

Wilmington, Delaware
June 4, 2026

#0248

Sponsor:

Council
Member
Cabrera

WHEREAS, the City of Wilmington (the “City”) is an “Entitlement Community” for purposes of the Community Development Block Grant Program (the “CDBG Program”), the HOME Investment Partnerships Program (the “HOME Program”), the Emergency Solutions Grant Program (the “ESG Program”), and the Housing Opportunities for Persons With AIDS Program (the “HOPWA Program”); and

WHEREAS, the United States Department of Housing and Urban Development (“HUD”) regulations require a consolidated application process for funds for the CDBG Program, the HOME Program, the ESG Program, and HOPWA Program (the “Consolidated Plan”); and

WHEREAS, on July 10, 2025, City Council adopted Resolution 25-049, which, among other things, approved the City’s annual action plan for Federal Fiscal Year 2025/City Fiscal Year 2026 (the “FFY25/CFY26 Plan”) and authorized the Mayor to submit it to HUD; and

WHEREAS, on February 19, 2026, City Council adopted Resolution 26-020, which approved the first substantial amendment to the FFY25/CFY26 Plan that transferred (i) \$110,000 of CDBG Program funds from several public service homeless prevention activities to Code Purple to address the needs of unsheltered persons and (ii) \$1,000,000 from unallocated CDBG Program income and delivery and administration line items to (a) fund CDBG Program demolition for \$200,000 and (b) create a CDBG Program rental rehabilitation program for \$800,000; and

WHEREAS, the City has prepared a second substantial amendment to the FFY25/CFY26 Plan (the “Substantial Amendment”) that allocates unused CDBG funds

totaling approximately \$1.8 million and anticipated CDBG Program income estimated to be approximately \$1 million to activities to best utilize available resources including \$468,767 for rental rehabilitation projects, \$250,000 for the New Castle County lead hazard control rehabilitation program, \$110,000 for substantial rehabilitation for homeownership for 717 W. 8th Street, \$60,000 for improvements to the sidewalk at 9th and Spruce Streets, \$1,271,000 for street improvements on Kirkwood Street, \$600,000 for rehabilitation for a day shelter for the unhoused population at 600 East 4th Street, and \$20,000 for park improvements at Christina Park; and

WHEREAS, a copy of the amended and restated FFY25/CFY26 Plan, which incorporates the Substantial Amendment, is attached hereto and incorporated herein as Attachment “A” (the “Amended and Restated FFY25/CFY26 Plan”); and

WHEREAS, City Council’s Community Development and Urban Planning Committee and the Mayor’s Office have reached a consensus with respect to specific categories of spending and the amount of funds to be allocated to each such category in the Substantial Amendment; and

WHEREAS, the referenced HUD regulations require that certain public participation requirements must be satisfied regarding proposed substantial amendments to Consolidated Plans, and the City has met such requirements with respect to the Substantial Amendment.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF WILMINGTON that Mayor John Carney, or his designee, is hereby authorized to execute and submit the Substantial Amendment to HUD that allocates unused CDBG funds totaling approximately \$1.8 million and anticipated CDBG program income estimated to be approximately \$1 million to activities to best utilize available resources, including \$468,767

for rental rehabilitation projects, \$250,000 for the New Castle County lead hazard control rehabilitation program, \$110,000 for substantial rehabilitation for homeownership for 717 W. 8th Street, \$60,000 for improvements to the sidewalk at 9th and Spruce Streets, \$1,271,000 for street improvements on Kirkwood Street, \$600,000 for rehabilitation for a day shelter for the unhoused population at 600 East 4th Street, and \$20,000 for park improvements at Christina Park.

BE IT FURTHER RESOLVED that City Council hereby endorses the specific enumeration of categories and amounts set forth in the Amended and Restated FFY25/CFY26 Plan, a copy of which is attached hereto as Attachment “A” and made a part hereof, and so endorses said enumeration, with the understanding that the Mayor’s Office will expend funds and administer the funding program in a manner consistent with said enumeration and will review substantial changes, as defined by the Consolidated Plan regulations, in the enumeration of categories and amounts with the Community Development and Urban Planning Committee of City Council prior to the implementation of any such changes.

BE IT FURTHER RESOLVED that Mayor John Carney, or his designee, is hereby authorized to certify to such matters as the Secretary of HUD may require with the application, to provide additional information as may be required, and to administer and expend such funds as are received or become available in accordance with the Consolidated Plan regulations and the regulations governing the CDBG Program, the HOME Program, the ESG Program, and the HOPWA Program.

Passed by City Council,

ATTEST: _____
City Clerk

Approved as to form this 3rd
day of June, 2026.


Senior Assistant City Solicitor

SYNOPSIS: This Resolution authorizes the Mayor, or his designee, to file a Second Substantial Amendment to the Federal Fiscal Year 2025/City Fiscal Year 2026 Annual Action Plan with the U.S. Department of Housing and Urban Development that allocates unused CDBG funds totaling approximately \$1.8 million and anticipated CDBG program income estimated to be approximately \$1 million to activities to best utilize available resources, including \$468,767 for rental rehabilitation projects, \$250,000 for the New Castle County lead hazard control rehabilitation program, \$110,000 for substantial rehabilitation for homeownership for 717 W. 8th Street, \$60,000 for improvements to the sidewalk at 9th and Spruce Streets, \$1,271,000 for street improvements on Kirkwood Street, \$600,000 for rehabilitation for a day shelter for the unhoused population at 600 East 4th Street, and \$20,000 for park improvements at Christina Park.

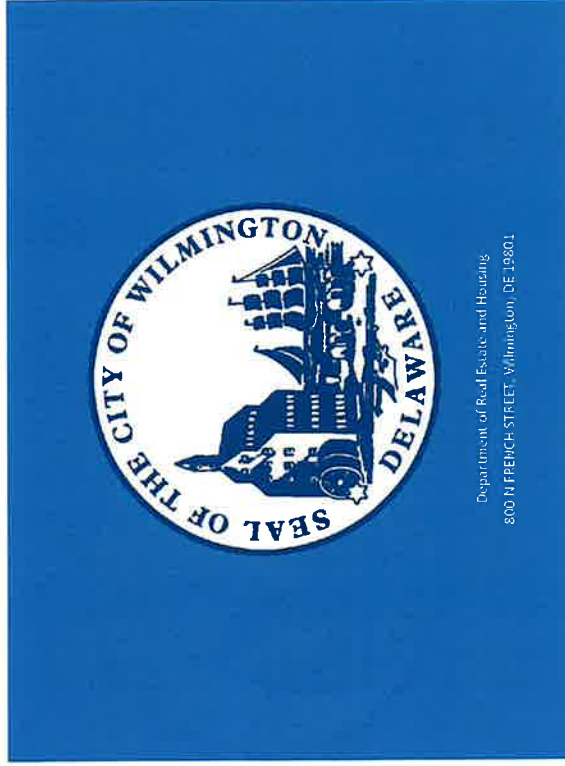
FISCAL IMPACT STATEMENT: The Office of Management and Budget has reviewed the Resolution and has discussed it with the Director of the Department of Real Estate and Housing. Among other non-fiscal related actions, this Resolution reallocates existing federal Community Development Block Grant Program funds within the approved Annual Action Plan for Federal Fiscal Year 2025/City Fiscal Year 2026. Because it is only a reallocation of existing funds, there is no net fiscal impact.

