

ORD 26-029

**AN ORDINANCE TO AMEND CHAPTER 8 OF THE CITY CODE TO  
CREATE A HOMEOWNER REPAIR PROGRAM**

# 0222

Sponsor:

Council  
Member  
Willauer

**WHEREAS**, access to safe, stable, and affordable housing is essential to the health, safety, and general welfare of the residents of the City of Wilmington. The City of Wilmington has experienced rising upkeep and repair costs in recent years, placing significant financial strain on low- and moderate-income households; and

**WHEREAS**, assisting low-and moderate-income homeowners with needed repairs is a cost-effective way to maintain homeownership levels in city neighborhoods; and

**WHEREAS**, providing home repair programs to long-term homeowners can stabilize families by helping them avoid needing to move out of their homes; and

**WHEREAS**, home repair programs also promote wealth building by helping families keep their homes in revitalizing communities; and

**WHEREAS**, the City of Wilmington has operated a home repair lottery for years. This lottery program has helped many City residents with needed repairs to their homes, but also has drawbacks, including the lack of a waitlist to allow homeowners to adequately plan.

**WHEREAS**, City Council finds that establishing a locally administered City of Wilmington Homeowner Repair Program will serve a valid public purpose by providing temporary financial assistance low- and moderate-income City homeowners, thereby promoting housing stability and protecting the public health, safety, and welfare of City residents.

**NOW, THEREFORE, THE COUNCIL OF THE CITY OF WILMINGTON  
HEREBY ORDAINS:**

**SECTION 1.** Chapter 8 of the City Code is hereby amended by creating a new Section 8-11 with the following underlined language:

**Section 8-11.-City of Wilmington Homeowner Repair Program**

- (a) Authorization. The Department of Real Estate and Housing is hereby authorized to undertake a program using funds from the Neighborhood Stabilization Fund or grant funds or capital budget funds or any other source of funds in any fiscal year for the purpose of providing assistance to homeowners with needed repairs.
- (b) Eligible homeowners. Home-owners must be owner occupants with incomes less than 80% of the Average Median Income for New Castle County.
- (c) Eligible Properties. The owner-occupied property must be located within the corporate boundaries of the City of Wilmington.
- (d) Administration and Enforcement. The Department of Real Estate and Housing is authorized to prescribe, adopt, promulgate, and enforce rules and regulations relating to any matter pertaining to the administration and enforcement of this section.

**SECTION 2.** This Ordinance shall become effective immediately upon its date of passage by the City Council and approval by the Mayor.

First Reading ..... April 16, 2026  
Second Reading ..... April 16, 2026  
Third Reading .....

Passed by City Council,

\_\_\_\_\_  
President of City Council

ATTEST: \_\_\_\_\_  
City Clerk

Approved as to form this 14<sup>th</sup>  
day of April, 2026.

  
Assistant City Solicitor

Approved this \_\_\_\_ day of \_\_\_\_\_, 2026.

\_\_\_\_\_  
Mayor

**SYNOPSIS:** This Ordinance amends Chapter 8 of the City Code to create a Homeowner Repair Program that shall be administered by the Department of Real Estate and Housing. The Homeowner Repair Program offers financial assistance to low- and moderate-income City homeowners to complete necessary repairs to their properties, ensuring a cost-effective way to maintain home ownership in City neighborhoods.

**FISCAL IMPACT STATEMENT:** The Office of Management and Budget has reviewed and analyzed this Ordinance, which amends Chapter 8 of the City Code to authorize the creation of a Homeowner Repair Program, to be administered by the Department of Real Estate and Housing.

The Ordinance does not establish complete rules for the proposed Homeowner Repair Program but instead authorizes the Department of Real Estate and Housing to prescribe Program rules and regulations. Consequently, until such rules and regulations are established,

the fiscal impact of this Ordinance cannot be calculated. Moreover, until these rules and regulations are established, it is not clear whether this program will replace, expand, or operate parallel to, the existing Home Repair Lottery Program.

In addition to direct assistance payments, the Department of Real Estate and Housing will likely incur administrative costs associated with program implementation, though the scope of these costs is dependent on the prescribed rules and regulations.

Additionally, as this Ordinance does not appropriate funds, the potential fiscal impact of this Ordinance will depend upon the amount of funding appropriated through the annual operating budget process, capital budget process, or the level of grant funding secured.