless individuals and families, including shelter, food and consultative case management towards self-sufficiency. In FY2016-17, Good Shepherd and Wilmington Interfaith Housing Network (WIHN) served 560 individuals.

**First Fruit**

|                            |                      |                      |
|----------------------------|----------------------|----------------------|
| <b>PY 16-17 Allocated:</b> | <b>Contract:</b>     | <b>Expended:</b>     |
| <b>\$22,827 CDBG</b>       | <b>\$22,827 CDBG</b> | <b>\$22,827 CDBG</b> |

The City provided funding for supportive services to approximately 10 homeless women and their families, including shelter, food and consultative case management towards self-sufficiency. In FY2016-17, First Fruit served 28 female headed households.

**Domestic Violence Shelter and Services, Inc.**

|                              |                               |                               |
|------------------------------|-------------------------------|-------------------------------|
| <b>PY 16-17 Allocated:</b>   | <b>Contract:</b>              | <b>Expended:</b>              |
| <b>\$9,650 CDBG</b>          | <b>\$34,723 CDBG/Gen Fund</b> | <b>\$34,723 CDBG/Gen Fund</b> |
| <b>\$15,073 General Fund</b> |                               |                               |

CDBG funds were used to assist with the provision of shelter and services to approximately 100 victims of domestic violence. In FY2016-17, the Shelter served 134 victims of domestic violence who would have otherwise been homeless or in harm's way.

**PLANNING, ADMINISTRATION, AND DIRECT SERVICE DELIVERY**

CDBG and HOME funds have a maximum cap for planning and administration. Up to 20 percent of the CDBG grant, plus program income can be expended on planning and administration each year. For HOME the administrative and planning cap is 10 percent of the entitlement and program income. In addition, staff and other costs associated with the delivery of housing services may be expended to the grant.

**Planning and Administration**

|                              |                              |
|------------------------------|------------------------------|
| <b>PY 16-17 Available:</b>   | <b>Expended:</b>             |
| <b>\$ 67,073 HOME</b>        | <b>\$ 67,073 HOME</b>        |
| <b>\$232,083 CDBG</b>        | <b>\$232,083 CDBG</b>        |
| <b>\$117,899 GF/RL/Other</b> | <b>\$121,642 GF/RL/Other</b> |

*(GF/RL/Other = general fund, revolving loan fund, other funds)*

**Housing Service Delivery**

|                               |                          |
|-------------------------------|--------------------------|
| <b>PY 16-17 Available:</b>    | <b>Expended:</b>         |
| <b>\$205,000 CDBG</b>         | <b>\$205,252.26 CDBG</b> |
| <b>89,259 CDBG carry-over</b> |                          |

Staff and other costs associated with the delivery of housing, such as loan processing, rehabilitation inspections and other costs.

## Housing Disposition

**PY 16-17 Available:**

**\$21,257 CDBG carry-over**

**Expended:**

**\$577 CDBG**

Funds allocated to offset expenses associated with disposition of properties held by the City as a result of foreclosure of home owner loans. Expenses incurred include, but are not limited to, boarding and security, minor repairs and maintenance and other costs associated with preparation of property for sale or conveyance to eligible developer or homebuyer.

2. Describe the manner in which the recipient would change its program as a result of its experiences.

The City of Wilmington's accomplishments over the past year continue to support the overall goals of the Five-year Consolidated Plan approved by the City Council in May 2012. Using the Plan as a guiding tool allows for more effective management, oversight and evaluation of progress toward program goals and expenditures. CDBG and HOME dollars, as well as the funds and resources they leverage, continue to be utilized to provide programs in an integrated way. That said, it is the goal of the Community Development Division (CDD) management and staff to strive for continuous improvement in all facets of program administration and delivery.

The City of Wilmington submitted an the Assessment of Fair Housing under the new AFFH rule; as a result the City will incorporate the AFH goal in the next five year plan for PY17-21. That said, the data compiled and analyzed in the AFH indicates the need for a balanced approach to allocation of CDBG and HOME funds to provide facilitate equitable access to opportunities throughout the city, while continuing efforts to improve distressed neighborhoods. Additionally, the City of Wilmington and New Hanover County established an ad hoc committee on Workforce/Affordable Housing which presented a number of recommendations for increasing the production and access to housing that is affordable. It is anticipated that many of these recommendations will be implemented in the coming years.

An explained in previous sections the City's in-house loan programs for owner-occupied rehabilitation and homebuyer have been revised to meet changes to serve the needs of owner-occupied households seeking assistance to make repairs and rehabilitate their houses.

The elimination of the state low income tax credit and the reduction of state funding for the NC Housing Trust Fund, along with changes to the NC Housing Finance Agency criteria for funding multi-family and other housing production will reduce production of affordable housing in Wilmington and other communities across the state.

3. Affirmatively Furthering Fair Housing:

- a. Provide a summary of impediments to fair housing choice
- b. Identify actions taken to overcome effects of impediments identified.

The City's Homeownership Opportunities Program (HOP), Homeowner Rehabilitation, Limited Assistance Grants and other housing programs are offered city-wide to eligible applicants.

Recipients of the City's housing loans or grants are informed about Fair Housing Laws. In addition, all participants in the City's homebuyer education workshops receive information on Fair Housing Laws. These individuals may seek and secure financing through the private sector or other nonprofits, as well as the City's programs, and will have the benefit of Fair Housing education.

In FY 2009-10, the City completed an update to the Analysis of Impediments to Fair Housing (AI). The City of Wilmington is a member of the Regional Plan for Sustainable Development, FOCUS Consortium. Currently, the City has been selected to participate in a pilot for the preparation of an Analysis of Fair Housing (AFH) under the new final rule. As such, the city will have access to technical assistance from HUD in the preparation of the AFH. Below are descriptions of the actions taken to address impediments as identified in the FY2009-10 completed AI.

## City of Wilmington Fair Housing Plan

### **I. Background**

As part of the Consolidated Plan grantees are required to certify that they will Affirmatively Further Fair Housing (AFFH). Compliance with this certification requires the city to conduct an analysis of impediments to fair housing choice within the jurisdiction. Furthermore, the city is required to identify and implement appropriate actions to address or eliminate identified impediments, and to maintain records of actions to document AFFH. Towards that end, City Council adopted an *Analysis of Impediments to Fair Housing Choice in the City of Wilmington and New Hanover County* and a related *Fair Housing Plan for the City of Wilmington* on June 15, 2010.

### **II. Impediments**

The AIFH identified the following Impediments to Fair Housing Choice in the City of Wilmington:

#### **A. Lack of affordable housing, specifically for disabled and low-income populations**

Service providers report that demand exceeds the supply of accessible, subsidized units for disabled individuals. The lack of affordable rental housing, especially for elderly, disabled and other special populations is well documented, by the Consolidated Plan, and practitioners. The FY13-17 Five-Year Consolidated Plan Housing Market Assessment reported that 71 percent of priority need owner households are housing cost-burdened; and 69 percent of priority need renter households are cost-burdened. In both cases minority households are disproportionately housing cost-burdened.

#### **B. Lack of fair housing enforcement by a local agency or department**

Currently, the City of Wilmington and New Hanover County do not have a fair housing department or agency to receive complaints, or promote education and outreach. Lack of effective enforcement is a potential barrier to fair housing in the City and County. Without a local presence and efforts of a local fair housing agency it is more difficult to raise awareness of the law and rights granted under the law. Many who are aware of their rights may not be aware of how or where to file a complaint. This lack of a central location for filing complaints and obtaining information about fair housing may constitute a barrier to fair housing. Additionally, a lack of education by both citizens and housing professionals may lead to discrimination or a violation of fair housing laws.

**C. Disparity and inequality in lending**

Analysis of 2008 HMDA data reveals a disparity in the loan origination patterns and denial rates of minorities and non-minorities in the Wilmington MSA. Despite similar income levels, minorities have a higher rate of denial than non-minorities. The data however is limited in scope and further investigation would be necessary to determine if discrimination is present. Note that the perception of lending bias, or undue burdens on minorities seeking home loans could be a barrier to fair housing.

**III. Actions to Address Impediments**

**A. Lack of affordable housing, specifically for disabled and low-income populations**

**Action: Provide CDBG & HOME Funds to Support Affordable Housing**

The Annual Action Plan for expenditure of Community Development Block Grant and HOME Investment Partnership funds identifies initiatives for affordable housing development for low and moderate income, including disabled, residents.

**Action: Seek Additional Funds for Development of Affordable Housing**

City community development staff will continue to seek to leverage resources to increase the funds available for the development of affordable housing within the city, such as projects utilizing Low Income Housing Tax Credits (LIHTC).

**B. Lack of fair housing enforcement by a local agency or department**

**Action: Outreach and Education**

The city will maintain a prominent webpage providing information about Fair Housing Law and explaining what constitutes discrimination. In addition, brochures and flyers will be developed to provide information on the Fair Housing Act. Two community development staff members will serve as points of contact to ensure the materials are up to date and accurate, and to actively disseminate brochures and flyers throughout the community, especially to the disabled, elderly and minority citizens.

The city will continue to offer home buying classes, which include information on credit, budget and fair housing laws.

**Action: Referral**

Included in the outreach and education materials and webpage will be links and specific instructions on how to file a complaint with the state and federal agencies responsible for processing complaints. Additionally, the community development staff points of contact will be available to assist in making referrals to the appropriate enforcement agencies.

**C. Disparity and inequality in lending**

**Action: Continue Bank Partners in the HOP Program**

Area banks partner with the city to provide financing to low and moderate home buyers through the city's Homeownership Opportunities Program (HOP). The city will continue to encourage area banks and realtors to participate in affordable housing initiatives offered by the city and other organizations.

**Action: Continue AFFH in all City Support Housing Programs**

City housing loan and grant program guidelines require the city, its grantees and/or borrowers to actively engage in affirmatively furthering fair housing, including displaying the equal housing opportunity logo.

Below is a summary of the Impediments to Fair Housing identified in the City's 2009-10 Fair Housing Plan and the actions taken in FY2016-17, to mitigate these impediments.

**I. Impediment to Fair Housing: Lack of Affordable Housing, specifically for special populations including, but not limited to, disabled and elderly.**

Actions Taken to Overcome Impediments to Fair Housing:

Affordable Rental Housing –2 units in progress

- CFRCDC in process of developing one duplex for rental; and
- Projects in planning/construction stage, no beneficiaries to report.

Affordable Rental Housing – 418 units for low-to-moderate income households, including special populations

- Lockwood by CASA provides 60 units family rental w/LIHTC, HOME and other funds
- LakeRidge Commons (formerly Middle Grove) provides 75 elderly units financed with HOME, LIHTC and other funds;
- Taylor West/New Brooklyn Home provides 48 units affordable rental housing financed with LIHTC, CDBG and other funds for low-to-moderate income households;
- Rental Incentive Loan - two rental units in affordability period;
- ARC of NC provides 16 units of affordable rental housing for disabled;
- Hopewood provides 16 units of affordable rental housing for disabled;
- Willow Pond provides 12 units of affordable rental housing, 75% of units are designated for victims of domestic violence;

- The Pointe at Taylor Estates provides 48 units of affordable rental housing for low-to-moderate income households;
- Robert R. Taylor Senior Homes provides 96 units of affordable rental housing for low-to-moderate income elderly;
- First Fruit Ministries provides 9 units of affordable rental housing for homeless women;
- Greenville Trace provides 8 units of affordable rental housing for the disabled;
- Cape Fear Housing Land Trust renting one unit in N. 6<sup>th</sup> Street;
- AMEZ rented two units (1314 Church St and 701 McRae St.);
- CFRCDC rented one single-family house 19<sup>th</sup> Street ;
- Lakeside Reserve provides 16 units of Permanent Supportive Housing in Phase I for disabled homeless persons; and
- Pearce House provides 8 units of Permanent Supportive Housing for disabled and/or elderly persons

FH Table 1a. The tables below provides Race & Ethnicity Characteristics for Beneficiaries of Affordable Rental Housing projects currently occupied and monitored under the affordability period.

|                                     | Hispanic Ethnicity | White or European | Black or African American | American Indian or Alaskan Native | Asian American | Native Hawaiian or Pacific Islander | 2 or more races | Refused or Other | Total      |
|-------------------------------------|--------------------|-------------------|---------------------------|-----------------------------------|----------------|-------------------------------------|-----------------|------------------|------------|
| <b>Rental Housing</b>               |                    |                   |                           |                                   |                |                                     |                 |                  |            |
| ARC - Cottonwood                    |                    | 12                | 4                         |                                   |                |                                     |                 |                  | 16         |
| Cape Fear Housing Land Trust        |                    |                   | 2                         |                                   |                |                                     |                 |                  | 2          |
| HEO - Pointe at Taylor Estates      |                    | 3                 | 42                        |                                   |                |                                     |                 |                  | 45         |
| HEO - Robert E. Taylor Senior Homes | 1                  | 11                | 74                        |                                   |                |                                     |                 | 10               | 96         |
| Lake Ridge                          |                    | 44                | 27                        |                                   |                |                                     |                 | 2                | 73         |
| Lockwood                            | 4                  | 28                | 62                        |                                   |                |                                     |                 |                  | 94         |
| New Brooklyn                        | 1                  | 2                 | 43                        |                                   |                |                                     |                 |                  | 46         |
| RHA - Greenville Trace              |                    | 4                 | 3                         |                                   |                |                                     |                 |                  | 7          |
| WHFD-Hopewood                       |                    | 12                | 3                         |                                   |                | 1                                   | 2               |                  | 18         |
| Pearce House                        |                    |                   | 8                         |                                   |                |                                     |                 |                  | 8          |
| Lakeside Reserve                    |                    | 9                 | 5                         |                                   |                |                                     |                 |                  | 14         |
|                                     |                    |                   |                           |                                   |                |                                     |                 |                  | 0          |
| <b>Grand Total</b>                  | <b>6</b>           | <b>104</b>        | <b>256</b>                | <b>0</b>                          | <b>0</b>       | <b>1</b>                            | <b>2</b>        | <b>12</b>        | <b>419</b> |

FH Table 1b. The tables below provides Income Characteristics for Beneficiaries of Affordable Rental Housing projects currently occupied and monitored under the affordability period.

| <b>Rental Housing</b>               | Household income<br>0-30% | Household income<br>31-50% | Household income<br>51-80% | Household income<br>>80% | <b>Total</b> |
|-------------------------------------|---------------------------|----------------------------|----------------------------|--------------------------|--------------|
| ARC - Cottonwood                    | 16                        |                            |                            |                          | 16           |
| Cape Fear Housing Land Trust        |                           |                            |                            | 2                        | 2            |
| HEO - Pointe at Taylor Estates      | 24                        | 16                         | 5                          |                          | 45           |
| HEO - Robert E. Taylor Senior Homes | 60                        | 25                         | 9                          |                          | 94           |
| Lake Ridge                          | 36                        | 28                         | 9                          |                          | 73           |
| Lockwood                            | 0                         | 32                         | 59                         |                          | 91           |
| New Brooklyn                        | 36                        | 7                          | 5                          |                          | 48           |
| RHA - Greenville Trace              | 6                         | 1                          |                            |                          | 7            |
| WHFD-Hopewood                       | 16                        | 2                          |                            |                          | 18           |
| Pearce House                        | 8                         |                            |                            |                          | 8            |
| Lakeside Reserve                    | 14                        |                            |                            |                          | 14           |
|                                     |                           |                            |                            |                          |              |
| <b>Grand Total</b>                  | <b>178</b>                | <b>111</b>                 | <b>87</b>                  | <b>2</b>                 | <b>378</b>   |

FH Table 1c. The tables below provides Age, Disability, Homeless, & FHH characteristics for Beneficiaries of Affordable Rental Housing projects currently occupied and monitored under the affordability period.

|                                     | Homeless  | Disabled   | Under 18  | Under 18 and Disabled | Over 62    | Female Head of Household |
|-------------------------------------|-----------|------------|-----------|-----------------------|------------|--------------------------|
| <b>Rental Housing</b>               |           |            |           |                       |            |                          |
| ARC - Cottonwood                    | 16        | 16         |           |                       | 4          | 8                        |
| Cape Fear Housing Land Trust        |           | 1          |           |                       |            | 1                        |
| HEO - Pointe at Taylor Estates      | 3         | 3          | 1         |                       | 12         | 4                        |
| HEO - Robert E. Taylor Senior Homes |           | 24         |           |                       | 72         | 69                       |
| Lake Ridge                          | 0         | 34         | 0         | 0                     | 60         | 60                       |
| Lockwood                            |           | 11         | 26        |                       | 14         | 46                       |
| New Brooklyn                        |           | 12         | 57        |                       | 3          | 44                       |
| RHA - Greenville Trace              |           | 7          |           |                       |            | 4                        |
| WHFD-Hopewood                       | 18        | 18         |           |                       |            | 9                        |
| Pearce House                        |           | 7          |           |                       | 2          | 2                        |
| Lakeside Reserve                    | 14        | 14         |           |                       | 3          | 3                        |
|                                     |           |            |           |                       |            |                          |
| <b>Grand Total</b>                  | <b>21</b> | <b>117</b> | <b>84</b> |                       | <b>163</b> | <b>239</b>               |

FH Table 1d. The tables below provides Elderly, Disabled, FHH Income Characteristics for Beneficiaries of Affordable Rental Housing projects currently occupied and monitored under the affordability period.

| <b>Rental Housing</b>               | Elderly 62+ income 0-30% | Elderly 62+ income 31-50% | Elderly 62+ income 51-80% | Elderly 62+ income >80% | Disabled income 0-30% | Disabled income 31-50% | Disabled income 51-80% | Disabled income >80% | Female HoH income 0-30% | Female HoH income 31-50% | Female HoH income 51-80% | Female HoH income >80% |
|-------------------------------------|--------------------------|---------------------------|---------------------------|-------------------------|-----------------------|------------------------|------------------------|----------------------|-------------------------|--------------------------|--------------------------|------------------------|
| ARC - Cottonwood                    | 4                        |                           |                           |                         | 16                    |                        |                        |                      | 8                       |                          |                          |                        |
| Cape Fear Housing Land Trust        |                          |                           |                           |                         |                       |                        |                        | 1                    |                         |                          |                          | 1                      |
| HEO - Pointe at Taylor Estates      | 3                        | 3                         | 1                         |                         | 12                    | 4                      | 1                      |                      | 21                      | 13                       | 5                        |                        |
| HEO - Robert E. Taylor Senior Homes | 49                       | 14                        | 9                         |                         | 12                    | 11                     | 1                      |                      | 35                      | 27                       | 7                        |                        |
| Lake Ridge                          | 27                       | 25                        | 8                         | 0                       | 18                    | 14                     | 2                      | 0                    | 30                      | 24                       | 6                        | 0                      |
| Lockwood                            |                          | 10                        | 4                         |                         |                       |                        |                        |                      |                         | 32                       | 14                       |                        |
| New Brooklyn                        | 2                        |                           |                           |                         | 11                    | 1                      |                        |                      | 32                      | 6                        | 5                        |                        |
| RHA - Greenville Trace              |                          |                           |                           |                         | 6                     | 1                      |                        |                      | 4                       |                          |                          |                        |
| WHFD-Hopewood                       |                          |                           |                           |                         | 16                    | 2                      |                        |                      | 9                       |                          |                          |                        |
| Pearce House                        | 8                        |                           |                           |                         | 7                     |                        |                        |                      | 2                       |                          |                          |                        |
| Lakeside Reserve                    | 2                        |                           |                           |                         | 14                    |                        |                        |                      | 3                       |                          |                          |                        |
|                                     |                          |                           |                           |                         |                       |                        |                        |                      |                         |                          |                          |                        |
| <b>Grand Total</b>                  | <b>81</b>                | <b>52</b>                 | <b>22</b>                 | <b>0</b>                | <b>75</b>             | <b>33</b>              | <b>4</b>               | <b>1</b>             | <b>133</b>              | <b>102</b>               | <b>37</b>                | <b>1</b>               |

HoH – Head of Household

Homeownership Opportunities 2 units in progress

- AMEZ Housing CDC in process of selling one single family home for homeownership at 905 Grace St.
- AMEZ Housing CDC in pre development process to construct single-family house at 909 Grace Street; and
- Units in progress are projects in planning/construction stage, no beneficiaries to report.

Affordable Homeownership- 13 loans; Preserve Affordable Housing Stock 2 rehab loans

- Homeownership Opportunities Program (HOP) provided 13 second mortgage loans in partnership with partner banks to low and moderate income households using CDBG (8 loans) and General Revolving Loan funds (5 loans); and
- Owner-occupied Housing Rehabilitation Loans 2 closed

FH Table 2a. The table below provides Race, Ethnicity, Disabled, HH, Income Characteristics for Beneficiaries of Affordable Housing loans and grants closed and monitored.

**Home Ownership Pool Loans**

| Loan #  | Address                 | # In HH | % AMI | Hispanic | Sex | Race | Elder | Disable | FHH |
|---------|-------------------------|---------|-------|----------|-----|------|-------|---------|-----|
| HCD-156 | 5137 Lamppost Circle    | 3       | 45    | N        | F   | W    | N     | N       | Y   |
| HCD-157 | 1941 Jackson Street     | 4       | 78    | N        | M   | W    | N     | N       | N   |
| HCD-158 | 4708 Franklin Avenue    | 1       | 61    | N        | F   | W    | N     | N       | Y   |
| HCD-159 | 1516 Corbett Street     | 2       | 73    | N        | F   | W    | N     | Y       | Y   |
| HCD-160 | 2037 Jackson Street     | 1       | 69    | N        | M   | B    | N     | N       | Y   |
| HCD-161 | 2277 Adams Street       | 4       | 63    | N        | F   | B    | N     | N       | Y   |
| HCD-162 | 5324 Park Avenue D      | 4       | 31    | Y        | F   | W    | N     | N       | Y   |
| HCD-163 | 201 Barclay Hills Drive | 3       | 59    | Y        | M   | W    | N     | N       | Y   |
| HGF-234 | 4175 Woodstock Drive    | 3       | 110   | N        | M   | W    | N     | N       | Y   |
| HGF-235 | 4101 Cheney Place       | 2       | 98    | N        | F   | W    | N     | N       | Y   |
| HGF-236 | 15 Sunnyvale Drive      | 1       | 103   | N        | F   | W    | N     | N       | Y   |
| HGF-237 | 4007 E Durant Ct        | 6       | 95    | N        | M   | W    | N     | N       | N   |
| HGF-238 | 1016 S. 6th Street      | 1       | 90    | N        | F   | B    | N     | N       | Y   |

**FHH**- Female Head of Household; **AMI** - Area Median Income; **HCD** - CDBG; **HGF** - General Fund

FH Table 2b. The table below provides Race, Ethnicity, Disabled, HH, Income Characteristics for Beneficiaries of Affordable Housing loans and grants closed and monitored.

**Owner-Occupied Housing Rehabilitation Loans**

| Loan # | Address           | # In HH | % AMI | Hispanic | Sex | Race | Elder | Disable | FHH |
|--------|-------------------|---------|-------|----------|-----|------|-------|---------|-----|
| CW-114 | 511 Walnut Street | 3       | 29    | N        | F   | B    | N     | N       | Y   |
| CW-115 | 2149 Burnett Blvd | 2       | 60    | N        | M   | W    | Y     | Y       | N   |

**II. Impediment to Fair Housing: Lack of Fair Housing Enforcement by local agency or department:** Potential barrier to fair housing.

Actions Taken to Overcome Impediments to Fair Housing:

### Outreach, Education and Referral

The city maintains a prominent webpage providing information about Fair Housing Law and explaining what constitutes discrimination. In addition, brochures and flyers have been developed to provide information on the Fair Housing Act. Two community development staff members serve as points of contact to ensure the materials are up to date and accurate, and to actively disseminate brochures and flyers throughout the community, especially to the disabled, elderly and minority citizens.