W0132309

ATTACHMENT A



**FFY 2025-2029
CONSOLIDATED PLAN &
2025 ANNUAL ACTION PLAN**



Amendment #2 - 03/06/2026

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The purpose of this amendment is to: Allocate unused funds and anticipated program income to activities to best utilize available resources. Available resources: \$1.8 million on hand and \$1 million anticipated for a total of just under \$2.8 million.

Proposed use of funds: 1. New Rental Rehabilitation Projects: \$468,767; 2. NCC Lead Hazard Control rehab program \$250,000; 3. Substantial Rehab for homeownership (ongoing program started in 2023) 717 W 8th - \$110,000 (this project is a multi-year commitment involving previously approved funds and funds from FY2027); 4. Public improvements Eastside (ongoing program started in 2023) sidewalk at 9th and Spruce \$60,000 and street improvements on Kirkwood St. \$1,271,000; 5. Rehab for Day Shelter for homeless at 600 East 4th St. \$600,000 and park improvements at Christina Park \$20,000.

42	Project Name	NCC Lead Hazard Control Rehabilitation program
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Blighted properties
	Funding	CDBG: \$250,000.00
	Description	NCC rehabilitates properties that are also receiving LHC funds.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	15
	Location Description	TBD
	Planned Activities	Rehabilitation
43	Project Name	Substantial Rehabilitation
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Blighted properties
	Funding	CDBG: \$110,000 (additional funding in past allocation and FY2027)
	Description	The City will rehabilitate a blighted property to create an affordable homeownership opportunity.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 unit
	Location Description	717 W. 8 th St
	Planned Activities	Housing Rehabilitation

44	Project Name	Public Improvements Eastside
	Target Area	City-wide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$1,361,000
	Description	Street improvements on Kirkwood Street and sidewalk reconstruction at the corner of 9 th and Spruce.
	Target Date	12/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	585 CT 9 BG 1
	Location Description	900 block and 1000 block Kirkwood Street
	Planned Activities	Public Facilities
	Project Name	Homeless Facilities
	Target Area	City-wide
	45	Goals Supported
Needs Addressed		Homelessness
Funding		CDBG: \$620,000
Description		Improvements at 600 E. 4 th Street to create a day shelter and at Christina Park to accommodate unhoused persons.
Target Date		6/30/2027
Estimate the number and type of families that will benefit from the proposed activities		200
Location Description		600 E 4 th Street and Christina Park
Planned Activities		Public Facilities Improvements

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Promulgated by the U.S. Department of Housing and Urban Development (HUD) for the City of Wilmington to receive federal funding for affordable housing and community development initiatives benefiting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the Community Development Block Grant (CDBG) program.

Con Plans must be prepared and submitted to HUD every three to five years. The City of Wilmington uses a five-year Con Plan cycle; this plan covers fiscal years 2025-2029. The purpose of the City's Con Plan is to:

- Assess the City's affordable housing and community development needs;
- Analyze the City's housing markets;
- Articulate the City's priorities, goals, and strategies to address identified needs; and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The Con Plan for FY 2025 – FY 2029 provides data on trends and conditions related to the City's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it describes the planned investment of federal resources to implement specific activities.

This Plan considers the increasing importance of identifying and prioritizing the most critical needs to be addressed with CDBG HOME, ESG, and HOPWA Program funds.

The Consolidated Plan consists of three major sections: a housing and community development needs assessment, a housing market analysis, and a strategic plan which identifies those priority housing and community development needs and strategies that the County plans to address with the available HUD resources over the next five years.

Data in the needs assessment, market analysis, and strategic plan sections of this plan were drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2016-2020 American Community Survey (ACS) data from the Census Bureau. The CHAS data is a fixed set of data in pre-populated tables. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs. The City of Wilmington was allocated \$2,261,378 in CDBG funds, \$477,885.02 in HOME funds, \$197,824 in ESG, and \$944,530 in HOPWA in FY 2025.

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

Housing needs among residents of the City of Wilmington were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2016-2020 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), and households experiencing cost burden and severe cost burden. The most significant housing issue identified was cost burden, defined as spending between 30-50% of household income on housing costs such as mortgage and rent payments, and severe cost-burden, defined as households spending more than 50% of their income on housing costs. According to CHAS data, 39.2% of households in the City are cost burdened, particularly households with incomes between 30-80% AMI. An even higher proportion of Wilmington households are severely cost-burdened, consisting 20.8% of households, particularly households with incomes between 0-50% AMI.

To address the identified housing needs, the City has established the following goals and outcomes to be achieved through the investment of its CDBG, HOME, ESG, and HOPWA resources in the first year. Please note that while there are less goals than the previous five-year consolidated plan, they have all been consolidated for simplicity's sake and still remain represented.

3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for fiscal year 2023 and submitted to HUD. The numbers reflect progress made toward the 2020-2024 Consolidated Plan during the first four years of the plan.

4. Summary of citizen participation process and consultation process

Stakeholder Interviews – A series of six stakeholder meetings and interviews were conducted between January 28-30, 2025, in partnership with New Castle County to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard. Participants are listed in PR-10.

Public Needs Hearing – One public needs hearing was held on January 16th, 2025, virtually to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Web-based Citizen Survey - The City conducted a web-based survey for the general public through January and February 2025, generating 17 responses in total. Questions focused on housing and community development needs.

Consolidated Plan Public Comment Period – A draft of the Consolidated Plan for FY 2025-2029 and the Annual Plan for FY 2025 was placed on public display for 30 days beginning June 2 through July 3, 2025.

Public Hearing – The City held a public hearing on June 23, 2025, at the City Offices located at 800 N French Street in conjunction with the RE&H Committee Meeting to obtain final comments on the proposed Consolidated Plan for FY 2025-2029 and the proposed use of funds for FY 2029.

5. Summary of public comments

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Major needs highlighted during the public participation process include:

Affordable Housing

- New construction is expensive and time-consuming, making it inaccessible to many Wilmington residents and difficult for developers.
- There is a need to rehabilitate vacant, dilapidated properties in the city and bring them up to code.
- However, stakeholders report that it is difficult to get work done on these properties due to red tape and permitting
- There is a lack of workforce housing for workers like teachers, daycare workers, and police cadets.
- HUD FMRs may be too low – DSHA would be willing to offer more if it could alleviate some of the housing problems for vulnerable populations

Homeless and Special Needs Services

- Populations emphasized by stakeholders that are most commonly at-risk of homelessness include youths aging out of the foster care system, young adults, and unaccompanied youth; young parents and families; justice-involved individuals; survivors of domestic violence; the elderly; and persons with HIV/AIDS.
- Challenges that these populations commonly face include poor credit history, criminal records, lack of work-life balance due to lack of childcare services and after school programs, and accessible healthcare.
- However, there are limited resources available that are expected to be further constrained with homelessness being on the rise in Wilmington and the wide number of supportive services required for specific populations.

Workforce Development

- The lack of education, training, and qualifications are major barriers for many of the identified populations that are at-risk of homelessness. This also includes acquiring a driver's license.
- High-barrier groups include youths and justice-involved individuals due to lack of training/experience and criminal history.
- Partnering with institutions or agencies that can provide professional growth and are open to working with high-barrier groups would be helpful to alleviate the challenges they face
- There is a need for digital literacy programs for senior citizens as finding and connecting them to resources becomes increasingly more digitalized.

