Draft for Public Display and Comment

FFY 2025-2029 CONSOLIDATED PLAN & 2025 ANNUAL ACTION PLAN

Department of Real Estate and Housing

800 N FRENCH STREET, Wilmington, DE 19801

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Executive Summary

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

1. Introduction

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

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

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

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

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

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

Data in the needs assessment, market analysis, and strategic plan sections of this plan were drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2016-2020 American Community Survey (ACS) data from the Census Bureau. The CHAS data is a fixed set of data in pre-populated tables. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

The City of Wilmington was allocated $2,261,378 in CDBG funds, $477,885.02 in HOME funds, $197,824 in ESG, and $944,530 in HOPWA in FY 2025.

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

Housing needs among residents of the City of Wilmington were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2016-2020 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), and households experiencing cost burden and severe cost burden.

The most significant housing issue identified was cost burden, defined as spending between 30-50% of household income on housing costs such as mortgage and rent payments, and severe cost-burden, defined as households spending more than 50% of their income on housing costs. According to CHAS data, 39.2% of households in the City are cost burdened, particularly households with incomes between 30-80% AMI. An even higher proportion of Wilmington households are severely cost-burdened, consisting 20.8% of households, particularly households with incomes between 0-50% AMI.

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

Goal Name	Goal Outcome Indicator
Planning/Administration	Other: 4 Other
Provide Public Services	Public Service activities other than Low/Moderate Income Housing Benefit: 1,181 persons
Improve Public Facilities & Infrastructure	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 1,320 persons
Increase Access, Supply & Quality of Housing	Rental Units rehabilitated: 32 housing units Homeowner Housing Added: 7 housing units Homeowner Housing Rehabilitated: 57 housing units Direct Financial Assistance to Homebuyers: 15 households
Provide Housing/Services to Homeless & At-Risk	Public Service activities other than Low/Moderate Income Housing Benefit: 1,600 persons Tenant-based rental assistance/Rapid Rehousing: 240 households Homeless Person Overnight Shelter: 849 persons Homelessness Prevention: 238 persons
Provide Housing/Services to HIV/AIDS Population	Tenant based rental assistance/rapid rehousing: 66 households HIV/AIDS Housing Operations: 16 households

2. Evaluation of past performance

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

Goal Name	Goal Outcome Indicator
Activities for eligible youth and families	Public service activities other than Low/Moderate Income Housing Benefit: 5,919 persons assisted
Housing/services to other special needs population	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,159 persons assisted Public service activities other than Low/Moderate Income Housing Benefit: 44,399 persons assisted Public service activities for Low/Moderate Income Housing Benefit: 33 households assisted Homelessness Prevention: 34 persons assisted
Housing/services to the HIV/AIDS population	HIV/AIDS Housing Operations: 480 households housing units
Housing/services to the homeless and near-homeless	Public service activities other than Low/Moderate Income Housing Benefit: 4,561 persons assisted Tenant-based rental assistance / Rapid Rehousing: 641 households assisted Homeless Person Overnight Shelter: 7,153 persons assisted Homelessness Prevention: 3,066 persons assisted
Improve public facilities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 74,963
Improve public infrastructure	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 207,895 Buildings Demolished: 2 buildings
Improve quality of existing housing stock	Public service activities other than Low/Moderate Income Housing Benefit: 17 persons assisted Rental units rehabilitated: 54 household housing units Homeowner Housing Rehabilitated: 103 household housing units
Increase supply of existing housing stock	Rental Units Constructed: 19 household housing units Homeowner Housing Added: 5 household housing units Direct Financial Assistance to Homebuyers: 24 households assisted Buildings Demolished: 11 buildings

4. Summary of citizen participation process and consultation process

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

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

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

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

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

5. Summary of public comments

Major needs highlighted during the public participation process include:

Affordable Housing

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

Homeless and Special Needs Services

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

Workforce Development

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

Improved Public Infrastructure Needs

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

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

All comments and views were accepted. Comments outside the scope of the plan were not addressed.

7. Summary

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Table 1 – Responsible Agencies

Narrative

The lead agency for the Consolidated Plan is the City of Wilmington, which administers the CDBG, HOME, ESG, and HOPWA programs.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Wilmington developed an outreach effort to maximize input from a large cross-section of stakeholders. The outreach effort included public meetings, stakeholder meetings, published meeting notices, and a web survey conducted in both English and Spanish.

Several housing, social service agencies, and other organizations serving the City of Wilmington were consulted during the development of this Consolidated Plan. The City held stakeholder meetings from January 28-30, 2025. Participants included affordable housing providers, neighborhood organizations, homeless and social service providers, and city staff members.

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

The City of Wilmington encourages public communication and agency consultation to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the Con Plan. The list of stakeholders is included in the Citizen Participation Comments section**.**

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

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

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

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

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

1	Agency/Group/Organization	City of Wilmington
	Agency/Group/Organization Type	Other government - City
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Housing Needs Assessment Homelessness Strategy Economic Development Anti-poverty Strategy
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Public outreach and consultation, participation in stakeholder meetings.
2	Agency/Group/Organization	New Castle County
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Housing Needs Assessment Homelessness Strategy Economic Development Anti-poverty Strategy
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Collaboration with public outreach efforts and consultation.
3	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services - Homeless Services - Education Services - Elderly Persons Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.

4	Agency/Group/Organization	State of Delaware, Division of Human Relations
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
5	Agency/Group/Organization	Habitat for Humanity of New Castle County
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
6	Agency/Group/Organization	Woodlawn Trustees
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
7	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Services - Homeless Services - Food Assistance Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs Assessment

	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
8	Agency/Group/Organization	REACH Riverside
	Agency/Group/Organization Type	Services - Housing Services - Education Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
9	Agency/Group/Organization	Interfaith Community Housing of Delaware
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
10	Agency/Group/Organization	Delaware State Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
11	Agency/Group/Organization	Family Promise of Northern New Castle County
	Agency/Group/Organization Type	Services - Homeless

		Homeless needs - Families with children
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
		Homeless Needs Assessment
		Anti-poverty Strategy
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
12	Agency/Group/Organization	Housing Alliance Delaware
	Agency/Group/Organization Type	CoC
		Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
		Homelessness Strategy
		Homeless Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
13	Agency/Group/Organization	United Way of Delaware
	Agency/Group/Organization Type	Services - Education
		Services - Homeless
		Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
		Homelessness Strategy
		Homeless Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
14	Agency/Group/Organization	The Ministry of Caring
	Agency/Group/Organization Type	Services - Housing
		Services - Homeless
		Services - Food Assistance
		Housing Needs Assessment

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs Assessment Anti-poverty Strategy
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
15	Agency/Group/Organization	Delaware Center for Horticulture
	Agency/Group/Organization Type	Services - Employment Economic Development
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
16	Agency/Group/Organization	Lutheran Community Services
	Agency/Group/Organization Type	Services - Food Assistance Services - Housing Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
17	Agency/Group/Organization	YWCA Delaware
	Agency/Group/Organization Type	Services - Housing Services - Victims of Domestic Violence Services - Education Non-Homeless Special Needs

		Homelessness Strategy
	What section of the Plan was addressed by Consultation?	Homeless Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
18	Agency/Group/Organization	West End Neighborhood House
	Agency/Group/Organization Type	Services - Education
		Services - Employment
		Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
		Economic Development
		Anti-poverty Strategy
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
19	Agency/Group/Organization	STEHM
	Agency/Group/Organization Type	Services - Housing
		Services - Homeless
		Services - Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
		Homeless Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
20	Agency/Group/Organization	Neighborhood House
	Agency/Group/Organization Type	Services - Housing

		Services - Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
		Homeless Needs Assessment
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
21	Agency/Group/Organization	Housing Opportunities of Northern Delaware
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
		Market Analysis
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Attended stakeholder meetings.
22	Agency/Group/Organization	Delaware HIV Consortium
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services - Homeless Services - Health
		Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
		Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The DE HIV Consortium receives HOPWA funds to provide rent assistance and services to persons living with HIV and AIDS.

23	Agency/Group/Organization	Cecil County Health Department
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	The Cecil County Health Department promotes, protects, and advances the health and wellness of the community. They utilize HOPWA to prevent homelessness for clients that are HIV positive or People With AIDS (PWAs through TBRA, STRMU, and permanent housing placement. They attended the public hearing.
24	Agency/Group/Organization	Pennrose
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination	Pennrose is a real estate developer recognized for mixed-income multifamily and mixed-use developments. They attended the public hearing.

Table 2 – Agencies, groups, organizations who participated

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

All relevant entities were considered for consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Wilmington 2028 – Comprehensive Plan	City of Wilmington	The affordable housing and anti-poverty goals and strategies of both plans align.
Comprehensive Economic Development Strategy	Delaware Economic Development Office	Economic and workforce development strategies of both plans align.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In accordance with 24 CFR 91.100(4), the City of Wilmington will notify adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

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

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

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Online Survey	Non-targeted/ broad community Non-English Speaking - Spanish	17 respondents	See Survey Results in Citizen Participation Comments	None	
2	Public Needs Hearings 1	Non-targeted/ broad community	12 attendees	See comments in Citizen Participation Comments	None	
3	Stakeholder Meetings	Non-targeted/ broad community	56 attendees	See comments in Citizen Participation Comments	None	
4	Public Hearing 2	Non-targeted/ broad community	TBD	TBD		
5	Public Display Period	Non-targeted/ broad community	TBD	TBD		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Wilmington, Delaware is committed to addressing the many housing and community development needs of its residents through a strategic five-year Consolidated Plan. This overview outlines the key needs identified through community engagement, data analysis, and stakeholder consultations, focusing on housing, economic development, public services, and community infrastructure.

A comprehensive community engagement process, including surveys, public meetings, and focus groups, has been conducted to ensure that the needs assessment reflects the voices of Wilmington residents. Input from community organizations, local government agencies, and residents has been integral in shaping the priorities outlined in this overview.

This needs assessment serves as a foundation for Wilmington's 5-Year Consolidated Plan, guiding the allocation of HUD resources to address pressing challenges in the community. By prioritizing affordable housing, economic development, public services, and infrastructure improvements, the city aims to foster a more equitable and thriving environment for all residents. Ongoing collaboration with community stakeholders will be essential to implement effective strategies and measure progress over the next five years.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a custom tabulation of 2016-2020 American Community Survey (ACS) data from the Census Bureau. Supplemental data were drawn from the 2017-2021 CHAS and other sources to provide additional context when needed. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities as well as cost burden/severe cost burden.

Where the HUD tables below report area median income (AMI), they refer to HUD Adjusted Median Family Income (HAMFI). HAMFI differs from AMI in that HAMFI adjusts for family size and are calibrated for a four-person household. HAMFI adjusts larger households up by adding 8% for each person above four and subtracting 10% for each person below four. AMI does not have this qualification.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Wilmington. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	71,550	70,655	-1%
Households	28,880	29,710	3%
Median Income	$40,465.00	$45,139.00	12%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,320	4,500	5,175	3,195	8,520
Small Family Households	2,535	1,445	1,615	1,050	3,660
Large Family Households	465	125	280	115	210
Household contains at least one person 62-74 years of age	1,980	1,085	1,115	475	2,115
Household contains at least one person age 75 or older	760	430	625	130	475
Households with one or more children 6 years old or younger	1,295	400	620	225	665

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	165	25	25	0	215	35	15	20	10	80
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	0	40	0	85	0	0	0	15	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	0	10	20	120	4	0	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	3,310	635	85	0	4,030	1,045	255	170	85	1,555

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,045	1,490	715	165	3,415	195	455	720	305	1,675
Zero/negative Income (and none of the above problems)	745	0	0	0	745	185	0	0	0	185

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,610	660	160	20	4,450	1,085	265	190	110	1,650
Having none of four housing problems	3,000	2,470	2,585	1,530	9,585	625	1,105	2,240	1,530	5,500
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,565	705	124	2,394	505	275	155	935
Large Related	350	50	20	420	25	4	0	29
Elderly	1,315	485	139	1,939	400	215	435	1,050
Other	1,430	910	540	2,880	345	215	295	855
Total need by income	4,660	2,150	823	7,633	1,275	709	885	2,869

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	295	295	445	60	0	505
Large Related	0	0	0	0	25	4	0	29
Elderly	850	85	4	939	305	75	75	455
Other	0	1,160	270	1,430	290	0	0	290
Total need by income	850	1,245	569	2,664	1,065	139	75	1,279

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	115	0	25	20	160	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	15	0	15	4	0	20	15	39
Other, non-family households	30	0	20	0	50	0	0	0	0	0
Total need by income	145	0	60	20	225	4	0	20	15	39

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to the 2019-2023 ACS 5-year estimates, 15,140 households in Wilmington were comprised of people living alone, consisting of 47.2% of all households in the city. The median income of one-person households was $38,053. An affordable rent at this level would be roughly $963, but there were only approximately 5,423 occupied housing units paying below this level of rent in 2023. This means that there are at least 9,717 single person households paying more than 30% of their income towards housing costs. These households are likely in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In Wilmington, families experiencing housing insecurity often face compounded challenges, particularly those with disabilities and those who are victims of domestic violence, dating violence, sexual assault, and stalking. These groups require targeted assistance to secure stable housing and support services.

Families with Disabilities:

According to 2019-2023 ACS Five Year Estimates, 12,382 individuals over the age of 18, or 17.9% of the population, report having a disability. Many of these individuals likely need housing assistance due to challenges related to affordability and accessibility

Victims of Domestic Violence:

YWCA provides emergency and transitional housing for victims of domestic violence through their Home Life Management Center. According to their 2021 annual report, 363 homeless individuals were sheltered and provided life skills training to support themselves while stabilizing their income along with individual case management. Of these individuals, 92% transitioned from being unhoused to becoming self-sufficient and positioned for upward mobility.

Additionally, 8,489 survivors of domestic or sexual violence used their services in 2021. Services include a 24/7 sexual assault helpline, medical and legal accompaniment, trauma-informed counseling, case management, support group aftercare services, and a racial and social justice program. Some of these services are based in nearby Newark but are available to all New Castle County residents, including Wilmington.

What are the most common housing problems?

The most common housing problem in Wilmington is housing cost burden, particularly for those with housing cost burdens greater than 50% of income. A greater number of renter-occupied homes are cost burdened than owner-occupied homes. Over 40% of the housing units in Wilmington were built before 1940. An older housing stock generally indicates a need for more maintenance and housing rehabilitation to maintain quality housing conditions. In addition to cost burden and age, a large number of households had zero or negative income, indicating difficulties finding employment in the most vulnerable populations.

Are any populations/household types more affected than others by these problems?

The percentage of households experiencing cost burden or severe cost burden is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. Renter households are also more likely and owner-occupied households to be cost burdened. Elderly owner-occupants, small related households, and other non-family household, comprise the majority of those who experience cost burden and severe cost burden for both renters and homeowners.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

HMIS data from the Wilmington PJ show that 105 people entered homeless situations from institutional settings, while 26 people exited into institutional settings and an additional 338 people moved into temporary housing accommodations, which may indicate a greater risk of returning to homelessness. Of these individuals, the demographic information is as follows:

- 34% are under 25 years of age, 50% are between the age of 25-54, 16% are over the age of 55;
- 46% are male, 54% are female
- 38% have a disabling condition and of those who have a disabling condition:
    - 29% have a physical disability;
    - 33% have a substance use disorder; and
    - 12% have a developmental disability.
- 72% are Black/African American/African, 27% are White, and less than 1% are Native Hawaiian/Pacific Islander or Indigenous/Alaska Natives
- 5% are veterans

Stakeholders also report that half of people served through a homeless assistance program reported having at least one disability. Additionally, they have observed that the number of chronically homeless persons and elderly homeless are rising annually.

