



CITY OF
Wheeling
WEST VIRGINIA

FY 2026 ANNUAL ACTION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANT
(CDBG) PROGRAM

HOME INVESTMENT PARTNERSHIPS PROGRAM



Honorable Denny Magruder, *Mayor*

Robert Herron, *City Manager*

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Community Development Director

Community Development Department

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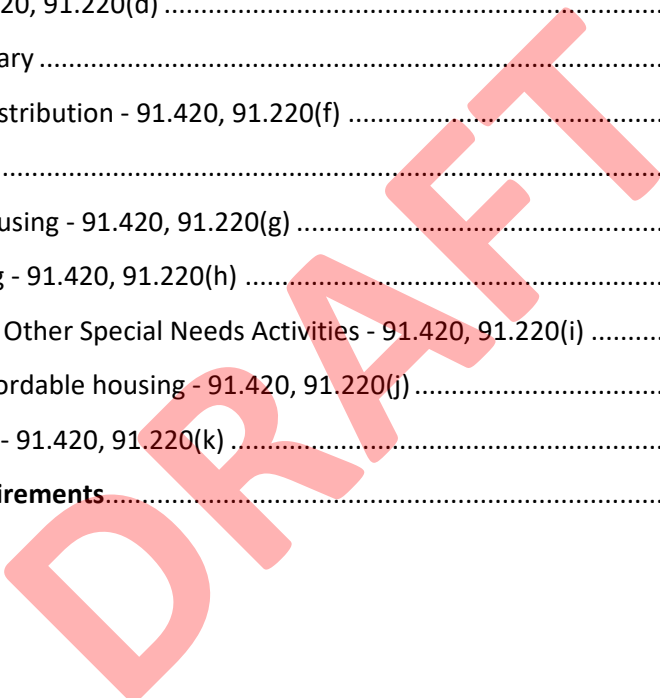
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Executive Summary

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

1. Introduction

The City of Wheeling, West Virginia is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In addition, the City of Wheeling is the Participating Jurisdiction (PJ) HUD's HOME Investment Partnerships (HOME) Program for the Northern Panhandle HOME Consortium of West Virginia. In compliance with the HUD regulations, the City of Wheeling has prepared this FY 2026 Annual Action Plan for the period of July 1, 2026, through June 30, 2027. This Annual Action Plan is a strategic plan for the implementation of the City's Federal Programs for housing, community, and economic development within the City of Wheeling. This is the second Annual Action Plan under the City's FY 2025-2029 Five-Year Consolidated Plan. In addition, as the Participating Jurisdiction (PJ) for the HOME Consortium, this Annual Action Plan includes the HOME Program for the Cities of Wheeling and Weirton and Counties of Hancock, Brooke, Ohio, and Marshall that compose the Northern Panhandle HOME Consortium.

The Annual Action Plan establishes the City's and HOME Consortium's goals for the next year and outlines the specific initiatives the City and Consortium will undertake to address the needs and goals by promoting the rehabilitation and construction of decent, safe, and sanitary housing, creating a suitable living environment, removing slums and blighting conditions, promoting fair housing, promoting homeownership, improving public services, expanding economic opportunities, and principally benefitting low- and moderate-income persons.

The FY 2026 Annual Action Plan does not incorporate the Wheeling Housing Authority's Comprehensive Grant process into this consolidated planning and application process but does reflect the Housing Authority's participation in the development of this plan.

Available Funds:

The following financial resources are included in the FY 2026 Annual Action Plan which anticipates funding to be received to address the priority needs and goals identified in the City of Wheeling's FY 2025-2029 Five-Year Consolidated Plan. The City of Wheeling will receive the following Federal funds during the FY 2026 program year:

- FY 2026 CDBG Allocation - \$1,117,470.00
- FY 2026 HOME Allocation - \$331,528.92
- **Total Funds - \$1,448,998.92**

FY 2026 CDBG and HOME Budget:

The City of Wheeling and the Northern Panhandle HOME Consortium propose to undertake the following activities with the FY 2026 CDBG and HOME funds:

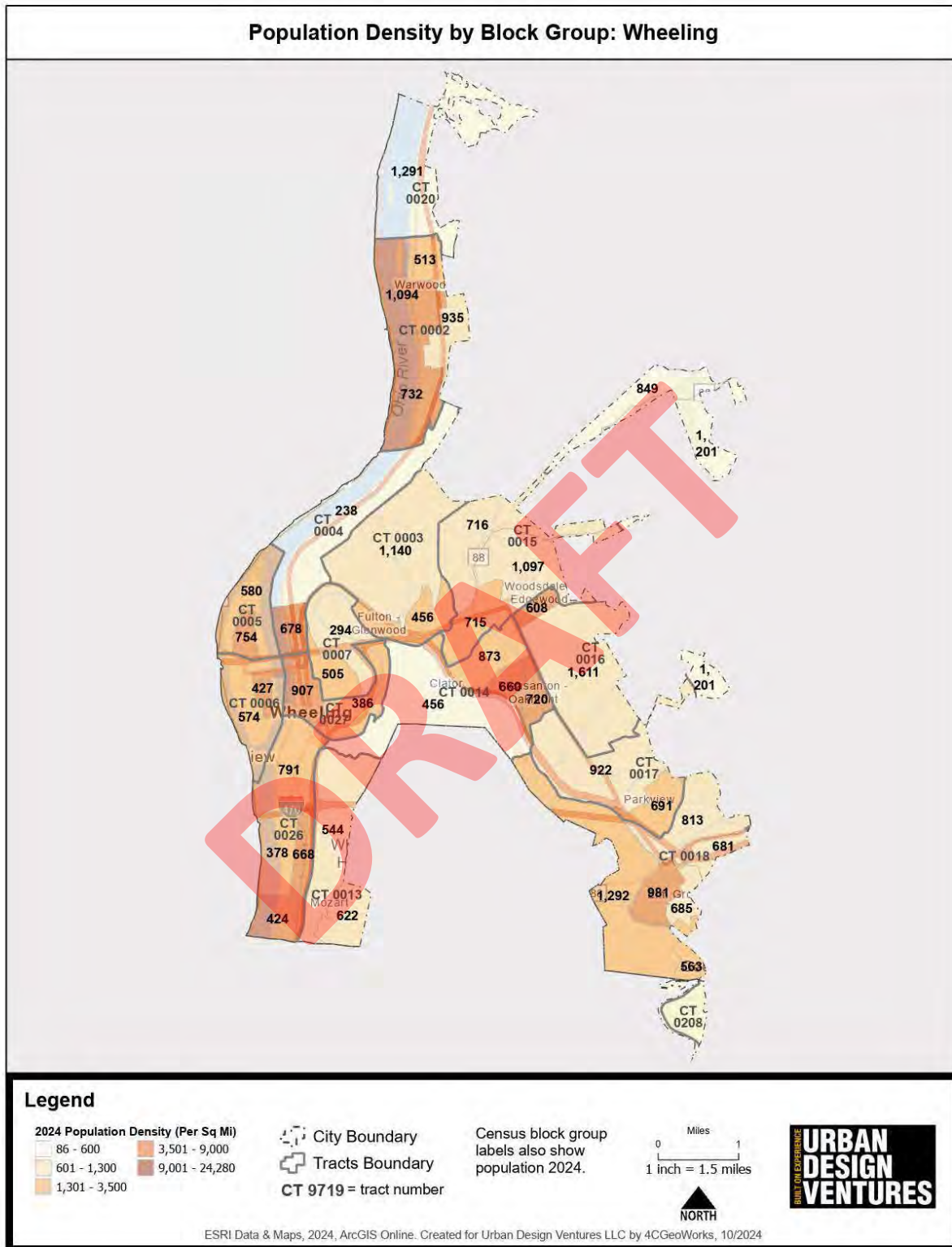
- **CD-26-01 CDBG Administration** - \$223,494.00
- **CD-26-02 Catholic Charities - Home Delivered Meals** - 10,000.00
- **CD-26-03 Family Service - Senior Nutrition Program** - \$20,000.00
- **CD-26-04 House of the Carpenter** - \$4,000.00
- **CD-26-05 Seeing Hand Association** - \$5,000.00
- **CD-26-06 Wheeling Health Right** - \$25,000.00
- **CD-26-07 Section 108 Loan Payment** - \$200,000.00
- **CD-26-08 Holy Family Childcare - Security System** - \$49,500.00
- **CD-26-09 Russell Nesbit Services - Roof Replacement** - \$80,000.00
- **CD-26-10 YSS Mark's Recovery Home** - \$42,500.00
- **CD-26-11 Street Reconstruction** - \$107,976.00
- **CD-26-12 Fulton Basketball Court Modernization** - \$35,000.00
- **CD-26-13 Tunnel Green Tennis Courts Modernization** - \$65,000.00
- **CD-26-14 Grandview Pool – Parking Lot Reconstruction** - \$100,000.00
- **CD-26-15 Bridge Park Pool House - Restroom Modernization** - \$150,000.00
- **HO-26-16 HOME Administration** - \$33,152.00
- **HO-26-17 CHDO Set-Aside** - \$49,730.00
- **HO-26-18 First-Time Homebuyers Program** - \$248,646.92
- **Total Funds: \$1,448,998.92**

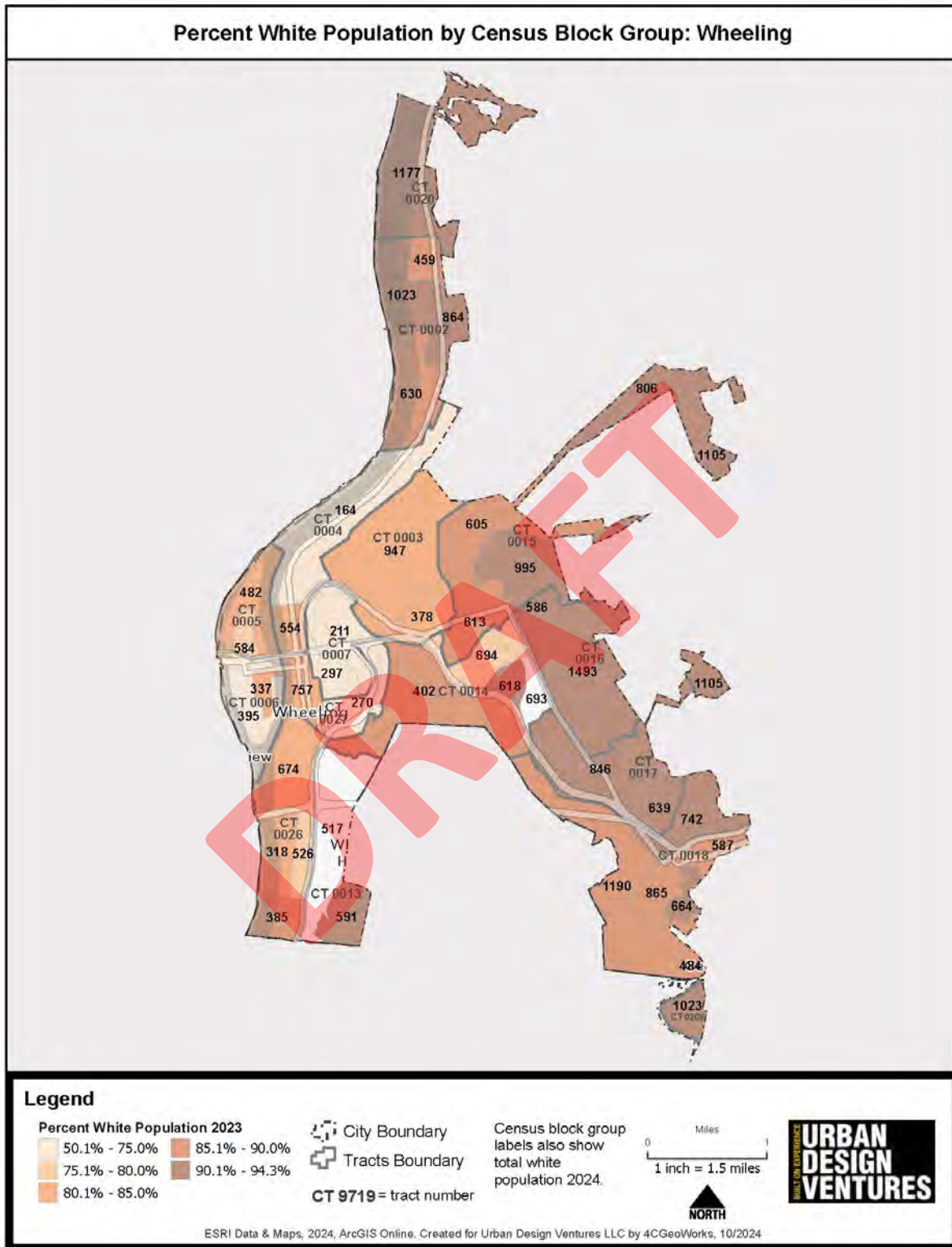
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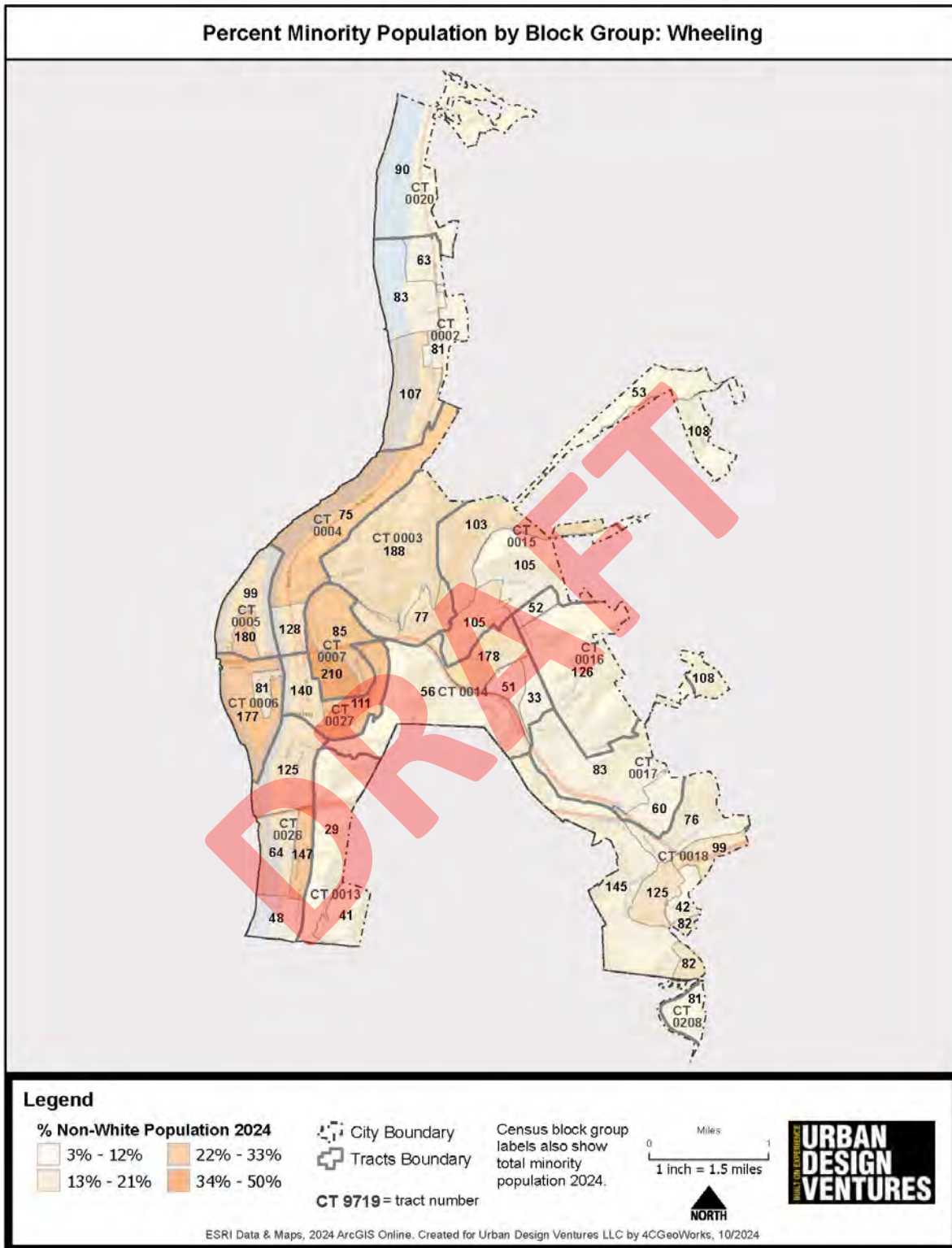
Below are the following maps which illustrate the demographic characteristics of the City of Wheeling:

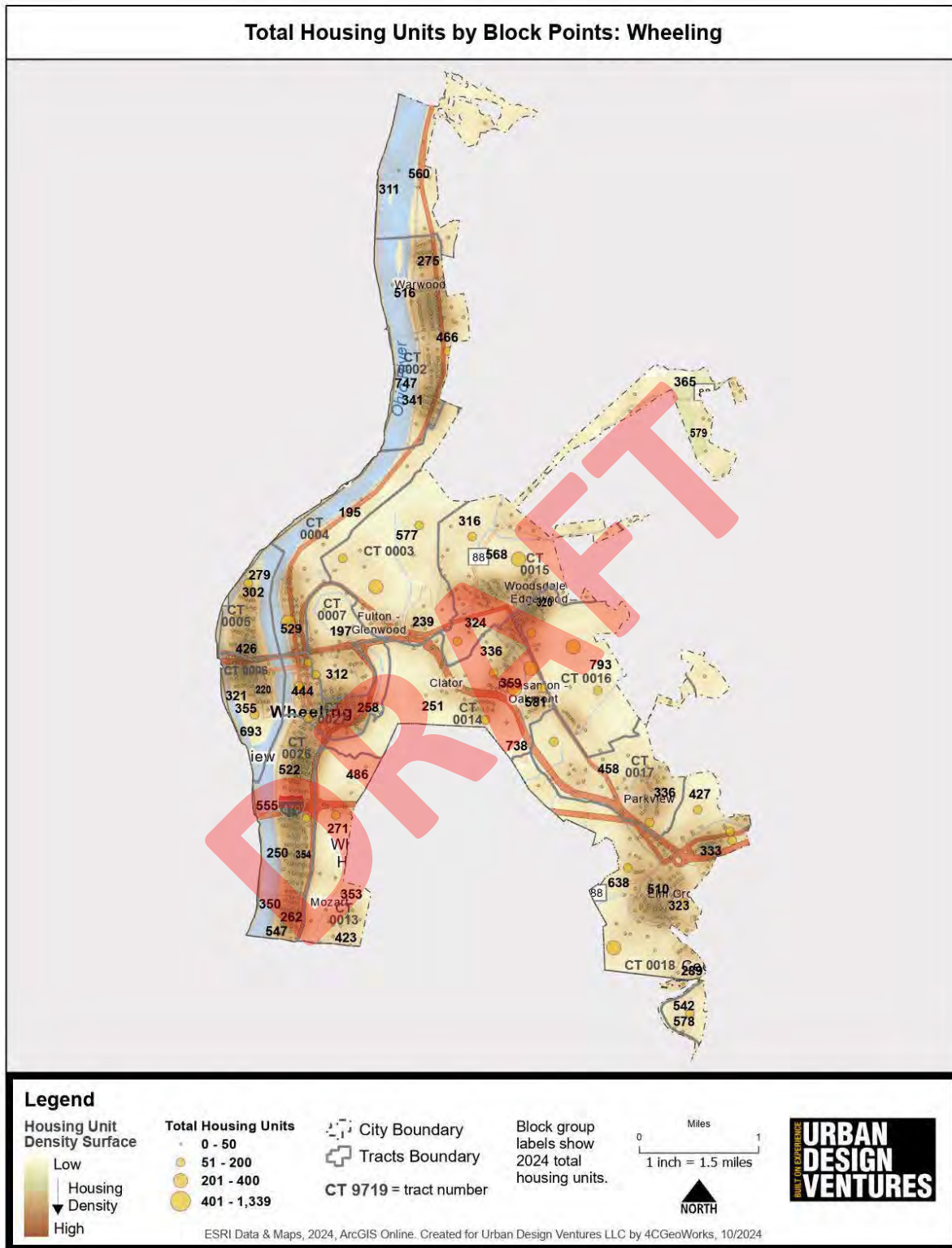
- Population Density by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group
- Housing Unit Density by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
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- Commercial Hot Spots

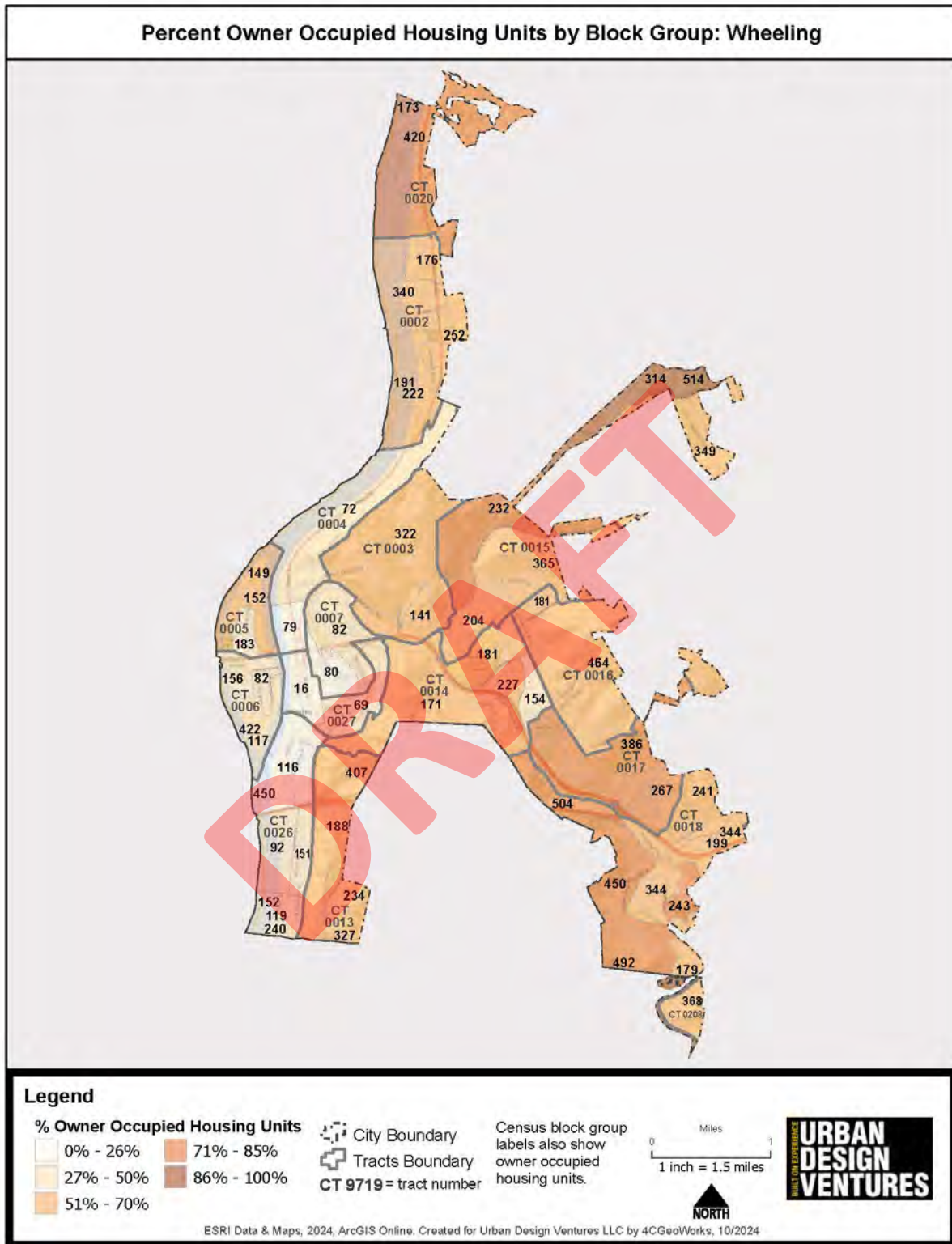
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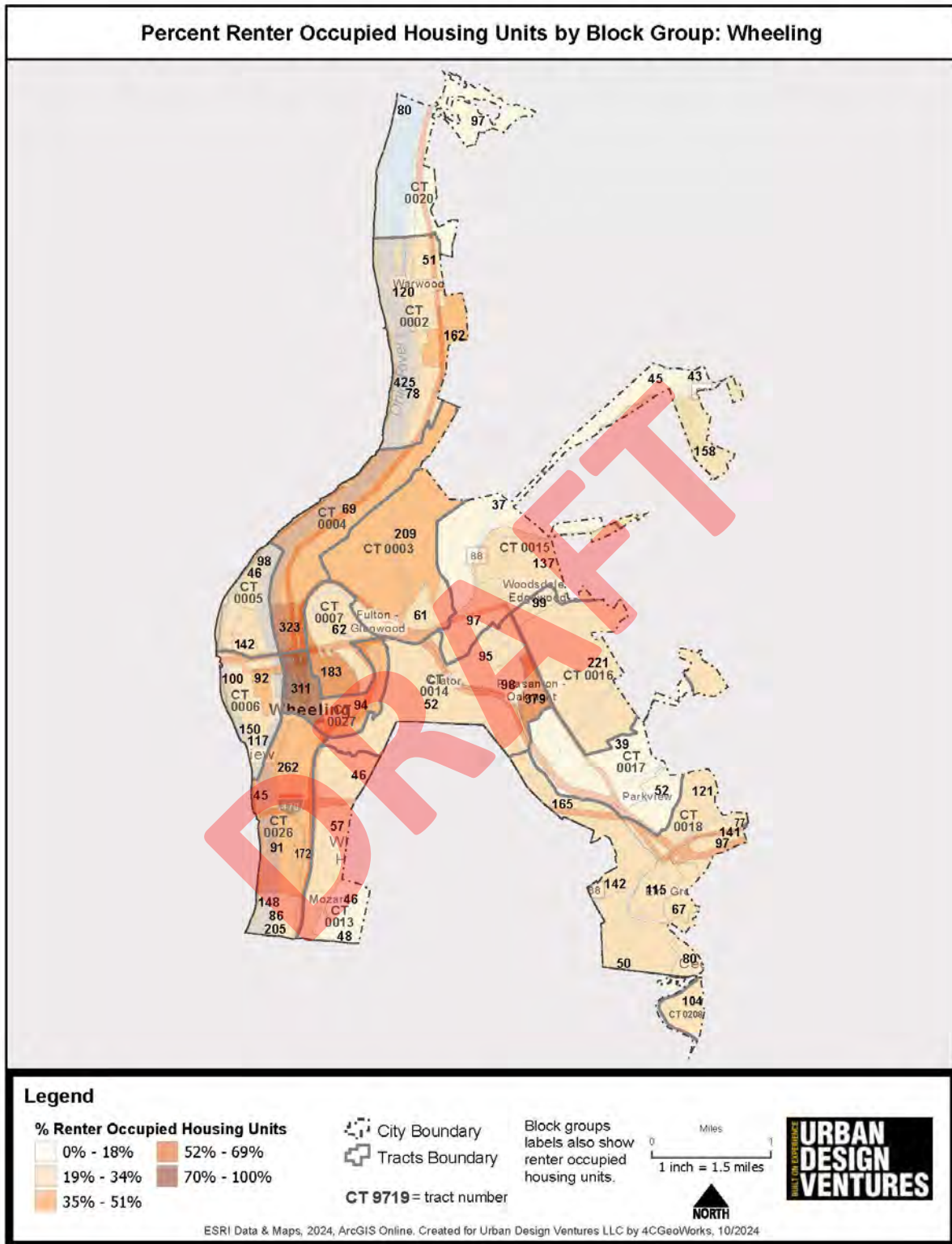


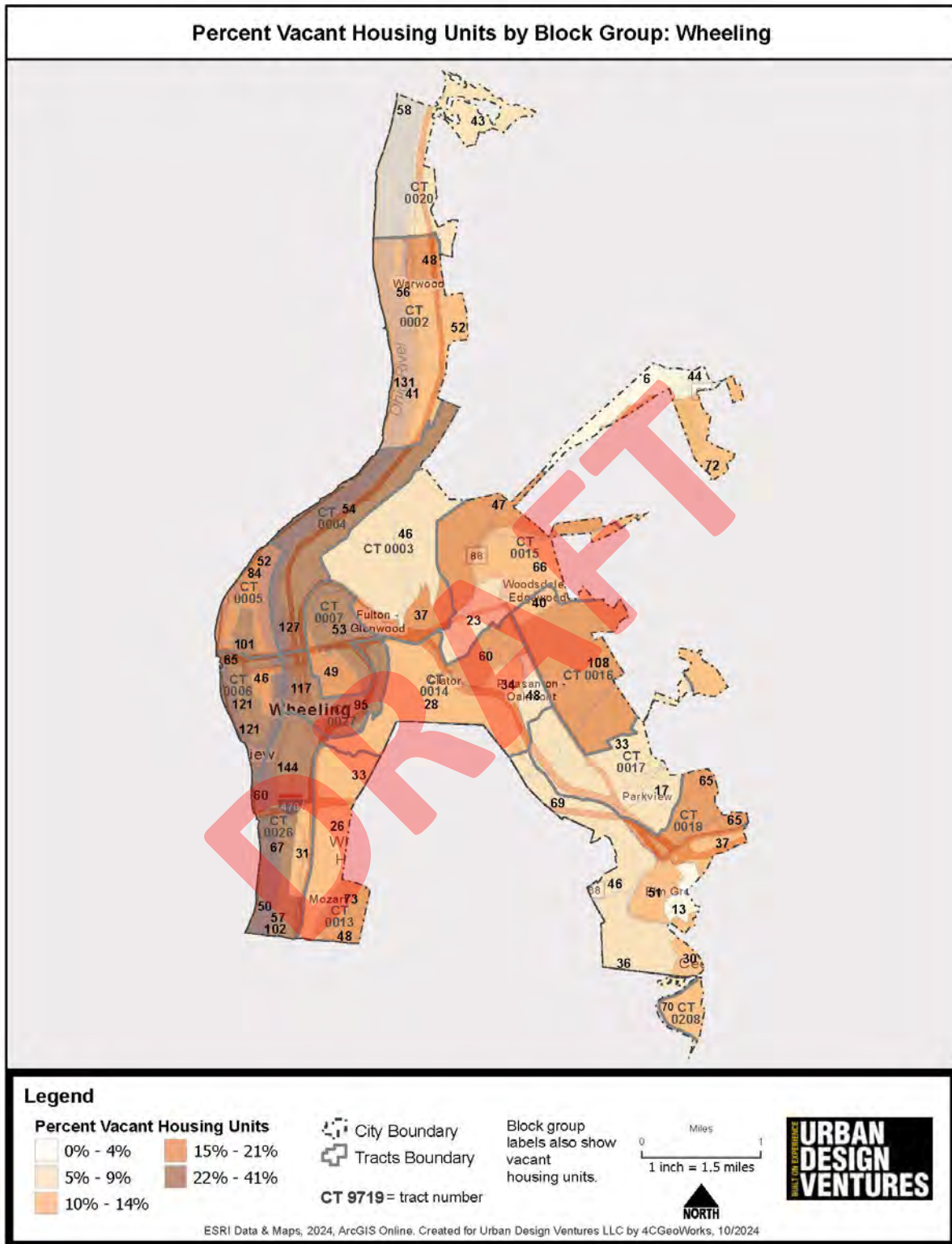


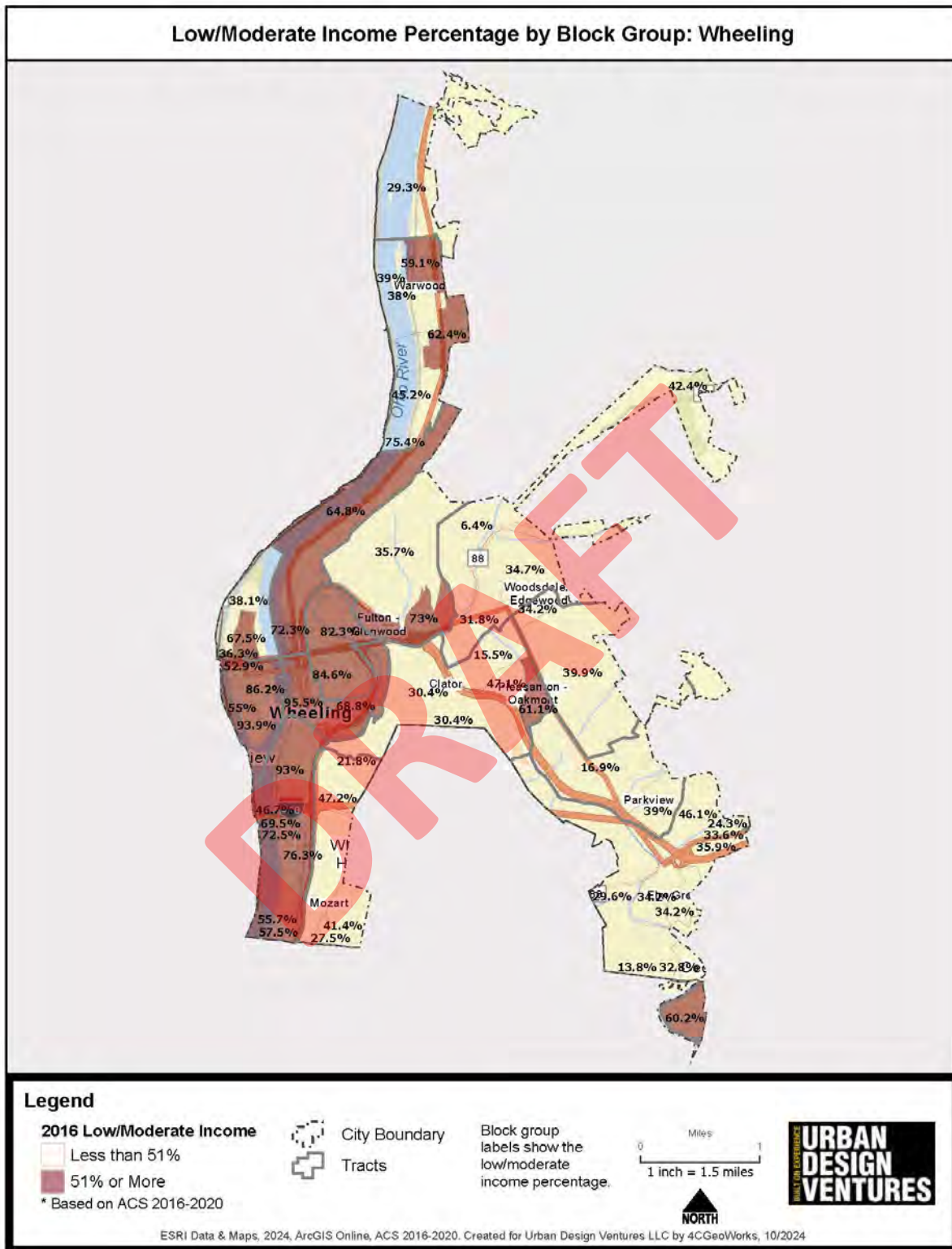


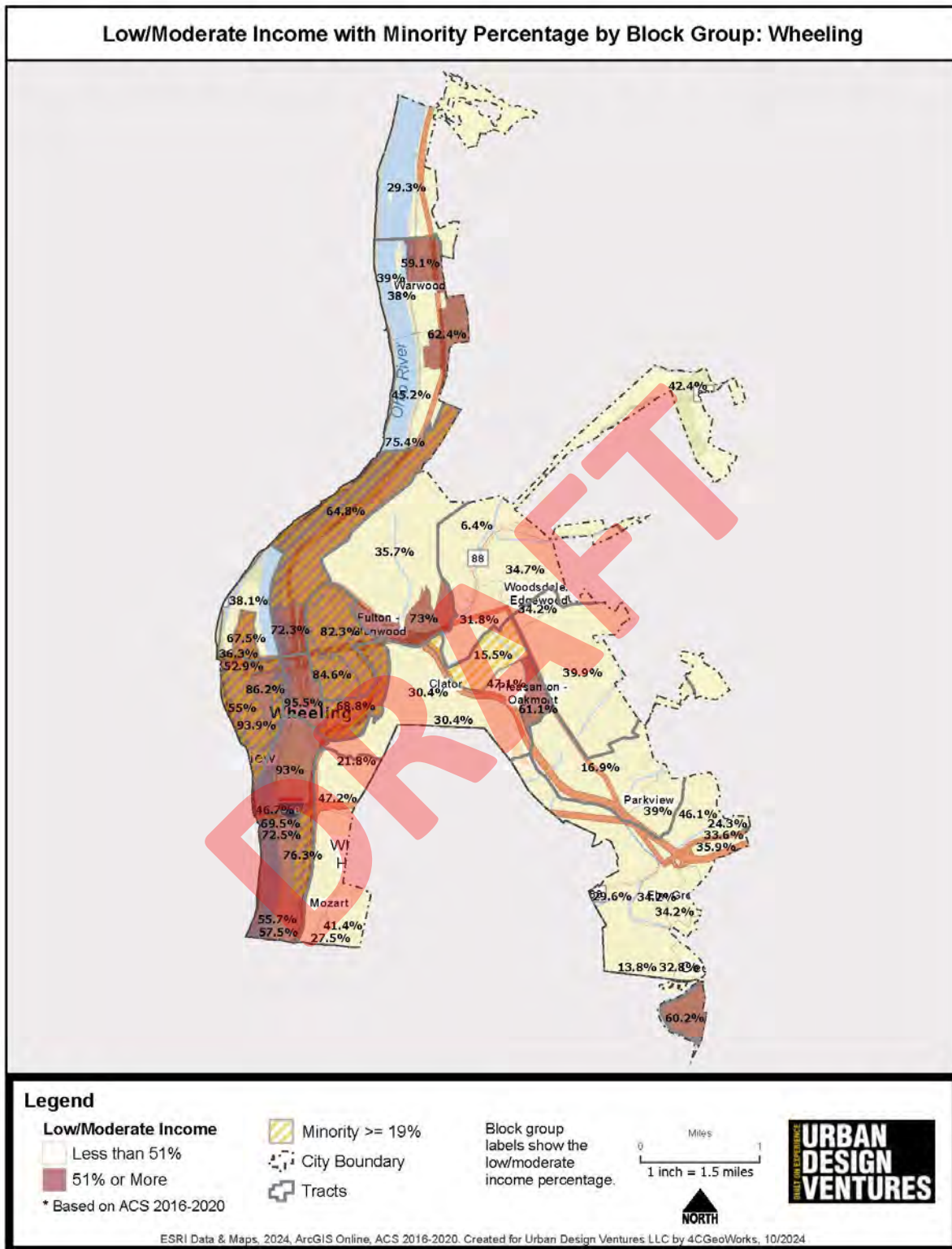


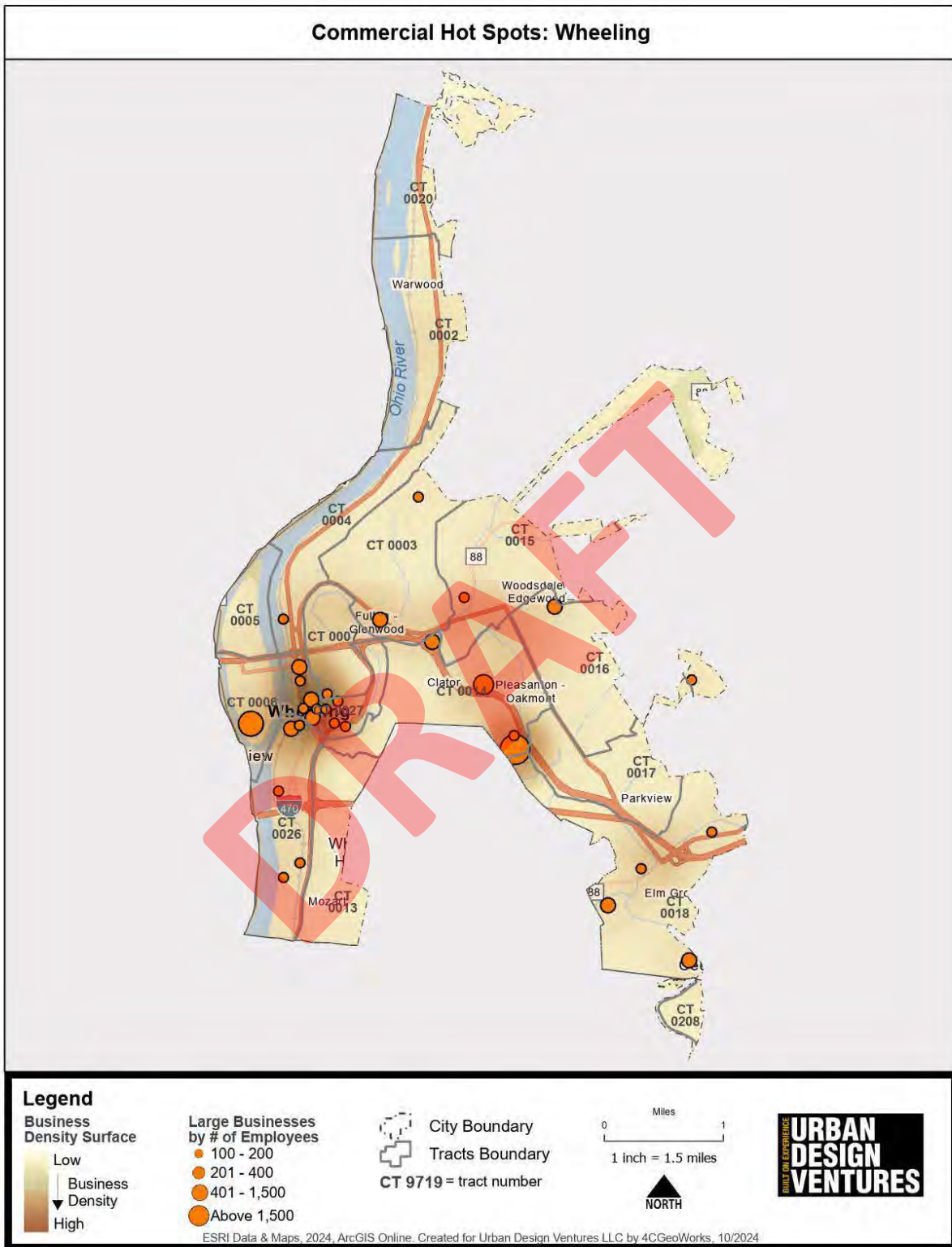












2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items, or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The goal of the City of Wheeling is to improve the quality of life for City residents by funding infrastructure improvements, economic development, public services, and housing. During the FY 2026 Program Year, the City proposes to address the following priority need categories identified in its FY 2025-2029 Five-Year Consolidated Plan:

HOUSING PRIORITY

There is a continuing need to improve the quality and range of the housing stock in the City of Wheeling by increasing the supply of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers, which is affordable to low- and moderate-income persons and households.

Goals/Strategies:

HSS-1 Homeownership. Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.

- **Northern Panhandle HOME Consortium - First-Time Homebuyer Program.** HOME funds will be used to provide deferred, forgivable loans to qualified first-time homebuyers who require downpayment and closing cost assistance with their purchase and who wish to purchase a house within the Northern Panhandle HOME Consortium Area, which consists of the Cities of Wheeling and Weirton and the Counties of Hancock, Brooke, Ohio, and Marshall. The \$248,646.92 allocation for the First-Time Homebuyer Program will be awarded on a first-come, first-served basis to eligible homebuyers in the six (6) jurisdictions.

HSS-3 Housing Construction. Increase the supply and range of new affordable and accessible housing units in the city for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.

- **CHDO Set-Aside.** HOME funds will be set aside to fund an eligible Community Housing Development Organization (CHDO) housing project. This amount equates to 15% of the HOME Program entitlement awarded to the (West Virginia) Northern Panhandle HOME Consortium for FY 2026. Funds to be used for construction or rehabilitation of affordable housing.

OTHER SPECIAL NEEDS PRIORITY

There is a continuing need for affordable housing, services, and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Goals/Strategies:

SNS-2 Services/Facilities. Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

- **CD-26-05 Seeing Hand Association.** CDBG funds will be used to assist with workshop and activity expenses for persons with visual impairments.

COMMUNITY DEVELOPMENT PRIORITY

There is a continuing need to improve public and community facilities, infrastructure, public social/welfare services, food programming, public safety, clearance, and quality of life for all City of Wheeling residents.

Goals/Strategies:

CDS-1 Infrastructure. Improve and enhance the City's public infrastructure and spaces through rehabilitation, restoration, reconstruction, and new construction of streets, sidewalks, bridges, curbs, walkways, waterlines, sanitary sewers, stormwater management, hillside stabilization, etc. and the removal of architectural accessibility barriers to persons with disabilities.

- **CD-26-11 Street Reconstruction.** CDBG funds will be used for the improvement and reconstruction of streets in low- to moderate-income service areas including, but not limited to, grade adjustments for manholes and inlets, milling and removal of asphalt, as-needed repair of base and sub-base, paving of new binder and wearing courses, installation of accessible curb ramps where needed, and related design, engineering, and inspections as needed.

CDS-2 Public Services. Improve and enhance social and human services, programming, food and nutrition assistance, and transportation for low- and moderate-income persons and households, the youth, the elderly, and persons with disabilities within the City of Wheeling.

- **CD-26-02 Catholic Charities - Home Delivered Meals.** CDBG funds will be used to support the Home-delivered Meals Program by assisting in the purchase of food, containers, paper products, disposables, gasoline, etc. to prepare, provide, and deliver meals for the very low-income population.
- **CD-26-03 Family Services - Senior Nutrition Program.** CDBG funds will be used to support the Family Service's Senior Nutrition Program by assisting in the purchase of food, containers, paper products, disposables, gasoline, etc. to prepare, provide, and deliver meals for the very low-income population.

- **CD-26-04 House of the Carpenter.** CDBG funds will be used to support summer and winter break reading programs by assisting in the purchase of related materials for low-to moderate-income youth participants.
- **CD-26-06 Wheeling Health Right.** CDBG funds requested to assist in purchasing pharmaceuticals for a free health clinic that serves the very low-income and the homeless.

CDS-3 Community Facilities. Improve and enhance the quality, location, and accessibility of the City's parks, recreational facilities, public spaces, trails, bikeways, and all public and community facilities.

- **CD-26-08 Holy Family Childcare - Security System.** CDBG funds will be used for the installation of a security system at the Village Crisis Nursery.
- **CD-26-09 Russell Nesbit Services - Roof Replacement.** CDBG funds will be used for the replacement of the roof at Russell Nesbit Services's Vocational Training Center.
- **CD-26-10 YSS Mark's Recovery Home -** CDBG funds will be used to improve the exterior of Youth Services System Mark's Recovery Home through siding replacement.
- **CD-26-12 Fulton Basketball Court Modernization -** CDBG funds will be used to modernize the basketball court located adjacent to the Fulton Ballfield recreation facility.
- **CD-26-13 Tunnel Green Tennis Courts Modernization -** CDBG funds will be used to modernize the tennis courts at Tunnel Green Park.
- **CD-26-14 Grandview Pool – Parking Lot Reconstruction -** CDBG funds will be used for the reconstruction of the parking lot at the Grandview Pool.
- **CD-26-16 Bridge Park Pool House Restroom Modernization -** CDBG funds will be used to modernize the restrooms at the Bridge Park Pool.

ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY

There is a continuing need for sound planning, administration, management, and oversight of Federal, State, and local funding, programming, and investment.

Goals/Strategies:

AMS-1 Overall Coordination. Provide program management and oversight for the successful administration of Federal, State, and local funded programs and compliance with related laws and regulations, including planning services for special studies, the five-year consolidated plan, annual action plans, substantial amendments, consolidated annual performance and evaluation reports, environmental reviews, and clearance, etc.

- **CD-26-01 CDBG Administration.** CDBG funds will be used for program administration, management, planning, and office expenses and assist the Wheeling Human Rights Commission's Fair Housing programming.

- **HOME-26-16 HOME Administration.** HOME funds will be used for the staff and administrative expenses related to the housing programs for the (West Virginia) Northern Panhandle HOME Consortium.

AMS-2 Fair Housing. Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Wheeling.

- **CD-26-01 CDBG Administration.** CDBG funds will be used for program administration, management, planning, and office expenses and assist the Wheeling Human Rights Commission's Fair Housing programming.

AMS-3 Section 108 Loan Repayment. Provide funds to make interest and principal payments on a Section 108 Loan.

- **CD-26-07 - Section 108 Loan Payment.** CDBG funds will be use for the repayment of principal and interest on a Section 108 loan that was previously obtained through the U.S. Department of Housing and Urban Development (HUD).

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Wheeling has a good performance record with HUD and regularly meets HUD's the performance standards. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of Wheeling's Department of Economic and Community Development. The most recent completed CAPER is for FY 2024 which was the fifth CAPER for the FY 2020-2024 Five-Year Consolidated Plan period. In the FY 2024 CAPER, the City of Wheeling expended 100.00% of its CDBG funds to benefit low- and moderate-income persons. The City expended 10.43% of its funds during the FY 2024 CAPER period on public services, which is below the statutory maximum of 15%. The City expended 19.82% of its funds during that CAPER period on Planning and Administration, which is below the statutory maximum of 20%. The City was below the required 1.5 maximum drawdown ratio with a drawdown ratio of 1.25. The City will begin to prepare its FY 2025 CAPER, which will be completed after submission of this FY 2026 Annual Action Plan. The FY 2025 CAPER will be submitted to HUD on or before September 30, 2026. The HOME program is also being administered in accordance with applicable activity limitations and match requirements. During the FY 2024 CAPER period, the Northern Panhandle HOME Consortium generated \$155,537.11 in match funding, which brings the total excess match to \$2,285,168.31 for the HOME Program as of the end of June 2025.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Wheeling has followed its Citizen Participation Plan in the planning and preparation of the FY 2026 Annual Action Plan. The City held its Public Needs Meeting for the community and its residents on January 7, 2026. This provided residents, agencies, and organizations the opportunity to discuss the City's CDBG and HOME Programs and to provide suggestions for priorities and activities for future CDBG and HOME Programs.

The City's Economic and Community Development Department advertises that applications for CDBG and HOME funds are available and sends out application packets upon request. The City also publishes public hearing notices concerning the CDBG and HOME Programs.

A copy of the "Draft FY 2026 Annual Action Plan" was placed on public display for review by the general public, agencies, and organizations in the community. A newspaper notice announcing that this document was placed on public display was published in the "Intelligencer" and "Wheeling News-Register," newspapers of general circulation in the area, on Thursday, April 16, 2026. The "Draft FY 2026 Annual Action Plan" was on public display on the City's website, www.wheelingwv.gov, at the offices of the Economic and Community Development Department, City-County Building, Room 305, 1500 Chapline Street, Wheeling, West Virginia 26003, and at the Ohio County Public Library, 52 Sixteenth Street, Wheeling, WV 26003.

The Public Hearing was scheduled for Tuesday, May 5, 2026. Citizen participation, including the newspaper notices, the sign-in sheets, and the summary of the minutes from the public hearings, are included in the Citizen Participation Section.

The following schedule was used in the preparation of the Annual Action Plan:

- **Publish a Notice that stated FY 2026 CDBG Applications are Available** - December 23, 2025
- **Publish Public Needs Meeting in the Newspaper** - December 29, 2025
- **Public Needs Meeting for CDBG/HOME** - January 7, 2026
- **FY 2026 CDBG Funding Applications Due** - January 30, 2026
- **Publish Public Hearing Notice and that the Draft Plan is on Display** – April 16, 2026
- **Annual Action Plan goes on Display** – April 17, 2026
- **Public Hearing for CDBG/HOME** – May 5, 2026
- **End of Annual Action Plan on Display** – May 18, 2026
- **City Council Adoption of the FY 2024 Annual Action Plan** – May 19, 2026
- **Annual Action Plan submitted to HUD Pittsburgh Office** - on or before June 12, 2026
- **Program Year Begins** – July 1, 2026

A more detailed analysis and description of the citizen participation process is contained in the Citizen Participation Section of this Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City of Wheeling held its Public Needs Meeting on January 7, 2026, at noon. No one attended the meeting nor did the City receive any comments.

The FY 2026 Annual Action Plan was placed on public display, and a Public Hearing was held on Tuesday, May 5, 2026, at 5:30 pm.

Additionally, Northern Panhandle HOME Consortium members held the following HOME funds public hearings:

- **City of Weirton** - December 16, 2025, at 2:00 pm.
- **Hancock County** - February 26, 2026, at 2:30 pm.
- **Brooke County** - February 26, 2026, at 10:30 am.
- **Ohio County** - March 17, 2026, at 8:00 am.
- **Marshall County** - March 3, 2026, at 4:30 pm.

The Citizen Participation Section of the Plan includes the newspaper ads, sign-in sheets, and the summary of the minutes from the public hearings.

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

All comments and suggestions that were received to date have been accepted and incorporated into the planning document.

7. Summary

The main goals of the FY 2026 Annual Action Plan are to improve the living conditions of the residents of the City of Wheeling and the Northern Panhandle HOME Consortium through improving the housing conditions in the City and the Consortium, creating a suitable and sustainable living environment for all residents, and addressing the community and economic development needs of City residents.

The Annual Action Plan process requires that the City and the Northern Panhandle HOME Consortium prepare in a single document its priorities, goals, and strategies to address the needs for housing, homeless, other special needs, community development, economic development, and administration and planning. The City and the Northern Panhandle HOME Consortium is using the Five-Year Consolidated Plan priorities to allocate its CDBG and HOME funds over the five (5) year period to provide direction to its partners, participating agencies, and stakeholder organizations to address the housing/community development needs of the low- and moderate-

income residents. HUD will continue to evaluate the City's and the HOME Consortium's performance based on the goals established in the Five-Year Consolidated Plan.

During the FY 2026 Program Year, the City of Wheeling will receive the following Federal financial resources:

- FY 2026 CDBG Allocation - \$1,117,470.00
- FY 2026 HOME Allocation - \$331,152.00
- **Total Funds: \$1,488,998.92**

During the FY 2026 CDBG and HOME Program Year, the City of Wheeling proposes to address the following goals and strategies from its Five-Year Consolidated Plan:

- HSS-1 Homeownership
- HSS-3 Housing Construction
- SNS-2 Services/Facilities
- CDS-1 Infrastructure
- CDS-2 Public Services
- CDS-3 Community Facilities
- AMS-1 Overall Coordination
- AMS-2 Fair Housing
- AMS-3 Section 108 Loan Repayment

A "draft" of the FY 2026 Annual Action Plan was placed on public display on the City's website at: <http://www.wheelingwv.gov>, at the Economic and Community Development Department offices located at the City-County Building, Room 305, 1500 Chapline Street, Wheeling, West Virginia 26003, and at the Ohio County Public Library, 52 Sixteenth Street, Wheeling, WV 26003. The 30-day display period started on Friday, April 17, 2026, through Monday, May 18, 2026. A Public hearing was held on Tuesday, May 5, 2026, to discuss the proposed activities and solicit citizen comments on the "draft" FY 2026 Annual Action Plan. City Council held a regular meeting on Tuesday, May 19, 2026, during which they reviewed and approved of the FY 2026 Annual Action Plan. The City of Wheeling will submit the FY 2026 Annual Action Plan to the U.S. Department of Housing and Urban Development's Pittsburgh Office on or before Friday, June 12, 2026.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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	Wheeling	Economic and Community Development Department
HOME Administrator	Wheeling	Economic and Community Development Department

Table 1 – Responsible Agencies

Narrative

The administering lead agency is the City of Wheeling’s Economic and Community Development Department for the CDBG and HOME Programs. The Economic and Community Development Department of Wheeling prepares the Five-Year Consolidated Plan, Annual Action Plans, ERRs, and the Consolidated Annual Performance and Evaluation Reports (CAPER), processes pay requests, prepares subrecipient contracts, monitors subrecipients, and performs oversight of the programs on a day-to-day basis. In addition, the City has a private planning consulting firm available to assist the City on an as needed basis.

Consolidated Plan Public Contact Information

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 Fax: (304) 234-3899
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 Website: <http://www.wheelingwv.gov>

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

While preparing the FY 2026 Annual Action Plan, the City of Wheeling consulted with the Wheeling Housing Authority and social and human service agencies and housing providers. Input from public meetings, interviews, hearings, and funding requests were used to develop the FY 2026 Annual Action Plan.

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 Wheeling consults and works with the following agencies to enhance coordination:

- **Wheeling Housing Authority** administers the Section 8 Housing Choice Voucher Program, public housing communities, and scattered site housing.
- **Social and Human Service Agencies** provide services to low- and moderate-income persons.
- **Housing Providers** administer housing rehabilitation programs and develop affordable housing to improve housing options for low- and moderate-income families and individuals.
- **Northern Panhandle Continuum of Care** – Catholic Charities West Virginia (Wheeling Office) currently serves as the lead agency for the Northern Panhandle Continuum of Care (NPCoC). The NPCoC is a grassroots partnership of more than 30 non-profits and service providers in Hancock, Brooke, Ohio, Marshall, and Wetzel counties of West Virginia working to address the needs of unsheltered individuals and households in the CoC's area of operation.

As part of the CDBG and HOME application planning process, local agencies and organizations are invited to submit proposals for CDBG funds to undertake eligible activities. These groups participate in the planning process by attending public meetings, hearings, and informational meetings.

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.

Catholic Charities West Virginia (Wheeling Office) serves as lead agency for the NPCoC and worked with the City of Wheeling on the development of the Annual Action Plan, providing information on the local response to homelessness used in the annual CAPER. The NPCoC has a strong relationship with the mental health and drug courts in the region. This year, one of the quarterly

meetings of the NPCoC focused exclusively on the homeless and healthcare. The NPCoC, through its committees, conducts quarterly provider meetings that include social service providers, emergency shelter, rapid rehousing (RRH), prevention, supportive housing and Supportive Services for Veteran Families (SSVF). Some of the providers who participate are from the Weirton area as well.

Transitional shelter housing is provided based on admission, which considers both the need and the ability of the applicant.

Chronically homeless (CH) individuals can enter Permanent Housing for People with Disabilities or permanent supportive housing. However, many prefer not to. In some cases, when income is sufficient, an affordable unit is secured in the private market. The CH are housed using RRH and provided services through a Behavioral Health Community Engagement grant. However, housing the CH without support services in the community typically nets unfavorable results.

Veteran services within the region are comprehensive, with three Supportive Services for Veteran Families (SSVF) programs available to provide case management support and referral to community resources, as well as short-term rental assistance for RRH and homelessness prevention. However, the relationship with the closest VA, the Pittsburgh VA hospital, is weak, and there are no per diem or VA supportive housing programs available within the NPCoC area of operation.

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

There are three organizations in the NPCoC that utilize ESG funding. These organizations include the Greater Wheeling Coalition for the Homeless, YWCA Wheeling, and CHANGE, Inc. GWCH utilizes ESG funding to assist individuals and families at imminent risk and experiencing literal homelessness to address the barriers which have led to their homelessness and locate and obtain permanent housing. This is accomplished by utilizing Homelessness Prevention (HP) and Rapid Re-Housing (RRH) ESG program components. GWCH serves all persons who are experiencing homelessness in the five-county region of the Northern Panhandle of West Virginia. The YWCA Wheeling utilizes ESG to provide Street Outreach, Emergency Shelter, HP, and RRH for women experiencing domestic violence. CHANGE Inc. utilizes ESG to provide a domestic violence emergency shelter.

2. Agencies, groups, organizations, and others who participated in the process and consultations.

1.	Agency/Group/Organization	Greater Wheeling Coalition for the Homeless
	Agency/Group/Organization Type	Housing

		Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services-Victims Regional organization Planning organization Correctional Institutions
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Greater Wheeling Coalition for the Homeless applied for CDBG funding in FY 2026 to assist with its Transitional Housing Program. This project was not funded in FY 2026.
2.	Agency/Group/Organization	CHANGE, Inc.
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services-Victims Health Agency Publicly Funded Institution/System of Care Regional organization Civic Leaders

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Provided information on housing and community development needs. The organization did not submit an FY 2026 funding application.</p>
<p>3.</p>	<p>Agency/Group/Organization</p>	<p>Wheeling Housing Authority</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing PHA Services-Housing Service-Fair Housing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Provided information on housing and community development needs and public housing and Section 8 Housing Choice Voucher inventory and programming information. The organization did not submit an FY 2026 funding application.</p>
<p>4.</p>	<p>Agency/Group/Organization</p>	<p>Wheeling Human Rights Commission</p>
	<p>Agency/Group/Organization Type</p>	<p>Service-Fair Housing Planning organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs Fair Housing</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Wheeling Human Rights Commission (HRC) contributed information about fair housing needs in the City of Wheeling. The organization did not submit an FY 2026 funding application.</p>

5.	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities submitted a funding request to assist with its food program in FY 2026. This project is funded in FY 2026.
6.	Agency/Group/Organization	City of Wheeling
	Agency/Group/Organization Type	Housing Services-Housing Services-Health Services-Employment Services-Fair Housing Agency-Managing Flood Prone Areas Agency-Management of Public Land or Water Resources Agency-Emergency Management Other government-Local Planning organization Civic Leaders Recreational Programs Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

		<p>Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Provided information on housing and community development needs.</p>
7.	<p>Agency/Group/Organization</p>	<p>Seeing Hand Association</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Elderly Persons Services-Persons with Disabilities</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Seeing Hand Association submitted a funding request to assist with workshop and activity expenses for persons with visual impairments. This project is funded in FY 2026.</p>
8.	<p>Agency/Group/Organization</p>	<p>Wheeling Health Right</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Health Health Agency Publicly Funded Institution/System of Care</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Wheeling Health Right submitted a funding request to purchase pharmaceuticals for a free health clinic that serves the very low-income and the homeless. This project is funded in FY 2026.</p>
9.	<p>Agency/Group/Organization</p>	<p>The Soup Kitchen</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Victims</p>

		Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Soup Kitchen of Greater Wheeling was contacted to address the food / feeding needs of homeless and other individuals within the City. The organization did not submit an FY 2026 funding application.
10.	Agency/Group/Organization	Family Service
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Family Service was contacted to address the needs of the elderly population as well as the needs for families experiencing poverty within the City. This project is funded in FY 2026.
11.	Agency/Group/Organization	Nelson Jordan Center
	Agency/Group/Organization Type	Services-Children Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information on youth and health services and community development needs. The organization did not submit an FY 2026 funding application.
12.	Agency/Group/Organization	House of the Carpenter
	Agency/Group/Organization Type	Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy

		Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	House of the Carpenter submitted a funding request to assist with youth summer and winter break reading programs. This project is funded in FY 2026.
13.	Agency/Group/Organization	King’s Daughters Childcare Center
	Agency/Group/Organization Type	Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	King’s Daughters were contacted to address the needs for youth and youth in poverty within the City. The organization did not submit an FY 2026 funding application.
14.	Agency/Group/Organization	NAMI
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NAMI was contacted to address the needs for persons with disabilities within the City. The organization did not submit an FY 2026 funding application.
15.	Agency/Group/Organization	Wheeling YMCA
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Wheeling YMCA was contacted to address the youth needs for the City. The organization did not submit an FY 2026 funding application.

16.	Agency/Group/Organization	Northern Panhandle HOME Consortium
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Other government - County Other government - Local Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Northern Panhandle HOME Consortium requested funds for the City of Wheeling’s and the City of Weirton’s, and Hancock, Brooke, Ohio, and Marshall Counties’ First-Time Homebuyer Programs and is funded in FY 2026.
17.	Agency/Group/Organization	West Virginia Department of Health and Human Resources
	Agency/Group/Organization Type	Services-Health Health Agency Other government - State Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Lead-Based Paint Strategy Anti-Poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Wheeling reviewed the Blood Lead Level Screening Plan provided through the West Virginia Department of Health and Human Resources - West Virginia Childhood Lead Poisoning Prevention Program (CLPPP).
18.	Agency/Group/Organization	U.S. Centers for Disease Control and Prevention
	Agency/Group/Organization Type	Services - Health Health Agency Other Government - Federal Planning Organization
	What section of the Plan was addressed by Consultation?	Lead-Based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Wheeling reviewed the Blood Lead Level testing data provided through the Centers for Disease Control and Prevention - Childhood Lead Poisoning Prevention Program.
19.	Agency/Group/Organization	Xfinity/Comcast
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband Strategy
	Briefly describe how the Agency/Group/Organization was consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity/Comcast was consulted to discuss the City's broadband needs.
20.	Agency/Group/Organization	CityNet
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CityNet was consulted to discuss the City's broadband needs.
21.	Agency/Group/Organization	Zayo
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband Strategy
	Briefly describe how the Agency/Group/Organization was consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Zayo was consulted to discuss the City's broadband needs.
22.	Agency/Group/Organization	Life Hub
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons

		<p>Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Victims Regional organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Life Hub submitted a funding request for FY 2026 to assist with the replacement of their HVAC system. This project was not funded in FY 2026.</p>
23.	<p>Agency/Group/Organization</p>	<p>Russell Nesbit Services</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Health Health Agency</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs Anti-Poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Russell Nesbit Services submitted a funding request for FY 2026 to assist with the replacement of their roof. This project is funded in FY 2026.</p>
24.	<p>Agency/Group/Organization</p>	<p>Youth Services System</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Health Services-Education</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Non-Homeless Special Needs Anti-Poverty Strategy Community Development Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted and what are the anticipated outcomes of the</p>	<p>Russell Nesbit Services submitted a funding request for FY 2026 to assist with their Mark’s Recovery Home Outside Rehabilitation project. This project is funded in FY 2026.</p>

consultation or areas for improved coordination?	
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Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted during the planning process. Agencies and organizations were invited to attend the public needs meeting and public hearing, and several were contacted by telephone or email for interviews or additional input.

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?
Continuum of Care	City of Wheeling	They are incorporated FY 2026 Annual Action Plan.
Public Housing Five-Year Plan and Annual Action Plan	Wheeling Housing Authority	They are incorporated FY 2026 Annual Action Plan.
City of Wheeling Comprehensive Plan	City of Wheeling Building and Planning Department	They are incorporated FY 2026 Annual Action Plan.
City of Wheeling Analysis of Impediments to Fair Housing Choice	City of Wheeling Economic and Community Development	They are incorporated FY 2026 Annual Action Plan.
City of Weirton Five-Year Consolidated Plan	City of Weirton	They are incorporated FY 2026 Annual Action Plan.
City of Weirton Analysis of Impediments to Fair Housing Choice	City of Weirton	They are incorporated FY 2026 Annual Action Plan.
City of Weirton FY 2026 Annual Action Plan	City of Weirton	They are incorporated FY 2026 Annual Action Plan.
Blood Lead Level Screening Plan	West Virginia Department of Health and Human Resources	They are incorporated FY 2026 Annual Action Plan.
WV Broadband Equity Access and Deployment (BEAD) Five-Year Action Plan	West Virginia Broadband Enhancement Council	They are incorporated FY 2026 Annual Action Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Region 10 Hazard Mitigation Plan 2017 Update	Belomar Regional Council	They are incorporated FY 2026 Annual Action Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative

The City of Wheeling has consulted and coordinated with various agencies and organizations, city-wide, county-wide, region-wide, and state-wide. The culmination of these efforts has resulted in the development of the City’s FY 2026 Annual Action Plan.

The Economic and Community Development Department coordinates with the other City departments and commissions. CDBG projects are coordinated with the Building and Planning Department, the Public Works Department, the Park Commission, the Recreation Department, the Police Department, the Fire Department, and various social service organizations. Development policies are promoted by the City Manager with approval and oversight by the Mayor and City Council. The City works closely with the City of Weirton and the Ohio, Hancock, Brooke, and Marshall County Commissions and County staff to address projects and activities that extend beyond the City limits through the HOME Program. The cities and the counties have a good working relationship.

The City of Wheeling is a member of the Northern Panhandle Continuum of Care (NPCoC). As part of the Northern Panhandle HOME Consortium and the Northern Panhandle Continuum of Care, the City of Wheeling ensures the needs of the area are identified, understood, and prioritized through the regional approach of these partnerships.

In addition, the City has worked with and received funding from the State of West Virginia Economic Development Council for community and economic development projects.

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The FY 2026 Annual Action Plan has many components that advance community engagement and citizen participation. These components are the following: request for funding proposals (RFPs) from agencies/organizations; meetings with agencies/organizations on how to complete the RFP; a public needs meeting, and a public hearing to gather public comments on the draft plan when it was on public display were held. Through the citizen participation process, the City uses citizen input to develop how the plan will serve the low- and moderate-income population to reach the goals set forth in the Five-Year Consolidated Plan.

The City has followed its approved Citizens Participation Plan to develop its Annual Action Plan.

Citizen Participation Outreach

#	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.	Newspaper Ad #1	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies / Organizations	The public needs meeting was published on 23 DEC 2026 in the "Intelligencer" and the "Wheeling News-Register."	None.	None.	Not Applicable.
2.	Public Needs Hearing	Minorities Persons with disabilities Non-targeted/broad community	The City held the public needs meeting on 07 JAN 2026 to discuss the needs of the City of Wheeling.	See appendix for summary of comments.	None.	Not Applicable.

		Residents of Public and Assisted Housing Agencies / Organizations				
3.	Non-profit Funding Requests	Agencies / Organizations	The City published a notice in the local newspaper on 23 DEC 2026, that non-profit funding applications were available for pickup at the Economic and Community Development Office starting 28 DEC 2026. The notice advised the public that funding applications were due by 4 p.m. on 30 JAN 2026.	The City received 10 funding requests, of which 8 were funded.	The City staff reviewed the funding requests, determined eligibility, and submitted their recommendations to Council for final approval.	Not Applicable.
4.	Newspaper Ad #2	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies / Organizations	The public hearing was published on 16 APR 2026, in the "Intelligencer" and the "Wheeling News-Register."	None.	None.	Not Applicable.

5.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies / Organizations	The City held the Public Hearing on 05 MAY 2026, to discuss the Draft FY 2026 Annual Action Plan.	See appendix for summary of comments.	None.	Not Applicable.
6.	Internet Outreach	Non-targeted/broad community	None.	None.	None.	http://www.wheelingwv.gov/

Table 4 – Citizen Participation Outreach

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Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Wheeling will receive \$1,117,470.00 in FY 2026 CDBG funds and \$331,528.92 in FY 2026 HOME funds.

The program year runs from July 1, 2026, through June 30, 2027. These funds will be used to address the following priority needs:

- Housing
- Other Special Needs
- Community Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2026 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,117,470	\$0	\$0	\$1,117,470	\$3,352,410	During the FY 2026 CDBG Program Year, the City will fund 15 projects/activities.
HOME	public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$331,528.92	\$0	\$0	\$331,528.92	\$994,586.76	During the FY 2026 HOME Program Year, the Northern Panhandle HOME Consortium will fund 3 projects/activities.

Table 1 - 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.

The following financial resources may be available for FY 2026, including anticipated funds to address the priority needs and specific objectives identified in the City of Wheeling’s Five-Year Consolidated Plan and Strategy.

Wheeling Housing Authority: The Wheeling Housing Authority received \$1,651,069 as a HUD Capital Fund Grant in FY 2026. The WHA does not propose or finalize a budget until the start of their fiscal year, which goes from October 1st to September 30th. It is anticipated that the funds will be used for the following activities: Operations, Administration, Fees and Costs, Dwelling Structures, and Site Improvements.

Northern Panhandle HOME Consortium: The Northern Panhandle HOME Consortium, administered by the City of Wheeling, will receive \$_____ for the First Time Homebuyer Program will be awarded on a first come, first served basis to eligible homebuyers in the six (6) jurisdictions.

Other Resources: The City of Wheeling will leverage public and private financial resources to address the priorities and goals identified in the Five-Year Consolidated Plan and implemented under the FY 2026 Annual Action Plan. In addition to the HUD entitlement funds, the city anticipates the following federal resources may be available to local organizations to undertake the housing strategies identified in this Plan.

- EDI-CPF Congressionally Directed Spending Grant
- Home Equity Conversion Mortgage (HECM) Program
- FHA Title I
- FHA 203(k) Mortgage Insurance Program
- Low Income Housing Preservation Program
- Supportive Housing Program
- Emergency Solutions Grant Program
- Housing Opportunities for Persons with AIDS Program (HOPWA)
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Shelter Plus Care
- Supplemental Assistance to Facilities to Assist the Homeless (SAFAH)
- Safe Havens Demonstration Program
- Land or Property Resources
- Public Housing Development
- EPA Brownfields Assessment and/or cleanup grants

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

Not applicable. The City has not acquired or improved any land, property, or buildings with CDBG funds that are available for sale.

Discussion

Private and non-federal resources that may be available to the City of Wheeling in FY 2026 to address needs identified in the FY 2025-2029 Five Year Consolidated Plan are listed below.

- **Economic Development Initiative (EDI) Community Project Funding (CPF)/Congressionally Directed Spending.** federal funds appropriated by Congress to support specific, locally identified projects that advance economic development and community revitalization. Typically administered through HUD, these grants fund activities such as infrastructure improvements, public facilities, affordable housing, and planning efforts that create jobs, stimulate private investment, and address community needs—particularly for low- and moderate-income populations.
- **West Virginia Housing Development Fund Home Purchase Programs.** The West Virginia Housing Development Fund (WVHDF) is a public body corporate and governmental instrumentality of the State of West Virginia established to increase the supply of residential housing for persons and families of low- and moderate-income, and to provide construction and permanent mortgage financing to public and private sponsors of such housing. The WVHDF reports that it has issued more than \$4.5 billion in bonds and has financed more than 165,000 housing units since it began operation in 1969.
- **Low-Income Housing Tax Credit (LIHTC) Program.** LIHTC is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of approximately \$10 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. The WV Housing Development Fund (WVHDF) is the LIHTC allocating agency within the State of West Virginia.
- **West Virginia Neighborhood Investment Program.** The West Virginia Neighborhood Investment Program Act (W. Va. Code § 11-13J) provides credit to individuals and private sector businesses which make eligible contributions to community based nonprofit organizations that establish projects to assist neighborhoods and local communities. These projects provide services such as health care, counseling, emergency assistance, crime prevention, education, housing, job training and physical and environmental improvements.

- **West Virginia Division of Rehabilitation Services.** The West Virginia Division of Rehabilitation Services will provide funds to make housing units accessible if such improvements will assist persons with disabilities in an employment situation.
- **Federal Home Loan Bank Affordable Housing Program (AHP).** Congress mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.
- **Historic Preservation Tax Credit (HPTC) Program.** HPTC provides tax credits to qualified taxpayers who will be completing the restoration of a qualified historic structure into an income-producing property. All projects must include a qualified rehabilitation plan that is approved by the WV Department of Arts, Culture & History as being consistent with the standards for rehabilitation of historic buildings as adopted by the United States Secretary of the Interior.
- **New Markets Tax Credit (NMTC).** NMTC provides a federal tax credit to investors who invest in qualified Community Development Entities (CDEs), which in turn invest in low-income communities. This incentivizes private sector investment in these areas and helps revitalize local economies.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

#	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HSS-1 Homeownership	2026	2027	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	HOME: \$248,646.92	Direct Financial Assistance to Homebuyers: 22 households assisted.
2.	HSS-3 Housing Construction	2026	2027	Affordable Housing	Citywide Northern Panhandle HOME Consortium	Housing Priority	HOME: \$49,730.00	Rental units constructed: 1 household housing unit.
3.	CDS-1 Infrastructure	2026	2027	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$107,976.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 455 Persons Assisted
4.	CDS-2 Public Services	2026	2027	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$64,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 1,000 people
5.	CDS-3 Community Facilities	2026	2027	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$522,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3,597 Persons Assisted

#	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7.	AMS-1 Overall Coordination	2026	2027	Administration, Planning, and Management	Citywide; Northern Panhandle HOME Consortium	Administration, Planning, and Management Priority	CDBG: \$223,494.00 HOME: \$33,152.00	Other: 2 Other
8.	AMS-3 Section 108 Loan Repayment	2026	2027	Administration, Planning, and Management	Citywide; Northern Panhandle HOME Consortium	Administration, Planning, and Management Priority	CDBG: \$200,000.00	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

1.	Goal Name	HSS-1 Homeownership
	Goal Description	Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
2.	Goal Name	HSS-2 Housing Construction
	Goal Description	Increase the supply and range of new affordable and accessible housing units in the city for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.
3.	Goal Name	SNS-2 Services/Facilities
	Goal Description	Support supportive service programs and facilities for the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

3.	Goal Name	CDS-1 Infrastructure
	Goal Description	Improve and enhance the City’s public infrastructure and spaces through rehabilitation, restoration, reconstruction, and new construction of streets, sidewalks, bridges, curbs, walkways, waterlines, sanitary sewers, stormwater management, hillside stabilization, etc. and the removal of architectural accessibility barriers to persons with disabilities.
4.	Goal Name	CDS-2 Public Services
	Goal Description	Improve and enhance social and human services, programming, food and nutrition assistance, and transportation for low- and moderate-income persons and households, the youth, the elderly, and persons with disabilities within the City of Wheeling.
5.	Goal Name	CDS-3 Community Facilities
	Goal Description	Improve and enhance the quality, location, and accessibility of the City’s parks, recreational facilities, public spaces, trails, bikeways, and all public and community facilities.
6.	Goal Name	AMS-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and local funded programs and compliance with related laws and regulations, including planning services for special studies, the five-year consolidated plan, annual action plans, substantial amendments, consolidated annual performance and evaluation reports, environmental reviews and clearance, etc.
7.	Goal Name	AMS-2 Fair Housing
	Goal Description	Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Wheeling.
7.	Goal Name	AMS-3 Section 108 Loan Repayment
	Goal Description	Provide funds to make interest and principal payments on a Section 108 Loan.

Table 3 – Goal Descriptions

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):

The City of Wheeling proposes to assist with the following:

- **Extremely Low-Income** - 1 family
- **Low-Income** - 0 families
- **Moderate-Income** - 22 families

DRAFT

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Wheeling proposes undertaking the following activities with the FY 2026 CDBG and HOME funds:

#	Project Name
1.	CDBG Administration
2.	Catholic Charities - Home Delivered Meals Program
3.	Family Service - Senior Nutrition Program
4.	House of the Carpenter
5.	Seeing Hand Association
6.	Wheeling Health Right
7.	Section 108 Loan Repayment
8.	Holy Family Childcare - Security System
9.	Russell Nesbit Services - Roof Replacement
10.	YSS Mark's Recovery Home
11.	Street Reconstruction
12.	Fulton Basketball Court Modernization
13.	Tunnel Green Tennis Courts Modernization
14.	Grandview Pool - Parking Lot Reconstruction
15.	Bridge Park Pool House - Restroom Modernization
16.	HOME Administration
17.	HOME CHDO Set Aside
18.	Northern Panhandle HOME Consortium – First-Time Homebuyer Program

Table 3 – Project Information

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

The City of Wheeling and the Northern Panhandle HOME Consortium has allocated its CDBG and HOME funds for FY 2026 to principally benefit low- and moderate-income persons.

- The infrastructure activities serve low- to moderate-income service areas.
- The community facility activity principally serves low-income clientele.

- The public service and food program activities are for social service organizations whose clientele qualify under the presumed benefit category of the regulations or who principally serve low-income persons.
- The First-Time Homebuyer Program has an income eligibility criterion; therefore, the income requirement restricts funds to low- and moderate-income households throughout the Northern Panhandle HOME Consortium.
- CHDO set aside funds for the development of affordable housing.

The proposed activities under the FY 2026 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Wheeling. The HOME funds will be used for administration and for housing projects. These funds will be targeted to low- and moderate-income persons and projects designed to provide affordable housing to low- and moderate-income persons.

DRAFT

AP-38 Project Summary

Project Summary Information

1.	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$223,494.00
	Description	CDBG funds will be used for program administration, management, planning, and office expenses and assist the Wheeling Human Rights Commission’s Fair Housing programming.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	27,052 people
	Location Description	1500 Chapline Street, Wheeling, WV 26003
	Planned Activities	The project matrix code is 21A, General Program Administration [570.206].
2.	Project Name	Catholic Charities - Home Delivered Meals
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$10,000.00

	Description	CDBG funds will be used to support the Home-delivered Meals Program by assisting in the purchase of food, containers, paper products, disposables, gasoline, etc. to prepare, provide, and deliver meals for the very low-income population.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 201.
	Location Description	125 18th Street Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 05W Food Banks.
3.	Project Name	Family Service - Senior Nutrition Program
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$20,000.00
	Description	CDBG funds will be used to support the Family Service's Senior Nutrition Program by assisting in the purchase of food, containers, paper products, disposables, gasoline, etc. to prepare, provide, and deliver meals for the very low-income population.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 460.
	Location Description	2200 Main St, Wheeling, WV 26003.

	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The project matrix code is 05A – Senior Services [570.201(e)].
4.	Project Name	House of the Carpenter
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$4,000.00
	Description	CDBG funds will be used to support summer and winter break reading programs by assisting in the purchase of related materials for low- to moderate-income youth participants.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 240.
	Location Description	200 S Front St, Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 05D Youth Services [570.201(e)].
5.	Project Name	Seeing Hand Association
	Target Area	Citywide
	Goals Supported	SNS-2 Services / Facilities
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$5,000.00
	Description	CDBG funds will be used to assist with workshop and activity expenses for persons with visual impairments.

	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 10.
	Location Description	Citywide.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The project matrix code is 05B Services for Persons with Disabilities [570.201(e)].
6.	Project Name	Wheeling Health Right
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$25,000.00
	Description	CDBG funds requested to assist in purchasing pharmaceuticals for a free health clinic that serves the very low-income and the homeless.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10,800 Individuals
	Location Description	61 29th St, Wheeling, WV 26003.
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The project matrix code is 05M - Health Services [570.201(e)].
7.	Project Name	Section 108 Loan Repayment

	Target Area	Citywide
	Goals Supported	AMS-3 Section 108 Loan Repayment
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$200,000.00
	Description	CDBG funds will be use for the repayment of principal and interest on a Section 108 loan that was previously obtained through the U.S. Department of Housing and Urban Development (HUD).
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Other: 1
	Location Description	1500 Chapline Street, Wheeling, WV 26003.
	Planned Activities	The project codes are 19F - Planned Repayments of Section 108 Loans [570.705(c)] and 24A - Payment of Interest on Section 108 Loans [570.705(c)].
8.	Project Name	Holy Family Childcare - Security System
	Target Area	Citywide
	Goals Supported	Community Development Priority
	Needs Addressed	CDS-3 Community Facilities
	Funding	CDBG: 49,500.00
	Description	CDBG funds will be used for the installation of a security system at the Village Crisis Nursery.
	Target Date	6/30/2027
	Estimate the number and type of families that will	1 Community Facility

	benefit from the proposed activities	
	Location Description	141 Key Ave, Cottage C, Wheeling WV 26003
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 03M – Childcare Centers
9.	Project Name	Russell Nessbit Services - Roof Replacement
	Target Area	Citywide
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$80,000.00
	Description	CDBG funds will be used to assist in the replacement of the roof at the Russell Nesbitt Services’ Training Center.
	Target Date	6/30/2027
	Estimate the number/type of families that will benefit from the proposed activities	1 Community Facility, 52 Low/Moderate Individuals.
	Location Description	431 Fulton St, Wheeling, WV 26003
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 03E – Neighborhood Facilities
10.	Project Name	YSS Mark’s Recovery Home
	Target Area	Citywide
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority

	Funding	CDBG: \$42,500.00
	Description	CDBG funds will be used to improve the exterior of Youth Services System Mark’s Recovery Home through siding replacement.
	Target Date	6/30/2027
	Estimate the number/type of families that will benefit from the proposed activities	1 Community Facility, 40 low/mod individuals
	Location Description	87 15th St, Wheeling, WV 26003
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC). The matrix code is 03E – Neighborhood Facilities
11.	Project Name	Street Reconstruction
	Target Area	Low/Mod Areas
	Goals Supported	CDS-1 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$107,976.00
	Description	CDBG funds will be used for the improvement and reconstruction of streets in low- to moderate-income service areas including, but not limited to, grade adjustments for manholes and inlets, milling and removal of asphalt, as-needed repair of base and sub-base, paving of new binder and wearing courses, installation of accessible curb ramps where needed, and related design, engineering, and inspections as needed.
	Target Date	6/30/2027
	Estimate the number and type of families that will	TBD

	benefit from the proposed activities	
	Location Description	TBD / Low Mod Area
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K – Street improvements
12.	Project Name	Fulton Basketball Court Modernization
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$35,000.00
	Description	CDBG funds will be used to modernize the basketball court located adjacent to the Fulton Ballfield recreation facility.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 575. Other: 1 recreation facility.
	Location Description	526 Fulton St, Wheeling, WV 26003. C.T. 3, B.G. 2.
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
13.	Project Name	Tunnel Green Tennis Courts Modernization
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority

	Funding	CDBG: \$65,000.00
	Description	CDBG funds will be used to modernize the tennis courts at Tunnel Green Park.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Persons Assisted: 160. Other: 1 recreation facility
	Location Description	Tunnel Green St, Wheeling, WV 26003, Service Area: C.T. 27, B.G. 2
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
14.	Project Name	Grandview Pool – Parking Lot Reconstruction
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$100,000.00
	Description	CDBG funds will be used to reconstruct the parking lot located at the Grandview Pool. The reconstruction will include the removal of the current parking surface and the installation of a new asphalt parking area.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 Community facility, Persons Assisted: 765
	Location Description	900 Grandview St, Wheeling, WV 26003

	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
15.	Project Name	Bridge Park Pool House - Restroom Modernization
	Target Area	Low/Mod Areas
	Goals Supported	CDS-3 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$150,000.00
	Description	CDBG funds will be used for the modernization and updating of the pool house restrooms located at the Bridge Park Pool.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 Community facility, Persons Assisted: 2,005
	Location Description	191-199 Zane St, Wheeling, WV 26003
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F - Parks, Recreational Facilities.
16.	Project Name	HOME Administration
	Target Area	Northern Panhandle HOME Consortium
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	HOME: 33,152.00

	Description	HOME funds will be used for the staff and administrative expenses related to the housing programs for the (West Virginia) Northern Panhandle HOME Consortium.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 organization
	Location Description	Consortium-wide
	Planned Activities	The project matrix code is 21A, General Program Administration [570.206(c)].
17.	Project Name	CHDO Set-Aside
	Target Area	Northern Panhandle HOME Consortium
	Goals Supported	HSS-3 Housing Construction
	Needs Addressed	Housing Strategy
	Funding	HOME: \$49,730.00
	Description	HOME funds will be set aside to fund an eligible Community Housing Development Organization (CHDO) housing project. This amount equates to 15% of the HOME Program entitlement awarded to the (West Virginia) Northern Panhandle HOME Consortium for FY 2026. Funds to be used for construction of affordable housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 organization
	Location Description	Consortium-wide

	Planned Activities	The national objective is Low/Mod Housing Benefit (LMH). The project matrix code is 12 - Construction of Housing [570.201(m)].
18.	Project Name	Northern Panhandle HOME Consortium - First Time Homebuyer Program
	Target Area	Northern Panhandle HOME Consortium
	Goals Supported	HSS-1 Homeownership
	Needs Addressed	Housing Strategy
	Funding	HOME: \$248,646.92
	Description	HOME funds will be used to provide deferred, forgivable loans to qualified first time homebuyers who require downpayment and closing cost assistance with their purchase and who wish to purchase a house within the Northern Panhandle HOME Consortium Area, which consists of the Cities of Wheeling and Weirton and Counties of Hancock, Brooke, Ohio, and Marshall. The \$248,646.92 for the First-Time Homebuyer Program will be awarded on a first-come, first-served basis to eligible homebuyers in the six (6) jurisdictions.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	22 Households
	Location Description	Consortium-wide
	Planned Activities	The national objective is Low/Mod Housing Benefit (LMH). The project matrix code is 13B - Homeownership Assistance - excluding Housing Counseling under 24 CFR 5.100.

Table – Project Summary

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The following information provides a profile of the population age, and racial/ethnic composition of the City of Wheeling. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://data.census.gov>. The 2024 American Community Survey 5-Year Estimates (ACS) were used to analyze the social, economic, housing, and general demographic characteristics of the City of Wheeling. The 5-year estimates are the most recent data available for the city.

Population:

- The 2024 ACS reports a population of 26,350 people, or a decrease of 2,511 people since the 2010 Census.
- In 2024, the City's male population was 12,436, or 47.20% of the total population and the City's female population was 13,914, or 52.80% of the population.

Age:

- Median age in the City of Wheeling was 45.4 years, compared to 42.7 years in Ohio County and 42.9 years for West Virginia.
- Youth under the age of 18 accounted for 18.10% of the City's population.
- Seniors aged 65 or over make up 25.9% of the City's population. This is above Ohio County's percentage of 22.8% of the population and the State's 21.9% of the population.

Race/Ethnicity:

- 89.48% are White
- 4.48% are Black or African American
- 0.36% are Asian
- 5.26% are Two or More Races
- 1.40% are Hispanic or Latino

Income Profile:

The Median Family Household Income for a family of four is \$82,100 in the Wheeling, WV-OH Metropolitan Statistical Area according to HUD's FY 2025 Income Limits. The following is a summary of income statistics for the City of Wheeling, according to the 2024 ACS:

- The median household income in the City of Wheeling was \$48,590 which was lower than Ohio County (\$57,094) and the State of West Virginia (\$60,798).
- 33.84% of households with earnings received Social Security income.

- 3.61% received public assistance.
- 28.33% received retirement income.
- 54.80% of female-headed households with children were living in poverty.
- 26.80% of all youth under 18 years of age were living in poverty.

Economic Profile:

- 40.2% of the employed civilian population had occupations classified as management, business, science, and arts.
- 20.3% of the employed civilian population had occupations classified as sales and office.
- 19.3% were in the service sector.
- The education, health, and social service industry represented 27.5% of those employed.
- 82.9% of workers were considered private wage and salary workers’ class.
- 3.2% of workers were considered self-employed workers in their own not incorporated business.

According to the U.S. Labor Department, the unemployment rate for Wheeling, WV-OH in December 2025 was 4.5%, compared to 4.6% for the State of West Virginia (December 2025), and a national unemployment rate of 4.4% (December 2025).

Geographic Distribution

Target Area	Percentage of Funds
Citywide	45.51%
Low/Mod Areas	31.61%
Northern Panhandle HOME Consortium	22.88%

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Wheeling has allocated its CDBG funds to those geographic areas whose populations are over 51% low and moderate income. At least 70% of all the City’s CDBG funds that are budgeted for activities will principally benefit low- and moderate-income persons.

The following guidelines for allocating CDBG and HOME funds will be used by the City for the FY 2026 Program Year:

- The infrastructure activities serve low- to moderate-income service areas.
- The community facility activity principally serves low-income clientele.

- The public service and food program activities are for social service organizations whose clientele qualify under the presumed benefit category of the regulations or who principally serve low-income persons.
- The First-Time Homebuyer Program has an income eligibility criterion; therefore, the income requirement restricts funds to low- and moderate-income households throughout the Northern Panhandle HOME Consortium.
- CHDO set aside funds for the development of affordable housing.

The proposed activities under the FY 2026 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Wheeling.

The HOME funds will be used for administration and for housing projects. The HOME Consortium funds will be allocated to income eligible households to purchase an affordable house. All of the HOME funds will principally benefit low- and moderate-income persons (100%).

The proposed activities and projects for FY 2026 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher-than-average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 200, B.G. 1 (59.10% Low/Mod Population)
- C.T. 200, B.G. 3 (62.40% Low/Mod Population)
- C.T. 300, B.G. 2 (73.00% Low/Mod Population)
- C.T. 400, B.G. 1 (72.30% Low/Mod Population)
- C.T. 400, B.G. 2 (64.80% Low/Mod Population)
- C.T. 500, B.G. 2 (67.50% Low/Mod Population)
- C.T. 600, B.G. 1 (93.90% Low/Mod Population)
- C.T. 600, B.G. 2 (86.20% Low/Mod Population)
- C.T. 700, B.G. 1 (82.30% Low/Mod Population)
- C.T. 700, B.G. 2 (84.60% Low/Mod Population)
- C.T. 1400, B.G. 4 (61.10% Low/Mod Population)
- C.T. 2600, B.G. 1 (76.30% Low/Mod Population)
- C.T. 2600, B.G. 2 (72.50% Low/Mod Population)
- C.T. 2600, B.G. 3 (55.70% Low/Mod Population)
- C.T. 2600, B.G. 4 (93.00% Low/Mod Population)

- C.T. 2700, B.G. 1 (95.50% Low/Mod Population)
- C.T. 2700, B.G. 2 (68.80% Low/Mod Population)
- C.T. 20800, B.G. 1 (60.20 Low/Mod Population)

Under the FY 2026 CDBG Program, the City of Wheeling will receive a grant in the amount of \$1,117,470. The City will budget \$223,494 for planning and administration. One hundred percent (100%) of the remaining balance of CDBG funds (\$893,976) will be allocated to activities which principally benefit low- and moderate-income persons in FY 2026.

Despite the efforts of the City and social service providers, a number of significant obstacles to meeting underserved needs remain. Because resources are scarce, funding becomes the greatest obstacle. Insufficient funds hinder maintenance and limit the availability of funding to many worthy public service programs, activities, and agencies. Planning and effective use of these limited resources will prove critical in addressing Wheeling's needs and improving the quality of life of its residents. The following obstacles need to be overcome in order to meet underserved needs:

- High unemployment rate and loss of household income
- Lack of decent, safe, and affordable rental housing
- High cost of housing
- Aging population
- Increasing number of elderly persons with disabilities needing accessible housing
- Low wages
- The number of vacant and abandoned properties
- Drug and alcohol abuse
- Sharply rising consumer costs particularly in the areas of housing, food, utilities, transportation, healthcare, and clothing

Discussion

The geographic locations and the public benefit for the FY 2026 CDBG and HOME Activities/Projects are as follows:

- **CD-26-01 Administration** - Citywide
- **CD-26-02 Catholic Charities - Home Delivered Meals** – Citywide - Low/Mod Clientele
- **CD-26-03 Family Service - Senior Nutrition Program** - Citywide - Low/Mod Clientele
- **CD-26-04 House of the Carpenter** - Citywide - Low/Mod Clientele
- **CD-26-05 Seeing Hand Association** - Citywide - Low/Mod Clientele
- **CD-26-06 Wheeling Health Right** - Citywide - Low/Mod Clientele

- **CD-26-07 Section 108 Loan Payment** - Citywide
- **CD-26-08 Holy Family Childcare - Security System** - Citywide - Low/Mod Clientele
- **CD-26-09 Russell Nesbitt Services - Roof Replacement** - Citywide - Low/Mod Clientele
- **CD-26-10 YSS Mark's Recovery Home** - Citywide
- **CD-26-11 Street Reconstruction** - Citywide - Low/Mod Areas
- **CD-26-12 Fulton Basketball Court Modernization** - Low/Mod Areas
- **CD-26-13 Tunnel Green Tennis Courts Modernization** - Low/Mod Areas
- **CD-26-14 Grandview Pool - Parking Lot Reconstruction** - Low/Mod Areas
- **CD-26-15 Bridge Park Pool House - Restroom Modernization** - Low/Mod Areas
- **HO-26-16 HOME Administration** - Consortium-wide
- **HO-26-17 CHDO Set-Aside** – Consortium-wide - Low/Mod Housing Benefit (LMH)
- **HO-26-18 Northern Panhandle HOME Consortium – First-Time Homebuyer Program** - Consortium-wide - Low/Mod Housing Benefit (LMH)

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Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The one-year goals for affordable housing in the City of Wheeling and the Northern Panhandle HOME Consortium for FY 2026 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	0
Total:	22

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	1
Acquisition of Existing Units	0
Total:	1

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

During the FY 2026 CDBG program year, the City of Wheeling does not plan to fund any projects that will construct new units, acquisition of existing units, or provide any rental assistance with CDBG funds. All the affordable housing projects are open to the residents of the Consortium and will use HOME funds.

The City of Wheeling will fund the following projects with 2026 HOME funds:

- Northern Panhandle HOME Consortium - First Time Homebuyer Program.** HOME funds will be used to provide deferred, forgivable loans to qualified first time homebuyers who require downpayment and closing cost assistance with their purchase and who wish to purchase a house within the Northern Panhandle HOME Consortium Area, which consists of the Cities of Wheeling and Weirton and the Counties of Hancock, Brooke, Ohio, and Marshall. The \$248,646.92 for the First-Time Homebuyer Program will be awarded on a first-come, first-served basis to eligible homeowners in the six (6) jurisdictions. The HOME Consortium plans to assist 22 households in the Consortium in FY 2026.

- **CHDO Set-Aside.** HOME funds will be set aside to fund an eligible Community Housing Development Organization (CHDO) housing project. This amount equates to 15% of the HOME Program entitlement awarded to the (West Virginia) Northern Panhandle HOME Consortium for FY 2026. The HOME Consortium plans to assist 1 household in the Consortium in FY 2026.

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AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Wheeling Housing Authority (WHA) is the only municipal housing authority in Ohio County that is designated to oversee public housing. WHA has nine (9) public housing communities located in the City of Wheeling consisting of a total of 631 public housing assisted units, of which 553 units are general occupancy / mixed population (elderly or disabled) units, 553 are classified as Public Housing Family units, and 73 units are exclusively for elderly occupancy. WHA has a 95% overall occupancy rate for its housing developments, and a 98% occupancy rate for its tax credit properties with Housing Assistance. There are 651 individuals on the Public Housing waiting list. The Section 8 Housing Choice Voucher (HCV) Program has a stable utilization of available vouchers. The total baseline for the HCV Program is 573 vouchers. There are 373 individuals on the HCV waiting list. Both public housing and voucher waiting lists are open.

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

Each year the Wheeling Housing Authority (WHA) receives an allocation of funds from HUD under the Capital Fund Program to undertake physical improvements. In addition, the WHA receives operating subsidies to offset the operating deficits associated with public housing units and to carry out maintenance. The Wheeling Housing Authority anticipates receiving approximately \$1,651,069 under their HUD Capital Fund grant for FY 2026 and \$2,323,569 in operating subsidies in FY 2026. Wheeling Housing Authority proposed various activities to improve the overall living environment in the Authority's public housing communities.

Additionally, WHA is not currently required to convert public housing units to tenant-based assistance, nor are they using the project-based voucher program, but they are exploring the possibility of participating in the Rental Assistance Demonstration program due to funding cuts. WHA may solicit proposals from developers and owners for project-based vouchers. WHA does not have a homeownership program currently, and has not applied, nor has any plans to apply for homeownership program assistance.

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

WHA has an active Resident Advisory Board that provides feedback on the Housing Authority's plans and policies. WHA's Resident Services Department offers many activities and community services for WHA residents. WHA contracts with local social service providers and community agencies to provide recreational and educational programs for their youth and families. They also provide recreational activities and health care services links for elderly residents. The following is a summary of WHA programming.

- **Family Self-Sufficiency Program.** WHA's Family Self-Sufficiency (FSS) Program is a voluntary program that helps families improve their economic situation, so they do not have to depend on public assistance. Each FSS participant creates a five-year plan that includes employment goals and identifies

training and educational needs. A case manager works with the family to identify and secure the services they need to accomplish these goals.

- **Youth Programs.** Educational and recreational activities are available to Wheeling Housing Authority children on-site in partnership with area agencies and organizations.
- **Senior Programs.** A coordinator works with high-rise residents to access needed social services to maintain their independent living status. The coordinator also works with elected resident councils to plan activities and trips. The goal is to improve the quality of life in the high-rise developments and to link residents with existing services in the community
- **Homeownership.** Although the Housing Authority does not have a homeownership program, it refers interested tenants to the City of Wheeling for the Homebuyer Assistance Program.

The Wheeling Housing Authority has an active tenant council consisting of five (5) members that provides feedback on the Housing Authority's plans and policies.

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

Wheeling Housing Authority is not designated as "troubled" by HUD and is maintaining their "standard performer" status according to HUD guidelines and standards.

Discussion

Not Applicable.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Since inception in 1995, the Northern Panhandle Continuum of Care's (NPCoC) efforts have focused on each stage of a homeless person's transition from life on the streets to stable, permanent housing. The NPCoC has functioned as grassroots, initiative-taking resolution body. The NPCoC has a total membership of more than 30 organizations, including representation from city governments, local law enforcement, hospitals, faith communities, mental health and substance abuse providers, affordable housing developers, Veterans, advocates for youth, domestic violence and human trafficking survivors, LGBTQ populations, public school homeless liaisons, and street outreach teams.

Catholic Charities West Virginia (Wheeling Office) is the NPCoC's lead agency and employs the NPCoC Administrative Director. The NPCoC Executive Board and the leading agency are responsible for conducting all federally required activities to end homelessness, including reporting, organizing, and conducting the annual Point-In-Time Count of the local homeless population. This collaborative network brings together community partners, service providers, advocates, and individuals with lived experience to address homelessness with compassion, dignity, and coordinated action across Hancock, Brooke, Ohio, Marshall, and Wetzel counties.

Describe the jurisdiction's 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 Northern Panhandle Continuum of Care works to develop a seamless system of supportive services for homeless people in this region, considering every stage of a homeless person's transition from life on the streets to stable, permanent housing. While the NPCoC has a total membership of more than 30 organizations. The NPCoC functions as grassroots, initiative-taking resolution body, as opposed to a fund-seeking entity. The constitution of the group is varied, and each member lends several strengths to the group's planning process by offering access to an array of factual data, a wellspring of resources and varied perspectives on the current issues.

Addressing the emergency shelter and transitional housing needs of homeless persons.

Within the City of Wheeling, there are several emergency shelter providers. These providers located in Ohio County include the Greater Wheeling Coalition for the Homeless, Salvation Army, Helping Heroes, YWCA, Youth Services System, and Northwood Health Systems. CHANGE Inc. also offers a domestic violence shelter in Weirton, WV.

In addition to these emergency shelter providers, three (3) organizations operate Transitional Housing projects in the region including the Greater Wheeling Coalition for the Homelessness (GWCH), Helping Heroes, and YWCA. GWCH's Transitional Housing project offers eight (8) units of shelter in two (2) buildings, one dedicated to families with children and the other for single adults/couples who are not

separated by gender or by household composition. Helping Heroes offers transitional housing for Veterans and their families. YWCA serves single women as well as those with children.

In 2023, The Life HUB low barrier shelter was opened for operation in Wheeling and serves as the only low barrier shelter in NPCoC's area of operation. The Life HUB facility added 28 beds to the already existing emergency shelter inventory within the NPCoC area of operation. Other emergency shelters in the NPCoC, except for Northwood, are not low-barrier and individuals must meet extensive requirements for entry. The Life HUB receives funding from multiple sources but is not currently supported with federal funding. The NPCoC benefited from the Greater Wheeling Coalition for the Homeless' conversions of transitional housing to meet low-barrier standards in 2024. This conversion broadened the scope of homeless individuals that can be accommodated for transitional housing within the City of Wheeling.

On December 18, 2025, the Federal Home Loan Bank of Pittsburgh (FHLBank) and the Pennsylvania Housing Finance Agency (PFHA) announced that \$5.25 million worth of Home4Good grants have been awarded to programs to help combat homelessness for FY 2026. Specific funding for programs has not yet been made readily available. In FY 2025 GWCH secured funding from the FHLBank through the Home4Good Program. The Northern Panhandle CoC through the Greater Wheeling Coalition for the Homeless was granted funding for the Hearthside Emergency Shelter Restoration Program (\$29,108.43), Northern Panhandle Rapid Rehousing Program (\$63,585.00) and Homelessness Prevention and Flex Funds Program (11,765.70). The Home4Good program also granted funding to the Northern Panhandle CoC through Catholic Charities West Virginia, INC. for their Emergency Rental and Utility Assistance Program (\$5,795.87) and through The Life Hub, INC. for the Wheeling's Life Hub Initiative: Combating Homelessness with Emergency Shelter and Integrated Services program (\$48,618.88).

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

Utilizing the Housing First Model, homeless individuals and families are housed as soon as they are eligible for housing, based on a centralized assessment as well as housing availability. Prior to housing, homeless individuals/families are assigned to a supportive services team to receive case management support once they obtain their housing. This model has been effective in overcoming re-episodic homelessness.

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.

During Centralized Intake and Assessment (CIA), the Greater Wheeling Coalition for the Homelessness (GWCH), on behalf of all shelter programs in the region, asks potential clients to consider if there are any options remaining to them before they enter the homeless support system. In addition to using these diversion techniques to reduce the number of people who require assistance, GWCH is able to provide prevention assistance through sources such as the state Emergency Solutions Grant (ESG) and the Veterans Administration's Supportive Services for Veteran Families to help people who are at imminent risk of becoming homeless. Unfortunately, these funding sources place strict limits on the degree of prevention assistance that can be provided.

The Northern Panhandle Continuum of Care (NPCoC) identified major supportive service needs for peer recovery, sobriety services, and addiction services. Overall, there is a need for more specialized case workers, as the current case management system is burdened. There is also a need for overnight staff at all institutions to ensure that goals and outcomes are reached.

There will always be a need for improvements in the assessment and referral system within the city and throughout the Northern Panhandle's homeless and housing provider network. Not all social service organizations are directly involved with the NPCoC, receive funding through NPCoC, or participate in HMIS. Regardless, these organizations and agencies play a key role in reducing homelessness and supporting individuals seeking permanent housing, and their work advances addressing the region's needs.

To ease the demands on the Wheeling and Northern Panhandle social service institutional structure, the region needs more decent, safe, sound, and affordable rental housing as well as employment opportunities that support at least a living wage for those at risk of becoming homeless. The institutions and organizations involved also need to strengthen their joint comprehensive housing strategy, including case management, substance abuse treatment, mental and physical healthcare, and educational and job training opportunities.

West Virginia 211 is the statewide clearinghouse linking people in need with appropriate community resources. Supported by the West Virginia United Way Collaborative, which is a consortium of 14 United Way chapters across the state including the United Way of Upper Ohio Valley, the WV 211 Service provides free and confidential connections to local, state, and regional resources for utility bills, food, and other social services that aid in preventing individuals and families from becoming homeless. In FY 2024, the WV 211 Service handled 25,569 calls, 3,133 texts, 3,324 chats, and 127,515 website searches for West Virginians seeking assistance. Statewide, the top five needs were Utility Assistance (41%), Rent/Mortgage Assistance (27%), Food Insecurity (11%), Shelter/Homeless Support (6%), and Volunteer Income Tax Assistance (VITA) Tax Prep (3%).

Agency representation is a critical part of the NPCoC centralized assessment team meetings. These meetings offer agency interaction to discuss individuals that have been identified with needs and to connect those individuals with services that are available within the NPCoC's area of operation. Assessment team members also assist individuals in applying for assistance that meets their particular need. Individuals being discharged from inpatient mental healthcare and substance abuse treatment

programs are particularly targeted for these services. However, these services are also available for other homeless, chronic homeless, or those at risk of homelessness.

Once an individual is on the centralized assessment completion roster or another supportive services team roster, their needs are individually reviewed and assessed through the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) system. The individual is connected with the services that they need to be permanently housed and thrive in their community. This includes access to various resources, employment programs, primary care, mental health, or other specific needs identified by the team.

When no discharge plan is in place, or clients are unable to care for themselves, staff provide referrals to resources such as personal care homes and assisted living facilities or direct support, including assistance with an application for public housing, searches for private market housing, and referral to local social service and mainstream benefit providers. Specific destinations for people discharged from health care facilities include private market apartments, the homes of family and friends, or state- and locally-funded housing options.

The NPCoC regularly meets with the Northern Panhandle Re-Entry Council, Workforce WV, and liaisons with local school districts to discuss discharge planning protocols for individuals leaving public institutions and aging out of foster care. The NPCoC Lead Agency has also offered trainings on discharge planning to educate members and develop a consistent message regarding the need for adhering to proper discharge planning standards.

Discussion

State Behavioral Health funds provide community engagement services to assist people with serious mental illness who are frequently hospitalized. NPCoC and Catholic Charities West Virginia (Wheeling Office), as the Lead Agency, assists when needed. Community Engagement Specialists help these individuals maintain stability in the community by providing diversion from hospitalization or upon release from a healthcare facility. Facilities or other organizations can refer a person to any homeless service provider. If the client is not homeless but meets the criteria for care, Northwood Health Systems and Health Ways, Inc., use their CES programs to assist the client in maintaining housing via supportive care and homelessness prevention services.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The City of Wheeling prepared an Analysis of Impediments to Fair Housing Choice (AI) for the five-year period of 2025-2029. The AI was submitted at the same time as the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan in IDIS.

The Barriers to affordable housing in Wheeling can be categorized, primarily, as either public policy issues or economic issues. Public policies establish practices implemented by municipal agencies or departments that can impede housing choice, increase housing costs, severely limit housing opportunities, or a combination thereof. The impact of public policy on affordable housing in the City can be intentional or inadvertent. Recognition of the impact of public policy on affordable housing is required to ameliorate its negative results.

The FY 2025 Analysis of Impediments identified the following impediments to fair housing:

- **Impediment 1: Lack of Affordable Housing for Sale** - Develop more diverse for-sale housing types for lower-income households will occur through new construction, infill housing, the rehabilitation of vacant structures, and adaptive reuse throughout the Northern Panhandle and particularly in the Cities of Wheeling and Weirton, to meet the needs of low- and moderate-income households.
- **Impediment 2: Affordable Rental Housing** - The development of affordable rental housing will occur throughout the Northern Panhandle and particularly in the Cities of Wheeling and Weirton, especially for households whose incomes are less than 60% AMI, through new construction, the rehabilitation of vacant buildings, the development of mixed-income housing, and adaptive reuse, to reduce the number of lower-income households who are cost-burdened.
- **Impediment 3: Continuing Need for Accessible Housing Units** - Increase the number of accessible units for the elderly, physically disabled, and developmentally delayed through new construction and rehabilitation of existing housing.
- **Impediment 4: Fair Housing Education and Outreach** - Residents throughout the Northern Panhandle HOME Consortium, and particularly within the Cities of Wheeling and Weirton, will have an increased awareness and knowledge of their rights under the Fair Housing Act. Consortium participating jurisdictions will continue to affirmatively further fair housing, especially for low-income residents, minorities, and persons with disabilities.
- **Impediment 5: Economic Issues Affecting Housing Choice** - The local economy will provide new and more diverse job opportunities, which will increase household income, and thus promote fair housing choice and mobility.
- **Impediment 6: Barriers which Limit Housing Choice** - The physical, economic and social barriers will be eliminated which will increase housing choices for the protected classes throughout the Northern Panhandle HOME Consortium area and within the Cities of Wheeling and Weirton.

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

In its most recent Analysis of Impediments to Fair Housing Choice, the City of Wheeling did not identify any negative effects of its public policies that serve as barriers to affordable housing. The City had previously revised and updated its Zoning Ordinance and Land Development and Use Controls. These documents are consistent with the Fair Housing Act, Section 504, and the Americans with Disabilities Act. There are no other public policies that restrict fair housing.

Discussion

The City prepared an Analysis of Impediments to Fair Housing Choice for 2025-2029. The City is committed to affirmatively furthering fair housing.

During its FY 2026 CDBG and HOME Program Year, the City proposes to fund activities/projects that affirmatively further fair housing, including:

- Funds for downpayment and closing cost assistance for low-income homebuyers.
- Funds for education, outreach, and training through the Human Rights Commission.
- Funds for the development of affordable rental housing through the support of a Northern Panhandle HOME Consortium CHDO set-aside project.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Wheeling has developed the following actions to address obstacles to serving underserved populations, fostering and maintaining affordable housing, reducing lead-based hazards, reducing the number of poverty-level families, developing institutional structures, and enhancing coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the City and social service providers, a number of significant obstacles to meeting underserved needs remain. Because resources are scarce, funding becomes the greatest obstacle. Insufficient funds hinder maintenance and limit the availability of funding to the many worthy public service programs, activities, and agencies. Planning and effective use of these limited resources will prove critical in addressing Wheeling's needs and improving the quality of life of its residents. The following obstacles need to be overcome in order to meet underserved needs:

- High unemployment rate and loss of household income
- Lack of decent, safe, and affordable rental housing
- High cost of housing
- Aging population
- Increasing number of elderly and persons with disabilities needing accessible housing
- Low wages
- The number of vacant and abandoned properties
- Drug and alcohol abuse
- Sharply rising consumer costs particularly in the areas of housing, food, utilities, transportation, healthcare, and clothing

The City of Wheeling will work to address these obstacles through the agencies and programs to be funded in FY 2026. Some of the activities to address these obstacles include:

- CD-26-02 Catholic Charities - Home Delivered Meals
- CD-26-03 Family Service - Senior Nutrition Program
- CD-26-04 House of the Carpenter
- CD-26-05 Seeing Hand Association
- CD-26-06 Wheeling Health Right
- CD-26-08 Holy Family Childcare - Security System
- CD-26-09 Russell Nessbit Services - Roof Replacement

- CD-26-10 YSS Mark's Recovery Home
- HO-26-17 CHDO Set-Aside
- HO-26-18 Northern Panhandle HOME Consortium - First-Time Homebuyer Program

Actions planned to foster and maintain affordable housing

The City of Wheeling and the Northern Panhandle HOME Consortium are proposing the following goals and strategies to foster and maintain affordable housing:

- **HSS-1 Homeownership** - Increase the supply of affordable owner-occupied housing units through housing counseling and eligible direct assistance to homebuyers including mortgage principal reductions, interest rate reductions, downpayment and closing cost assistance, etc.
- **HSS-3 Housing Construction** - Increase the supply and range of new affordable and accessible housing units in the city for owners and renters through the new construction and rehabilitation and adaptive reuse of existing buildings.
- **AMS-2 Fair Housing** - Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of Wheeling.

The City of Wheeling and the Northern Panhandle HOME Consortium, during the FY 2026 program year propose to fund the following projects to foster and maintain affordable housing:

- HO-26-18 Northern Panhandle HOME Consortium - First Time Homebuyer Program
- HO-26-17 CHDO Set-Aside
- CD-26-01 CDBG Administration

Actions planned to reduce lead-based paint hazards

For the City's and the HOME Consortium's First-Time Homeownership Program, Consortium members will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determine whether proposed projects are exempt from some or all lead-based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soils.
- Prior to occupancy, properly qualified personnel perform paint stabilization, and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

If the City or the HOME Consortium members fund any rehabilitation projects, the City and the HOME Consortium members will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determine whether proposed projects are exempt from some or all lead based paint safety requirements.
- The level of federal rehabilitation assistance is properly calculated, and the applicable lead-based paint requirements determined.
- Properly qualified contractors perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Actions planned to reduce the number of poverty-level families.

The American Community Survey 2024 ACS 5-Year Estimate identified the following poverty statistics:

- 20.5% of Wheeling residents were living in poverty (Census Bureau Table S1701).
- 14.3% of all Wheeling families were living in poverty (Census Bureau Table S1702)
- 26.8% of all Wheeling families with related children of householder under 18 years of age were living in poverty (Census Bureau Table S1702)
- 39.5% of all Wheeling families received Supplemental Security Income (SSI) and/or cash public assistance income (Census Bureau Table S1702)
- 11.7% of all Wheeling families were female-headed households, 24.1% of which received food stamps/SNAP (Census Bureau Table S2201)

The City's anti-poverty strategy is based on attracting a range of businesses and supporting work force development including job-training services for low-income residents. In addition, the City's strategy is to provide supportive services for low-income residents.

The City of Wheeling will fund the following projects/activities to advance reducing the number of poverty-level families during FY 2026 program year:

- CD-26-02 Catholic Charities
- CD-26-03 Family Service

- CD-26-04 House of the Carpenter
- CD-26-05 Seeing Hand Association
- CD-26-06 Wheeling Health Right
- HOME -26-18 Northern Panhandle HOME Consortium - First-Time Homebuyer Program

Actions planned to develop institutional structure

Effective implementation of the Consolidated Plan and Annual Action Plan involves a variety of agencies both in the community and across the region. Coordination and collaboration between agencies are important to ensure that the needs in the community are identified, understood, and prioritized. The key agencies involved in the implementation of the Plan as well as additional resources that may be available are described below.

Public Sector:

- **City of Wheeling.** The City's Department of Economic and Community Development (DECD) will be responsible for the administration of the city's community development programs, including some of the local programs that assist target income residents. DECD's responsibilities will include managing and implementing the city's affordable housing policies, including the Consolidated Plan and related documents. Several City Departments and Divisions will also be involved, including Planning, Code Enforcement, Public Works, Police, Fire, Recreation, Water, and Sewer.
- **The Wheeling Housing Authority.** The Wheeling Housing Authority is one of the primary owners of affordable housing within the community. The Housing Authority also administers the Housing Choice (Section 8) Voucher Program. The city will continue to work in close consultation with the Housing Authority regarding affordable housing issues and opportunities in Wheeling.

Non-Profit Agencies:

There are several non-profit agencies that serve target income households in the greater Wheeling area. The City will collaborate with these essential service providers. Some of them include:

- Catholic Charities of West Virginia
- Wheeling Health Right
- Soup Kitchen of Greater Wheeling, Inc.
- YWCA Wheeling
- Family Service Upper Ohio Valley
- House of the Carpenter
- Laughlin Chapel
- Seeing Hand Association
- Wheeling YMCA
- Russell Nesbitt Services
- Helping Heroes
- King's Daughters Child Care Center
- Youth Services System
- NAMI Greater Wheeling
- Greater Wheeling Coalition for the Homeless
- Wheeling Human Rights Commission

Private Sector:

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as healthcare, small business assistance, home loan programs, assisted housing, philanthropic leadership, among others. The city will work closely with this sector to meet Consolidated Plan goals and objectives. Funds for affordable housing are also provided by the Federal Home Loan Bank of Pittsburgh through its member banks.

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

The City of Wheeling is committed to continuing its participation and coordination with public agencies, affordable housing providers, and social and human service agencies. The city solicits applications for CDBG Program funding and works to identify HOME Program Community Housing Development Organization (CHDO) to undertake CHDO set-aside projects. Upon request, the city sends out applications to agencies, organizations, and housing providers that have expressed an interest in submitting an application. The public service applications are reviewed by the Department of Economic and Community Development (DECD) and the City Manager to discuss any questions with the applicant. CHDO applications are reviewed by the DECD, the Northern Panhandle HOME Consortium members, and the city's consultants. The city provides technical assistance to the public and private agencies that receive CDBG Program or HOME Program funding.

Discussion

Monitoring:

The City of Wheeling's Department of Economic and Community Development (DECD) has the primary responsibility for monitoring implementation and performance of the City's Five-Year Consolidated Plan. DECD maintains records on the progress toward meeting the goals and compliance with the statutory and regulatory requirements for each activity. DECD is responsible for the on-going monitoring of subrecipients. DECD personnel make on-site visits to inspect and monitor CDBG funded activities, including visits to subrecipients.

For each activity authorized under the National Affordable Housing Act, DECD has established fiscal and management procedures that ensure program compliance and fund accountability. Additionally, DECD ensures that the reports to the U.S. Department of Housing & Urban Development (HUD) are complete and accurate. The programs are subject to the Single Audit Act.

For projects other than CDBG funded activities, a similar reporting format is used to monitor the progress of the Consolidated Plan.

The City of Wheeling provides citizens with reasonable notice of, and the opportunity to comment on its Annual Action Plan, its performance under previously funded CDBG Program Years, and substantial amendments to the Five-Year Consolidated Plan and Annual Action Plans. The City of Wheeling will respond within 15 days in writing to any written complaints or inquiries from citizens regarding the CDBG Program, its housing strategy, or CAPERs. This policy is enumerated in the City's Citizen Participation Plan.

The City of Wheeling and its subrecipients will comply with the requirements and standards of 2 CFR Part 225, which establishes the cost principles for state and local governments and their subrecipients. In addition, the City will have written agreements with each of its subrecipients.

The City will monitor its performance in meeting its goals and objectives with its Five-Year Consolidated Plan. It will review its goals on an annual basis in the preparation of its CAPER and will adjust its goals as needed.

The City does not have a timeliness of expenditures problem. The City abides by the Federal cost principles and expenditures.

In the expenditure of CDBG funds for housing construction or project improvements, the City's inspectors will make periodic on-site inspections to ensure compliance with state and local housing codes. The City also requires submittal of architectural drawings, a site plan, and specifications for this work. These will be reviewed prior to the issuance of building permits and the distribution of CDBG funds.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The City of Wheeling and the Northern Panhandle HOME Consortium will receive an annual allocation of CDBG and HOME funds under Federal Fiscal Year 2026 that runs from July 1, 2026, through June 30, 2027. Since the City receives these Federal allocations, the questions below have been completed, as they are applicable.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

**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 Northern Panhandle HOME Consortium does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b). Not Applicable.

- 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 24 CFR 92.254, is as follows:**

See Resale/Recapture Policy in the Appendix.

- 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 Resale/Recapture Policy in the Appendix.

- 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:**

The Northern Panhandle HOME Consortium does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds. Not Applicable.

Discussion

Northern Panhandle HOME Consortium:

The Northern Panhandle HOME Consortium, administered by the City of Wheeling, will receive \$331,528.92 in FY 2026 HOME funds. Those funds are budgeted as follows:

- **Administration** - \$33,152.00 (10%)
- **CHDO Set-Aside** - \$49,730.00 (15%)
- **First Time Homebuyer Program** - \$248,646.92 (75%)

Total: \$331,528.92

HOME Program Income:

The Northern Panhandle HOME Consortium does not expect to receive any additional HOME program income during this program year.

HOME Match:

The City of Wheeling received HOME funds through the Northern Panhandle HOME Consortium of \$302,231.65 during the 2024 CAPER reporting period that was used to provide First-Time Homebuyer Assistance. The HOME Consortium had \$155,537.11 in HOME Match funds during the FY 2024 CAPER reporting period and a total of \$2,215,299.86 in excess Match funds to be carried over to the next federal fiscal year.

CHDO Organizations:

The Northern Panhandle HOME Consortium previously provided CHDO set-aside funding to CHANGE, Inc. and the Greater Wheeling Coalition for the Homeless. The Consortium will need to certify the CHDO selected to undertake the next CHDO-set-aside funded project.

CDBG Program Income:

The City of Wheeling does not anticipate receiving Program Income during the FY 2026 program year.

CDBG Percentage:

- Administrative Percentage: 20%
- Public Service Percentage: 5.73%
- Low- and Moderate-Income Percentage: 80%
- Slum and Blight Activities: 0.0%

HOME Percentage:

- Administrative Percentage: 10%
- CHDO Set-Aside: 15%

The City of Wheeling and the Northern Panhandle HOME Consortium solicits applications for HOME CHDO set-aside funded projects. Applications are sent out to a list of agencies, organizations, and housing providers that have previously applied or have expressed interest in submitting an application. The City and the HOME Consortium Board review the application, and any questions are discussed with the applicant.

The Northern Panhandle HOME Consortium does not limit beneficiaries or provide preference to any segment of the low- to moderate-income population.

Information on the First-Time Homebuyer program is available on the City's website, which is continuously updated. Applications are available and are accepted on a first-come, first-served basis. City staff and Consortium members and partners provide information throughout the HOME Consortium area. This includes information pamphlets and workshops with realtors, mortgage lenders, and potential applicants. Using the most current HOME and Housing Trust Fund Homeownership Sales Price Limits (95% Value Limits), the Consortium verifies that the home selected by an income-eligible applicant, whether based on the initial purchase price or the after-rehabilitation value of a HOME-assisted unit, does not exceed 95 percent of the area median purchase price for single-family housing, as determined by HUD.