Improved Public Infrastructure Needs

- There is a need for healthier neighborhoods. While many residents consider Wilmington to be relatively walkable, there is an need for better roads, sidewalks, and access to grocery stores.
- Areas in need of these public infrastructure improvements include Riverside, Eastside, Westside, and Bridgeside.
- There is a need for improved sanitation and recycling.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WILMINGTON	Department of Real Estate and Housing
HOPWA Administrator	WILMINGTON	Department of Real Estate and Housing
HOME Administrator	WILMINGTON	Department of Real Estate and Housing
ESG Administrator	WILMINGTON	Department of Real Estate and Housing

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Mr. Robert L. Weir
 Director, Department of Real Estate and Housing
 800 French Street, 7th Floor
 Wilmington, DE 19801
 Phone: (302) 576-3000
 Fax: (302) 573-5588
 rlweir@wilmingtonde.gov

AP-12 Participation – 91.105, 91.200(c)

- Summary of citizen participation process/Efforts made to broaden citizen participation**
Summarize citizen participation process and how it impacted goal-setting

A public hearing will be held January 15, 2026 to provide an opportunity comment on the amendment to the CDBG and HOME ARP programs. Comments received by January 30th will be considered.

Public Needs Hearing – Two public needs hearings were held. The first was held on January 18, 2024, at 10 AM in Council Chambers, located on the first floor of the Louis L. Redding City/County Building, 800 North French Street, Wilmington, DE 19801. A second virtual meeting was held virtually via Zoom on January 18, 2024, at 6 PM. Both hearings served to educate residents and organizations about the CDBG, ESG, HOPWA and HOME programs and obtain input on housing and community development needs.

Public Comment Period – A draft of the Annual Plan for FFY2024 was placed on public display for 30 days beginning May 1st through May 30th, 2024.

Public Hearing – The City held a public hearing on May 9th, 2024, at 12:00 PM in Council Chambers, located on the first floor of the Louis L. Redding City/County Building, 800 North French Street, Wilmington, DE 19801, to obtain final comments on the proposed use of funds for FY 2024.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	January 18, 2024, 10:00am - 13 attendees	Most comments received were regarding eligibility and subrecipient applications.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	Non-targeted/broad community	January 18, 2024, 6:00pm - 18 attendees	Most comments received were regarding eligibility and subrecipient applications.	N/A	
3	Public Meeting	Non-targeted/broad community	May 9, 2024, 12:00pm - 0 attendees	None	N/A	
4	Public Display Period	Non-targeted/broad community	May 1 - 30, 2024	No comments were received.	N/A	
5	Newspaper Ad	Non-targeted/broad community	April 25, 2024 - Ad announcing second public hearing and public display period.	No comments were received.	N/A	
6	Newspaper Ad	Non-targeted/broad community	January 5, 2024 - Ad announcing 1st public hearing.	No comments were received.		

Table 2 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Funding for FY 2025 will be expended as indicating in the following table of anticipated resources. In the event that Wilmington would need to administer program funds on behalf of another municipality, the allocation will depend on what that municipality is awarded by HUD.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,261,378.00	0.00	0.00	2,261,378.00	9,045,512.00	Funds for housing and non-housing community development needs. Remainder available is approximately four times the projected annual allocation and anticipated annual program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	477,885.02	164,779.00	37,000.00	679,664.02	Funds for rehabilitation of rental and homeowner housing units and rehabilitation. Remainder available is approximately four times the projected annual allocation and anticipated annual program income.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	197,824.00	0.00	0.00	197,824.00	Funds for homeless services including Centralized Intake, transitional housing/ Rapid Rehousing, emergency shelters, and in-house supportive services.
						2,570,656.08	
							791,296.00

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	944,530.00	0.00	0.00	944,530.00	3,778,120.00	Funds for housing services for people with HIV/AIDS, including financial assistance, case management, medical care, TBRA, and permanent supportive housing.

Table 3 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Additional resources will be leveraged from the Delaware State Housing Authority and local and regional foundations.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning / Administration	2025	2029	Administration	City-wide	Planning/Administration	CDBG: \$452,275.00 HOPWA: \$28,335.00 HOME: \$47,788.00	Other: 3 Other
2	Provide Public Services	2025	2029	Homeless Non-Homeless Special Needs	City-wide	Provide Public Services	CDBG: \$105,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 1181 Persons Assisted
3	Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	City-wide	Improve Public Facilities and Infrastructure	CDBG: \$382,665.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1320 Persons Assisted
4	Increase Access, Supply & Quality of Housing	2025	2029	Affordable Housing Public Housing Homeless	City-wide	Increase Access, Supply & Quality of Housing	CDBG: \$1,061,938.00 HOME: \$631,876.02	Rental units rehabilitated: 31 Household Housing Unit Homeowner Housing Added: 7 Household Housing Unit Homeowner Housing Rehabilitated: 57 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Housing/Services to Homeless & At-Risk	2025	2029	Homeless	City-wide	Provide Housing/Services to Homeless & At-Risk	CDBG: \$259,500.00 ESG: \$197,824.00	Public service activities other than Low/Moderate Income Housing Benefit: 1700 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 120 Households Assisted Homeless Person Overnight Shelter: 849 Persons Assisted Homelessness Prevention: 358 Persons Assisted
6	Provide Housing/Services to HIV/AIDS Population	2025	2029	Homeless Non-Homeless Special Needs	City-wide	Provide Housing/Services to HIV/AIDS Population	HOPWA: \$916,195.00	Tenant-based rental assistance / Rapid Rehousing: 66 Households Assisted HIV/AIDS Housing Operations: 16 Household Housing Unit

Table 4 – Goals Summary

Goal Descriptions

1	Goal Name	Planning / Administration
	Goal Description	
2	Goal Name	Provide Public Services
	Goal Description	
3	Goal Name	Improve Public Facilities & Infrastructure
	Goal Description	

4	Goal Name	Increase Access, Supply & Quality of Housing
	Goal Description	
5	Goal Name	Provide Housing/Services to Homeless & At-Risk
	Goal Description	
6	Goal Name	Provide Housing/Services to HIV/AIDS Population
	Goal Description	

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Projects

AP-35 Projects – 91.220(d)

Introduction

The following is a list of CDBG, HOME, ESG and HOPWA activities that the City of Wilmington will undertake in FY 2025.