The city continues to offer home buying classes, which include information on credit, budget and fair housing laws. Included in the outreach and education materials and webpage are links and specific instructions on how to file a complaint with the state and federal agencies responsible for processing complaints. Additionally, the community development staff points of contact are available to assist in making referrals to the NC Human Rights Commission and/or the HUD Office of Fair Housing.

During FY2016-17 the City drafted an Analysis of Fair Housing under the new AFFH rule. This provided an opportunity for increased community engagement in discussion of the impediments and contributing factors to fair housing issues. As a result of this process an online survey was distributed via email and posted on the City website. The survey collected 189 responses. Additionally, five meetings with community based organizations, including public housing residents, neighborhood groups, housing advocates, real estate professionals, disability and homeless agencies, yielded input and insights into fair housing and equitable access to opportunity.

On February 7, 2017, the City in partnership with the NC Human Relations Commission the City held a Fair Housing Workshop and Input Session for the FY2017-21 Consolidated Plan at the MLK Center. On April 20, 2017, city staff along with the President of the Cape Fear Housing Coalition (CFHC) participated in a national live webinar hosted by PolicyLink on the AFFH and the AFH process and findings; and on April 14, 2017, the City in partnership with the CFHC, NC Justice Center, and New Hanover County sponsored a Fair Housing Workshop for area real estate, property management and other professionals and interested parties. The workshop was presented by Jack Holtzman, Attorney Legal Aid of NC. The workshop focused on rental issues and landlord responsibilities in particular, although the Fair Housing Act and related information was presented in general. .

**III. Impediments to Fair Housing: Disparity and inequality in lending:** A perception of lending bias, or undue burdens on minorities seeking home loans could be a barrier to fair housing.

Actions Taken to Overcome Impediments to Fair Housing:

### Homebuyer Education and Counseling

The City offers six-hour homebuyer education workshops one or two times each month. Participants receive a host of information on how to locate a home, work with a realtor, secure financing, understand mortgage, maintain the house, Fair Housing Law, credit and personal/family budgeting. In FY 2016-17, 10 classes were conducted for 87 participants. Materials, food, contract labor, and other expenditures for the workshops are paid for with application fees collected.

Workforce Housing

Collaborative efforts involving several City departments along with private housing developers, the Cape Fear Housing Coalition (CFHC), realtors, lenders, and public employees are continuing to formulate and implement workforce housing initiatives. Another initiative to promote workforce housing coming out of the CFHC, was the Cape Fear REALTORS’ one-hour educational program offered to employees through the area’s major employers.

Homeownership Opportunities Program

Working in partnership with local banks the City offers the Homeownership Opportunities Program (HOP) for low- to- moderate income homebuyers. CDBG, HOME and General Funds are used to provide second mortgages at zero percent interest to eligible homebuyers. Homebuyers must attend a homebuyer education class. HOME affordability period requirements apply to all HOP loans. During the FY2016-17, CD Housing staff processed and closed 13 loans with CDBG and General Fund Revolving Loan (5 GF Loans) funds. All HOP Loans closed in FY2016-17, were presented to a HOP Review Committee consisting of representatives from partner banks and City Manager appointed staff to review the loan packet and make a recommendation for approval/denial to the City Manager. The average 2<sup>nd</sup> mortgage loan amount was \$50,835 and the average HOP loan was \$143,069.

Below is a summary of public facilities and public service projects and program Beneficiaries with Income and Race Characteristics.

**PUBLIC FACILITIES**

- Child Development Center roof replacement serves 120 disabled and special needs pre-school children ages 2 to 5 years old.
- Community Boys and Girls Club (CBGC) roof and HVAC repairs at Castle Street Facility. Center serves 390 youth with focus on programs for girls at Castle Street location

FH Table 3a. The tables below provides Race & Income Characteristics for Beneficiaries of Public Facilities Project funded with CDBG funds in FY2016-17.

| <b>Public Facilities w/CDBG</b> | Hispanic Ethnicity | White or European | Black or African American | American Indian or Alaskan Native | Asian American | Native Hawaiian or Pacific Islander | 2 or more races | Refused or Other | <b>Total</b> |
|---------------------------------|--------------------|-------------------|---------------------------|-----------------------------------|----------------|-------------------------------------|-----------------|------------------|--------------|
| Child Development Center        | 17                 | 54                | 41                        |                                   | 2              |                                     | 6               |                  | <b>120</b>   |
| Community Boys & Girls Club     | 28                 | 20                | 339                       | -                                 | -              | 30                                  | -               | 1                | <b>390</b>   |
| <b>Grand Total</b>              | 45                 | 74                | 380                       | 0                                 | 2              | 30                                  | 6               | 1                | <b>510</b>   |

FH Table 3b. The tables below provides Race & Income Characteristics for Beneficiaries of Public Facilities Project funded with CDBG funds in FY2016-17.

|                                 | Household income 0-30% | Household income 31-50% | Household income 51-80% | Household income >80% | Total      |
|---------------------------------|------------------------|-------------------------|-------------------------|-----------------------|------------|
| <b>Public Facilities w/CDBG</b> |                        |                         |                         |                       |            |
| Child Development Center        | 21                     | 52                      | 38                      | 9                     | <b>120</b> |
| Community Boys & Girls Club     | 233                    | 99                      | 58                      | 0                     | <b>390</b> |
| <b>Grand Total</b>              | <b>254</b>             | <b>151</b>              | <b>96</b>               | <b>9</b>              | <b>510</b> |

FH Table 3c. The tables below provides Race & Income Characteristics for Beneficiaries of Public Facilities Project funded with CDBG funds in FY2016-17.

|                                 | Homeless | Disabled | Under 18   | Under 18 and Disabled | Over 62  | Female Head of Household |
|---------------------------------|----------|----------|------------|-----------------------|----------|--------------------------|
| <b>Public Facilities w/CDBG</b> |          |          |            |                       |          |                          |
| Child Development Center        |          |          | 120        |                       |          |                          |
| Community Boys & Girls Club     | 4        | 0        | 390        | 0                     | 0        | 0                        |
| <b>Grand Total</b>              | <b>4</b> | <b>0</b> | <b>510</b> |                       | <b>0</b> | <b>0</b>                 |

## PUBLIC SERVICES

- Good Shepherd/Family Promise (formerly Wilmington Interfaith Housing Network) served 560 homeless individuals providing supportive services and shelter;
- Domestic Violence Shelter and Services, Inc. provided shelter and supportive services to 134 households with victims, including children and other household members, of domestic violence; and
- First Fruit Ministries provided shelter and supportive services to 28 homeless women in a long-term (12-24 months) transitional living program aimed at addressing mental health and substance addiction/abuse, education, employment, and other issues. In addition First Fruit food pantry and related programs serve 146 individuals.

FH Table 4a. The tables below provides Race & Ethnicity Characteristics for Beneficiaries of Public Services funded with CDBG funds in FY2016-17.

| <b>Public Services w/CDBG</b>      | Hispanic Ethnicity | White or European | Black or African American | American Indian or Alaskan Native | Asian American | Native Hawaiian or Pacific Islander | 2 or more races | Refused or Other | <b>Total</b> |
|------------------------------------|--------------------|-------------------|---------------------------|-----------------------------------|----------------|-------------------------------------|-----------------|------------------|--------------|
| First Fruit                        | 1                  | 24                | 3                         | 0                                 | 0              | 0                                   | 1               | 0                | <b>29</b>    |
| Domestic Violence PS               | 11                 | 88                | 45                        | 1                                 |                |                                     |                 |                  | <b>145</b>   |
| Family Promise - emergency shelter | 2                  | 16                | 9                         | 1                                 | 0              | 0                                   | 1               | 0                | <b>29</b>    |
| Good Shepherd                      | 10                 | 365               | 123                       | 1                                 | 4              | 0                                   | 40              | 0                | <b>543</b>   |
| <b>Grand Total</b>                 | <b>24</b>          | <b>493</b>        | <b>180</b>                | <b>3</b>                          | <b>4</b>       | <b>0</b>                            | <b>42</b>       | <b>0</b>         | <b>746</b>   |

FH Table 4b. The tables below provides Income Characteristics for Beneficiaries of Public Services funded with CDBG funds in FY2016-17.

| <b>Public Services w/CDBG</b>      | Household income 0-30% | Household income 31-50% | Household income 51-80% | Household income >80% | <b>Total</b> |
|------------------------------------|------------------------|-------------------------|-------------------------|-----------------------|--------------|
| First Fruit                        | 28                     |                         |                         |                       | <b>28</b>    |
| Domestic Violence PS               | 124                    | 8                       | 1                       | 1                     | <b>134</b>   |
| Family Promise - emergency shelter | 21                     | 4                       | 2                       | 0                     | <b>27</b>    |
| Good Shepherd                      | 533                    | 0                       | 0                       | 0                     | <b>533</b>   |
| <b>Grand Total</b>                 | <b>706</b>             | <b>12</b>               | <b>3</b>                | <b>1</b>              | <b>722</b>   |

FH Table 4c. The tables below provides Disability, Age, and Gender, and Other Characteristics for Beneficiaries of Public Services funded with CDBG funds in FY2016-17.

|                                    | Homeless   | Disabled   | Under 18   | Under 18 and Disabled | Over 62   | Female Head of Household |
|------------------------------------|------------|------------|------------|-----------------------|-----------|--------------------------|
| <b>Public Services w/CDBG</b>      |            |            |            |                       |           |                          |
| First Fruit                        | 28         | 28         | 0          | 0                     | 1         | 28                       |
| Domestic Violence PS               | 227        | 27         | 91         | 5                     | 2         | 131                      |
| Family Promise - emergency shelter | 94         | 2          | 58         | 0                     | 0         | 25                       |
| Good Shepherd                      | 533        | 112        | 33         | 0                     | 28        | 10                       |
| <b>Grand Total</b>                 | <b>882</b> | <b>169</b> | <b>182</b> | <b>5</b>              | <b>31</b> | <b>194</b>               |

4. Describe Other Action in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

An analysis of the Five-Year Consolidated Plan for FY13-17, housing market analysis, needs assessment, and public input showed an increase in the percent of the population in the city of Wilmington living below poverty, especially among Black/African American households and in the number of children and youth. Other findings in the plan indicate continued and growing housing cost-burden for both owners and renters, especially among minority households. Finally, over half of elderly owners and renters live in housing units in need of repair. Low wages contribute to this ongoing problem as the gap between the “haves” and the “have not’s” widens with more households living in poverty or experiencing housing cost-burdened.

The resources available through HOME and CDBG are not sufficient to address the aforementioned problems.

Other actions described or mentioned in the Action Plan that have been taken during the program year include, but are not limited to, the following:

General Fund Grants

The Wilmington City Council budgeted \$530,903 including supplemental appropriations to support the work of 26 community-based nonprofit agencies providing a variety of services to meet the needs of the underserved within the community. General fund grants supported programs for drug treatment, elder care, child abuse prevention and victim services, parenting training, child and youth tutoring and recreation, food banks, literacy, emergency shelter, youth and homeless job skills development, and others.

5. Leveraging Resources

- a. Identify progress in obtaining ‘other’ public and private resources to address needs.

- b. How Federal resources from HUD leveraged other public and private resources
- c. How matching requirements were satisfied

In FY2016-17, a total of \$1,113,241 in CDBG funds and program income was expended on eligible CDBG activities. Likewise, \$1,237,470 in HOME funds was expended on eligible housing activities and projects. These funds leveraged an additional \$17.36 million in general funds, loan funds, private foundations and other sources for community development initiatives. The Wilmington leveraging ratio for CDBG is 1:11.58 and for HOME 1:3.60. This means that for every \$1 in CDBG funds expended on an activity \$11.58 in other funds were expended, and for every \$1 in HOME funds expended \$3.60 in other funds were expended. The leveraging ratio for CDBG and HOME totaled is 1:7.38.

Table 1 Leverage Funds

| <b>Leveraged Funds 2016-17</b> |                         |                        |                         |
|--------------------------------|-------------------------|------------------------|-------------------------|
| <b>Activity</b>                | <b>CDBG</b>             | <b>HOME</b>            | <b>Total</b>            |
| Housing                        | \$ 2,385,731.00         | \$ 4,409,366.00        | \$ 6,795,097.00         |
| Public Services                | \$ 10,439,933.00        |                        | \$ 10,439,933.00        |
| Administration                 | \$ 65,468.00            |                        | \$ 56,174.00            |
| <b>Total</b>                   | <b>\$ 12,891,132.00</b> | <b>\$ 4,465,540.00</b> | <b>\$ 17,356,672.00</b> |

### Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

**CAPER Managing the Process response:**

Community development staff members attended training on CDBG and HOME Program requirements. Staff members use HUD guidelines and other resource materials to ensure compliance with program and comprehensive planning requirements.

The city uses a request for proposals (RFP) to solicit projects and programs for CDBG and HOME funds. Applicants must describe how the proposed project or program meets HUD national objectives and eligible activities, as well as how the proposals address the priorities identified in the Five-Year Consolidated Plan. Staff members review the proposals using HUD guidelines to ensure that the projects or programs meet national objectives, are eligible activities, and address priority needs in the Consolidated Plan.

Recommended projects and programs are included in the Annual Action Plan and submitted to the public for comment and to City Council for adoption. Upon HUD acceptance of the Annual Action Plan a scope of work, budget and standard program requirements are incorporated into funding agreements with sub-recipients, contractors, and/or developers. Funding is provided on a reimbursement basis. To receive funds each sub-recipient must support its reimbursement requests

with invoices, payroll information, quarterly progress reports, and an annual audit. Agencies not in compliance will have their reimbursement withheld.

A 2013 survey of community-based agencies was used to ascertain the needs and priorities within the community for use in drafting the Annual Action Plan. Other plans and studies are reviewed to gather pertinent information about community development needs, issues, and trends. Finally, consideration is given to input and information gathered throughout the year through community development staff members' participation on various agencies.

## **Citizen Participation**

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

### **CAPER Citizen Participation response:**

The availability of the draft PY2016-17 CAPER for comment was advertised on the internet and in the Wilmington Star News newspaper on September 8, 2017. Copies of the draft were made available through the Community Development Division, City Clerk's and City Manager's Office and on the City website.

A public hearing was held on September 19, 2017.

The following comments were received via email and in-person at the public hearing.

We would like to request edits on pages 24 and 30 from "Wilmington Regional Association of Realtors" to Cape Fear REALTORS®

#### **Densay Sengsoulavong**

*Public Affairs Director* | **Cape Fear REALTORS**

1826 Sir Tyler Drive, Suite 100 | Wilmington, NC 28405

Office: 910-762-7400 | Direct: 910-473-5605



Public Hearing City Council September 19, 2017

Summary of comments received at public hearing as paraphrased by S. E. Rogers, CD & Housing Planner. Video record available here:

[http://wilmington.granicus.com/MediaPlayer.php?view\\_id=25&clip\\_id=4783](http://wilmington.granicus.com/MediaPlayer.php?view_id=25&clip_id=4783)

Densy Sengsoulavong – Public Affairs Director, Cape Fear REALTORS supports the City’s efforts using CDBG and HOME funds. Shared goal to increase homeownership and support homebuyers in purchase of housing that is affordable at many incomes, especially for workforce.

Elaine Shappell, Chairperson Community Outreach Committee, Cape Fear REALTORS supports the City’s investment in housing, especially homeownership. Encourages the City to provide more funding for HOP. Commends the City on HOP program and households served.

### **Institutional Structure**

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

#### **CAPER Institutional Structure response:**

In Wilmington, as in most cities, housing is made available in response to market demand. The gap in the Wilmington market is the availability of affordable housing, rental and homeownership, for households below 80 percent area median income. The market delivery system for housing consists of the private sector and the public sector. In order to address the need for affordable housing the City of Wilmington works closely with the private sector and the non-profit and public sector to leverage our resources. Community development staff members continue to improve efficiency and effectiveness by seeking partnerships, leveraging funding, and building networks among various public and private housing providers, such as area banks, the Wilmington Housing Authority, Cape Fear REALTORS, Habitat for Humanity, Cape Fear Community Housing Land Trust and AMEZ Housing Development Corporation to name a few.

On November 10, 2015, the Mayor’s Roundtable on Housing Affordability convened a panel of community leaders representing the public and private sectors to discuss the housing affordability from a broad perspective and the explore the interconnectivity of housing and economic development. As a result of this event the City Council and New Hanover County Commissioners created an Ad hoc Committee on Workforce/Affordable Housing to explore best practices, identify community needs and make recommendations to elected bodies. In April, 2017, the Committee presented a report and recommendations to City Council and the New Hanover County

Commission. The report can be found at: <https://www.wilmingtonnc.gov/departments/community-services/workforce-affordable-housing-committee> .

#### Summary of Recommendations:

- Revise City and County Land Use Ordinances to add or improve Accessory Dwelling Unit, and Density and Height requirements and regulations.
- Conduct a housing study and a statistically valid opinion survey.
- Convene a Permanent Advisory Committee on Affordable/Workforce Housing to implement these recommendations.
- Fund a staff position to support the efforts of the Permanent Housing Advisory Committee.
- Support a public awareness, aka marketing, campaign; utilizing a public relations/marketing consultant.
- Establish a Housing Trust Fund.
- City and County-owned redevelopment projects include an affordable housing requirement.
- The City and County should identify ways to streamline/expedite the permitting process.
- Support Existing Financial Literacy and Homebuyer Education.
- Explore ways to encourage Cape Fear Public Utilities Authority to defer fees, offer payment plans, and rebates for affordable housing developers.
- Utilize synthetic Tax Increment Financing (TIF) as a means of supporting the development of housing that is affordable.
- Encourage the use of the 4% Low Income Housing Tax Credit bond program, with bonds to be issued by the Housing Authority.
- Research the use of Limited Participation Bonds to support development of affordable housing.

#### **Monitoring**

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
  - a. Describe the effect programs have in solving neighborhood and community problems.
  - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
  - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
  - d. Indicate any activities falling behind schedule.
  - e. Describe how activities and strategies made an impact on identified needs.
  - f. Identify indicators that would best describe the results.
  - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.

- h. Identify whether major goals are on target and discuss reasons for those that are not on target.
- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

**CAPER Monitoring response:**

Community Development's (CD) monitoring strategy for the CDBG and HOME programs consists of the use of standard City of Wilmington financial practices together with the standards and procedures derived from the Code of Federal Regulations and objectives. These guide us in successfully measuring fiscal, regulatory and programmatic performance and compliance of all activities identified for funding in the Annual Action Plan. Our policies are effective in establishing project eligibility and compliance with primary and national objectives, as well as compliance with other areas of grant administration. These policies provide the most effective methods of reviewing, evaluating, and monitoring performance of all Sub-Recipients, Contractors, Grantees, and Developers' project elements. The policies utilize methods such as risk analysis to guide the selection process and follow-up procedures such as progressive sanctions to effectively identify, prevent, and remedy problem areas. Community Development compliance staff and the City of Wilmington's finance staff members conducted annual site visits to every applicable housing and community development project funded by CDBG and HOME. CD monitoring visits were scheduled using an electronic calendar system allowing agencies multiple choices in selecting a monitoring assessment, automatic notifications, and the ability to reschedule while providing a database for record keeping. Follow-up letters/notices were prepared for each visit; any problem areas were identified with recommendations to mitigate, including additional inspections (if applicable). Community development staff and finance staff worked in close unity to ensure proper mitigation. Sub-recipients and Developers were also required to provide quarterly reports which were reviewed by staff and follow-up provided, as needed along with on-going technical support. Construction projects funded by HOME and CDBG funds were closely monitored for compliance with Federal Labor Regulations including Davis Bacon and all applicable federal, state, and local regulations, standards, and ordinances. See Site Inspection Section.

Community Development continued to recommend fair housing guidance and training to agencies and review leases to ensure compliance with regulations. Guidance was provided regarding recertification, prohibition of application fees, equal access and documentation for tenant selection to include area eligible households/individuals, prohibited lease clauses, waiting lists, available vacancy solicitations, and applicable HOME Rules technical assistance for tax credit properties. Resources and referrals were made for Fair Housing Training for property managers. CD staff continued to ensure environmental processes were followed and notified all subject housing agencies of the Presidential Policy Directive 9 regarding HUD funded properties and emergency management planning procedures regarding vulnerable populations that include disabled, aged, youth, and other low income households.

**Self-Evaluation:**

Below are the priority community needs identified in the Five-year Consolidated Plan and the activities funded in PY2016-17, along with an evaluation of progress made in meeting these needs through the funded activities.

Affordable Rental Housing 127: 42 units in progress, 85 complete

Funds were allocated to support the development 143 new affordable rental units. In order to maximize entitlement resources and take advantage of opportunities to partner with projects utilizing other funding the City recommended funding for projects over two years contingent upon the receipt of future entitlement funds. Therefore, the funds allocated for projects in FY12-13, support projects that did not, in most cases, break ground until FY14-15, and were completed in FY15-16 or FY16-17. Funds were allocated to support two tax credit projects – 60 units Lockwood Village by CASA, and 80 units Shipyard Village. CASA’s Lockwood Village project is complete and closed-out. Shipyard Village did not receive LIHTC and funds were reprogrammed via substantial amendment. The funds supported the construction of 8 units Permanent Supportive Housing by Wilmington Housing Authority, known as Pearce House, and the development of 16 units of Permanent Supportive Housing, known as Lakeside Reserve managed by Good Shepherd. In addition, funds are committed for the rehabilitation 40 units of existing LIHTC multi-family, Willow Pond. Cape Fear Regional CDC (CFRCDC) completed rehabilitation of one single family unit on 19<sup>th</sup> street and has rented the house. CFRCDC is in the process of rehabilitating a historic home into a duplex on 5<sup>th</sup> Street. More affordable rental projects are needed.

Homeownership Opportunities - 1 unit on market, 1 unit in progress

AMEZ Housing CDC, a CHDO, completed one single-family homeowner project, 905 Grace Street, and has one unit in pre-construction phase.

Homeownership Opportunities – 13 loans; 87 workshop attendees

The City’s Homeownership Opportunities Program provided 13 loans to low and moderate income households. Potential homebuyers enroll in homebuyer education workshops offered 10 times a year. Workshop participants may secure financing from other sources. A barrier to homeownership for many families is poor credit. The HOP program is supporting affordable homeownership in the city by providing financing and education to individuals who, due to their income, might otherwise not become homeowners.

Preserve Affordable Housing Stock- 2 rehab loans closed; 10 in work-write up/bid process

A consequence of limited available developable land in the city is high land cost, which is a barrier to affordable housing. Housing owned by lower income residents, if not maintained, is at risk of being uninhabitable and thus lost for use as affordable housing. The City offers housing rehabilitation loans to low income homeowners to make necessary repairs to maintain safe, decent and affordable housing. In FY16-17, 44 households applied for housing rehabilitation loans, of which 27 were not eligible.

Sustain Emergency Shelter Programs and Services to Transition Homeless Population to Permanent Housing - 894 individuals

Although discharge agreements exist with several health, mental health and other institutions serving homeless individuals there is no local organization to enforce the agreements. Wilmington’s homeless service providers continue to receive individuals discharged from various institutions. Continued reductions in funding and services through state mental health institutions are also a barrier to providing appropriate supportive services to homeless. Nonetheless, 894 individuals received services through agencies funded with CDBG and General Funds. (data from

Good Shepherd/WIHN; First Fruit; LINC; 10 Year Plan; Domestic Violence Shelter; and Coastal Horizon Youth Shelter)

## Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

### CAPER Lead-based Paint response:

Lead-based paint can be found in homes built before 1978, when it was banned for residential use, and it is very common in housing built before 1950. This includes almost all the homes rehabilitated with CDBG or HOME funds or processed thru the HOP program. In operating these programs, the City makes the assumption that lead-based paint will be present. The staff takes appropriate precautions to safeguard the health of occupants, workers, (both paid and volunteer) and prospective homebuyers.

