

# FY 2015-16 Annual Action Plan

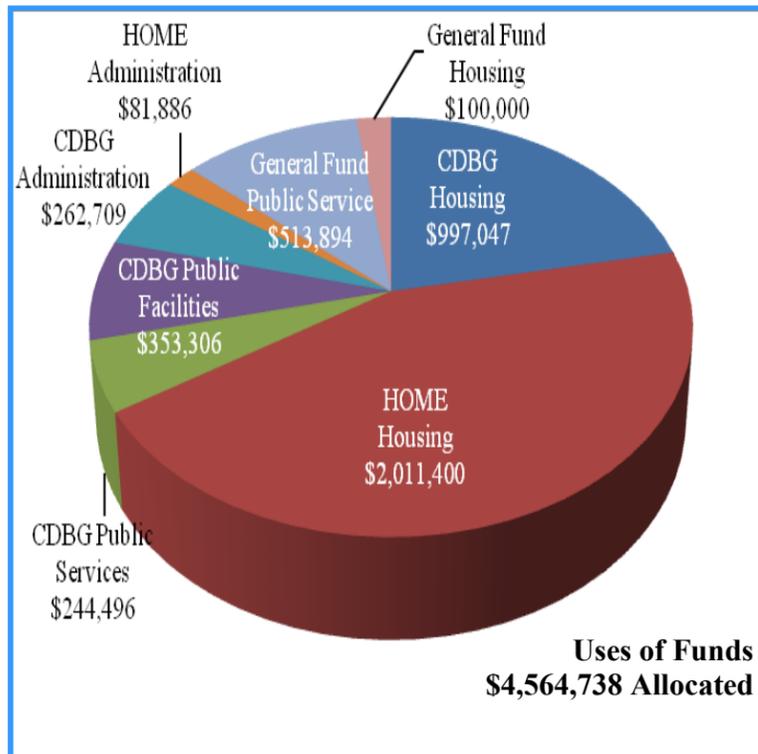
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For information about:  
 About the City's Housing Loan Programs for  
 homebuyers and homeowners needing repairs  
 or rehabilitation  
 Contact Dana Blanks at  
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## Annual Action Plan for Community Development 2015-2016

### Sources of Funds \$4,564,738 Budgeted



2014 HUD INCOME LIMITS ADJUSTED FOR HOUSEHOLD SIZE								
INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>\$59,625 Area Median Income</b>								
<b>30% AMI</b>	\$ 12,550	\$ 14,350	\$ 16,150	\$ 17,900	\$ 19,350	\$ 20,800	\$ 22,200	\$ 23,650
<b>50% AMI</b>	\$ 20,900	\$ 23,850	\$ 26,850	\$ 29,800	\$ 32,200	\$ 34,600	\$ 37,000	\$ 39,350
<b>60% AMI</b>	\$ 25,080	\$ 28,620	\$ 32,220	\$ 35,760	\$ 38,640	\$ 41,520	\$ 44,400	\$ 47,220
<b>80% AMI</b>	\$ 33,400	\$ 38,200	\$ 42,950	\$ 47,700	\$ 51,550	\$ 55,350	\$ 59,150	\$ 63,000

source: U.S. Department of HUD 01/22/2014 Wilmington, NC HUD Metro FMR Area

### Fair Housing Overview

Fair Housing laws make it illegal to discriminate in housing based on a person's race, color, gender, religion, national origin, disability, or familial status.

For persons with disabilities, the laws go one step farther and include provisions allowing for reasonable accommodations and modifications so that persons with disabilities can live in and enjoy housing and common areas.

To find the Annual Action Plan and Adopted Budget for FY2015-16, go to [www.wilmingtonnc.gov](http://www.wilmingtonnc.gov)



**Providing for decent, safe, and affordable housing;  
 Improving the living environment and quality of life; and  
 Expanding economic opportunity .**

City of Wilmington  
Community Development Administration and  
Housing (CDAH)



Since its inception in 1991 over 400 first-time homebuyers have purchased homes using the HOP program.

## Annual Action Plan for 2015-2016

### What does CDAH do?

- Supports the efforts of community-based non-profits and other organizations to serve low-to-moderate income at-risk youth, elderly, homeless, victims of domestic violence, child abuse, and the disabled.
- Repairs homes and improves safety of homes that have hazards and deterioration.
- Works with local banks to help working families purchase their first home.
- Works with non-profit and other affordable housing developers to provide a variety of affordable housing opportunities throughout the city.
- Provides quality rental choices for families, elderly residents, and for people with disabilities.
- Leverages funding to support the development of affordable housing.
- Preserves and revitalizes neighborhoods.
- Help prevent homelessness and house the homeless.