Projects

#	Project Name
1	CDBG Administration
2	CDBG Home Repair Program Delivery
3	Rehab Division MS&E
4	Rehab Division Consultant
5	Homebuyer Program
6	Wilmington Neighborhood Street Tree & Greening Program
7	Ingleside Senior Services Housing Rehabilitation
8	Woodlawn Trustees - Rehabilitation of Single-Family Homes
9	Interfaith Community Housing - West Center Place
10	Imani Commons at Imani Village
11	Catholic Charities Bayard House Residential Maternity Program
12	Catholic Charities Homeless Prevention
13	CCAC HeArt Under The Hoodie
14	Family Promise Hospitality Center Transitional Housing
15	Family Promise Homelessness Prevention
16	HAD Centralized Intake Delaware
17	ICHDE HomeOwnership Center Expansion
18	LACC Crisis Alleviation Program
19	LACC Early Childhood Services & Youth Development Tuition Assistance
20	LCS Homeless Prevention
21	MOC Homeless Diversion Program
22	Sojourner's Place Transitional Housing
23	STEHM Direct Case Management Services
24	The Challenge Program Construction Training Program
25	WENH Above Xpectations Track Team
26	WENH Life Lines
27	YMCA Male Supportive Housing Program
28	YWCA Emergency Shelter
29	Innovative Funding
30	HOME Administration
31	Cornerstone W 3rd Street Rehabilitation Project (CHDO)
32	Cornerstone CHDO Operating
33	Prices Run Affordable Homeownership Program
34	ESG 2025
35	HOPWA Administration
36	The Cecil County Housing Assistance Program
37	Delaware Housing Assistance Program (DHAP)

#	Project Name
38	MOC House of Joseph II
39	Demolition
40	Rental Rehabilitation
41	Code Purple
42	
43	
44	
45	

Table 5 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

**AP-38 Project Summary
Project Summary Information**

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1	Project Name	CDBG Administration
	Target Area	City-wide
	Goals Supported	Planning / Administration
	Needs Addressed	Planning/Administration
	Funding	CDBG: \$452,275.00
	Description	Administration costs
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	City-wide
	Planned Activities	Admin costs for administrator salaries.
2	Project Name	CDBG Home Repair Program Delivery
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: \$259,538.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 15 housing units
	Location Description	City-wide
	Planned Activities	Repairs for heating, roofing, plumbing, electrical, handicapped facilities where needed, and any condition where an emergency need exists to provide safe and decent living quarters.
3	Project Name	Rehab Division MS&E
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: \$19,700.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 1 housing unit
	Location Description	City-wide
	Planned Activities	Admin costs for Rehab Division's materials, supplies, and equipment.
4	Project Name	Rehab Division Consultant
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing

	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: \$55,000.00
	Description	Technical assistance for efficient deployment of CDBG-related Rehab Division projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 1 housing unit
	Location Description	City-wide
	Planned Activities	Technical assistance
5	Project Name	Homebuyer Program
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: \$250,000.00
	Description	This is a program for first-time homebuyers, persons who have not owned a home in the past three years, or for displaced homemakers and single parents. Funding may be used for down payments or closing costs. Eligible properties for the program are limited to single-family homes that will serve as the prospective homebuyer's primary residence within the City of Wilmington.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Direct financial assistance to homebuyers: 15 households
	Location Description	City-wide
	Planned Activities	Homebuyer assistance
6	Project Name	Wilmington Neighborhood Street Tree & Greening Program
	Target Area	City-wide
	Goals Supported	Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Facilities and Infrastructure
	Funding	CDBG: \$85,000.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 90 persons
	Location Description	City-wide
	Planned Activities	Tree plantings in income-eligible areas.
7	Project Name	Ingleside Senior Services Housing Rehabilitation
	Target Area	City-wide

	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: \$110,000.00
	Description	The project addresses home repairs and safety modifications essential for older homeowners that will enable them to remain independent. Services include home safety inspections, home repairs, fall prevention measures, and social services.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 40 housing units
	Location Description	City-wide
	Planned Activities	Home repairs and safety modifications for older homeowners.
8	Project Name	Woodlawn Trustees - Rehabilitation of Single-Family Homes
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: \$80,000.00
	Description	The project involves the rehabilitation of single-family homes currently owned by Woodlawn Trustees. The rehabilitation will consist of lead removal, new roofs, HVAC and plumbing, electricity, and other work to bring the properties up to City code. The units will be rented to families whose income does not exceed 80% of HUDs median income
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 3 housing units
	Location Description	Properties will be generally located in the Eastside Neighborhood of the City of Wilmington.
	Planned Activities	Lead removal, new roofs, HVAC and plumbing, electricity, and other work to bring the properties up to City code.
9	Project Name	Interfaith Community Housing - West Center Place
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: \$287,700.00
	Description	West Center Place is a 55-unit, scattered-site rental apartment project serving low-to moderate-income households. Comprehensive revitalization is underway to modernize all 55 units. While there are a number of renovation needs, funding for this program year will be used to complete roofing repairs/replacements and HVAC system replacements.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 25 housing units
	Location Description	622 Jefferson St, Wilmington, DE 19801
	Planned Activities	Rehabilitation of roof and HVAC.
10	Project Name	Imani Commons at Imani Village
	Target Area	City-wide
	Goals Supported	Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Facilities and Infrastructure
	Funding	CDBG: \$297,665.00
	Description	Construction of a one-acre park to serve as a community hub for the Imani village and the Riverside neighborhood. Potential features include playgrounds, splash pads, a community event plaza, fitness areas, outdoor classrooms, walking paths, and more.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 1,230 persons
	Location Description	Riverside neighborhood - Tract 30.02, Block Group 2
	Planned Activities	Construction of a one-acre park.
11	Project Name	Catholic Charities Bayard House Residential Maternity Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$0
	Description	Due to rehabilitation of the property, funds have been reassigned to Homeless Prevention
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless Person Overnight Shelter: 20 persons
	Location Description	300 Bayard Ave, Wilmington, DE 19805
	Planned Activities	Operating funds for transitional housing services.
12	Project Name	Catholic Charities Homeless Prevention
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$5,000.00

	Description	Catholic Charities will provide a short-term safety net for Delaware families whose housing is threatened by a financial crisis, such as under- or unemployment, medical emergencies, mismanagement of debt, or other causes.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness Prevention: 45 persons
	Location Description	City-wide
	Planned Activities	Homeless Prevention, Subsistence payments
13	Project Name	CCAC HeArt Under The Hoodie
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$15,000.00
	Description	HeArt Under The Hoodie is a youth violence prevention program that aims to guide development of emotional and social competencies in adolescents through the use of the Urban Improv and PowerSource Taking Charge of Your Life Curricula, IAM 40 Developmental Assets Assessment Tool, and supplemental materials. Participating youths will learn to increase self-control, develop pro-social skills, resolve conflicts and assist with character development specifically honesty, compassion, respect, responsibility, and leadership through this after-school program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 115 persons
	Location Description	705 N Market St, Wilmington, DE
	Planned Activities	Activities to develop critical life skills, social skills, decision-making, impulse control, and conflict resolution skills through urban improv, yoga/mindfulness and a choice of two arts forms - music, dance, writing/journaling, or visual art.
14	Project Name	Family Promise Hospitality Center Transitional Housing
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$25,000.00
	Description	The Hospitality Center provides temporary shelter for six families or twenty individuals at a time. Meals and hospitality are provided to clients. Each unit contains a bathroom, washer/dryers, a computer room, a common area, and a kitchen area. Wraparound case management services are also provided to help families secure permanent housing in the future.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnights shelter: 62 persons
	Location Description	2501 Milltown Road Wilmington, DE 19808
	Planned Activities	Temporary shelter.
15	Project Name	Family Promise Homelessness Prevention
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$5,000.00
	Description	Family Promise of Northern New Castle County will provide prevention services to families with children within Wilmington. Services will be provided for families with children that are at imminent risk of experiencing homelessness and include short-term case management and minimal, one-time financial assistance to stabilize families within their current housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 10 persons
	Location Description	City-wide
Planned Activities	Homelessness prevention services in the form of case management and financial assistance.	
16	Project Name	HAD Centralized Intake Delaware
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$20,000.00
	Description	Centralized Intake (CI) is a vital component of Housing Alliance of DE's (HAD) efforts to prevent & end homelessness in DE. CI staff work with homeless assistance providers to conduct a standard assessment that determines eligibility & priority for HUD-funded homeless housing resources such as Rapid Re-Housing (RRH) & Permanent Supportive Housing (PSH). CI's standardized assessment tool uses CMIS data to help make this determination. The goal of the standardized assessment is to prioritize limited resources for those most in need & provide clarity/transparency around resource eligibility, removing multiple or confusing requirements.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 1,600 persons
	Location Description	City-wide
	Planned Activities	Centralized intake.
17	Project Name	ICHDE HomeOwnership Center Expansion
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$10,000.00
	Description	Interfaith Community Housing of Delaware's Homeownership Center (HOC) helps lower income working families realize their dream of owning their homes, and becoming self-sufficient, contributing members of society. The program provides access to program benefits and information to Limited English Proficiency individuals through language assistance services at no cost to the client.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 750 persons
	Location Description	613 North Washington St, Wilmington, DE 19801
	Planned Activities	Housing counseling.
18	Project Name	LACC Crisis Alleviation Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$5,000.00
	Description	LACC's Crisis Alleviation Program provides short-term assistance to prevent eviction and/or utility shut-off to income qualifying individuals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 30 persons
	Location Description	City-wide
	Planned Activities	Homeless prevention through crisis alleviation.
19	Project Name	LACC Early Childhood Services & Youth Development Tuition Assistance
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$15,000.00