The following activities took place during the program year:

Third party lead based paint and asbestos testing performed during the last FY and the results incorporated into the final specifications prior to the bid process (levels of abatement/remediation activities required).

- 810 Orange St
- 2149 Burnett Blvd
- 626 Holbrooke St
- 1405 N 26<sup>th</sup> St
- 1519 Lakeshore Dr
- 2910 Chestnut St
- 2012 Market – (asbestos testing)

Staff conducted inspections of properties with the potential of a lead-based paint hazard.

- 1941 Jackson St – HOP house – dust wipe sampling (twice to achieve clearance)
- 2012 Market – Rehab – lead presumed present – dust wipe sampling

All Wilmington properties built prior to 1978 have LBP hazard potential. During the “final specifications” process, a risk assessment is performed to determine the presence of lead hazards. A number of cases do not get to the testing stage due to various reasons, i.e., client decides not to purchase the property (HOP), cost of rehabilitation is too great, and other disqualifying factors.

Obstacles that the City rehabilitation staff encountered with lead-based paint include the extreme cost to abate some homes, excessive time involved to complete specifications requiring risk assessment, and contractors who are slow to incorporate their lead training and techniques into their on-the-job performance requirements.

### Housing Needs

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

#### CAPER Housing Needs response:

Since forming in January 2002, the Cape Fear Housing Coalition (formerly Wilmington Affordable Housing Coalition and the Affordable Housing Coalition of Southeastern North Carolina) has advocated for issues impacting housing for low-to-moderate households and the general population, including, but not limited to, supportive permanent housing, workforce housing, development subsidy, zoning, land-use planning, fair housing, lending, insurance, taxes, etc. . The City continues to support this effort as a member. Membership includes individuals from the non-profit and private sector, including affordable housing and supportive services providers, lenders, developers, and local government representatives.

The CFHC initiated the affordable rental housing website “capefearhousing.org.” In addition, the Coalition was instrumental in the creation of the Cape Fear Housing Land Trust and the regional 10 Year Plan to End Chronic Homelessness. In FY2010-11 the AHC received IRS 501 © 3 status. Ongoing activities include the "affordablehousingcoalition.com" website, brochure, and advocacy efforts.

### Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

#### CAPER Specific Housing Objectives response:

Worst case housing needs are defined by HUD as low-income renter households who pay more than half their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced. The Wilmington Housing Authority (WHA) is

primarily responsible for addressing “worse case needs” in the City of Wilmington. According to the WHA 2015 Annual Report the public housing communities consists of approximately 1,100 units serving 2,300 residents. The Housing Choice Voucher program administers approximately 2,000 vouchers with over 300 people on the waiting list.

Affordable rental housing for lower income households is addressed through several housing objectives. Thirty individuals with disabilities are housed by The Arc of North Carolina 16 unit rental project and nine households with disabilities have affordable rental housing at Greenville Trace; 96 elderly households receive safe decent affordable rental housing in the Robert R. Taylor Senior Homes and 75 elderly households are served by Lake Ridge Commons Senior housing; 48 lower income families rent apartments at The Pointe at Taylor Estates; and likewise, 48 low income families rent apartments at New Brooklyn Homes. In FY2016-17, 24 new units of PSH were added with the completion of the Pearce House (8 units) and Lakeshore Reserve (16 units). Victims of domestic violence, who are presumed homeless, and up to three homeless families will have continued access to affordable rent at the 12 unit Willow Pond project which was rehabilitated in FY2009-10.

The City supported affordable homeownership with a number of strategies, including construction funding and/or down payment assistance funds available to Community Housing Development Organizations AMEZ and CFRCDC, as well as CF Habitat for Humanity and the CF Community Land Trust. Finally, 13 loans to homebuyers were provided through the City’s Homeownership Opportunities Program.

TABLE 2a – Income of Beneficiaries Served in Housing Programs Funded with CDBG, HOME, Revolving Funds, NCHFA\*\* or City General Funds FY 2016-17

| Funding Source/Program | Address                 | # In HH | % AMI | Hispanic | Sex | Race | Elder | Disable | FHH |
|------------------------|-------------------------|---------|-------|----------|-----|------|-------|---------|-----|
| CDBG/HOP               | 5137 Lamppost Circle    | 3       | 45    | N        | F   | W    | N     | N       | Y   |
| CDBG/HOP               | 1941 Jackson Street     | 4       | 78    | N        | M   | W    | N     | N       | N   |
| CDBG/HOP               | 4708 Franklin Avenue    | 1       | 61    | N        | F   | W    | N     | N       | Y   |
| CDBG/HOP               | 1516 Corbett Street     | 2       | 73    | N        | F   | W    | N     | Y       | Y   |
| CDBG/HOP               | 2037 Jackson Street     | 1       | 69    | N        | M   | B    | N     | N       | Y   |
| CDBG/HOP               | 2277 Adams Street       | 4       | 63    | N        | F   | B    | N     | N       | Y   |
| CDBG/HOP               | 5324 Park Avenue D      | 4       | 31    | Y        | F   | W    | N     | N       | Y   |
| CDBG/HOP               | 201 Barclay Hills Drive | 3       | 59    | Y        | M   | W    | N     | N       | Y   |
| Gen Fund/HOP           | 4175 Woodstock Drive    | 3       | 110   | N        | M   | W    | N     | N       | Y   |
| Gen Fund/HOP           | 4101 Cheney Place       | 2       | 98    | N        | F   | W    | N     | N       | Y   |
| Gen Fund/HOP           | 15 Sunnyvale Drive      | 1       | 103   | N        | F   | W    | N     | N       | Y   |
| Gen Fund/HOP           | 4007 E Durant Ct        | 6       | 95    | N        | M   | W    | N     | N       | N   |
| Gen Fund/HOP           | 1016 S. 6th Street      | 1       | 90    | N        | F   | B    | N     | N       | Y   |
| HOME/Rehab             | 511 Walnut Street       | 3       | 29    | N        | F   | B    | N     | N       | Y   |
| HOME/Rehab             | 2149 Burnett Blvd       | 2       | 60    | N        | M   | W    | Y     | Y       | N   |
| HOME/DPA               | 606 Harnett Street      | 3       | 64    | N        | F   | B    | N     | N       | Y   |
| HOME/DPA               | 1804 Colwell Avenue     | 3       | 50    | N        | F   | B    | N     | N       | Y   |

HOP- Homeownership Opportunity Program  
DPA- Down Payment Assistance  
HH- Household  
AMI- Area Median Income  
FHH – Female Headed Household

TABLE 2b Income of Individuals/Households Served in Rental Housing Programs Funded by HOME and CDBG FY2016-17

| <b>Rental Housing w/CDBG or HOME</b> | Household income 0-30% | Household income 31-50% | Household income 51-80% | Household income >80% | <b>Total</b> | Homeless  | Disabled   | Under 18  | Under 18 and Disabled | Over 62    | Female Head of Household |
|--------------------------------------|------------------------|-------------------------|-------------------------|-----------------------|--------------|-----------|------------|-----------|-----------------------|------------|--------------------------|
| ARC - Cottonwood                     | 16                     |                         |                         |                       | 16           | 16        | 16         |           |                       | 4          | 8                        |
| Cape Fear Housing Land Trust         |                        |                         |                         | 2                     |              |           | 1          |           |                       |            | 1                        |
| HEO - Pointe at Taylor Estates       | 24                     | 16                      | 5                       |                       | 45           | 3         | 3          | 1         |                       | 12         | 4                        |
| HEO - Robert E. Taylor Senior Homes  | 60                     | 25                      | 9                       |                       | 94           |           | 24         |           |                       | 72         | 69                       |
| Lake Ridge                           | 36                     | 28                      | 9                       |                       | 37           | 0         | 34         | 0         | 0                     | 60         | 60                       |
| Lockwood                             |                        | 32                      | 59                      |                       | 91           |           | 11         | 26        |                       | 14         | 46                       |
| New Brooklyn                         | 36                     | 7                       | 5                       |                       | 48           |           | 12         | 57        |                       | 3          | 44                       |
| RHA - Greenville Trace               | 6                      | 1                       |                         |                       | 7            |           | 7          |           |                       |            | 4                        |
| WHFD-Hopewood                        | 16                     | 2                       |                         |                       | 18           | 18        | 18         |           |                       |            | 9                        |
| Pearce House                         | 8                      |                         |                         |                       | 8            |           | 7          |           |                       | 2          | 2                        |
| Lakeside Reserve                     | 14                     |                         |                         |                       | 14           | 14        | 14         |           |                       | 3          | 3                        |
|                                      |                        |                         |                         |                       |              |           |            |           |                       |            |                          |
| <b>Grand Total</b>                   | <b>216</b>             | <b>111</b>              | <b>87</b>               | <b>2</b>              | <b>378</b>   | <b>51</b> | <b>147</b> | <b>84</b> | <b>0</b>              | <b>170</b> | <b>250</b>               |

**Table 3 - Housing Production Targets for 2013-17**

| HUD Objective               |   | Objective:  | Key One-Year Targets   | Actuals        |  |
|-----------------------------|---|---|--|----------------|--|
| Decent Housing              | X | Increase and maintain the supply of safe, decent rental housing units available for low-income households, focusing on households earning 50% or less of the AMI. | Rehab 47 rental units; Rehab 1 duplex; 1 new construct SF rental | FY13           | 75 LakeRidge; 1 CFCLT  |
| Suitable Living Environment |   |   |  | FY14           | 1 AMEZ; 3 in progress  |
| Create Economic Opportunity |   |   |  | FY15           | 60 Units Lockwood; CFRCDC 2 in process   |
| <b>HUD Outcome</b>          |   | <b>Strategies:</b>  | <b>Resources to be used:</b>                                     | FY16           | 60 Units Lockwood completed/closed-out; CFRCDC 2 units & WHFD 40 units, Pearce House 8 units in process                          |
| Availability/Accessibility  | X | Willow Pond 40 unit multifamily rehab; CFRCDC up to 7 single-family affordable rental units; AMEZ CDC up to 4 single-family affordable rental units               | CDBG; HOME; Revolving Loan; LIHTC; Private funds                 | FY17           | 40 units WHFD in progress, CFRCDC Duplex rehab in progress; 8 units Pearce House completed, 16 units Lake side Reserve completed |
| <b>HUD Objective</b>        |   | <b>Objective:</b>   | <b>Key One-Year Targets</b>                                      | <b>Actuals</b> |  |
| Decent Housing              | X | Increase opportunities for low income households (less than 80% AMI) to become homeowners through mortgage subsidy  | 6 households w/mortgage subsidy i.e. HOP, NCHFA, etc.            | FY13           | 14 HOP; 3 DPA  |
| Suitable Living Environment |   |   |  | FY14           | 19 HOP; 3 DPA  |
| Create Economic Opportunity |   |   |  | FY15           | 10 HOP; 5 DPA  |
| <b>HUD Outcome</b>          |   | <b>Strategies:</b>  | <b>Resources to be used:</b>                                     | FY16           | 16 HOP   |
| Availability/Accessibility  | X | Continue HOP partnership with local banks;  | CDBG; HOME; Revolving  | FY17           | 13 HOP   |
| <b>HUD Objective</b>        |   | <b>Objective:</b>   | <b>Key One-Year Targets</b>                                      | <b>Actuals</b> |  |
| Decent Housing              | X | Increase opportunities for low income persons to become homeowners, focusing on very low-income and low income households   | 6 new construction/rehab units                                   | FY13           | 8 Gid Pt; 1 CFHFH;   |
| Suitable Living Environment |   |   |  | FY14           | 6 CFHFH  |
| Create Economic Opportunity |   |   |  | FY15           | 1 CFRCDC; 3 CFHFH  |
| <b>HUD Outcome</b>          |   | <b>Strategies:</b>  | <b>Resources to be used:</b>                                     | FY16           | 1 AMEZ in process  |
| Availability/Accessibility  | X | CFRCDC- rehab up to 5 vacant foreclosed   | HOME; NSP; Private Funds   | FY17           | 1 AMEZ constructed   |
| <b>HUD Objective</b>        |   | <b>Objective:</b>   | <b>Key One-Year Targets</b>                                      | <b>Actuals</b> |  |
| Decent Housing              | X | Preserve and improve existing affordable owner housing for low-income owners, focusing on elderly, disabled and other special needs populations                   | 5 major rehabs; 10 minor repairs; 8 rehabs                       | FY13           | 5 COW Rehab; 3 LAG   |
| Suitable Living Environment |   |   |  | FY14           | 3 COW Rehab;   |
| Create Economic Opportunity |   |   |  | FY15           | 12 Repairs CFHFWARM  |
| <b>HUD Outcome</b>          |   | <b>Strategies:</b>  | <b>Resources to be used:</b>                                     | FY16           | 4 COW Rehab; 1 CFHFH, 7CFHFWARM  |
| Availability/Accessibility  | X | Continue City Rehabilitation Loan Program; Provide GF to support minor repair w/ WARM   | CDBG; HOME; Private Funds; Volunteer Labor                       | FY17           | 2 COW Rehab; 53 WARM repairs;  |

Table 3 continued

| Affordable Housing Objectives and Strategies |   |  |  |         |  |
|--|---|--|--|---------|--|
| HUD Objective                                |   | Objective:   | Key One-Year Targets                             | Actuals |  |
| Decent Housing                               | X | Provide Emergency Shelter and Services to Homeless   | 1000 units of service                            | FY13    | 1,120 units service                        |
| Suitable Living Environment                  |   |  |  | FY14    | 1,024 units service                        |
| Create Economic Opportunity                  |   |  |  | FY15    | 893 units service                          |
| <b>HUD Outcome</b>                           |   | <b>Strategies:</b>   | <b>Resources to be used:</b>                     | FY16    | 965 units service                          |
| Availability/Accessibility                   | X | Good Shepherd/WIHN; Domestic Violence  | CDBG; CoC; ESFP; Private                         | FY17    | 950 units service                          |
| HUD Objective                                |   | Objective:   | Key One-Year Targets                             | Actuals |  |
| Decent Housing                               | X | Provide Case Management and Services to Transition Homeless to Permanent Housing   | 200 units of service to transition homeless      | FY13    | 1,252 units service; 174to PH              |
| Suitable Living Environment                  | X |  |  | FY14    | 1,157 units service; 351 individuals to PH |
| Create Economic Opportunity                  |   |  |  | FY15    | 1,078 units service; 151 to PH             |
| <b>HUD Outcome</b>                           |   | <b>Strategies:</b>   | <b>Resources to be used:</b>                     | FY16    | 1,332 units service; 195 to PH             |
| Availability/Accessibility                   | X | Good Shepherd/WIHN; Domestic Violence Shelter & Services; Coastal Horizon Youth  | CDBG; HOME; CoC; ESFP; Private Funds: General    | FY17    | 1042 units service;                        |
| HUD Objective                                |   | Objective:   | Key One-Year Targets                             | Actuals |  |
| Decent Housing                               | X | Develop Transitional and Permanent Supportive Housing opportunities for homeless and special needs populations   | 24 units   | FY13    | 40 ME Roberts; 8 RHA                       |
| Suitable Living Environment                  | X |  |  | FY14    | 0  |
| Create Economic Opportunity                  |   |  |  | FY15    | 0  |
| <b>HUD Outcome</b>                           |   | <b>Strategies:</b>   | <b>Resources to be used:</b>                     | FY16    | 0  |
| Availability/Accessibility                   | X | WHA/HEO Pearce House PSH - 8 units; Good Shepherd/Lakeside Reserve - 16 units PSH  | HOME; NCHFA; Private Funds                       | FY17    | 24 units                                   |
| HUD Objective                                |   | Objective:   | Key One-Year Targets                             | Actuals |  |
| Decent Housing                               |   | Increase opportunities for successful homeownership and or prevent homelessness through housing counseling, financial literacy, and financial counseling for renters | 175 households receive education program service | FY13    | 314 CFRCDC; 100 HOP                        |
| Suitable Living Environment                  |   |  |  | FY14    | 114 HOP                                    |
| Create Economic Opportunity                  |   |  |  | FY15    | 88 HOP                                     |
| <b>HUD Outcome</b>                           |   | <b>Strategies:</b>   | <b>Resources to be used:</b>                     | FY16    | 103 HOP                                    |
| Availability/Accessibility                   |   | City of Wilmington Homebuyer Education &   | HOP fees; General Funds;                         | FY17    | 87 HOP                                     |

**TABLE 4– HOP ACCOMPLISHMENTS 2016-17**

| <b>Address</b>          | <b>CDBG</b>          | <b>General Fund</b>  | <b>Other Funds</b>     | <b>Total</b>           | <b>Date Loan Closed</b> |
|-------------------------|----------------------|----------------------|------------------------|------------------------|-------------------------|
| 5137 Lamppost Circle    | \$ 39,600.00         |                      | \$ 59,400.00           | \$ 99,000.00           | 8/5/2016                |
| 1941 Jackson Street     | \$ 63,200.00         |                      | \$ 94,800.00           | \$ 158,000.00          | 10/6/2016               |
| 4708 Franklin Avenue    | \$ 40,000.00         |                      | \$ 60,000.00           | \$ 100,000.00          | 10/6/2016               |
| 1516 Corbett Street     | \$ 58,000.00         |                      | \$ 87,000.00           | \$ 145,000.00          | 11/15/2016              |
| 2037 Jackson Street     | \$ 63,600.00         |                      | \$ 95,400.00           | \$ 159,000.00          | 1/26/2017               |
| 2277 Adams Street       | \$ 51,560.00         |                      | \$ 77,340.00           | \$ 128,900.00          | 4/28/2017               |
| 5324 Park Avenue D      | \$ 37,800.00         |                      | \$ 56,700.00           | \$ 94,500.00           | 6/27/2017               |
| 201 Barclay Hills Drive | \$ 57,800.00         |                      | \$ 86,700.00           | \$ 144,500.00          | 6/23/2017               |
| 4175 Woodstock Drive    |                      | \$ 55,200.00         | \$ 128,800.00          | \$ 184,000.00          | 7/19/2016               |
| 4101 Cheney Place       |                      | \$ 48,600.00         | \$ 113,400.00          | \$ 162,000.00          | 9/16/2016               |
| 15 Sunnyvale Drive      |                      | \$ 45,000.00         | \$ 105,000.00          | \$ 150,000.00          | 10/14/2016              |
| 4007 E Durant Ct        |                      | \$ 67,500.00         | \$ 157,500.00          | \$ 225,000.00          | 11/17/2016              |
| 1016 S. 6th Street      |                      | \$ 33,000.00         | \$ 77,000.00           | \$ 110,000.00          | 3/28/2017               |
| <b>TOTAL</b>            | <b>\$ 411,560.00</b> | <b>\$ 249,300.00</b> | <b>\$ 1,199,040.00</b> | <b>\$ 1,859,900.00</b> |                         |

**TABLE 4A– HOMEOWNER REHABILITATION LOANS FY2016-17**

| <b>Fund/Program</b>                  | <b>Address</b>    | <b>Loan</b>          | <b>Date Closed</b> |
|--------------------------------------|-------------------|----------------------|--------------------|
| CDBG/ Owner-Occupied Rehab Amortized | 511 Walnut Street | \$ 85,000.00         | 11/30/2016         |
| CDBG/ Owner-Occupied Rehab Amortized | 2149 Burnett Blvd | \$ 60,819.32         | 6/27/2017          |
| <b>Total</b>                         |                   | <b>\$ 145,819.32</b> |                    |

**TABLE 4B – DOWN PAYMENT ASSISTANCE LOANS FY2016-17**

| <b>Fund/Program</b>          | <b>Address</b>      | <b>DPA Loan</b>     | <b>Mortgage</b>      | <b>Total Loan</b>    | <b>Closed</b> |
|------------------------------|---------------------|---------------------|----------------------|----------------------|---------------|
| HOME/Down Payment Assistance | 606 Harnett Street  | \$ 17,448.00        | \$ 105,552.00        | \$ 123,000.00        | 4/21/2017     |
| HOME/Down Payment Assistance | 1804 Colwell Avenue | \$ 39,287.00        | \$ 75,713.00         | \$ 115,000.00        | 6/23/2017     |
| <b>Total</b>                 |                     | <b>\$ 56,735.00</b> | <b>\$ 181,265.00</b> | <b>\$ 238,000.00</b> |               |

## Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

### CAPER Public Housing Strategy response:

The Housing Authority of the City of Wilmington continued to make significant strides in enhancing the quality and quantity of the affordable housing options it offers throughout the 2016-2017 fiscal year.

Below are some of the significant milestones for the Wilmington Housing Authority (WHA) in its 2016-17 fiscal year.

- The waiting list for Public Housing opened up for most sites for the month of May, 2017. As of June, 2017, there remains a tremendous need for public housing, with 2,244 applicants on the waiting list.
- The waiting list for our Housing Choice Voucher Program continues to drop from 1,000 families on the list in 2014. As of June, 2017, 327 families were on the list. WHA currently administers a total of 2,070 Housing Choice and Special Vouchers.
- WHA administers 83 Veterans Administration Supportive Housing (VASH) vouchers in New Hanover County and 40 in Onslow County. VASH vouchers provide housing assistance for chronically homeless veterans.
- WHA received a Public Housing & Housing Choice Voucher Family Self Sufficiency grant which began in January 2017 from the Department of Housing and Urban Development (HUD). It will be used to continue to fund the salary of 2 full-time Family Self-Sufficiency Coordinators for Public Housing and Housing Choice Voucher participants.
- A ribbon-cutting was held for Pearce House in January, 2017. This new construction project provides eight (8) units of permanent supportive housing and is located on Dawson Street in front of the Robert S. Jervay community. The construction was funded through the North Carolina Housing Finance Agency's Supportive Housing Development Program, Community Development Block Grant (CDBG) funds provided by the City of Wilmington, and a construction loan provided by the State Employees Credit Union Foundation.
- WHA contracts with the Wilmington Police Department to ensure full-time police officers are assigned to work exclusively in and around WHA neighborhoods. Not only has this decreased crime on the sites, but has helped strengthen the relationship between law enforcement and the community through various events and activities.
- A ribbon cutting was held in December, 2016 celebrating the extensive rehabilitation of Rankin Terrace. The project included the total interior gut rehab of the units, the demolition of 3 units, and the construction of a new community facility complete with laundry for the residents. Fifty-eight units in the property also were converted from public housing to project based voucher assisted units under HUD's Rental Assistance Demonstration (RAD) program. The remaining nineteen units were converted to project based voucher assistance through the Housing Choice Voucher program.
- Plans were revisited for Dawson Lofts, a 48 unit development which would be located on the corner of Dawson Street and Virgie Rhodes Lane. Plans for this project are ongoing.

(source: Wilmington Housing Authority)

## **Barriers to Affordable Housing**

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

### **CAPER Barriers to Affordable Housing response:**

The 2016-17 Annual Action Plan identified several barriers to affordable housing and proposed strategies to attend to some of these barriers. Below is a summary of actions taken and progress made in addressing these barriers.

- Availability of developable land is a major barrier to affordable housing. Subsidizing nonprofit housing developers to purchase property and build single-family, stand-alone homes has become increasingly expensive. The City will look more toward providing financial incentives for projects with multiple units. This could be accomplished through funding one facet of the project, such as acquisition, infrastructure or impact fees. Additionally, funding Habitat, CF Community Land Trust, AMEZ and CFRCDC to rehabilitate/construct affordable homeowner or rental housing helps ensure housing is available for low-to-moderate income households and not lost to gentrification.
- HUD will no longer assist with funding, through Continuum of Care, for transitional housing. Without those resources to provide transitional housing the City will attempt to address the need for transitional housing with CDBG, HOME and General Fund resources. Notwithstanding the limited resources available, transitional housing continues to be a viable option for homeless individuals and families that do not have permanent supportive housing readily available. That said, the City supports transitional housing provided by LINC M.E. Roberts, First Fruit, Good Shepherd/WHIN, Domestic Violence Shelter, and Coastal Horizons.
- NIMBY (Not in My Backyard) attitudes when coupled with the limited availability of developable land makes affordable housing projects subject to opposition from neighboring property owners expressing concern over the perceived negative impact of affordable housing developments on property values.
- Households in poverty, especially African American families, is a barrier to affordable housing as these households struggle to maintain decent housing within their budget. Development of affordable housing and housing subsidy are necessary to ensure access to decent housing for low-income households.
- Increasing cost of housing over time compared to wages. Over 32 percent of households in Wilmington and New Hanover County are housing cost burdened.
- Increased demand for rental property drives up the market rate for rental property contributing to the housing cost-burden for low income renters.

- A deficient in the availability of permanent resources to sustain current efforts to move homeless individuals and households into transitional housing and permanent supportive housing is a barrier to affordable housing for homeless
- Approximately half of the housing units in Wilmington were constructed prior to 1979, thus requiring lead-paint remediation and abatement. The cost of lead-hazard control increases the cost of housing rehabilitation for low-to-moderate income homeowners.
- Finally, state and local governments' budget gaps reduce the resources available to support community development initiatives and services. In response to these barriers the City will continue to maximize leverage and support NCHFA Tax Credit Projects which provide financing for the development of affordable housing within the city limits. Additionally, the HOP program provides second mortgages at no/low interest, along with down payment assistance when available to help low-to-moderate income and workforce income households purchase affordable housing, including foreclosed units.

### **HOME/ American Dream Down Payment Initiative (ADDI)**

1. Assessment of Relationship of HOME Funds to Goals and Objectives
  - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
  - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
  - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. Assessments
  - a. Detail results of on-site inspections of rental housing.
  - b. Describe the HOME jurisdiction's affirmative marketing actions.
  - c. Describe outreach to minority and women owned businesses.

### **CAPER HOME/ADDI response:**

#### Assessment of HOME funds to Goals and Objectives

HOME projects fell into the following HOME-eligible HOME ACTIVITY TYPES: (1) housing rehabilitation; (2) homebuyer activities; (3) rental housing; and (4) tenant based rental assistance. Below is a summary of progress made using HOME funds:

- Two of eight houses constructed by AMEZ- CHDO rented to low-to-moderate income households, five houses sold to eligible low-to-moderate income households, and one listed for sale.

- CHDO projects in process – Cape Fear Regional CDC rehabilitation of one unit on 5<sup>th</sup> Avenue into duplex for rental; and one unit in pre-construction planning by AMEZ for homeownership
- Completed Lockwood Village by CASA, 60 unit multi-family LIHTC project
- Complete Lakeside Reserve by Good Shepherd, 16 unit Permanent Supportive Housing with NCHFA and private funding.
- In progress- Willow Pond/WHFD rehabilitation of 40 unit multi-family affordable rental project

**TABLE 5 Income of Households/ Individuals Served in Rental Housing Programs  
Funded by HOME FY2016-17**

| <b>Rental Housing w/ HOME</b>       | Household income<br>0-30% | Household income<br>31-50% | Household income<br>51-80% | Household income >80% | Homeless  | Disabled   | Under 18  | Under 18 and Disabled | Over 62    | Female Head of Household |
|-------------------------------------|---------------------------|----------------------------|----------------------------|-----------------------|-----------|------------|-----------|-----------------------|------------|--------------------------|
| ARC - Cottonwood                    | 16                        |                            |                            |                       | 16        | 16         |           |                       | 4          | 8                        |
| Cape Fear Housing Land Trust        |                           |                            |                            | 2                     |           | 1          |           |                       |            | 1                        |
| HEO - Robert E. Taylor Senior Homes | 60                        | 25                         | 9                          |                       |           | 24         |           |                       | 72         | 69                       |
| Lake Ridge                          | 36                        | 28                         | 9                          |                       | 0         | 34         | 0         | 0                     | 60         | 60                       |
| Lockwood                            |                           | 32                         | 59                         |                       |           | 11         | 26        |                       | 14         | 46                       |
| New Brooklyn                        | 36                        | 7                          | 5                          |                       |           | 12         | 57        |                       | 3          | 44                       |
| RHA - Greenville Trace              | 6                         | 1                          |                            |                       |           | 7          |           |                       |            | 4                        |
| WHFD-Hopewood                       | 16                        | 2                          |                            |                       | 18        | 18         |           |                       |            | 9                        |
| Lakeside Reserve                    | 14                        |                            |                            |                       | 14        | 14         |           |                       | 3          | 3                        |
|                                     |                           |                            |                            |                       |           |            |           |                       |            |                          |
| <b>Grand Total</b>                  | <b>184</b>                | <b>95</b>                  | <b>82</b>                  | <b>2</b>              | <b>48</b> | <b>137</b> | <b>83</b> | <b>0</b>              | <b>156</b> | <b>244</b>               |

**Table 6– Summary of HOME**  
**Appropriated/Available Funds; Expenditures; Carry-over**  
**FY2016-17**

|                                      | As of<br>June 30, 2017<br>HOME Funds<br>2016-17<br>Appropriated | As of<br>June 30, 2017<br>HOME Funds<br>from Prior Years | As of<br>June 30, 2017<br>HOME<br>Total Expenditures | As of<br>June 30, 2017<br>HOME Funds<br>Available to<br>Carry-Over to<br>FY2017-18 |
|--------------------------------------|---|--|--|--|
| <b>HOUSING</b>                       |   |  |  |  |
| Lakeside Partners                    | \$ 178,649.00   | \$ 71,351.00   | \$ 250,000.00  | \$ -   |
| Housing Rehabilitation               | \$ 362,433.00   | \$ 298,512.02  | \$ -   | \$ 660,945.02  |
| HOP                                  | \$ -  | \$ (664.52)  | \$ -   | \$ (664.52)  |
| Habitat For Humanity DPA             | \$ -  | \$ 69,467.50   | \$ -   | \$ 69,467.50   |
| 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  | \$ 228,614.80  | \$ 154,385.27  |
| Downpayment Assistance               | \$ -  | \$ 146,133.00  | \$ 56,735.00   | \$ 89,398.00   |
| Non-CHDO Housing - WHFD              | \$ -  | \$ 516,418.00  | \$ 505,969.92  | \$ 10,448.08   |
| <b>SUBTOTAL</b>                      | \$ 613,704.00   | \$ 1,544,433.61  | \$ 1,170,397.16                                      | \$ 987,740.45  |
|                                      |   |  |  |  |
| <b>ADMINISTRATION &amp; PLANNING</b> |   |  |  |  |
| Administration                       | \$ 67,073.00  | \$ -   | \$ 67,073.00   | \$ -   |
| <b>SUBTOTAL</b>                      | \$ 67,073.00  | \$ -   | \$ 67,073.00   | \$ -   |
| Refund to HUD                        |   |  |  |  |
| Reprogramable                        | \$ -  | \$ 0.55  | \$ -   |  |
| <b>Grand Total</b>                   | \$ 680,777.00   | \$ 1,544,434.16  | \$ 1,237,470.16                                      | \$ 987,740.45  |

Table 6a Summary of HOME Funded Projects w CHDO Proceeds; Private Bank Funds

|                                      | As of June 30, 2017 |   | As of June 30, 2017   |                           | As of June 30, 2017      |                              | As of June 30, 2017                  |                                      | As of June 30, 2017   |                            | As of June 30, 2017     |                              | As of June 30, 2017                       |                             | As of June 30, 2017         |                             |
|--------------------------------------|---------------------|---|-----------------------|---------------------------|--------------------------|------------------------------|--------------------------------------|--------------------------------------|---|----------------------------|-------------------------|------------------------------|---|-----------------------------|-----------------------------|-----------------------------|
|                                      | 2016-17 HOME Funds  | 2016-17 HOME Funds Available From Prior Years | 2017 HOME Funds Total | 2017 HOME Funds Available | 2017 CHDO Proceeds Total | 2017 CHDO Proceeds Available | 2017 Loan Funds Other Fees Available | 2017 Loan Funds Other Fees Available | 2017 Private Funds Available & Expenditures Provided by Banks | 2017 Total Funds Available | 2017 Total Expenditures | 2017 Current Funds Available | 2017 Revolving Cash Balance June 30, 2017 | 2017 CHDO Balance Available | 2017 CHDO Balance Available | 2017 CHDO Balance Available |
| <b>HOUSING</b>                       |                     |   |                       |                           |                          |                              |                                      |                                      |   |                            |                         |                              |   |                             |                             |                             |
| Lakeside Partners                    | \$ 178,649.00       | \$ 71,351.00                                  | \$ 250,000.00         | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ 2,205,801.50                      | \$ 2,455,801.50   | \$ 2,455,801.50            | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| Housing Rehabilitation               | \$ 362,433.00       | \$ 298,512.02                                 | \$ -                  | \$ -                      | \$ -                     | \$ -                         | \$ 1,445,717.85                      | \$ 1,445,717.85                      | \$ 1,445,717.85   | \$ 145,819.32              | \$ 999,898.53           | \$ 338,933.51                | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| HOP                                  | \$ -                | \$ (66,452)                                   | \$ -                  | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ -                                 | \$ -  | \$ -                       | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| Habitat For Humanity Acquisition     | \$ -                | \$ 69,467.50                                  | \$ -                  | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ -                                 | \$ 69,467.50  | \$ -                       | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| Housing Relocation                   | \$ -                | \$ 3,761.10                                   | \$ -                  | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ -                                 | \$ 3,761.10   | \$ -                       | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| CHDO - AME Zion                      | \$ -                | \$ 129,077.44                                 | \$ 129,077.44         | \$ 216,801.32             | \$ 29,806.88             | \$ -                         | \$ -                                 | \$ -                                 | \$ 345,678.76   | \$ 158,884.32              | \$ 186,794.44           | \$ -                         | \$ 186,794.44                             | \$ -                        | \$ -                        | \$ -                        |
| CHDO - OFRQDC                        | \$ 72,622.00        | \$ 310,378.07                                 | \$ 228,614.80         | \$ 33,835.10              | \$ 1,618.26              | \$ -                         | \$ -                                 | \$ -                                 | \$ 416,835.17   | \$ 230,233.06              | \$ 186,602.11           | \$ -                         | \$ 32,216.84                              | \$ -                        | \$ -                        | \$ -                        |
| Downpayment Assistance               | \$ -                | \$ 146,133.00                                 | \$ 56,735.00          | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ 181,265.00                        | \$ 327,398.00   | \$ 238,000.00              | \$ 89,398.00            | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| Non-CHDO Housing - WHFD              | \$ -                | \$ 516,418.00                                 | \$ 505,969.92         | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ 2,022,300.00                      | \$ 2,538,718.00   | \$ 2,528,289.92            | \$ 10,448.08            | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| <b>SUBTOTAL</b>                      | \$ 613,704.00       | \$ 1,544,433.61                               | \$ 1,170,397.16       | \$ 250,436.42             | \$ 31,425.14             | \$ 494,772.83                | \$ 145,819.32                        | \$ 4,409,366.50                      | \$ 7,303,377.88   | \$ 5,757,008.12            | \$ 1,546,589.76         | \$ 338,933.51                | \$ 219,011.28                             | \$ -                        | \$ -                        | \$ -                        |
| <b>ADMINISTRATION &amp; PLANNING</b> |                     |   |                       |                           |                          |                              |                                      |                                      |   |                            |                         |                              |   |                             |                             |                             |
| Administration                       | \$ 67,073.00        | \$ -  | \$ 67,073.00          | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ 184,972.00                        | \$ 188,714.60   | \$ (3,742.60)              | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| <b>SUBTOTAL</b>                      | \$ 67,073.00        | \$ -  | \$ 67,073.00          | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ 184,972.00                        | \$ 188,714.60   | \$ (3,742.60)              | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| Refund to HUD                        | \$ -                | \$ 0.55                                       | \$ -                  | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ -                                 | \$ 0.55   | \$ -                       | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| Reprogrammable                       | \$ -                | \$ -  | \$ -                  | \$ -                      | \$ -                     | \$ -                         | \$ -                                 | \$ -                                 | \$ -  | \$ -                       | \$ -                    | \$ -                         | \$ -                                      | \$ -                        | \$ -                        | \$ -                        |
| <b>Grand Total</b>                   | \$ 680,777.00       | \$ 1,544,434.16                               | \$ 1,237,470.16       | \$ 250,436.42             | \$ 31,425.14             | \$ 602,671.83                | \$ 257,460.92                        | \$ 4,409,366.50                      | \$ 7,888,350.43   | \$ 5,945,722.72            | \$ 1,546,827.71         | \$ 338,933.51                | \$ 219,011.28                             | \$ -                        | \$ -                        | \$ -                        |

Table 6b Summary of CHDO Proceeds

|                 | Available CHDO Proceeds | As of June 30, 2017<br>CHDO Proceeds<br>Total Expenditures<br>FY2016-17 | Available CHDO Proceeds<br>Balance<br>June 30, 2017 |
|-----------------|-------------------------|---|---|
| <b>HOUSING</b>  |                         |   |   |
| CHDO - AME Zion | \$ 216,601.32           | \$ 29,806.88  | \$ 186,794.44                                       |
| CHDO - CFRCDC   | \$ 33,835.10            | \$ 1,618.26   | \$ 32,216.84  |
| <b>TOTAL</b>    | <b>\$ 250,436.42</b>    | <b>\$ 31,425.14</b>   | <b>\$ 219,011.28</b>                                |

Table 6c CHDO HOME Set-Aside and Proceeds

|                 | Total Funds Available<br>FY2016-17 | As of June 30, 2017<br>Total Expenditures<br>FY2016-17 | Current Funds Available | Available CHDO Proceeds<br>Balance<br>June 30, 2017 |
|-----------------|------------------------------------|--|-------------------------|---|
| <b>HOUSING</b>  |                                    |  |                         |   |
| CHDO - AME Zion | \$ 345,678.76                      | \$ 158,884.32  | \$ 186,794.44           | \$ 186,794.44                                       |
| CHDO - CFRCDC   | \$ 416,835.17                      | \$ 230,233.06  | \$ 186,602.11           | \$ 32,216.84  |
| <b>TOTAL</b>    | <b>\$ 762,513.93</b>               | <b>\$ 389,117.38</b>                                   | <b>\$ 373,396.55</b>    | <b>\$ 219,011.28</b>                                |

Table 7 HOME Match Report

This CAPER reflects a change in the way the City of Wilmington has reported match for HOME. In prior years we have calculated HOME Match based on the City fiscal year July 1- June 30. An inquiry to HUD field staff resulted in reporting HOME Match to correspond with the federal fiscal year.

| <b>HOME MATCH REPORT</b>                                 |    |                      |
|--|----|----------------------|
| <b>Total HOME Match Credit</b>                           |    |                      |
| <b>October 1, 2015 – September 30, 2016</b>              |    |                      |
| <b>Reported with FY16-17 CAPER</b>                       |    |                      |
| Total Yield Forgone on HOP GF Loans                      | \$ |                      |
| Total Maintenance Grant Match Expenditures               | \$ |                      |
| Total Lead-Based Grant Match Expenditures                | \$ |                      |
| Total Urgent Repair Grant Match Expenditures             | \$ |                      |
| Total Match Credit FY 2014-15                            |    | \$ <u>0</u>          |
| 1. Excess Match From Prior Federal Fiscal Year           |    | \$ 897,432.99        |
| 2. Match Contributed During Current Federal Fiscal Year  |    | \$ <u>0</u>          |
| 3. Total Match Available for Current Federal Fiscal Year |    | \$ 897,432.99        |
| 4. Match Liability for Current Federal Fiscal Year       |    | \$ <u>17,878.33</u>  |
| 5. Excess Match Carried Over to Next Federal Fiscal Year |    | \$ <u>879,554.66</u> |

On-Site Inspections

All HOME funded housing projects with deficiencies noted the prior year were brought into compliance with applicable standards and all projects are subject to inspections for the calendar year ending 2017. Programmatic monitoring verified compliance with rent affordability and occupancy rules. Each agency continues to perform applicable screening of tenants including the prohibition of life time registered sex offenders and those that are have been convicted of the manufacture or production of Methamphetamine, as certified by the agency, through electronic reporting. Any changes to tenant selection policies/procedures were reviewed by Compliance and

found to be within the parameters of the eligible housing activity. Finance Staff conducted onsite evaluations of the overall accounting structure and financial management systems, procurement procedures, and client files. Technical assistance was provided and is continually provided by Community Development and Finance staff. In addition, agencies are referred to workshops and other training opportunities, and/or other agencies for further assistance regarding compliance issues, as needed. Also, CD and Finance staff facilitated training workshops and meetings with Grantees, Sub-recipients, Developers, Contractors, and Agents as follows: Environmental, preconstruction meetings, pre-bid meetings, Davis Bacon and other Federal Employment Requirements, Fair Housing, Contractor Eligibility and Section 3 Requirements, Environmental and Choice Limiting Activities, and conditional funding agreements. This include scattered site single family residential and Code Enforcement minimum housing activities, when rehab assistance is being pursued. Each applicable construction activity was inspected for continued compliance with the required posting of applicable federal posting requirements.

Below is a chart of projects subject to HOME affordability period:

|                        |                      |
|------------------------|----------------------|
| ARC of NC              | 16 Units             |
| HEO The Pointe         | 48 Units             |
| HEO Taylor Senior      | 96 Units             |
| Lakeridge Commons      | 75 Units             |
| WHFD Hopewood          | 16 Units             |
| RHA- Greenville Trace  | 8 Units              |
| Lockwood Village Apts. | 28 Floating/60 Units |
| Lakeside Reserve       | 16 Units             |

### Affirmative Marketing

The City of Wilmington Citizen Participation Plan prescribes the actions for consulting with, informing and soliciting comments and input from citizens in the planning, preparation, and amendment of community development plans and evaluations.

In order to ensure that we engage the participation of minorities and women in the development, implementation and evaluation of community development programs and initiatives the City maintains a database of community partner agencies, which represent and serve minority, women, and other special populations. These agencies are provided with information and updates to distribute to their respective constituencies concerning various community development programs. Community partners are invited to provide input through surveys, at public meetings, and hearings, as well as one-on-one consultation. In addition these agencies are regularly contacted to assess community need, ascertain issues of concern, and solicit participation in various community development programs.

The City of Wilmington continues efforts to foster non-discrimination and equal opportunity in housing. To that end, housing programs assisted with federal or local funds are made widely known through-out the community through advertising in local media outlets, as well as ongoing

contact with community-based organizations, social service agencies, partnering banks and real estate professionals, the Wilmington Housing Authority, and area churches. The Fair Housing Logo is displayed on all Community Development housing and other materials. All CDBG and HOME assisted housing projects are required to have an affirmative marketing plan, as referenced in funding agreements.

### MBE/WBE Outreach Efforts

The City of Wilmington has a comprehensive plan to address and enhance minority and women owned business enterprises. Below are the strategic steps as outlined in the plan:

- Work with minority-focused and small business groups that support MWBE and small business inclusion in the solicitation of bids. These groups include the Community Development Corporation (CDC), Small Business Technology Development Center (SBTDC) at the University of North Carolina at Wilmington, the Black Chamber of Commerce, the Hispanic Chamber of Commerce, the Community Action Group, Partners for Economic Inclusion, Greater Wilmington Chamber of Commerce, Wilmington Small Business Network, and others as they become available and known to the City.
- Link web sites where possible so those MWBE firms can gain broad access to bidding information, business development resources, and training opportunities.
- Place more emphasis on the importance of soliciting certified MWBE firms and small businesses for subcontracting opportunities at pre-bid conferences and in the bid documents. Examine specifications to identify special subcontracting opportunities and strongly encourage prime contractors to solicit bids for subcontracts from MWBE firms.
- Provide detailed information to majority contractors concerning the City's MWBE Policy and Procurement Policy and provide information on N.C.G.S. 143-129 by holding meetings with the contractors.
- Assess the effectiveness of the MWBE Program and identify opportunities to enhance it by evaluating MWBE participation and compliance and reviewing the "good faith efforts" provided in bid packages. Feedback will be given to bidders regarding their "good faith efforts" submitted in the bid packages.
- Identify subcontracting opportunities unique to each construction contract and project and concentrate heavily on targeting certified MWBE firms and small businesses that have expressed an interest in City of Wilmington projects. Identify these opportunities and contact interested businesses no later than 10 days prior to the bid opening and provide a list of prime contractors who are pre-qualified to bid on the project.
- Build new business relationships through networking and continue networking with other North Carolina cities and counties to find out how their Outreach Program and MWBE program is working and sharing "best practices" and ideas to improve the program.
- Participate in educational opportunities throughout the community through seminars and training sessions, to share the City's MWBE Program with interested businesses and organizations.
- Be visible through participation in trade shows and business organizations of interest to MWBE firms, majority contractors and small businesses, and provide information to the

general public about the MWBE Program, and continue outreach efforts to the business community.

- Enhance the City's web page by better defining the MWBE policy, listing good faith efforts, and creating links to MWBE resources, and creating awareness of specific subcontracting opportunities.
- Make available to minority-focused agencies, a list of subcontracting opportunities when they are identified, no later than 10 days prior to the bid opening, and a list of prime bidders that subcontractors may wish to contact for subcontracting consideration.
- Review the feasibility of using a reciprocal certification program with other municipalities to "grow" our list of MWBE certified vendors because many of our contractors are from out of town.
- Purchasing staff will interview subcontractors during routine visits to construction sites to determine contractor compliance.
- Establish a database specifically for MWBE firms and majority contractors to ensure that those firms wishing to do business with the City have access to up to date information.
- Help build relationships between minority and majority contractors.
- Advertise in minority-focused media, upcoming bid opportunities.
- Work with Architects and Engineers to make subcontracting opportunities more noticeable and more easily understood by potential contractors and subcontractors.
- All CDBG and HOME assisted construction projects are required to certify compliance with MWBE policies and advertisements for solicitation of bids.

## HOMELESS

### Homeless Needs

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

### CAPER Homeless Needs response:

In program year 2016-17 the City continued support for the 10-Year Plan to End Chronic Homelessness in the Cape Fear Region, with 2017 being the last year of that plan. Developed in 2007, the City of Wilmington led a collaborative effort with New Hanover County, Brunswick County and Pender County to develop the plan. Throughout the life of the plan the City provided \$50,000 in general funds to support the administration and implementation of the plan under the direction of the United Way of the Cape Fear Area. The plan focuses on strategies for prevention and engagement, services and support, and permanent housing. A number of projects funded

through the City's CDBG and HOME programs have roots in the 10 Year Plan, including the Community Land Trust, and M.E. Roberts II Transitional Living Facility. The City continues to support the legacy of the 10 Year Plan with ongoing support of the CoC Administration in accordance with requirements of the Hearth Act. To that end, the City provided \$50,000 to support the CoC administration as housed with the CF Council of Governments (CF COG).

The City addressed specific homeless needs through funding and support for the following activities:

- \$117,523 Good Shepherd/Family Promise serving 560 homeless individuals
- \$34,723 (\$9,650 CDBG) Domestic Violence Shelter serving 132 households, including children, victims of domestic violence.
- \$22,827 First Fruit to provide transitional housing and supportive services to 28 homeless women.

In addition to the aforementioned initiatives, the City continues to monitor First Fruit Ministries, which is still in its affordability period and serves 28 homeless. Likewise, the City monitors affordability at The Arc of North Carolina and Hopewood, both provide 16 units of permanent supportive housing.

### **Specific Homeless Prevention Elements**

1. Identify actions taken to prevent homelessness.

#### **CAPER Specific Housing Prevention Elements response:**

Beginning in 1996, the Tri-County Homeless Interagency Council, developed its first plan to engage primary stakeholders in the City of Wilmington, Brunswick, New Hanover and Pender Counties, both public and private, in a coordinated effort to create a comprehensive system of care for homeless individuals and families, and those at risk of becoming homeless. This effort became the HUD-approved Continuum of Care for the Cape Fear Region; NC-506. Part of that strategic plan was the development of a *10 Year Plan to End Chronic Homelessness and Reduce Homelessness in the Cape Fear Region* that was formally implemented in May 2008. Responsibility for the 10 Year Plan initiative and implementation of the strategies outlined within it was assigned to United Way of the Cape Fear Area. United Way hired a full-time strategic director to manage the plan, and recruited a strong committee of community stakeholders to guide the plan and support programs that came out of the plan. With the release of *Opening Doors: The Federal Strategic Plan to End Chronic Homelessness*, and the re-authorization of the McKinney Vento Act under the HEARTH Act, the Tri-HIC recognized that the continuum of care responsibilities were larger than any one group of volunteer service providers could manage and worked with the United Way, the City of Wilmington, New Hanover County and the Cape Fear Council of Governments to transition from the 10 Year Plan management to staffing the Continuum of Care. In March of 2015, the Tri-HIC hired an Administrator to ensure that the CoC met HEARTH regulations and continued to assess the needs of the homeless community and respond to them through program funding and collaborative provision of services.

Three key programs emerged as part of the 10 Year Plan – SSI/SSDI Outreach Access and Recovery (SOAR), Homeless Medical Respite, and the Veterans Strategy Team. The SOAR program, a national best practice designed to help homeless disabled individuals receive support in applying for disability benefits and Medicaid and reduce the processing time for those awards, began as a pilot program funded through a grant from the Blue Cross Blue Shield Foundation. With proven success, both in Social Security awards and retroactive Medicaid reimbursement to the hospital, New Hanover Regional Medical Center picked up funding for the program. The program has continued to provide homeless individuals with access to income and therefore housing, while providing the hospital with close to \$1,750,000 in retroactive Medicaid reimbursements since February 2010 and bringing in close to \$10 million in ongoing income that is used in the community. Beginning in FY17, NHRMC agreed to fund two full time SOAR caseworkers for a total commitment of \$125,000 per year, with the goal of helping at least 80 individuals with SSI/SSDI awards and return at least \$300,000 to the hospital in Medicaid reimbursement. The community has seen a 60% reduction in chronic homelessness since the inception of the SOAR program.

In July 2014, the 10 Year Plan partnered with the areas Center for Independent Living, disAbility Resource Center, to operate a medical respite program for homeless adults who are fit for discharge from the hospital, but have additional recovery needs that are not suited for a congregate setting. Individuals are placed in a hotel room for up to two weeks while they continue to recuperate, with visits from a case manager and either community paramedics or home health. This program serves 30-40 homeless individuals per year, greatly reducing returns to the hospital post-discharge. It is funded jointly by the Cape Fear Memorial Foundation and New Hanover Regional Medical Center. dRC and the 10 Year Plan Legacy Programs continue to work with community partners to locate a fixed site for the program, which would offer longer length of stay for homeless individuals with more severe health issues, such as renal failure and cancer, and 24/7 staffing for additional client support.

The Homeless Veterans Strategy Team was established to improve connection to services and housing that became available to veterans experiencing homelessness. In 2011 the Veterans Administration Partnered with HUD to create a supported housing program for veterans (HUD-VASH) and in 2013, the VA created a separate funding stream for short term rental assistance and case management called Supportive Service for Veteran Families (SSVF). During this time, the United States Interagency Council on Homelessness released benchmarks for ending veteran homelessness and which aligned with the Opening Doors plan to end veteran homelessness by 2015. In an effort to track our CoC's progress on these benchmarks, we became involved with the Vets@Home Technical Assistance Process and began generating a "master list" of all homeless veterans identified in our region, which we update twice monthly and use as a case conferencing tool to ensure that all veterans have a housing plan. As a result of these efforts, we have reduced the length of time from identification to housing from over 120 days to 91 days. We have also reduced the number of chronically homeless veterans from 15 at any given time to between 2 and 3 on average. Most recently, our VA funded Grant Per Diem Transitional Housing program has submitted to change their model to Bridge Housing, which focuses on moving veterans into housing within 90 days. With this change, we are hoping to reduce the length of time that veterans remain homeless even more and bring us closer to declaring an end to veteran homelessness.

In order to better assist individuals who are homeless or at-risk of becoming homeless, in 2014 the United Way provided The Salvation Army with start-up funds to operate a Housing Crisis Line as part of the Coordinated Entry process. The committee developed a customized screening tool, incorporating questions to help divert people who are housed to resources that will prevent their homelessness, as well as eligibility criteria of the emergency shelter providers to help those in need of crisis services to the provider that can best assist them. The CoC has incorporated this process into the HMIS database and. In order to better utilize housing resources and provide housing interventions based on need and client choice, the Coordinated Entry Committee recently implemented a housing prioritization process. The CoC agreed to use the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) to provide a standardized assessment of need for everyone who is interested in housing. The tool allows us to focus on prioritizing those who are the most vulnerable and least likely to access housing services. This process reduces the number of people who cycle in and out of multiple service systems such as the hospital, shelters and jail, because housing becomes a stabilizing factor. Our homeless service system served over 1260 people from October 2015-September 2016. The CoC placed over 765 people into permanent housing in 2016 and there are additional people who resolve their homelessness without notifying there service provider.

The CoC continues to look at how well our system is working to prevent people from coming into the homeless service system who are at risk, reducing the number of people who are homeless throughout our region, increasing self-sufficiency through increases in income and non-cash benefits, increasing the number of people who exit our system to permanent housing and retain housing for a period of at least two years. These system performance measures, along with an annual needs assessment conducted by the CoC Administrator are used to create funding priorities and evaluate programs as part of the Emergency Solutions Grant and HUD Continuum of Care grant application processes. This process has helped us re-establish a street outreach program which provides engagement and case management to the most vulnerable people living on the street and provides them with an outreach center and medical clinical where they can engage in services and care as they are ready. Our CoC has also increased our rapid re-housing program to offer additional funding to victims of domestic violence, which will help reduce the length of stay in transitional housing for this population.

Over the last year, our CoC has increased the number of Permanent Supportive Housing beds by 16, which will continue to reduce the number of chronically homeless people in our community. We have stronger partnerships with mental health providers through the Coordinated Entry process which help to ensure stability of those who have had years of struggle in maintaining housing.

The CoC continues its efforts to align with HEARTH regulations, updating it's Governance Charter and written standards for shelter, rapid re-housing and permanent supportive housing, and implementing ongoing processes for project review and oversight. The 10 Year Plan Executive Board was brought on as the CoC Advisory Board and continues to offer oversight on CoC activities, strategic planning and systems coordination. With the award of a planning grant in the FY16 competition, the CoC will increase training in best practices on serving vulnerable populations and receive project evaluation and training to reduce barriers to program entry and offer diverse ways of engaging participants to help them retain housing and gain independence.

(Source: CFCOG Continuum of Care)

## **Emergency Shelter Grants (ESG)**

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives
  - a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.
  - b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.
3. Matching Resources
  - a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.
4. State Method of Distribution
  - a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as sub recipients.
5. Activity and Beneficiary Data
  - a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
  - b. Homeless Discharge Coordination
    - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
  - c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

CAPER ESG response:

The City of Wilmington does not receive ESG Grant.

**Community Development**

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
  - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
  - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
  - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
  - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
  - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
  - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
  - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
  - a. Indicate how use of CDBG funds did not meet national objectives.
  - b. Indicate how did not comply with overall benefit certification.
5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
  - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
  - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
  - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
  - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
  - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.

- c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
  - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
8. Program income received
  - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
  - b. Detail the amount repaid on each float-funded activity.
  - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
  - d. Detail the amount of income received from the sale of property by parcel.
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
  - a. The activity name and number as shown in IDIS;
  - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
  - c. The amount returned to line-of-credit or program account; and
  - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
10. Loans and other receivables
  - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
  - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
  - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
  - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
  - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
11. Lump sum agreements
  - a. Provide the name of the financial institution.
  - b. Provide the date the funds were deposited.
  - c. Provide the date the use of funds commenced.

- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.
12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
    - a. Identify the type of program and number of projects/units completed for each program.
    - b. Provide the total CDBG funds involved in the program.
    - c. Detail other public and private funds involved in the project.
  13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
    - a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

**CAPER Community Development response:**

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
  - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
  - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
  - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

CDBG project activities meet one of the HUD national objectives to 1) benefit low and moderate income persons or 2) prevent or eliminate slums and blight. Furthermore, the City utilized CDBG funds on eligible activities within the following categories: 1) housing, 2) public facilities and improvements and 3) public services. Specific objectives were funded and implemented by the City and our community partners to address the community development priorities identified in the City's Five-year Consolidate Plan. Below is a summary of progress on specific objectives:

- 560 homeless individuals received supportive services and shelter with Good Shepherd/Family Promise.
- Assisted 28 homeless female headed households with supportive services and transitional housing through the First Fruit Dreams program.
- Provided shelter and supportive services to 134 victims of domestic violence through Domestic Violence Shelter and Services (DVS), Inc.
- Completed Child Development Center roof replacement serves 120 disabled and special needs pre-school children ages 2 to 5 years old.
- In progress Community Boys and Girls Club (CBGC) roof and HVAC repairs at Castle Street Facility. Center serves 390 youth with focus on programs for girls at Castle Street location.

Map of 2016-17 CBDG and HOME Activities See appendix

Table 8 Summary of CDBG- Funded Activities 2016-17 Appropriated/Available; Expenditures; Carry-over

|                                      | As of<br>June 30,2017<br>Budget<br>2016-17<br>CDBG Funds<br>Appropriated | As of<br>June 30,2017<br>Budget<br>2016-17<br>CDBG Funds<br>Available<br>From Prior Years | As of<br>June 30,2017<br>Budget<br>2016-17<br>CDBG Funds<br>Total<br>Expenditures<br>FY2016-17 | As of<br>June 30,2017<br>CDBG Funds<br>Available to<br>Carry-Over to<br>FY2017-18 |
|--------------------------------------|--|---|--|---|
| <b>HOUSING</b>                       |  |   |  |   |
| Project Delivery Costs               | \$ 205,000.00  | \$ 89,259.22  | \$ 201,924.09  | \$ 92,335.13  |
| Disposition                          | \$ -   | \$ 21,257.31  | \$ 577.00  | \$ 20,680.31  |
| HOP                                  | \$ 227,398.00  | \$ 311,220.92   | \$ 290,543.00  | \$ 248,075.92   |
| Limited Assistance Grants            | \$ -   | \$ 7,453.66   | \$ -   | \$ 7,453.66   |
| HEO-Pearce House                     | \$ -   | \$ 200,000.00   | \$ 200,000.00  | \$ -  |
| Housing Relocation                   | \$ -   | \$ 8,931.26   | \$ -   | \$ 8,931.26   |
| Housing Demolition                   | \$ -   | \$ 12,253.00  | \$ -   | \$ 12,253.00  |
| Joint Project - Habitat/WARM         | \$ -   | \$ 123,155.79   | \$ -   | \$ 123,155.79   |
| <b>SUBTOTAL</b>                      | <b>\$ 432,398.00</b>   | <b>\$ 773,531.16</b>  | <b>\$ 693,044.09</b>   | <b>\$ 512,885.07</b>  |
| <b>PUBLIC IMPROVEMENTS</b>           |  |   |  |   |
| Voluntary Demolition & Lot Clear     | \$ -   | \$ 20,594.35  | \$ -   | \$ 20,594.35  |
| Public Facilities - Improvements     | \$ 33,000.00   | \$ -  | \$ 33,000.00   | \$ -  |
| Public Facilities-Domestic Violence  | \$ -   | \$ 5,113.96   | \$ 5,113.96  | \$ -  |
| Public Facilities-Comm Boys & Girls  | \$ 40,000.00   | \$ -  | \$ -   | \$ 40,000.00  |
| <b>SUBTOTAL</b>                      | <b>\$ 73,000.00</b>  | <b>\$ 25,708.31</b>   | <b>\$ 38,113.96</b>  | <b>\$ 60,594.35</b>   |
| <b>PUBLIC SERVICES</b>               |  |   |  |   |
| Coastal Horizons                     | \$ -   | \$ 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. & WIN      | \$ 117,523.00  | \$ 7,000.54   | \$ 117,523.00  | \$ 7,000.54   |
| <b>SUBTOTAL</b>                      | <b>\$ 150,000.00</b>   | <b>\$ 8,233.21</b>  | <b>\$ 150,000.00</b>   | <b>\$ 8,233.21</b>  |
| <b>ADMINISTRATION &amp; PLANNING</b> |  |   |  |   |
| Administration - Other               | \$ -   | \$ 1,381.25   | \$ -   | \$ 1,381.25   |
| Administration                       | \$ 236,100.00  | \$ 24,324.00  | \$ 232,083.19  | \$ 28,340.81  |
| <b>SUBTOTAL</b>                      | <b>\$ 236,100.00</b>   | <b>\$ 25,705.25</b>   | <b>\$ 232,083.19</b>   | <b>\$ 29,722.06</b>   |
| Refund to HUD                        |  |   |  |   |
| Reprogramable                        | \$ -   | \$ 7.42   | \$ -   | \$ 7.42   |
| <b>Grand Total</b>                   | <b>\$ 891,498.00</b>   | <b>\$ 833,185.35</b>  | <b>\$ 1,113,241.24</b>   | <b>\$ 611,442.11</b>  |

Table 8a Summary of CDBG Funded Activities w/ other funds FY2016-17

|                                       | As of         |                  | As of           |               | As of          |                      | As of              |                 | As of           |                    | As of         |                    | As of         |                | As of         |               | As of         |               |           |      |
|---------------------------------------|---------------|------------------|-----------------|---------------|----------------|----------------------|--------------------|-----------------|-----------------|--------------------|---------------|--------------------|---------------|----------------|---------------|---------------|---------------|---------------|-----------|------|
|                                       | June 30, 2017 | June 30, 2017    | June 30, 2017   | June 30, 2017 | June 30, 2017  | June 30, 2017        | June 30, 2017      | June 30, 2017   | June 30, 2017   | June 30, 2017      | June 30, 2017 | June 30, 2017      | June 30, 2017 | June 30, 2017  | June 30, 2017 | June 30, 2017 | June 30, 2017 | June 30, 2017 |           |      |
|                                       | CDBG Funds    | Other Grants     | CDBG Funds      | Other Grants  | CDBG Funds     | Other Grants         | CDBG Funds         | Other Grants    | CDBG Funds      | Other Grants       | CDBG Funds    | Other Grants       | CDBG Funds    | Other Grants   | CDBG Funds    | Other Grants  | CDBG Funds    | Other Grants  | Available |      |
|                                       | Appropriated  | From Prior Years | Available       | Total         | Revolving Loan | Other Fees Available | Total Expenditures | Private Funds   | Total Available | Total Expenditures | Available     | Total Expenditures | Current Funds | Revolving Cash | Balance       |               |               |               |           |      |
| <b>HOUSING</b>                        |               |                  |                 |               |                |                      |                    |                 |                 |                    |               |                    |               |                |               |               |               |               |           |      |
| Project Delivery Costs                | \$ 205,000.00 | \$ 89,259.22     | \$ 201,924.09   | \$ 3,328.17   | \$ 3,328.17    | \$ -                 | \$ -               | \$ -            | \$ 297,587.39   | \$ 205,252.26      | \$ 92,335.13  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Disposition                           | \$ -          | \$ 21,257.31     | \$ 577.00       | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 21,257.31    | \$ 577.00          | \$ 20,680.31  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| HDP                                   | \$ 227,398.00 | \$ 311,220.92    | \$ 290,543.00   | \$ 546,864.20 | \$ 370,317.00  | \$ 1,199,040.00      | \$ 2,284,523.12    | \$ 1,859,900.00 | \$ 424,623.12   | \$ 716,547.20      | \$ -          | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Limited Assistance Grants             | \$ -          | \$ 7,453.66      | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 7,453.66     | \$ -               | \$ 7,453.66   | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| HEC-Peace House                       | \$ -          | \$ 200,000.00    | \$ 200,000.00   | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 932,281.60   | \$ 932,281.60      | \$ -          | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Housing Relocation                    | \$ -          | \$ 8,931.26      | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 8,931.26     | \$ -               | \$ 8,931.26   | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Housing Demolition                    | \$ -          | \$ 12,253.00     | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 12,253.00    | \$ -               | \$ 12,253.00  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Joint Project - Habitat/WARM          | \$ -          | \$ 123,155.79    | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 123,155.79   | \$ -               | \$ 123,155.79 | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>SUBTOTAL</b>                       | \$ 432,398.00 | \$ 773,531.16    | \$ 693,044.09   | \$ 550,192.37 | \$ 373,645.17  | \$ 1,931,321.60      | \$ 3,687,443.13    | \$ 2,996,010.88 | \$ 689,432.27   | \$ 716,547.20      | \$ -          | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>PUBLIC IMPROVEMENTS</b>            |               |                  |                 |               |                |                      |                    |                 |                 |                    |               |                    |               |                |               |               |               |               |           |      |
| Voluntary Demolition & Lot Clear      | \$ -          | \$ 20,594.35     | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 20,594.35    | \$ -               | \$ 20,594.35  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Public Facilities - Improvements      | \$ 33,000.00  | \$ -             | \$ 33,000.00    | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 33,000.00    | \$ -               | \$ 33,000.00  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Public Facilities - Domestic Violence | \$ -          | \$ 5,113.96      | \$ 5,113.96     | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 5,113.96     | \$ -               | \$ 5,113.96   | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Public Facilities - Comm Boys & Girs  | \$ 40,000.00  | \$ -             | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 40,000.00    | \$ -               | \$ 40,000.00  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>SUBTOTAL</b>                       | \$ 73,000.00  | \$ 25,708.31     | \$ 38,113.96    | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 98,708.31    | \$ 38,113.96       | \$ 60,594.35  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>PUBLIC SERVICES</b>                |               |                  |                 |               |                |                      |                    |                 |                 |                    |               |                    |               |                |               |               |               |               |           |      |
| Coastal Horizons                      | \$ -          | \$ 1,232.67      | \$ -            | \$ 71,474.00  | \$ 70,443.60   | \$ -                 | \$ -               | \$ -            | \$ 72,706.67    | \$ 70,443.60       | \$ 2,263.07   | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Domestic Violence                     | \$ 9,650.00   | \$ -             | \$ 9,650.00     | \$ 25,073.00  | \$ 25,073.00   | \$ -                 | \$ -               | \$ -            | \$ 34,723.00    | \$ 34,723.00       | \$ -          | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| First Fruit Ministries                | \$ 22,827.00  | \$ -             | \$ 22,827.00    | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 22,827.00    | \$ 22,827.00       | \$ -          | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Joint Project- Good Shep. & WIN       | \$ 117,523.00 | \$ 7,000.54      | \$ 117,523.00   | \$ 8,985.00   | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 133,508.54   | \$ 117,523.00      | \$ 15,985.54  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>SUBTOTAL</b>                       | \$ 150,000.00 | \$ 8,233.21      | \$ 150,000.00   | \$ 105,552.00 | \$ 95,516.60   | \$ -                 | \$ -               | \$ -            | \$ 263,765.21   | \$ 245,516.60      | \$ 18,248.61  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>ADMINISTRATION &amp; PLANNING</b>  |               |                  |                 |               |                |                      |                    |                 |                 |                    |               |                    |               |                |               |               |               |               |           |      |
| Administration - Other                | \$ -          | \$ 1,381.25      | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 1,381.25     | \$ -               | \$ 1,381.25   | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Administration                        | \$ 236,100.00 | \$ 24,324.00     | \$ 232,083.19   | \$ 117,899.00 | \$ 121,641.60  | \$ -                 | \$ -               | \$ -            | \$ 378,323.00   | \$ 353,724.79      | \$ 24,598.21  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>SUBTOTAL</b>                       | \$ 236,100.00 | \$ 25,705.25     | \$ 232,083.19   | \$ 117,899.00 | \$ 121,641.60  | \$ -                 | \$ -               | \$ -            | \$ 379,704.25   | \$ 353,724.79      | \$ 25,979.46  | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Retired to HUD                        | \$ -          | \$ 7.42          | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ 7.42         | \$ -               | \$ 7.42       | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| Reprogrammable                        | \$ -          | \$ -             | \$ -            | \$ -          | \$ -           | \$ -                 | \$ -               | \$ -            | \$ -            | \$ -               | \$ -          | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |
| <b>Grand Total</b>                    | \$ 891,498.00 | \$ 833,185.35    | \$ 1,113,241.24 | \$ 773,623.37 | \$ 590,803.37  | \$ 1,931,321.60      | \$ 4,429,628.32    | \$ 3,635,966.21 | \$ 794,262.11   | \$ 716,547.20      | \$ -          | \$ -               | \$ -          | \$ -           | \$ -          | \$ -          | \$ -          | \$ -          | \$ -      | \$ - |