### Where does the money come from?

Each year the U.S. Department of Housing and Urban Development (HUD) awards the City of Wilmington a Community Development Block Grant (CDBG) and a HOME Investment Partnership grant.



Working with affordable housing developers, both non-profit and for-profit, the city has leveraged federal and state tax credits, private financing and other funds to support development of more than 500 units of affordable rental housing for elderly, disabled and low-to-moderate income families.

In addition to federal funds, City Council appropriates general funds to support the efforts of community-based non-profits serving low-income, at-risk populations, especially youth.

These federal and local funds leverage other public and private funds that might not otherwise be invested in the city. In FY2014, for every federal \$1 spent leveraged \$14 in other public and private funds.

## USES OF FUNDS

Affordable housing developers submit proposals for projects to CDAH for underwriting. Successful projects must demonstrate market demand, feasible budget and financing, developer capacity, and quality materials and design that enhance the community. (\* multi-year funding, \*\* carry-over prior year funds, \*\*\* includes revolving loan)

**\$850,000\* Shipyard Village:** Construct 72 units multi-family rental housing using Low Income Housing Tax Credits (LIHTC) and other financing. Total project budget \$9.45 million. (\$226,573 FY2015-16 HOME funds)

**\$200,000\* Pearce House:** Construct 8 units multi-family rental housing for disabled persons. This project is part of Choice Neighborhood Initiative to redevelop Hill Crest public housing community and surrounding neighborhood. Total project budget \$1.1 million. (\$100,000 FY2015-16 CDBG funds)

**\$665,674\* Willow Pond:** Substantial rehabilitation of 40 units existing affordable rental housing. Total project budget \$2.3 million. (\$168,920 FY2015-16 HOME funds)

**\$222,774\*\* Cape Fear Regional Community Development Corporation (CDC):** Acquisition and/or rehabilitation of scattered site housing for rental or homeownership.

**\$423,853\*\* AMEZ Housing CDC:** Acquisition and/or construction or rehabilitation of scattered site housing for rental or homeownership.

**\$133,988\*\* Cape Fear Habitat for Humanity:** Acquisition of in-fill houses for rehabilitation or reconstruction for homeownership.

**\$164,759\*\* Neighborhood Revitalization Initiative (NRI):** Joint project between Habitat and WARM for minor home repairs of owner-occupied and rehabilitation of vacant homes for sale to low-income homebuyers.

**\$1,278,615\*\*\* Home Ownership Program (HOP):** Partnership with local banks to provide mortgages for first-time homebuyers.

**\$689,487\*\*\* Housing Rehabilitation Loan Program:** Low interest loans to owners of housing in need of repairs and/or rehabilitation.

**\$300,689 Homeless Services, Shelter and Prevention:** Funding to non-profits to provide shelter and services to transition homeless individuals and families to permanent housing. Funded agencies: Good Shepherd, Wilmington Interfaith Hospitality Network, First Fruit, Domestic Violence Shelter & Services, United Way 10 Year Plan, American Red Cross, and Leading Into New Communities.



Using City CD funds, in the five year period 2007-12 non-profit partners, Habitat, AMEZ, and CFRCDC, constructed 40 new single-family homes for working homebuyers.

## USES OF FUNDS

City Council appropriates General Funds to support programs for low-to-moderate income and at-risk populations, especially youth. Grants are awarded using a competitive application process.

The following agencies were funded for:

Programs addressing at-risk youth, gang prevention and intervention, and youth development:

Brigade/Community Boys and Girls Club	\$44,276
Community in Schools of the Cape Fear	\$19,808
Dreams of Wilmington	\$20,000
Brigade Boys & Girls Club	\$26,543
Kids Making It	\$30,288
Coastal Horizons/Carousel Center	\$26,180
Ability Garden	\$6,500
Coastal Horizons Open House	\$40,000
Community Boys & Girls Club	\$20,000
WRAAP	\$22,844
Wilmington Coastal Boxing	\$10,000
Blue Ribbon Commission	\$20,000

Programs focusing on job readiness and job skills:

Phoenix Employment Ministry	\$15,000
Cape Fear Literacy Council	\$13,581
Historic Wilmington Foundation	\$11,723

Programs serving elderly:

Elderhaus	\$19,231
Aging in Place Downtown	\$8,998

Programs to address basic needs and community quality of life:

Food Bank of CENC	\$14,853
Cape Fear Housing Land Trust	\$21,767

DREAMS Community Arts Center  
\$150,000 CDBG

Final phase of adaptive reuse of the former City garage completing rehabilitation of 4,500 square foot multi-purpose community gathering and performance space.