	Description	The LACC offers a broad spectrum of services for youth and their families, including early development care, before and after school programs, summer camps, and more.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 20 persons
	Location Description	403 N. Van Buren, Wilmington, DE
	Planned Activities	Day care, summer camp, and after school programs.
20	Project Name	LCS Homeless Prevention
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$5,000.00
	Description	Grants to assist income-eligible families with utilities, back rent, mortgage, or security deposits.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 113 persons
	Location Description	City-wide
	Planned Activities	Homelessness prevention services
21	Project Name	MOC Homeless Diversion Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$5,000.00
	Description	The Ministry of Caring's Homelessness Diversion case managers work with at risk households to identify resources and where appropriate provide direct relief for rent and utilities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 40 persons
	Location Description	City-wide
	Planned Activities	Homeless prevention services.
22	Project Name	Sojourner's Place Transitional Housing
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$25,000.00

	Description	Sojourner's Place will provide long-term transitional housing to homeless adults providing comprehensive services addressing issues such as addiction, mental/physical health, incarceration, and a combination of these factors. Housing, meals, intensive case-management, job readiness/ training/ placement, education, and life skills training are provided to prevent future homelessness.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 70 persons
	Location Description	2901 Governor Printz Blvd, Wilmington, DE 19802
	Planned Activities	Transitional housing.
23	Project Name	STEMM Direct Case Management Services
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$10,000.00
	Description	Provide emergency, transitional housing and case management services for low-income homeless persons in the City of Wilmington. Two housing facilities, Martha's House I and II, provide housing for women and their children experiencing homelessness. Training and counseling are provided to transition clients into independent living situations. Motel vouchers in dire need of emergency shelter are provided through the Motel Ministry program
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 25 persons
	Location Description	Confidential location.
	Planned Activities	Case management and counseling in homeless shelters.
24	Project Name	The Challenge Program Construction Training Program
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$25,000.00
	Description	The Challenge Program provides education and job training for high-risk youth ages 17-24 years from low-income communities. Trainees participate in hands-on, paid construction training on projects which include rehabbing residential and non-residential properties and greening of vacant lots to eliminate blight and increase affordable housing options in low-income communities.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 15 persons
	Location Description	1124 E. 7th St, Wilmington, DE
	Planned Activities	Job training.
25	Project Name	WENH Above Xpectations Track Team
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$10,000.00
	Description	West End's Above Xpectations (AX) track team provides income eligible youth with the opportunity to compete in world class track and field competitions and, more importantly, to prepare them for post-secondary education. The team includes approximately 165 boys and girls in grades K-12 and reside in and around the city. College tours and orientation provided.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 280 persons
	Location Description	City-wide, area high school tracks
	Planned Activities	Youth activities.
26	Project Name	WENH Life Lines
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$20,000.00
	Description	The Life Lines Program provides essential low-income housing for former foster care and homeless youth, ensuring safe, stable living environments for individuals and families. Beyond housing, the program offers intensive case management, mental health support, substance abuse treatment, employment assistance, and educational resources. These services equip participants with the tools necessary to improve their quality of life and achieve long-term stability, directly benefiting low- and moderate-income persons in the community.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 142 persons
	Location Description	City-wide
Planned Activities	Housing and programs for former foster care and homeless youths.	

27	Project Name	YMCA Male Supportive Housing Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$25,000.00
	Description	The Central YMCA Residence provides safe and affordable Single-Room Occupancy (SRO) housing in downtown Wilmington for men that are low-to-moderate income and are working towards stability and self-sufficiency. The Central YMCA's Housing Program is the largest single housing provider in the city and is a vital partner aligned with the Wilmington's goals to provide supportive housing for those with special needs and for men transitioning to stable housing. The YMCA maintains 180 single-room (SRO) units that provide housing and supportive services to men, many of whom arrive unable to pay the first month's rent. Once housed, support from the city of Wilmington allows the Central YMCA to provide rental assistance and help cover basic needs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 165 persons
	Location Description	501 W 11th St, Wilmington, DE 19801
	Planned Activities	Shelter and supportive services
28	Project Name	YWCA Emergency Shelter
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: \$15,000.00
	Description	Home-Life Management Center's Emergency Shelter and Homeless Prevention program addresses the problem of homelessness by meeting the basic needs of families in crisis and experiencing homelessness while supporting them to achieve financial stability.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 15 persons
	Location Description	709 N Madison St, Wilmington, DE 19801
	Planned Activities	Emergency shelter
29	Project Name	Innovative Funding
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$30,000.00

	Description	Creative and strategic use of CDBG funds to address community needs TBD
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 1 person
	Location Description	City-wide
	Planned Activities	Public service
30	Project Name	HOME Administration
	Target Area	City-wide
	Goals Supported	Planning / Administration
	Needs Addressed	Planning/Administration
	Funding	HOME: \$47,788.00
	Description	Program administration costs to develop and implement HOME-funded projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	City Hall, 800 N. French St, Wilmington, DE
	Planned Activities	Administration
31	Project Name	Cornerstone W 3rd Street Rehabilitation Project (CHDO)
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	HOME: \$221,590.02
	Description	Rehabilitation of three renter-occupied units in the West Side of Wilmington.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental Units Rehabilitated: 3 housing units
	Location Description	W 3rd Street
	Planned Activities	Rehabilitation of three renter-occupied units in the West Side of Wilmington.
32	Project Name	Cornerstone CHDO Operating
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	HOME: \$23,894.00
	Description	