Formerly homeless persons who receive rapid re-housing assistance, and are nearing termination of their funds, are at risk for homelessness. However, this risk is reduced by case management, budget counseling and other social services that are offered to address risks to stability during the time they received funding.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Wilmington uses the definition of at-risk homeless populations found at 24 CFR Part 91.5 and included below:

An individual or family who:

i. Has an annual income below 30% of median family income for the area, as determined by HUD;
ii. Does not have sufficient resources or support networks, *e.g.,* family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter; and
iii. Meets one of the following conditions:

a. Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
b. Is living in the home of another because of economic hardship;
c. Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
d. Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals;
e. Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
f. Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
g. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most common characteristic mentioned by stakeholders is rising housing costs in terms of rent. This has made keeping their clients stably housed more difficult. As a result, less people can be provided with housing and waiting lists for their programs are growing. Additionally, with half of persons experiencing homelessness in Wilmington having at least one disability, getting supportive services and accommodations for physical disabilities is also a barrier to finding housing.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

In general, the percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. However, there are some groups disproportionately experiencing housing problems at more moderate income levels. According to the above definitions, the following groups are experiencing one or more housing problems at a disproportionate level at their income level:

- Hispanic households earning 0-30% AMI
- White households earning 50-80% AMI
- Asian households earning 50-80% AMI
- White households earning 80-100% AMI
- Asian households earning 80-100% AMI

SUPPLEMENTAL TABLE: Summary of Disproportionate Housing Problems by Race/Ethnicity and Income, 2021

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	% with one or more housing problems			
White	79.4%	56.1%	**55.3%**	**23.9%**
Black/ African American	67.3%	68.5%	24.9%	9.2%
Asian	53.8%	35.7%	**69.2%**	**83.1%**
Hispanic	**85.0%**	55.4%	19.2%	4.5%
Jurisdiction as a Whole	71.4%	63.9%	34.5%	18.9%

Source: CHAS 2017-2021

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,940	2,385	0
White	1,175	305	0
Black / African American	3,700	1,795	0
Asian	35	30	0
American Indian, Alaska Native	10	0	0
Pacific Islander	4	0	0
Hispanic	765	135	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,875	1,625	0
White	530	415	0
Black / African American	1,990	915	0
Asian	25	45	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	255	205	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,785	3,395	0
White	860	695	0
Black / African American	775	2,340	0
Asian	45	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	315	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	605	2,590	0
White	355	1,130	0
Black / African American	125	1,230	0
Asian	74	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	10	210	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing severe housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Severe housing problems include:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- Is overcrowded with more than 1.5 person per room in the unit
- Experiences cost burden above 50%

Similar to housing problems, rates are highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, the following groups are experiencing one or more severe housing problems at a disproportionate level at their income level:

- Hispanic households earning 0-30% AMI
- Asian households earning 50-80% AMI

SUPPLEMENTAL TABLE: Summary of Disproportionate Severe Housing Problems by Race/Ethnicity and Income, 2021

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	**% with one or more severe housing problems**			
White	55.3%	16.5%	14.1%	4.0%
Black/ African American	53.7%	24.1%	2.1%	4.4%
Asian	33.3%	0.0%	40.7%	0.0%
American Indian, Alaska Native	0.0%	0.0%	#DIV/0!	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	75.0%	9.7%	7.8%	0.0%
Jurisdiction as a Whole	56.4%	20.6%	6.8%	4.1%

Source: CHAS 2017-2021

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,695	3,625	0
White	815	660	0
Black / African American	2,950	2,545	0
Asian	20	40	0
American Indian, Alaska Native	0	10	0
Pacific Islander	4	0	0
Hispanic	675	225	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	925	3,575	0
White	155	785	0
Black / African American	700	2,205	0
Asian	0	70	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	45	420	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	4,825	0
White	220	1,335	0
Black / African American	65	3,055	0
Asian	24	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	355	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	130	3,060	0
White	60	1,425	0
Black / African American	60	1,295	0
Asian	0	89	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	220	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. Cost burden is defined as paying more than 30% of income on housing expenses, and severely cost burdened is defined as paying greater than 50% of income on housing. The only disproportionate need is shown in Hispanic households experiencing severe cost burden.

SUPPLEMENTAL TABLE: Disproportionate Housing Cost Burden by Race/Ethnicity and Income, 2021

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group		**% with housing cost burden**		**%**
White	70.2%	17.9%	12.0%	0.5%
Black/ African American	55.6%	19.4%	25.0%	5.5%
Asian	67.8%	26.1%	6.1%	4.0%
Hispanic	54.3%	14.9%	**30.8%**	1.5%
Jurisdiction as a Whole	60.8%	18.5%	20.7%	3.2%

Source: CHAS 2017-2021

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,500	5,325	5,950	930
White	7,210	1,835	1,230	55
Black / African American	8,240	2,875	3,710	810
Asian	335	129	30	20
American Indian, Alaska Native	4	25	0	0
Pacific Islander	0	0	4	0
Hispanic	1,295	355	735	35

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The impact of housing problems in Wilmington varies primarily by income level. However, the following income tiers experienced problems at a rate of at least ten percentage points higher than the City as a whole:

Housing Problems

- Hispanic households earning 0-30% AMI
- White households earning 50-80% AMI
- Asian households earning 50-80% AMI
- White households earning 80-100% AMI
- Asian households earning 80-100% AMI

Severe Housing Problems

- Hispanic households earning 0-30% AMI
- Asian households earning 50-80% AMI

Severe Cost Burden

- Hispanic households

If they have needs not identified above, what are those needs?

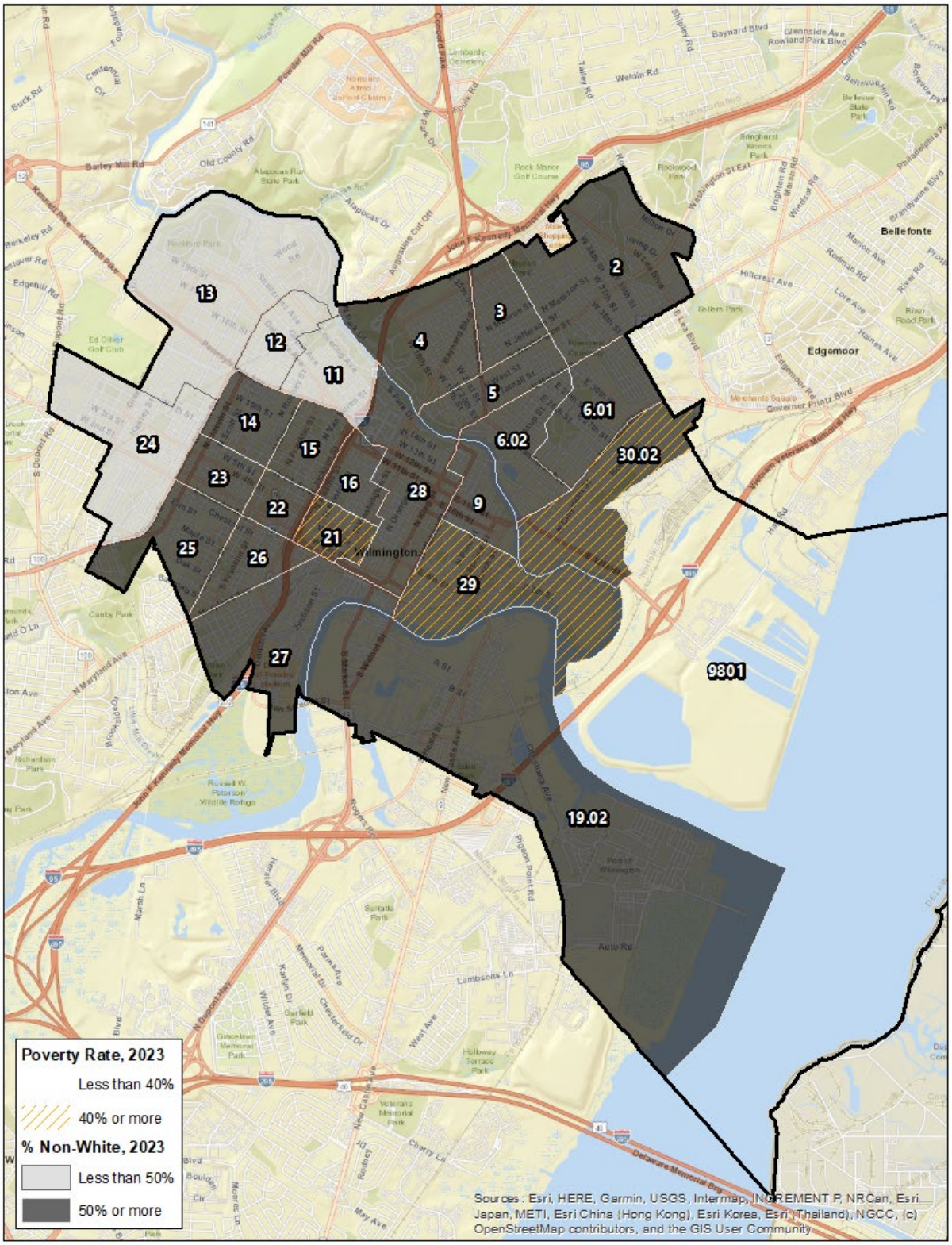
The needs among race/ethnicities are indicated above. Income categories have more general needs as described in NA-10 and the Housing Market Analysis. Stakeholders mentioned that additional challenges their clients are facing include limited English proficiency, criminal history for justice-involved individuals, and reasonable accommodation for persons with disabilities.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

HUD defines R/ECAPs as census tracts with a non-white population of at least 50% (and 20% outside of metropolitan/micropolitan areas) and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining this data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. Although ethnicity and race as defined by the US Census Bureau are not the same, the AI uses rates of both non-White and Hispanic/Latino populations to map a combined group of racial and ethnic concentrations, henceforth referred to collectively as "racially/ethnically concentrated areas of poverty" or R/ECAPs.

Under HUD's definition of racially/ethnically concentrated areas of poverty (R/ECAP), three census tracts in Wilmington meet this definition: 21, 29, 30.02. Census tract 21 is located near Wilmington's Hilltop

neighborhood and has a large Hispanic population. Census tracts 29 and 30.02 include the East Side and Riverside neighborhoods and have relatively large Black populations.



NA-35 Public Housing – 91.205(b)

Introduction

The largest provider of affordable housing in the State of Delaware, WHA serves over 7,000 low to moderate-income residents across the City of Wilmington, manages 1,549 public, tax credit, and senior housing units, administers 3,249 Section 8 vouchers, and has a $30 million annual budget. WHA also provides its residents with a wide array of programs and support services.

The need for affordable housing in Wilmington is made explicit through WHA's waiting list. WHA has over 9,500 low-income individuals and households on its public housing waiting list and more than 6,000 persons and households on its Section 8 HCV vouchers waiting list. Most families are expected to wait three or more years for assistance.

In addition to the generated tables below, the Wilmington Housing Authority (WHA) was directly consulted with to provide real time information and better understand the needs of their public housing residents and voucher holders. The average household residing in public housing under WHA typically consists of two people earning an annual household income of $21,841 and stay in public housing for twelve years. Additionally, off WHA's 1,126 active public housing units, 489 residents are disabled (43.4%) and 352 are elderly or over the age of 62 years (31.3%).

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	42	0	1,252	1,548	21	1,484	9	0	21

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	5,649	0	12,621	12,988	12,397	12,901	11,110	0
Average length of stay	1	0	9	6	0	7	1	0
Average Household size	1	0	2	2	1	2	1	0
# Homeless at admission	2	0	11	0	0	0	0	0
# of Elderly Program Participants (>62)	2	0	266	305	18	265	4	0
# of Disabled Families	8	0	326	351	1	343	3	0
# of Families requesting accessibility features	42	0	1,252	1,548	21	1,484	9	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	6	0	94	67	1	63	0	0	3
Black/African American	36	0	1,144	1,469	20	1,409	9	0	18
Asian	0	0	6	6	0	6	0	0	0
American Indian/Alaska Native	0	0	5	1	0	1	0	0	0
Pacific Islander	0	0	3	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	3	0	76	48	0	47	1	0	0
Not Hispanic	39	0	1,176	1,500	21	1,437	8	0	21
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

Currently, WHA has 50 partially accessible units. There are 335 disabled families on the waiting list. Accessibility needs are determined when families are interviewed, approximately 90 days before offer of a unit.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The greatest needs reported by public housing residents are increased security, such as posted guards at the sites 24/7, in the high-rise apartments and concerns about crime and safety from families living at family developments.

How do these needs compare to the housing needs of the population at large

The needs of public housing residents and HCV holders are overall more dire than the population at large. Households residing in assisted housing typically are facing special circumstances, such as domestic violence, substance abuse, or mental and/or physical disabilities that require supportive services. Additionally, these residents have difficulties obtaining independent, permanent housing due to outstanding bills or credit history compounded by their special needs. Like the population at large, there is an overall shortage of housing that serves as a barrier for attaining housing.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Wilmington is part of the statewide Continuum of Care. The Delaware CoC is a community-based collaborative that ensures a responsive, fair, and just approach to addressing homelessness, and strives to achieve housing for all. The Housing Alliance Delaware serves as the CoC Lead Agency and submits the collaborative application for homeless services programs on behalf of the state. Data is collected using the Homeless Management Information System, which is known as Community Management Information System (CMIS). The following charts have been completed using data from CMIS and the annual Point In Time (PIT) and Homeless Inventory Chart (HIC).

The following data was provided by Housing Alliance Delaware, the lead agency for the Delaware Continuum of Care and was only available at the State level. New Castle County accounted for 62% of people included in the 2024 PIT. The count estimated that 832 people in New Castle County experience homelessness on a given night. Of the homeless population, 17.5% were estimated to be unsheltered.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	383		792			
Persons in Households with Only Children	1		17			
Persons in Households with Only Adults	450		1,747			
Chronically Homeless Individuals						
Chronically Homeless Families						
Veterans						
Unaccompanied Child						
Persons with HIV						
Severely Mentally Ill						
Chronic Substance Abuse						
Victims of Domestic Violence	85					

Nature and Extent of Homelessness: (Optional)

Race: Black	**Sheltered:** 543 (65.1%)	**Unsheltered (optional)**
Ethnicity: Hispanic	**Sheltered:** 67 (8%)	**Unsheltered (optional)**

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2024 PIT Count, there were 383 households with both an adult and at least one child, accounting for 45.9% of all households in the PIT. Children under 18 was also the largest age bracket when considering all individuals in the PIT, accounting for 30.5% of the count. Housing and shelters with the capacity to host families is a major need in Wilmington based on this information.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The Black population is disproportionately affected by homelessness, with 543 or 65.1% of individuals in the county's PIT being Black. With over half of Wilmington's population being Black compared to New Castle County's 21.5% Black population, it is likely these individuals are concentrated in Wilmington. The CMIS records for the three years between 2022-2024 follow this trend, as each year over 60% of those who accessed programs and services were Black/African American.

The Hispanic population is slightly underrepresented, with only 8% counted as homeless in the 2024 PIT but only 11.9% of Wilmington's population identifying as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

Service providers reported that homelessness is on the rise primarily due to the rise in housing costs. This is not only a challenge for the households at-risk of homelessness, but also for the service providers. Less people are assisted each year as the individuals being assisted are taking a larger portion of the limited funding pools as a result of rising costs for rental assistance, utilities, and deposits. Notable populations include persons living with HIV/AIDS, justice-involved individuals, and persons with disabilities needing supportive services or accommodations.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol/other drug addictions. In addition, many persons with special needs also have very low incomes.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	344
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,369
Area Prevalence (PLWH per population)	398.4
Number of new HIV cases reported last year	114

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to ACS 2019-2013 estimates, 15.1% of households consist of at least one person aged 65 or over. In addition, ACS reported that 50.1% of persons 65 years and over had at least one disability in in 2023. The most common disabilities faced by the elderly are ambulatory difficulties (40.1%) and cognitive difficulties (20.3%).

