

CITY OF WILMINGTON

DEPARTMENT OF REAL ESTATE AND HOUSING

Public Hearing and Application workshop for:

Community Development Block Grant (CDBG)

HOME Investment Partnerships Program (HOME)

Emergency Solutions Grant (ESG)

Housing for Persons with HIV/AIDS (HOPWA)

HOME-ARP Substantial Amendment

January 15, 2026



Agenda

- Overview
- Federal Block Grants Program Basics
 - Goals
 - National Objective
 - Eligible –vs- Ineligible Activities / Costs
- Understanding the request for Proposal Process
- Goals, Outputs & Performance Evaluation
 - Setting Goals / Outputs
 - Performance Evaluation
 - Evaluation Criteria
 - Budgets
- Application Requirements
- Ranking/Scoring Process
- Program Year Requirements
- Common RFP Mistakes
- Contacts

Consolidated Planning Process

Every 5 years the City must complete a Consolidated Plan to set priorities for the use of HUD funds; The City prepared a new plan for FY 2025-2029.

Every year the City prepares an Action Plan to describe to the public (and HUD) how it intends to spend its annual allocation. This is the second year of the current five-year cycle.

FY 2025-2029 Consolidated Plan Goals

- 1. Planning/Administration**
- 2. Provide Public Services**
- 3. Improve Public Facilities & Infrastructure**
- 4. Increase Access, Supply & Quality of Housing**
- 5. Provide Housing/Services to Homeless & At-Risk**
- 6. Provide Housing/Services to HIV/AIDS Population**

FFY2024/CFY2025 Accomplishments

CDBG

The City received \$2,250,876 in CDBG funds, \$194,287 in program income, and disbursed \$4,785,445. Funds were utilized to improve the community and existing housing stock by funding multiple eligible activities including:

- Shelter Operations
- Employment Training
- Services for Abused and Neglected Children
- Subsistence Payments
- First-Time Homebuyer

- Fair Housing Education and Outreach
- Housing Counseling

Youth Activities

FFY2024/CFY2025 Accomplishments

CDBG-CV

The CARES Act provided supplemental funding to prevent, prepare for, and respond to coronavirus. The City received \$1,791,170 in CDBG-CV funds in FFY2020, which has primarily been used towards:

- Hotel and Motel Vouchers
- Subsistence Payments
- Supportive Health Services

Funding for CDBG-CV was reallocated in FY2022-2023 to address emerging needs that resulted from COVID, primarily homeless prevention and shelter costs. The City expended its last \$100,000 on shelter services through the Ministry of Caring. All CDBG-CV funds have now all been expended.

FFY2024/CFY2025 Accomplishments

HOME

HOME funds are used for the rehabilitation and construction of rental and homeowner housing units. The City received \$623,687 in HOME funds, \$189,108 in Program Income, and disbursed \$844,415. There were 4 projects completed during the year and many others under construction. The City continued its work with existing CHDOs and other housing development agencies including:

- Ministry of Caring
- Central Baptist CDC
- Interfaith Community Housing
- Pennrose LLC
- Habitat for Humanity

FFY2024/CFY2025 Accomplishments

ESG

The total of ESG funds awarded to agencies was \$189,282 to serve the homeless and special needs populations through:

- Emergency Shelter
- Homeless Prevention
- Rapid Re-Housing
- Data Collection

FFY2024/CFY2025 Accomplishments

HOPWA

The City received \$955,916 and agencies receiving grant awards spent \$904,420. The total number of persons assisted was 128. Including those assisted with leveraged funds, 117 people received Tenant-Based Rental Assistance and 11 people were provided services while residing in permanent housing.



PROGRAM BASICS



CDBG PROGRAM BASICS

CDBG 101

- ✓ Administered by the US Department of Housing and Urban Development.
- ✓ Cities, states and some counties are eligible to receive CDBG funds from HUD.
- ✓ This is The City of Wilmington's 52nd year of receiving funds!

CDBG GOALS

- ✓ Provide decent, safe and sanitary housing.
- ✓ Provide a suitable living environment.
- ✓ Expand economic opportunities.



CDBG PROGRAM BASICS

WHAT ARE ELIGIBLE ACTIVITIES?

- Housing Rehabilitation
- Homeownership Assistance
- Public Facilities and Improvements
- Blight Removal / Site Clearance
- Code Enforcement
- Economic Development
- Public Services
- Acquisition/ Disposition of Real Property



CDBG PROGRAM BASICS

MEETING A CDBG NATIONAL OBJECTIVE...

- ✓ Provide benefits to low- and moderate-income persons.
- ✓ Prevent or eliminate slum and blight.
- ✓ Meet an urgent need that threatens the health and welfare of residents.

CDBG PROGRAM ELIGIBILITY vs INELIGIBILITY... WHO IS ELIGIBLE FOR FUNDING?

- ✓ Private non-profits that are corporations, associations, agencies or with non-profit status under the Internal Revenue Code 501 c3.
- ✓ City Departments.



CDBG PROGRAM BASICS

QUALIFYING AN ELIGIBLE ACTIVITY

- ✓ Serve low- to moderate-income households and individuals
- ✓ Address slum and blight

Low-mod income is qualified in three ways:

- ✓ Area benefit: Service area for a public improvement or facility.
- ✓ Income intake: Programs that serve primarily low-and moderate-income individuals and families will be eligible for funding. The definition of a moderate-income family is no more than 80% percent of the area median income, adjusted for household size.
- ✓ Presumed benefit: Some groups are assumed to be low – moderate income. These include – abused children, battered spouses, elderly persons, disabled persons, homeless persons, illiterate adults, migrant farm workers, and persons living with AIDS.



CDBG PROGRAM BASICS

AREA BENEFIT:

Must serve a primarily residential geographic area which is at least 51% low/moderate income persons, or a survey of area residents demonstrates that 51% or more are low/moderate income



CDBG PROGRAM BASICS

LIMITED CLIENTELE

Clientele presumed to be low/mod:

- ✓ *Abused children*
- ✓ *Battered spouses*
- ✓ *Elderly person*
- ✓ *Homeless persons*
- ✓ *Illiterate adults*
- ✓ *Migrant farm workers*
- ✓ *Adults meeting definition of "severely disabled"*
- ✓ *Persons living with AIDS*

OR

Clientele document family income \leq 80% of AMI

OR

Eligibility requirements limit clientele to low/mod income persons

OR

Nature and location of the service predominantly used by low/mod income persons

OR

Activity removes material or architectural barriers to accessibility of elderly persons or "severely disabled" adults



CDBG PROGRAM BASICS

WHAT ARE SOME ELIGIBLE COSTS?

Program delivery costs.

- ✓ Personnel / staff (salary and benefits).
- ✓ Office / facility rental or lease costs.
- ✓ Materials and supplies.
- ✓ Communications

Indirect Cost Allocation up to 10%

WHAT ARE SOME INELIGIBLE COSTS?*

- ✓ Fundraising.
- ✓ Political Activities.
- ✓ Expenses required to carry out regular responsibilities or functions of local government.
- ✓ Income Payments.
- ✓ Building or portion thereof, used for general conduct of government.
- ✓ Purchase of equipment, fixtures, motors, vehicles, furnishings or other personal property.

*These are some examples; this is not representative of all ineligible costs.

ESG PROGRAM BASICS





ESG PROGRAM BASICS

ESG101

ESG PROGRAM OBJECTIVES...

- ✓ To increase the number and quality of emergency shelter beds for homeless individuals and families.
- ✓ To operate these facilities and provide essential social services.
- ✓ To help prevent homelessness.

ESG is designed to broaden existing emergency shelter and homelessness prevention activities, emphasize rapid re-housing, and help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

ESG funds may be used for street outreach, emergency shelter services, homelessness prevention, rapid re-housing assistance and the Homeless Management Information System (HMIS).



ESG PROGRAM BASICS

WHAT ARE THE ELIGIBLE ESG ACTIVITIES?

- ✓ Street Outreach;
- ✓ Emergency Shelter;
- ✓ Homeless Prevention;
- ✓ Rapid Re-Housing Assistance; and
- ✓ Homeless Management Information System (HMIS).



CONTINUUM OF CARE (COC)

Continuum of Care is a community plan to organize and deliver housing and services to meet the needs of people who are homeless. The vision of the Continuum of Care is to develop and implement policy designed to house people as quickly as possible and provide the necessary supports to maintain housing. This plan is funded by the (HUD) through a national competition. The Delaware CoC, Administered by the Housing Alliance of Delaware, receives approximately \$9 million annually.

CoC Membership



Who We Serve

- Homeless Individuals and Families
- Chronically Homeless Individuals and Families

How We Serve

- Permanent Supportive Housing
- Rapid Rehousing
- Supportive Services: Case Management Services; Job Readiness/Coaching; Mental Health Counseling; and Community Linkages.

Community Impact

- From 2024 to 2025, the number of people experiencing homelessness in Delaware on any given night increased 16%, the highest number on record (excluding COVID years).
- There are 728 permanent supportive housing beds in Delaware in 2024.



ESG PROGRAM BASICS

STREET OUTREACH

Eligible activities for street outreach include:

- Engagement;
- Case Management;
- Emergency Health Services;
- Mental Health Services;
- Transportation; and
- Services for Special Populations.



ESG PROGRAM BASICS

EMERGENCY SHELTER

- ✓ Eligible activities for emergency shelter include the same essential services as street outreach.
- ✓ Also include shelter activities such as repairs and operations of facilities.
- ✓ Combined street outreach and emergency shelter expenditures cannot exceed 60% of the fiscal year's total ESG Grant Award.
- ✓ The City does not fund RENOVATIONS with ESG funds.



ESG PROGRAM BASICS

HOMELESS PREVENTION

- ✓ Housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary (6-12 months) to prevent the individual or family from moving into homelessness.
 - ✓ Rental assistance (arrears included)
 - ✓ Application fees
 - ✓ Last month's rent on new lease
 - ✓ Security deposit
 - ✓ Utility deposit and payments
 - ✓ Moving costs
 - ✓ Case management
 - ✓ Credit repair



ESG PROGRAM BASICS

RAPID RE-HOUSING

- ✓ Eligible activities include housing relocation and stabilization services.
- ✓ Medium-term rental assistance (6 to 12 months) for those who are literally homeless.



ESG PROGRAM BASICS

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)

- ✓ Subrecipients of ESG Grant Awards are required to participate in the city's approved HMIS system.
- ✓ Other eligible HMIS activities include:
 - HMIS data entry and reporting;
 - Attending HMIS Training;
 - Computer Hardware; and
 - Software related to HMIS.



ESG PROGRAM BASICS

MATCH REQUIREMENTS

- Organizations must match ESG funds with a minimum of 100% from non-ESG sources.
- Matching funds must be provided after the date of the grant award.
- Funds used to match a previous ESG activity may not be used to match a subsequent grant award.
- The following Cash or In-Kind sources of funds can be used as a match:
 - Cash;
 - The value or fair rental value of any donated materials or building; ▪ The value of any lease on a building;
 - Any salary paid to staff to carry out the program; and
 - The value of the time and services contributed by volunteers to carry out the program. NOTE: Volunteers providing professional services such as medical or legal services are valued at the reasonable and customary rate in the community.

HOPWA PROGRAM BASICS





HOPWA BASICS

HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs.

- Acquisition; rehabilitation; or new construction of housing units;
- Facility operations; rental assistance; and short-term payments to prevent homelessness.
- Support services, including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.



HOPWA BASICS

Eligible participants:

Low-income persons (at or below 80 percent of area median income) that are medically diagnosed with HIV/AIDS and their families are eligible to receive HOPWA-funded assistance.

HOME PROGRAM BASICS





HOME INVESTMENT PARTNERSHIPS PROGRAM

Housing Programs – provide safe and decent housing for low- and moderate-income households.

- Rental Housing
- Owner-Occupied Housing
- Homebuyer Assistance
- Rehabilitation
- New Construction
- Tenant Based Rental Assistance (TBRA)

Community Housing Development Organization

- Community-based
- Focus on housing
- Board composed with community residents

There is a minimum 15% set-aside required for CHDO projects.

2026-2027 ESTIMATED Allocations

These figures are used as estimates for planning purposes

CDBG: \$ 2,261,378 (Public services limited to 15%: \$339,206)
 Public Facilities/Infrastructure/Rehab \$1,470,000

HOME: \$477,855 (CHDO set aside \$67,179; balance of funds for
 new housing and rehabilitation of housing \$410,676)

HOPWA: \$ 944,530 (Subrecipients may receive up to 7% Admin)

ESG: \$ 197,824 (Emergency shelter and street outreach max of
 60%: \$ 118,694)



QUESTIONS

UNDERSTANDING THE REQUEST FOR PROPOSAL APPLICATION PROCESS



For purposes of this current RFP, the City of Wilmington is accepting proposals for the following:

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

- Public Services

- Public Facilities and Housing

HOUSING FOR PERSONS WITH HIV/AIDS (HOPWA)

EMERGENCY SOLUTIONS GRANT PROGRAM (ESG)

And

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

EACH PROGRAM NOW HAS ITS OWN APPLICATION

USE THE CORRECT APPLICATION!



UNDERSTANDING THE RFP APPLICATION PROCESS

What is the Request for Proposal (RFP) Application Process?

- ✓ The city is the recipient of federal funding.
- ✓ The RFP process is the first phase of the application process for agencies interested in applying for federal funding.
- ✓ All applicants must complete and submit an application in order to be considered for funding. A separate application must be submitted for each activity under each program.



UNDERSTANDING THE RFP APPLICATION PROCESS

RFP and FFY2026/CFY2027 Action Plan Timeline

- ✓ February 13, 2026: All Applications are due. **Late applications will not be accepted.**
- ✓ February 14 - March 9, 2026: City review period.
- ✓ March 23 – April 24, 2026: Draft Action Plan 30 Day Public Comment Period.
- ✓ April 16, 2026, 10am & 6pm: Second Public Hearing.
- ✓ May 6, 2026: City Council for Approval.
- ✓ May 15, 2026: Submission of Final Action Plan to HUD.
- ✓ June 2026: FFY2026/CFY2027 Award Announcements.

GOALS, OUTPUTS & PERFORMANCE EVALUATION





GOALS, OUTPUTS & PERFORMANCE EVALUATION

WHAT IS PERFORMANCE EVALUATION?

- ✓ NEEDS STATEMENT: A basic description of the need for your program and/or service.
- ✓ PROJECT GOAL: What can reasonably be achieved.
- ✓ PROPOSED ACTIVITY / DESCRIPTION:
 - Describes what the project will do, how it will be implemented, operated and administered.
 - Very important that the summary accurately describes the Funded activities.
 - Will be used to evaluate your proposal.



WHAT IS PERFORMANCE EVALUATION?

- ✓ **OUTPUTS / ACCOMPLISHMENTS:**
 - The number of people served by the activity.
 - Be realistic and don't overpromise.
 - Must be unduplicated numbers of people served.

- ✓ **OUTCOMES:** Identify and describe one or more measurable project outcome(s) consistent with Consolidated Plan.



FACTORS FOR AN EVALUATION

- ✓ PROJECT READINESS: The project needs to be READY to implement no later than September 1, 2026 and all money must be spent by June 30, 2027, for CDBG. ESG and HOPWA have two-year timelines; HOME is negotiable.
- ✓ PROGRAM DESIGN/QUALITY OF PROGRAM
- ✓ ORGANIZATION CAPACITY
- ✓ FINANCIAL CAPACITY
- ✓ PAST PERFORMANCE
- ✓ LEVERAGED FUNDING
- ✓ PERFORMANCE MEASURES/OUTPUTS/OUTCOMES



FACTORS FOR AN EVALUATION

Factor	Criteria	Points
Project Description	Clear description of activities and connection with housing and homelessness prevention needs that will lead to an effective program or project.	0-5
Need	Need and urgency clearly described and supported with documentation.	0-15
Beneficiaries	Clear description of beneficiaries and benefit to low- and moderate-income individuals and families.	0-15
Program Delivery	Applicant capacity to administer the program, appropriate staffing, applicant capacity to manage budgets, contracts, reports and compliance with Federal regulations. Extent of prior experience providing proposed services and managing Federal funds. Feasibility of starting and completing this project in a timely manner.	0-20
Program Outcomes	Applicant's plan to reach specific program outcomes and how each outcome will be measured.	0-20
Budget	Clear use of grant funds, substantiated costs broken out by line item, appropriate total cost and average cost. Substantiated financial support.	0-15
Coordination	Extent of involvement of community and other organizations in needs assessment, program design and preparation of this proposal.	0-5
Quality of the Proposal	Complete and appropriate amount of requested information in an organized and readable format.	0-5
TOTAL		0-100*



GOALS, OUTPUTS & PERFORMANCE EVALUATION

COMPONENTS OF YOUR BUDGET

- NOT an Overall Agency Budget. Your project budget must reflect the specific activity that you want the grant to fund.
- Identify all sources - attach commitments or other evidence.
- Identify source of leveraged funds and Match funds when required.
- Be sure to Itemize Budget.



GOALS, OUTPUTS & PERFORMANCE EVALUATION

COMPONENTS OF YOUR BUDGET

- The City adopted a new invoice form in FFY2024/CFY2025.
- Budget is based on the new format.
- The budget for each activity must include the delivery costs for that activity (i.e.: ESG component for HP includes its delivery cost; RRH has a separate delivery cost)
- All costs for staff must include timecards showing work for the correct activity
- Activities must be categorized correctly – Supportive services for ESG and for HOPWA are separate activities from housing costs



APPLICATION REQUIREMENTS



APPLICATION REQUIREMENTS

WHEN ARE REQUEST FOR PROPOSALS DUE AGAIN?

- ✓ All Applications are due on: Friday, February 13, 2026, at 4:00PM

The Request for Proposal (RFP) are available online at:

- www.WilmingtonDE.gov/government/housing
- ✓ Late or incomplete applications WILL NOT be accepted!
- ✓ Use **Neighborly** to submit applications. For access, please email realestatehousing@wilmingtonde.gov



APPLICATION REQUIREMENTS

OVERALL RFP REQUIREMENTS?

- ✓ Be sure to completely fill out each section of the application.
- ✓ Briefly describe your proposed project.
- ✓ Understand impact on Five –Year Consolidated Plan.
- ✓ Review Consolidated Plan priorities to see if proposal is aligned.
- ✓ Review HUD Regs to see if proposal is eligible.
- ✓ Special emphasis will be given to a proposal meeting a specific community need.



APPLICATION ATTACHMENTS

- ✓ All questions must be completed (including the performance evaluation criteria and budget sections).
- ✓ > \$750,000 – Requires most recent audited financial statements.
- ✓ < \$750,000 – Requires up-to-date balance sheet income & expense statement.
- ✓ Articles of Incorporation
- ✓ 501 (c)3 designation.
- ✓ Listing of Current Board of Directors.
- ✓ Conflict of Interest Statement
- ✓ UEI Number and SAM.gov registration required.



COMMON RFP MISTAKES



COMMON RFP MISTAKES

Didn't read the RFP Instructions. Applicants are strongly encouraged to review the RFP Instructions before starting their application. Also, applicants should review the application questions before submitting their RFP.

Not understanding the RFP question and/or providing an incomplete response.

Many applicants lose points because they do not fully answer a question. If you do not understand the question, please contact us for help.

Data Dump. Please answer the questions we ask. Be clear, concise, thoughtful and deliberate with your responses.

Submitting a pending 501(c) (3) letter.



COMMON RFP MISTAKES

Not having a UEI #. Applicants must have a UEI number in order to successfully apply and receive federal funds. Applicants are strongly encouraged to apply for a UEI number immediately if they do not have one already. SEE www.SAM.gov

Trying to submit your application late. Applicants are strongly encouraged to submit their RFPs days before they are due in order to avoid any issues. Incomplete applications will be rejected.

Failing to Contact the City with questions.

All questions can be addressed by City Staff. Do not hesitate to reach out with questions.



PROGRAM YEAR REQUIREMENTS



PROGRAM YEAR REQUIREMENTS

WHAT HAPPENS IF YOU ARE SELECTED FOR FUNDING?

- ✓ All Agreements will run from July 1, 2026, to June 30, 2027, although contracts may not be issued until later in the year based on the City's receipt of a funding agreement with HUD.
- ✓ Agreements will have a scope of work and a budget to which you must adhere.
- ✓ The agency must submit invoices monthly.

WHAT ARE SOME REQUIRED REPORTS?

- ✓ **MONTHLY Report:** Streamlined to identify only the number of people served and an unduplicated count. Report includes the invoice form. Detailed description of funds spent with itemized documentation including proof of payment is required. ESG will require a CMIS report on beneficiaries served. File documentation on homeless status must be maintained on file.

IMPORTANT: All files on CDBG, ESG, HOPWA and HOME funds and requirements must be maintained for a minimum of 5 Years from the end of the program year or completion of the project, whichever is later.



QUALIFYING YOUR BENEFICIARIES

- ✓ VERY IMPORTANT! You must document program eligibility for each recipient receiving programs and services .
- ✓ Must be maintained by the subrecipient and subject to review by the City Staff.
- ✓ For beneficiaries served in a group and area-based beneficiaries, 51% of clients served must be income eligible (80% of the Area Median Household income, adjusted for household size). When services are delivered to a specific household every one must be income qualified.



WHAT ARE THE MAXIMUM INCOME LEVELS?

Number Persons in Household	Extremely Low Income 30% MFI (ESG Threshold)	Low Income 50% MFI	Moderate Income 80% MFI (CDBG threshold)
1 person	\$25,100	\$41,800	\$66,850
2 persons	\$28,650	\$47,800	\$76,400
3 persons	\$32,250	\$53,750	\$85,950
4 persons	\$35,800	\$59,700	\$95,500
5 persons	\$38,700	\$64,500	\$103,150
6 persons	\$43,150	\$69,300	\$110,800
7 persons	\$48,650	\$74,050	\$118,450
8 persons	\$54,150	\$78,850	\$126,100

*Based on 2025 HUD Income Limits for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA



*Applicants are encouraged to reach out to
City staff with questions throughout the
application process.*

Submit questions via email to realestatehousing@wilmingtonde.gov



QUESTIONS/COMMENTS

Emerging needs in the community that can be addressed with grant funding?

HOME-ARP

Substantial Amendment



HOME-ARP SUBSTANTIAL AMENDMENT

- In accordance with [Notice CPD-21-10](#), the City of Wilmington is proposing a Substantial Amendment to its HOME-ARP Allocation Plan.
- The amendment would:
 - Add a preference for qualifying populations to receive HOME-ARP Supportive Services.
 - [Qualifying Population 2](#) (QP2), *individuals and families at risk of homelessness,*
 - [Qualifying Population 4](#) (QP4), *other populations for whom providing supportive services or assistance under Section 212(a) of the National Affordable Housing Act (42 U.S.C. § 12742(a)) would prevent homelessness or address the greatest risk of housing instability,*
- **Reallocate \$150,000 HOME-ARP funds** from Administration to Supportive Services to support these activities.
- The amended HOME-ARP Allocation Plan will be **available online for public review and comment from January 14 - 29**. Public input is encouraged and will be considered prior to submission to HUD. <https://www.wilmingtonde.gov/government/housing>