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	W 3rd Street
	Planned Activities	CHDO operating funds for the rehabilitation of three units on W 3rd Street
33	Project Name	Prices Run Affordable Homeownership Program
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	HOME: \$386,392.00
	Description	Habitat for Humanity of New Castle County (HFHNCC) plans to build seven new homes, and empower seven hardworking, low- to moderate-income families with the opportunity to achieve stable homeownership. While the seven homes are under construction, HFHNCC will identify qualified buyers and provide them with the necessary tools and training to succeed as homeowners. Through financial education, hands-on training, and access to essential resources, we help families build stability, bridge the racial wealth gap, and transform their lives.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing added: 7 housing units
	Location Description	Prices Run Neighborhood, Carter Street and Lamotte Street
	Planned Activities	New home construction over vacant or underutilized land.
34	Project Name	ESG 2025
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	ESG: \$197,824.00
	Description	ESG-funded projects: Emergency Shelter: Ministry of Caring, West End Neighborhood House HMIS: Housing Alliance Delaware Rapid Rehousing: YWCA Delaware Homeless Prevention: YWCA Delaware
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 100 persons Tenant based rental assistance/rapid rehousing: 120 households Homeless person overnight shelter: 350 persons Homeless prevention: 120 households
	Location Description	City-wide

	Planned Activities	ESG project activities include program administration, emergency shelter, street outreach and prevention, HMIS, and rapid re-housing.
35	Project Name	HOPWA Administration
	Target Area	City-wide
	Goals Supported	Planning / Administration
	Needs Addressed	Planning/Administration
	Funding	HOPWA: \$28,335.00
	Description	Program administration costs for HOPWA-funded projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide
	Planned Activities	Program administration.
36	Project Name	The Cecil County Housing Assistance Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to HIV/AIDS Population
	Needs Addressed	Provide Housing/Services to HIV/AIDS Population
	Funding	HOPWA: \$43,611.00
	Description	Housing assistance program for persons living with HIV/AIDS. Prevent homelessness in clients that are HIV positive or People With AIDS (PWAs) and keep them in stable housing in Cecil County, Maryland. Clients are offered supportive services that include prevention.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Tenant based rental assistance/rapid rehousing: 6 households
	Location Description	Cecil County, MD
	Planned Activities	Housing assistance
37	Project Name	Delaware Housing Assistance Program (DHAP)
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to HIV/AIDS Population
	Needs Addressed	Provide Housing/Services to HIV/AIDS Population
	Funding	HOPWA: \$740,225.00
	Description	Housing assistance program through Delaware HIV Services. Funding used to reduce the waiting time for rental assistance and increase the number of households being served. Funds will also be used for security deposits for low-income households entering the rental assistance program.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance/Rapid Rehousing: 60 households
	Location Description	City-wide
	Planned Activities	Housing assistance
38	Project Name	MOC House of Joseph II
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to HIV/AIDS Population
	Needs Addressed	Provide Housing/Services to HIV/AIDS Population
	Funding	HOPWA: \$132,359.00
	Description	House of Joseph II provides permanent housing and essential supportive services for homeless men and women living with HIV/AIDS who are in need of ongoing nursing care to live as fully and independently as possible. Services include case management services, food service, and comprehensive medical care.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	16 households with persons living with HIV/AIDs
	Location Description	City-wide
	Planned Activities	Permanent supportive housing and services.

39	Project Name	Demolition
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Blighted properties
	Funding	CDBG: \$200,000.00
	Description	The City will demolish buildings that are unsuitable for rehabilitation. Liens will be placed on the properties. (Spot Blight)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	City-wide
	Location Description	TBD
	Planned Activities	Demolition
40	Project Name	Rental Rehabilitation
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Blighted properties
	Funding	CDBG: \$800,000.00
	Description	The City will support the rehabilitation of privately owned rental properties to create affordable housing opportunities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Estimate: 16 units
	Location Description	TBD
Planned Activities	Housing Rehabilitation	

41	Project Name	Code Purple
	Target Area	City-wide
	Goals Supported	Emergency Services
	Needs Addressed	Homeless Services
	Funding	CDBG: \$110,000.00
	Description	Friendship House will operate a cold weather shelter in two locations in the City. Supplies will be available to those living unsheltered and in the warming shelter.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Estimate 30 families
	Location Description	
	Planned Activities	Homeless services

42	Project Name	NCC Lead Hazard Control Rehabilitation program
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Blighted properties
	Funding	CDBG: \$250,000.00
	Description	NCC rehabilitates properties that are also receiving LHC funds.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	City-wide
	Location Description	TBD
	Planned Activities	Rehabilitation
43	Project Name	Substantial Rehabilitation
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Blighted properties
	Funding	CDBG: \$110,000 (additional funding in past allocation and FY2027)
	Description	The City will rehabilitate a blighted property to create an affordable homeownership opportunity.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 unit
	Location Description	717 W. 8 th St
	Planned Activities	Housing Rehabilitation
44	Project Name	Public improvements Eastside
	Target Area	City-wide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$1,361,000
	Description	Street improvements on Kirkwood Street and sidewalk reconstruction at the corner of 8 th and Bennett.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	585 CT 9 BG 1
	Location Description	900 block and 1000 block Kirkwood Street
	Planned Activities	Public Facilities
45	Project Name	Homeless Facilities
	Target Area	City-wide
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$620,000

Description	Improvements at 600 E. 4 th Street to create a day shelter and at Christina Park to accommodate unhoused persons.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	200
Location Description	600 E 4 th Street and Christina Park
Planned Activities	Public Facilities Improvements

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Assistance is not directed to any specific geographic area in the City of Wilmington. All funding will benefit LMI clientele and areas throughout the municipality.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100

Table 6 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not all the housing and community development needs identified in this plan can be addressed over the next five years due primarily to the limited resources available. The selection of non-housing community development priorities within income-eligible areas reflects the City's desire to create appreciable and lasting living environment improvements. Housing priorities reflect the need to broaden the supply of affordable housing in high opportunity areas.

The system for establishing priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG Programs;
- Meeting the needs of low- and moderate-income residents;
- Focusing on low- and moderate-income areas or neighborhoods;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and
- The ability to demonstrate measurable progress and success.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	120
Non-Homeless	93
Special-Needs	82
Total	295

Table 7 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	202
The Production of New Units	7
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	295

Table 8 - One Year Goals for Affordable Housing by Support Type

Discussion

Rental assistance includes 120 households assisted through rapid rehousing and 82 HOPWA units. The seven new units are being produced solely by Habitat for Humanity of New Castle County's Prices Run Affordable Homeownership Program. Housing rehab includes home repair and rehabilitation programs operated by the City of Wilmington, Woodlawn Trustees, Interfaith Community Housing, Ingleside Senior Services Housing Rehabilitation Program, and Cornerstone West Community Development Corporation.

AP-60 Public Housing – 91.220(h)

Introduction

The WHA manages and maintains 1,816 units, with 1,390 units occupied. While most of these properties are in areas of concentrated poverty and/or minorities, most of Wilmington also falls within these categories. Demand for public housing far outweighs supply of housing; the waiting list for public housing is closed. WHA is looking at other financing sources and housing opportunities to fulfill the demand for affordable housing.

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

The following strategies were outlined in WHA's FY 2025 Annual Action Plan, with an added emphasis on working with landlords to increase housing availability for HCV holders when compared to the 2024 Annual Action Plan.