Persons with Disabilities

In 2023, 19.0% of the population was estimated to have at least one disability. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. Data from the 2023 ACS indicates that 10.9% had an ambulatory difficulty; 10.6% reported a cognitive difficulty.

In Wilmington, 18.9% of all adults aged 18-64 live below the poverty line. However, there are differences in the incidence of poverty by disability status. For those with a disability, 31.4% live below the poverty line as compared to 15.8% of those without a disability.

Substance Abuse and Addiction

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have limited funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Service providers, such as HOPE Alliance, indicated that mental health struggles and substance abuse are major barriers to finding housing as it is difficult for their clients to maintain employment. As a result, their income is limited, and they cannot attain housing without a subsidy.

Persons Experiencing Re-entry

Special needs service programs were indicated as priority needs for persons experiencing re-entry, especially as it relates to educational/vocational services and mental health services. Re-entry for single males coming out of prison and youth aging out of foster care is difficult in both obtaining and maintaining housing. There is very little assistance or awareness of available re-entry services for individuals transitioning back into society. Additionally, landlords are very selective in terms of criminal history, source of income, and providing vital documents, such as birth certificates or Social Security number, that these individuals may have difficulty accessing.

Youth centers were considered the highest priority community facility in the stakeholder survey.

Additionally, the lack of literacy and soft skills are major barriers in terms to accessing human and social services for individuals re-entering society trying to find employment. Additional job training and literacy programs were mentioned by stakeholders as a way to achieve this. However, there was skepticism in terms of the inability to guarantee program participants a job. Additionally, households with children have difficulty accessing educational services due to the lack of affordable childcare.

What are the housing and supportive service needs of these populations and how are these needs determined?

The most common need for all of the above special needs populations is the ability for them to maintain housing. Financial literacy and workforce development programs serve as the first step in obtaining employment. For justice-involved individuals, this includes creating an efficient network to allow them to efficiently re-enter the workforce. Additionally, literacy and soft skills are also major barriers in obtaining employment. Life skills training and financial literacy programs in tandem with workforce development efforts would also help improve life outcomes.

Supportive services were mentioned by stakeholders to not only be essential in obtaining housing and employment but also to maintain them. This covers a wide range of vulnerable populations, including persons with mental health or substance abuse issues requiring healthcare to single mothers needing childcare. However, limited funding serves as a major barrier as these funds must be distributed between housing and services and costs are rising.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to AIDS Delaware's most recent report on January 31, 2025, there are 1,369 persons living with HIV (at all stages) residing in the Wilmington Metro Area. This accounts for one-third of all persons living with HIV/AIDS in Delaware. Based on a 2023 HIV Surveillance Report published by the Delaware Department of Health and Social Services (DHSS), HIV was most prevalent among men (68.8%) and Black individuals (68%). Persons between the ages of 25 and 44 diagnosed with HIV make up 63% of those living with HIV in the Wilmington Metro Area.

The leading exposure risk categories are men having sex with men (MSM) contact (37%) and heterosexual contact (32%). Injecting drug uses (IDU) are the third highest risk category at 21%.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their

unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Through CDBG funds, Wilmington can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for people with disabilities). Stakeholders mentioned a need for more common spaces for people to congregate to create a sense of community investment and engagement.

How were these needs determined?

The needs were determined through public meetings and stakeholder sessions along with an online survey that was open to all city residents.

Describe the jurisdiction's need for Public Improvements:

Through CDBG funds, Wilmington can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation. Stakeholders mentioned a need to repair streets, especially in northeastern Wilmington.

How were these needs determined?

The needs were determined through public meetings and stakeholder sessions along with an online survey that was open to all city residents.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, Wilmington can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services for low- moderate-income households.

Stakeholders strongly emphasized the need to provide assistance for special needs populations that have challenges beyond financial instability. These populations include persons with HIV/AIDS, youths aging out of the foster care system, veterans, justice-involved individuals, and survivors of domestic violence. Services suggested include a workforce development program and training with willing employers to give these populations the opportunity to obtain employment, financial coaching, and wraparound supportive services related to health.

How were these needs determined?

The needs were determined through public meetings and stakeholder sessions along with an online survey that was open to all city residents.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create an increased supply of additional affordable units. Ideally, Wilmington will have a mix of housing types to accommodate households of all types and income levels. The City of Wilmington's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

General conclusions about the market, as described in the following pages, include:

- The housing stock in Wilmington is principally single-family (63%) and renter-occupied (56.2%).
- Of the 14,737 owner-occupied units in Wilmington, 57.8% consist of three or more bedrooms. Among renter-occupied units, approximately one third units consist of one-bedroom units, followed by nearly a quarter each of 2-bedroom and 3-bedroom units.
- According to 2023 ACS, median contract rent in Wilmington was $991. Adjusting for inflation, rent barely increased by 0.7% from 2019 to 2023.
- Over the same time, household incomes grew by 3% in Wilmington. While this may ease affordability issues, along with the increase in minimum wage to $15 in January 2025, household income growth is not consistent between various groups.
    - Specifically, Hispanic households saw a decline in median household income, which may create further challenges for securing housing for this group.
- In Wilmington, 55.6% of the housing units were built prior to 1950. Another 27.4% of all units were built between 1950 and 1979. With most of the city's housing inventory being aged, maintenance and rehabilitation efforts are likely needed to keep them up to code.
- The 2-bedroom housing wage in the Philadelphia-Camden-Wilmington MSA is $33.40. This means one would need to earn that much to afford a 2-bedroom home at FMR. The minimum wage in Delaware is $15 per hour. To afford fair market rent for a 2-bedroom at minimum wage and not be cost burdened, one would need to work over 81 hours per week.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The housing stock in Wilmington is principally single-family (63%) and renter-occupied (56.2%). Data from the 2023 ACS indicates that 18.7 % of all adults aged 18-64 live below the poverty line. Among the entire population, 23.2% live below the poverty line. Among children under the age of 18 and seniors over the age of 65, approximately 40.8% and 17.5%, respectively, live below the poverty line. The high incidence of poverty among households with children and persons with disabilities points to the need for affordable housing, particularly within the renter-occupied market.

Of the 14,737 owner-occupied units in Wilmington, 57.8% consist of three or more bedrooms. Among renter-occupied units, approximately one third units consist of one-bedroom units, followed by nearly a quarter each of 2-bedroom and 3-bedroom units. The data is consistent with the city's housing inventory; single family units – which tend to be larger than multi-family units – comprise over 60% of the housing stock. There is a need for more multi-family housing units which tend to be more affordable, particularly for small families with children and single person households, demographic groups particularly prone to cost burden and severe cost burden.

The vacancy rate decreased from 16.5% in 2018 to 10.4% in 2023, according to ACS data.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,490	10%
1-unit, attached structure	17,840	53%
2-4 units	3,930	12%
5-19 units	2,410	7%
20 or more units	6,090	18%
Mobile Home, boat, RV, van, etc.	90	0%
Total	***33,850***	***100%***

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	1,670	10%
1 bedroom	485	4%	5,105	31%
2 bedrooms	1,710	13%	4,265	26%
3 or more bedrooms	10,805	83%	5,650	34%

	Owners		Renters	
	Number	%	Number	%
Total	***13,015***	***100%***	***16,690***	***101%***

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to Wilmington's 2023 Consolidated Annual Performance and Evaluation Report (CAPER), federal funds received since 2020 helped rehabilitate 25 rental units, construct 7 new rental units, repair 29 owner-occupied units, construct 2 new units of homeowner housing, and provide direct financial assistance to 20 income-eligible homebuyers

Of households with special needs, federal funds were used to assist 116 persons with HIV/AIDS through TBRA, 35 individuals at-risk of homelessness with TBRA, 782 persons with overnight shelter,

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

The currently supply of housing units does not meet the needs of the population, and there is significant need for affordable housing. Stakeholders mention there is a large amount of vacant housing inventory. However, substantial work is needed to bring many of the dilapidated, vacant housing to code compliance.

Describe the need for specific types of housing:

Stakeholders mention a general lack of affordable housing options for low- and moderate-income households. This includes not only special needs populations at-risk of homelessness but also middle-income workers such as teachers, police cadets, daycare workers, etc. While rehabilitation can help provide additional housing along with increasing tax revenue, barriers include navigating the permitting process, rising material and construction costs, and limited funding to help subsidize affordable housing projects.

Based on WHA's waiting list and requests for housing, there is not enough housing for families. With their inventory primarily consisting of one-bedroom units, waits for 2-bedroom units are the longest and the number of 3- and 4-bedroom units are limited.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 2,755 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 11.6% of the rental housing inventory in Wilmington. Given that CHAS data indicates there are 8,320 households with incomes below 30% of HAMFI, there are approximately three households that need affordable housing at this income level for each affordable unit available, representing a clear and demanding need for additional affordable housing units.

The Fair Market Rent (FMR) for a two-bedroom unit in Wilmington is $1,218 per month. To avoid being cost burdened, a household needs to earn $4,060 per month, or roughly $23.42 per hour. A minimum wage worker in Wilmington earning $15 per hour needs to work more than 68 hours per week to afford a two-bedroom unit. The monthly Supplemental Security Income (SSI) payment is $967 for an eligible individual or $1,450 for an eligible couple. Individuals for which this is the sole source of income can only spend $290 monthly on housing to not be cost burdened, which is slightly more than a quarter of the cost of renting an efficiency. For couples on SSI, they can only spend $435 monthly on housing to not be cost burdened, which is more than one-third of the monthly cost of a market-rate one-bedroom apartment in Wilmington.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	167,500	173,500	4%
Median Contract Rent	739	854	16%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	3,560	21.3%
$500-999	8,255	49.4%
$1,000-1,499	3,980	23.8%
$1,500-1,999	685	4.1%
$2,000 or more	215	1.3%
Total	***16,695***	***100.0%***

Table 31 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,755	No Data
50% HAMFI	7,615	2,155
80% HAMFI	13,340	4,945
100% HAMFI	No Data	6,835
Total	***23,710***	***13,935***

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,081	1,218	1,470	1,789	2,079
High HOME Rent	840	992	1,200	1,503	1,708
Low HOME Rent	788	845	1,013	1,171	1,307

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing available at all income levels. Based on the data provided by Table 2 and Table 35, there are not enough housing units affordable to households earning less 50% HAMFI. There are a total of 9,770 units affordable to households earning 50% HAMFI, but 12,820 households earning 50% HAMFI or less.

Additionally, based on the Housing Needs Inventory and Gap Analysis Table from Wilmington's HOME-ARP Allocation Plan, there are 5,575 households in need of housing, specifically focusing on 0-50% AMI renter households. This gap takes into account higher income households renting or buying housing down-market, occupying housing that would be affordable to lower income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

As depicted in Table 33, the cost of rent has increased 16% from 2009 to 2020. According to 2023 ACS, median contract rent in Wilmington was $991. Adjusting for inflation, rent barely increased by 0.7% from 2019 to 2023. Over the same time period, household incomes grew by 3% in Wilmington. While this may ease affordability issues, along with the increase in minimum wage to $15 in January 2025,

household income growth is not consistent between various groups. Specifically, Hispanic households saw a decline in median household income, which may create further challenges for securing housing for this group.

	2019, adj. to 2023 dollars	2023	% Change, 2019-2023
City of Wilmington	$53,662	$55,269	3.0%
White	$77,560	$80,158	3.4%
Black	$37,690	$41,059	8.9%
Asian	$91,315	$102,308	12.0%
Hispanic	$39,675	$39,511	-0.4%

SUPPLEMENTAL TABLE: Change in Income, 2019-2023

Additionally, mortgage rates have been increasing steadily since the COVID-19 pandemic. With fewer homeowners selling and more renters remaining renters, demand will continue to outpace the supply meaning that housing affordability in Wilmington will remain a challenge and likely worsen.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Fair Market Rent (FMR) for a two-bedroom unit in Wilmington is $1,470 per month. To avoid being cost burdened, a household needs to earn $4,900 per month. In 2024, the National Low-Income Housing Coalition's *Out of Reach* report states the 2-bedroom housing wage in the Philadelphia-Camden-Wilmington MSA is $33.40. This means one would need to earn that much to afford a 2-bedroom home at FMR. The minimum wage in Delaware is $15 per hour. In order to afford FMR for a 2-bedroom at minimum wage and not be cost burdened, one would need to work over 81 hours per week.

As of January 2023, the monthly Supplemental Security Income (SSI) payment is $914. Households for which this is the sole source of income can spend $274 monthly on housing, which is 54% of the cost of renting the cheapest one-bedroom unit at FMR putting that individual in the severely cost burdened range.

The monthly Supplemental Security Income (SSI) payment is $967 for an eligible individual or $1,450 for an eligible couple as of 2025. If used solely for housing, these payments would almost be entirely consumed by rent. Individuals for which this is the sole source of income can only spend $290 monthly on housing to not be cost burdened, which is slightly more than a quarter of the cost of renting an efficiency. For couples on SSI, they can only spend $435 monthly on housing to not be cost burdened, which is more than one-third of the monthly cost of a market-rate one-bedroom apartment in Wilmington.

Wilmington will continue to prioritize allocation of resources to rehabilitating existing rental units and developing new rental units.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The following data provides an overview on the condition of housing in Wilmington, DE. The following housing problems are included in the data that follow: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) overcrowding (more than one person per room), and 4) cost burden (more than 30% of household income spend on housing).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,490	27%	7,535	45%
With two selected Conditions	60	0%	375	2%
With three selected Conditions	20	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,440	73%	8,765	53%
Total	***13,010***	***100%***	***16,695***	***100%***

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,095	8%	1,630	10%
1980-1999	1,245	10%	1,105	7%
1950-1979	2,520	19%	5,610	34%
Before 1950	8,155	63%	8,350	50%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	***13,015***	***100%***	***16,695***	***101%***

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,675	82%	13,960	84%
Housing Units build before 1980 with children present	510	4%	245	1%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. The common age threshold used to signal a potential deficiency is approximately 50 years or more. In Wilmington, 55.6% of the housing units were built prior to 1950. Another 27.4% of all units were built between 1950 and 1979.

Owner- and renter-occupied housing units have different percentages of units built in the four time periods presented in the table above. Although both owner and rental units likely require rehabilitation from normal wear and tear, the need is slightly greater for owner-occupied units – 63% were built prior to 1950, compared to 50% for renter-occupied units.

Renter-occupied units have a much higher prevalence (45%) of having at least one selected condition than owner-occupied units (27%). This may indicate that more renter-occupied units than owner-occupied units require rehabilitation, although “selected condition” includes cost burden and overcrowding, which are not reflections of the physical state of the unit. It is

uncommon for both owner- and renter-occupied units to have more than one selected condition

According to stakeholders, housing rehabilitation is a major need in Wilmington. There are many vacant, substandard properties that can be rehabilitated. However, challenges to getting these rehabilitation projects off the ground include navigating bureaucratic processes, rising land and material costs, and limited funding.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10%-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior.

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. Table 39 above provides data on owner-occupied and renter- occupied units built before 1980 with children present. As the table indicates, Wilmington households with children are more likely to be impacted by lead-based paint hazards owner-occupied units than in renter-occupied units.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Wilmington Housing Authority (WHA) is the largest provider of affordable housing in the State of Delaware. WHA serves over 7,000 low to moderate-income residents across the City of Wilmington, manages 1,549 public, tax credit, and senior housing units, administers 3,249 Section 8 vouchers, and has a $30 million annual budget. WHA is committed to increasing the affordable housing stock in the City of Wilmington, building and nurturing relationships with public and private partners to support new housing developments along with exploring innovating financing options in a landscape of limited resources.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	37	0	1,557	1,586	33	1,553	284	0	1,237
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Wilmington Housing Authority (WHA) manages and maintains 1,126 public housing units. Most of these units are one-bedroom units (400) followed by three-bedroom units (234). While most of these properties are in areas of concentrated poverty and/or minorities, most of Wilmington also falls within these categories. Demand for public housing far outweighs supply of housing; the waiting list currently has 3,583 households. WHA is looking at other financing sources and housing opportunities to fulfill the demand for affordable housing.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

HUD's Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing. Inspections are conducted to ensure that assisted families have housing that is decent, safe, sanitary and in good repair. The scores on the next page for WHA public housing properties are up-to-date as of June 30, 2023. A passing score for a REAC Physical Inspection is 60 or above. All sites received a passing score except for Scattered Sites South. However, more recent HUD inspections (NSPIRE) have scored high at the public housing sites. Regular maintenance and repairs are a priority at WHA.

Public Housing Condition

Public Housing Development	Average Inspection Score
SOUTHBRIDGE	64
Northeast	90
CRESTVIEW APTS	61
BAYNARD APTS	85
Scattered Sites North	63
Mid City	66
Scattered Sites South	45
NEW VILLAGE OF EASTLAKE	61
22nd and Heald Street	72

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

WHA plans to undertake a number of projects to improve the availability of housing in the City of Wilmington for low-income households.

WHA was awarded a $50 million CNI Grant in July 2023. This grant will create approximately 553 mixed-income rental units, including 273 public replacement units, 97 additional affordable units (LIHTC-only), and 183 unrestricted market-rate units. The new master plan for the target housing site also incorporates homeownership units not funded with CNI funds. WHA will continue to work with Pennrose Development Corp., the City of Wilmington, REACH Riverside, Kingswood Community Center, and the Eastlake Charter School for the redevelopment of the Northeast/Riverside Family Development. This project is expected to take 5 to 10 years to complete.

Additionally, WHA and its non-profit entity DAHG have started conducting thorough inspections of each vacant unit to assess its condition and identify necessary repairs. The next step is prioritizing the units for rehabilitation based on factors like condition, location, and potential for occupancy. Demolition and disposition of units that are beyond repair or economically infeasible to rehabilitate is also being considered.

WHA is also looking to expand the availability of affordable housing units within higher-income neighborhoods. Social research underscores the beneficial impact of residing in resource-rich areas, especially for young children, where access to quality schools and libraries fosters educational attainment and cultivates safe, violence-free, and healthy environments. However, acquiring housing in such areas is often prohibitively expensive. WHA intends to leverage tools such as tax credits, landlord recruitment initiatives, and other strategies to facilitate low-income families' access to these communities.

Finally, WHA plans to apply for a second CNI Grant to develop other areas in Wilmington. The grant program, administered by HUD, aims to transform distressed neighborhoods by revitalizing housing, improving educational opportunities, and promoting economic development. Like WHA's current CNI grant, this new grant will provide funding and technical assistance to support the implementation of revitalization plans over several years. The overarching objective remains the creation of healthier, more sustainable, and inclusive communities.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

WHA will continue to provide resident support services to households residing in public housing or are HCV holders. Programs include a homeownership program, employment and training program, family self sufficiency program (FSS), housing placement, Resident Opportunity and Self Sufficiency Program (ROSS), resident council leadership and capacity training, senior support services, volunteer opportunities, wellness check-ins, and youth job training.

As part of their strategic plan, WHA seeks to lengthen the duration of resident support services, so participants not only just obtain housing or jobs but also maintain them. Additionally, WHA is looking at other opportunities to improve economic mobility of residents, such as on-site job training, financial literacy workshops, educational support, transportation assistance, and childcare. Finally, neighborhood and community improvements will focus on community engagement, infrastructure improvements, and safety and security.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Wilmington is part of the statewide Continuum of Care, with Housing Alliance Delaware serving as the lead agency. Data for this section was provided by the CoC using their local Homeless Management Information System, Community Management Information System (CMIS). CMIS is used by more than 70 homeless services projects in Delaware. Other data sources used to complete this information are the Point in Time Count (PIT) and Housing Inventory Count (HIC).

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	140	70	117	184	0
Households with Only Adults	280	0	142	848	0
Chronically Homeless Households	0	0	0	0	0
Veterans	16	0	15	204	0
Unaccompanied Youth	4	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

The Ministry of Caring is a "community-based nonprofit organization that provides a network of social, health and support services for those living in poverty, including the homeless and working poor, in the greater Wilmington, Delaware area." In addition to emergency shelter for men and women with/without children, the Ministry operates three child care centers with hours meeting the needs of working parents, a Job Placement Center to develop employment skills and obtain work, and basic dental and medical services both in their own facility and in a custom medical care van that travels throughout the City. More specialized services provided by the Ministry of Caring are addressed in MA-35.

Connections Community Support Programs (CSP) provides "a comprehensive array of health care, housing, and employment opportunities that help individuals and families to achieve their goals and enhance [their] communities." Connections' main services are focused on the treatment of mental health and substance abuse issues. Medical care, lab services, and therapy are provided. Additionally, Connections also provides employment services for clients and supportive services for families of veterans and families affected by substance use disorders.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Families

Family Promise of Northern New Castle County (FPNNCC) is a nonprofit with a mission of preventing and ending homelessness for families. Their primary goals to transition the families using their services to permanent housing in less than sixty days. Their Hospitality Center provides temporary shelter for up to six families (or 20 individuals). FPNNCC's other facility, the Day Center, can also house six families. Strongly volunteer-driven, services include mentorship, case management, financial literacy courses, job assistance, housing assistance, and advocacy.

Supportive Transitional & Emergency Housing Ministry (STEHM) provides long-term transitional housing for women and women with children to foster the goal of independent living. Supportive services include counseling and life skills training. Individualized case management helps residents prepare a realistic budget and establish a target completion date to live independently. Short-term emergency housing is also available through STEHM's Motel Ministry for up to one week. In 2023, this program served 187 men, women, and children for a total of 1267 people stay nights of emergency shelter.

Veterans

The Delaware Center for Homeless Veterans (DCHV) provides safe and affordable permanent housing for veterans. DCHV also provides supportive services to reintegrate and educate homeless veterans and their families to obtain recovery, self-sufficiency, independence, and community integration. Additionally, outreach for recruiting more landlords willing to accept HCVs is conducted to expand housing options for veterans.

Unaccompanied Youth

CHILD, Inc is a nonprofit serving dependent, neglected, and abused children and their parents since 1963. The mission of their Governor Terry Children's Center is to "reduce the possibility, incidence, or reoccurrence of child abuse or neglect by providing an emergency home, food, clothing and age-appropriate counseling to children, ages six through seventeen years." The Center offers 10-beds for a maximum 30-day stay. Supportive services include psychosocial assessment, individual counselling, advocacy, referrals, collateral involvement, and therapeutic family interactions. Transportation to and from school, group activities, evening study time, and recreational activities are offered to help provide a home-like environment. CHILD, Inc also operates an anger management program for youth, a specialized foster care program, 24-hour runaway and homeless youth hotline, and counseling and mediation services for families dealing with divorce, separation, custody, or visitation issues.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Various supportive housing needs of the non-homeless have been identified by service providers who were interviewed during the Consolidated Plan process. Stakeholders identified needs include home repair, weatherization and maintenance for the elderly and frail, accessibility improvements to enable people with disabilities to remain in their homes, housing for the mentally disabled and affordable housing for all sub-populations. Additionally, with New Castle County housing nearing two-third of the population with HIV/AIDS in Delaware, concentrated in Wilmington, housing and supportive service needs for these populations were identified as major need in the city.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	62
PH in facilities	0
STRMU	5
ST or TH facilities	0
PH placement	0

Table 41– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The Delaware HIV Consortium operates a statewide rental voucher program providing rental assistance for low-income persons living with HIV/AIDS and their families. This program is primarily funded by HOPWA and the Ryan White CARE Act. The Consortium estimates that approximately 150 households receive rental assistance annually. Supportive services include HIV medications and treatment, case management, transportation, food programs, and wellness counseling. In 2023, 58 households were provided tenant-based rental assistance (TBRA) through HOPWA funds.

Ministry of Caring operates two supportive housing facilities for adults living with HIV/AIDS. Their House of Joseph II facility has offered supportive housing for sixteen men and women living with HIV and AIDS in a communal setting since 1997. Round-the-clock care is provided by certified nursing assistants supervised by a registered nurse and a physician from St. Francis Hospital serves as medical director in coordinating admissions. Meals, snacks, housekeeping services, and personal care are also provided for residents. Ministry of Caring also sponsors Mother Theresa House, offering independent housing for six low-income adults living with

HIV/AIDS, sharing the same supportive services as House of Joseph II. HOPWA funds historically have been used for health and medical services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Connections CSP operates the state's Projects for Assistance in Transition from Homelessness Program. The program focuses on "primary outreach services to homeless persons with serious mental illness or co-occurring disorders with the aim of engaging them and linking them with the mainstream treatment and support services." Key components include:

- Walk-in clinics providing physical and behavioral health assessments, initial treatment, and case-managed referrals to follow-up services.
- Coordinated services with Community Mental Health Centers (CMHC) and Community Continuum of Care Programs (CCCP).
- Six transitional housing to provide safe and supportive living arrangements for homeless persons with severe mental health conditions and are not affiliated with a community provider of long-term services such as a group home or CCCPs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The following activities have been selected to address housing and supportive services needs during FY 2025:

- HeArt Under the Hoodie, a youth violence prevention program that aims to guide development of emotional and social competencies in adolescents through the use of the Urban Improv and PowerSource Taking Charge of Your Life Curricula, IAM 40 Developmental Assets Assessment Tool, and supplemental materials. The program will receive $15,000 in FY 2025 CDBG funds and expects to assist 115 youths.
- Interfaith Community Housing of Delaware's Homeownership Center, which helps low income families and persons with limited English proficiency become self-sufficient homeowners. The program will receive $10,000 in FY 2025 CDBG funds and expects to assist 750 income-eligible homebuyers, many of which are expected to be first-time homeowners.
- The Challenge Program provides education and job training for high-risk youth ages 17-24 years from low-income communities. The program will receive $25,000 in FY 2025 CDBG funds and expects to assist 15 youths from low-income communities.

- The Latin American Community Center will provide tuition assistance for its broad spectrum of services for youth and their families, including early development care, before and after school programs, summer camps, and more. The program will receive $15,000 in FY 2025 CDBG funds and expects to assist 20 youths from low-income households.
- Westend Neighborhood House's Above Xpectations (AX) track team provides young people from disadvantaged circumstances the opportunity to compete in world class track and field competitions and, more importantly, to prepare them for post-secondary education. This program will receive $10,000 in FY2025 CDBG funds and expects to assist 280 youths from low-income communities.
- The Cecil County Housing Assistance Program, which will assist HIV positive or People With AIDS (PWAs) maintain stable housing through supportive services. The program will receive $43,611 in FY 2025 HOPWA funds and expects to assist 6 households.
- The Delaware Housing Assistance Program provides tenant-based rental assistance for low-income households with at least one person with HIV/AIDS. The program will receive $7240,225 in FY 2025 HOPWA funds and expects to assist 60 households.
- Ministry of Caring's House of Joseph II provides permanent housing and essential supportive services for homeless men and women living with HIV/AIDS who are in need of ongoing nursing care to live as fully and independently as possible. Services include case management services, food service, and comprehensive medical care. The program will receive $132,359 in FY 2025 HOPWA funds and expects to assist 16 households.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Most of Wilmington is zoned for denser housing development, particularly row houses. By promoting denser housing development, affordable housing becomes a possibility in the City. This is supported by the lower cost of housing in the City ($224,500 median home value; $1,187 median gross rent in 2023) compared to New Castle County ($329,800 median home value; $1,379 median gross rent). However, this does not provide information on the quality of housing available. Stakeholders frequently mentioned that many homes on northeastern side of the City are in dire need of home repairs.

According to the 2023-2030 Delaware Housing Needs Assessment, community and local opposition to new housing has been one of the greater barriers to expanding affordable housing across the state. This is primarily related to zoning changes and the public processes. as both attract significant opposition. Examples heard by stakeholders include strain on infrastructure such as water and sewer systems, increased traffic, and increased costs associated with school children. Community opposition was most prominent in Wilmington and New Castle County. Stakeholders mentioned a need to expand public education on affordable and workforce housing to combat this issue.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

While the City of Wilmington will not be funding economic development activities through its HUD entitlement funds, support for local businesses and workforce development programs are key parts of encouraging upward economic mobility for Wilmington residents. Additionally, newly elected Mayor John Carney is emphasizing economic growth as a key focus for his administration, with plans to improve coordination and collaboration and the development of a new Comprehensive Economic Development Strategy (CEDS).

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	108	0	0	0	0
Arts, Entertainment, Accommodations	3,654	2,985	12	7	-6
Construction	838	1,398	3	3	0
Education and Health Care Services	7,452	7,166	25	16	-10
Finance, Insurance, and Real Estate	3,576	14,264	12	32	19
Information	460	453	2	1	-1
Manufacturing	1,042	654	4	1	-2
Other Services	929	1,382	3	3	0
Professional, Scientific, Management Services	2,548	10,458	9	23	14
Public Administration	0	0	0	0	0
Retail Trade	3,446	2,043	12	5	-7
Transportation and Warehousing	1,288	749	4	2	-3
Wholesale Trade	754	514	3	1	-1
Total	26,095	42,066	--	--	--

Table 42 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	35,590
Civilian Employed Population 16 years and over	32,100
Unemployment Rate	9.79
Unemployment Rate for Ages 16-24	31.10
Unemployment Rate for Ages 25-65	6.12

Table 43 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	8,445
Farming, fisheries and forestry occupations	895
Service	4,135
Sales and office	6,055
Construction, extraction, maintenance and repair	1,785
Production, transportation and material moving	1,920

Table 44 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	21,841	75%
30-59 Minutes	4,954	17%
60 or More Minutes	2,456	8%
Total	***29,251***	***100%***

Table 45 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,715	280	2,340

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	9,070	1,095	4,955
Some college or Associate's degree	6,245	750	1,790
Bachelor's degree or higher	9,665	290	1,090

Table 46 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	145	315	170	480	675
9th to 12th grade, no diploma	1,065	1,050	870	1,460	830
High school graduate, GED, or alternative	2,755	4,355	3,060	7,705	3,300
Some college, no degree	1,350	1,880	1,815	2,650	1,325
Associate's degree	105	780	630	1,090	350
Bachelor's degree	595	2,815	1,095	2,615	1,615
Graduate or professional degree	34	1,570	1,100	1,865	1,360

Table 47 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,578
High school graduate (includes equivalency)	30,825
Some college or Associate's degree	31,113
Bachelor's degree	57,873
Graduate or professional degree	70,713

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three largest employment sectors in Wilmington in terms of jobs are Finance, Insurance, and Real Estate; Professional, Scientific, Management Services; and Education and Health Care

Services. These sectors make up over 75% of all jobs in Wilmington, with some of the largest employers in the City being Christiana Care Health Services, DuPont, and Bank of America. While these sectors generally have higher wages, only 52.0% of Wilmington residents work in these sectors.

Almost one-quarter of Wilmington residents work in Retail Trade and Arts, Entertainment, Accommodations sectors combined. These sectors have some of the lowest median earnings in the City according to 2019-2023 ACS data: $27,317 for Retail Trade and $17,434 for Arts, Entertainment, Accommodations. Additionally, these sectors only make up 12.0% of the job share in the City, implying they are likely working outside of Wilmington.

Describe the workforce and infrastructure needs of the business community:

Transportation and job training were cited as the biggest workforce need by stakeholders. Public transportation is not readily accessible everywhere in the city. Additionally, there are safety concerns regarding the location of some transit stops and overall poor public infrastructure in some parts of the city, such as in northeastern Wilmington.

Stakeholders emphasized that youths and justice-involved individuals especially need assistance in gaining employment. While there are a few vocation training programs for both populations available in Wilmington, these groups face other challenges in gaining employment. Much of the youth population relies on public transit since many or not licensed. Additionally, life skills training is also necessary, as they have not acclimated to a routine work schedule and have not yet maintained their own housing independently. For persons experiencing re-entry, finding employers that are open to hiring them is the biggest challenge for this group.

Affordable housing options for not only low-income households but also necessary middle-income earners such as teachers, police cadets, and daycare workers, were cited by stakeholders as a need in the community to allow them to affordably live in the communities they serve.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Recently elected Mayor John Carney identified economic growth as a key focus area for his administration to provide economic prosperity and equitable outcomes for Wilmington residents and businesses.

Under this administration, the City plans to create and implement a Comprehensive Economic Development Strategy (CEDS) for the city, emphasizing neighborhood investment, improved access to training and jobs with livable wages, and supporting small businesses.

Additionally, the mayor plans to establish an Economic Development Roundtable. This initiative will foster collaboration among government agencies, businesses, and nonprofits, with the goal of driving sustainable and equitable growth across Wilmington.

Finally, the city plans to make the permitting processing more transparent and streamlined to make doing business in the city more accessible and increasing support for local businesses.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The workforce of Wilmington mostly has only a high school education (34.9%) or a bachelor's degree or higher (34.2%). However, as previously mentioned, the share of jobs in Wilmington is geared toward potential employees with higher levels of education, with over half of all jobs in the City falling in Finance, Insurance; Professional, Scientific, Management Services; or Education and Health Care Services. Job opportunities for residents with a high school diploma or less may need to look outside of the City for employment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Delaware Workforce Development Board (DWDB) "ensures the citizens of Delaware are provided with occupational training and employment service opportunities to help them achieve employment sustaining them and their families." DWDB provides a One Stop Partner Resources sheet by county to provide jobseekers with a consolidated list of resources to find employment, financial assistance, job training, certification, and education.

In 2022, American Rescue Plan Act (ARPA) funds were used to fund a job training program through New Castle County Vocational Technical School District (VOTECH). The program helps provide wages to students as well as provide student resources and training needed. The budget also is expected to pay for uniforms, tools, boots, transportation costs to and from a project site, and other necessities. The program is expected to continue for several years and is available to Wilmington residents.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Wilmington participates in the Delaware Comprehensive Economic Development Strategy, which was last updated April 20, 2020. Additionally, Wilmington plans on creating its own CEDS in the near future.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Because the CEDS encompasses the State of Delaware, not all goals and objectives are applicable at the municipal level. As part of the Delaware CEDS, the following goals and projects are currently in progress in the City of Wilmington:

- Increase economic development collaboration among public and private partners
- Upgrade the workforce of Delaware through enhanced education and training driven by and focused on the needs of Delaware's core business sectors.
- Accelerate the growth of manufacturing through an accelerated career path to ensure high school graduates are ready to start a career on day one.
- Provide assistance to entrepreneurs and small businesses to grow their business

Retraining efforts as it relates to the CEDS started with ZipCode Wilmington, a nonprofit coding bootcamp established in 2015 providing students twelve weeks of intensive training with Java and JavaScript coding. The curriculum serves to address increasing demand for software developers along with providing individuals the opportunity to gain real-life experience and develop a professional portfolio. Job placement assistance is also provided.

As Wilmington formulates its own CEDS, goals and initiatives may change as it shifts focus more locally. Local efforts to upgrade the workforce through additional training and education were emphasized by many stakeholders as well.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As mentioned in NA-20, there are very few households in Wilmington with multiple housing problems. Cost-burden is the single, most-common housing problem throughout the City.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City of Wilmington has three census tracts of racially and ethnically concentrated areas of poverty (R/ECAP): census tracts 21, 29, and 30.02. Using HUD's definition, an R/ECAP is a census tract with greater than 50% non-White population and greater than 40% poverty rate. The R/ECAPs are located in the Hilltop (tract 21), East Side (tract 29), and Riverside (tract 30.02). The Hilltop neighborhood has a large Hispanic population while the East Side and Riverside have relatively large Black populations.

What are the characteristics of the market in these areas/neighborhoods?

The R/ECAPs primarily consist of dense residential housing, mostly single-family row houses. According to the 2019-2013 ACS, the median home value in these areas ranged between $95,600 to $170,700. Median gross rent ranged between $442 and $732. These values are all below that of the City's median home value ($224,500) and gross rent ($1,187). Non-residential areas comprise of most of the land in the western-most areas of the R/ECAPs near Brandywine Creek. These areas are zoned for general industry and waterfront commercial and manufacturing.

Are there any community assets in these areas/neighborhoods?

There are a number of organizations providing community services, amenities, and opportunities in these areas, with some targeting special needs populations:

- Latin American Community Center in the Hilltop neighborhood (Census Tract 22) provides family support services, short- and long-term case management, substance abuse prevention, advocacy for victims of crime, adult education including financial empowerment and ESL classes, and youth education programs for children of all ages.
- REACH Riverside is a community development organization serving the Riverside neighborhood. Their efforts are focused on redevelopment, education, and community health.

Are there other strategic opportunities in any of these areas?

REACH Riverside provides a number of opportunities, resources, and connections for transforming the Riverside community. In partnership with Pennrose and the Wilmington Housing Authority, REACH Riverside is developing 700 units of mixed-income rental homes. They also intend to build or convert 130 homes for affordable homeownership opportunities.

In terms of education, REACH Riverside partners with a number of organizations such as Kingswood Early Learning Academy, The Warehouse, and EastSide Charter School to provide educational opportunities and growth for youths of all ages. This includes a kindergarten-readiness program and the RISE program to provide teens career experience and soft skill training.

Finally, health and wellness programs are provided virtually and on-site at the Kingswood Community Center and The Warehouse. Services and programs include new sidewalks and playgrounds for mental health support; financial literacy; youth engagement; and access to primary healthcare. This includes a partnership with Christiana Care to provide virtual appointments and in-person appointments at Kingswood Community Center.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband is a necessity to access and maintain employment opportunities, education, and healthcare. Individuals without fast Internet access may lack digital literacy and habits prevalent today, creating a digital divide between those who have Internet and those who do not. This divide can be created as a result of income, educational attainment, and/or race. According to 2023 ACS data, 9.73% of households in Wilmington do not have access to the internet at home. Areas with a large concentration of households without internet access include Census Tract 29, which was previously identified as a R/ECAP and includes the East Side Neighborhood.

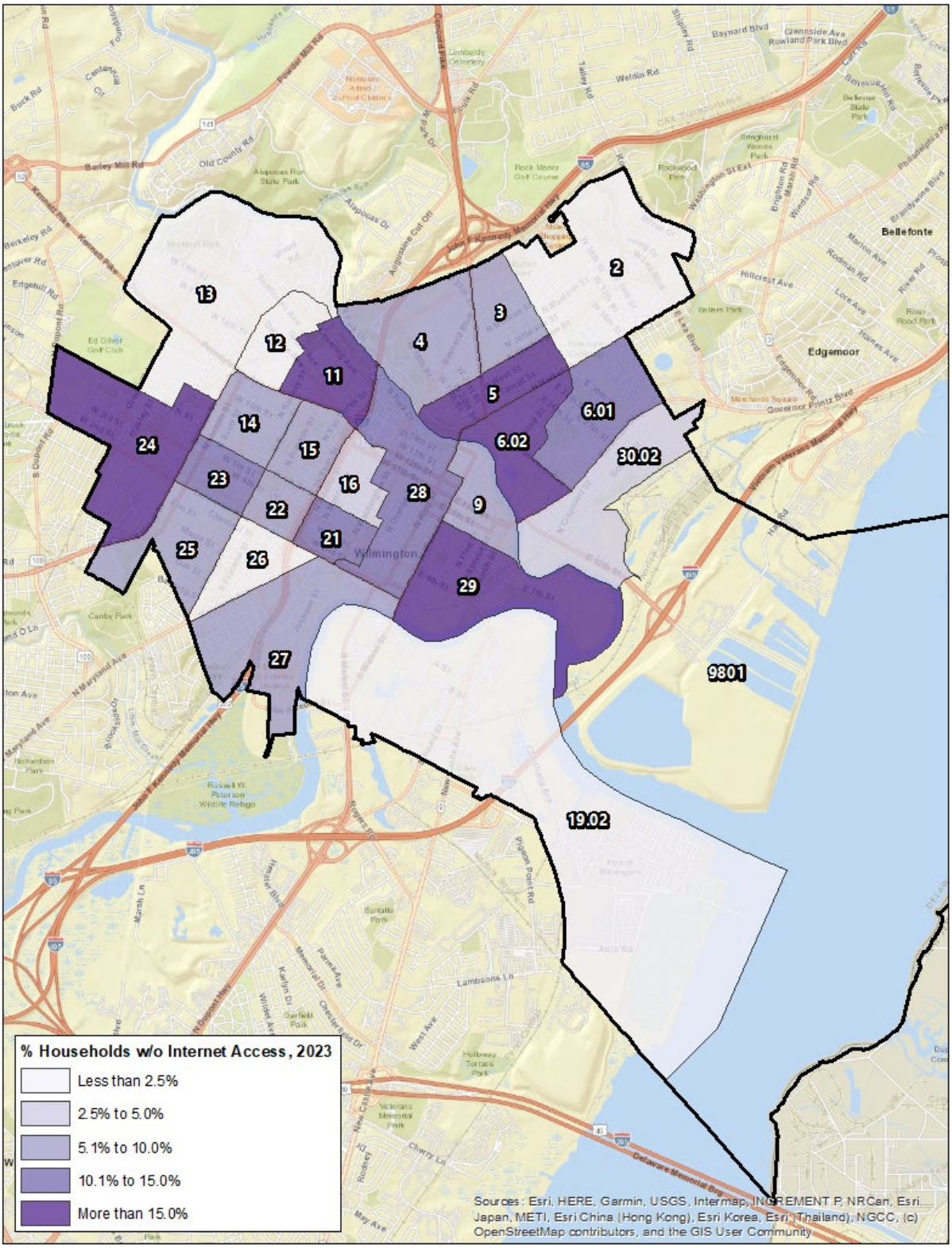
Delaware is one of the first states in the country to reach final approval if their "Internet for All" proposal under the federal Broadband Equity, Access, and Deployment (BEAD) Program as of January 2025. In 2023, Delaware was awarded a total of $107 million from BEAD to build internet infrastructure and close the digital divide The new %17.4 million grant serves to extend broadband service to more than 5,700 unserved and underserved homes and businesses throughout Delaware, with the ultimate goal being to fully connect the state to high-speed internet.

WHA also recognizes the lack of broadband access in low-income public housing and acted to address this issue. WHA engaged with major internet providers to assess availability and then established a partnership with Comcast to ensure fiber internet was installed at management offices and high-rise locations. The introduction of fiber broadband improves both employee operations and resident access to internet services, vital for education, employment, and connectivity. WHA is keeping an eye on the Delaware BEAD plan for potential offers that could further assist low-income residents through programs that provide internet at reduced costs. As of February 2025, fiber internet has been successfully established at all low-income public housing sites, marking a significant achievement in improving digital access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

For many places, the availability of Internet is not the issue for the digital divide; the lack of affordability serves as a major factor. Having access to more than one broadband Internet

service provider not only creates more affordable, competitive pricing but also can improve the speed and quality of Internet available and accessible to residents.


% Households w/o Internet Access, 2023
Less than 2.5%
2.5% to 5.0%
5.1% to 10.0%
10.1% to 15.0%
More than 15.0%
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community
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MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Wilmington utilizes the 2020 All-Hazards Mitigation Plan for New Castle County, which was adopted November 2020. Hazards were prioritized based on the probability of occurrence and the potential impact of the occurrence. The highest risk hazards in Wilmington are floods, hazardous materials, and coastal winds. From 1993 through 2019, New Castle County experienced 238 flood events. Due to the city's coastal location, severe wind events from hurricanes, tropical storms, and nor'easters can cause widespread damage in the city. Finally, Wilmington with its large industrial corridor poses high risk for hazardous material incident, reporting 152 incidents from 2011 to 2019.

As outlined in 2015 version of the plan, the City of Wilmington completed most of their local mitigation actions, which includes review and amendment of local policies, developing plans in case of emergency, and implementing infrastructure to mitigate flood damage. Most, if not all, of these mitigation actions are carried over into the updated 2020 plan as ongoing efforts to be maintained by the city.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Based on the R/ECAPs defined in NA-30, low- and moderate-income households are at high risk of flooding due to their location at the confluence of the Christina River and Brandywine Creek. Additionally, these areas are also close to industrial zones, placing LMI households at risk of exposure to hazardous materials and poor environmental quality.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Wilmington is allocated $ 2,261,378 in CDBG, $ 477,885.02 in HOME, $ 197,824 in ESG, and $ 944,530 in HOPWA funding in FY 2025. The purpose of the Strategic Plan is to guide the use of these funds over the next five years. The plan is guided by three overarching goals that are applied according to the [jurisdiction]'s needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets, increasing the availability of affordable housing by reducing barriers, and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure and the removal of slum/blighting influences.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

The City of Wilmington developed this plan using citizen participation and stakeholder input generated by several stakeholder consultations and public meetings.

Based on these items the City of Wilmington established the following list of priorities:

- Access to Affordable Housing
- Improve Public Facilities
- Improve, Maintain and Expand Public Infrastructure
- Provide Public Services

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

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

Area Name:	Area Type:	Other Target Area Description:	HUD Approval Date:	% of Low/ Mod:	Revital Type:	Other Revital Description:	Identify the neighborhood boundaries for this target area.	Include specific housing and commercial characteristics of this target area.	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Identify the needs in this target area.	What are the opportunities for improvement in this target area?	Are there barriers to improvement in this target area?

Table 49 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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

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

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

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Priority Need Name	Planning/Administration
Priority Level	High
Population	Other
Geographic Areas Affected	City-wide
Associated Goals	Planning/Administration
Description	The City of Wilmington will provide effective administration of the CDBG, HOME, ESG, and HOPWA programs to ensure compliance with all federal regulations.
Basis for Relative Priority	Planning and administration of the CDBG, HOME, ESG, and HOPWA programs continues to be a high priority.
Priority Need Name	Provide Public Services
Priority Level	High
Population	Families with Children
	Elderly Families
	Elderly
	Frail Elderly
	Persons with Mental Disabilities
	Persons with Physical Disabilities
	Persons with Developmental Disabilities
	Persons with Alcohol or Other Addictions
	Persons with HIV/AIDS and their Families
	Victims of Domestic Violence
Geographic Areas Affected	City-wide
	CDBG-eligible areas
Associated Goals	Provide Public Services
Description	Provide support for facilities and services individuals with special needs. This includes homeless persons, near-homeless persons, elderly, youth transitioning out of foster care, victims of domestic violence, justice-involved individuals facing re-entry, and individuals with HIV/AIDS. Services encompass childcare services, health and mental health services, broadband access, transportation, non-homeless special needs and employment training.
Basis for Relative Priority	Housing services for homeless persons, elderly, and youth transitioning discussed as a priority by stakeholders. These individuals have difficulties getting into stable housing or are most susceptible to facing homelessness. Domestic violence, youth foster care transition, and justice-involved individuals facing re-entry are also major priorities within this category.

Priority Need Name	Improve Public Facilities and Infrastructure
Priority Level	Medium
Population	• Extremely Low Income
	• Low Income
	• Moderate Income
	• Non-housing Community Development
Geographic Areas Affected	City-wide
Associated Goals	Improve Public Facilities and Infrastructure
Description	Improvements to public facilities and infrastructure and facilities that deliver public services. Infrastructure improvements include solid waste disposal, flood drains, water/sewer, streets, sidewalks, streetscapes, neighborhood facilities, and parks and recreational facilities. Public facilities include those that serve youth/children, abused and neglected children, seniors, persons with disabilities and other vulnerable populations.
Basis for Relative Priority	There is a need to make improvements, particularly in low- and moderate-income areas and for elderly residents, in which the local jurisdictions are less able to leverage resources or attract investments that are necessary to improve the quality of life. Sidewalk improvements were also a top priority for public infrastructure initiatives along with neighborhood and commercial district improvements.
Priority Need Name	Increase Access, Supply & Quality of Housing
Priority Level	High
Population	• Extremely Low Income
	• Low Income
	• Moderate Income
	• Large Families
	• Families with Children
	• Elderly Families
	• Public Housing Residents
	• Elderly
	• Frail Elderly
	• Persons with Mental Disabilities
	• Persons with Physical Disabilities
	• Persons with Developmental Disabilities
	• Persons with Alcohol or Other Addictions
	• Persons with HIV/AIDS and their Families
	• Victims of Domestic Violence
Geographic Areas Affected	City-wide
	CDBG-eligible areas

Associated Goals	Increase Access, Supply & Quality of Housing
Description	Provide assistance to homeowners and renters to increase housing supply and housing affordability programs, reduce the impact of neglected and vacant properties, and improve housing conditions for LMI residents. Increase access to housing through homebuyer assistance programs.
Basis for Relative Priority	High housing costs reduce economic opportunities and access to prosperity as prices in the sales and rental markets are outpacing wage growth.
Priority Need Name	Provide Housing/Services to Homeless & At-Risk
Priority Level	High
Population	Families with Children
	Elderly Families
	Elderly
	Frail Elderly
	Persons with Mental Disabilities
	Persons with Physical Disabilities
	Persons with Developmental Disabilities
	Persons with Alcohol or Other Addictions
	Victims of Domestic Violence
Geographic Areas Affected	City-wide
	CDBG-eligible areas
Associated Goals	Provide Housing/Services to Homeless & At-Risk
Description	Provide support for shelter and housing operations; acquisition, construction, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, veterans, disaster victims, families with children, unaccompanied youth, drug offenders, and formerly incarcerated persons. Additionally, funding may also be used to increase permanent supportive housing opportunities and work to create a stronger network of providers of supportive and mainstream services to homeless clients.
Basis for Relative Priority	Housing services for homeless persons, the elderly, and transitioning youth were discussed as a priority by stakeholders for populations at risk of homelessness. These individuals have difficulties getting into stable housing or are most susceptible to facing homelessness. Domestic violence, youth foster care transition, and justice-involved individuals facing re-entry are also major priorities within this category that may face difficulties finding and maintaining housing.
Priority Need Name	Provide Housing/Services to HIV/AIDS Population
Priority Level	High
Population	Persons with HIV/AIDS and their Families
	City-wide

Geographic Areas Affected	CDBG-eligible areas
Associated Goals	Provide Housing/Services to HIV/AIDS Population
Description	Provide support to address the housing needs of people living with HIV/AIDS. This includes, but not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; short-term payments to prevent homelessness; assessment and case management; substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.
Basis for Relative Priority	With about two-thirds of persons living with HIV in Delaware residing in New Castle County and Wilmington containing a disproportionate amount of Delaware residents living HIV, addressing this population's housing and healthcare needs is major priority for the City of Wilmington. Affordable housing has been the largest challenge that persons with HIV face in the City of Wilmington, citing increased housing costs and limited financial resources as major barriers to addressing these issues.

Table 50 – Priority Needs Summary

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High market-rate rents relative to average wages in Wilmington may limit the ability of Housing Choice Voucher holders and holders of other forms of TBRA to successfully obtain rental housing. It is also very difficult for voucher holders to find a landlord who will accept their voucher. Wilmington administers the Section 8 program for tenant assistance in the City of Wilmington.
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	The current housing market in Wilmington makes housing rehabilitation a much more impactful option than new unit production. Additionally, the cost of new construction is relatively much higher compared to rehabilitation. Therefore, focus will be put on rehabilitation in order to increase the supply of affordable housing. However, the City may engage in new construction if given the opportunity.
Rehabilitation	The data from the Needs Assessment and Market Analysis reveals the increasing gap in housing affordability. Rehabilitation of existing units has been one tool the City will continue to use over the next five years. Keeping housing affordable by providing owner-occupied rehabilitation services is an effective way to maintain decent and affordable housing in the community. The housing rehabilitation program will continue to be a focus for Wilmington. The program aims to eliminate substandard living conditions and prolong the useful life of the housing stock occupied by low- and moderate-income households. However, the increasing costs of rehabilitation may result in a reduction in the annual number of homeowner repairs completed despite high levels of need in the City's LMI areas.
Acquisition, including preservation	While median sales prices have largely recovered to their pre-crash levels, the The volume of sales is still lagging despite historically low interest rates. Tighter lending restrictions combined with uncertainty in the job market are contributing to the slow recovery of homebuyer acquisition activity. Acquisition is a low priority due to the larger need for the rehabilitation of affordable housing. However, the City may engage in acquisition over the next five years if it is preferable for providing extensive rehabilitation or reconstruction.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Funding for FY 2025 will be expended as indicating in the following table of anticipated resources.

In the event that Wilmington would need to administer program funds on behalf of another municipality, the allocation will depend on what that municipality is awarded by HUD.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $	$	
CDBG	Public - federal	Acquisition Admin & Planning Econ Development Housing Public Improve. Public Services	$2,261,378	$0	$0	$2,261,378	$9,045,512	Funds for housing and non-housing community development needs. Remainder available is approximately four times the projected annual allocation and anticipated annual program income.

HOME	Public - federal	Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA	$477,885.02	$164,779	$37,000	$679,664.02	$1,911,420.08	Funds for rehabilitation of rental and homeowner housing units and rehabilitation. Remainder available is approximately four times the projected annual allocation and anticipated annual program income**.**
ESG	Public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	$197,824	$0	$0	$197,824	$791,296	Funds for homeless services including Centralized Intake, transitional housing/ Rapid Rehousing, emergency shelters, and in-house supportive services.
HOPWA	Public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	$944,530	$0	$0	$944,530	$3,778,120	Funds for housing services for people with HIV/AIDS, including financial assistance, case management, medical care, TBRA, and permanent supportive housing.

Table 52 - Anticipated Resources

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

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

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

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Wilmington, Department of Real Estate and Housing	City Government	Housing rehabilitation and homebuyer assistance program management, planning, administration	City of Wilmington
Wilmington Housing Authority	Housing Authority	Public housing	City of Wilmington
Delaware Continuum of Care	Continuum of Care	Homelessness prevention, rapid re-housing, supportive housing, emergency housing, substance abuse treatment	State of Delaware
De-Lead Wilmington	City Government	Lead abatement and remediation	City of Wilmington
DCRAC	Nonprofit	Foreclosure prevention, first-time homeownership counseling	City of Wilmington
Lutheran Community Services	Nonprofit	Food and basic needs assistance, rent and utility assistance, financial literacy	City of Wilmington
InterFaith Community Housing of Delaware	Nonprofit	Low-income rental and owner housing, homeownership counseling	State of Delaware, concentrated in Wilmington
Delaware State Housing Authority	State Government	Housing tax credit financing, low-income housing financing	State of Delaware
City of Wilmington, City Planning	City Government	Planning, historic preservation, environmental review record, public facilities and services management	City of Wilmington

YWCA	Nonprofit	Workforce development, readiness training, emergency housing	National
City of Wilmington, Office of Economic Development	City Government	Economic development, business opportunity financing	City of Wilmington
Salvation Army	Nonprofit	Mental health services, other health and human services, substance abuse treatment	City of Wilmington
Challenge Program	City Government	Workforce development, youth outreach, housing rehabilitation	City of Wilmington
Delaware HIV Consortium	Nonprofit	HIV outreach and prevention, housing opportunities for persons with HIV/AIDS	State of Delaware
Catholic Charities	CoC Member, Nonprofit	Homelessness prevention, rapid re-housing, supportive housing, emergency housing, substance abuse treatment, mental health services, social services	National

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	x	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X		X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
Other			

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Delaware HIV Consortium operates a statewide rental voucher program providing rental assistance for low-income persons living with HIV/AIDS and their families. This program primarily funded by HOPWA and the Ryan White CARE Act. The Consortium estimates that approximately 150 households receive rental assistance annually. Supportive services include HIV medications and treatment, case management, transportation, food programs, and wellness counseling.

Ministry of Caring operates two supportive housing facilities for adults living with HIV/AIDS. Their House of Joseph II facility has offered supportive housing for sixteen men and women living with HIV and AIDS in a communal setting since 1997. Round-the-clock care is provided by certified nursing assistants supervised by a registered nurse and a physician from St. Francis Hospital serves as medical director in coordinating admissions. Meals, snacks, housekeeping services, and personal care are also provided for residents. The Ministry of Caring also sponsors Mother Theresa House, offering independent housing for six low-income adults living with HIV/AIDS, sharing the same supportive services as House of Joseph II.

Connections CSP operates the state's Projects for Assistance in Transition from Homelessness Program. The program focuses on "primary outreach services to homeless persons with serious mental illness or co-occurring disorders with the aim of engaging them and linking them with the mainstream treatment and support services." Key components include:

- Walk-in clinics provide physical and behavioral health assessments, initial treatment, and case-managed referrals to follow-up services.
- Coordinated services with Community Mental Health Centers (CMHC) and Community Continuum of Care Programs (CCCP).

- Six transitional housing to provide safe and supportive living arrangements for homeless persons with severe mental health conditions and are not affiliated with a community provider of long-term services such as a group home or CCCPs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning / Administration	2025	2029	Affordable Housing	City-wide	Planning / Administration	CDBG: $2,261,375 HOME: $238,940 ESG: $74,180 HOPWA: $141,675	Other: 20 Other
2	Provide Public Services	2025	2029	Homeless Non-Homeless Special Needs	City-wide	Provide Public Services	CDBG: $525,000	Public Service activities other than Low/Moderate Income Housing Benefit: 5900 persons
3	Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	City-wide	Improve Public Facilities & Infrastructure	CDBG: $1,913,325	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 5,905 persons
4	Increase Access, Supply & Quality of Housing	2025	2029	Affordable Housing Public Housing Homeless	City-wide	Increase Access, Supply & Quality of Housing	CDBG: $5,309,690 HOME: $3,159,380.10	Rental Units rehabilitated: 160 housing units Homeowner Housing Added: 35 housing units Homeowner Housing Rehabilitated: 285 housing units Direct Financial Assistance to Homebuyers: 75 households

5	Provide Housing/Services to Homeless & At-Risk	2025	2029	Homeless	City-wide	Provide Housing/Services to Homeless & At-Risk	CDBG: $1,297,500 ESG: $914,940	Public Service activities other than Low/Moderate Income Housing Benefit: 8,000 persons Tenant-based rental assistance/Rapid Rehousing: 1,200 households Homeless Person Overnight Shelter: 4,245 persons Homelessness Prevention: 1,190 persons
6	Provide Housing/Services to HIV/AIDS Population	2025	2029	Homeless Non-Homeless Special Needs	City-wide	Provide Housing/Services to HIV/AIDS Population	HOPWA: $4,580,975	Tenant-based rental assistance/Rapid Rehousing: 330 households HIV/AIDS Housing Operations: 80 households

Table 55 – Goals Summary

Goal Descriptions

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

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Through rehabilitation, new construction, homebuyer assistance, tenant based rental assistance, and rapid rehousing, the City of Wilmington estimates to provide affordable housing to 625 extremely low-income, 825 low-income, and 625 moderate-income families during PYs 2025-2029.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

WHA currently has 50 partially accessible units that are in accordance with the Uniform Federal Accessibility Standards (UFAS). This meets Section 504 requirements.

Activities to Increase Resident Involvements

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

As part of WHA's FY 2025-2029 Five-Year Plan, the housing authority is looking to broaden outreach for existing programs, such as their One Stope Shope EnVision Center, self-sufficiency programs and case management housing programs. Additionally, continued partnership with agencies that helped provide services such as workforce development programs, financial management/credit services, and outside of referrals will be maintained.

Is the public housing agency designated as troubled under 24 CFR part 902?

Wilmington Housing Authority is not designated as troubled.

Plan to remove the 'troubled' designation

Wilmington Housing Authority is not designated as troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Wilmington's 2028 Comprehensive Plan remains the most up-to-date document describing the city's policies and action as it relates to land use, neighborhoods, transportation, infrastructure, the economy, the environment, and quality of life. The document was last updated in 2020. The plan sets forth a goal to "ensure all residents have access to quality housing that is affordable and offers choice." The goal identifies a need to both retain and attract residents, with lower income residents facing difficulties in securing and maintaining housing. To strengthen their communities, Wilmington looks to not only promote pathways to maintain and improve homeownership but also provide a broader range of housing choices through new affordable housing development, new housing products, and promoting incentives and programs for the purchase and rehabilitation of existing housing stock.

The City's Department of Real Estate and Housing (RE&H) also offers a First Start Homebuyer Program for income-eligible households. Each applicant will be eligible for assistance totaling the lesser of $15,000 or 6% of a property purchase price. A minimal contribution of $1,000 is required from the buyer. The funds may be used for down payments or closing costs. The program is funded through a mix of CDBG funds for low- to moderate-income households and general funds for households earning 100% AMI. RE&H also connects homeowners with other service providers with programs that will improve housing affordability such as home repair programs and weatherization assistance. These programs cover a wide range of needs including safety modifications, furnace repair and replacement, and roof replacements.

SP-60 Homelessness Strategy – 91.215(d)

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

During the next five years, the City's federal funds will continue to support programs to provide decent and safe living environments for homeless and those at risk of becoming homeless, through funding such activities as emergency shelter operations, housing rehabilitation, and other critical expenses, and rapid rehousing.

The City maintains support for the YMCA, YWCA, Catholic Charities, Ministry of Caring, Homeless Planning Council, Family Promise, Connection CSP and Salvation Army, which work together to provide outreach to the homeless population, including unsheltered persons. Several of the nonprofit social and human service agencies that provide services to the homeless and those at risk of becoming homeless leverage additional private funds used to operate emergency shelters, transitional housing facilities, and supportive housing facilities within Wilmington. These funds are also used to provide supportive services such as case management, counseling, job training, and life skills classes.

Addressing the emergency and transitional housing needs of homeless persons

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

Housing Alliance Delaware administers Centralized Intake services to coordinate access to emergency shelter, rapid re-housing, and permanent supportive housing. The CoC practices a Housing First model, providing shelter for individuals regardless of personal hardships or circumstances. Homeless services can be accessed through the Delaware 211 hotline, State Service Centers, or local homeless service providers such as a shelter or day center.

According to Delaware 211, requests for housing and shelter were the most common need reported by callers, accounting for 11,520 out of 27,614, or 41.7%, of calls made between May 2024 and May 2025. Over 40% of the requests were made for rental assistance, followed by the need for shelter at 13.6% of all housing-related requests. According to the stakeholder survey, transitional and permanent housing for individuals experiencing homelessness was the second highest priority housing activity. Nearly one-third of these requests were not able to be fulfilled, indicating a great need in the community. Additionally, 4,596 utility-related requests were made through 211, nearly all of which were for payment assistance. Similar to the housing requests, 37% of utility-related requests could not be assisted.

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

Housing Alliance Delaware identified that 38.92% of homeless households in the State exited permanently to housing between October 2023 and September 2024. As mentioned in MA-30 supportive services including health, mental health, and employment services are provided for a wide range of special needs through various homeless service providers in Wilmington. These programs serve to not only provide immediate shelter but also help homeless individuals obtain future permanent housing by providing job and life skills training, case management services, educational opportunities, and other supportive services that allow them to pursue these opportunities. For more detailed information on supportive service provision for homeless persons with special needs, please refer to MA-30.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Based on FY2024 System Performance Measures, the highest risk of returning to homelessness after moving into housing occurs in the second year after obtaining permanent housing, with 5.94% of exiting households returning to homelessness after 13 to 24 months compared to 2.04% after 6 to 12 months. As a result, the availability of services is most critical in the first two years after obtaining permanent housing. The services mentioned previously also serve to help formerly individuals from becoming homeless again and maintain permanent housing. Additionally, stakeholders frequently mentioned the need for wraparound services to prevent homeless individuals from re-entering the system.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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

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

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

How are the actions listed above related to the extent of lead poisoning and hazards?

According to 2017-2021 CHAS data, the City of Wilmington has 2,905, or 87.7% of families with children under the age of six years at risk of lead-based paint exposure, living in homes built before 1979. Exposure to lead-based paint hazards is more prevalent for extremely low-income renters (0-30% AMI) and owner-occupied households earning more than 100% AMI.

How are the actions listed above integrated into housing policies and procedures?

The No Lead Program and Healthy Homes Program is conducted through New Castle County's Community Development and Housing Division and will complement other local programs such as the Home Repair Loan Program and the Wilmington Housing Partnership.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

These poverty reducing measures serve to improve access to affordable housing choice by preventing and mitigating the effects of poverty. Stakeholders mention high eviction rates and an inability to obtain quality employment and wages as major barriers to obtaining affordable housing. Programs providing case management and workforce training, along with homeless prevention services that include these aspects are prioritized for public service funds. The City is continuing to develop new measures and strategies to create more resilient communities, as outlined in their comprehensive plan.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Wilmington has instituted monitoring systems that ensure 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. 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.

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.

The HOME Program Administrator conducts annual income/rent determinations, while a trained Rehabilitation Specialist inspects all units for compliance with City Housing Code Standards. There are

currently no outstanding findings regarding City of Wilmington Housing Code compliance or Income-Rent determinations for the monitored projects.

The City of Wilmington developed a Home Monitoring Log Tickler System to establish frequency of onsite HQS inspections of HOME rental units and annual tenant income certification reviews. All completed units must meet the City of Wilmington Housing Code Inspection standards and obtain a C of 0 from the Department of Licenses and Inspections. As part of ongoing, long-term HOME compliance, all units are monitored annually for tenant income determination eligibility, HOME rents. City of Wilmington Housing Code Standards inspections are conducted every one to three years, according to the number of units in the project. Additionally, the City of Wilmington has reviewed the recent HOME regulation changes and is incorporating the necessary language into our contracts and other documents as deemed appropriate to be in compliance.

Expected Resources

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

Introduction

Funding for FY 2025 will be expended as indicating in the following table of anticipated resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Public - federal	Acquisition Admin & Planning Econ Development Housing Public Improve. Public Services	$2,261,378	$0	$0	$2,216,928	$9,045,512	Funds for housing and non-housing community development needs. Remainder available is approximately four times the projected annual allocation and anticipated annual program income.
HOME	Public - federal	Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA	$477,885.02	$164,779	$37,000	$679,664.02	$1,911,540	Funds for rehabilitation of rental and homeowner housing units and rehabilitation. Remainder available is approximately four times the projected annual allocation and anticipated annual program income.

ESG	Public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	$197,824	$0	$0	$197,824	$791,296	Funds for homeless services including Centralized Intake, transitional housing/ Rapid Rehousing, emergency shelters, and in-house supportive services.
HOPWA	Public - federal	Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA	$944,530	$0	$0	$944,530	$3,778,120	Funds for housing services for people with HIV/AIDS, including financial assistance, case management, medical care, TBRA, and permanent supportive housing.

Table 56 - Expected Resources – Priority Table

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

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

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

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning / Administration	2025	2026	Affordable Housing	City-wide	Planning / Administration	CDBG: $452,275 HOME: $47,788 ESG: $14,836 HOPWA: $28,335	Other: 4 Other
2	Provide Public Services	2025	2026	Homeless Non-Homeless Special Needs	City-wide	Provide Public Services	CDBG: $105,000	Public Service activities other than Low/Moderate Income Housing Benefit: 1,181 persons
3	Improve Public Facilities & Infrastructure	2025	2026	Non-Housing Community Development	City-wide	Improve Public Facilities & Infrastructure	CDBG: $382,665	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 1,320 persons

4	Increase Access, Supply & Quality of Housing	2025	2026	Affordable Housing Public Housing Homeless	City-wide	Increase Access, Supply & Quality of Housing	CDBG: $1,061,938 HOME: $631,876.02	Rental Units rehabilitated: 32 housing units Homeowner Housing Added: 7 housing units Homeowner Housing Rehabilitated: 57 housing units Direct Financial Assistance to Homebuyers: 15 households
5	Provide Housing/Services to Homeless & At-Risk	2025	2026	Homeless	City-wide	Provide Housing/Services to Homeless & At-Risk	CDBG: $259,500 ESG: $182,988	Public Service activities other than Low/Moderate Income Housing Benefit: 1,600 persons Tenant-based rental assistance/Rapid Rehousing: 240 households Homeless Person Overnight Shelter: 849 persons Homelessness Prevention: 238 persons
6	Provide Housing/Services to HIV/AIDS Population	2025	2026	Homeless Non-Homeless Special Needs	City-wide	Provide Housing/Services to HIV/AIDS Population	HOPWA: $916,195	Tenant based rental assistance/rapid rehousing: 66 households HIV/AIDS Housing Operations: 16 households

Table 57 – Goals Summary

Goal Descriptions

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

	Goal Description	The City will use HOWPA funds to address the housing needs of people living with HIV/AIDS. Activities include TBRA, STRMU, permanent housing, supportive services, case management, and medical services.

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

Through rehabilitation, new construction, homebuyer assistance, tenant based rental assistance, and rapid rehousing, the City of Wilmington estimates to provide affordable housing to 125 extremely low-income, 165 low-income, and 125 moderate-income families during PY 2025.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

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

Table 58 – Project Information

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

The majority of Wilmington's projects, including public service, housing, public facility, and public infrastructure activities, are selected through a competitive process. All CDBG projects and programs funded in 2025 were chosen because they address the high priority needs identified through the Needs Assessment. Projects selected for CDBG funding were prioritized on efficient utilization of non-CDBG funds and ability to serve the largest number of beneficiaries.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	City-wide
	Goals Supported	Planning/Administration
	Needs Addressed	Planning/Administration
	Funding	CDBG: $452,275
	Description	Administration costs
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	City-wide
	Planned Activities	Admin costs for administrator salaries.
2	Project Name	CDBG Home Repair Program Delivery
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: $259,538
	Description	Home repair program
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 15 housing units
	Location Description	City-wide
	Planned Activities	Repairs for heating, roofing, plumbing, electrical, handicapped facilities where needed, and any condition where an emergency need exists to provide safe and decent living quarters.
3	Project Name	Rehab Division MS&E
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: $19,700
	Description	Costs for Rehab Division's materials, supplies, and equipment.
	Target Date	06/30/26

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 1 housing unit
	Location Description	City-wide
	Planned Activities	Admin costs for Rehab Division's materials, supplies, and equipment.
4	Project Name	Rehab Division Consultant
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: $55,000
	Description	Technical assistance for efficient deployment of CDBG-related Rehab Division projects.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 1 housing unit
	Location Description	City-wide
	Planned Activities	Technical assistance
5	Project Name	Homebuyer Program
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: $250,000
	Description	This is a program for first-time homebuyers, persons who have not owned a home in the past three years, or for displaced homemakers and single parents. Funding may be used for down payments or closing costs. Eligible properties for the program are limited to single-family homes that will serve as the prospective homebuyer's primary residence within the City of Wilmington.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Direct financial assistance to homebuyers: 15 households
	Location Description	City-wide
	Planned Activities	Homebuyer assistance
6	Project Name	Wilmington Neighborhood Street Tree & Greening Program
	Target Area	City-wide
	Goals Supported	Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Facilities & Infrastructure

	Funding	CDBG: $85,000
	Description	The Neighborhood Street Tree & Greening Program serves to reduce and eliminate urban blight by managing and restoring the urban tree canopy by focusing efforts on low-income areas, which also typically have less trees. Plantings will be timed and coordinated with the completion of housing construction and redevelopment projects to provide equal access to trees as a shared community resource. A strategy to determine the best green locations will also be utilized via GIS, taking into account income levels, MVA market indicators, impervious surfaces, current tree canopy, asthma rates, flood claims, major roads, vacant lots, local institutions, public amenities, and public green space.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 90 persons
	Location Description	City-wide
	Planned Activities	Tree plantings in income-eligible areas.
7	Project Name	Ingleside Senior Services Housing Rehabilitation
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: $110,000
	Description	The project addresses home repairs and safety modifications essential for older homeowners that will enable them to remain independent. Services include home safety inspections, home repairs, fall prevention measures, and social services.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 40 housing units
	Location Description	City-wide
	Planned Activities	Home repairs and safety modifications for older homeowners.
8	Project Name	Woodlawn Trustees - Rehabilitation of 4 Single-Family Homes
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: $80,000

	Description	The project involves the rehabilitation of four (4) single-family homes currently owned by Woodlawn Trustees. The rehabilitation will consist of lead removal, new roofs, HVVAC and plumbing, electricity, and other work to bring the properties up to City code. The units will be rented to families whose income does not exceed 80% of HUDs median income
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 4 housing units
	Location Description	1101 Pine Street, 1103 Pine Street, 416 Shearman Street, and 705 Pine Street
	Planned Activities	Lead removal, new roofs, HVVAC and plumbing, electricity, and other work to bring the properties up to City code.
9	Project Name	Interfaith Community Housing - West Center Place
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	CDBG: $287,700
	Description	West Center Place is a 55-unit, scattered-site rental apartment project serving low-to moderate-income households. Comprehensive revitalization is underway to modernize all 55 units. While there are a number of renovation needs, funding for this program year will be used to complete roofing repairs/replacements and HVAC system replacements.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 25 housing units
	Location Description	622 Jefferson St, Wilmington, DE 19801
	Planned Activities	Rehabilitation of roof and HVAC.
10	Project Name	Imani Commons at Imani Village
	Target Area	City-wide
	Goals Supported	Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Facilities & Infrastructure
	Funding	CDBG: $297,665
	Description	Construction of a one-acre park to serve as a community hub for the Imani village and the Riverside neighborhood. Potential features include playgrounds, splash pads, a community event plaza, fitness areas, outdoor classrooms, walking paths, and more.
	Target Date	06/30/26

	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 1,230 persons
	Location Description	Riverside neighborhood - Tract 30.02, Block Group 2
	Planned Activities	Construction of a one-acre park.
11	Project Name	Catholic Charities Bayard House Residential Maternity Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $25,000
	Description	Catholic Charities' Bayard House's Residential Maternity Program provides safe shelter, access to nutritious food, appropriate medical and behavioral healthcare, and other support for basic needs for its residents. Additionally, residents are given services which increase their knowledge, skills, and capacity to become self-sufficient members of the community. Residents are homeless, pregnant, and newly parenting adolescents and young women (ages 12 to 27) in their first or second pregnancy trimester who may also have custody of one or two toddlers.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeless Person Overnight Shelter: 20 persons
	Location Description	300 Bayard Ave, Wilmington, DE 19805
	Planned Activities	Operating funds for transitional housing services.
12	Project Name	Catholic Charities Homeless Prevention
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $25,000
	Description	Catholic Charities will provide a short-term safety net for Delaware families whose housing is threatened by a financial crisis, such as under- or unemployment, medical emergencies, mismanagement of debt, or other causes.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness Prevention: 45 persons
	Location Description	2601 W 4th St, Wilmington, DE 19805

	Planned Activities	Homeless Prevention, Subsistence payments
13	Project Name	CCAC HeArt Under The Hoodie
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $15,000
	Description	HeArt Under The Hoodie is a youth violence prevention program that aims to guide development of emotional and social competencies in adolescents through the use of the Urban Improv and PowerSource Taking Charge of Your Life Curricula, IAM 40 Developmental Assets Assessment Tool, and supplemental materials. Participating youths will learn to increase self-control, develop pro-social skills, resolve conflicts and assist with character development specifically honesty, compassion, respect, responsibility, and leadership through this after-school program.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 115 persons
	Location Description	705 N Market St, Wilmington, DE
	Planned Activities	Activities to develop critical life skills, social skills, decision-making, impulse control, and conflict resolution skills through urban improv, yoga/mindfulness and a choice of two arts forms - music, dance, writing/journaling, or visual art.
14	Project Name	Family Promise Hospitality Center Transitional Housing
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $20,000
	Description	The Hospitality Center provides temporary shelter for six families or twenty individuals at a time. Meals and hospitality are provided to clients. Each unit contains a bathroom, washer/dryers, a computer room, a common area, and a kitchen area. Wraparound case management services are also provided to help families secure permanent housing in the future.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnights shelter: 62 persons
	Location Description	2501 Milltown Road Wilmington, DE 19808
	Planned Activities	Temporary shelter.

15	Project Name	Family Promise Homelessness Prevention
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $20,000
	Description	Family Promise of Northern New Castle County will provide prevention services to families with children within Wilmington. Services will be provided for families with children that are at imminent risk of experiencing homelessness and include short-term case management and minimal, one-time financial assistance to stabilize families within their current housing.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 10 persons
	Location Description	2501 Milltown Road Wilmington, DE 19808
	Planned Activities	Homelessness prevention services in the form of case management and financial assistance.
16	Project Name	HAD Centralized Intake Delaware
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $20,000
	Description	Centralized Intake (Cl) is a vital component of Housing Alliance of DE's (HAD) efforts to prevent & end homelessness in DE. Cl staff work with homeless assistance providers to conduct a standard assessment that determines eligibility & priority for HUD-funded homeless housing resources such as Rapid Re-Housing (RRH) & Permanent Supportive Housing (PSH). CI's standardized assessment tool uses CMIS data to help make this determination. The goal of the standardized assessment is to prioritize limited resources for those most in need & provide clarity/transparency around resource eligibility, removing multiple or confusing requirements.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 1,600 persons
	Location Description	City-wide
	Planned Activities	Centralized intake.
17	Project Name	ICHDE HomeOwnership Center Expansion

	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $10,000
	Description	Interfaith Community Housing of Delaware's Homeownership Center (HOC) helps lower income working families realize their dream of owning their homes, and becoming self-sufficient, contributing members of society. The program provides access to program benefits and information to Limited English Proficiency individuals through language assistance services at no cost to the client.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 750 persons
	Location Description	613 North Washington St, Wilmington, DE 19801
	Planned Activities	Housing counseling.
18	Project Name	LACC Crisis Alleviation Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $10,000
	Description	LACC's Crisis Alleviation Program provides short-term assistance to prevent eviction and/or utility shut-off to extremely low- and low- to moderate-income (LMI) individuals, the majority of whom are Latino and limited English proficient (LEP).
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 30 persons
	Location Description	403 N. Van Buren, Wilmington, DE
	Planned Activities	Homeless prevention through crisis alleviation.
19	Project Name	LACC Early Childhood Services & Youth Development Tuition Assistance
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $15,000
	Description	The LACC offers a broad spectrum of services for youth and their families, including early development care, before and after school programs, summer camps, and more.

	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 20 persons
	Location Description	403 N. Van Buren, Wilmington, DE
	Planned Activities	Day care, summer camp, and after school programs.
20	Project Name	LCS Homeless Prevention
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $25,000
	Description	Grants to assist income-eligible families with utilities, back rent, mortgage, or security deposits.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 113 persons
	Location Description	2809 Baynard Blvd., Wilmington, DE 19802
	Planned Activities	Homelessness prevention services
21	Project Name	MOC Homeless Diversion Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $19,500
	Description	The Ministry of Caring's Homelessness Diversion case managers work with at risk households to identify resources and where appropriate provide direct relief for rent and utilities. Funding for each household being served is anticipated to be $3,750 per household based on our experience to date.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention: 40 persons
	Location Description	1100 Lancaster Ave, Wilmington, DE
	Planned Activities	Homeless prevention services.
22	Project Name	Sojourner’s Place Transitional Housing
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk

	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $25,000
	Description	Sojourner's Place will provide long-term transitional housing to homeless adults providing comprehensive services addressing issues such as addition, mental/physical health, incarceration, and a combination of these factors. Housing, meals, intensive case-management, job readiness/ training/ placement, education, and life skills training are provided to prevent future homelessness.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 70 persons
	Location Description	2901 Governor Printz Blvd, Wilmington, DE 19802
	Planned Activities	Transitional housing.
23	Project Name	STEHM Direct Case Management Services
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $10,000
	Description	Provide emergency, transitional housing and case management services for low-income homeless persons in the City of Wilmington. Two housing facilities, Martha's House I and II, provide housing for women and their children experiencing homelessness. Training and counseling are provided to transition clients into independent living situations. Motel vouchers in dire need of emergency shelter are provided through the Motel Ministry program
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 25 persons
	Location Description	Confidential location.
	Planned Activities	Case management and counseling in homeless shelters.
24	Project Name	The Challenge Program Construction Training Program
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $25,000

	Description	The Challenge Program provides education and job training for high-risk youth ages 17-24 years from low-income communities. Trainees participate in hands-on, paid construction training on projects which include rehabbing residential and non-residential properties and greening of vacant lots to eliminate blight and increase affordable housing options in low-income communities.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 15 persons
	Location Description	1124 E. 7th St, Wilmington, DE
	Planned Activities	Job training.
25	Project Name	WENH Above Xpectations Track Team
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $10,000
	Description	West End's Above Xpectations (AX) track team provides young people from disadvantaged circumstances with the opportunity to compete in world class track and field competitions and, more importantly, to prepare them for post-secondary education. The team includes approximately 165 boys and girls in grades K-12 and reside in and around the city. College tours and orientation provided.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 280 persons
	Location Description	City-wide, area high school tracks
	Planned Activities	Youth activities.
26	Project Name	WENH Life Lines
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $20,000
	Description	The Life Lines Program provides essential low-income housing for former foster care and homeless youth, ensuring safe, stable living environments for individuals and families. Beyond housing, the program offers intensive case management, mental health support, substance abuse treatment, employment assistance, and educational resources. These services equip participants with the tools necessary to improve their quality of life and achieve long-term stability,

		directly benefiting low- and moderate-income persons in the community.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 142 persons
	Location Description	City-wide
	Planned Activities	Housing and programs for former foster care and homeless youths.
27	Project Name	YMCA Male Supportive Housing Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $25,000
	Description	The Central YMCA Residence provides safe and affordable Single - Room Occupancy (SRO) housing in downtown Wilmington for men that are low-to-moderate income and are working towards stability and self-sufficiency. The Central YMCA's Housing Program is the largest single housing provider in the city and is a vital partner aligned with the Wilmington's goals to provide supportive housing for those with special needs and for men transitioning to stable housing. The YMCA maintains 180 single-room (SRO) units that provide housing and supportive services to men, many of whom arrive unable to pay the first month's rent. Once housed, support from the city of Wilmington allows the Central YMCA to provide rental assistance and help cover basic needs.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 165 persons
	Location Description	501 W 11th St, Wilmington, DE 19801
	Planned Activities	Shelter and supportive services
28	Project Name	YWCA Emergency Shelter
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	CDBG: $15,000

	Description	Home-Life Management Center's Emergency Shelter and Homeless Prevention program addresses the problem of homelessness by meeting the basic needs of families in crisis and experiencing homelessness while supporting them to achieve financial stability.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter: 15 persons
	Location Description	709 N Madison St, Wilmington, DE 19801
	Planned Activities	Emergency shelter
29	Project Name	Innovative Funding
	Target Area	City-wide
	Goals Supported	Provide Public Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: $30,000
	Description	Creative and strategic use of CDBG funds to address community needs TBD
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Service activities other than Low/Moderate Income Housing Benefit: 1 person
	Location Description	City-wide
	Planned Activities	Public service
30	Project Name	HOME Administration
	Target Area	City-wide
	Goals Supported	Planning/Administration
	Needs Addressed	Planning/Administration
	Funding	HOME: $47,788
	Description	Program administration costs to develop and implement HOME-funded projects.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	City Hall, 800 N. French St, Wilmington, DE
	Planned Activities	Administration
31	Project Name	Cornerstone W 3rd Street Rehabilitation Project (CHDO)
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing

	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	HOME: $221,590.02
	Description	Rehabilitation of three renter-occupied units in the West Side of Wilmington.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Rental Units Rehabilitated: 3 housing units
	Location Description	W 3rd Street
	Planned Activities	Rehabilitation of three renter-occupied units in the West Side of Wilmington.
32	Project Name	Cornerstone CHDO Operating
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	HOME: $23,894
	Description	CHDO operating funds for the rehabilitation of three units on W 3rd Street
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	W 3rd Street
	Planned Activities	CHDO operating funds for the rehabilitation of three units on W 3rd Street
33	Project Name	Prices Run Affordable Homeownership Program
	Target Area	City-wide
	Goals Supported	Increase Access, Supply & Quality of Housing
	Needs Addressed	Increase Access, Supply & Quality of Housing
	Funding	HOME: $386,392
	Description	Habitat for Humanity of New Castle County (HFHNCC)plans to build seven new homes, and empower seven hardworking, low- to moderate-income families with the opportunity to achieve stable homeownership. While the seven homes are under construction, HFHNCC will identify qualified buyers and provide them with the necessary tools and training to succeed as homeowners. Through financial education, hands-on training, and access to essential resources, we help families build stability, bridge the racial wealth gap, and transform their lives.
	Target Date	06/30/26

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing added: 7 housing units
	Location Description	Prices Run Neighborhood, Carter Street and Lamotte Street
	Planned Activities	New home construction over vacant or underutilized land.
34	Project Name	ESG 2025
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to Homeless & At-Risk
	Needs Addressed	Provide Housing/Services to Homeless & At-Risk
	Funding	ESG: $197,824
	Description	ESG-funded projects: Emergency Shelter: Ministry of Caring, West End Neighborhood House HMIS: Housing Alliance Delaware Rapid Rehousing: YWCA Delaware
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 100 persons Tenant based rental assistance/rapid rehousing: 240 households Homeless person overnight shelter: 350 persons
	Location Description	City-wide
	Planned Activities	ESG project activities include program administration, emergency shelter, street outreach and prevention, HMIS, and rapid re-housing.
35	Project Name	HOPWA Administration
	Target Area	City-wide
	Goals Supported	Planning/Administration
	Needs Addressed	Planning/Administration
	Funding	HOPWA: $28,335
	Description	Program administration costs for HOPWA-funded projects
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide
	Planned Activities	Program administration.
36	Project Name	The Cecil County Housing Assistance Program
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to HIV/AIDS Population

	Needs Addressed	Provide Housing/Services to HIV/AIDS Population
	Funding	HOPWA: $43,611
	Description	Housing assistance program for persons living with HIV/AIDS. Prevent homelessness in clients that are HIV positive or People With AIDS (PWAs) and keep them in stable housing in Cecil County, Maryland. Clients are offered supportive services that include prevention.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Tenant based rental assistance/rapid rehousing: 6 households
	Location Description	City-wide
	Planned Activities	Housing assistance
37	Project Name	Delaware Housing Assistance Program (DHAP)
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to HIV/AIDS Population
	Needs Addressed	Provide Housing/Services to HIV/AIDS Population
	Funding	HOPWA: $740,225
	Description	Housing assistance program through Delaware HIV Services. Funding used to reduce the waiting time for rental assistance and increase the number of households being served. Funds will also be used for security deposits for low-income households entering the rental assistance program.
	Target Date	06/30/26
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance/Rapid Rehousing: 60 households
	Location Description	City-wide
	Planned Activities	Housing assistance
38	Project Name	MOC House of Joseph II
	Target Area	City-wide
	Goals Supported	Provide Housing/Services to HIV/AIDS Population
	Needs Addressed	Provide Housing/Services to HIV/AIDS Population
	Funding	HOPWA: $132,359
	Description	House of Joseph II provides permanent housing and essential supportive services for homeless men and women living with HIV/AIDS who are in need of ongoing nursing care to live as fully and independently as possible. Serves include case management services, food service, and comprehensive medical care.
	Target Date	06/30/26

	Estimate the number and type of families that will benefit from the proposed activities	16 households with persons living with HIV/AIDs
	Location Description	City-wide
	Planned Activities	Permanent supportive housing and services.

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
City-wide	**100%**

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	240
Non-Homeless	94
Special-Needs	82
Total	419

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	322
The Production of New Units	7
Rehab of Existing Units	87
Acquisition of Existing Units	0
Total	416

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion

Rental assistance includes 240 households assisted through rapid rehousing and 82 HOPWA units. The seven new units are being produced solely by Habitat for Humanity of New Castle County's Prices Run Affordable Homeownership Program. Housing rehab includes home repair and rehabilitation programs operated by the City of Wilmington, Woodlawn Trustees, Interfaith Community Housing, Ingleside Senior Services Housing Rehabilitation Program, and Cornerstone West Community Development Corporation.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

participate in homeownership

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

The WHA goals and activities support homeownership.

- Continue to partner with agencies that provide financial management/credit services and housing counseling. This effort continues to foster relationships with new partners; HOND (Housing Opportunities of Northern Delaware), ABC Consulting, Interfaith Community Housing of Delaware, Neighborhood House, Meridian Bank, Artisans Bank, Huntington Valley Bank, PNC Bank, TD Bank, Stand-By-Me, Fresh Start and Kiss your Landlord Goodbye, Service Source, Credit Repair with Steven Byrd, Community Powered FCU, Keller Williams, eXp Realty LLC and Stepping Stones FCU.
- The Section 32 Comprehensive Homeownership (HO) Program
    - WHA will continue to provide active case management services to ROSS and FSS participants in the HO program to become ready future homebuyers or future market renters. There are currently 12 units in the Section 32 Homeownership Program.

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

Wilmington Housing Authority is not designated as troubled.

Discussion

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

Introduction

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Emergency shelter and transitional housing needs will be supported in FY 2025 through Ministry of Caring's Emergency Solutions Program at four emergency shelter facilities. In addition to shelter, these facilities providing food, childcare, job placement services,

distribution services, outreach, and case management. The program is expected to assist 350 individuals with emergency shelter through the use of $50,000 in ESG funds.

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

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

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

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

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

youths with shelter and other temporary housing solutions while more permanent housing accommodations are secured.

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

Discussion

AP-70 HOPWA Goals - 91.220 (l)(3)

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

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

Introduction:

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

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

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

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

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

The Healthy Homes Program is a county-wide program designed to identify hazards such as radon, carbon monoxide, lead hazard, damp & mold, leaking roofs, excess heat and/or cold, falls in bathroom, electrical hazards, structural collapse, lighting issues, pests & food safety, or unsafe windows and doors through a Healthy Homes Assessment. Eligible households include

those with seniors over the age of 62 years, persons with disabilities, or children under the age of 18 years.

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

Actions planned to reduce the number of poverty-level families

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

These poverty reducing measures serve to improve access to affordable housing by preventing and mitigating the effects of poverty. Stakeholders mentioned high eviction rates and an inability to obtain quality employment and wages as major barriers to obtaining affordable housing. The HOPE Commission's re-entry programs directly mitigate these barriers for the formerly incarcerated, and the RISE programs serve to prevent these effects through youth engagement.

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

Actions planned to develop institutional structure

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

mixed finance development, and use Replacement Housing Factor funds for acquisition and new construction.

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

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

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$169,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	$169,000

Other CDBG Requirements

1. The amount of urgent need activities	0

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. *A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:*

   The City of Wilmington does not intend to use other forms of investment to fund HOME programs.

2. *A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:*

   In addition to the following information, the City of Wilmington's Program Policies and Procedures Manual and HOME Resale and Recapture Policy is also attached.

   The City of Wilmington imposes resale restrictions on the total HOME investment, which includes direct acquisition, construction, or development contributions, soft costs, and

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

Recapture Guidelines

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

Lease Purchase

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

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

3. *A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:*

   See previous question.

4. *Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that*

will be used under 24 CFR 92.206(b), are as follows:

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *<TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>*

   Not applicable. A HOME TBRA activity is not planned.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. Not applicable. A HOME TBRA activity is not planned.

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

   Not applicable, there is not currently a preference or limitation for any of the current rental housing projects.

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

1. *Include written standards for providing ESG assistance (may include as attachment)*

   See attached written standards and the RFP process in the Appendix.

2. *If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system*.

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

Centralized intake services can be accessed through the following methods:

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

Clients are assessed in-person using VI-SPDATs (Vulnerability-Index Service Prioritization Decision Assistance Tool) as a triage tool to determine the most appropriate housing intervention. Assessment prioritizations are conducted as follows according to CI Policies and Procedures:

A. Emergency Shelter

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

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

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

B. Permanent Housing Resources

Entry into Rapid Rehousing (RRH) and Permanent Supportive Housing (PSH) programs is prioritized by severity of service need. Centralized Intake refers directly to Rapid Re-Housing (RRH) and Permanent Supportive Housing (PSH) resources in all three counties in Delaware. The VI-SPDAT (Vulnerability Index - Service Prioritization Decision Assistance Tool) is Delaware's standard assessment tool. Clients and households are prioritized for RRH and PSH in Delaware based on the severity of their service needs - as determined by the VI-SPDAT - and in alignment with Delaware CoC's RRH and PSH program standards. Once HAD staff receives the VI-SPDAT the score is recorded, along with identifying information, client location, household composition, veteran status, and other pertinent information as necessary. HAD staff reviews responses in the VI-SPDAT and all other available information, including the client's profile in CMIS, to assess if the client may meet the criteria for chronic homelessness (as defined by HUD). All PSH resources in Delaware are prioritized or dedicated to serving people experiencing

chronic homelessness. If the client appears to meet the criteria for chronic homelessness, the client will be assessed by a Housing Specialist to see if they are indeed chronically homeless. If they are, they are added to the Permanent Supportive Housing (PSH) priority list in CMIS. Housing Specialists work to assist these clients with obtaining the proper documentation to verify their chronic homeless status. In some cases, full documentation is not required in order to be referred to a PSH program. Any household that is not chronically homeless is added to the RRH prioritization list.

C. Transitional Housing

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

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

   See attached written standards and the RFP process is in the Appendix.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

   See attached written standards and the RFP process in the Appendix. Representation by a person who is homeless or formerly homeless is provided through the CoC.

5. Describe performance standards for evaluating ESG.

Each program is reviewed for meeting project goals and benchmarks during:

- Desk Audits
- Performed when draw requests are made
- Monthly Performance and Direct Beneficiary Reports
- Tracks and evaluates program performance outcomes
- Onsite HUD compliance reviews
- Conducted annually and includes review of supporting documentation

In addition, the City is working with the Continuum of Care and other Emergency Solutions Grant recipients in the state. A Quarterly Project Performance Report has been created to review 7 components for performance.