

Wilmington, Delaware
June ____, 2026

#

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, the City prepared, and City Council authorized, a Consolidated Plan for the HUD grant years 2025-2029 that outlines the City’s priorities and goals for the use of the funds to be carried out through the annual plan prepared for each year; and

WHEREAS, Federal Fiscal Year 2026 corresponds with City Fiscal Year 2027; and

WHEREAS, City Council’s Community Development and Urban Planning Committee has completed its review of the proposed Federal Fiscal Year 2026/City Fiscal Year 2027 annual action plan (the “FFY26/CFY27 Annual Action Plan”) pursuant to a determination that such review should be separate from the enactment of the City fiscal year 2027 annual operating budget; and

WHEREAS, the 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, as set forth in the FFY26/CFY27 Annual Action Plan, a copy of which is attached hereto as Attachment “A” and incorporated herein; and

WHEREAS, the Community Development and Urban Planning Committee and the Mayor's Office have agreed further that any substantial changes as defined in the Consolidated Plan regulations in the aforesaid categories and funding amounts will be reviewed in full by the Mayor's Office with the Committee before implementation; and

WHEREAS, the referenced HUD regulations require that funding applications for the above-referenced funding sources must meet the public participation requirements of the Consolidated Plan, and the City's application for its FFY26/CFY27 Annual Action Plan have met such requirements.

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 to HUD the FFY26/CFY27 Annual Action Plan, a copy of which is attached hereto as Attachment "A" and incorporated herein.

BE IT FURTHER RESOLVED that John Carney, or his designee, is hereby authorized to certify to such matters as the Secretary of HUD may require with the applications, 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 ____
day of May, 2026.

Senior Assistant City Solicitor

SYNOPSIS: This Resolution authorizes the Mayor, or his designee, to file with the U.S. Department of Housing and Urban Development the City's Federal Fiscal Year 2026/City Fiscal Year 2027 Annual Action Plan, which includes funding for the Community Development Block Grant Program, HOME Investment Partnerships Program, Emergency Solutions Grants Program, and Housing Opportunities for Persons with AIDS Program.

FISCAL IMPACT STATEMENT: The Office of Management and Budget (OMB) has reviewed this Resolution authorizing the Mayor, or his designee, to execute and submit the City's Federal Fiscal Year 2026/City Fiscal Year 2027 Annual Action Plan to the U.S. Department of Housing and Urban Development and to administer and expend funds received under the CDBG, HOME, ESG, and HOPWA programs in accordance with applicable federal regulations. OMB has also discussed this Resolution with the Director of Real Estate and Housing to gain further insight as to the fiscal impact.

The Annual Action Plan anticipates the receipt of \$2,224,294 in CDBG funds, \$464,610 in HOME funds, \$198,751 in ESG funds, and \$1,053,630 in HOPWA funds, as well as \$7,300 in anticipated CDBG program income, for total expected funding of \$3,948,585. These funds are federal entitlement funds and program income and are budgeted for eligible housing, homeless services, public services, public facilities and infrastructure, HIV/AIDS housing services, and program administration activities identified in the Annual Action Plan.

There is no required City General Fund match for CDBG or HOPWA funds. HOME has a 25% match requirement, but the Annual Action Plan states that the City has a waiver of this requirement, and any anticipated match is expected to be satisfied through non-City sources such as interest foregone, land donation, below-market-rate loans, and Delaware State Housing Authority funding. ESG requires a 100% match, which is expected to be met by individual subgrantees through private, state, and other federal program funds.

Accordingly, adoption of this Resolution is not expected to require additional City General Fund appropriations. The fiscal impact is the authorization to apply for, receive, administer, and expend the anticipated federal entitlement funds and related program income for the purposes described in the Federal Fiscal Year 2026/City Fiscal Year 2027 Annual Action Plan.

W0132253

ATTACHMENT A

2026 ANNUAL ACTION PLAN DRAFT FOR PUBLIC DISPLAY



DEPARTMENT OF REAL ESTATE AND HOUSING

800 N. French Street, 7th Floor, Wilmington, DE 19801

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Executive Summary

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

1. Introduction

One of the requirements for receiving federal funds through the U.S. Department of Housing and Urban Development (HUD) is the development of a Five-Year Consolidated Plan for Housing and Community Development (CP) to provide policy direction for the next five years of funding decisions. The City prepared a new Five-Year Consolidated Plan for FY 2025-2029. The Consolidated Plan is the basis for allocation priorities and actions for Federal Fiscal Year (FFY) 2026. The City designates this year as CFY (City Fiscal Year) 2027. The year runs from July 1, 2026, to June 30, 2027.

Annually, the City of Wilmington develops its Action Plan to describe the planned investment of federal resources to implement specific activities related to the goals and priorities of the Consolidated Plan. The Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) in order for the City to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons.

The purpose of the plan is to:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable and accessible neighborhoods, greater integration of low- and moderate-income residents throughout the City, increased housing opportunities, and reinvestment in aging neighborhoods.
- To expand economic opportunities through job creation, homeownership opportunities, façade improvement, development activities that promote long-term community viability and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

The City of Wilmington anticipates receiving the following grant amounts in FFY 2026:

- CDBG: \$2,224,294
- HOME: \$464,609.72
- ESG: \$198,751
- HOPWA: \$1,053,630

In addition, the City anticipates receiving Program Income from CDBG in the amount of \$7,300.

2. Summarize the objectives and outcomes identified in the Plan

As assessed in the 2025-2029 Consolidated Plan, 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, 38% of households in the City are cost burdened, particularly households with incomes between 30-80% AMI. Additionally, 20% of households are severely cost burdened, 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, HOPWA, ESG and HOME resources in FFY 2026:

| Goal Name | Goal Outcome Indicator |
|--|--|
| Provide Public Services | Public Service Activities other than Low/Moderate Income Housing Benefit: 1065 persons |
| Improve Public Facilities and Infrastructure | Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 491 persons |
| Increase Access, Supply & Quality of Housing | Rental Units Constructed: 122 housing units Homeowner Housing Rehabilitated: 57 housing units Rental units rehabilitated: 55 units Direct Financial Assistance to Homebuyers: 15 households |
| Provide Housing/Services to Homeless & At-Risk | Public Service Activities other than Low/Moderate Income Housing Benefit: 1600 persons |

| | |
|---|--|
| | Homeless Person Overnight Shelter: 866 persons Homelessness Prevention: 328 persons |
| Provide Housing/Services to HIV/AIDS Population | Tenant-based rental assistance/Rapid Rehousing: 67 households HIV/AIDS Housing Operations: 3 households housing units |

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 (CAPER) completed for FFY 2024 and submitted to HUD.

| Goal Name | Goal Outcome Indicator |
|--|--|
| Activities for eligible youth and families | Public service activities other than Low/Moderate Income Housing Benefit: 244 persons assisted |
| Housing/services to other special needs population | Public service activities for Low/Moderate Income Housing Benefit: 328 Households assisted |
| Housing/services to the HIV/AIDS population | Tenant-based rental assistance / Rapid Rehousing: 117 HIV/AIDS Housing Operations : 11 |
| Housing/services to the homeless and near-homeless | <ul style="list-style-type: none"> • Public service activities for Low/Moderate Income Housing Benefit: 68 • Homeless Person Overnight Shelter: 2,614 persons assisted • Homelessness Prevention: 196 households assisted • Tenant Based Rental Assistance/Rapid Rehousing: 136 households |
| Improve quality of existing housing stock | Homeowner Housing Rehabilitated: 57 homes |
| Improve Public Infrastructure | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 585 Buildings Demolished: 3 |
| Increase supply of existing housing stock | Rental units constructed: 18 units Homeowner Housing Added: 3 units |

| Goal Name | Goal Outcome Indicator |
|-------------------------|--|
| | Direct Financial Assistance to Homebuyers: 47 households |
| Planning/Administration | Other: 1 unit |

4. Summary of Citizen Participation Process and consultation process

Public Needs Hearing – Two public needs hearings were held. The first was held on January 15, 2026, at 10:00 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 virtual meeting was also held via GoToMeeting on January 15, 2026, at 6:00 PM. Both hearings served to educate residents and organizations about the CDBG, HOME, ESG, and HOPWA programs and obtain input on housing and community development needs.

Public Comment Period – A draft of the Annual Plan for FFY 2026 was placed on public display for 30 days beginning May 4 through June 2, 2026.

Public Hearing – The City held a public hearing on May 20, 2026, at 5:00 PM in First Floor Committee Room 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 FFY 2026.

5. Summary of public comments

There were no comments from the public during the first public hearing. **Second hearing TBD.**

6. Summary of comments or views not accepted and the reasons for not accepting them

Comments and views related to the content of the AAP were accepted.

7. Summary

In summary, the Annual Action Plan has been developed with community input and reflects the needs of the City.

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-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Wilmington developed an outreach effort to maximize input from a large cross-section of stakeholders. The outreach effort included stakeholder meetings, public hearings, and published meeting notices. Individual agencies were contacted to update information on a year-to-year basis.

The City held two public needs meetings on January 15, 2026, and a second public meeting on May 20, 2026. Participants included affordable housing providers, neighborhood organizations, homeless and social service providers, and city staff members.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Wilmington encourages public communication and agency consultation to demonstrate its commitment to identifying priority needs and engage the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income households and persons. For the Five Year Consolidated Plan, these stakeholders were invited to participate in group interviews. Individual agencies were contacted to update information on a year-to-year basis.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Delaware Continuum of Care and Delaware HIV Consortium both have interagency agreements with the City of Wilmington to manage a select amount of federal entitlement activities supported by ESG and HOPWA, respectively. Close cooperation exists between the City, the CoC, the HIV Consortium, local nonprofit agencies, homeless service providers, and regional organizations to enhance coordination.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Service providers that work with persons experiencing homelessness participated in stakeholder meetings as described above. As mentioned previously, The Delaware Continuum of Care has an interagency agreement with the City of Wilmington to manage a select number of federal entitlement activities supported by ESG. Homeless services funded by CDBG dollars follow the priorities and review process set by the Delaware CoC when evaluating CoC funding from HUD.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

| | | |
|---|---|---|
| 1 | Agency/Group/Organization | New Castle County Department of Community Services |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | New Castle County and the City collaborate on a number of activities, including the Lead Reduction Program funded through Healthy Homes Program, the HOME program and homelessness. |
| 2 | Agency/Group/Organization | Habitat for Humanity of New Castle County |
| | Agency/Group/Organization Type | Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Attended public hearing and made application for HOME funds. This agency provides services to city residents by development of affordable housing. |

| | | |
|---|---|--|
| 3 | Agency/Group/Organization | CATHOLIC CHARITIES |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Submitted a request for funding to address homelessness. |
| 4 | Agency/Group/Organization | Family Promise of Northern New Castle County |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Attended public hearing and submitted a request for funding to address homelessness. |
| 5 | Agency/Group/Organization | Housing Alliance Delaware |
| | Agency/Group/Organization Type | Services-homeless Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Housing Alliance Delaware is the statewide COC. They participated in the public needs hearing and work closely with the city on issues related to homelessness. They are funded by CDBG and ESG funds. |
| 6 | Agency/Group/Organization | THE MINISTRY OF CARING, INC. |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with HIV/AIDS Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Provides housing for homeless and Persons living with HIV and AIDS. HOPWA, ESG and CDBG funded. |
| 7 | Agency/Group/Organization | LUTHERAN COMMUNITY SERVICES |

| | | |
|----|---|--|
| | Agency/Group/Organization Type | Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Attended public hearing, funded through CDBG. |
| 8 | Agency/Group/Organization | YWCA of Delaware, Inc. |
| | Agency/Group/Organization Type | Services - Housing Services-Victims of Domestic Violence Services-Education Services - Broadband Internet Service Providers |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The YWCA provides housing for homeless women and is funded through the City programs. |
| 9 | Agency/Group/Organization | Wilmington Housing Authority |
| | Agency/Group/Organization Type | PHA Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | WHA and the City work closely together on a number of issues related to RAD, disposition, and community services. |
| 10 | Agency/Group/Organization | Delaware HIV Consortium |
| | Agency/Group/Organization Type | Services-Persons with HIV/AIDS Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The DE HIV Consortium receives HOPWA funds to provide rent assistance and services to persons living with HIV and AIDS. |
| 11 | Agency/Group/Organization | Teach21 Enrichment Inc. |
| | Agency/Group/Organization Type | Services – Youth Services - Education |

| | | |
|----|--|---|
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination | Teach21 Enrichment Inc. is a youth and families organization that provides support and enrichment to students and educators. Representatives attended the public hearing. |
| 12 | Agency/Group/Organization | Ingleside Homes, Inc. |
| | Agency/Group/Organization Type | Housing Services – Housing Services – Elderly Persons |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment Non-Homeless Special Needs |
| | How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination | Ingleside Homes, Inc. is a partner with the city's rehabilitation program; providing assistance to elderly residents with housing rehabilitation and housing safety assessment. They attended the public hearing. |
| 13 | Agency/Group/Organization | Interfaith Community Housing of Delaware |
| | Agency/Group/Organization Type | Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment |
| | How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination | Interfaith Community Housing of Delaware offers a set of services that educates and empowers residents to become more involved in their communities, to take charge of their finances, and to become more confident homeowners. They attended the public hearing. |
| 14 | Agency/Group/Organization | YMCA of Delaware |
| | Agency/Group/Organization Type | Services - Homeless Services - Housing Services - Youth |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |

| | | |
|----|--|---|
| | How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination | The YMCA of Delaware provides a wide number of services to strengthen communities through youth development, healthy living, and social responsibility. In Wilmington, they have used HUD funding for supportive housing and teen engagement. They attended the public hearing and are funded through CDBG funding. |
| 15 | Agency/Group/Organization | The Challenge Program |
| | Agency/Group/Organization Type | Services - Employment |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination | The Challenge Program provides on-the-job experience working on professional construction projects. They primarily rehabilitate low-income housing for local government and non-profit agencies. They attended the public hearing and are funded by CDBG funds. |
| 16 | Agency/Group/Organization | Cecil County Health Department |
| | Agency/Group/Organization Type | Services - Health |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination | The Cecil County Health Department promotes, protects, and advances the health and wellness of the community. They utilize HOPWA to prevent homelessness for clients that are HIV positive or People With AIDS (PWAs through TBRA, STRMU, and permanent housing placement. They attended the public hearing. |
| 17 | Agency/Group/Organization | Interfaith Community Housing of Delaware |
| | Agency/Group/Organization Type | Services - Housing |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination | Interfaith Community Housing of Delaware provides sustainable housing and homeownership services for low- and moderate-income households. They attended the public hearing. |

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All relevant entities were considered for consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|--|---|
| Wilmington 2028 – Comprehensive Plan | City of Wilmington | The affordable housing and anti-poverty goals and strategies of both plans align. |
| 2025 Blueprint for Solving Homelessness | Delaware Continuum of Care and Housing Alliance Delaware | The homelessness strategy was created with guidance from Housing Alliance Delaware. The anti-homelessness and anti-poverty goals of both plans align. Many programs aligned with the CoC are partly funded with ESG/CDBG. |
| Comprehensive Economic Development Strategy | Delaware Economic Development Office | Economic and workforce development strategies of both plans align. |
| State of Delaware All-Hazard Mitigation | Delaware Emergency Management Agency | Addressing impacts of natural hazards including flooding, hurricanes, and human created disasters. |
| Delaware Broadband Initiative | Delaware Department of Technology & Information | Addressing issues and disparities in broadband access. |

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

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

Public Needs Hearing – Two public needs hearings were held. The first was held on January 15, 2026, at 10:00 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 virtual meeting was also held via GoToMeeting on January 15, 2026, at 6:00 PM. Both hearings served to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Public Comment Period – A draft of the Annual Plan for FFY 2026 was placed on public display for 30 days beginning May 4 through June 2, 2026.

Public Hearing – The City held a public hearing on May 20, 2026, at 5:00 PM in the First Floor Committee Room 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 FFY 2026.

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 15, 2026, 10:00am - No Attendees | There were no comments received by the public during this meeting. | N/A | |
| 2 | Public Meeting | Non-targeted/ broad community | January 15, 2026, 6:00pm - 10 attendees | There were no comments received by the public during this meeting. | N/A | |
| 3 | Public Meeting | Non-targeted/ broad community | May 20, 2026 – Attendees TBD | TBD | N/A | |
| 4 | Public Display Period | Non-targeted/ broad community | May 4 – June 2, 2026 | TBD | N/A | |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Funding for FY 2026 will be expended as indicating in the following table of anticipated resources.

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 & Planning Econ Development Housing Public Improve. Public Services | \$2,224,294.00 | \$7,300.00 | \$0 | \$2,231,594.00 | \$6,672,882.00 | Funds for housing and non-housing community development needs. Remainder available is approximately three times the projected annual allocation. |
| ESG | Public - federal | Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA | \$198,751.00 | \$0 | \$0 | \$198,751.00 | \$596,253.00 | Funds for homeless services including Centralized Intake, transitional housing/ Rapid Rehousing, emergency shelters, and in-house supportive services. |

| | | | | | | | | |
|--------------|------------------|---|----------------|-----|-----|----------------|----------------|--|
| HOME | Public - federal | Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA | \$464,609.72 | \$0 | \$0 | \$464,609.72 | \$1,393,829.16 | Funds for rehabilitation of rental and homeowner housing units and rehabilitation. Remainder available is approximately three times the projected annual allocation. |
| HOPWA | Public - federal | Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA | \$1,053,630.00 | \$0 | \$0 | \$1,053,630.00 | \$3,160,890.00 | Funds for housing services for people with HIV/AIDS, including financial assistance, case management, medical care, TBRA, and permanent supportive housing. |

Table 5 - 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

There are no CDBG matching funds requirements. Agencies are encouraged to use CDBG funds to leverage other funds to undertake projects of local significance.

HOME requires a matching fund contribution of 25% as outlined in 24 CFR 92.218. Although the City has a waiver of this requirement, the match is anticipated to be satisfied through interest foregone as a result of developers receiving: a land donation, below market rate loans and DSHA funding.

The Emergency Solutions Grant (ESG) program requires a 100% match which will also be met by the individual subgrantees who leverage ESG with private, state, and other federal program funds. The City also provides funding through CDBG to some of these programs and agencies including the CoC.

HOPWA does not require a match. However, like CDBG, agencies are encouraged to leverage other funds.

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

The City of Wilmington works closely with the Wilmington Neighborhood Conservancy Land Bank to reclaim vacant, blighted, and abandoned properties in the City. Land acquired by the land bank is donated to the City when deemed appropriate to further this mission.

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 | 2026 | 2027 | Affordable Housing | City-wide | Planning/Administration | CDBG: \$444,858 HOME: \$46,460 ESG: \$14,906 HOPWA: \$31,608 | Other: 4 |
| 2 | Provide Public Services | 2026 | 2027 | Homeless Non-Homeless Special Needs | City-wide | Provide Public Services | CDBG: \$60,000 | Public Service Activities other than Low/Moderate Income Housing Benefit: 1065 Persons |
| 3 | Improve Public Facilities & Infrastructure | 2026 | 2027 | Non-Housing Community Development | City-wide | Improve Public Facilities & Infrastructure | CDBG: \$454,297 | Public facility or Infrastructure other than Low/Moderate Income Housing Benefit: 491 |
| 4 | Increase Access, Supply & Quality of Housing | 2026 | 2027 | Affordable Housing Public Housing Homeless | City-wide | Increase Access, Supply & Quality of Housing | CDBG: \$990,500 HOME: \$418,150 | Rental Units Constructed: 122 housing units Rental units rehabilitated: 55 housing units Homeowner Housing Rehabilitated: 57 housing units Direct Financial Assistance to Homebuyers: 15 households |
| 5 | Provide Housing/Services to Homeless & At-Risk | 2026 | 2027 | Homeless | City-wide | Provide Housing/Services to Homeless & At-Risk | CDBG: \$281,939 ESG: \$183,845 | Public Service activities other than Low/Moderate Income Housing Benefit: 1600 persons Homeless Person Overnight Shelter: 866 persons Homelessness Prevention: 328 persons |
| 6 | Provide Housing/Services to HIV/AIDS Population | 2026 | 2027 | Homeless Non-Homeless Special Needs | City-wide | Provide Housing/Services to HIV/AIDS Population | HOPWA: \$1,022,022 | Tenant-based rental assistance/rapid rehousing: 67 households HIV/AIDS Housing Operations: 3 households housing units |

Table 6 – Goals Summary

Annual Action Plan

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal name | Planning/Administration |
| | Goal Description | Support administration and delivery of CDBG, HOME, ESG, and HOPWA activities. |
| 2 | Goal name | Provide Public Services |
| | Goal Description | The City will provide support for services serving non-homeless youths, families, elderly and other special needs groups in need of assistance to improve their quality of life. Activities include vocational services, life skills training, education assistance programs, and financial literacy programs for both adults and youth. |
| 3 | Goal name | Improve Public Facilities and Infrastructure |
| | Goal Description | Improvements to public facilities and infrastructure and facilities that deliver public services. Infrastructure improvements include solid waste disposal, flood drains, water/sewer, streets, sidewalks, streetscapes, neighborhood facilities, and parks and recreational facilities. Public facilities include those that serve youth/children, abused and neglected children, seniors, persons with disabilities and other vulnerable populations. |
| 4 | Goal name | Increase Access, Supply & Quality of Housing |
| | Goal Description | Extend the useful life of existing affordable housing through weatherization, repair, and rehabilitation programs and expand the supply and improve the condition of housing affordable to lower income households, including new construction and leveraging other public and private resources such as Low Income Housing Tax Credits to make housing more available to low- and moderate-income households. Increase access to housing through homebuyer assistance programs. |
| 5 | Goal name | Provide Housing/Services to Homeless & At-Risk |
| | Goal Description | The City will use CDBG and ESG funds to support shelter and housing operations. Acquisition, construction, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, veterans, disaster victims, families with children, unaccompanied youth, drug offenders, and formerly incarcerated persons. Provide funding to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients. |
| 6 | Goal name | Provide Housing/Services to HIV/AIDS Population |
| | Goal Description | The City will use HOWPA funds to address the housing needs of people living with HIV/AIDS. Activities include TBRA, STRMU, permanent housing, supportive services, case management, and medical services. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Through rehabilitation, new construction, homebuyer assistance, tenant based rental assistance, and rapid rehousing, the City of Wilmington estimates to provide affordable housing to 67 extremely low-income, 177 low-income, and 82 moderate-income families during PY 2026.

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 2026. The City is reallocating unused funds from prior years and program income in addition to the grant funds.

Projects

| | |
|----|---|
| 1 | CDBG Administration |
| 2 | CDBG Home Repair Program Delivery |
| 3 | Rehab Division MS&E |
| 4 | Rehab Division Consultant |
| 5 | Homebuyer Program |
| 6 | Demolition & Rehab Delivery |
| 7 | Wilmington Neighborhood Street Tree & Greening Program |
| 8 | Ingleside Senior Services Housing Rehabilitation |
| 9 | Catholic Charities Basic Needs & Homeless Prevention |
| 10 | Family Promise Transitional Housing |
| 11 | Family Promise Homelessness Prevention |
| 12 | Friendship House Code Purple |
| 13 | HAD Centralized Intake Delaware |
| 14 | ICHDE HomeOwnership Center Expansion |
| 15 | LACC Crisis Alleviation Program |
| 16 | LACC Lifelong Learning Education Scholarships |
| 17 | LCS Homeless Prevention |
| 18 | MOC Homeless Diversion Program |
| 19 | Salvation Army Homeless Prevention |
| 20 | Sojourner’s Place Transitional Housing |
| 21 | STEHM Direct Case Management Services |
| 22 | The Challenge Program Construction Training Program |
| 23 | WENH Above ‘Xpectations’: Crossing the Finish Line to College Readiness |
| 24 | WENH Life Lines |
| 25 | YMCA Male Supportive Housing Program |
| 26 | YWCA Home-Life Management Shelter |
| 27 | Public Improvements |
| 28 | Interfaith Community Housing - West Center Place Window Replacement |
| 29 | YWCA Bathroom Renovation |
| 30 | NCC Lead Hazard Control Rehab |
| 31 | HOME Administration |
| 32 | CHDO Set-Aside |

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|----|---|
| 33 | Pennrose LLC - Imani Village Phase IV |
| 34 | MOC - Village of Francis and Clare |
| 35 | ESG 2026 |
| 36 | HOPWA Administration |
| 37 | The Cecil County Housing Assistance Program |
| 38 | Delaware Housing Assistance Program (DHAP) |
| 39 | MOC House of Joseph II |
| 40 | Salem County Health and Human Services TBRA |

Table 7 - Project Information

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

The majority of Wilmington’s projects, including public service, housing, public facility and public infrastructure activities, are selected through a competitive process. All CDBG projects and programs funded in 2026 were chosen because they address the high priority needs identified through the Needs Assessment. Projects selected for CDBG funding were prioritized on efficient utilization of non-CDBG funds and ability to serve the largest number of beneficiaries.

AP-38 Project Summary

Project Summary Information

| | | |
|---|---|---|
| 1 | Project Name | CDBG Administration |
| | Target Area | City-wide |
| | Goals Supported | Planning/Administration |
| | Needs Addressed | Planning/Administration |
| | Funding | CDBG: \$444,858 |
| | Description | Administration costs |
| | Target Date | 6/30/2027 |
| | 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: \$300,000 |
| | Description | Home repair program |
| | Target Date | 6/30/2027 |
| | 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: \$20,500 |
| | Description | Costs for Rehab Division's materials, supplies, and equipment. |
| | Target Date | 6/30/2027 |

| | | |
|---|---|--|
| | 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 | Improve Public Facilities & Infrastructure |
| | Needs Addressed | Improve Public Facilities & Infrastructure |
| | Funding | CDBG: \$55,000 |
| | Description | Technical assistance for efficient deployment of CDBG-related Rehab Division projects. |
| | Target Date | 6/30/2027 |
| | 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 |
| | 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 | 6/30/2027 |
| | 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 | Demolition & Rehab Delivery |
| | Target Area | City-wide |

| | | |
|--------------------|---|--|
| | Goals Supported | Increase Access, Supply & Quality of Housing |
| | Needs Addressed | Increase Access, Supply & Quality of Housing |
| | Funding | CDBG: \$30,000 |
| | Description | Technical assistance for efficient deployment of CDBG-related demolition Rehab Division projects. |
| | Target Date | 6/30/2027 |
| | 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 Demolition and Rehab Program. |
| 7 | Project Name | Wilmington Neighborhood Street Tree & Greening Program |
| | Target Area | City-wide |
| | Goals Supported | Improve Public Facilities & Infrastructure |
| | Needs Addressed | Improve Public Facilities & Infrastructure |
| | Funding | CDBG: \$85,000 |
| | Description | The Neighborhood Street Tree & Greening Program serves to reduce and eliminate urban blight by managing and restoring the urban tree canopy by focusing efforts on low-income areas, which also typically have less trees. Plantings will be timed and coordinated with the completion of housing construction and redevelopment projects to provide equal access to trees as a shared community resource. A strategy to determine the best green locations will also be utilized via GIS, taking into account income levels, MVA market indicators, impervious surfaces, current tree canopy, asthma rates, flood claims, major roads, vacant lots, local institutions, public amenities, and public green space. |
| | Target Date | 6/30/2027 |
| | 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. | |
| 8 | 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 |

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|-------------|---|---|
| | 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 | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homeowner housing rehabilitated: 28 housing units |
| | Location Description | City-wide |
| | Planned Activities | Home repairs and safety modifications for older homeowners. |
| 9 | Project Name | Catholic Charities Basic Needs & 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: \$25,000 |
| | 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 | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homelessness Prevention: 45 persons |
| 10 | Location Description | 2601 W 4th St, Wilmington, DE 19805 |
| | Planned Activities | Homeless Prevention, Subsistence payments |
| | Project Name | Family Promise 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: \$20,000 |
| | Description | This funding is for 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 | 6/30/2027 | |

| | | |
|---|---|--|
| | 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. |
| 11 | 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: \$20,000 |
| | 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 | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homelessness prevention: 10 persons |
| | Location Description | 2501 Milltown Road Wilmington, DE 19808 |
| Planned Activities | Homelessness prevention services in the form of case management and financial assistance. | |
| 12 | Project Name | Friendship House Code Purple |
| | Target Area | City-wide |
| | Goals Supported | Provide Housing/Services to Homeless & At-Risk |
| | Needs Addressed | Provide Housing/Services to Homeless & At-Risk |
| | Funding | CDBG: \$32,439 |
| | Description | Friendship House provides Code Purple services in New Castle County when the temperature feels below 20 degrees. They partner with local faith communities to house those without shelter overnight. Volunteers serve dinner, help to manage and clean up the space, and wash cots and blankets the next day. |
| | Target Date | 6/30/2027 |
| Estimate the number and type of families that will benefit from the proposed activities | Homeless person overnights shelter: 100 persons | |

| | | |
|--------------------|---|--|
| | Location Description | City-wide |
| | Planned Activities | Emergency shelter services |
| 13 | 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 |
| | 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 | 6/30/2027 |
| | 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. |
| 14 | Project Name | ICHDE HomeOwnership Center Expansion |
| | Target Area | City-wide |
| | Goals Supported | Provide Public Services |
| | Needs Addressed | Provide Public Services |
| | Funding | CDBG: \$10,000 |
| | 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 | 6/30/2027 |
| | 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. | |

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|--------------------|---|--|
| 15 | 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: \$10,000 |
| | Description | LACC's Crisis Alleviation Program provides short-term assistance to prevent eviction and/or utility shut-off to income qualifying individuals. |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homelessness prevention: 30 persons |
| | Location Description | 403 N. Van Buren, Wilmington, DE |
| | Planned Activities | Homeless prevention through crisis alleviation. |
| 16 | Project Name | LACC Lifelong Learning Education Scholarships |
| | Target Area | City-wide |
| | Goals Supported | Provide Public Services |
| | Needs Addressed | Provide Public Services |
| | Funding | CDBG: \$15,000 |
| | 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 | 6/30/2027 |
| | 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. | |
| 17 | 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: \$25,000 |
| | Description | Grants to assist income-eligible families with utilities, back rent, mortgage, or security deposits. |
| | Target Date | 6/30/2027 |

| | | |
|--------------------|---|--|
| | Estimate the number and type of families that will benefit from the proposed activities | Homelessness prevention: 113 persons |
| | Location Description | 2809 Baynard Blvd., Wilmington, DE 19802 |
| | Planned Activities | Homelessness prevention services |
| 18 | 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: \$19,500 |
| | 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. Funding for each household being served is anticipated to be \$3,750 per household based on experience to date. |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homelessness prevention: 40 persons |
| | Location Description | 1100 Lancaster Ave, Wilmington, DE |
| Planned Activities | Homeless prevention services. | |
| 19 | Project Name | Salvation Army 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: \$15,000 |
| | Description | The Salvation Army provides comprehensive homeless prevention services, including emergency financial assistance for rent, mortgage, and utility bills to keep individuals in their homes. They offer case management, job training, housing assistance, and emergency shelters to address immediate crises and long-term housing stability. |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homelessness prevention: 30 persons |
| | Location Description | 1100 Lancaster Ave, Wilmington, DE |
| Planned Activities | Homeless prevention services. | |

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|----------------------|---|--|
| 20 | 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 |
| | 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 | 6/30/2027 |
| | 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. |
| 21 | Project Name | STEHM 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 |
| | 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 | 6/30/2027 |
| | 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. | |
| 22 | 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 |
| | 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 | 6/30/2027 |
| | 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. |
| 23 | Project Name | WENH Above 'Xpectations': Crossing the Finish Line to College Readiness |
| | Target Area | City-wide |
| | Goals Supported | Provide Public Services |
| | Needs Addressed | Provide Public Services |
| | Funding | CDBG: \$10,000 |
| | Description | West End's Above Xpectations (AX) track team provides young people from disadvantaged circumstances 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 | 6/30/2027 |
| | 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. | |
| 24 | 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 |

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|----|---|---|
| | 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 | 6/30/2027 |
| | 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. |
| 25 | 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 |
| | 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 | 6/30/2027 |
| | 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 |
| 26 | Project Name | YWCA Home-Life Management 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 |
| | 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 | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homeless person overnight shelter: 37 persons |
| | Location Description | 709 N Madison St, Wilmington, DE 19801 |
| | Planned Activities | Emergency shelter |
| | 27 | Project Name |
| Target Area | | City-wide |
| Goals Supported | | Improve Public Facilities & Infrastructure |
| Needs Addressed | | Improve Public Facilities & Infrastructure |
| Funding | | CDBG: \$349,297 |
| Description | | Public facility or infrastructure improvement project TBD. |
| Target Date | | 6/30/2027 |
| 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 person |
| Location Description | | City-wide |
| Planned Activities | Public facility and infrastructure improvements. | |
| 28 | Project Name | Interfaith Community Housing - West Center Place Window Replacement |
| | Target Area | City-wide |
| | Goals Supported | Increase Access, Supply & Quality of Housing |
| | Needs Addressed | Increase Access, Supply & Quality of Housing |
| | Funding | CDBG: \$125,000 |
| | Description | West Center Place consists of 55 scattered off-site affordable rental units built between 1940-1970 that serve low-income families in West Center City. These properties face critical deferred maintenance needs, with windows showing significant deterioration. |
| | Target Date | 6/30/2027 |

| | | |
|--------------------|---|---|
| | Estimate the number and type of families that will benefit from the proposed activities | Rental Units rehabilitated: 55 housing units |
| | Location Description | Scattered sites |
| | Planned Activities | This project will include replacement of 605 windows across 55 housing units. |
| 29 | Project Name | YWCA Bathroom Renovation |
| | Target Area | City-wide |
| | Goals Supported | Improve Public Facilities & Infrastructure |
| | Needs Addressed | Improve Public Facilities & Infrastructure |
| | Funding | CDBG: \$20,000 |
| | Description | This project will improve the quality and accessibility of deteriorating bathroom facilities, ensuring the housing environment remains safe and appropriate for vulnerable residents of YWCA Delaware's Home-Life Management Center (HLMC). |
| | Target Date | 6/30/2027 |
| | 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: 400 persons |
| | Location Description | 709 N Madison St, Wilmington, DE 19801 |
| Planned Activities | This project will improve the quality and accessibility of bathroom facilities, ensuring the housing environment remains safe and appropriate for vulnerable residents. | |
| 30 | Project Name | NCC Lead Hazard Control Rehab |
| | Target Area | City-wide |
| | Goals Supported | Increase Access, Supply & Quality of Housing |
| | Needs Addressed | Increase Access, Supply & Quality of Housing |
| | Funding | CDBG: \$100,000 |
| | Description | The New Castle County Lead Program, aka "No Lead", addresses and remediates lead hazards in homes throughout the County. Funds will be used to remediate lead in homes throughout the City. |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homeowner Housing Rehabilitated: 10 housing units |
| | Location Description | City-wide |

| | | |
|--------------------|---|---|
| | Planned Activities | Funds to support New Castle County's Lead Hazard Control program, which awards funds for lead remediation in homes, including painting, special cleaning, and window replacement. |
| 31 | Project Name | HOME Administration |
| | Target Area | City-wide |
| | Goals Supported | Planning/Administration |
| | Needs Addressed | Planning/Administration |
| | Funding | HOME: \$46,460 |
| | Description | Program administration costs to develop and implement HOME-funded projects. |
| | Target Date | 6/30/2027 |
| | 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 |
| 32 | Project Name | CHDO Set-Aside |
| | Target Area | City-wide |
| | Goals Supported | Increase Access, Supply & Quality of Housing |
| | Needs Addressed | Increase Access, Supply & Quality of Housing |
| | Funding | HOME: \$69,692 |
| | Description | Set-aside funding for CHDO activities. A CHDO project has not yet been identified. A project could include the acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; or direct financial assistance to purchasers of HOME-assisted housing. |
| | Target Date | 6/30/2027 |
| | 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 | Rehabilitation or construction of a housing unit. | |
| 33 | Project Name | Pennrose - Imani Village Phase VI |
| | Target Area | City-wide |
| | Goals Supported | Increase Access, Supply & Quality of Housing |
| | Needs Addressed | Increase Access, Supply & Quality of Housing |
| | Funding | HOME: \$174,228.86 |

| | | |
|----|---|--|
| | Description | This sixth phase of the Riverside Initiative, Imani Village Phase VI, includes the construction of 71 new units of high-quality rental housing and amenities including green space, gazebo, and raised gardening plots. 48 units will be income restricted under the Low-Income Housing Tax Credit program and 23 will be “Workforce Housing” underwritten to be affordable to households under 60% of AMI, but not income restricted. |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Rental Units Constructed: 71 housing units |
| | Location Description | City-wide |
| | Planned Activities | Construction of 71 units of affordable and workforce housing that pairs a mixed-income neighborhood with services. |
| 34 | Project Name | Ministry of Caring - Village of Francis and Clare |
| | Target Area | City-wide |
| | Goals Supported | Increase Access, Supply & Quality of Housing |
| | Needs Addressed | Increase Access, Supply & Quality of Housing |
| | Funding | HOME: \$174,228.86 |
| | Description | Village of Francis and Clare is a 12-story new-construction residential high-rise located at 907 Jefferson Street, Wilmington, DE. This project will create 51 units of high-quality permanent affordable housing specifically for very low-income seniors (age 62+). |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Rental Units Constructed: 51 housing units |
| | Location Description | City-wide |
| | Planned Activities | Construction of 51 units of affordable housing for Seniors. |
| 35 | Project Name | ESG 2026 |
| | Target Area | City-wide |
| | Goals Supported | Provide Housing/Services to Homeless & At-Risk |
| | Needs Addressed | Provide Housing/Services to Homeless & At-Risk |
| | Funding | ESG: \$198,751 |
| | Description | ESG-funded projects: Administration Emergency Shelter: Ministry of Caring, Salvation Army, West End Neighborhood House, YWCA Delaware |

| | | |
|--------------------|---|---|
| | | HMIS: Housing Alliance Delaware Homeless Prevention: YWCA Delaware |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Homeless person overnight shelter: 265 persons Homeless Prevention: 60 Persons Other: 1 |
| | Location Description | City-wide |
| | Planned Activities | ESG project activities include program administration, emergency shelter, and HMIS. |
| 36 | Project Name | HOPWA Administration |
| | Target Area | City-wide |
| | Goals Supported | Planning/Administration |
| | Needs Addressed | Planning/Administration |
| | Funding | HOPWA: \$31,608 |
| | Description | Program administration costs for HOPWA-funded projects |
| | Target Date | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Other: 1 |
| | Location Description | City-wide |
| | Planned Activities | Program administration. |
| 37 | 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 |
| | 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 | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Tenant based rental assistance/rapid rehousing: 6 households |
| | Location Description | City-wide |
| Planned Activities | Housing assistance | |

| | | |
|--------------------|---|--|
| 38 | 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: \$887,049 |
| | 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 | 6/30/2027 |
| | 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 |
| 39 | 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: \$71,362 |
| | 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 | 6/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | HIV/AIDS Housing Operations: 3 Households/housing units |
| | Location Description | City-wide |
| Planned Activities | Permanent supportive housing and services. | |
| 40 | Project Name | Salem County Health and Human Services TBRA |
| | Target Area | City-wide |
| | Goals Supported | Provide Housing/Services to HIV/AIDS Population |
| | Needs Addressed | Provide Housing/Services to HIV/AIDS Population |
| | Funding | HOPWA: \$20,000 |
| | Description | Funds to support Tenant Based Rental Assistance in Salem County, NJ |

| | |
|---|---|
| Target Date | 6/30/2027 |
| Estimate the number and type of families that will benefit from the proposed activities | Tenant-based rental assistance/Rapid Rehousing: 1 household |
| Location Description | City-wide |
| Planned Activities | Funds to support Tenant Based Rental Assistance in Salem County, NJ |

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 8 - 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 CPD 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.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

| One Year Goals for the Number of Households to be Supported | |
|---|-----|
| Homeless | 0 |
| Non-Homeless | 317 |
| Special-Needs | 0 |
| Total | 317 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|-----|
| Rental Assistance | 70 |
| The Production of New Units | 122 |
| Rehab of Existing Units | 110 |
| Acquisition of Existing Units | 15 |
| Total | 317 |

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Rental assistance includes 70 households assisted by TBRA through the Delaware Housing Assistance Program, the Cecil County Housing Assistance Program, MOC House of Joseph II, and Salem County, NJ. The 122 new rental units are being produced through the construction of the HOME-funded Pennrose Imani Village and Ministry of Caring Village of Francis and Clare. Housing rehab includes homeowner repair and rehabilitation programs operated by the City of Wilmington and Ingleside Senior Services Housing Rehabilitation Program and rental repair for Interfaith Community Housing West Center Place. Acquisition of Existing Units includes the City of Wilmington Homebuyer Program, benefiting 15 households.

AP-60 Public Housing – 91.220(h)

Introduction

According to the HUD Public Housing Data Dashboard, 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

Wilmington Housing Authority anticipates being a successful applicant in the Rental Assistance Demonstration (RAD) program. As a result, the WHA will be converting to Project Based Vouchers/Project Based Rental Assistance.

In 2026-2027, WHA anticipates receiving a CHAP (Commitment to Enter into a Housing Assistance Payments) award for the Northeast 1 and 2 story townhouses, encompassing 174 units in total. This will allow The WHA to ensure that 5% of the units are fully mobility accessible and 2% of the units are accessible to those with hearing and/or vision impairments.

RAD conversion also allows the housing authority to evaluate and immediately address many needed capital improvements and will continue to serve the same population.

The WHA also plans to maximize the number of available units by expediting repairs where possible, expediting the issuing, processing, and transitioning of Housing Choice Voucher (HCV) holders, and assisting HCV holders to become self-sufficient. They also plan to apply for additional HCVs should they come available and encourage landlords to enter into the Housing Choice Voucher Program by reducing barriers and creating more streamlined services for participation for 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.

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

The WHA is not designated as troubled.

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

Introduction

The homelessness crisis is growing in Wilmington, as it is in many other regions in the Country. As a result of increasingly frequent encampment sweeps taking place in Washington, D.C., people experiencing homelessness have begun to migrate to areas with a less hardline approach to homeless encampments, including Wilmington. There are several organizations as part of the Delaware CoC that work to provide outreach and case management to the population experiencing homelessness in the City.

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 people experiencing homelessness and those at risk of becoming homeless in FY 2026. 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.

There are many organizations that are supported by the City and conduct outreach activities, including YMCA, YWCA, Catholic Charities, Ministry of Caring, Homeless Planning Council, Family Promise, Connection CSP and Salvation Army.

In 2025, the Delaware CoC published the 2025 Blueprint for Solving Homelessness, a strategic framework designed to guide collective efforts to prevent and end homelessness. The guide was developed in hopes that the State's leadership will use the framework as a guide to take meaningful action toward ending homelessness. Part of this document underscores the need to address critical system gaps, including enhancing housing-focused outreach and encampment response. It recommends that multidisciplinary outreach teams should be scaled and deployed statewide to meet people where they are with mobile case management services.

In January of 2026, Mayor Carney announced a partnership between the City of Wilmington and Friendship House to support the ongoing management of the City-approved unhoused community site at Christina Park. The park was temporarily designated as a City-sanctioned unhoused community site in October 2025. The partnership prioritizes public health and safety for residents while facilitating access to services while they work toward finding long-term housing and stability. Friendship House will monitor the site while managing site infrastructure,

cleaning and sanitation services, cold weather protocol, donations food drop-offs, and posting the rules of decorum.

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.

Emergency shelter and transitional housing needs will be supported in FY 2026 through Family Promise, Sojourner's Place, YMCA, Ministry of Caring, West End Neighborhood House, Inc., YWCA, and Salvation Army. In addition to shelter, these facilities provide food, childcare, job placement services, distribution services, outreach, and case management.

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 homeless 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 FY2026 that provide these wraparound services include Family Promise, Sojourner's Place, YMCA, Ministry of Caring, West End

Neighborhood House, Inc., YWCA, the Salvation Army, and Catholic Charities.

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'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.

The Delaware Center for Justice provides Transitional Reentry Services that provide reentry support to adults exiting the Department of Corrections Level 4&5 facilities in Delaware. Transitional Case Managers and Peer Specialists connect participants to services and supports that help meet basic needs, personal goals, and probation requirements, including housing, supportive benefits, mental health and substance use supports, employment and education.

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 | 67 |
| Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds | 3 |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Total | 70 |

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. New Construction of housing is particularly difficult because of space constraints and high cost of new development. The housing stock is also old and getting older, making housing rehab essential for keeping these units in livable condition and mitigating the need for demolition of dilapidated units. In FY 2026, the City expects to invest \$585,500 in CDBG funds for homeowner rehabilitation and \$125,000 for rental rehab, as well as \$348,457.72 in HOME funds to build 122 new 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 \$250,000 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.

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 through the construction of 122 rental units.

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.

The Wilmington HOPE Commission serves to reduce "the impact of violence and promote well-being in [the Wilmington] communities by advocating for, supporting, empowering, and assisting ex-offenders to positively integrate back into [their] communities." Re-entry services are important to re-integrating justice-involved individuals who are more likely to face economic and life-altering burdens as a result of a criminal record, along with returning to their original circumstances that led to their criminal record.

Programs offered by the HOPE Commission include the Enhanced Workforce Development Program (EWFD), and the Winner's Circle. EWFD is a free twelve-week comprehensive program teaching basic workforce development skills such as presentation, interview skills, and resume writing along with how to maintain employment and other key employment skills. The Winner's Circle is a peer-led, peer-drive support group that draws on real experience to motivate others during the re-entry process.

These poverty reducing measures serve to improve access to affordable housing choice by preventing and mitigating the effects of poverty. Stakeholders mentioned high eviction rates and 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.

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 Housing Choice Vouchers should they become available, pursue other housing resources besides public housing or HCV 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.

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 | \$7,300 |
| 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. | |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income | |

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. | 100% |

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 attached.

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 develop 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.

eloper and the homebuyer. Resale restrictions require deed restrictions and covenants, which are attached to the property and restrict the homeowner’s sale of

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.

Beginning in 2014, all communities receiving homeless assistance funds from the U.S. Department of Housing and Urban Development (HUD) are required to have a coordinated process by which households experiencing homelessness are assessed and prioritized for services and housing. Housing Alliance Delaware administers Centralized Intake in partnership with a variety of homeless

assistance providers throughout the state.

Centralized intake services can be accessed through the following methods:

- Direct phone call to CI staff at Housing Alliance DE
- Delaware 211 hotline
- State service center
- Local shelters or day centers

Assessment prioritizations are conducted as follows according to CI Policies and Procedures:

A. Emergency Shelter

Entry into emergency shelter is not prioritized based on the severity of service needs of clients/households. Any client who is literally homeless can be referred for an opening at a shelter. No vulnerability assessment is needed for referral to emergency shelter.

Entry into emergency shelter is prioritized for households who are currently sleeping in a place not meant for human habitation (car, park, abandoned building, tent, street, etc.).

Intake staff keeps a daily log of households that report living in an unsheltered situation and follow up with those clients each day to determine if they are still in need of shelter and offer open shelter beds to those households first each day.

B. Permanent Housing Resources

Entry into Rapid Rehousing (RRH) and Permanent Supportive Housing (PSH) programs is prioritized by severity of service need. Centralized Intake refers directly to Rapid Re-Housing (RRH) and Permanent Supportive Housing (PSH) resources in all three counties in Delaware. The VI-SPDAT (Vulnerability Index - Service Prioritization Decision Assistance Tool) is Delaware's standard assessment tool. Clients and households are prioritized for RRH and PSH in Delaware based on the severity of their service needs - as determined by the VI-SPDAT - and in alignment with Delaware CoC's RRH and PSH program standards. Once HAD staff receives the VI-SPDAT the score is recorded, along with identifying information, client location, household composition, veteran status, and other pertinent information as necessary. HAD staff reviews responses in the VI-SPDAT and all other available information, including the client's profile in CMIS, to assess if the client may meet the criteria for chronic homelessness (as defined by HUD). All PSH resources in Delaware are prioritized or dedicated to serving people experiencing chronic homelessness. If the client appears to meet the criteria for chronic homelessness, the client will be assessed by a Housing Specialist to see if they are indeed chronically homeless. If they are, they are added to the Permanent Supportive Housing (PSH) priority list in CMIS. Housing Specialists work to assist these clients with obtaining the proper documentation to verify their chronic homeless status. In some cases, full documentation is not required in order to be referred to a PSH program. Any household that is not chronically homeless is

added to the RRH prioritization list.

C. Transitional Housing

Entry into Transitional Housing (TH) is prioritized by severity of service need, which is determined – in part – by VI-SPDAT score. Centralized Intake refers directly to two TH providers in New Castle County that serve households with minor children. Households are identified as potential candidates for open units of TH from the RRH by-name priority list.

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 is in the Appendix.

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 Appendix. 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 documentation

In 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.