- Maximize the number of affordable units available to the PHA within its current resources by expediting repairs, constant monitoring, implementing energy efficiency programs, expedite the issuing, processing, and transition of HCV holders, and setting reasonable payment standards and occupancy standards, and assisting Public Housing residents and HCV participants to become self-sufficient.
- Increase the number of affordable housing units by applying for additional Section 8 units should they become available, pursue housing resources other than public housing or Section 8, replace units lost through the Section 32 Homeownership Program and mixed finance development, and use Replacement Housing Factor funds to construct/purchase new affordable housing, and collaborate with current and future landlords to increase housing availability for HCV participant families
- Target available assistance to families by continuing admissions preferences aimed at working families, enforcing rent policies supporting and encouraging work, apply for special-purpose vouchers for the elderly and persons with disabilities, carry out modifications based on Section 504 needs, and affirmatively marketing to local nonprofits that assist families with disabilities
- Conduct activities to affirmatively further fair housing by continuing participation with the Delaware State Consortium on Affirmatively Furthering Fair Housing, counseling, and assisting Section 8 tenants on units available outside of racially and ethnically concentrated areas of poverty (R/ECAPs), market the Section 8 program to owners residing outside of R/ECAPs, and expand partnerships with the State of Delaware and local housing authorities to reduce barriers and create more streamlined services for participation Section 8 landlords and voucher holders.

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

Each public housing property has an elected Resident Council to discuss and make recommendations on PHA plans. In addition to input, Resident Councils also collaborate and coordinate with WHA's Resident Services Department for capacity building, self-sufficiency, and program planning for residents.

The WHA goals and activities support homeownership.

- Continue to partner with agencies that provide financial management/credit services and housing counseling. This effort continues to foster relationships with new partners; HOND (Housing Opportunities of Northern Delaware), ABC Consulting, Interfaith Community Housing of Delaware, Neighborhood House, Meridian Bank, Artisans Bank, Huntington Valley Bank, PNC Bank, TD Bank, Stand-By-Me, Fresh Start and Kiss your Landlord Goodbye, Service Source, Credit Repair with Steven Byrd, Community Powered FCU, Keller Williams, eXp Realty LLC and Stepping Stones FCU.
- The Section 32 Comprehensive Homeownership (HO) Program WHA will continue to provide active case management services to ROSS and FSS participants in the HO program to become

ready future homebuyers or future market renters. There are currently 12 units in the Section 32 Homeownership Program.

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

Wilmington Housing Authority is not designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City's federal funds will continue to support programs to provide decent and safe living environments for the homeless and those at risk of becoming homeless in FY 2025. Activities funded expecting to assist the homeless or those at-risk of becoming homeless include emergency shelter operations, housing rehabilitation, and other critical expenses, and rapid rehousing.

While no street outreach activities are funded in FY 2025, the City maintains support for the YMCA, YWCA, Catholic Charities, Ministry of Caring, Homeless Planning Council, Family Promise, Connection CSP and Salvation Army, which work together to provide outreach to the homeless population, including unsheltered persons. Several of the nonprofit social and human service agencies that provide services to the homeless and those at risk of becoming homeless leverage additional private funds used to operate emergency shelters, transitional housing facilities, and supportive housing facilities within Wilmington. These funds are also used to provide supportive services such as case management, counseling, job training, and life skills classes.

Addressing the emergency shelter and transitional housing needs of homeless persons

Wilmington is a member of the Delaware Continuum of Care (CoC), the primary program in the State addressing homelessness led by Housing Alliance Delaware. In their 2024 System Performance Measures, Housing Alliance Delaware identified that 83.4% of persons entering the system had no prior experience of homelessness, up from 68% in 2018.

Housing Alliance Delaware administers Centralized Intake services to coordinate access to emergency shelter, rapid re-housing, and permanent supportive housing. The CoC practices a Housing First model, providing shelter for individuals regardless of personal hardships or circumstances. Homeless services can be accessed through the Delaware 211 hotline, State Service Centers, or local homeless service providers such as a shelter or day center. Housing Alliance Delaware's HMIS system will be supported through the use of \$20,000 in ESG funds.

Emergency shelter and transitional housing needs will be supported in FY 2025 through Ministry of Caring's Emergency Solutions Program at four emergency shelter facilities. In addition to shelter, these facilities providing food, childcare, job placement services, distribution services, outreach, and case management. The program is expected to assist 350 individuals with emergency shelter through the use of \$50,000 in ESG funds.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

According to Housing Alliance Delaware, the highest risk of returning to homelessness after moving into housing occurs in the first twelve months. As a result, availability of services is most critical in the first year after returning to housing. The services mentioned previously also serve to help formerly individuals from becoming homeless again and maintain permanent housing. Additionally, stakeholders frequently mentioned the need for wraparound services to prevent homeless individuals from re-

entering the system.

As part of many service providers' emergency shelter and/or homeless prevention programs, supportive services to ensure that their clients able to maintain permanent housing in the long-term are provided. Activities planned for funding in FY2025 that provide these wraparound services include the Bayard House Residential Maternity Program for newly parenting young women (ages 12 to 27), Hospitality Center Transitional Housing and for families facing homelessness, Sojourner's Place's Transitional Housing program for adults, Central YMCA's Male Supportive Housing Program for single men, and YWCA's Home-Life Management Center for families. In total, nearly \$259,500 in CDBG funds and \$182,988 in ESG funds will be used to help prevent these vulnerable populations from becoming homeless again.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

In addition to the previously mentioned homelessness prevention activities, the City of Wilmington plans to fund activities targeting youth aging out of the foster care system or are at risk of homelessness. West End Neighborhood House will receive \$45,969 in ESG funds to assist homeless youth aged 18-23 at their dedicated drop-in center. Transportation is offered to youths even without an appointment and provides access to essential services such as showers, laundry facilities, meals, mailboxes, and lockers. Case management is also provided to connect youths with shelter and other temporary housing solutions while more permanent housing accommodations are secured.

Additionally, West End Neighborhood House's Life Lines program provides essential low-income housing for former foster care and homeless youth, ensuring safe, stable living environments for individuals and families. Beyond housing, the program offers intensive case management, mental health support, substance abuse treatment, employment assistance, and educational resources.

Discussion

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	66
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	16
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	82

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

Introduction:

According to stakeholders, the general lack of housing supply and mismatch of available jobs compared to the existing workforce's level of education and training make finding affordable housing difficult for residents. Other issues such as mental health, physical disabilities, lack of certifications and licenses, and childcare create additional challenges for finding appropriate, affordable housing.

Developers cite high costs for new construction as their biggest barrier to developing affordable housing. Wilmington is almost entirely developed, making new construction costly. There is a need for sufficient secondary subsidies if the City wants to pursue new construction. As a result, rehabilitation will be the primary focus for generating new affordable housing options, especially due to the age of housing in the City.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

With the City of Wilmington being almost entirely developed, there is an emphasis on housing rehabilitation to bring housing up to code and due to difficulties in constructing new housing due to high costs and lack of space. In FY 2025, expects to invest \$737,238 in CDBG funds and \$631,876 in HOME funds to build 7 new townhomes and rehabilitate 55 owner-occupied housing units and 32 renter-occupied housing units.

Additionally, the City's Department of Real Estate and Housing (RE&H) is going to continue to offer the First Start Homebuyer Program for income-eligible households, which will receive \$259,538 in CDBG funds. Each applicant will be eligible for assistance totaling the lesser of \$15,000 or 6% of a property purchase price. A minimal contribution of \$1,000 is required from the buyer. The funds may be used for down payments or closing costs. It is expected that 15 households will receive assistance just from CDBG funds.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Over the next year, Wilmington plans the following actions to help address the housing and community development needs of City residents, especially low and moderate-income residents.

Actions planned to address obstacles to meeting underserved needs

The City will continue to cooperate with various non-profit agencies and developers to implement its Five-Year Strategy and to address the specific needs of special needs populations identified in the plan. One of the strengths of the delivery system is the existing collaborative network of service providers and housing providers. This includes the CoC, nonprofit and private developers, and other government agencies. In addition, the Department of Real Estate and Housing provides an experienced staff and well-organized program for initiating public programs that can be affirmatively marketed to special needs populations and persons experiencing homelessness.

Actions planned to foster and maintain affordable housing

The City of Wilmington plans to continue operating its Home Repair Program and First Start Home Buyer Program to help income-eligible households maintain their homes or attain their first one. The HOME program will continue to deliver quality affordable housing, with Cornerstone West rehabilitation three units on W 3rd Street in Wilmington's West Side and Habitat for Humanity of New Castle County constructing seven new townhouses in the Prices run neighborhood on vacant and underutilized land.

Actions planned to reduce lead-based paint hazards

In 2022, New Castle County received \$3.3 million for the No Lead Program, \$2 million for the Healthy Homes Production Grant Program, and \$8.7 million grant through the Lead Hazard Reduction Grant Program. The No Lead Program was established in 2019. While it was initially limited to five ZIP codes in the county, the additional funding will expand the program to all ZIP codes in the county, with an expected 330 housing units to receive assistance. Households with children under the age of 6, with pregnant women, or those residing in homes built before 1978 are eligible for the program.

The Healthy Homes Program is a county-wide program designed to identify hazards such as radon, carbon monoxide, lead hazard, damp & mold, leaking roofs, excess heat and/or cold, falls in bathroom, electrical hazards, structural collapse, lighting issues, pests & food safety, or unsafe windows and doors through a Healthy Homes Assessment. Eligible households include those with seniors over the age of 62 years, persons with disabilities, or children under the age of 18 years.

Additionally, WHA received \$5 million through HUD's Capital Fund Lead-Based Paint Program in September 2023 to reduce residential hazards in public housing. The program will attempt to remediate any lead contaminants from all WHA housing inventory over the five-year grant period.

Actions planned to reduce the number of poverty-level families

The City of Wilmington and local service providers have developed goals, programs, and policies to reduce poverty and improve access to affordable housing. In Wilmington's 2028 Comprehensive Plan, which was updated in July 2019, the City set forth a goal area for the creation of "Strong and Safe Neighborhoods." Goals under this umbrella addressing poverty and its effects include promoting walkable neighborhoods to improve access to jobs, services, and amenities; increasing access to quality housing that is affordable and offers choice; reducing neighborhood blight and crime; ensuring neighborhoods have access to high quality, welcoming public spaces and recreation; and supporting neighborhood character cohesion and pride. Established programs that will be continued or created to address this goal include the Neighborhood Stabilization Program, the Wilmington Community Advisory Committee, and partnerships between local businesses, institutions, and organizations.

These poverty reducing measures serve to improve access to affordable housing by preventing and mitigating the effects of poverty. Stakeholders mentioned high eviction rates and an inability to obtain quality employment and wages as major barriers to obtaining affordable housing. The HOPE

Commission's re-entry programs directly mitigate these barriers for the formerly incarcerated, and the RISE programs serve to prevent these effects through youth engagement.

The City is looking to develop new measures and strategies to create more resilient communities, as outlined in their comprehensive plan.

Actions planned to develop institutional structure

To address the shortage of affordable housing options, both the City and WHA are pursuing options to increase the supply of housing. The City is continuing rehabilitation and home repair efforts along with partnerships with local developers to efficiently make use of federal and non-federal dollars. WHA is planning to apply for additional Section 8 units should they become available, pursue other housing resources besides public housing or Section 8 tenant-based vouchers, replace lost public housing units using the Section 32 Homeownership Program and mixed finance development, and use Replacement Housing Factor funds for acquisition and new construction.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to cooperate with various non-profit agencies and developers to address the specific needs of special needs populations identified in the plan. One of the strengths of the delivery system is the existing collaborative network of service providers and housing providers. This includes the CoC, nonprofit and private developers, and other government agencies. In addition, the Department of Real Estate and Housing provides an experienced staff and well-organized program for initiating public programs that can be affirmatively marketed to special needs populations and persons experiencing homelessness.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
The City of Wilmington does not intend to use other forms of investment to fund HOME programs.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
In addition to the following information, the City of Wilmington’s Program Policies and Procedures Manual and HOME Resale and Recapture Policy is also included in the Unique Appendix page 39. The City of Wilmington imposes resale restrictions on the total HOME investment, which includes direct acquisition, construction, or development contributions, soft costs, and project delivery costs (if any) made to both the developer and the homebuyer. Resale restrictions require deed

restrictions and covenants, which are attached to the property and restrict the homeowner's sale of the property (during the period of affordability) only to a low-income family that will use the property as their principal residence. The term "low-income family" shall mean a family whose gross annual income does not exceed 80% of the median family income for the geographic area as published annually by HUD. As a guideline, the purchasing family should pay no more than 30% of its gross family income towards principal, interest, taxes, and insurance for a property on a monthly basis. The housing must remain affordable to a reasonable range of low-income buyers for the period described in the HOME regulations. At a minimum, the subsequent property owner will be subject to the remaining affordability period on the property. Resale guidelines are allowed in situations where there is a development subsidy only. If the homeowner receives a homebuyer subsidy, then the recapture guidelines must be followed. The original homebuyer, now the seller, must receive a "fair return" on their investment, which is defined as the homebuyer's initial investment of down payment and settlement costs and the cost of any capital improvements.

Recapture Guidelines

The amount of HOME funds subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any assistance that reduced the purchase price from the fair market value to an affordable price but excludes the amount between the cost of producing the unit and the market value (development subsidy). For first-time homeowner loans, the City of Wilmington has adopted the recapture method, with forgiveness, based on the length of time the homebuyer occupies the home in relation to the affordability period.

Lease Purchase

The City of Wilmington has adopted a lease/purchase policy for the federally funded projects including CDBG and HOME. A copy of the policy is available for public inspection at the City of Wilmington Department of Real Estate and Housing.

Additional information may be found in The Department of Real Estate and Housing's HOME Policy and Procedure manual.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
See previous question.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
Not applicable. The City does not plan to refinance any existing debt secured by multi-family housing that is being rehabilitated with HOME funds.
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
Not applicable. A HOME TBRA activity is not planned.
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
Not applicable. A HOME TBRA activity is not planned.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a). Not applicable, there is not currently a preference or limitation for any of the current rental housing projects.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)
See attached written standards and the RFP process in the Appendix.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
See Unique Appendix page 13.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
See attached written standards and the RFP process in the Unique Appendix page 19.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
See attached written standards and the RFP process in the Unique Appendix page 19.
Representation by a person who is homeless or formerly homeless is provided through the CoC.
5. Describe performance standards for evaluating ESG.
Each program is reviewed for meeting project goals and benchmarks during:
 - Desk Audits
 - Performed when draw requests are made
 - Monthly Performance and Direct Beneficiary Reports
 - Tracks and evaluates program performance outcomes
 - Onsite HUD compliance reviews
 - Conducted annually and includes review of supporting documentationIn addition, the City is working with the Continuum of Care and other Emergency Solutions Grant recipients in the state. A Quarterly Project Performance Report has been created to review 7 components for performance.

**Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)**

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible

activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give

preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

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Discussion: