



Fifth Program Year Action Plan

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

Narrative Responses

ACTION PLAN

Annual Action Plan includes the [SF 424](#) and is due every year no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Executive Summary 91.220(b)

1. The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

1. Executive Summary

Purpose of the Plan

The City of Wilmington has prepared its FY2015 Annual Action Plan, as required under 24 CFR 91.220, in order to strategically implement Federal programs which fund housing, community development, and economic development activities within the City. The City has developed a Five-Year Consolidated Plan for FY2011-2015 to encompass the needs of the City related to both housing and non-housing community development activities using the Community Development Block Grant (CDBG) Program, the Home Investment Partnerships Program (HOME), the Emergency Shelter Grants (ESG) Program, and the Housing for Persons with AIDS (HOPWA) Program. The City of Wilmington's program year runs from July 1, 2014 through June 30, 2015.

The FY2015 Annual Action Plan will serve the following functions for the City:

- An application for Federal funds under HUD's formula grant programs, and
- An action plan that provides a basis for assessing performance.

The national goals for the housing and community development programs covered by the Five-Year CP and Annual Action Plan are as follows:

- To provide decent housing,

- To establish and maintain a suitable living environment, and
- To expand economic opportunities for every American, particularly for low- and moderate-income persons.

It is these goals against which the CP and the City's performance under the CP will be evaluated by HUD. The FY2015 Annual Plan furthers the achievement of these goals through the implementation of a variety of housing and community development activities.

The City anticipates that 83% (excluding administrative funds) of its FY2015 CDBG funds will be expended for projects that benefit low- to moderate-income persons in the City.

FY2015 Action Plan Development Process

The FY2015 Annual Action Plan was developed in accordance with Title I of the Cranston-Gonzalez National Affordable Housing Act and pursuant to the requirements of the U.S. Department of Housing and Urban Development (HUD). The City prepared the plan in order to apply for funding for certain HUD programs, including the CDBG and HOME programs.

The City of Wilmington has followed its HUD-approved Citizen Participation Plan in the preparation of its FY2015 Annual Plan. A copy of the City's Citizen Participation Plan, which includes definitions of the criteria for amendments to the CP, is on file at the City of Wilmington Department of Real Estate and Housing and is available for public inspection. In accordance with the Wilmington Citizen Participation Plan, the City held two community developments and housing needs public hearings at the Louis L. Redding City/County Building, at 800 North French Street. One written comment was received by the City during the public hearings, which is included in Appendix A. Public notices for the hearings were published in the *News Journal*, a copy of which is also included in Appendix A.

The Annual Plan was developed during the months of February 2014 through May 2013. A draft of the Annual Plan for FY2015 was placed on public display at the following locations for 30 days beginning April 1, 2014 and ending April 30, 2014:

- City of Wilmington Department of Real Estate and Housing, Louis L. Redding City/County Building, 800 French Street, 7th Floor, Wilmington, DE 19801

A draft of the FY2015 Annual Plan was also available for review online via the City's website: www.wilmingtonde.gov. The first public hearing was held on April 2, 2014. The second public hearing was held on April 21, 2014. The Wilmington City Council approved the submission of the FY2015 Annual Action Plan to HUD on May 1, 2014.

Summary of Programmatic Objectives

CDBG, HOME, ESG, and HOPWA funds for the FY2015 program year will be allocated among the following nationally reportable outcomes, which have been established by HUD:

Creating Suitable Living Environments: Availability/Accessibility

- Family Promise – Repaid Re-Housing
- Family Promise – Day Center Program & Graduate Pathways
- Homeless Planning Council - HMIC, COC
- Delaware Center for Justice – Housing Assistance Program
- Lutheran Community Services - Homeless Prevention
- Ministry of Caring - Hope House I
- Ministry of Caring - Hope House II and III
- Ministry of Caring - House of Joseph II
- Catholic Charities - Homeless Prevention
- Catholic Charities - Bayard House - Home for Pregnant Minors
- Catholic Charities - HIV Services - Homeless Prevention
- Connections CSP, Inc. - Rapid Re-Housing
- STEHM, Inc. - Case Management
- The Salvation Army - Shelter
- The Salvation Army - Code Purple
- West End Neighborhood House - Lifelines
- YMCA of Delaware, Inc. - Homeless Prevention
- YWCA HomeLife Management - Homeless Prevention
- YWCA Delaware, Inc. – Repaid Re-Housing

Creating Suitable Living Environments: Sustainability

- CHILD, Inc. - Helping Children Heal
- Clearance (Staff Implementation costs)
- Commercial & Residential Façade Program
- Delaware Center for Horticulture Street Trees
- Disposition/Property Management (Staff Implementation costs)
- Interfaith Community Housing – Homeownership Center
- DeLead Hazard Program

Providing Decent Affordable Housing: Availability/Accessibility

- Cecil County - Short- & Long-Term Housing Assistance
- Connections CSP, Inc. - Womanspace/Enterprise
- Delaware Community Reinvestment Action Council, Inc.
- Delaware HIV Consortium - TBRA Program
- Fair Housing
- HOME CHDO Set-Aside
- Miscellaneous CDBG and HOME-funded Housing Projects
- Neighborhood House - Housing Counseling
- YWCA of Delaware, Inc. - Homeownership Program

Providing Decent Affordable Housing: Affordability

The following projects will be funded to help improve the affordability of housing:

- Ingleside Senior Home Repair
- Property Repair Program

Creating Economic Opportunity: Availability/Accessibility

- The Challenge Program - At-Risk Youth Construction Training
- Christiana Cultural Arts Center - Future Entrepreneurs is Creative

- West End Neighborhood House – Bright Spot Venture Social Enterprise
- Tech Impact – IT Work Technology Job Training
- YMCA of Delaware, Inc. – Teen Center
- Latin American Community Center – STEAM after School for K-5

Outcome Measures

The following table provides a summary of the outcome measures by goal and objective as well as outcome category.

FY2015 Program Outcome Measures

Homeless Planning Council	Suitable Living Environments	Availability/Accessibility
Lutheran Community Services - Homeless Prevention		
Ministry of Caring - Hope House I		
Family Promise – Repaid Re-Housing		
Family Promise – Day Center Program & Graduate Pathways		
Delaware Center for Justice – Housing Assistance Program		
Ministry of Caring - Hope House II and III		
Ministry of Caring - House of Joseph II		
Catholic Charities - Homeless Prevention		
Catholic Charities - Bayard House - Home for Pregnant Minors		
Catholic Charities - HIV Services - Homeless Prevention		
Connections CSP, Inc. - Rapid Re-Housing		
STEHM, Inc. - Case Management		
The Salvation Army - Shelter		
The Salvation Army - Code Purple		
West End Neighborhood House - Lifelines		
YMCA of Delaware, Inc. - Homeless Prevention		
YWCA Delaware, Inc. – Rapid Re-Housing		
YWCA HomeLife Management - Homeless Prevention		
CHILD, Inc. - Helping Children Heal	Suitable Living Environments	Sustainability
Clearance (Staff Implementation costs)		
Commercial & Residential Façade Program		
Delaware Center for Horticulture Street Trees		
DeLead Hazard Program		
Disposition/Property Management (Staff Implementation costs)		
Interfaith Community Housing – Homeownership Center	Decent Affordable Housing	Availability/Accessibility
Cecil County - Short- & Long-Term Housing Assistance		
Connections CSP, Inc. - Womanspace/Enterprise		
Delaware Community Reinvestment Action Council, Inc.		
Delaware HIV Consortium - TBRA Program		
Fair Housing		
HOME CHDO Set-Aside		
Miscellaneous CDBG and HOME-funded Housing Projects		
Neighborhood House - Housing Counseling		
YWCA of Delaware, Inc. - Homeownership Program		

Ingleside Senior Home Repair	Decent Affordable Housing	Affordability
Property Repair Program		
The Challenge Program - At-Risk Youth Construction Training	Economic Opportunity	Availability/Accessibility
Christina Cultural Arts Center - Future Entrepreneurs		
West End Neighborhood House – Bright Spot Venture Social Enterprise		
Tech Impact – IT Work Technology Job Training		
YMCA of Delaware, Inc. – Teen Center		
Latin American Community Center – STEAM after School for K-5		

Evaluation of Past Performance

The City of Wilmington prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY2013, which covered the period from July 1, 2012 through June 30, 2013, which included a separate CAPER for the City’s FY2013 HOPWA grant. The CAPER reported the FY2013 accomplishments of the CDBG, HOME, ESG, and HOPWA programs. The following information is a summary of the accomplishments detailed in the FY2013 CAPER:

- Acquisition of 4 properties
- Disposed of 12 properties
- There were 160 properties in the City’s inventory at the end of FY2013
- Completed forty four (44) CDBG through the Home Loan Repair Program
- Demolished six (6) units
- NSP had 41 properties under development at the end of FY2013, and was well on the way to stabilizing neighborhoods. Of the 41 units, 5 were acquired at zero dollars with future plans for redevelopment, 3 were redeveloped for affordable rent-to-own units through Wilmington Housing Authority, 10 were redeveloped for homeownership, 17 were newly constructed, and 6 blighted structures were demolished with two more demolitions pending. Of the 41 homes, 12 are designated for households below 50% of AMI, 25 for households 50-80% of AMI and 2 for households from 80-120% of AMI.
- Through the City’s various homeless and transitional housing strategies, 199 persons were assisted through the HOPWA program. In addition, 1,058 persons were assisted through CDBG public service grants, 291 persons were assisted through ESG grants and 853 persons were assisted through HPRP grants (total assisted = 1,692).
- The City issued four (4) Certifications of Consistency in FY2013
- The City developed two (2) market rate scattered site homeownership units, which were sold.

Citizen Participation 91.200 and 91.220(b)

2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.
 - a. Based on the jurisdiction's current citizen participation plan, provide a summary of the citizen participation process used in the development of the consolidated plan. Include a description of actions taken to encourage participation of all its residents, including the following:
 1. low- and moderate-income residents where housing and community development funds may be spent;
 2. minorities and non-English speaking persons, as well as persons with disabilities;
 3. local and regional institutions and other organizations (including businesses, developers, community and faith-based organizations);
 4. residents of public and assisted housing developments and recipients of tenant- based assistance;
 5. residents of targeted revitalization areas.
 - b. Identify agencies, groups, and organizations that participated in the process. This should reflect consultation requirements regarding the following:
 1. General §91.100 (a)(1) - Consult with public and private agencies that provide health services, social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons) during the preparation of the plan.
 2. Homeless strategy §91.100 (a)(2) – Consult with public and private agencies that provide assisted housing, health services, and social services to determine what resources are available to address the needs of any persons that are chronically homeless.
 3. Metropolitan planning §91.100 (a)(5) -- Consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities, particularly for problems and solutions that go beyond a single jurisdiction, i.e. transportation, workforce development, economic development, etc.
 4. HOPWA §91.100 (b)-- Largest city in EMSA consult broadly to develop metropolitan-wide strategy for addressing needs of persons with HIV/AIDS and their families.
 5. Public housing §91.100 (c) -- Consult with the local public housing agency concerning public housing needs, planned programs, and activities.
3. Provide a summary of citizen comments or views on the plan.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

2. Citizen Participation

a. Summary of Citizen Participation Process

The City of Wilmington has followed its HUD-approved Citizen Participation Plan in the preparation of the FY2015 Annual Plan. A copy of the City's Citizen Participation Plan, which includes the definitions of the criteria for amendments to the Plan, is on file at the Wilmington Department of Real Estate and Housing and is available for public inspection.

In accordance with the City's Citizen Participation Plan, the City held two community developments and housing needs public hearings in the Louis L. Redding City/County Building, at 800 North French Street, on the corresponding dates and times listed:

- Council Chambers, 1st Floor – 4/2/14, 4:30 pm
- Council Chambers, 1st Floor – 4/21/14, 6:00 pm

Hearing sign-in sheets and summaries of the comments are provided in Appendix A. Public notice for the hearings was published in the *News Journal*, a copy of which is also included in Appendix A.

A draft of the Annual Plan for FY2015 was placed on public display at the following locations for 30 days beginning April 1, 2014 and ending April 30, 2014:

- City of Wilmington Department of Real Estate and Housing, Louis L. Redding City/County Building, 800 French Street, 7th Floor, Wilmington, DE 19801

A draft of the FY2015 Annual Plan was also available for review online via the City's website: www.WilmingtonDe.gov/annualplan.

The first public hearing was held on April 2, 2014 and the second public hearing was held on April 21, 2014; both were during the 30-day public display and comment period. These hearings were also advertised in accordance with the City's Citizen Participation Plan.

To broaden public participation, the public needs hearings related to the development of the Annual Plan were held at the Louis L. Redding City/County Building, which is handicapped-accessible to accommodate as many citizens as possible. Access to public transportation is an issue for many of the City's lower income residents, so the public hearing site was centrally-located to make participation convenient for as much of the city as possible. Additionally, the building sits amidst a number of the City's bus routes, providing access to residents from all areas of the city.

The City's Citizen Participation Plan includes provisions for non-English speaking persons or groups, who are accommodated during the planning process. A copy of the Plan is available for public inspection at the City of Wilmington Department of Real Estate and Housing.

b. Agencies, Groups, and Organizations that Participated in the Process

The following is a list of agencies, groups, and organizations that participated in or impacted the planning process for the City's FY2015 Annual Action Plan:

- Brandywine Coalition
- Catholic Charities, Inc.
- Challenge Program
- CHILD, Inc.
- Community Legal Aid Society
- Connections CSP, Inc.
- Delaware Center for Justice
- Delaware Community Reinvestment Action Council
- Delaware Continuum of Care
- Delaware Helpline
- Delaware HIV Consortium
- Eastside Rising
- Family Promise
- Homeless Planning Council of Delaware, Inc.
- Latin American Community Center
- Lutheran Community Services
- Ministry of Caring
- Neighborhood House
- New Castle County
- Tech Impact
- The Salvation Army
- West End Neighborhood House/Cornerstone West
- West Side Grows
- Wilmington City Council
- Wilmington Department of Planning and Urban Design
- Wilmington Housing Partnership
- Wilmington Housing Authority
- Wilmington Renaissance
- YMCA Delaware
- YWCA

3. Summary of Citizen Comments Received**4. Written Explanation of Comments Not Accepted**

The City considered and accepted all comments received at any of its public hearings or during the public display period.

Resources 91.220(c)(1) and (c)(2)

5. Identify the Federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.
6. Explain how Federal funds will leverage resources from private and non-Federal public sources.

5. Federal, State, and Local Resources Expected to be Available

The following table provides additional detail on the **estimated** Federal entitlement resources to be made available to the City of Wilmington during the FY2015 program year to implement the goals and objectives set forth in the Annual Plan.

FY2015 Allocated Federal Resources

<i>Entitlement Grants (includes reallocated funds)</i>		
CDBG	\$2,148,839	
HOME	\$436,410	
ESG	\$177,850	
HOPWA	\$630,341	
TOTAL		\$3,393,440
<i>Prior Years' Program Income NOT previously programmed or reported</i>		
CDBG	\$129,385	
HOME	\$0	
ESG	\$0	
HOPWA	\$0	
TOTAL		\$129,385
<i>Reprogrammed Prior Years' Funds</i>		
CDBG	\$0	
HOME	\$0	
ESG	\$0	
HOPWA	\$0	
TOTAL		\$0
Total Estimated Program Income		\$0
Section 108 Loan Guarantee Fund		\$0
TOTAL FUNDING SOURCES		\$3,522,825

Other Federal Resources

Under the 2011 HUD’s Lead Hazard Reduction Demonstration Grant, the City’s Department of Real Estate & Housing restructured action/workplan, policies and procedures and revised budget were presented for HUD approval and represent a program start date of July 1, 2013 through grant closeout October 31, 2014. The City’s 220 unit count as stated herein (13 abatements and 207 interim controls) includes the 13 units deemed "qualified/completed" by LACC but not yet audited by HUD or outside auditors. All units are located within the targeted zip codes of 19801, 19802, 19805 and 19806. The City ended its partnership with its sub-grantee the Latin American Community Center in March 2013 and has moved total management of the Wilmington De-Lead Program in-house. The City will continue to partner with Neighborhood Planning Councils, Beautiful Gate Community Outreach and similar organizations to educate about the health dangers to young children living in lead paint homes and the City’s efforts to reduce its hazards in our most vulnerable neighborhoods. During FY2015, the City’s goal is to wage an aggressive outreach strategy across our target communities resulting in the City’s completion of at least 60% of homes as defined in our work plan.

6. Leveraging of Other Private and Non-Federal Resources

The City estimates the availability of approximately \$200,000 in local Housing Strategic Funds, \$750,000 in Community Development Block Grant and \$150,000 in General Funds to assist in addressing needs identified in the Annual Plan.

Annual Objectives 91.220(c)(3)

**If not using the CPMP Tool: Complete and submit Table 3A.*

**If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls*

- 7. Provide a summary of specific objectives that will be addressed during the program year.

7. Summary of Specific Objectives to be Addressed in FY2015

The following table highlights the City of Wilmington’s specific annual objectives for FY2015. In addition, annual project/activity worksheets are included in Appendix C.

Table 3A: FY2015 Summary of Specific Annual Objectives Table

PROJECT	Projected Accomplishments		FUNDING	CDBG/HOME/ESG/HOPWA FUNDING
	TYPE	NUMBER		
Catholic Charities, Inc. - Bayard House	People	40	CDBG	16,696
Catholic Charities, Inc. - Homelessness Prevention	People	130		11,000
Challenge Program	People	55		35,000
Child, Inc.	People	35		15,000
Christina Cultural Arts Center, Inc.	People	26		15,000
DCRAC, Inc.	People	15		10,000
Delaware Center for Justice	People	140		14,000
Interfaith – Homeownership Center	People	50		9,000
Latin American Community Center	People	135		6,930
Lutheran Community Services	People	225		26,000
Mary Mother of Hope House I	People	200		11,000
Neighborhood House, Inc.	People	150		11,000
STEHM, Inc	People	18		4,500
Tech Impact	People	36		17,000
The Salvation Army	People	300		5,000
West End Neighborhood House – Bright Spot	People	20		25,000
West End Neighborhood House – Life Line	People	35		18,000
YMCA Men's Residence	People	130		12,000
YMCA – Teen Center	People	100		15,000
YWCA – Housing Counseling	People	20		39,500
YWCA Home Life Management	People	102	5,700	
Property Repair Program	Housing Units	45	646,523	
DeLead Hazard Reduction	Housing Units	220	250,000	
Miscellaneous Housing Projects	Housing Units	89	CDBG & HOME	588,600
HOME CHDO Set aside	Housing Units	55	HOME	65,462
The Salvation Army	People	400	ESG	33,707
Ministry of Caring - Hope House II & III	People	300		15,000
Family Promise - Rapid Re-Housing	People	45		15,000
Family Promise - Day Center & Graduate Pathways	People	60		10,000
Connections Community Support Program	People	54		25,405
Homeless Planning Council of DE - CMIS	People	35		15,000
Homeless Planning Council of DE - Centralized Intake	People	3,000		25,000
YWCA Delaware - Rapid Re-Housing	People	6500		25,400
Delaware HIV Services, Inc.	People	100	HOPWA	490,706
House of Joseph II	People	22		39,000
Catholic Charities HIV Preventive Services	People	40		19,000
Connections Community Support Program	People	12		29,000
Cecil County Maryland	People	24		33,725

Description of Activities 91.220(d) and (e)

***If not using the CPMP Tool:** Complete and submit Table 3C

***If using the CPMP Tool:** Complete and submit the Projects Worksheets

8. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

8. Summary of FY2015 Activities to be Undertaken

The following table provides a listing of proposed projects for FY2015 that were identified in order to address the needs outlined in the City's FY2011-2015 Five-Year Consolidated Plan. Additional information can be found in Appendix C, which provides the project worksheets and detailed information on the objective and outcome categories of each project as well as the priority need category and matrix code.

Table 3C: FY2015 Annual Plan Activities

Activity Name	Sources of Federal Funds			
	CDBG	HOME	ESG	HOPWA
Real Estate and Housing Projects (Total)	\$1,531,185	\$392,770		
Property Repair Program (inc. Staff Implementation)	\$646,523			
DeLead (Lead Hazard Reduction Program)	\$250,000			
Disposition Program Staff Implementation	\$59,802			
Clearance Program Staff Implementation	\$28,336			
Residential Façade Staff Implementation (Incl. Delivery)	\$125,000			
Ingleside Housing Project (Incl. Delivery)	\$50,000			
DE Center for Horticulture Street Trees CDBG	\$70,000			
Miscellaneous Housing Projects (CDBG & HOME)	\$261,292	\$327,308		
CDBG Rehab Delivery – 106 Reviews	\$40,232			
HOME CHDO Set-aside		\$65,462		
Real Estate and Housing Planning and Admin (Total)	\$414,583	\$43,641	\$13,338	\$18,910
CDBG Planning & Administration	\$399,083			
HOME Administration		\$43,641		
ESG Administration			\$13,338	
HOPWA Administration				\$18,910
Fair Housing (TBD)	\$10,000			
WEDCO CDBG Loan Collections	\$5,500			
CDBG Public Services Projects (Total)	\$322,326			
Catholic Charities	\$16,696			
Catholic Charities - Bayard House	\$11,000			
Challenge Program **	\$35,000			
CHILD, Inc. **	\$15,000			
Christiana Cultural Arts Center Inc. **	\$15,000			
DCRAC	\$10,000			
Delaware Center for Justice	\$14,000			
Interfaith - Homeownership Center	\$9,000			
Latin American Community Center **	\$6,930			
Lutheran Community Services	\$26,000			
Ministry of Caring - Hope House I	\$11,000			
Neighborhood House Inc	\$11,000			
STEHM, Inc.	\$4,500			
Tech Impact - IT Works Technology	\$17,000			
The Salvation Army - Code Purple	\$5,000			
West End Neighborhood House - Bright Spot Venture	\$25,000			
West End Neighborhood House - Life Line	\$18,000			
YMCA of Delaware - Male Residence SHP	\$12,000			
YMCA of Delaware - Teen Center	\$15,000			
YWCA Delaware - Homelife Management Center	\$39,500			
YWCA Delaware, Inc. - Housing Counseling	\$5,700			
ESG Projects (Total)			\$164,512	
The Salvation Army			\$33,707	
Ministry of Caring - Hope House II & III			\$15,000	
Family Promise - Rapid Re-Housing			\$15,000	
Family Promise - Day Center & Graduate Pathways			\$10,000	
Connections Community Support Program			\$25,405	
Homeless Planning Council of DE - CMIS			\$15,000	
Homeless Planning Council of DE - Centralized Intake			\$25,000	
YWCA Delaware - Rapid Re-Housing			\$25,400	

HOPWA Projects (Total)				\$611,431
Delaware HIV Services, Inc.				\$490,706
Ministry of Caring - House of Joseph II				\$39,000
Catholic Charities HIV Preventive Services				\$19,000
Connections CSP, Inc. - Womanspace/Enterprise				\$29,000
Cecil County Maryland				\$33,725
TOTAL EXPENDITURES	\$2,268,094	\$436,411	\$177,850	\$630,341

Specific Short-Term and Long-Term Community Development Objectives

The City of Wilmington has developed the following short-term and long-term objectives for FY2011-2015:

Public Facilities & Infrastructure Improvements

Goal: To improve access to public facilities and the services available to low and moderate income households at such facilities through miscellaneous public facility improvement projects. Public facilities improvements are important to supporting the quality of life by providing adequate space for the provision of services, holding of events that bring the community together, and addressing public safety concerns.

Short-Term Goals:

- Public Facilities Improvements –
 - The City will allocate FY2015 CDBG funding to the Street Trees program, as needed, in priority low and moderate income areas.

Long-Term Goals:

- Over the current five-year Plan, the City will continue to fund the Street Trees Program, which plants trees in low and moderate income census tract block group areas through the use of CDBG funds.

Public Services

Goal: To support area non-profit organizations and public agencies that provides necessary supportive services and housing (emergency, transitional, and permanent) to the City’s homeless population.

Short-Term Goals:

- The City will use FY2015 funds to support several organizations, including, but not limited to:
 - Connections CSP, Inc. – Rapid Re-Housing
 - Catholic Charities – Operation of Bayard House
 - YMCA – Homelessness prevention program
 - YWCA – Home Life Management
 - Ministry of Caring – Hope House I, II and III

Long-Term Goals:

- Over the current five-year Plan, the City will assist 6,000-10,000 homeless or at risk of being homeless individuals through various homeless services and housing providers as part of its Public Service grant program.

The City supports the efforts of public service agencies that provide supportive, social, and housing services to residents of the City. In addition, the City uses ESG and HOPWA funds to assist public service providers. All of the local social service agencies have been contacted during the planning process to discuss relevant issues, as part of the City's bi-annual Subrecipient Roundtable.

CDBG funds will be used in FY2015 to fund the following activities:

- Catholic Charities – Bayard House for Pregnant Women and Minors
- Catholic Charities – Homelessness Prevention
- Challenge Program – Housing Construction Training Program for Youth
- Child, Inc. – Prevention and treatment for abuse children and families.
- Christina Cultural Art Center – Future Enterprisers
- Delaware Center for Justice, Inc.
- Delaware Community and Reinvestment Action Council – Housing Clinic
- Interfaith - Homeownership Center
- Latin American Community Center – STEAM after School for K-5
- Lutheran Community Services - Homeless Prevention
- Ministry of Caring – Operation of Mary Mother of Hope House I
- Neighborhood House, Inc. – Housing Counseling
- STEHM, Inc – Direct Case Management Services
- Tech Impact - Youth IT Works Technology Training
- The Salvation Army – Code Purple Shelter
- West End Neighborhood House - Bright Spot Venture
- West End Neighborhood House–Life Lines Program - Former foster care youth
- YMCA – Male Residence
- YMCA of Delaware - Teen Center
- YWCA – Housing Counseling
- YWCA HomeLife Management - Housing & life skills training for homeless families

ESG funds will be used in FY2015 to fund the following activities:

- Connections CSP, Inc. – Rapid Re-Housing & CMIS
- Family Promise – Rapid Re-Housing & Emergency Shelter
- YWCA – Rapid Re-Housing
- Homeless Planning Council of DE, Inc. – Centralized Intake & CMIS
- Ministry of Caring – Operation of Mary Mother of Hope Houses II & III
- The Salvation Army – Shelter Operations

HOPWA funds will be used in FY2015 to fund the following activities:

- Catholic Charities Inc. – HIV Services/Homelessness Prevention Program
- Cecil County HOPWA Program, which also serves New Castle County, Delaware and the City of Wilmington – Provides housing, health, and supportive services to HIV/AIDS-diagnosed persons
- Connections CSP, Inc. – Rental subsidies for HIV/AIDS-diagnosed persons
- Delaware HIV Services, Inc. – Tenant-based rental assistance program for HIV/AIDS-diagnosed persons throughout the County and State
- Ministry of Caring – Operation of House of Joseph II

Geographic Distribution/Allocation Priorities 91.220(d) and (f)

9. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
10. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.

9. Geographic Areas in which Assistance will be Directed during FY2015

Priority CDBG funding areas in the City of Wilmington include areas where the percentage of low and moderate income (LMI) persons is 51.0% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the City's rate overall. The following narrative describes the characteristics of these areas.

Concentrations of Minority and Hispanic Persons

The racial make-up of the City of Wilmington underwent a slight shift, with the number of racial minority residents increasing since 1990. Between 1990 and 2010, the number of minority residents increased from 41,395 to 42,625. Combined with a slight increase in total population, the share of minority residents rose from 57.9% to 58.6% over 19 years.

Diversity among the minority population is relatively constant; however there have been slight increases in the Black and Hispanic populations. The following trends were noted:

- Black residents have slightly increased from 52.4% of the population to 54.0%.
- American Indians/Alaskan Natives increased slightly from 0.2% to 0.4% of the total population.
- Asians/Pacific Islanders represented 0.4% of the total population in 1990 and increased to 0.7% of the total population in 2010.
- Persons of "Some other Race" in 2010 represented 3.3% of the minority population, which decreased from 8.4% in 1990.
- "Persons of two or more races" was a new category in the 2000 Census. Then, the population in this category comprised 2.0% of the total population. This segment decreased slightly to 1.6% of total population in 2010.
- Persons of Hispanic origin¹ accounted for 7.1% of total population. Between 1990 and 2010, the Hispanic population increased from 5,072 to 7,550 persons and represented 10.4% of all City residents.

¹ Hispanic origin is defined by the Census Bureau as "people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race."

Trends in Population by Race and Ethnic Origin, 1990 - 2010

	1990		2000		2009		% Change 1990-2000	% Change 2000-2009
	#	%	#	%	#	%		
City of Wilmington	71,526	100.0%	72,664	100.0%	72,692	100.0%	1.6%	0.0%
White	30,131	42.1%	25,811	35.5%	30,067	41.4%	-14.3%	16.5%
Black	37,446	52.4%	41,001	56.4%	39,250	54.0%	9.5%	-4.3%
Amer. Indian/Alaska Native	156	0.2%	185	0.3%	298	0.4%	18.6%	61.1%
Asian/Pacific Islander	315	0.4%	493	0.7%	491	0.7%	56.5%	-0.4%
Some Other Race	3,478	4.9%	3,750	5.2%	1,404	1.9%	7.8%	-62.6%
Two or More Races*	N/A		1,424	2.0%	1,182	1.6%	N/A	-17.0%
Hispanic	5,072	7.1%	7,148	9.8%	7,550	10.4%	40.9%	5.6%

* Data for Two or More Races was not available in 1990.

Source: 1990 Census SF1 (P1, P6, P8); Census 2000 SF1 (P1, P3, P4); 2005-2009 American Community Survey (B01003, B02001, B03001)

The following table presents population by race and ethnicity. The data is presented by census tract for all 70,851 City residents in 2010. Currently, the City's most recent Consolidated Plan defines an area of minority concentration as one in which the percentage of a specific minority group is 10 percentage points or higher than the percentage of the specific minority group for the city as a whole.

In the City of Wilmington, Black residents comprised 54.0% of the population. Therefore, an area of racial concentration includes municipalities where the percentage of Black residents is 64.0% or higher. There are 13 census tracts that meet the criteria for racial concentration. They are (in descending order):

- Census Tract 9 – 92.1%
- Census Tract 17 – 90.6%
- Census Tract 7 – 89.0%
- Census Tract 6.01 – 88.3%
- Census Tract 19 – 87.1%
- Census Tract 20 – 86.5%
- Census Tract 5 – 84.8%
- Census Tract 6.02 – 84.6%
- Census Tract 8 – 80.1%
- Census Tract 16 – 79.0%
- Census Tract 3 – 78.3%
- Census Tract 21 – 75.0%
- Census Tract 2 – 71.5%

Further, persons of Hispanic ethnicity represent 10.4% of the City's population. Therefore, an area of ethnic concentration would include municipalities with a Hispanic population of 20.4% or higher. There are four census tracts in the City of Wilmington that meet the criteria for ethnic concentration. They are (in descending order):

- Census Tract 22 – 61.9%
- Census Tract 26 – 29.5%
- Census Tract 23 – 29.1%
- Census Tract 25 – 22.3%

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Population by Race and Ethnic Origin by Municipality, 2010

	Total Population	White	Black	Asian/ Pacific Islander	All Other Races*	Hispanic
City of Wilmington	72,692	41.4%	54.0%	0.7%	4.0%	10.4%
Census Tract 1	1,450	49.2%	43.1%	7.0%	0.7%	1.7%
Census Tract 2	5,634	25.9%	71.5%	0.5%	2.1%	0.7%
Census Tract 3	3,442	17.4%	78.3%	0.0%	4.2%	5.1%
Census Tract 4	3,312	51.2%	48.5%	0.0%	0.4%	3.8%
Census Tract 5	3,597	13.7%	84.8%	0.0%	1.4%	1.4%
Census Tract 6.01	3,015	9.9%	88.3%	0.0%	1.8%	1.6%
Census Tract 6.02	2,869	12.6%	84.6%	0.0%	2.8%	2.2%
Census Tract 7	874	3.3%	89.0%	7.7%	0.0%	0.0%
Census Tract 8	1,191	19.1%	80.1%	0.8%	0.0%	7.0%
Census Tract 9	2,403	6.5%	92.1%	0.0%	1.5%	1.5%
Census Tract 10	646	69.3%	25.1%	0.0%	5.6%	4.2%
Census Tract 11	4,220	78.0%	17.4%	1.7%	2.9%	1.8%
Census Tract 12	1,511	93.2%	2.5%	4.3%	0.0%	3.0%
Census Tract 13	3,816	96.5%	1.3%	1.0%	1.3%	0.7%
Census Tract 14	2,099	69.4%	23.5%	0.0%	7.1%	14.7%
Census Tract 15	2,434	51.0%	47.2%	0.3%	1.5%	8.1%
Census Tract 16	2,609	19.7%	79.0%	0.0%	1.3%	7.1%
Census Tract 17	2,331	4.9%	90.6%	0.0%	4.5%	1.8%
Census Tract 18	---	---	---	---	---	---
Census Tract 19	1,706	12.7%	87.1%	0.0%	0.2%	0.0%
Census Tract 20	504	13.5%	86.5%	0.0%	0.0%	0.0%
Census Tract 21	1,532	14.8%	75.0%	1.1%	9.1%	8.7%
Census Tract 22	3,639	49.0%	33.5%	0.6%	16.8%	61.9%
Census Tract 23	3,568	32.8%	59.1%	0.2%	7.8%	29.1%
Census Tract 24 (part)**	5,074	56.9%	38.7%	0.6%	3.9%	7.2%
Census Tract 25 (part)**	3,871	74.7%	19.3%	0.0%	6.0%	22.3%
Census Tract 26 (part)**	3,182	44.8%	45.6%	0.8%	8.7%	29.5%
Census Tract 27 (part)**	2,163	56.1%	39.2%	0.0%	4.7%	19.1%

* All Other Races includes American Indian/Alaska Native, Some Other Race, and Two Or More Races

** These census tracts are only partially contained in the City of Wilmington.

Source: 2005-2009 American Community Survey (B01003, B02001, B03001)

Low and Moderate Income Areas

The following table presents information regarding low and moderate income (LMI) persons in Wilmington. LMI persons, as determined by HUD, have incomes at or below 80% of the median family income (MFI). In its FY2010 estimates, HUD determined that there were 40,137 LMI persons in Wilmington, equivalent to 58.7% of the population for whom this rate is determined.

HUD defines an LMI census block group in the City of Wilmington as one in which 51% or more of the population have incomes of 80% or less of MFI. According to these criteria, 46 of the City's 76 census block groups qualify as LMI areas.

Wilmington LMI Census Block Groups, 2010

Census Tract	Block Group	LMI persons	Universe of LMI	Percent LMI
City of Wilmington		40,137	68,418	58.66%
0001.00	1	372	540	68.89%
0002.00	1	180	662	27.19%
	2	299	759	39.39%
	3	348	849	40.99%
	4	263	665	39.55%
	5	470	1,122	41.89%
0003.00	6	515	1,370	37.59%
	1	261	684	38.16%
	2	345	830	41.57%
0004.00	3	327	690	47.39%
	4	589	1,179	49.96%
0005.00	1	417	917	45.47%
	2	815	1,426	57.15%
	3	150	623	24.08%
0006.01	1	635	972	65.33%
	2	780	1,186	65.77%
	3	408	759	53.75%
	4	458	819	55.92%
0006.02	1	397	744	53.36%
	2	550	862	63.81%
	3	736	950	77.47%
0007.00	1	841	1,196	70.32%
	2	726	943	76.99%
0008.00	3	668	1,028	64.98%
	1	830	883	94.00%
	2	735	889	82.68%
0009.00	1	405	490	82.65%
	1	521	661	78.82%
	2	789	946	83.40%
0010.00	3	308	424	72.64%
	1	146	589	24.79%
0011.00	1	525	1,263	41.57%
	2	413	1,000	41.30%
	3	413	907	45.53%
0012.00	1	252	628	40.13%
	2	287	875	32.80%
0013.00	1	247	1,090	22.66%
	2	149	709	21.02%
	3	122	742	16.44%
	4	340	994	34.21%

Census Tract	Block Group	LMI persons	Universe of LMI	Percent LMI
0014.00	1	369	764	48.30%
	2	717	1,253	57.22%
0015.00	1	1,314	2,252	58.35%
0016.00	1	530	902	58.76%
	2	585	741	78.95%
	3	522	704	74.15%
0017.00	1	495	763	64.88%
	3	1,159	1,275	90.90%
0018.00	4	804	1,079	74.51%
	1	0	0	---
0019.00	1	784	982	79.84%
	2	589	676	87.13%
0020.00	1	463	561	82.53%
0021.00	1	871	1,055	82.56%
	2	569	952	59.77%
0022.00	1	612	646	94.74%
	2	575	769	74.77%
	3	564	741	76.11%
	4	909	1,124	80.87%
0023.00	1	744	914	81.40%
	2	840	1,086	77.35%
	3	470	611	76.92%
	4	615	796	77.26%
0024.00	1	432	888	48.65%
	2	552	1,101	50.14%
	4	441	1,018	43.32%
0025.00	5	714	1,406	50.78%
	1	635	1,130	56.19%
	2	463	1,168	39.64%
0026.00	3	369	777	47.49%
	2	533	952	55.99%
	3	445	705	63.12%
	4	520	778	66.84%
0027.00	5	876	1,280	68.44%
	1	503	703	71.55%
	2	522	1,001	52.15%

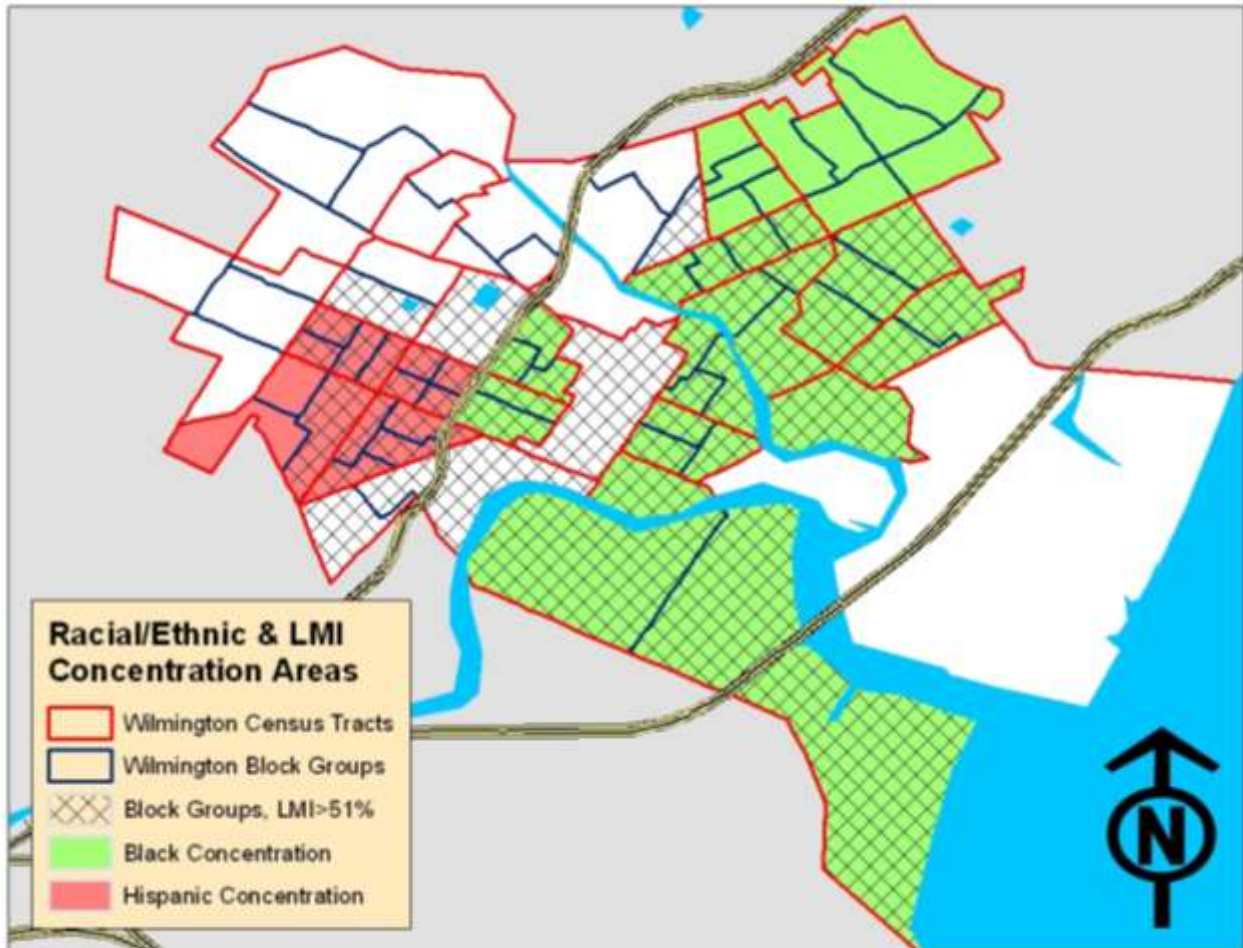
* Shaded cells indicated census block groups w hich qualify as LMI areas

Source: Housing and Urban Development FY2010 LMI estimates

Concentrations of LMI and Minority Persons

Of the municipalities which contained block groups identified as LMI areas, 15 were noted also to be areas of racial concentration. These areas include census tracts primarily in the Brandywine Village, Prices Run, Riverside, Eastside, Southbridge, West Center City, Bayard Square, Hedgesville, and Hilltop neighborhoods.

The following map illustrates the areas of concentration of Black and Hispanic residents and LMI persons in Wilmington.



FY2015 Allocations

FY2015 CDBG Public Services funds will be used in support of Catholic Charities, Inc., Challenge Program, CHILD, Inc., Christiana Cultural Arts Center, Inc., Delaware Community Reinvestment Action Council, Delaware Center for Justice, Inc., Interfaith Community Housing of DE, Inc., Lutheran Community Services, Inc., Ministry of Caring, Inc., Neighborhood House, Inc, STEHM, Inc., The Salvation Army, West End Neighborhood House, Inc., YMCA of Delaware - SRO, YMCA of Delaware - Teen Center, YWCA Delaware Homelife Management Center, YWCA Delaware Housing Counseling.

Wilmington has several City-wide programs, such as the Homeowner Repair and Residential and Commercial Façade programs. The remaining City CDBG funds will be allocated to miscellaneous housing projects and staff implementation costs.

FY2015 HOME funds will be directed towards CHDO set aside for future rental and homeownership development, as well as non-CHDO housing development projects.

In accordance with HEARTH Act requirements, FY2015 ESG funds is being allocated to Connections CSP, Inc., Family Promise and YWCA of Delaware, Inc. for Rapid Re-Housing, to the Homeless Planning Council of Delaware for Centralized Intake and to Family Promise, Ministry of Caring, Inc. and The Salvation Army, Inc. for shelter operations.

Finally, FY2015 HOPWA funds will be allocated to Connections CSP, Inc., Ministry of Caring, Inc., Catholic Charities, Inc. and the Delaware HIV Consortium, as well as a set-aside for Cecil County, MD, which is part of the same Metropolitan Statistical Area (MSA) as Wilmington, as defined by the Federal Office of Management and Budget.

10. Allocation of Investments and Obstacles to Addressing Underserved Needs

Allocation of Investments

CDBG and HOME funds are intended to provide lower and moderate income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of FY2015 projects is predicated upon the following criteria:

- Goals of increasing homeownership, especially in older neighborhoods at risk of decline and/or investor targeting;
- Goals to provide public services and public facilities in underserved neighborhoods;
- Meeting the needs of extremely low, very low, and low income households;
- Focus on low and moderate income areas or neighborhoods;
- Meeting the statutory requirements of the CDBG and HOME programs;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and/or
- The ability to measure or demonstrate progress and success

Since 2000, the City of Wilmington has been actively and aggressively mapping physical and social conditions throughout the City. The City began the mapping project by identifying the location of vacant properties. Using this as base data, the City then overlaid historic districts, façade conditions, tax delinquency rates, owner occupancy rates, streetscape conditions, and crime rates on the base data. In 2001, the maps created through this process helped the City to develop a neighborhood classification system that is based on neighborhood conditions. Areas were classified as "stable", "at-risk" (or deteriorating), and "in need of redevelopment." The areas

that are defined as areas in need of redevelopment are largely coincident with those census tracts and block groups in Wilmington where the median income is less than 80% of the County median and are eligible for CDBG funding. Typically, these census tracts have:

- Highly concentrated low and very low income residents
- High percentages of residents with incomes below the poverty level
- High percentages of housing cost-burdened residents
- High percentages of substandard housing
- High percentages of subsidized housing
- High percentages of vacant housing
- High crime rates

The geographic picture created through the mapping of the physical and social conditions throughout the City of Wilmington clearly depicts the need for more concentrated redevelopment efforts. Therefore, rather than dispersing limited funds uniformly throughout the entire City, the City of Wilmington has chosen to target its limited resources within defined redevelopment areas. With this targeted approach to housing and community development, the City hopes to assure both a comprehensive and strategic approach to revitalization. The City believes that this approach will build on the success of ongoing projects and will support highly visible projects that may potentially serve as a catalyst for continued development and revitalization in the years ahead.

The City has also established a priority goal of halting deterioration in "at risk" neighborhoods. The City is encouraging private market reinvestment in these neighborhoods using a variety of limited City, State, and Federal incentives, as well as enforcement activities. This program, the Residential Improvement and Stabilization Effort (RISE) was established in 2004, focuses on several neighborhoods throughout the city. The City will prioritize housing and community development needs in these neighborhoods. The general RISE areas include:

- Browntown/ Hedgeville
- West Center City
- Hilltop/Westside
- Northeast
- Eastside

The primary goals of the 1st Five Year RISE program was to increase affordable homeownership in the City by 210 units, reduce and eliminate blight, improve the City's housing stock, raise property values, involve local non-profit and private developers, and increase income diversity through limited market-rate housing development.

The success of the 1st Five Year RISE Program laid the ground work for the 2nd Five Year RISE program. Due to market conditions the goal for creating affordable homeownership units was reduce to 150 units while work to reduce blight, raise property values and increase income diversity through limited market-rate housing development continued.

One major project within the RISE program is East Side Raising Plan. The plan includes concepts and strategies for neighborhood redevelopment based on physical and market conditions and focuses on housing development initiatives through acquisition, demolition, rehabilitation and new construction. The plan includes an

implementation strategy and recommends immediate, short- and long-term projects, expected costs, responsible parties, timing, and potential funding scenarios and sources. What makes this Plan unique is that a number of stakeholders, churches and non-profit developers, in conjunction with the City of Wilmington, have partnered together and established a MOU outlining the responsibility of each entity. One of the City's major contribution will be the donation of homes from its vacant property inventory to the non-profit developers who are part of the East Side Rising Coalition. The Coalition's goal is to acquire 150 blighted, undersized housing units from which at least 75 new homeownership opportunities will be developed. This effort will reduce density, increase property values and provide much needed open green space in this community. In addition, there is an economic development component of the Plan whose goal is to create business and job opportunities for local low and moderate-income residents.

The City of Wilmington will support development projects that adhere to our notion of having "balanced and sustainable communities" within the City's neighborhoods. More specifically, a project must contribute to the development of a "balanced and sustainable community" by supporting homeownership, providing a variety of housing stock with appropriate levels of density and parking, improving the mix of income levels amongst neighborhood residents, and ensuring the delivery of adequate social and governmental services to the residents of the project without concentrating such services in a manner that negatively impacts the neighborhood.

Obstacles to Addressing Underserved Needs

The most significant obstacle to meeting the needs of the underserved in the City of Wilmington is the limited funding resources available to address identified priorities. It is important to note that Federal funding available for community development needs has been on a steady decline since 1975. Unfortunately, as Federal funding levels have declined, the fiscal needs of cities have steadily risen. With Consolidated Plan grants in FY2015 totaling less than \$4 million (including prior years uncommitted funds and program income) and having restricted uses, it is clear that the resources available fall far short of what is needed to meet the actual needs of households throughout the City of Wilmington. Thus, the major barrier to meeting the identified needs of underserved populations is the lack of sufficient Federal funding required to fully implement the City's various housing and community development goals and objectives.

Intensifying the impact of limited available funding is the current increase in local home foreclosures, increased unemployment, increased homelessness and risk of homelessness, and the need for increased supportive services for the growing population that is negatively affected by the economy and finds itself with fewer resources.

Additionally, most Federal funding for revitalization is restricted to the housing needs of low- and moderate-income residents. The City recognizes that this is a very great need; however, the City has determined that the development of additional low-income housing is not the only answer to the revitalization of Wilmington's neighborhoods. It is important that the City find additional flexible funding sources that can be used to eliminate blight, improve the appearance of the urban fabric, encourage private market reinvestment in the City, and revitalize deteriorated neighborhoods, rather than focus solely on the housing needs of low- to moderate-income residents.

Current funding limitations prevent the City from addressing all housing and community development needs. However, under the new administration, the City revised its "housing centric" focus to now include youth and family-related projects and activities throughout the remaining years of the FY2011-15 Consolidated Plan.

In the face of continued budget cuts, the City of Wilmington will work to better utilize limited available resources, including, where possible, the providing additional City resources. During the next year, the City anticipates:

- Working with State to encourage the provision of additional dollars for community development activities.
- Partnering with the County, State and local non-profits to help alleviate the City's growing home mortgage foreclosure crisis.
- Leveraging private and philanthropic dollars by applying for additional grants and working with the Wilmington Housing Partnership.
- Continuing to participate in garnering of Continuum of Care funding for homelessness prevention needs and activities.
- Continued use of Housing Opportunity Funds, established with City resources. Housing Opportunity Funds will be used to support and stimulate development projects that serve to enhance the City's on-going efforts to promote homeownership and quality rental housing.

The City of Wilmington will continue to partner with other public agencies and non-profit organizations, whenever feasible, to leverage resources and maximize outcomes in housing and community development.

Annual Affordable Housing Goals 91.220(g)

**If not using the CPMP Tool: Complete and submit Table 3B Annual Housing Completion Goals.*

**If using the CPMP Tool: Complete and submit the Table 3B Annual Housing Completion Goals.*

11. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

TABLE 3B: ANNUAL HOUSING COMPLETION GOALS

ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Completions	Resources used during the period				
		CDBG	HOME	ESG	HOPWA	NSP
Acquisition of existing units						
Production of new units	134		134			
Rehabilitation of existing units						
Rental Assistance	88			88		
Total Sec. 215 Rental Goals	222		134	88		
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)						
Acquisition of existing units						
Production of new units	2					2
Rehabilitation of existing units	54	45				9
Homebuyer Assistance						
Total Sec. 215 Owner Hsg. Goals	56	45				11
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)						
Homeless	7,861	466		7,395*		
Non-Homeless	1,000	1,000				
Special Needs	123				123	
Total Sec. 215 Affordable Housing	8,984	1,466		7,395	123	
ANNUAL HOUSING GOALS						
Annual Rental Housing	9,116					
Annual Owner Housing	184					
Total Annual Housing Goal	9,300					

* Includes 6,500 persons estimated to be processed through Centralized Intake.

11. FY2015 Affordable Housing Goals

The City of Wilmington has established the following affordable housing goals and objectives for FY2015.

➤ **Priority #1: Expand the supply of quality affordable housing for homeownership**

Goal: To increase the supply of decent, affordable for-sale housing opportunities available to the city's lower-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.

- Objective: To increase the supply of decent, affordable owner homes available for the city's lowest-income households through coordination with the Wilmington Housing Authority (WHA), CHDOs, non-profit and for-profit agencies, and private developers.
- Planned Accomplishments over the next two years:
 - The City will facilitate construction of 40 – 60 additional units of decent owner housing affordable to LMI households.

➤ **Priority #2: Expand the supply of quality affordable rental housing**

Goal: To increase the supply of decent, affordable rental housing opportunities available to the city's low- to moderate-income households through coordination with WHA, area CHDOs, non-profit and for-profit agencies, and private developers.

- Objective: To construct or rehabilitate rental units throughout the city that is affordable to LMI households.
- Planned Accomplishments over the next two years:
 - The City will facilitate the construction and/or rehabilitation of 100-135 units of decent rental housing affordable to LMI households.

➤ **Priority #3: Mitigate blight to reduce the impact of neglected and vacant properties**

Goal: To remove the tangible and intangible negative impacts of abandoned, dilapidated, and foreclosed properties on the viability of neighborhoods throughout the city.

- Objective: To facilitate the demolition of vacant, dilapidated, and foreclosed structures throughout the city.
- Planned Accomplishments over the next two years:
 - The City will demolish four (4) structures per year through its CDBG Clearance/Demolition Program.
 - The City will acquire, rehabilitate, and resell 51 units in program years 1, 2, 3 and 4 through its NSP and NSP 2 initiatives, pending the availability of continued funding.

➤ **Priority #4: Improve the quality of the existing housing stock**

Goal: To support families and individuals who already own their homes but, due to economic hardship or excessive cost-burden, are not able to make repairs necessary for critical upkeep and value retention. This includes emergency repair provisions that will enable LMI homeowners to make immediately required repairs to their homes.

- Objective: Provide owner-occupied housing rehabilitation assistance to LMI households with incomes up to 80% of MFI to provide livable environments and retain affordability.
- Planned Accomplishments over the next two years:

- The City will facilitate the rehabilitation of 35-45 housing units per year through the City's Property Repair Fund.

Goal: To improve the exterior aesthetics and façades of various residential properties throughout the city through the Residential Façade Improvement Program.

- Objective: Provide financial assistance to make necessary façade improvements to residential structures throughout the city.
- Planned Accomplishments over the next two years:
 - Through the City's CDBG Residential Façade Program, 20 units will be improved annually. Due to reductions in Federal funding, the City has revised their estimated number of units from 33 to 20 per year.

Goal: To work with the Wilmington Housing Authority on the disposition and redevelopment of various public housing units throughout the city.

- Objective: To facilitate the Wilmington Housing Authority's demolition of vacant, dilapidated structures.
- Planned Accomplishments over the next two years:
 - The Authority will demolish 2-3 structures per year across the city.

➤ **Priority #5: Provide housing options and supportive services for the homeless**

Goal: To provide stability and opportunity to the city's homeless populations through collaborative work with the local HMIS Lead Agency, Centralized Intake, the Continuum of Care, non-profit organizations and other public and private agencies.

- Objective: To provide operating support and other necessary assistance to local homeless service providers through the ESG program who demonstrate thoroughness in reaching the City's homeless population, and have among their goals to:
 - ❖ *Reduce the number of people who become homeless;*
 - ❖ *Reduce length of homelessness;*
 - ❖ *Reduce return to homelessness; and*
 - ❖ *Increase jobs and income.*
- Planned Accomplishments over the next two years:
 - Through its support of local homelessness agencies, the City will provide rapid re-housing, supportive services, emergency shelter, and transitional housing to more than 1,500 persons annually.

➤ **Priority #6: Provide housing options and supportive services for the City's population living with HIV/AIDS**

Goal: To provide stability and opportunity to the city's HIV/AIDS populations through work with the Delaware HIV Consortium and other non-profit organizations and public agencies.

- Objective: To provide operating support and other necessary assistance to local service providers through the HOPWA program.
- Planned Accomplishments over the next two years:
 - Through support of local agencies and service providers, the City will provide supportive services, emergency shelter, and housing to more than 300 persons with HIV/AIDS annually.

➤ **Priority #7: Provide funding for eligible youth and families projects and**

activities.

Goal: To improve the quality of life of low and moderate-income households and neighborhoods by supporting projects and programs for youth and families.

- Objective: To provide program and operating support to local public service agencies serving the low- and moderate income community.
 - Planned Accomplishments over the next two years: To earmark no less than 40% of the City's public services set aside for eligible youth and families initiatives.

Public Housing 91.220(h)

12. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
13. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

12. Public Housing Activities for FY2015

The City of Wilmington does not play a direct role in the provision of public housing units or the administration of Section 8 Housing Choice Vouchers in the City of Wilmington. However, the City works in collaboration with the Wilmington Housing Authority (WHA) on various projects and initiatives to help address the needs of public housing residents.

The Wilmington Housing Authority provides 1,557 units of public housing in the city and presently has 65 units of new public housing under construction. WHA also administers 1,665 Section 8 Housing Choice Vouchers, 75 VASH vouchers, and 53 SRO vouchers. The Authority also has developed and manages over 300 units of affordable tax-credit residential units directly or in partnership with non-profit affiliate entities.

Each public housing community, excluding the scattered site developments, has a resident council. Resident councils have input and involvement in management operations, modernization needs, family self-sufficiency programs, and homeownership programs. In addition, resident councils hold regular meetings and participate in surveys for needs assessments. There are also two WHA resident Board Commissioners appointed by the Mayor's office to work directly with the Executive Director to insure the Authority is responsive to issues that affect the public housing communities.

In addition, the Wilmington Housing Authority operates a public housing homeownership program and a Section 8 voucher homeownership program. The public housing Section 32, transitioned in 2009 from a Section 5h program, currently has more than 100 active participants and expects to sell its first units in 2012. With regard to the Section 8 homeownership program, 19 homeownership transactions have been completed to date.

The Housing Authority partners with the City of Wilmington as part of the Neighborhood Stabilization Program (NSP). To date, five NSP units have been renovated for homeownership, which are currently being offered for sale to participants in both the Section 32 and Section 8 homeownership programs.

13. Not applicable. The Wilmington Housing Authority is not designated as troubled by HUD.

Homeless and Special Needs 91.220(i)

14. Describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.
15. Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).
16. Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

14. FY2015 Action Steps to Eliminate Chronic Homelessness

HUD issued the final regulation implementing changes to the definition of homelessness, as part of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The definition affects who is eligible for HUD-funded homeless assistance programs. The new definition includes four broad categories of homelessness:

- People living in places not meant for human habitation, in emergency shelter, in transitional housing, or exiting an institution where they temporarily resided. The only significant change from existing practice is that people will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days), and were in a shelter or a place not meant for human habitation immediately prior to entering that institution.
- People losing their primary nighttime residence, which may include a motel or hotel or a doubled up situation, within 14 days and lack resources or support networks to remain in housing. HUD previously allowed people who were being displaced within 7 days to be considered homeless. The regulation describes specific documentation requirements for this category.
- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This new category of homelessness applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People fleeing or attempting to flee domestic violence who have no other residence, and lack the resources or support networks to obtain other permanent housing.

Updated Homeless Count

On January 29, 2013, the Homeless Planning Council (HPC) of Delaware conducted its 2013 Homeless Point-in-Time study statewide. Volunteers who conducted the survey recorded that there were 946 persons who were homeless on this date. Further, 716 or 76% of the respondents were in New Castle County, with the majority in Wilmington, the largest city in the County.

FY2015 Action Steps

The City's FY2015 Annual Action Plan allocation of ESG funds is in accordance with changes to the HEARTH ACT, which puts a greater emphasis on homelessness prevention, rapid re-housing and support of HMIS data collection and reporting.

Chronic Homelessness

The City of Wilmington is a participant in the Continuum of Care, as led by the Homeless Planning Council of Delaware (HPC), in its efforts to address homelessness and the priority needs of homeless individuals and families, including subpopulations. The CoC addresses the housing and supportive service needs in each stage of the process to help homeless persons make the transition to permanent housing and independent living. The City will continue to support the CoC strategy to meet the needs of homeless persons and those at risk of becoming homeless because homelessness is a state-wide issue. Because the state is experiencing an increase in the needs of the homeless, the majority of homeless providers are collaborating to strengthen service networks. A primary obstacle in meeting the needs of underserved is limited available resources for the continued operations of facilities and associated services.

With a focus on homeless prevention, the City of Wilmington and local service providers have identified the provision of direct assistance such as rent and utility payments, as well as supportive services to help those potentially at-risk of becoming homeless, as the key priorities for homeless assistance and prevention. In addition, the provision of housing through the inventory of emergency and transitional housing facilities, and rapid-rehousing and permanent supportive housing vouchers is also a priority need in Wilmington. Efforts are underway to encourage a range of housing and supportive services and to work with partner agencies.

At the present time, within the City of Wilmington limits, Delaware's Continuum of Care consists of various outreach/assessment services, 297 emergency shelter beds, 34 domestic violence shelter beds, emergency lodging services, 517 transitional housing beds, 425 permanent supportive housing vouchers, a safe haven shelter with 10 beds, and various homeless prevention services offered.

Published in December 2013, the Delaware Interagency Council on Homelessness (DICH) prepared a document entitled, **Delaware's Plan to Prevent and End Homelessness**. The DICH includes broad representation from stakeholders including the City of Wilmington, New Castle County, community leaders, state and Federal government agencies, supportive housing developers and homeless service providers, and formerly homeless individuals.

The Delaware Plan to Prevent and End Homelessness is aligned with the HEARTH Act and Opening Doors while expanding the focus to all populations of persons

experiencing homelessness. The Plan adopts the goals of Opening Doors as outlined below:

- Finish the Job of Ending Chronic Homelessness by 2015
- Prevent and End Veterans Homelessness by 2015
- Prevent and End Family Homelessness by 2020
- Setting a path to ending all types of homelessness

The Delaware Plan to Prevent and End Homelessness combines permanent supportive housing, outreach and engagement-oriented supportive services, improved discharge and transition planning, and other evidence-based practices to alleviate homelessness among all populations most likely to experience homelessness to create an efficient and cost-effective service delivery system that addresses homelessness now and prevents it in the future. Delaware's Plan to Prevent and End Homelessness is not just about creating housing units. It also calls for implementing a range of prevention and service delivery strategies that have a basis in research evidence and have been demonstrated to be effective.

Delaware's Plan to Prevent and End Homelessness is an expression of a collective commitment to actively seek long-term and sustainable solutions to the issue, rather than continuing to simply manage episodes of homelessness as they occur. The significant focus of this plan is on investing our precious local resources in a manner that better serves the homeless people and, in so doing, eliminates homelessness in Delaware.

The Plan recommends enlisting the following seven broad objectives:

- Implement Centralized Intake
- Build upon Existing Capacity and Improve Performance
- Integrate Healthcare and Behavioral Healthcare
- Increase Access to Permanent Housing
- Improve Services for Children, Youth and Families
- Create Housing Solutions for Re-entering Offenders
- Enhance Services to Prevent Homelessness

In addition to the objectives listed above from the Plan, the Continuum of Care has identified the following measurements to help address the issue of chronic homelessness in the state, as consistent with HUD.

- Create new permanent housing beds for chronically homeless individuals.
- Increase the percentage of homeless persons staying in permanent housing over 6 months to at least 77%.
- Increase the percentage of homeless persons moving from transitional housing to permanent housing to at least 65%.
- Increase the percentage of persons employed at program exit to at least 20%.
- Decrease the number of homeless households with children.

15. Specific Action Steps to Address Needs of Non-Homeless

Priorities for the Elderly/Frail Elderly Populations

- ***Priority: Improve the quality of life for elderly residents through the provision of public services and increased housing options.***

- **Goal:** To continue, expand, or initiate public services and housing opportunities available to elderly and frail elderly residents.
- **Objective:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for the elderly and frail elderly.
 - Planned Accomplishments over the next two years: Provision of public service funds to non-profit organizations meeting the basic needs of the elderly and frail elderly.

In addition, the City of Wilmington will continue to support activities that provide affordable and accessible housing for elderly and frail elderly residents at or below 80% of area median income and with transportation and other services. The City of Wilmington will also participate in planning efforts to provide social networking and daily reassurance programs for elderly and frail elderly City residents.

Priorities for Persons with Mental Illness

- ***Priority: Increase the array of housing options for persons with mental illness or developmental disabilities***
 - **Goal:** To adequately address a demonstrated need for additional housing units for this subpopulation.
 - **Objective:** To facilitate the development of transitional and permanent supportive housing facilities for persons with mental illness and mental disabilities.
 - Planned Accomplishments over the next two years: Partner with area non-profit organizations to determine and document needs levels for persons with mental illness.
- ***Priority: Improve the quality of life for persons with mental illness through the provision of public services.***
 - **Goal:** To continue, expand, or initiate public services available to persons with mental illness.
 - **Objective:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons with mental illness.
 - Planned Accomplishments over the next two years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with mental illness.

Priorities for Persons with Alcohol and Drug Addiction

- ***Priority: Improve the quality of life for persons with alcohol and drug addiction through the provision of public services.***
 - **Goal:** To continue, expand, or initiate public services available to persons with alcohol and drug addiction.
 - **Objective:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons with alcohol and drug addiction.
 - Planned Accomplishments over the next two years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with alcohol and drug addiction.

Priorities for Persons with HIV/AIDS

- ***Priority: Improve the quality of life for persons living with HIV/AIDS.***
 - **Goal:** To continue public services available to persons living with HIV/AIDS.
 - **Objective:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons living with HIV/AIDS.
 - Planned Accomplishments over the next two years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with alcohol and drug addiction.

In addition, the City of Wilmington will continue to support efforts that provide affordable and accessible housing to people living with HIV/AIDS and organizations that provide supportive services to people living with HIV/AIDS through the HOPWA program.

Priorities for Persons with Other Disabilities

- ***Priority: Increase the range of housing options and related services for persons with disabilities.***
 - **Goal:** To provide assistance in meeting the supportive service needs and housing needs of persons with disabilities.
 - **Objective:** Assist in the delivery of supportive services to non-homeless disabled individuals.
 - Planned Accomplishments over the next two years: Provide assistance for services to supportive housing providers to serve individuals with disabilities.

Foster Care

A formal protocol has been implemented between the Delaware Department of Children, Youth, and their Families and the Department of Health and Social Services in the form of a Memorandum of Understanding that directs those Departments' mutual responsibilities for adolescents transitioning to the adult system of care. For youth who are leaving foster care, an independent living program begins at age 16 and includes both transitional and permanent housing slots for young adults between 18 and 21. For youth who are leaving the Child Mental Health system, there is an interagency agreement between the child and adult systems to facilitate transition.

Health Care

The Delaware Interagency Council on Homelessness and the Delaware Commission for Community Based Alternatives for Individuals with Disabilities has created a Discharge Planning Work Group. The work group created a protocol that was approved in early 2008 and is based on the U.S. DHHS' Exemplary Practices in Discharge Planning.

Mental Health

The Delaware Psychiatric Center, the only publicly-funded mental health inpatient treatment center, has a formally implemented protocol that focuses on community resources, entitlements, and referrals to appropriate housing and supportive services before discharge. The Division of Substance Abuse and Mental Health works with the Department of Corrections in post-release screening, assessment, and treatment of sentenced individuals with a mental illness and/or a co-occurring substance use condition.

Corrections

In early 2010, Delaware's Cabinet Secretaries formed a working group to establish a plan and protocol for discharge planning from the Department of Corrections. The protocol was to establish the Individualized Assessment, Discharge, and Planning Team (IADAPT) in each county to ensure that inmates have a team that is working with them and community advocates to plan for services, housing, and resources that will be made available to them upon discharge.

16. Homelessness Prevention

The City of Wilmington is a participant in the Homeless Planning Council of Delaware (HPC) Continuum of Care, which is the state's only CoC, in its efforts to address homelessness and the priority needs of homeless individuals and families, including subpopulations.

With a focus on homeless prevention, the City of Wilmington and local service providers have identified the provision of direct assistance such as rent and utility payments, as well as supportive services to help those potentially at-risk of becoming homeless, as the key priorities for homeless assistance and prevention. In addition, the provision of housing through the inventory of emergency, transitional, and permanent supportive housing facilities is also a priority need in Wilmington. Efforts are underway to encourage a range of housing and supportive services and to work with partner agencies.

The following goals are outlined for the City of Wilmington and will be funded using FY2015 program funds:

- **Homeless Activities:** Provide assistance to the homeless population and those at-risk of becoming homeless through non-profit organizations and other public agencies. Specifically, the City will use FY2015 ESG funds to support non-profit providers of homeless and homelessness prevention and rapid re-housing services. Funds were awarded through a RFP process in March 2014.

With homeless issues, housing is only one part of the puzzle. Although most, if not all, homeless housing providers receive public funding, the amount of funding does not always meet the cost of providing the services to support individuals and families in housing.

The City of Wilmington's homeless prevention network provides a range of services including food, housing, and household goods; primary medical care and dental care; home health services; job training and placement; financial literacy; integrated mental health and substance abuse treatment; child care services; and other services provided by individualized case management.

Barriers to Affordable Housing 91.220(j)

17. Describe the actions that will take place during the next year to remove barriers to affordable housing.

17. Actions During the Next Year to Remove Barriers to Affordable Housing

Although no regulatory barriers to affordable housing have been identified in the City of Wilmington, there are several issues that affect the development of affordable housing, including a lack of available land for redevelopment and an overall lack of funding to implement various projects and programs. The City of Wilmington has developed revitalization standards that encourage the consolidation of scattered sites with deteriorated vacant buildings. Consolidating these lots provides opportunities for new infill housing development. Many sites in the City have proven too small for affordable housing development for larger families. In addition, the City is looking more pointedly at more housing and other alternatives to traditional "stick built" housing.

The City will continue to move forward with many projects and programs that help to overcome existing barriers to affordable housing, including working with area CHDOs and other developers to find suitable sites for infill development of affordable rental and owner housing projects. In addition, the City will continue with its various acquisition, demolition, and clearance programs to prepare sites for future development. In regard to the City's existing housing stock, the City offers the Property Repair Fund for area homeowners and also offers the Residential Façade Program for area homeowners and businesses who want to improve the exterior aesthetics of their homes and buildings.

The City also uses several non-Federal funding sources as part of its strategy to reduce barriers to affordable housing. For example, the City of Wilmington provides a transfer tax exemption for new, first-time homebuyers who purchase a home in the City. In addition, the Department of Public Works also pays for various infrastructure improvement projects through its general funds.

The City of Wilmington completed an Analysis of Impediments to Fair Housing Choice (AI) in conjunction with New Castle County in August 2011. As part of the document, a Fair Housing Action Plan for the City of Wilmington was developed that addressed barriers to affordable housing. Under the new administration, work is underway to address and implement AI recommendations; all of which were taken into consideration and became the basis of the City's AI Action Plan. Fair Housing training

is being scheduled for elected and public officials to inform and educate them with regard to Affirmatively Further Fair Housing and how legislative decisions can negatively impact Fair Housing Choice. Other matters, such as creating a LEP to determine possible language barriers, making the City website user friendly to our Hispanic citizens and adding TTY equipment for the hearing impaired are also being addressed.

In addition, the Wilmington Housing Authority (WHA) has begun addressing identified impairments as follows:

- WHA provides a listing of available units by bedroom size to its Housing Choice Voucher/Section 8 participants and applicants by census tract.
- WHA provides its Housing Choice Voucher/Section 8 participants with information on how portability works and the process to be followed if he/she chooses to exercise portability including a listing of contact information for neighboring housing authorities.
- WHA encourages Housing Choice Voucher/Section 8 participants and applicants to consider housing in higher income census tract areas. A map is provided which identifies non-concentrated areas of poverty and minority concentration within the City of Wilmington.
- WHA counsels participants and applicants with regard to services including school districts and transportation access within all available census tracts.
- WHA provides information and/or maps of public transportation routes to interested parties.
- WHA ensures that it meets and/or exceeds the required number of handicapped accessible units on all new construction projects.
- WHA responds to the needs of its Housing Choice Voucher/Section 8 participants and applicants for reasonable accommodations.
- WHA solicits participation of landlords with available properties within higher income census tracts.
- WHA briefs landlords on Fair Housing requirements and encourages their compliance.
- A housing discrimination form is included in all briefing packets, and applicants are provided counsel on utilization of the form.

18. Specific Actions During the Next Year

Addressing Obstacles to Meeting Underserved Needs

The most significant obstacle to meeting the needs of the underserved in the City of Wilmington is the availability of funds. It is important to note that Federal funding available for community development needs has been on a steady decline since 1975. Unfortunately, as Federal funding levels have declined, the fiscal needs of cities have steadily risen. With anticipated Consolidated Plan grants in FY2015 totaling less than \$4 million and having restricted uses, it is clear that available resources fall far short of what is needed to meet the actual needs of households throughout the City of Wilmington. Thus, the major barrier to meeting the identified needs of underserved populations is the lack of sufficient Federal funding necessary to fully implement the City's various housing, community development and public services goals and objectives.

Additionally, most Federal funding for revitalization is restricted to the housing needs of low- and moderate-income residents. The City recognizes that this is a very great need. However, the City has determined that the development of additional low-income housing is not the only answer to the revitalization of Wilmington's neighborhoods. It is important that the City find additional flexible funding sources that can be used to eliminate blight, improve the appearance of the urban fabric, encourage private market reinvestment in the City, and revitalize deteriorated neighborhoods, rather than focus solely on the housing needs of low- to moderate-income residents.

Current funding limitations prevent the City from addressing all housing and community development needs. Rather than merely giving consideration to other eligible activities, the new City administration mandated the funding of youth and families public services programs, which is departure from the previous administration's position of maintaining a "housing centric" focus during the remaining two years of the current Five-Year Consolidated Plan (FY2015-2015). The City of Wilmington, however, will work to best utilize limited, available resources, including the providing (where possible) more City resources. Over the next year, the City anticipates:

- Working with State agencies on the provision of additional dollars for housing and community development activities. This includes, but is not limited to, soliciting funding through the Delaware State Housing Authority.
- The City has decided to take an active role in the day-to-day administration of the 3-year Lead Safety Grant, which has approximately a year and a half remaining.
- Partnering with the State and local non-profit agencies to help alleviate the City's growing home mortgage foreclosure crisis.
- Leveraging private and philanthropic dollars through the Wilmington Housing Partnership.
- Continuing to participate in garnering of Continuum of Care funding for homelessness prevention needs and activities.
- Continued use of Housing Strategic Funds, established with City resources. The Housing Strategic Funds will be used to support and stimulate development projects that serve to enhance the City's on-going efforts to promote homeownership and quality rental housing.

Fostering and Maintaining Affordable Housing

In order to foster and maintain affordable housing, the City of Wilmington will utilize FY2015 CDBG funds to fund several city-wide programs, including its Property Repair Program, Ingleside Senior Home Repair Project and a Residential Façade Program. Through these activities, the City expects to increase the supply and improve the condition of affordable housing, particularly among units available for homeownership to low and moderate income households. In addition, the City will fund a Fair Housing Program.

In addition, FY2015 CDBG and HOME funds will be used to support the rehabilitation and construction of multi-family housing units, both family and elderly, in various areas of the city.

Mitigating Lead-Based Paint Hazards

The City of Wilmington currently addresses lead-based paint through its own inspection process involving rehabilitation projects. Lead paint testing, abatement, and treatment are eligible project costs through the City's rehabilitation program. If lead paint is found, abatement and treatment is required. The City has been conducting such inspections since 2000 and will continue to utilize these inspection processes as a means of addressing lead paint hazards over the next several years. Several staff members are State Certified as Lead Inspectors and Risk Assessors.

In November of 2011, the City was successfully awarded a \$2,589,695, three-year grant from HUD's Office of Healthy Homes and Lead Hazard Control. The grant funds the De-Lead Wilmington Program, which supports lead-based paint hazard control in privately-owned housing. Through the program, the City of Wilmington plans to reduce lead-based paint hazards in high-priority zip codes, including 19801/Southbridge, 19802/Northeast, and 19805/West Side/Hilltop. 19806/West Wilmington. The Hilltop neighborhood, Census Tract 22, remains the City's highest priority for lead abatement. De-Lead Wilmington is a program aimed at developing, implementing, and sustaining effective identification, reduction, and prevention of lead-based paint hazards.

It is the City's goal is to perform 207 interim controls and 13 lead abatements by the end of the grant. The City has ended its partnership with the Latin American Community Center and is now administering the De-Lead Wilmington Program in-house. The City has continued its partnership with Neighborhood Planning Councils, Beautiful Gate Community Outreach and other organizations to educate the community about the dangers of lead paint and reduce lead-based paint hazards in high-priority neighborhoods. During FY2015, the City's goal is to achieve lead clearance on a total of 142 units, either through interim control or abatement.

Also, as part of the City's commitment to promote employment and economic development in low and moderate income, the City provide training and certification for 17 certified lead workers, including 3 lead supervisors. These certified lead workers were either unemployed or underemployed, and will receive priority hiring status from certified contractors bidding on lead mitigation projects throughout the programs duration. It is the City's goal to train and certify an additional 23 workers in early FY2015 in order to reach our commitment of providing training and employment opportunities to at least 40 eligible community residents.

Reducing the Number of Poverty-Level Families

Poverty is a function of income. Factors that affect income include education, job training, and employment. The City of Wilmington recognizes that, by itself, has very little control over the factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work, to name a few. It is nearly impossible to estimate the potential reduction in the number of poverty level families in the City over the next two years.

The City will continue to support the efforts of the HOPE commission as it fights the war against drugs and gun violence in Wilmington and as it aims to prevent area youth from becoming involved in these types of activities.

In addition, through the RISE program, the City will continue to focus on very high or extremely high poverty neighborhoods, such as Eastside, West Center City, Hilltop, and Hedgeville.

Ultimately, Federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty. The City, through its various departments and commissions, will continue to advocate for improved transportation alternatives, to support organizations that provide job training and placement services, to support crime awareness and prevention activities, to support homeless prevention activities, and to preserve and improve affordable housing options, as part of its strategy to prevent and alleviate poverty in the City of Wilmington.

Developing Institutional Structure

The lead agency for the City of Wilmington's Annual Plan is Department of Real Estate and Housing. It is responsible for administering HUD funds and oversight of the Five-Year Consolidated Plan and Annual Plans. While the Department takes the lead role in strategy development, many other organizations, including private and public agencies, non-profit and for-profit organizations, and citizens, are actively involved in the planning process.

There are several other organizations that will play a role in implementing the City's Five-Year Consolidated Plan and FY2015 Annual Plan, including the Wilmington Housing Authority, the Wilmington Housing Partnership, the Delaware HIV Consortium, local homeless shelters, local lending institutions, and many social service providers.

Each year, the administration of federal housing and community development funds occurs through the Department of Real Estate and Housing, as well as through partnerships with various City agencies, the Wilmington Housing Authority, the Wilmington Housing Partnership, State agencies, area non-profits, and local community development corporations. In FY2015, the successful administration of less than \$4 million allocated for projects administered by the Department of Real Estate and Housing will require continued partnerships with area service delivery organizations, particularly organizations focused on homeless and transitional housing, including emergency shelters.

In addition, efforts to enhance coordination between public housing providers, private organizations, and governmental health, mental health, and other service agencies will continue throughout the next year. These organizations may include but are not limited to:

- The Latin American Community Center (LACC)
- Neighborhood House
- Rivers Edge Corporation
- Brandywine Gateway Neighbors
- Greater Brandywine Village Revitalization
- Wilmington Housing Partnership
- Wilmington Housing Authority
- The Wilmington Senior Center
- Ingleside Homes, Inc.
- Interfaith Community Housing of Delaware
- Cornerstone West
- Habitat for Humanity
- Connections, Inc.
- Homeless Planning Council of Delaware
- Delaware HIV Consortium
- Delaware Inter-agency Council on Homelessness
- Governor’s Commission on Community-Based Alternatives for Individuals with Disabilities, Housing Subcommittee

There are several non-profit organizations that carry out CDBG, HOME, ESG, and HOPWA activities in a subrecipient capacity, particularly organizations that provide housing and essential services to the homeless population in the City of Wilmington. These include the following:

- Catholic Charities, Inc.
- Delaware Community Reinvestment Action Council, Inc.
- Ministry of Caring
- Neighborhood House, Inc.
- YMCA & YWCA
- Lutheran Community Services
- Connections CSP, Inc.
- Delaware HIV Services, Inc.

Enhancing Coordination Between Private and Public Agencies

The City of Wilmington will continue to foster a positive and productive working relationship with area affordable housing providers, social service providers, the Wilmington Housing Partnership, the Wilmington Housing Authority, the Homeless Planning Council of Delaware, and other area organizations engaged in the provision of services to LMI persons and households, special needs households, and the homeless population in the City. Furthermore, it is the belief of the City that holistic community development cannot be achieved with a piecemeal approach to program development and implementation. Establishing relationships that help to strengthen local organizations will enable the City to best leverage limited funding throughout the entire five-year Consolidated Plan period. During the next year, the City will do the following:

- Under the new administration, the City of Wilmington has abandoned its entirely “housing-centric” focus in favor of earmarking 40% of public services funding to eligible youth and family projects and programs. While this switch has resulted in smaller allocations to homeless shelter providers and housing agencies, the City feels strongly that our youth must be afforded opportunities to expand and grow through programs designed to enhance

learning and socialization. At the same time, the City is looking for more funding opportunities to supplement rapidly shrinking federal entitlement dollars. The Department of Real Estate and Housing plans to work more closely, interdepartmentally and with neighborhood organizations, to develop long-range, comprehensive master plans that better support housing, non-housing and economic development projects. Greater scrutiny is being placed on funding requests by non- and for-profit developers to ensure maximum project feasibility and that quality of life issues are adequately met in their designs. By planning for future years, Real Estate and Housing and area organizations may identify new and improved opportunities to create synergy and spur additional investment in defined target redevelopment areas, such as the RISE neighborhoods. Additional program evaluation efforts will be initiated in FY2015 to support the course for future efforts.

- The City will continue to work closely with community stakeholders to educate them on available housing programs.
- The Department of Real Estate and Housing is committed to working with community-based organizations and service providers by acting as the facilitator for consensus building activities, problem solving, and attaining solutions. The Department anticipates that throughout the remainder of the current five-year Consolidated Plan period, key working partnerships with active grassroots organizations and other city agencies will be established and continued.

19. Coordinating Housing Strategies with Local and Regional Transit Authorities

The agency primarily in charge of public transportation in Wilmington is the Delaware Authority for Regional Transit (DART) First State that provides bus, train, and intermodal transportation service throughout the State of Delaware. DART is managed and operated by the Delaware Transit Corporation, which also oversees the Delaware Administration for Specialized Transport, Delaware Railroad Administration, and the Commuter Services Administration. Originally separate entities, these organizations were merged into the present DART First State.

City Planning Department

All Neighborhood Comprehensive Development Plans that have been adopted by the Wilmington City Council in recent years include recommendations that weave access to sound public transportation services as a foundation of neighborhood sustainability. The public transportation operational specifics of each neighborhood plan are determined by the street network and the DART route system located therein. Similarly, the City's long range land use plan includes a public transportation section.

Wilmington Housing Authority

The Wilmington Housing Authority (WHA) involves DART in discussions of its development plans that involve creation of any new "through streets". WHA is responsible for two HOPE VI developments in the city: the Eastlake HOPE VI, which was completed in 2004, and the planned Riverside HOPE VI. Both are located in the northeastern portion of Wilmington. The Eastlake project, which is serviced by bus routes along Governor Printz Boulevard, East 26th Street, and Thatcher Street, created new interior streets but none that established new bus route stops. The Riverside HOPE VI project, which has not yet been funded, does include plans to establish bus stops within the new development, particularly in the areas planned for

Senior Housing. The bus route along Governor Printz Boulevard is presently the only bus route servicing the site.

Wilmington Housing Partnership

The Wilmington Housing Partnership has not yet had discussions with DART regarding the creation of new bus lines to service housing developments being undertaken by the organization.

PROGRAM SPECIFIC REQUIREMENTS

CDBG 91.220(I)(1)

Identify program income expected to be received during the program year, including:
 amount expected to be generated by and deposited to revolving loan funds;
 total amount expected to be received from each new float-funded activity included in this plan; and
 amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

Program income received in the preceding program year that has not been included in a statement or plan.

Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.

Surplus funds from any urban renewal settlement for community development and housing activities.

Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

Income from float-funded activities.

Urgent need activities, only if the jurisdiction certifies.

Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.

1. FY2015 Program Income

With program income amounts dropping in recent years, the City of Wilmington has chosen not to include an anticipated dollar amount in its FY2015 budget. However, in past years, program income has averaged approximately \$75,000 per year.

2. Program Income Received in the Preceding Program Year

Not applicable. All program income received during the preceding program year (FY2012) was accounted for in the FY2013 Annual Action Plan.

3. Proceeds from Section 108 Loan Guarantees

Not applicable.

4. Surplus Funds from Urban Renewal Settlement

Not applicable.

5. Grant Funds Returned to Line of Credit

Not applicable.

6. Income from Float-Funded Activities

Not applicable.

7. Urgent Need Activities

Not applicable.

8. Estimated Low-Mod Benefit

The estimated amount of CDBG funds (excluding funds allocated towards administration) that will be used for activities that benefit persons of low- and moderate-incomes is 80%.

HOME 91.220(I)(1)

Describe other forms of investment. (See Section 92.205)

If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254.

If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).

Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).

HOME Tenant-Based Rental Assistance -- Describe the local market conditions that

led to the use of a HOME funds for tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.

Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.

Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.

If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).

1. Other Forms of Investment

The City of Wilmington does not intend to use other forms of investment to fund HOME programs during FY2015 that are not listed in the Annual Plan. During FY2015, the City plans to allocate all available HOME funds towards housing development projects currently under review for funding, as well as \$65,462 in CHDO set-asides.

2. Use of HOME Funds to Refinance Debt Used for Multi-Family Housing

Not applicable. The City does not plan to refinance any existing debt secured by multi-family housing that is being rehabilitated with HOME funds during FY2015.

3. Resale Provisions

Resale Guidelines

The City of Wilmington imposes resale restrictions on the total HOME investment, which includes direct acquisition, construction or development contributions, soft costs, and project delivery costs (if any) made to both the developer and the homebuyer. Resale restrictions require deed restrictions and covenants, which are attached to the property and restrict the homeowner's sale of the property (during the period of affordability) only to a low income family that will use the property as their principle 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 improvements².

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. For example, if a homeowner receives \$4,000 in down payment and settlement assistance, which carries a 5-Year affordability period, and the homeowner decides to sell at the end of two years, then two-fifths, or \$1,600 of the deferred payment would be forgiven, resulting in a balance of \$2,400 to be repaid to the HOME program from the net proceeds of the sale.

4. HOME Tenant-Based Rental Assistance

Not applicable. HOME funds will not be used in FY2015 to support TBRA.

5. Use of Other Forms of Investment

Not applicable. The City of Wilmington does not anticipate receiving an allocation of ADDI funds in FY2015.

6. Affirmative Marketing Policy for Rental Projects with 5 or more HOME-Assisted Units

The City of Wilmington operates its HOME Investment Partnership Program using the following policies and procedures:

1. The City, in marketing the program, informs all potential participants in the application packet that they must conform to affirmative marketing requirements, if they are selected to participate in the program.
2. The City of Wilmington requires every applicant to sign an agreement containing the following language: *"This is to certify that to the extent there are vacant units and properties being rehabilitated through the HOME*

² Capital improvements include owner improvements that increase the value of property or lengthen the life of the property. Examples include, but are not limited to, putting a recreation room in an unfinished basement, adding another bathroom or bedroom, putting up a fence, putting in new plumbing or wiring, installing a new roof, etc.

Program, those units will be marketed in an affirmative manner to attract tenants, regardless of sex, of all minority and majority groups."

3. Owners are referred to the Wilmington Housing Authority to solicit names of eligible tenants from their waiting list. In addition, as a next step, they are to contact New Castle County for names of persons seeking rental housing.
4. The City will evaluate each owner's performance immediately following occupancy of units. Where owners are determined to be in noncompliance with equal opportunity and affirmative marketing policies, they will be given 30 days written notice during which time they must correct areas of noncompliance or face higher interest rates and/or immediate repayment of their grant or loan.

7. Minority Outreach Program

The City of Wilmington, through its Equal Opportunity/Contract Compliance Office, is dedicated to assisting disadvantaged business enterprises (DBEs) become actively involved in the City's procurement process. The City's Equal Opportunity Contract Review Board sets annual goals for contracting with DBEs for percentages of the total dollar amount of each contract category during each fiscal year for all construction contracts, goods and services, and professional service contracts. The City makes efforts to attract minority and women-owned businesses by advertising the HOME program in the City's local newspaper, in minority-run newspapers, and on local leased-access cable TV. "Word of mouth" and general phone inquiries also play an important role. In seeking to expand opportunities for disadvantaged businesses, the City, through its Equal Opportunity/Contract Compliance Office:

- Administers the City's certification process for disadvantaged businesses, and publishes a disadvantaged vendor directory to be utilized for bid notification.
- Monitors procurement activities and enforces the City's DBE goal requirements.
- Provides technical assistance to disadvantaged business on business related issues.
- Chairs the Delaware Minority Business Trade Fair.
- Chairs the Delaware Minority Enterprise Development Week Awards Banquet.

8. Use of HOME Funds to Refinance Debt Used for Multi-Family Housing

Not applicable. The City does not plan to refinance any existing debt secured by multi-family housing that is being rehabilitated with HOME funds during FY2015.

HOPWA 91.220(I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

HOPWA

In addition, the Delaware HIV Consortium (DHIVC) regularly evaluates its TBRA program to measure progress toward HOPWA performance goals of reducing homelessness, improving access to care, and achieving housing stability. The program evaluation tool is an annual survey that is distributed to both housing program consumers and HIV/AIDS service providers. The Consumer Survey is distributed to all TBRA households on a biannual basis. It is designed to measure progress toward the three HOPWA performance goals. In 2012, ___% of TBRA households responded to this survey. Clients self-report, without disclosing their identities, on their prior housing situations, affordability and quality of current TBRA housing, barriers and challenges, access to medical care and services, and overall satisfaction with the housing program.

Key results from the 2012 Provider Survey were as follows:

- 100% agreed that the TBRA program is helpful in promoting client compliance with HIV/AIDS medical case management
- 100% agreed that clients receiving TBRA housing assistance have increased wellness and stability
- 100% agreed that housing program staff provides proper guidance and training on TBRA policies and procedures
- 100% agreed that TBRA staff is easy to work with and responsive to getting housing related issues resolved in a timely manner
- 100% agreed that TBRA staff is knowledgeable about other housing programs and services in the community
- 96% agreed that information in the TBRA Provider Manual is clear and helpful

As a result of the program evaluation process, DHIVC has improved TBRA program policies and procedures and has enhanced our services for both housing consumers and service providers. DHIVC consistently facilitates and informs the HIV/AIDS service provider community of training opportunities and professional development workshops to improve service delivery. DHIVC also promotes and facilitates wellness and self-sufficiency workshops for TBRA clients to promote medical adherence and long-term housing stability.

HOPWA Output Goals

Annual HOPWA goals are dependent on the amount of available funding; however, the City of Wilmington expects that present service levels will be maintained. For FY2015, the City of Wilmington received 4% increase for total of \$630,341. A total of \$611,431 is being allocated to HOPWA-eligible agencies. The Delaware HIV Consortium, in its HIV/AIDS Treatment Needs Assessment, determined through a survey that, outside of medical needs, housing is the top priority. It made the following recommendations regarding housing needs: 1) improve linkages with

mainstream housing programs to help clients seek out housing opportunities, thereby increasing the availability of slots in the Delaware Housing Assistance Program; 2) expand housing services, particularly for women with families, substance abusers, persons with mental health needs, and persons newly released from prison; and 3) provide episodic financial assistance to assist in payment of rent, utilities, and emergency shelter.

OTHER NARRATIVES AND ATTACHMENTS

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

Monitoring Standards and Procedures

The City of Wilmington has instituted monitoring systems that ensure that the City complies with regulatory requirements associated with Federal funding sources, including the Community Development Block Grant (CDBG) program, the Home Investment Partnerships (HOME) program, the Emergency Shelter Grants (ESG) program, and the Housing Opportunities for People with AIDS (HOPWA) program. Specifically, the City has a detailed process of contracting that includes setting priorities and benchmarks. These priorities and benchmarks drive the monitoring process and set the standard for goals and outcomes to be achieved.

Through the Department of Real Estate and Housing, the City of Wilmington reviews anticipated and planned projects and activities to make determinations on fundability and eligibility. In regard to the RISE program, the Department will work with the Wilmington Housing Partnership (WHP) to develop application guidelines, application materials, and program implementation documents. A team of experts in compliance, rehabilitation, and finance from the Department is assigned to the program and coordinates payments. Furthermore, the Department of Real Estate and Housing does not act independently. Any new development requires both an environmental review and a historic preservation review and must comply with the Department of Planning's defined standards.

The City is held accountable for achieving its projected goals. As such, all activities administered by City departments as well as projects contracted to subrecipients are reviewed annually to ensure that review procedures and compliance standards are being met. City-administered housing activities that are funded through Federal, state, local, and private resources are tracked internally. The City's monitoring system is comprehensive and consists of a written monitoring handbook, file checklists, and monitoring checklists for each type of project administered by the City. Subrecipients are required to submit monthly and annual reports summarizing program performance and financial activity. City staff is responsible for on-site monitoring of all Federal programs for compliance. In addition, City staff is responsible for the review of every payment request for adequate supporting documents, including eligible expenditures under the contract. The City Auditor reviews audits of all subrecipients required to have an audit on an annual basis.

An automated management information system, known as IDIS, was developed by the U.S. Department of Housing and Urban Development (HUD). The purpose of IDIS

is to provide reporting information to HUD on grantee accomplishments and to provide grantees with an electronic system through which to access their funding.

In the City of Wilmington, the use of HOME funds is monitored individually. A HOME Monitoring Log is used to establish frequency of on-site Wilmington City Housing Code inspections of HOME rental units and annual tenant income certification reviews. All completed projects require annual tenant income certification, review of HOME rents, and Wilmington City Housing Code inspections every one to three years. A Rehabilitation Specialist, trained in the City’s Housing Code, conducts annual inspections. The reviews of annual income and rent determinations are conducted by the Program Administrator.

FY2014 Budget Amendments

During FY2014, the City made amendments to its FY2014 Annual Action Plan that increased funding to a project and two public service projects, decreased funding to two projects and created a new project. The changes are summarized in the following table:

Amendments to FY2014 Annual Plan

Project Name	Grant	Original Budget	Amended Amount	Increased, Decreased Canceled, New Project, Contingency
CDBG				
Property Repair Program	CDBG	\$ 500,000	\$ 250,000	Decrease
Miscellaneous Housing Project	CDBG	\$ 393,825	\$ 323,825	Decrease
Delaware Center for Horticulture	CDBG	\$ 0	\$ 70,000	Increase
DeLead hazard Reduction	CDBG	\$ 0	\$ 250,000	New Project
Lutheran Community Services	CDBG	\$ 32,500	\$ 34,500	Increase*
Salvation Army - Code Purple	CDBG	\$ 5,000	\$ 7,500	Increase*

*Funded increase for Public Service from Program Income.