Table 8b Summary of General Fund, Revolving Loan Funds, and Other Funding

|                                      | Other Grants<br>General Funds<br>Revolving<br>Loan Funds<br>Other Fees<br>Available &<br>Lead Paint<br>Grants | As of<br>June 30, 2017<br>General Funds<br>Revolving<br>Loan Funds<br>Other Fees<br>Total<br>Expenditures | Private Funds<br>Available &<br>Expenditures<br>Provided by<br>Banks | Total Funds<br>Available<br>FY2016-17 | As of<br>June 30, 2017<br>Total<br>Expenditures<br>FY 2016-17 | Current Funds<br>Available | Available<br>Revolving Cash<br>Balance<br>June 30, 2017 |
|--------------------------------------|---|---|--|---------------------------------------|---|----------------------------|---|
| <b>HOUSING</b>                       |   |   |  |                                       |   |                            |   |
| Project Delivery Costs               | \$ 3,328.17   | \$ 3,328.17   | \$ -   | \$ 3,328.17                           | \$ 3,328.17   | \$ -                       | \$ -  |
| Disposition                          | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Foreclosure/Back Taxes & Other Costs | \$ 26,362.40  | \$ 149.76   | \$ -   | \$ 26,362.40                          | \$ 149.76   | \$ 26,212.64               | \$ -  |
| Lakeside Partners                    | \$ -  | \$ -  | \$ 2,205,801.50  | \$ 2,205,801.50                       | \$ 2,205,801.50   | \$ -                       | \$ -  |
| Housing Rehabilitation               | \$ 484,772.83   | \$ 145,819.32   | \$ -   | \$ 484,772.83                         | \$ 145,819.32   | \$ 338,953.51              | \$ 338,933.51   |
| HOP                                  | \$ 546,864.20   | \$ 370,317.00   | \$ 1,199,040.00  | \$ 1,745,904.20                       | \$ 1,569,357.00   | \$ 176,547.20              | \$ 176,547.20   |
| Forgivable Loans & Legal Fees        | \$ 352,059.74   | \$ 3,108.00   | \$ -   | \$ 352,059.74                         | \$ 3,108.00   | \$ 348,951.74              | \$ 348,951.74   |
| Limited Assistance Grants            | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| HEO-Pearce House                     | \$ -  | \$ -  | \$ 732,281.60  | \$ 732,281.60                         | \$ 732,281.60   | \$ -                       | \$ -  |
| Homeownership Services               | \$ 51,278.61  | \$ 10,382.00  | \$ -   | \$ 51,278.61                          | \$ 10,382.00  | \$ 40,896.61               | \$ -  |
| Habitat For Humanity Acquisition     | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Housing Relocation                   | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Housing Demolition                   | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Joint Project - Habitat/WARM         | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Lead-Based Paint Grants              | \$ 52,437.05  | \$ 3,812.00   | \$ -   | \$ 52,437.05                          | \$ 3,812.00   | \$ 48,625.05               | \$ -  |
| Rental Rehab                         | \$ 269,532.97   | \$ -  | \$ -   | \$ 269,532.97                         | \$ -  | \$ 269,532.97              | \$ 269,532.97   |
| Cape Fear Housing Land Trust         | \$ 22,420.00  | \$ 22,420.00  | \$ -   | \$ 22,420.00                          | \$ 22,420.00  | \$ -                       | \$ -  |
| CHDO - AME Zion                      | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| CHDO - CDC                           | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Downpayment Assistance               | \$ -  | \$ -  | \$ 181,265.00  | \$ 181,265.00                         | \$ 181,265.00   | \$ -                       | \$ -  |
| Non-CHDO Housing - WHFD              | \$ -  | \$ -  | \$ 2,022,300.00  | \$ 2,022,300.00                       | \$ 2,022,300.00   | \$ -                       | \$ -  |
| <b>SUBTOTAL</b>                      | <b>\$ 1,809,055.97</b>  | <b>\$ 559,336.25</b>  | <b>\$ 6,340,688.10</b>   | <b>\$ 8,149,744.07</b>                | <b>\$ 6,900,024.35</b>  | <b>\$ 1,249,719.72</b>     | <b>\$ 1,133,965.42</b>                                  |
| <b>PUBLIC SERVICES</b>               |   |   |  |                                       |   |                            |   |
|                                      | Budget  | Expenditures  |  |                                       |   |                            |   |
| American Red Cross                   | \$ 10,800.00  | \$ 10,800.00  | \$ -   | \$ 10,800.00                          | \$ 10,800.00  | \$ -                       | \$ -  |
| Brigade Boys & Girls Club            | \$ 52,045.00  | \$ 52,045.00  | \$ -   | \$ 52,045.00                          | \$ 52,045.00  | \$ -                       | \$ -  |
| Cape Fear Literacy Council           | \$ 14,667.00  | \$ 14,667.00  | \$ -   | \$ 14,667.00                          | \$ 14,667.00  | \$ -                       | \$ -  |
| Coastal Horizons                     | \$ 71,474.00  | \$ 70,443.60  | \$ -   | \$ 71,474.00                          | \$ 70,443.60  | \$ 1,030.40                | \$ -  |
| Community Boys & Girls Club          | \$ 44,513.00  | \$ 42,531.00  | \$ -   | \$ 44,513.00                          | \$ 42,531.00  | \$ 1,982.00                | \$ -  |
| Communities in Schools CF            | \$ 21,393.00  | \$ 21,393.00  | \$ -   | \$ 21,393.00                          | \$ 21,393.00  | \$ -                       | \$ -  |
| Domestic Violence                    | \$ 25,073.00  | \$ 25,073.00  | \$ -   | \$ 25,073.00                          | \$ 25,073.00  | \$ -                       | \$ -  |
| Dreams of Wilmington                 | \$ 21,200.00  | \$ 21,200.00  | \$ -   | \$ 21,200.00                          | \$ 21,200.00  | \$ -                       | \$ -  |
| Elderhaus                            | \$ 20,385.00  | \$ 20,385.00  | \$ -   | \$ 20,385.00                          | \$ 20,385.00  | \$ -                       | \$ -  |
| Food Bank                            | \$ 15,744.00  | \$ 15,744.00  | \$ -   | \$ 15,744.00                          | \$ 15,744.00  | \$ -                       | \$ -  |
| First Fruit Ministries               | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Joint Project- Good Shep. & WIN      | \$ 8,985.00   | \$ -  | \$ -   | \$ 8,985.00                           | \$ -  | \$ 8,985.00                | \$ -  |
| Kids Making It                       | \$ 32,711.00  | \$ 32,711.00  | \$ -   | \$ 32,711.00                          | \$ 32,711.00  | \$ -                       | \$ -  |
| LINC                                 | \$ 72,975.00  | \$ 72,975.00  | \$ -   | \$ 72,975.00                          | \$ 72,975.00  | \$ -                       | \$ -  |
| Phoenix Employment Agency            | \$ 15,000.00  | \$ 15,000.00  | \$ -   | \$ 15,000.00                          | \$ 15,000.00  | \$ -                       | \$ -  |
| United Way                           | \$ 62,400.00  | \$ 62,400.00  | \$ -   | \$ 62,400.00                          | \$ 62,400.00  | \$ -                       | \$ -  |
| Wilm Area Rebuilding Ministry        | \$ 40,000.00  | \$ 40,000.00  | \$ -   | \$ 40,000.00                          | \$ 40,000.00  | \$ -                       | \$ -  |
| WIL Residential Adoloscnt            | \$ 24,215.00  | \$ 24,215.00  | \$ -   | \$ 24,215.00                          | \$ 24,215.00  | \$ -                       | \$ -  |
| YWCA                                 | \$ 5,174.00   | \$ 5,174.00   | \$ -   | \$ 5,174.00                           | \$ 5,174.00   | \$ -                       | \$ -  |
| Ability Garden/Arboretum             | \$ 7,020.00   | \$ 7,020.00   | \$ -   | \$ 7,020.00                           | \$ 7,020.00   | \$ -                       | \$ -  |
| Aging In Place Downtown              | \$ 9,268.00   | \$ 9,268.00   | \$ -   | \$ 9,268.00                           | \$ 9,268.00   | \$ -                       | \$ -  |
| Entrepreneur Center                  | \$ 70,000.00  | \$ 70,000.00  | \$ -   | \$ 70,000.00                          | \$ 70,000.00  | \$ -                       | \$ -  |
| Historic Wilm Foundation             | \$ 12,426.00  | \$ 12,426.00  | \$ -   | \$ 12,426.00                          | \$ 12,426.00  | \$ -                       | \$ -  |
| Second Chance Reentry Grant          | \$ 204,690.59   | \$ 192,521.96   | \$ -   | \$ 204,690.59                         | \$ 192,521.96   | \$ 12,168.63               | \$ -  |
| Reset Reentry Grant                  | \$ 200,000.00   | \$ 19,804.29  | \$ -   | \$ 200,000.00                         | \$ 19,804.29  | \$ 180,195.71              | \$ -  |
| <b>SUBTOTAL</b>                      | <b>\$ 1,062,158.59</b>  | <b>\$ 857,796.85</b>  | <b>\$ -</b>  | <b>\$ 1,062,158.59</b>                | <b>\$ 857,796.85</b>  | <b>\$ 204,361.74</b>       | <b>\$ -</b>   |
| <b>ADMINISTRATION &amp; PLANNING</b> |   |   |  |                                       |   |                            |   |
| Wilmington Film Commission           | \$ 121,890.00   | \$ 121,890.00   | \$ -   | \$ 121,890.00                         | \$ 121,890.00   | \$ -                       | \$ -  |
| Administration - Other               | \$ -  | \$ -  | \$ -   | \$ -                                  | \$ -  | \$ -                       | \$ -  |
| Administration                       | \$ 117,899.00   | \$ 121,641.60   | \$ -   | \$ 117,899.00                         | \$ 121,641.60   | \$ (3,742.60)              | \$ -  |
| <b>SUBTOTAL</b>                      | <b>\$ 239,789.00</b>  | <b>\$ 243,531.60</b>  | <b>\$ -</b>  | <b>\$ 239,789.00</b>                  | <b>\$ 243,531.60</b>  | <b>\$ (3,742.60)</b>       | <b>\$ -</b>   |
| <b>Grand Total</b>                   | <b>\$ 3,111,003.56</b>  | <b>\$ 1,660,664.70</b>  | <b>\$ 6,340,688.10</b>   | <b>\$ 9,451,691.66</b>                | <b>\$ 8,001,352.80</b>  | <b>\$ 1,450,338.86</b>     | <b>\$ 1,133,965.42</b>                                  |

2. Changes in Program Objectives

- a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

No changes in program objectives occurred during the FY2016-17

3. Assessment of efforts in carrying out planned actions

- a. Indicate how grantee pursued all resources indicated in the Consolidated Plan
- b. Indicate how grantee provided certifications of consistency in a fair and impartial manner
- c. Indicate how grantee did not hinder Consolidated Plan Implementation by action or willful inaction

The Five-year Consolidated Plan is updated annually to identify specific objectives to address the priority needs described in the Consolidated Plan. Request for proposals are issued on an annual or biennial timeline to solicit nonprofit and other partners to assist in addressing the priorities identified. Partners bring expertise, commitment and other resources to the table. Collaboration with various public and private sector stakeholders ensures that the City leverages available resources to the maximum benefit of the citizens.

All requests for certifications of consistency with the Consolidate Plan are reviewed by community development staff and submitted to the City Manager for signature. The only criteria for providing certifications of consistency is the verification that the proposed project addresses a need identified in the Consolidated Plan or HUD national objective.

The City works closely with the HUD regional office to ensure that we meet all requirements for expending funding in accordance with timelessness and other guidelines. The City is in good standing with HUD. In addition, the City financial statements and associated transactions, including CDBG and HOME, are audited annually.

4. For funds not used for national objectives

- a. Indicate how use of CDBG funds did not meet national objectives.
- b. Indicate how did not comply with overall benefit certification.

The City complied with the overall benefit certification, and all the CDBG programs met a National Objective.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property

- a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
- b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
- c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

## **CITY OF WILMINGTON RELOCATION POLICY FOR VOLUNTARY HOMEOWNER REHABILITATION**

Homeowners and their household occupying houses to be rehabilitated with HOME, Community Development Block Grant and any other federal funds as described in the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and who voluntarily agree to participate, shall be eligible for a temporary relocation grant (subject to funding availability). The household income (U.S. Census Bureau definition) must not exceed 80 percent of the area median income as adjusted for family size. A copy of this Relocation Policy will be provided to loan and grant applicants during the initial application phase.

Temporary relocation benefits (grants) will be paid in accordance with the following schedule:

- A. Monthly rent, not to exceed (6-month maximum):
  - \$700.00 per month for household sizes up to 2 persons
  - \$750.00 per month for household sizes of 3-4 persons
  - \$800.00 per month for household sizes of 5 or more persons

*Note: If the individual or household moves into a dwelling unit that is also occupied by other individuals, the above allowances will be reduced by 50%. In addition, no payments under section "B" will be made.*

- B. Furniture storage not to exceed \$200.00 per month (6-month maximum).
- C. Furniture moving allowance not to exceed \$1,200.00 (includes move out and move back in).

It is the homeowner's responsibility to arrange for all aforementioned services and to present the City of Wilmington with original invoices, statements, or bills before payments are made in accordance with this Relocation Policy. The City of Wilmington's sole responsibility is to make payments in accordance with this policy. The City of Wilmington is not responsible for any loss or damage to persons or property, and no warranty of any kind is expressed or implied herein.

The total amount of relocation assistance payable under this policy shall not exceed \$8,000.00.

- 6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate income persons
  - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons
  - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
  - c. If any jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

The Community Lending program was inactive during FY14-15, while City Management evaluated the city's overall economic development strategy.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
  - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low-and moderate-income.

Housing programs verify income to ensure low/mod benefit. Funding for Good Shepherd/WIHN, LINC, M.E. Roberts Center and Domestic Violence Shelter and Services, Inc provide services for limited clientele who are presumed to be extremely low income due to homelessness and domestic violence.

8. Program income received
  - See Appendix I Financial Statements
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
  - See Appendix I Financial Statements
10. Loans and other receivables
  - See Appendix I Financial Statements
11. Lump sum agreements
  - See Appendix I Financial Statements
12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
  - a. Identify the type of program and number of projects/units completed for each program
  - b. Provide the total CDBG funds involved in the program.
  - c. Detail other public and private funds involved in the project.

**TABLE 9a– Race & Income Characteristics  
of CDBG and HOME Program Beneficiaries**  
**Note: Family status may or may not apply to all clients served.**

| <b>CDBG &amp; HOME<br/>Projects/Programs</b> | <b>Hispanic Ethnicity</b> | <b>White or European</b> | <b>Black or African American</b> | <b>American Indian or Alaskan<br/>Native</b> | <b>Asian American</b> | <b>Native Hawaiian or Pacific<br/>Islander</b> | <b>2 or more races</b> | <b>Refused or Other</b> | <b>Total</b> |
|--|---------------------------|--------------------------|----------------------------------|--|-----------------------|--|------------------------|-------------------------|--------------|
| ARC - Cottonwood                             |                           | 12                       | 4                                |  |                       |  |                        |                         | <b>16</b>    |
| Cape Fear Housing Land Trust                 |                           |                          | 2                                |  |                       |  |                        |                         | <b>2</b>     |
| HEO - Pointe at Taylor Estates               |                           | 3                        | 42                               |  |                       |  |                        |                         | <b>45</b>    |
| HEO - Robert E. Taylor Senior Homes          | 1                         | 11                       | 74                               |  |                       |  |                        | 10                      | <b>96</b>    |
| Lake Ridge                                   |                           | 44                       | 27                               |  |                       |  |                        | 2                       | <b>73</b>    |
| Lockwood                                     | 4                         | 28                       | 62                               |  |                       |  |                        |                         | <b>94</b>    |
| New Brooklyn                                 | 1                         | 2                        | 43                               |  |                       |  |                        |                         | <b>46</b>    |
| RHA - Greenville Trace                       |                           | 4                        | 3                                |  |                       |  |                        |                         | <b>7</b>     |
| WHFD-Hopewood                                |                           | 12                       | 3                                |  |                       | 1  | 2                      |                         | <b>18</b>    |
| Pearce House                                 |                           |                          | 8                                |  |                       |  |                        |                         | <b>8</b>     |
| Lakeside Reserve                             |                           | 9                        | 5                                |  |                       |  |                        |                         | <b>14</b>    |
| Child Development Center                     | 17                        | 54                       | 41                               |  | 2                     |  | 6                      |                         | <b>120</b>   |
| Community Boys & Girls Club                  | 28                        | 20                       | 339                              | -  | -                     | 30   | -                      | 1                       | <b>418</b>   |
| First Fruit                                  | 1                         | 24                       | 3                                | 0  | 0                     | 0  | 1                      | 0                       | <b>29</b>    |
| Domestic Violence PS                         | 11                        | 88                       | 45                               | 1  |                       |  |                        |                         | <b>145</b>   |
| WIHN - emergency shelter                     | 2                         | 16                       | 9                                | 1  | 0                     | 0  | 1                      | 0                       | <b>29</b>    |
| Good Shepherd                                | 10                        | 365                      | 123                              | 1  | 4                     | 0  | 40                     | 0                       | <b>543</b>   |
| <b>Grand Total</b>                           | <b>75</b>                 | <b>692</b>               | <b>833</b>                       | <b>3</b>                                     | <b>6</b>              | <b>31</b>                                      | <b>50</b>              | <b>13</b>               | <b>1703</b>  |

**TABLE 9b– Race & Income Characteristics of CDBG and HOME Program Beneficiaries**

| <b>CDBG &amp; HOME Projects/Programs</b> | Household income<br>0-30% | Household income<br>31-50% | Household income<br>51-80% | Household income<br>>80% | <b>Total</b> |
|--|---------------------------|----------------------------|----------------------------|--------------------------|--------------|
| ARC - Cottonwood                         | 16                        |                            |                            |                          | <b>16</b>    |
| Cape Fear Housing Land Trust             |                           |                            |                            | 2                        | <b>2</b>     |
| HEO - Pointe at Taylor Estates           | 24                        | 16                         | 5                          |                          | <b>45</b>    |
| HEO - Robert E. Taylor Senior Homes      | 60                        | 25                         | 9                          |                          | <b>94</b>    |
| Lake Ridge                               | 36                        | 28                         | 9                          |                          | <b>73</b>    |
| Lockwood                                 |                           | 32                         | 59                         |                          | <b>91</b>    |
| New Brooklyn                             | 36                        | 7                          | 5                          |                          | <b>48</b>    |
| RHA - Greenville Trace                   | 6                         | 1                          |                            |                          | <b>7</b>     |
| WHFD-Hopewood                            | 16                        | 2                          |                            |                          | <b>18</b>    |
| Pearce House                             | 8                         |                            |                            |                          | <b>8</b>     |
| Lakeside Reserve                         | 14                        |                            |                            |                          | <b>14</b>    |
| Child Development Center                 | 21                        | 52                         | 38                         | 9                        | <b>120</b>   |
| Community Boys & Girls Club              | 233                       | 99                         | 58                         | 0                        | <b>390</b>   |
| First Fruit                              | 28                        |                            |                            |                          | <b>28</b>    |
| Domestic Violence PS                     | 124                       | 8                          | 1                          | 1                        | <b>134</b>   |
| WIHN - emergency shelter                 | 21                        | 4                          | 2                          | 0                        | <b>27</b>    |
| Good Shepherd                            | 533                       | 0                          | 0                          | 0                        | <b>533</b>   |
| <b>Grand Total</b>                       | <b>1176</b>               | <b>274</b>                 | <b>186</b>                 | <b>12</b>                | <b>1648</b>  |

**TABLE 9c– Race & Income Characteristics  
of CDBG and HOME Program Beneficiaries**

| <b>CDBG &amp; HOME<br/>Projects/Programs</b> | Homeless   | Disabled   | Under 18   | Under 18 and Disabled | Over 62    | Female Head of Household |
|--|------------|------------|------------|-----------------------|------------|--------------------------|
| ARC - Cottonwood                             | 16         | 16         |            |                       | 4          | 8                        |
| Cape Fear Housing Land Trust                 |            | 1          |            |                       |            | 1                        |
| HEO - Pointe at Taylor Estates               | 3          | 3          | 1          |                       | 12         | 4                        |
| HEO - Robert E. Taylor Senior Homes          |            | 24         |            |                       | 72         | 69                       |
| Lake Ridge                                   | 0          | 34         | 0          | 0                     | 60         | 60                       |
| Lockwood                                     |            | 11         | 26         |                       | 14         | 46                       |
| New Brooklyn                                 |            | 12         | 57         |                       | 3          | 44                       |
| RHA - Greenville Trace                       |            | 7          |            |                       |            | 4                        |
| WHFD-Hopewood                                | 18         | 18         |            |                       |            | 9                        |
| Pearce House                                 |            | 7          |            |                       | 2          | 2                        |
| Lakeside Reserve                             | 14         | 14         |            |                       | 3          | 3                        |
| Child Development Center                     |            |            | 120        |                       |            |                          |
| Community Boys & Girls Club                  | 4          | 0          | 390        | 0                     | 0          | 0                        |
| First Fruit                                  | 28         | 28         | 0          | 0                     | 1          | 28                       |
| Domestic Violence PS                         | 227        | 27         | 91         | 5                     | 2          | 131                      |
| WIHN - emergency shelter                     | 94         | 2          | 58         | 0                     | 0          | 25                       |
| Good Shepherd                                | 533        | 112        | 33         | 0                     | 28         | 10                       |
| <b>Grand Total</b>                           | <b>937</b> | <b>316</b> | <b>776</b> | <b>5</b>              | <b>201</b> | <b>444</b>               |

**Table 10: CDBG Activity Delivery Expenditures by Program Activity**

| DIRECT LOAN PROGRAMS    |                              |                                     |                                     | Total CDBG,<br>Rental Rehab<br>P.I. & HOME<br>Expenditures | CDBG<br>Activity Delivery<br>Expenditures | Total<br>Loan Program<br>Expenditures |
|-------------------------|------------------------------|-------------------------------------|-------------------------------------|--|---|---------------------------------------|
| Loan Program            | Loan<br>P.I.<br>Expenditures | CDBG<br>Entitlement<br>Expenditures | HOME<br>Entitlement<br>Expenditures |  |   |                                       |
| <b>CHDO Development</b> |                              |                                     | 357,692.24                          | <b>357,692.24</b>  |   | <b>357,692.24</b>                     |
| Rental Rehabilitation   |                              |                                     |                                     |  | 67.54                                     |                                       |
| CDBG Loans              | 145,819.32                   |                                     |                                     | <b>145,819.32</b>  | <b>51,954.20</b>                          | <b>197,773.52</b>                     |
| HOP CDBG                |                              |                                     |                                     |  |   |                                       |
| Low Mod                 | 121,017.00                   | \$ 290,543.00                       |                                     | <b>411,560.00</b>  | <b>66,772.29</b>                          | <b>478,332.29</b>                     |
| WARM GRANTS             |                              |                                     |                                     |  |   |                                       |
| Low Mod                 |                              |                                     |                                     | <b>0.00</b>  |   | <b>0.00</b>                           |
| HOME Rehab              |                              |                                     |                                     |  |   | -                                     |
| Low Mod                 |                              |                                     |                                     | <b>0.00</b>  |   | <b>0.00</b>                           |
| HOP General Fund        |                              |                                     |                                     | <b>0.00</b>  |   | <b>0.00</b>                           |
| Low Mod                 |                              |                                     |                                     | <b>0.00</b>  |   | <b>0.00</b>                           |
| **\Non Low Mod          |                              |                                     |                                     | <b>0.00</b>  |   | <b>0.00</b>                           |
| HAB LOANS/HABBITAT      |                              |                                     |                                     |  |   | -                                     |
| Low Mod                 |                              |                                     |                                     | <b>0.00</b>  |   | <b>0.00</b>                           |
| HOME DPA                |                              |                                     |                                     |  |   |                                       |
| Low Mod                 |                              |                                     | 56,735.00                           | <b>56,735.00</b>   | <b>5,813.13</b>                           | <b>62,548.13</b>                      |
| HOP HOME                |                              |                                     |                                     |  |   |                                       |
| Low Mod                 |                              |                                     |                                     | <b>0.00</b>  | <b>85.37</b>                              | <b>85.37</b>                          |
| HOME CONSTRUCTION       |                              |                                     |                                     |  |   |                                       |
| Subordinate Financing   |                              | 200,000.00                          | 755,969.92                          | <b>955,969.92</b>  | <b>77,231.56</b>                          | <b>1,033,201.48</b>                   |
| Habitat Scattered Sites |                              |                                     |                                     | <b>0.00</b>  |   | <b>0.00</b>                           |
| <b>Totals</b>           | <b>266,836.32</b>            | <b>490,543.00</b>                   | <b>1,170,397.16</b>                 | <b>1,927,776.48</b>  | <b>201,924.09</b>                         | <b>2,129,633.03</b>                   |

13. Neighborhood Revitalization Strategies – for grantees that have HUD –approved neighborhood revitalization strategies

Currently the City of Wilmington has no NRSA

**Antipoverty Strategy**

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

CAPER Antipoverty Strategy response:

Support for homeless shelter and services to assist homeless persons and families stabilize their lives reduces the number of persons living below the poverty level. Funding and support for youth programs assist youth to overcome the challenges of poverty and provides a safe supportive environment for children while parents are in school or working. Support for job readiness and skills programs offered by Cape Fear Literacy, Phoenix Employment Hometown Hires, and LINC

assist persons with low literacy, limited English proficiency, homelessness, criminal records to prepare to enter the workforce by increasing skills and linking persons in poverty with employers. Finally, approximately 33% of households in Wilmington are housing cost burdened, the percentage is more for lower income households at over 50%; production of affordable rental housing and homebuyer assistance helps households direct limited incomes to other needs, such as education, healthcare, and food.

### Wilmington, NC Poverty

See Maps in Appendix

Within the scope of this Five-Year Plan, the most effective ways to fight poverty will be to:

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

Any gains made in the fight against poverty will require the persistent efforts of the entire community.

## NON-HOMELESS SPECIAL NEEDS

### **Non-homeless Special Needs**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

### CAPER Non-homeless Special Needs response:

Greenville Trace - eight unit project for disabled individuals. This project was completed in FY2011-12.

Pearce House – eight unit project for elderly, elderly disabled, and disabled persons. This project was completed in FY2016-17.

## Specific HOPWA Objectives

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives  
Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
  - a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
  - b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
  - c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
  - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
  - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
  - f. That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.
  
2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
  - a. Grantee Narrative
    - i. Grantee and Community Overview
      - (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
      - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
      - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
      - (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
      - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
      - (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.

ii. Project Accomplishment Overview

- (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
- (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
- (3) A brief description of any unique supportive service or other service delivery models or efforts
- (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.

iii. Barriers or Trends Overview

- (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
- (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
- (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years

b. Accomplishment Data

- i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
- ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

CAPER Specific HOPWA Objectives response:

The City of Wilmington does not receive HOWPA funding.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

CAPER Other Narrative response:

Economic Development

Wilmington Downtown, Inc. (WDI) is under contract to administer a loan guarantee fund utilizing unrestricted "old UDAG" and general funds of \$445,209. In FY2016-17 \$86,000 General Funds was expended for administration of the loan program.

## **General Fund Agencies:**

In addition to the 15 percent allocation of CDBG funds to public services, the City Council provided \$530,903 in funding to support 23 community-based nonprofit agencies. Additionally, General Funds were appropriated to support These agencies provide a variety of services to meet the needs of low-to-moderate income households within the city. Below is a summary of funding and services provided by these agencies:

\$52,045: **Brigade Boys & Girls Club** to provide programs for 500 youth such as: Arts; Character & Leadership Development; Health & Life Skills; Education & Career Development; Sports, Fitness & Recreation; including programming at public housing developments. In FY16-17, 1000 youth served.

\$21,393: **Communities In Schools of Cape Fear, Inc.** WIRE Afterschool Program offers after-school services for low income youth and youth at-risk of academic failure. CIS is a national program designed to increase the graduation rate by surrounding at risk students with a community of support empowering them to stay in school and achieve in life. In FY16-17, 913 high school students served.

\$21,200: **DREAMS** to expand and improve outreach program at City recreation centers and public housing sites, and provide programming to at-risk youth at the DREAMS Community Arts Center at 10<sup>th</sup> & Fanning, thus increasing the commitment and participation of 120 at-risk youth. In FY16-17, 135 youth served.

\$32,711: **Kids Making It Woodworking** to provide a youth-run micro enterprise that offers mentorship, vocational instruction, job placement services, youth/family counseling, and entrepreneurial training to at-risk teens. In FY16-17, 300 youth were served.

\$71,474: **Coastal Horizons/The Carousel Center** to provide a warm, non-hospital, non-threatening environment to counsel and identify appropriate treatment to victims of child abuse and neglect, and provide necessary data to law enforcement, and to provide similar services to adult rape victims. In addition 103 individuals were assisted. Coastal Horizons to provide emergency shelter for 150 runaway, homeless, displaced, abused, neglected youth ages 6-18. In FY16-17, 66 youth benefited from these services. .

\$7,020: **Ability Garden**, provide therapeutic gardening opportunities promoting the positive aspects of a personal engagement with nature. In FY16-17, served 121 individuals.

\$44,513: **Community Boys & Girls Club** to provide programs for 500 youth such as: Arts; Character & Leadership Development; Health & Life Skills 390 youth served.

\$72,975: **Leading Into New Communities (LINC)** to provide residential re-entry services to formerly incarcerated persons re-entering the community. Services include job skills development including social enterprises- urban farming, resale shop; and substance abuse treatment, and case management. In FY16-17, 80 served.

\$15,000: **Phoenix Employment Services of Wilmington, Inc.** provides employment counseling, training and placement for homeless individuals. In FY16-17, 237 individuals served.

\$24,215: **Wilmington's Residential Adolescent Achievement Place, Inc. (WRAAP)** provides afterschool programming to improve academic performance, including tutoring, parenting training, social service referrals, and meals and food for participating youth and families. In FY16-17, 68 youth and households served.

\$14,667: **Cape Fear Literacy Council** to provide individualized, 1-to-1 tutoring and small group instruction for 500 adults working to improve their reading, writing, spelling, math, and English language skills. In FY16-17, 477 adults were served.

\$22,420: **Cape Fear Community Land Trust** administrative support for the development of rental housing for low-to-moderate income households. In FY16-17, acquired two vacant lots for housing development.

\$10,800: **American Red Cross** to support emergency assistance provided to local disaster victims. Funds used for direct assistance, volunteer training, relief supplies, and staff support. In FY16-17, 95 individuals served.

\$20,385: **Elderhaus, Inc.** to provide qualified, caring supervision and socialization to frail elders and provide respite for their caregivers in a safe, secure setting; and to provide 42 elders with transportation to the center. In FY16-17, 67 elders received transportation to the center.

\$15,744: **Food Bank of NC** to obtain nutritious donated and purchased food through a network of wholesale, retail, agricultural and individual food drive sources to distribute to low-income households through 49 community-based organizations. In FY16-17, 2.9 million pounds of food distributed through 57 organizations.

\$12,426: **Historic Wilmington Foundation** a job skills and economic development program to train at-risk individuals in historic salvage and reconditioning and repurposing of historic architectural elements. In FY16-17, 57 youth served.

\$9,268: **Comprehensive Care of Wilmington, formerly Aging in Place Downtown** development of various programs to support aging in place in the downtown area including volunteer transportation services. In FY16-17, 260 individuals served.

\$5,154: **YWCA of Lower Cape Fear** to provide job readiness and education programs for displaced homemakers to gain economic self-sufficiency. In FY16-17, 38 served.

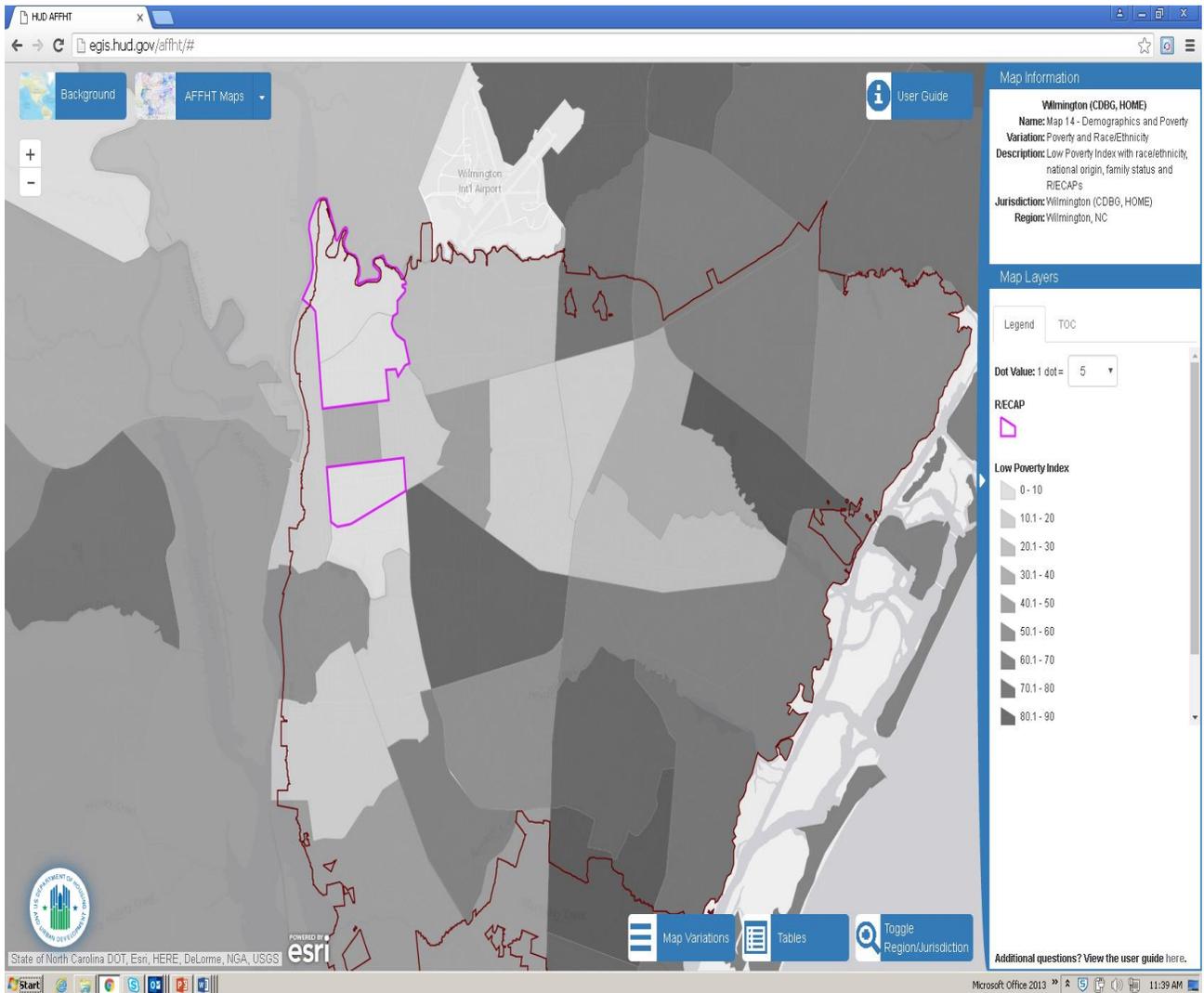
\$62,400: **United Way Blue Ribbon Commission (BRC) to End Youth Violence**, a newly formed initiative modeled after the Harlem Youth Zone to address the needs of at-risk youth in low income neighborhoods. The BRC is targeting a low income neighborhood located in the NorthSide. Summer Youth Employment Program funds youth summer jobs. In FY16-17, 422 youth were served.

\$50,000: **Cape Fear Council of Governments for Continuum of Care**, a regional plan to address chronic homelessness in Cape Fear Region (New Hanover, Pender and Brunswick Counties). City Council appropriates funds to help support the administration of the initiative. See Homeless Section of CAPER for more detail.

\$40,000: **Wilmington Area Rebuilding Ministry**, provides minor home repairs to address health and safety issues in owner-occupied housing. Using volunteer labor and leveraging funding from local churches. In FY16-17, 53 homes repaired.

# APPENDIX

# Low Poverty Index



# 16.17 CAPER Map

## CDBG/HOP

-  5137 Lamppost Cir
-  1941 Jackson St
-  4708 Franklin Ave
-  1516 Corbett St
-  2037 Jackson St
-  2277 Adams St
-  5324 Park Ave
-  201 Barclay Hills Dr

## Gen Fund/HOP

-  4175 Woodstock Dr
-  4101 Cheney Pl
-  15 Sunnyvale Dr
-  4007 E Durant Ct
-  1016 S 6th St

## HOME/Rehab

-  511 Walnut St
-  2149 Burnett Blvd

## HOME/DPA

-  606 Harnett St
-  1804 Colwell Ave

## CDBG/PUBLIC FACILITIES

-  3802 Princess Pl Dr
-  1502 Castle St

## CDBG/Public services

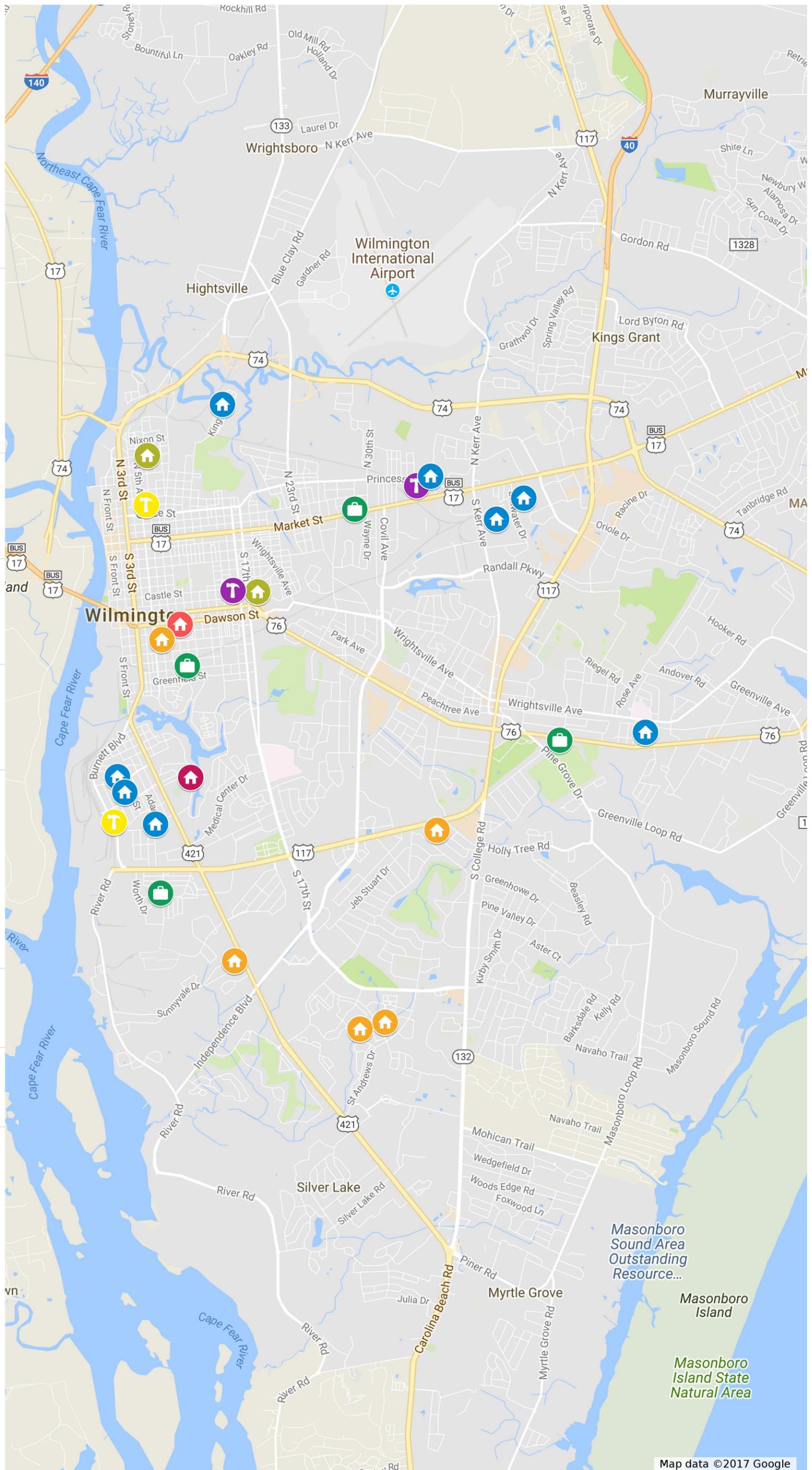
-  First Fruit Ministries
-  Domestic Violence Shelter - The Open Gate
-  Family Promise
-  Good Shepherd Center

## CDBG HOUSING

-  809 Virgie Rhodes Ln

## HOME HOUSING

-  2126 W Lake Shore Dr



## CDBG Financial Summary Information

FY 2016-2017

|    |  |                                     |
|----|--|-------------------------------------|
| a. | Program Income (line 5a)   |                                     |
|    | 1. HOP Loan Fund   | \$124,778.06                        |
|    | Economic Development   | \$                                  |
|    | Rehab Loan Fund  | \$187,409.01                        |
|    | <b>Total</b>   | <b><u>\$312,187.07</u></b>          |
|    | 2. There were no float loans for which repayments were received during the reporting year  |                                     |
|    | 3. Other loan repayments by category (line 5b)   |                                     |
|    | Non-revolving loan payments  | \$ 5,792.76                         |
|    | Total  | <hr/> <b><u>\$317,979.83</u></b>    |
| b. | There were no float-funded activities outstanding at the end of the reporting period       |                                     |
| c. | Rehabilitation loans   |                                     |
|    | <u>Number of Loans</u>   | <u>Principle Balance at 6/30/17</u> |
|    | 102  | \$2,677,615.34                      |
| d. | Economic Development Loans   |                                     |
|    | <u>Number of Loans</u>   | <u>Principle Balance at 6/30/17</u> |
|    | 2  | \$48,691.61                         |
| e. | Home Ownership Loans   |                                     |
|    | <u>Number of Loans</u>   | <u>Principle Balance at 6/30/17</u> |
|    | 85   | \$2,704,197.42                      |
| f. | Non-Revolving Loans  |                                     |
|    | <u>Number of Loans</u>   | <u>Principle Balance at 6/30/17</u> |
|    | 9  | \$1,292,533.63                      |
| g. | There were 6 loans for which the balance of \$69,484.01 was written off during the period. |                                     |
|    | 0 properties are being held for resale   |                                     |
|    | Unexpended Balance Shown on CAPR   |                                     |
|    | (Line 13 HUD 4949.3 dated 6/24/93)   | \$ 1,082,561.13                     |
|    | Total  | <hr/> <b><u>\$ 1,082,561.13</u></b> |
|    | Add: LOC Balance(s)  | \$ 441,235.02                       |
|    | Cash on Hand   |                                     |
|    | Grantee program acct   | \$ 5,576.30                         |
|    | Revolving fund cash balances-rehab   | \$ 338,933.51                       |
|    | Revolving ED Cash Balance  | \$ 188,465.29                       |
|    | Revolving HOP Cash Balance   | \$ 3,582.70                         |
|    | Add: Return of Funds 9/26/17 & 9/27/17   | \$ 267,112.00                       |
|    | Subtract: Pending Draws  | \$ 45,302.89                        |
|    | Subtract: Difference in Entitlement  | \$                                  |
|    | Accounts Payable   | \$                                  |
|    | Grantee CDBG Program Liabilities   |                                     |
|    | (including any reimbursements due to the grantee from program funds)                       | \$0.00                              |
|    | Program Income not entered into IDIS   | \$                                  |
|    | Expenditures not drawn down*   | \$                                  |
|    | Prior Period Adjustment for Cash on hand   | <u>\$ (0.00)</u>                    |
|    | Total Reconciling Balance  | <hr/> <b><u>\$1,199,601.93</u></b>  |
|    | Unreconciled Difference (non-cash Expenditures)  | \$ 117,040.80                       |

# Financial Summary Grantee Performance Report Community Development Block Grant Program

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

OMB Approval No. 2506-0077 (Exp.3/31/94)

Public Reporting Burden for this collection of information is estimated to average 12 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600; and to the Office of Management and Budget, Paperwork Reduction Project (2506-0077) Washington, D.C. 20503. Do not send this completed form to either of these addresses.

|  |   |  |                       |                            |                        |
|--|---|--|-----------------------|----------------------------|------------------------|
| 1.   | Name of Grantee   | 2.   | Grant Number          | 3.                         | Reporting Period       |
|  | City of Wilmington  |  | B-16-MC-37-0010       |                            | From 7/1/16 To 6/30/17 |
| <b>Part I: Summary of CDBG Resources</b>               |   |  |                       |                            |                        |
| 1.   | Unexpended CDBG funds at end of previous reporting period (Balance from prior program years)  |  |                       |                            | 1,276,040.63           |
| 2.   | 2. Entitlement Grant from form HUD-7082   |  |                       |                            | 871,498.00             |
| 3.   | 3. Surplus Urban Renewal Funds  |  |                       |                            |                        |
| 4.   | 4. Section 108 Guaranteed Loan Funds (Principal Amount)                                       |  |                       |                            |                        |
| 5.   | 5. Program Income received by:  |  | Grantee<br>(Column A) | Subrecipient<br>(Column B) |                        |
|  | a.  | Revolving Funds  | 312,187.07            |                            |                        |
|  | b.  | Other (identify below. If more space is needed, use an attachment) |                       |                            |                        |
|  |   | Non-Revolving Loan Payments  | 5,792.76              |                            |                        |
|  | c.  | Total Program Income (Sum of columns a and b)                      |                       |                            | 317,979.83             |
| 6.   | 6. Prior Period Adjustments (if column is a negative amount, enclose in brackets)             |  |                       |                            |                        |
| 7.   | 7. Total CDBG Funds available for use during this reporting period (sum of lines 1 through 6) |  |                       |                            | 2,465,518.46           |
| <b>Part II: Summary of CDBG Expenditures</b>           |   |  |                       |                            |                        |
| 8.   | 8. Total expenditures reported on Activity Summary  |  |                       |                            | 1,382,957.33           |
| 9.   | 9. Total expended for Planning & Administration   |  | 232,083.19            |                            |                        |
| 10.  | 10. Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9)                       |  | 1,150,874.14          |                            |                        |
| 11.  | 11. CDBG funds used for Section 108 principal & interest payments                             |  |                       |                            |                        |
| 12.  | 12. Total expenditures (line 8 plus line 11)  |  |                       |                            | 1,382,957.33           |
| 13.  | 13. Unexpended balance (line 7 minus line 12)   |  |                       |                            | 1,082,561.13           |
| <b>Part III: Low/Mod Benefit This Reporting Period</b> |   |  |                       |                            |                        |
| 14.  | 14. Total Low/Mod credit for multi-unit housing expenditures                                  |  |                       |                            | 200,000.00             |
| 15.  | 15. Total from all other activities qualifying as low/mod expenditures                        |  |                       |                            | 950,874.14             |
| 16.  | 16. Total (line 14 plus line 15)  |  |                       |                            | 1,150,874.14           |
| 17.  | 17. Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period)     |  |                       |                            | 100%                   |

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form HUD-4949.3(06/24/93)  
ref Handbook 6510.2

|  |   |          |          |              |
|--|---|----------|----------|--------------|
| <b>Part IV: Low/Mod Benefit for Multi-Year Certifications</b> (Complete only if certification period includes prior years) |   |          |          |              |
| Program years (PY) covered in certification  |   | PY _____ | PY _____ | PY _____     |
| 18.  | Cumulative net expenditures subject to program benefit calculation                        |          |          |              |
| 19.  | Cumulative expenditures benefiting low/mod persons  |          |          |              |
| 20.  | Percent benefit to low/mod persons (line 19 divided by line 18)                           |          |          |              |
| <b>Part V: For Public Services (PS) Activities Only: Public Service Cap Calculation</b>                                    |   |          |          |              |
| 21.  | Total PS expenditures   |          |          | 150,000.00   |
| 22.  | Total PS unliquidated obligations   |          |          |              |
| 23.  | Sum of line 21 and line 22  |          |          | 150,000.00   |
| 24.  | Total PS unliquidated obligations reported at the end of the previous reporting period    |          |          |              |
| 25.  | Net obligations for public services (line 23 minus line 24)                               |          |          | 150,000.00   |
| 26.  | Amount of Program Income received in the preceding program year                           |          |          | 281,493.73   |
| 27.  | Entitlement Grant Amount (from line 2)  |          |          | 871,498.00   |
| 28.  | Sum of line 26 and line 27  |          |          | 1,152,991.73 |
| 29.  | Percent funds obligated for Public Service Activities (line 25 divided by line 28)        |          |          | 13%          |
| <b>Part VI: Planning and Program Administration Cap Calculation</b>  |   |          |          |              |
| 30.  | Amount subject to planning and administrative cap (grant amount from line 2 plus line 5c) |          |          | 1,189,477.83 |
| 31.  | Amount expended for Planning & Administration (from line 9 above)                         |          |          | 232,083.19   |
| 32.  | Percent funds expended (line 31 divided by line 30)                                       |          |          | 20%          |

**Instructions**

- Name of Grantee:** Enter the grantee's name as shown on the approved Grant Agreement (form HUD-7082) for the most recently completed program year.
- Grant Number:** Enter the grant number assigned by HUD to the Community Development Block Grant for the most recently completed program year.
- Period Covered:** Enter the beginning date and ending date for the most recently completed program year.



PR26 - Activity Summary by Selected Grant

Date Generated: 09/05/2017

Grantee: WILMINGTON

Grant Year: 2016

| Total Grant Amount for 2016 Grant year = \$871,498.00 |              |            |              |                     |             |                    |               |                 |                                   |                                  |   |  |   |
|---|--------------|------------|--------------|---------------------|-------------|--------------------|---------------|-----------------|-----------------------------------|----------------------------------|---|--|---|
| State   | Grantee Name | Grant Year | Grant Number | Activity Group      | Matrix Code | National Objective | IDIS Activity | Activity Status | Amount Funded From Selected Grant | Amount Drawn From Selected Grant | % of CDBG Drawn From Selected Grant/Grant | Total CDBG Funded Amount (All Years All Sources) | Total CDBG Drawn Amount (All Years All Sources) |
| NC  | WILMINGTON   | 2016       | B16MC370010  | Housing             | 13          | LMH                | 897           | Completed       | \$46,813.99                       | \$46,813.99                      |   | \$51,560.00                                      | \$51,560.00                                     |
| NC  | WILMINGTON   | 2016       | B16MC370010  | Housing             | 14H         | LMH                | 886           | Open            | \$205,000.00                      | \$205,000.00                     |   | \$205,000.00                                     | \$205,000.00                                    |
|   |              |            |              | Housing             |             |                    |               |                 | \$251,813.99                      | \$251,813.99                     | 28.89%                                    | \$256,560.00                                     | \$256,560.00                                    |
| NC  | WILMINGTON   | 2016       | B16MC370010  | Public Improvements | 03M         | LMC                | 895           | Open            | \$33,000.00                       | \$33,000.00                      |   | \$33,000.00                                      | \$33,000.00                                     |
|   |              |            |              | Public Improvements |             |                    |               |                 | \$33,000.00                       | \$33,000.00                      | 3.79%                                     | \$33,000.00                                      | \$33,000.00                                     |
| NC  | WILMINGTON   | 2016       | B16MC370010  | Public Services     | 03T         | LMC                | 892           | Open            | \$117,523.00                      | \$108,858.48                     |   | \$117,523.00                                     | \$108,858.48                                    |
| NC  | WILMINGTON   | 2016       | B16MC370010  | Public Services     | 05G         | LMC                | 891           | Completed       | \$9,650.00                        | \$9,650.00                       |   | \$9,650.00                                       | \$9,650.00                                      |
| NC  | WILMINGTON   | 2016       | B16MC370010  | Public Services     | 05G         | LMC                | 894           | Completed       | \$22,827.00                       | \$22,827.00                      |   | \$22,827.00                                      | \$22,827.00                                     |
|   |              |            |              | Public Services     |             |                    |               |                 | \$150,000.00                      | \$141,335.48                     | 16.22%                                    | \$150,000.00                                     | \$141,335.48                                    |
|   |              |            |              | Total 2016          |             |                    |               |                 | \$434,813.99                      | \$426,149.47                     | 48.90%                                    | \$439,560.00                                     | \$430,895.48                                    |
|   |              |            |              | Grand Total         |             |                    |               |                 | \$434,813.99                      | \$426,149.47                     | 48.90%                                    | \$439,560.00                                     | \$430,895.48                                    |

## DOWN PAYMENT ASSISTANCE LOANS:

These loans are offered to first time homebuyers to help made homeownership more affordable.

### Basics:

1. Loans up to a maximum of \$25,000.
2. Loans are deferred, forgivable, with no interest and a maximum term of 10 years with the term based on the amount of the loan.
3. Loans will be fully forgiven at the end of the loan term.
4. The borrower must remain in the home as their primary residence for the full term of the loan, otherwise the full amount of the loan is immediately due and payable.
5. Applicants must be income eligible.
6. Applications are referred by primary lender to City of Wilmington for the benefit of borrower.
7. Subsidy layering review must substantiate the down payment assistance will not over-subsidize the borrower by lowering the housing ratio below 30% of applicant income.
8. Down Payment Assistance is not eligible to be used with HOP loans.
9. Down Payment Assistance cannot be used with other HOME program subsidies.
10. Program is marketed to Banks, Mortgage Companies, Cape Fear Realtor Workforce Housing Certified Brokers, Realtors, and non-profit lenders.
11. The housing must be modest housing as defined in the HOME regulations 24 CFR 92.254.
12. The City will inspect the house and document it is decent, safe, sanitary, and in good repair no sooner than 90 days before loan closing.
13. The house must meet all applicable State and local housing quality standards and code requirements.
14. Borrower will apply through participating lenders and their branches who will submit the application package along with all required documentation.
15. Loans meeting program requirements will be presented to the Loan Review Board prior to closing for informational purposes only.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

## City of Wilmington Down Payment Assistance Checklist

### To be completed by Lender in tandem with processing the first mortgage loan:

- Letter to City of Wilmington Requesting DPA \_\_\_\_\_  
Date Submitted
- Application Package \_\_\_\_\_  
Date Submitted
- Environmental Review \_\_\_\_\_ / \_\_\_\_\_  
Date Requested Date Completed
- Property Inspection \_\_\_\_\_ / \_\_\_\_\_  
Initial Inspection Date Re-inspection Date (if needed)

### To be completed and submitted to the City of Wilmington as Application Package:

- Project Setup
- Subsidiary Layering Review
- Borrower's Certification and Authorization
- Copy of Driver's License
- Customer Identification Documentation Patriot Act
- Income Verification
  - Income Verification Eligibility Worksheet
  - VOE
  - Recent paystubs
  - 2 years tax returns
  - Other – child support, disability, etc.

*Date packet submitted:* \_\_\_\_\_

### To be completed and submitted to the City of Wilmington prior to closing:

- Appraisal
- Mortgage Loan Commitment
- Conditions of Approval (Completed by COW)
- Purchase Offer

### Informational package submitted to the Loan Review Board prior to loan closing.

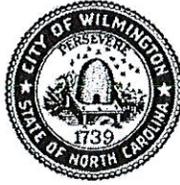
*Date packet submitted:* \_\_\_\_\_

### To be completed and submitted to the City of Wilmington post-closing:

- Deed of Trust
- Promissory Note
- Request for Notice
- Title Insurance
- Hazard Insurance
- Closing Disclosure
- Employee Certification/Name Affidavit/Address Certification

*Date packet submitted:* \_\_\_\_\_

# Resolution



City Council  
City of Wilmington  
North Carolina

Introduced By: Sterling B. Cheatham, City Manager

Date: 6/6/2017

## Resolution Adopting Revised Housing Rehabilitation Loan Program Underwriting Guidelines

### LEGISLATIVE INTENT/PURPOSE:

North Carolina General Statute 160A-456 authorizes municipalities to make loans to assist low and moderate income homeowners. The City of Wilmington offers loans to eligible prospective homeowners through the City's Housing Rehabilitation Loan Program (HRLP).

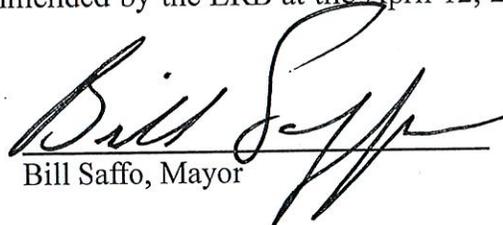
A Loan Review Board (LRB) is appointed by City Council to advise on the administration of the City's HRLB programs, including review of loan underwriting criteria to make recommendations for program improvements to City Council.

The LRB recommends changes to the HRLB Underwriting Guidelines adopted October 4, 2016, by City Council. The recommended changes allow for the examination of credit history of applicants for housing rehabilitation loans to evaluate payment history of existing liens on the property.

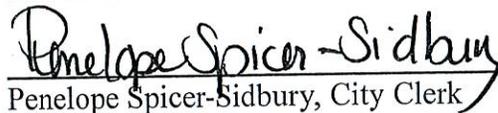
### THEREFORE, BE IT RESOLVED:

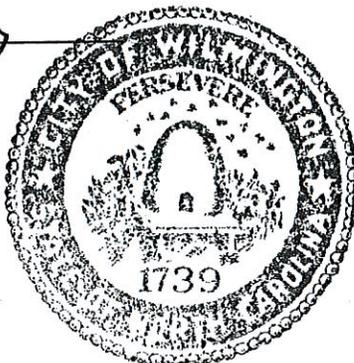
THAT, the City Council approves the Housing Rehabilitation Loan Program Underwriting Guidelines as revised in the attached document titled "Housing Rehabilitation Loan Underwriting Guidelines" (Revised June 2017) recommended by the LRB at the April 12, 2017 meeting.

Adopted at a Regular meeting  
on June 6, 2017

  
Bill Saffo, Mayor

ATTEST:

  
Penelope Spicer-Sidbury, City Clerk



CERTIFIED TO BE A TRUE COPY  
CITY CLERK  




## Single Family Housing Repair Programs

**Purpose of the program:** To provide loans and/or grants to low to moderate income homeowners to repair & improve their homes or to remove health and safety hazards.

### Minor Housing Repair Loan Program (Forgivable)

Grants up to a maximum of \$10,000 including a 15% contingency and closing costs (title opinion, recording fees, etc.) shall be available to homeowners whose income does not exceed 50% of Area Median Income (AMI) and have property issues which pose an immediate threat to the health and safety of the occupants.

#### Terms

- Lifetime maximum of \$10,000
- No payment required

#### Applicant Requirements

- Be the homeowner and occupy the dwelling for at least one(1) year
- Total household income may not exceed 50% of area median income
- ~~No credit requirements.~~ Credit will be examined to review payment history on first lien holders and loan may be denied if mortgage is more than 60 days delinquent
- Have homeowners insurance or the ability and willingness to obtain insurance.

#### Security Requirements

- Promissory Note and Deed of Trust for a period of three (3) years.

#### Property Requirements

- Must be located within the corporate city limits of Wilmington
- Must have one of the following issues – HVAC repair or replacement, hot water heater replacement, Roof Repair, Access Ramp repair or replacement.
- Single-Family or Duplex; Primary Residence
- When using HOME funds property must meet or exceed Section 8 Housing Quality Standards & City of Wilmington Minimum Housing Codes when rehabilitation is complete.

## Major Housing Repair Loan Program (Forgivable)

Loans up to a maximum of \$75,000 including a 15% contingency and closing costs (title opinion, recording fees, etc.), shall be available to homeowners whose income does not exceed 50% of Area Median Income (AMI). Loans may be used to repair and improve the dwelling and/or remove health and safety hazards.

### Terms:

Loans up to \$45,000

- Loan interest rate fixed at 0%
- 10 year loan term
- Loan due upon death, sale/transfer of ownership, or non-occupancy.
- Principal balance of the loan will be forgivable at a rate of 10% each year for ten (10) years.

Loans from \$45,001 - \$60,000

- Loan interest rate fixed at 0%
- 15 year loan term
- Loan due upon death, sale/transfer of ownership, or non-occupancy.
- Principal balance of the loan will be forgivable at a rate of 6.66% each year for fifteen (15) years.

Loans from \$60,001 - \$75,000

- Loan interest rate fixed at 0%
- 20 year loan term
- Loan due upon death, sale/transfer of ownership, or non-occupancy.
- Principal balance of the loan will be forgivable at a rate of 5% each year for twenty (20) years.

### Applicant Requirements

- Be the homeowner and occupy the dwelling for at least one year or;
- Be the homeowner but unable to occupy the dwelling due to an open Code Enforcement Case and/or displacement due to fire or other emergency.
- No Minimum Credit Score requirement, however, judgments and tax liens are not allowed. Credit will be examined to review payment history on first lien holder and loan may be denied if mortgage is more than 60 days delinquent
- Have homeowners insurance or the ability and willingness to obtain insurance.

### **Security Requirements**

- City of Wilmington lien must be in 1<sup>st</sup> or 2<sup>nd</sup> position

### **Property Requirements**

- Must be located within the corporate city limits of Wilmington
- Single-Family or Duplex; Primary Residence
- When using HOME funds property must meet or exceed Section 8 Housing Quality Standards & City of Wilmington Minimum Housing Codes when rehabilitation is complete.
- Property must be the primary residence upon completion of repairs.

## **Major Housing Repair Loan Program (Fully Amortized)**

Loans up to a maximum of \$85,000 plus a 15% contingency for existing construction and \$100,000 plus a 15% contingency maximum for reconstruction and shall be available homeowners whose income does not exceed 80% of Area Median Income (AMI). Loans may be used to repair and improve the dwelling and/or remove health and safety hazards. Closing costs may also be included in the loan.

### **Loan Terms**

- Loan interest rate fixed at 2%
- 20 year loan term for participants whose debt-to-income ratio is 40% or less
- 30 year loan term for participants whose debt-to-income ratio is over 41%-50%
- Loan due upon death, sale/transfer of ownership, or non-occupancy.
- Loan payments are fully amortized.

### **Applicant Requirements**

- Be the homeowner and occupy the dwelling for at least one year or;
- Be the homeowner but unable to occupy the dwelling due to an open Code Enforcement Case and/or displacement due to fire or other emergency.
- A maximum of 40% housing debt and 50% overall debt
- 620 Minimum Credit Score requirement

### **Property Requirements**

- Must be located within the corporate city limits of Wilmington
- Single-Family or Duplex; Primary Residence; When using HOME funds property must meet or exceed Section 8 Housing Quality Standards & City of Wilmington Minimum Housing Codes when rehabilitation is complete.

## General Underwriting Criteria

### **Employment and Income:**

Employment must be verified for the previous 24 months; a minimum of six months continuous employment with the current employer is required. A minimum of one year work experience in the same general field of work is preferred (pursuit of a degree or participation in job training for a minimum of one year prior to current employment is also acceptable); copies of signed federal income tax returns with W-2s for the past two years shall be provided if filed.

Verification of Income Form indicative of hours worked per week if the applicant is paid hourly; if a range of hours is given on the verification the actual earnings for the past year and year-to-date earnings will be averaged to determine the gross monthly income. Letter of explanation is required for employment lapses of more than three months.

Applicants must disclose alimony, child support and separate maintenance for compliance purposes whether they desire to use such income for qualification. Bonuses, commissions, overtime, part-time employment, investment income, alimony, child support and separate maintenance are all considered secondary income.

Overtime & Bonuses income may be used as qualifying income if the employer verifies such income was received for the past year and it is likely to continue.

Commissions income may be used if received for one year; and must be verified with a copy of the prior year's signed federal income tax return. Income shall be calculated by averaging the prior year's commission earnings plus year-to-date commissions. Projected commissions on pending sales shall not be counted unless the employer provides a written statement indicating the commission amount and when it will be paid.

Part-time employment income may be verified through a VOE and W-2.

Investment income may be verified through the most recent statement from the financial institution

Child support income may be verified through a copy of the recorded court decree or judgment that legally compels the payer to continue making such payments for at least the next three years; copies of the payer's canceled checks, or the payee's deposit record showing positive verification of payment.

Alimony income may be verified by copies of the payer's or payees federal income tax returns for the past two (2) years.

Income from Self Employment may be used as qualifying income if the applicant has been self-employed for at least the previous two (2) full tax years. Copies of signed federal income tax returns for the past two years are required. If self-employment is the primary source of income for the applicant, YTD profit & loss statements and balance sheets are required.

Social Security, Retirement & Disability Income may be verified with a statement of entitlement from the Social Security Administration, or copies of the last 12 bank statements showing direct deposit of the benefit is acceptable. Retirement and disability income may be verified with a copy of the most recent check and a statement from the payer of the benefit. Direct deposits on bank statements are acceptable form of verification. For non-permanent disabilities, verification of the duration of the disability and the expected date of return to work must be provided.

**Asset Requirements & Limitations:**

Applicants with liquid assets exceeding \$40,000 are not eligible for financing. Money invested in a tax-qualified retirement plan is not considered a liquid asset.

**Credit Requirements:**

Community Development Analyst shall obtain a tri-merge credit report. Applicants must demonstrate a willingness to repay debt. Documented extenuating circumstances impacting credit will be considered. References on all debts shall be listed on the application. Any delinquencies within the past three (3) months are not allowed. Non-sufficient funds checks without an acceptable explanation within the last twelve (12) months are not allowed. Unpaid non-medical collections within the previous six (6) months are not allowed. However, the applicant may request an exception providing a satisfactory explanation and/or payment/settlement of the non-medical collection. All requests for exceptions must be presented in writing to the Loan Review Board (LRB) for acceptance or denial. If the applicant has been subject to bankruptcy it must have been discharged at least two years prior to application. Tax liens and/or judgments are not allowed.

**Rehabilitation Cost Eligibility:**

- Code Violations – Items that are not in compliance with minimum property standards.
- Incipient Repairs – Items that are expected to need repair or replacement within the next eighteen (18) months.
- Lead-Based Paint Hazards – Items necessary to reduce the hazards associated with lead-based paint.
- General Property Improvements & Appliances – Range, Refrigerator, Washer Dryer, Dishwasher (\$3,000 maximum).
- Clearing Title – Up to \$10,000 of the total loan may be used to clear title to the property by refinancing existing liens, paying judgments or back taxes. (Federal funds may not be used to pay back taxes).
- Environmental Review – All properties will be subject to an Environmental Review and determination that the property is exempt or successfully mitigated prior to loan funding.

**Termite Inspection:**

Termite inspection will be ordered at the discretion of the Rehabilitation Specialist following site inspection.

**Application Review:**

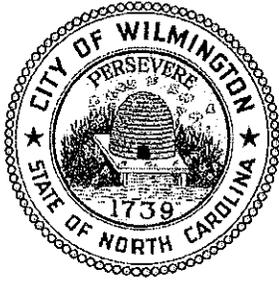
Loan Review Board (LRB) determines if applicant meets underwriting guidelines. The committee sets a maximum loan amount based upon 120% of the city's cost estimate plus projected soft costs and the required contingency. In no case, however, will the approved loan amount exceed the maximums set in the underwriting criteria section above. If the bid selected exceeds the established maximum, the package must be resubmitted to the LRB for review.

**Exceptions to Underwriting Criteria:**

Rehabilitation LRC may consider compensating factors and make exceptions to the underwriting criteria. In such instances the loan file shall include notation of the compensating factors considered and the exception recommended.

**Loan Approval:**

The City Manager or his designee approves all loans. (Established by 3/24/09 Resolution)



CITY of WILMINGTON  
North Carolina

ITEM C3

P.O. BOX 1810  
28402

OFFICE OF THE CITY MANAGER  
(910) 341-7810 | FAX (910)341-5839  
TDD (910)341-7873

6/6/2017

City Council  
City Hall  
Wilmington, North Carolina 28401

Dear Mayor and Councilmembers:

Attached for your consideration is a resolution delegating authority to the City Manager to dispose of surplus personal property in an amount(s) not to exceed \$25,000, provided the property is no longer necessary for the conduct of public business and that sound property management principles/financial considerations indicate the interest of the City of Wilmington would be best served by disposing of the property. Moving the Manager's authority to this amount would be compatible with previous Council actions that authorized the Manager to accept donations to the City of \$25,000 or less and to enter into settlements not greater than 25,000.

The approval of this resolution will make the City Manager's property disposal authority consistent with property acquisition and settlement authority for claims.

Passage of the attached Resolution is recommended.

Respectfully submitted,

Sterling B. Cheatham,  
City Manager



# CPMP Non-State Grantee Certifications

**Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.**

- This certification does not apply.  
 This certification is applicable.

## NON-STATE GOVERNMENT CERTIFICATIONS

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

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

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

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

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

9-6-17

Date

Sterling B. Cheatham

Name

City Manager

Title

PO Box 1810

Address

Wilmington, NC 28401

City/State/Zip

910-341-7810

Telephone Number

- This certification does not apply.  
 This certification is applicable.

### Specific CDBG Certifications

The Entitlement Community certifies that:

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

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

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

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, 2015, 2016, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

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

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

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

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



Signature/Authorized Official



Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.  
 This certification is applicable.

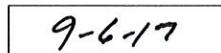
**OPTIONAL CERTIFICATION  
CDBG**

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

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



Signature/Authorized Official



Date

Name

Title

Address

City/State/Zip

Telephone Number

**This certification does not apply.**  
 **This certification is applicable.**

### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

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

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



Signature/Authorized Official

9-6-17

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.**  
 **This certification is applicable.**

### HOPWA Certifications

The HOPWA grantee certifies that:

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

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

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

9-6-17

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.**  
 **This certification is applicable.**

### ESG Certifications

I, \_\_\_\_\_, Chief Executive Officer of City of Wilmington certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

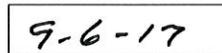
authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.



Signature/Authorized Official



Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.  
 This certification is applicable.

**APPENDIX TO CERTIFICATIONS**

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

**Lobbying Certification**

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

**Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

| Place Name              | Street           | City       | County | State | Zip   |
|-------------------------|------------------|------------|--------|-------|-------|
| Administration Building | 305 Chestnut St. | Wilmington | NHC    | NC    | 28401 |
| Town Hall               | 310 Chestnut St. | Wilmington | NHC    | NC    | 28401 |
| Administration Building | 320 Chestnut St. | Wilmington | NHC    | NC    | 28401 |
|                         |                  |            |        |       |       |
|                         |                  |            |        |       |       |
|                         |                  |            |        |       |       |
|                         |                  |            |        |       |       |
|                         |                  |            |        |       |       |

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official

9-6-17

Date

Sterling B. Cheatham

Name

City Manager

Title

PO Box 1810

Address

Wilmington, NC 28401

City/State/Zip

910-341-7810

Telephone Number



# AFFIDAVIT OF PUBLICATION

## STATE OF NORTH CAROLINA COUNTY OF NEW HANOVER

The City of Wilmington  
Announces the Availability for  
Public Comment Of the City's  
2016-17 CONSOLIDATED ANNUAL  
PERFORMANCE EVALUATION  
REPORT On Community  
Development Block Grant (CDBG) &  
HOME Programs September 8,  
2017- September 25, 2017  
At the City's Community  
Development Division Office  
305 Chestnut Street Wilmington,  
NC Second Floor  
Or

www.wilmingtonnc.gov/departments/  
community-services/community-  
development

Public Hearing will be held at City  
Council meeting on September 19,  
2017 For additional information,  
please contact

Suzanne Rogers, Community  
Development & Housing Planner  
Community Services Department  
suzanne.rogers@wilmingtonnc.gov  
(910) 341-7836

Or TDD # (910) 341-7873  
The City of Wilmington does not  
discriminate on the basis of race,  
sex, color, national origin, religion  
or disability in its employment op-  
portunities, programs or activities.  
All requests for appropriate auxil-  
iary aids and services, when neces-  
sary to offer a person with a disabili-  
ty 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.



EQUAL HOUSING  
OPPORTUNITY

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**

of THE STAR-NEWS, a corporation organized and doing business under the Laws of the State of North Carolina, and publishing a newspaper known as STAR-NEWS in the City of Wilmington

*The City of Wilmington Announces the Availability for Public Comment Of the Citys 2016-17 CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT On Community Development Block Grant CDBG & HOME Programs September 8, 2017- September 25, 2017 At the Citys Com*

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

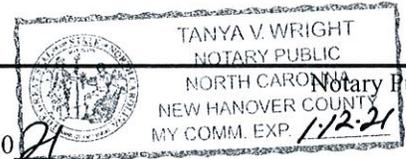
9/8 1x

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.

Title: **Accounting Specialist**

Sworn or affirmed to, and subscribed before me this 12th day of September, A.D., 2017

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



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: