



# Five Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

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

5 Year Strategic Plan Executive Summary:

#### Purpose of the Consolidated Plan

The purpose of the Consolidated Plan is to guide funding decisions of specific federal funds over the next five year period. The CP is guided by three overarching goals that are applied according to a community's need. These goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for special needs households, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low and moderate income residents, increased housing opportunities, and reinvestment in deteriorating neighborhoods and communities.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low and moderate income persons to achieve self-sufficiency.

#### Focus of the Plan

As required by the federal government, the identification of needs and the adoption of strategies to address those needs must focus primarily on low and moderate income (LMI) persons and households. The CP must also address the needs of persons with special needs, such as the elderly, persons with disabilities, large families, single parent households, children and youth, homeless individuals and families, and public housing residents.

The County's Consolidated Plan outlines how New Castle County will utilize Community Development Block Grant (CDBG) funds, Home Investment Partnerships Program (HOME) funds, and Emergency Shelter Grants (ESG) funds over the next five year period. Specifically, the CP outlines priority needs, goals, and objectives for the following categories: housing needs, non-housing community development needs, homeless needs, and non-homeless special needs.

## **Citizen Participation and Agency Consultation**

New Castle County has followed its HUD-approved Citizen Participation Plan in the preparation of this Five-Year Consolidated Plan. New Castle County encouraged a high level of citizen participation and agency consultation in the consolidated planning process. For example, the County engaged in a thorough consultation process with local public agencies and non-profit organizations in an effort to develop a community-driven CP.

In addition to newspaper notices in the state-wide News-Journal and the Spanish language publication Hoy in Delaware, notices of the consolidated plan hearings were posted at County libraries and were also mailed to approximately 200 housing and community development agencies. Two public hearings were held on September 28, 2009 and April 8, 2010. In addition, drafts of the Five-Year Consolidated Plan and Annual Action Plan were placed on public display for 30 days beginning March 26 and ending April 25, 2010.

Consultation with housing and social service providers was an important part of the development of the plan. Consultation topics included anti-poverty strategies, homelessness, housing for low and moderate income households, municipal issues, public housing needs, housing needs of senior residents, needs of persons with disabilities including those living with HIV/AIDS, and non-housing needs of children, youth, and elderly populations. Over 200 representatives from private, public, and non-profit agencies were invited to participate.

New Castle County hosted focus group sessions in 2010 on January 25 and 26 and again on March 2 and 3 for area stakeholders to participate in the planning process. The sessions were held to engage representatives from public departments and area non-profit organizations in the CP planning process to express their opinions on the most important housing and community development needs and concerns throughout the County. In addition, as service providers to the County's various special needs populations, these organizations were able to help identify the housing and social service needs that are a challenge to their clients.

In an effort to solicit broader public participation, the County conducted an online survey for residents, business owners, and service providers to complete regarding their views and opinions on important housing and community development needs in New Castle County. The survey was drafted to provide guidance to County officials in establishing budget and program priorities for the next several years, specifically the allocation of federal funds received for housing and community development activities. County staff encouraged residents to become involved in the planning process, as public feedback was deemed essential to ensure that the County's most critical needs were identified. A copy of the survey instrument is included in Appendix A.

## **Priority Needs and Strategies**

New Castle County is committed to allocating funds that serve the needs of low and moderate income residents. The following strategies have been identified and developed to address various housing, homeless, non-housing community development, and non-homeless special needs over the next five year period.

Housing and Homeless

- **Priority #1: Expand the supply of housing for affordable homeownership**  
**Goal:** To increase the supply of decent, affordable and accessible for-sale housing opportunities available to the County's low and moderate income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.
- **Priority #2: Housing rehabilitation for LMI homeowners**  
**Goal:** To support families and individuals who already own their homes but, due to economic hardship or excessive cost-burden, are not able to make repairs necessary for critical upkeep and value retention. This includes emergency repair provisions that will enable LMI homeowners to make immediately required repairs to their homes.
- **Priority #3: Increasing homeownership opportunities**  
**Goal:** To facilitate increased homeownership opportunities for LMI families and individuals in New Castle County and expand the options available to these groups.
- **Priority #4: Expanding the availability of rental housing stock for LMI households**  
**Goal:** To increase the permanent supply of decent, affordable and accessible rental housing opportunities available for the County's lowest-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.
- **Priority #5: Assisting homeless populations**  
**Goal:** To provide stability and opportunity to the County's homeless populations through work with non-profit organizations and other public agencies.
- **Priority #6: Support housing for persons with disabilities**  
**Goal:** To support independent living housing options for persons with disabilities.

Non-Housing Community Development

- **Priority #1: Strengthen Communities**  
**Goal:** Deliver quality public services and social services for low and moderate income persons, especially area children and youth, the elderly, and persons with disabilities.  
  
**Goal:** Support programs that provide economic opportunities, specifically programs that encourage redevelopment and economic opportunities in older neighborhoods for persons under 80% of area median income.
- **Priority #2: Promote Organizations of Grass-roots, Faith-based, and other Community-based organizations**  
**Goal:** Increase efforts by New Castle County Department of Community Services to bridge gaps in services. Maximize resources for better program delivery and support grass-roots efforts.

**Goal:** Support organizations that work to provide comprehensive housing and community development services.

Non-Homeless Special Needs

**Elderly and Frail Elderly Populations**

- ***Priority #1: Improve the quality of life for elderly residents through the provision of public services and increased housing options.***

**Goal:** To continue, expand, or initiate public services and housing opportunities available to elderly and frail elderly residents.

**Persons with Mental Illness**

- ***Priority #1: Increase the array of housing options for persons with mental illness or developmental disabilities***

**Goal:** To adequately address a demonstrated need for additional housing units for this subpopulation.

- ***Priority #2: Improve the quality of life for persons with mental illness through the provision of public services.***

**Goal:** To continue, expand, or initiate public services available to persons with mental illness.

**Persons with Drug and Alcohol Addiction**

- ***Priority #1: Improve the quality of life for persons with alcohol and drug addiction through the provision of public services.***

**Goal:** To continue, expand, or initiate public services available to persons with alcohol and drug addiction.

**Persons Living with HIV/AIDS**

- ***Priority #1: Improve the quality of life for persons living with HIV/AIDS.***

**Goal:** To continue, expand, or initiate public services available to persons living with HIV/AIDS.

**Persons with Other Disabilities**

- ***Priority #1: Increase the range of housing options and related services for persons with disabilities.***

**Goal:** To provide assistance in meeting the supportive service needs and housing needs of persons with disabilities.

## Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

### **Mission:**

The mission of the Community Services Department, Community Department and Housing Division, is to manage and administer housing and community development programs for residents of New Castle County. New Castle County Department of Community Services provides a wide spectrum of housing and community development services within the confines of the County, outside the city limits of Wilmington.

## General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan General Questions response:

Please note: The following discussion concerns the HUD entitlement community New Castle County, Delaware, which excludes the City of Wilmington, which is a separate entitlement community from HUD.

Priority CDBG funding areas in New Castle County include areas where the percentage of low to moderate income (LMI) persons is 45.7% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the County's overall rate. The following narrative describes the characteristics of these areas.

### **Concentrations of Minority and Hispanic Persons**

The racial make-up of New Castle County has undergone a gradual shift, with the number of racial minority residents increasing since 1990. Between 1990 and 2008, the number of minority residents increased significantly from 45,152 to 103,126. Within the increasing overall population, the share of minority residents rose from 12.2% to 22.4% over 18 years.

Diversity amongst the minority population is slowly changing. In 1990, for example, there were 45,152 minority residents in New Castle with Black or African American residents accounting for 9.6% of all residents. The 2008 data from Demographics

Now reported an increase in total minorities as well as a shift in the relative size of racial minority groups. Significant increases included Hispanics growing from 1.8% to 6.5% of the total population, Asian and Pacific Islanders increasing from 1.8% to 4%, and Black or African American residents increasing from 9.6% in 1990 to 15% in 2008. The following trends were also noted:

- Black or African American residents remained the largest minority group in 2008, accounting for 78.4% of all minorities and 15% of the total population.
- American Indians/Alaskan Natives continue to represent less than 1% of the total population.
- Asians/Pacific Islanders represented 4% of the total population but increased to 18% of the minority population in 2008.
- Persons of “Some other Race” in 2008 represented 7.6% of the minority population, which decreased from 8.4% in 2000.
- “Persons of two or more races” was a new category in the 2000 Census. Then, the population in this category compromised 1.5% of the total population and 7.2% of all minorities. This segment increased slightly to 1.6% of the total population and remained steady at 7.3% of the minority population.
- Persons of Hispanic origin<sup>1</sup> accounted for 1.8% of the total population. Between 1990 and 2008, the Hispanic population increased from 6,732 to 29,916 and represented 6.5% of all County residents.

The following table provides an overview of the trends in population from 1990-2008.

**Trends in Population by Race and Ethnic Origin, 1990-2008**

	1990		2000		2008		% Change 1990-2008
	#	%	#	%	#	%	
<b>New Castle County Total*</b>	370,420	100.0%	427,601	100.0%	459,991	100.0%	24.18%
White	325,268	87.8%	339,999	79.5%	356,865	77.6%	9.71%
Black or African American	35,388	9.6%	60,166	14.1%	68,833	15.0%	94.51%
American Indian or Alaska Native	604	0.2%	794	0.2%	387	0.1%	-35.93%
Asian / Pacific Islander	6,733	1.8%	12,622	3.0%	18,484	4.0%	174.53%
Some Other Race	2,427	0.7%	7,337	1.7%	7,879	1.7%	224.64%
Two or More Races	---	---	6,253	1.5%	7,543	1.6%	20.63%
Hispanic	6,732	1.8%	19,145	4.5%	29,916	6.5%	344.39%

Source: U.S. Census Bureau, 1990, STF1, P6 & P8; 2000 Census SF1, P3 & P4; 2008 Demographics Now

\*This chart excludes the City of Wilmington

The following table presents population by race and ethnicity. The data is presented by census tract for all 427,601 County residents in 2000. HUD defines areas of racial or ethnic concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the County overall.

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

In New Castle County, in 2000, Black or African American residents comprised 14.1% of the population. Therefore, an area of racial concentration includes census tracts where the percentage of Black or African American residents is 24.1% or higher. There were 14 census tracts that met these criteria for racial concentration. Furthermore, an area of ethnic concentration includes census tracts where the percentage of Hispanic residents is 14.5% or higher. There were three (3) census tracts that met these criteria for Hispanic residents. The census tracts of racial and ethnic concentration are highlighted in the following table.

**Population by Race and Ethnicity by Census Tract, 2000**

Shaded census tracts and percentages below indicate areas of racial or ethnic concentration

	Total Population	White		Black or African American		Asian/Pacific Islander		Hispanic	
		#	%	#	%	#	%	#	%
Tract 101.01	4,392	2,434	55.4%	1,597	<b>36.4%</b>	132	3.0%	187	4.3%
Tract 101.02	3,071	2,065	67.2%	837	<b>27.3%</b>	56	1.8%	97	3.2%
Tract 102	2,055	1,735	84.4%	271	13.2%	23	1.1%	28	1.4%
Tract 103	4,104	2,824	68.8%	1,017	<b>24.8%</b>	56	1.4%	234	5.7%
Tract 104	4,661	3,978	85.3%	320	6.9%	246	5.3%	127	2.7%
Tract 105	5,749	4,823	83.9%	719	12.5%	109	1.9%	116	2.0%
Tract 107	5,253	3,033	57.7%	1,994	<b>38.0%</b>	60	1.1%	160	3.0%
Tract 108	4,533	3,878	85.6%	390	8.6%	184	4.1%	70	1.5%
Tract 109	2,700	2,551	94.5%	65	2.4%	49	1.8%	32	1.2%
Tract 110	3,192	2,842	89.0%	238	7.5%	76	2.4%	44	1.4%
Tract 111	2,728	2,539	93.1%	99	3.6%	56	2.1%	22	0.8%
Tract 112.01	2,260	1,897	83.9%	154	6.8%	169	7.5%	67	3.0%
Tract 112.02	3,508	3,171	90.4%	192	5.5%	94	2.7%	37	1.1%
Tract 112.03	4,652	3,514	75.5%	713	15.3%	333	7.2%	68	1.5%
Tract 112.04	3,411	3,021	88.6%	278	8.2%	79	2.3%	30	0.9%
Tract 112.05	2,111	1,959	92.8%	64	3.0%	66	3.1%	15	0.7%
Tract 112.06	4,263	3,936	92.3%	142	3.3%	130	3.0%	58	1.4%
Tract 113	2,524	2,304	91.3%	113	4.5%	78	3.1%	32	1.3%
Tract 114	3,404	3,185	93.6%	103	3.0%	92	2.7%	42	1.2%
Tract 115	2,905	2,751	94.7%	56	1.9%	60	2.1%	62	2.1%
Tract 116	3,259	3,040	93.3%	85	2.6%	105	3.2%	41	1.3%
Tract 117	3,885	3,707	95.4%	42	1.1%	110	2.8%	62	1.6%
Tract 118	4,176	3,893	93.2%	78	1.9%	162	3.9%	66	1.6%
Tract 119	2,850	2,605	91.4%	98	3.4%	98	3.4%	66	2.3%
Tract 120	4,243	3,346	78.9%	656	15.5%	68	1.6%	226	5.3%
Tract 121	3,063	2,610	85.2%	201	6.6%	47	1.5%	327	10.7%
Tract 122	4,673	3,610	77.3%	697	14.9%	34	0.7%	629	13.5%
Tract 123	2,241	1,850	82.6%	215	9.6%	28	1.2%	242	10.8%
Tract 124	4,631	3,929	84.8%	358	7.7%	51	1.1%	501	10.8%
Tract 125	5,114	4,576	89.5%	285	5.6%	62	1.2%	299	5.8%
Tract 126	2,759	2,613	94.7%	55	2.0%	17	0.6%	104	3.8%
Tract 127	5,054	4,264	84.4%	494	9.8%	30	0.6%	323	6.4%
Tract 129	4,472	2,963	66.3%	897	20.1%	26	0.6%	781	<b>17.5%</b>
Tract 130	1,946	1,825	93.8%	28	1.4%	7	0.4%	119	6.1%
Tract 131	2,532	2,196	86.7%	198	7.8%	62	2.4%	117	4.6%
Tract 132	2,702	2,311	85.5%	138	5.1%	40	1.5%	325	12.0%
Tract 133	1,895	1,806	95.3%	43	2.3%	14	0.7%	63	3.3%
Tract 134	2,823	2,655	94.0%	84	3.0%	33	1.2%	99	3.5%
Tract 135.01	6,591	6,065	92.0%	155	2.4%	297	4.5%	98	1.5%
Tract 135.03	7,494	6,604	88.1%	245	3.3%	539	7.2%	171	2.3%
Tract 135.04	8,277	7,416	89.6%	207	2.5%	555	6.7%	97	1.2%
Tract 136.04	4,151	3,776	91.0%	151	3.6%	129	3.1%	133	3.2%
Tract 136.07	5,737	4,994	87.0%	284	5.0%	312	5.4%	172	3.0%
Tract 136.08	1,993	1,679	84.2%	150	7.5%	68	3.4%	121	6.1%
Tract 136.09	6,869	5,985	87.1%	476	6.9%	153	2.2%	405	5.9%
Tract 136.10	5,449	4,781	87.7%	190	3.5%	356	6.5%	96	1.8%
Tract 136.11	5,883	5,130	87.2%	260	4.4%	373	6.3%	107	1.8%
Tract 136.12	6,043	5,397	89.3%	164	2.7%	394	6.5%	152	2.5%
Tract 136.13	5,621	4,981	88.6%	197	3.5%	353	6.3%	134	2.4%
Tract 137	4,655	3,164	68.0%	575	12.4%	136	2.9%	1,375	<b>29.5%</b>
Tract 138	5,561	4,368	78.5%	579	10.4%	435	7.8%	210	3.8%
Tract 139.01	3,338	2,476	74.2%	596	17.9%	139	4.2%	92	2.8%
Tract 139.02	10,405	7,579	72.8%	1,880	18.1%	549	5.3%	436	4.2%
Tract 140	5,225	3,642	69.7%	994	19.0%	301	5.8%	331	6.3%
Tract 141	4,911	3,594	73.2%	996	20.3%	101	2.1%	191	3.9%
Tract 142	1,685	1,530	90.8%	93	5.5%	34	2.0%	20	1.2%
Tract 143	5,238	4,564	87.1%	442	8.4%	150	2.9%	66	1.3%
Tract 144.02	3,358	2,805	83.5%	154	4.6%	298	8.9%	81	2.4%
Tract 144.03	5,322	4,547	85.4%	371	7.0%	242	4.5%	175	3.3%
Tract 144.04	3,550	3,157	88.9%	161	4.5%	160	4.5%	57	1.6%
Tract 145.01	1,902	1,651	86.8%	152	8.0%	44	2.3%	57	3.0%
Tract 145.02	6,870	6,284	91.5%	255	3.7%	145	2.1%	202	2.9%
Tract 147.02	1,903	1,599	84.0%	218	11.5%	39	2.0%	53	2.8%
Tract 147.03	4,672	3,611	77.3%	620	13.3%	158	3.4%	399	8.5%
Tract 147.05	5,744	4,634	80.7%	711	12.4%	149	2.6%	264	4.6%
Tract 147.06	2,512	1,637	65.2%	586	23.3%	109	4.3%	156	6.2%
Tract 148.03	3,460	3,059	88.4%	232	6.7%	77	2.2%	89	2.6%
Tract 148.05	6,767	5,599	82.7%	876	12.9%	153	2.3%	196	2.9%
Tract 148.06	12,455	9,874	79.3%	1,962	15.8%	306	2.5%	312	2.5%
Tract 148.07	6,526	4,956	75.9%	1,078	16.5%	287	4.4%	162	2.5%
Tract 148.08	6,348	4,749	74.8%	1,182	18.6%	130	2.0%	315	5.0%
Tract 149.02	9,144	5,638	61.7%	2,855	<b>31.2%</b>	186	2.0%	501	5.5%
Tract 149.03	7,205	4,100	56.9%	2,617	<b>36.3%</b>	145	2.0%	475	6.6%
Tract 149.04	4,709	3,343	71.0%	1,025	21.8%	231	4.9%	130	2.8%
Tract 149.05	8,464	4,599	54.3%	3,157	<b>37.3%</b>	262	3.1%	573	6.8%
Tract 150	5,670	4,012	70.8%	1,256	22.2%	63	1.1%	478	8.4%
Tract 151	3,503	3,045	86.9%	347	9.9%	23	0.7%	110	3.1%
Tract 152	6,107	4,394	72.0%	972	15.9%	60	1.0%	1,030	<b>16.9%</b>
Tract 154	3,230	238	7.4%	2,877	<b>89.1%</b>	12	0.4%	145	4.5%
Tract 155	2,727	1,050	38.5%	1,583	<b>58.0%</b>	3	0.1%	155	5.7%
Tract 156	2,411	989	41.0%	1,220	<b>50.6%</b>	3	0.1%	289	12.0%
Tract 158	2,238	1,904	85.1%	185	8.3%	20	0.9%	247	11.0%
Tract 159	3,264	2,507	76.8%	589	18.0%	29	0.9%	192	5.9%
Tract 160	2,775	1,455	52.4%	1,155	<b>41.6%</b>	30	1.1%	259	9.3%
Tract 161	2,137	1,663	77.8%	448	21.0%	5	0.2%	26	1.2%
Tract 162	2,241	1,993	88.9%	202	9.0%	4	0.2%	44	2.0%
Tract 163.01	4,231	3,583	84.7%	478	11.3%	50	1.2%	148	3.5%
Tract 163.02	6,648	4,404	66.2%	1,874	<b>28.2%</b>	156	2.3%	309	4.6%
Tract 163.03	5,317	3,009	56.6%	1,765	<b>33.2%</b>	294	5.5%	312	5.9%
Tract 164.01	3,306	2,610	78.9%	529	16.0%	47	1.4%	120	3.6%
Tract 164.02	2,283	1,982	86.8%	256	11.2%	5	0.2%	36	1.6%
Tract 166.01	5,712	5,116	89.6%	426	7.5%	59	1.0%	161	2.8%
Tract 166.02	4,442	4,083	91.9%	237	5.3%	38	0.9%	87	2.0%
Tract 166.03	3,854	3,615	93.8%	165	4.3%	21	0.5%	54	1.4%
Tract 166.04	4,995	3,635	72.8%	1,152	23.1%	40	0.8%	237	4.7%
Tract 168.01	2,983	2,730	91.5%	190	6.4%	3	0.1%	47	1.6%
Tract 168.02	2,482	2,166	87.3%	269	10.8%	14	0.6%	33	1.3%
Tract 169.01	2,208	2,120	96.0%	50	2.3%	1	0.0%	57	2.6%
Tract 169.02	3,006	1,890	62.9%	1,081	<b>36.0%</b>	5	0.2%	47	1.6%
County Total	427,601	339,999	79.5%	60,166	14.1%	12,622	3.0%	19,145	4.5%

Source: U.S. Census Bureau SF1 (P3, P4)



### **Low Moderate Income Areas**

The following table presents information regarding low and moderate income (LMI) persons in New Castle. LMI persons, as determined by HUD, have incomes at or below 80% of the median family income (MFI). In its 2007 estimates, HUD determined that there were 137,779 LMI persons in New Castle County outside of the City of Wilmington; equivalent to 33% of the population for whom this rate is determined.

HUD defines an LMI census block group in New Castle County as one in which 45.7% or more of the population have incomes of 80% or less of MFI. According to these criteria, 68 of the County's 273 census block groups qualify as LMI areas.

**LMI Census Block Groups**

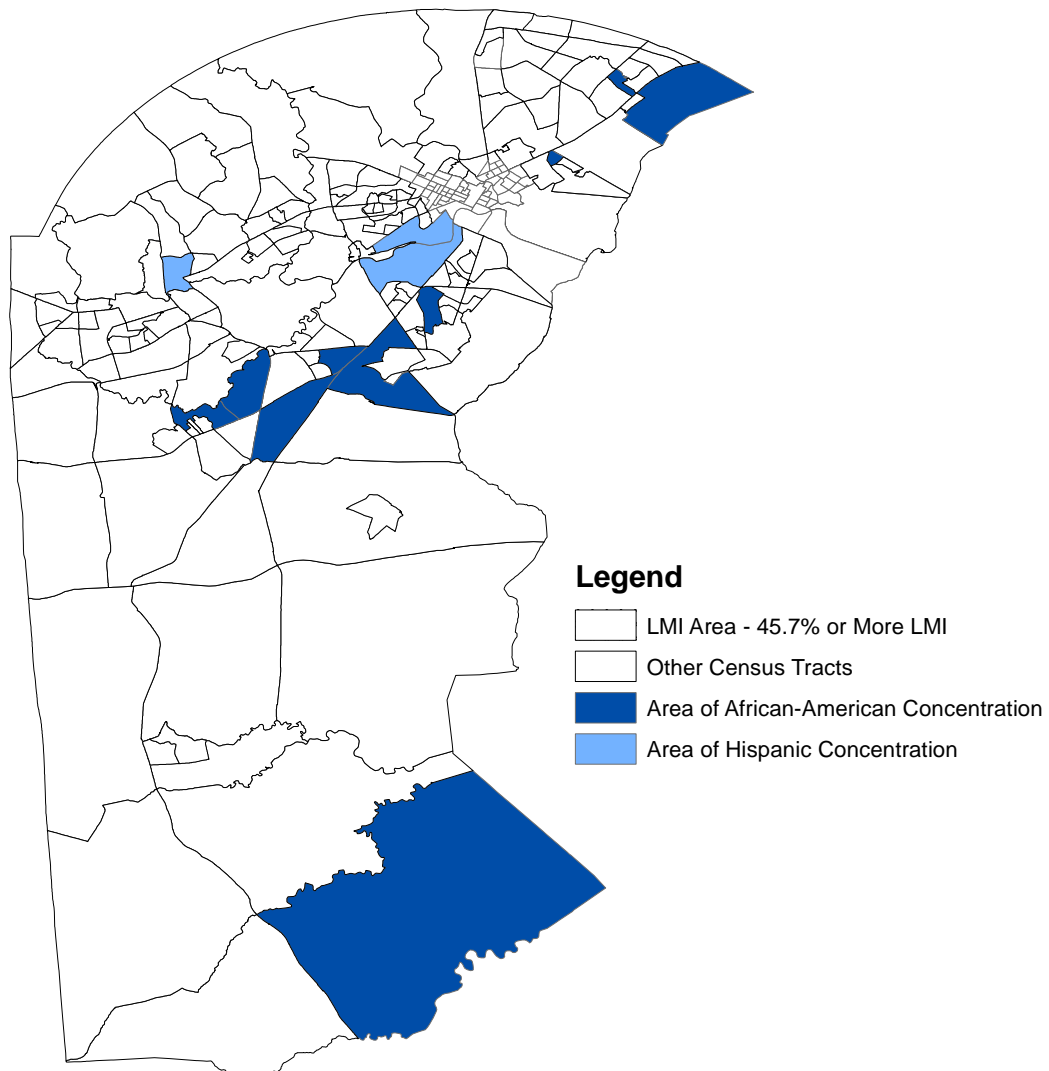
Census Tract	Block Group	Number of LMI Persons	Universe of LMI	Percent of LMI Persons
101.01	1	1,081	2,044	52.9
101.01	2	1,248	2,348	53.2
101.02	2	879	1,450	60.6
103	1	2,070	3,084	67.1
107	2	881	1,282	68.7
107	3	568	1,237	45.9
107	4	1,250	1,901	65.8
112.01	2	479	1,033	46.4
112.02	9	438	812	53.9
120	3	746	1,536	48.6
121	2	807	1,399	57.7
122	2	976	1,219	80.1
123	1	394	545	72.3
123	3	460	769	59.8
124	2	473	972	48.7
124	4	805	1,157	69.6
125	1	456	970	47.0
125	2	618	857	72.1
125	4	367	595	61.7
127	6	412	702	58.7
129	1	1,408	1,957	71.9
129	3	335	559	59.9
131	1	702	1,195	58.7
132	3	495	1,062	46.6
136.09	2	1,253	2,253	55.6
136.09	4	332	588	56.5
137	2	2,129	3,570	59.6
139.02	2	502	1,000	50.2
140	9	1,651	3,366	49.0
141	3	1,344	2,324	57.8
143	3	290	563	51.5
144.02	1	355	747	47.5
144.03	3	1,476	1,931	76.4
145.01	1	1,605	1,860	86.3
145.02	1	922	1,500	61.5
145.02	2	957	1,059	90.4
147.03	1	577	1,069	54.0
147.03	3	903	1,786	50.6
148.08	3	1,747	3,824	45.7
149.03	2	572	730	78.4
149.03	3	441	837	52.7
149.03	4	1,208	1,907	63.3
149.05	3	1,382	2,326	59.4
149.05	4	1,017	2,043	49.8
150	1	1,211	2,346	51.6
150	2	315	656	48.0
150	4	1,691	864	51.1
151	2	408	792	51.5
152	1	1,302	1,857	70.1
152	2	444	957	46.4
152	3	380	805	47.2
152	4	614	1,095	56.1
154	2	1,098	1,843	59.6
154	3	773	1,353	57.1
155	2	1,227	2,092	58.7
155	3	401	627	64.0
156	1	437	667	65.5
156	2	566	1,054	53.7
156	3	448	615	72.8
158	1	472	657	71.8
158	2	457	748	61.1
159	1	422	788	53.6
162	3	457	886	51.6
163.01	1	1,014	1,984	51.1
163.03	1	862	1,580	54.6
164.02	1	440	880	50.0
166.04	1	1,452	2,335	62.2
166.04	3	642	1,222	52.5

Source: U.S. Department of Housing and Urban Development, 2009

### Concentrations of LMI Persons and Minority Persons

Of the 68 census tracts that contained block groups identified as LMI areas in the County (outside of Wilmington), 17 were noted to be areas of racial and/or ethnic concentration.

The following map illustrates the areas of concentration of racial, ethnic, and LMI persons in New Castle County, outside the City of Wilmington.



## 2. Basis for Allocating Investments

CDBG, HOME, and ESG funds are intended to provide lower and moderate income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Goals of increasing homeownership, especially in older neighborhoods at risk of decline and/or investor targeting

- Goals to provide public services and public facilities in underserved neighborhoods
- Meeting the needs of extremely low, very low, and low income households
- Focus on low and moderate income areas or neighborhoods
- Meeting the statutory requirements of the CDBG and HOME programs
- Goals for Housing Rehabilitation
- Goals in Defined Geographic Areas
- Support for Civic Initiatives
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to measure or demonstrate progress and success

### **3. Obstacles to Meeting Underserved Needs**

The most significant obstacle to meeting the needs of the underserved in New Castle County is the availability of funds. To address this obstacle, the County will continue to make funding decisions that maintain program income (payback from housing loans) each year and will continue to solicit non-federal funding sources. As housing units are built in the next few years under the workforce housing provisions in the land use code, contributions will be added to the County's Affordable Housing Trust Fund.

Land use issues are another challenge to meeting the needs of the underserved population in the County, particularly in regard to the construction of new, affordable accessible housing units. Building on the success of workforce housing initiatives, the Community Services Department will work with the Land Use Department on affordable housing objectives identified in the County's 2006 Comprehensive Land Use Plan update. Objectives include but are not limited to ensuring sufficient land for higher density residential growth, increasing the supply of rental housing for extremely low income households by coordinating funding sources, diversifying the supply of housing types, inclusionary zoning, and identifying regulatory barriers to affordable housing.

Meeting the needs of extremely low-income populations in the County is also a difficult task. The County consistently uses HOME funds to support units for extremely low-income households in multi-family projects financed with Low Income Housing Tax Credits.

In regard to affordable housing, the County will continue to use HOME funds to support the construction of homes affordable to households earning less than 80% of median income. The County will continue to partner with HOME CHDO organizations and other non-profit and for-profit providers of affordable housing to provide such housing opportunities.

### **Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

5 Year Strategic Plan Managing the Process response:

#### **1. Lead Agency**

The lead agency overseeing the development of this Consolidated Plan (CP) is the New Castle County Department of Community Services (DCS). DCS is the contracting and participating jurisdiction that administers the CDBG, HOME, and ESG funds in the County. In addition, the Department also administers the Section 8 Housing Choice Voucher Program. Many housing and social service related agencies partner with New Castle County each year to provide a multitude of services to the community.

#### **2. Significant Aspects of the Process**

In October 2009, the County engaged the services of Mullin & Lonergan Associates, Inc. to serve as the consultant to the project. A project schedule was developed with the goal of submitting the adopted CP to HUD on or before May 15, 2010.

New Castle County encouraged a high level of agency consultation in an effort to demonstrate its commitment to capturing priority needs and engaging the collaborative participation of public agencies and non-profit organizations. The County developed a list of stakeholders, including public agencies and private non-profit organizations whose missions involve the provision of affordable housing and human and social services to LMI households and persons. These stakeholders were invited to participate in a series of interviews and focus group sessions held for the purpose of developing the Consolidated Plan.

The CP was developed using reliable data from sources such as the U.S. Census Bureau, HUD's State of the Cities Data System (CHAS data tables), the National Low Income Housing Coalition, real estate statistics from the Delaware State Housing Authority, County departments, data provided by the Homeless Planning Council of Delaware, and several planning documents and studies produced by, or on behalf of, New Castle County and/or the State of Delaware.

Additionally, public and private agencies which were identified as stakeholders in the process were asked to complete written questionnaires to provide data on special needs populations, such as the elderly, youth, persons with HIV/AIDS, public housing residents, persons with disabilities, and the homeless.

Based on the interviews, focus group sessions, and analysis of data from a variety of sources, a set of priorities was established by the County for the next five-year period.

In accordance with the New Castle County Citizen Participation Plan, the County held a series of community development and housing needs public hearings. Public hearings occurred at the dates, times, and locations listed below:

- September 28, 2009

A draft of the Five Year Consolidated Plan (July 1, 2010 – June 30, 2015) and the First Program Year Action Plan was placed on public display for thirty days on March 26, 2010. A final public hearing was held on April 8, 2010.

On April 27, 2010, the New Castle County Council approved the Five-Year Consolidated Plan for submission to HUD on or before May 15, 2010. Any citizen comments received during the review period were incorporated into the plans.

### **3. Jurisdiction's Consultations**

New Castle County engaged in a thorough consultation process with local public agencies and non-profit organizations in an effort to develop a community-driven CP. Furthermore, consultation with housing and social service providers was an important part of the Consolidated Plan development. Consultation topics included anti-poverty strategies, homelessness, housing for low and moderate income households, municipal issues, public housing needs, housing needs of senior residents, needs of persons with disabilities including those living with HIV/AIDS, and non-housing needs of children, youth, and elderly populations. Over 100 representatives from private, public, and non-profit agencies were invited to participate. The following list provides an overview of the stakeholders that participated in the CP planning process.

**List of Participating Stakeholders in the CP Planning Process**

ARC of DE	Ministry of Caring
Benchmark Builders	NCC Community Services Dept. Advisory Board
Blackfeather Academy	Nemours Foundation
Child, Inc.	New Castle County Council
City of Wilmington Real Estate and Housing	New Castle County Executive
Connections CSP	New Castle County Department of Community Services
Cooch and Taylor, P.A.	New Castle County Department of Land Use
Delaware Community Reinvestment Action Council	New Castle County Department of Public Safety
Delaware Ecumenical Council on Children & Families	New Castle County Summer Camp
Delaware HIV Consortium	Newark Day Nursery
Delaware State Housing Authority	Pencader Hundred Community Center
Easter Seals Delaware and Maryland's Eastern Shore	PNC Bank Delaware
Edgemoor Revitalization Cooperative	Provest Realty
Gaudenzia, Inc.	RC&D Emergency Home Repair
Habitat for Humanity of New Castle County	State Council for Persons with Disabilities
Homeless Planning Council of Delaware	State of DE Div. of Services for Aging & Adults with Disabilities
Interfaith Community Housing of Delaware	State of Delaware Division of the Visually Impaired
JP Morgan Chase	State of Delaware Department of Health and Social Services
Lutheran Community Services	The Salvation Army
Jewish Family Services	WSFS Bank
Limen House	New Castle County Community Partnership
Delaware Housing Coalition	New Castle County Housing Authority
Delaware Youth for Christ	New Castle County Community Services Advisory Board
Catholic Youth Ministry (Diocese of Wilmington)	Blenheim Homes
West End Neighborhood House	Delaware Valley Development Company
Leon N. Weiner and Associates	Veterans Administration
Salvation Army	Harriet Tubman Safe House
Family Promise of New Castle County	State of Delaware Division of Family Services
YMCA Central Wilmington	

On January 25 and 26 and again on March 2 and 3, focus group sessions were held to engage representatives from public departments and area non-profit organizations in the CP planning process. During the agency consultation process, several themes were repetitively voiced by participants in the interviews and focus group sessions. These themes included the following:

- There is a need for affordable housing for extremely low and very low income households and persons, the working poor, and families with children.
- In addition to the County's low income residents, its special needs populations have growing needs that have outpaced available resources. Decent, affordable, and accessible housing and increased access to services are the greatest of these needs. Accessibility can translate into a variety of home modifications, based on an individual's type of disability.
- Due to the County's aging housing stock coupled with the current economic conditions, housing rehabilitation programs and emergency repair programs are increasingly important to keep residents living in their homes.
- There is a need to develop land use policies that encourage the expansion of affordable housing throughout the County.
- There is a need to encourage and support community-based planning efforts.
- There is a need for community-based, volunteer-driven self help efforts, for example, to assist frail elderly persons.

### **Citizen Participation (91.200 (b))**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

5 Year Strategic Plan Citizen Participation response:

#### **1. Summary of Citizen Participation Process**

New Castle County encourages citizen participation in the consolidated planning process and has followed its HUD-approved Citizen Participation Plan in the preparation of the CP. In addition to newspaper notices in the state-wide News-Journal and the Spanish language publication Hoy in Delaware, notices of the consolidated plan hearings were posted at County libraries and were also mailed to approximately 100 housing and community development agencies. Two public hearings were held on September 28, 2009 and April 8, 2010. In addition, drafts of the Five-Year Consolidated Plan and Annual Action Plan were placed on public display for 30 days beginning March 26 and ending April 25, 2010.

In an effort to solicit broader public participation, the County conducted an online survey for residents, business owners, and service providers to complete regarding their views and opinions on important housing and community development needs in New Castle County. The survey was drafted to provide guidance to County officials in establishing budget and program priorities for the next several years, specifically the allocation of federal funds received for housing and community development activities. County staff encouraged residents to become involved in the planning process, as public feedback was deemed essential to ensure that the County's most critical needs were identified. A copy of the survey instrument is included in Appendix A.

The New Castle County Housing and Community Development Needs Survey was available on the Internet via [www.zoomerang.com](http://www.zoomerang.com), an online survey tool. The survey was officially launched on December 10, 2009, and closed on January 8, 2010, giving area stakeholders and residents approximately four weeks to complete the survey. The link was advertised on the County's website (<http://www.nccde.org>) and was announced at various stakeholder and public meetings throughout the CP planning process. A total of 189 responses were received and analyzed. The complete analysis of the survey results can be found in Appendix B. A brief summary of the survey responses is as follows:



### Housing Needs

- Sixty-seven percent (67%) of survey participants indicated that the incorporation of green building principles into rehabilitation and new construction projects is a high or important need.
- Sixty-four percent (64%) of respondents indicated that programs aimed at helping the homeless become self-sufficient are either a high need or an important need in New Castle County.
- There were 114 respondents, or 62%, that stated financial literacy programs are either a high need or an important need in the County.

### Recreation and Public Infrastructure Needs

- Fifty-five percent (55%) of participants indicated that street and sidewalk improvements are either a high need or an important need in New Castle County.

### Public Service Needs

- Sixty percent (60%) of survey respondents indicated the need to provide more public transportation programs is a high or important need.
- Fifty-eight percent (58%) of participants stated more transportation programs for seniors are a high need or an important need in New Castle County.
- Fifty-six (56%) of respondents indicated the need for more programs for youth as one of the City's highest or more important needs.

### Economic Development Needs

- Fifty-seven percent (57%) of survey participants indicated the need for employment and training programs for County residents as a high need or an important need.

### Neighborhood Needs

- Seventy-four percent (74%) of survey respondents stated that the need to support crime awareness and prevention activities is a high need and important need in New Castle County.
- Sixty-six percent (66%) of respondents stated the demolition of vacant and deteriorated structures is either an important or high need.
- Fifty-nine percent (59%) of participants support the need to undertake targeted neighborhood revitalization projects as a high or important priority in the County.

A final public hearing is scheduled for April 8, 2010, during the 30-day public display and comment period. This hearing also will be advertised in accordance with the County's Citizen Participation Plan.

## **2. Summary of Citizen Comments**

### **Public Comment Period: March 26 – April 25, 2010**

On April 8, 2010 at 6:30 p.m., in the multi-purpose room of the James H. Gilliam, Sr., Building, New Castle County's Department of Community Services, Division of

Community Development & Housing, held the Spring Public Meeting. Approximately 190 agencies representing Community Development and Housing in New Castle County were invited to attend. Additionally, the meeting was advertised in the News Journal, on the County’s web site, and in the Spanish language newspaper, Hoy. Listed below are the attendees and the agency, if applicable, that they represented.

**Attendee Name & Organization:**

George Smiley	New Castle County Council
Paul Berry	Blackfeather Academy
Laurel Pearson	Hillside Farms
Elaine Archangelo	Director, Delaware Division of Social Services
Andrew Taylor	Cooch & Taylor, P.A.
Dorothy Medeiors	Edgemoor Revitalization Corporation
Rashmi Rangan	Delaware Community Reinvestment Action Council
Lori Kane	New Castle County Police Department
Jackie Cousin	Pencader Hundred Community Center
Lavonya Edwards	Pencader Hundred Community Center
Kevin Smith	Habitat for Humanity of New Castle County
Steve Tindall	Lutheran Community Services
Diane Casey	Delaware HIV Consortium
Anthea T. Piscarik	Ministry of Caring
Lottie Lee	Delaware Health & Social Services
Rev. Robert Hall	Delaware Ecumenical Council of Children and Families
Anne M. Farley, Ph.D	New Castle County, Community Services
Carrie Casey	New Castle County, Community Services
Marguerite Ashley	New Castle County, Community Services
Paul Reynolds	New Castle County, Community Services
Heather Mergenthaler	New Castle County, Community Services
Bea Chesoroni	New Castle County, Community Services
Lexie Driscoll	New Castle County, Community Services
Kathy Dilts	New Castle County, Community Services
Danette Brock	New Castle County, Community Services
Nicole Waters	New Castle County, Community Services
Missy Moore	New Castle County, Community Services
Diane Banning	New Castle County, Community Services

**Questions & Answers:**

Listed below are the questions asked by attendees and the answer they received from New Castle County staff.

- Q:** Does the priority rating score (low, medium, high) mean New Castle County didn’t consider the program important if it scored low?
- A:** No, the scoring for some programs may be low if those particular programs/ services are not ones New Castle County is responsible for maintaining. Example given: Curb Repair could be a State of Delaware (Government) responsibility.
- Q:** Does New Castle County focus on making the homes funded through their Home Repair Program energy efficient?

**A:** Yes, if windows or heaters are updated they are replaced with energy efficient ones.

In addition, one attendee made a suggestion that New Castle County should inform the public, via The News Journal, about sub-grantee success stories. She felt the public would appreciate knowing how the grants from New Castle County are assisting agencies in making a positive impact on the vulnerable residents of the area.

In closing, the overall comments focused on how the meeting was well organized and planned. Audience members conveyed the power point presentations and presenters were professional and precise. The attendees expressed their enjoyment of the focus groups and appreciated the opportunity to be involved in the process. Several attendees stated this was a real learning experience and commended New Castle County staff for their dedication and intense preparation.

The following direct quotes from two of the attendees summed up everything:

- “Thank you for a very well coordinated and highly involved community engagement process that resulted in thoughtful allocation of priorities.”
- “Overall, I think that the County staff did a tremendous job of involving the community in the planning process. The result is a solid planning tool that will direct federal spending into worthwhile activities for the next 5 years. You should be proud of your accomplishments. Congratulations on a job well done!”

#### **Written Comments Received on the Consolidated Plan:**

1. Dianne Casey, Director of Housing Programs, Delaware HIV Consortium—Minor Editing Comments Received and Accepted.

2. **From:** Rashmi Rangan [mailto:RRangan@dcrac.org]

**Sent:** Sunday, April 11, 2010 7:36 AM

**To:** Brock, Danette; Ashley, Marguerite; Reynolds, Paul; Casey, Carrie; Farley, Anne

**Subject:** DCRAC's comments supplemented

Dear all:

At the public hearing, DCRAC's comments were centered on 2 issues:

1. How would NCC assure that in implementing the consolidated plan it adheres to the Section 504 of the Rehabilitation Act of 1973.
2. How will NCC assure that in implementing the consolidated plan, NCC would promote desegregated communities?

I (Rashmi) am attaching two documents for your review, study, consideration, and adoption in the consolidated plan.

A checklist intended for accessibility reviews of properties owned/operated/managed by recipients of federal financial assistance—available on [www.hud.gov](http://www.hud.gov). As a matter of policy—we recommend that if not established, NCC include Section 504 of the

Rehabilitation Act of 1973 in its contracts with sub grantees AND amend the checklist used by inspectors to include the attached—if not already done.

A memorandum sent to HUD by the Civil Rights Task Force on Federal Housing Policy encouraging HUD to take meaningful steps in desegregating our communities. We recommend that NCC adapt and adopt these recommendations in its consolidated plan.

Rashmi  
Rashmi Rangan  
Delaware Community Reinvestment Action Council, Inc.  
601 North Church Street, Wilmington, DE 19801

NCC Response:

DCRAC Question #1: How would NCC assure that in implementing the consolidated plan it adheres to the Section 504 of the Rehabilitation Act of 1973.

Section 504 of the Act requires that for all federally-assisted new residential construction, at least 5% of the dwelling units are accessible to persons with mobility impairments and another 2% of the units be accessible for persons with sensory impairments. New Castle County imposes Section 504 requirements on all CDBG and HOME-assisted activities, for in-house activities by means of policy and procedure, and for sub-grantee activities through contract agreements.

We will review Ms. Rangan’s suggestion to include the Uniform Federal Accessibility Standards (UFAS) checklist items in the inspection process, and consider requiring the developer and/or general contractor to complete HUD's UFAS checklist for all CDBG and HOME-assisted construction, and reference the UFAS in NCC's sub-grantee agreements.

DCRAC Question #2: How will NCC assure that in implementing the Consolidated Plan, NCC would promote desegregated communities?

- Each year as part of its Annual Action Plan, New Castle County certifies to HUD that it will affirmatively further fair housing. The County takes this pledge very seriously.
- In the coming year, we will be collaborating with other HUD entitlement communities in Delaware to conduct an Analysis of Impediments to Fair Housing Choice (AI).
- New Castle County considers DCRAC as a full fair housing stakeholder in the AI process. We will contact Ms. Rangan in the next few months to obtain the input of DCRAC into the development of the AI, through an interview with the County’s AI consultant. Toward the end of the AI planning process, DCRAC’s input will be sought on the draft AI.

### **3. Summary of Efforts Made to Broaden Participation**

In an effort to broaden participation, the County published the Consolidated Plan notice in Delaware’s Spanish language newspaper, Hoy. In addition, notices regarding the hearings were placed in several public agencies and community centers and were also emailed to area stakeholders. The County also sent out written questionnaires to area housing and service providers as another method of gaining

feedback on important needs and priorities.

The online survey was launched as an alternate means of participation in the CP process. Residents, business owners, and service providers were encouraged to express their views and opinions on important housing and community development needs in New Castle County. The survey was available online for about four weeks (December 10, 2009 through January 8, 2010) and was promoted through advertisement on the County's website and announced at various stakeholder and public meetings throughout the CP planning process.

A complete list of the stakeholders identified and invited to participate in the CP process can be found in "Managing the Process."

#### **4. Explanation of Comments Not Accepted**

There were no citizen comments received regarding the draft Consolidated Plan which were not accepted.

### **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

5 Year Strategic Plan Institutional Structure response:

#### **1. Institutional Structure**

There are several organizations that will play a role in implementing the County's Five-Year Consolidated Plan, including area non-profit housing developers, social service providers, human and homeless service providers, and Cooperating Community City of Newark. The Department of Community Services operates in-house programs, supports programs operated by other County departments, and awards funds to various housing and community development agencies. Sub-grantee agencies, primarily non-profits, provide housing and social services for specific populations, including homeless persons, senior citizens, extremely low income renters, first time homebuyers, persons with disabilities, children and youth, etc. In addition, sub-grantees also engage in housing construction and rehabilitation. Sub-grantees are chosen during each competitive, yearly funding cycle.

Area municipalities also play a role in implementing various parts of the CP. New Castle County maintains cooperation agreements with 12 of the 13 incorporated county villages, towns, and cities, so that programs may occur within municipal limits. The City of Wilmington is its own HUD entitlement community. When the County invests in Wilmington, it must demonstrate benefit to County residents who reside outside of Wilmington city limits. Additionally, the County's cooperation agreement with the City of Newark specifies that they receive a HUD-specified portion of funds each year and operate a program independent of County decision making. The County serves as the program administrator for the City of Newark and folds the City of Newark's programs into the County's CP. Approximately 12% of County HUD funding passes through to the City of Newark. Municipalities other than Newark and the City of Wilmington compete for funds in the same way as private agencies, through the competitive process.

The Department of Community Services operates three major housing programs:

- Housing Rehabilitation Loans and Grants – Department staff process loan and grant applications and also keeps loan and grant records. Clients secure their own renovation contractor for the major rehabilitation programs. Contractors are awarded through a Request for Proposal process annually for the emergency repair and grant programs. Department housing inspectors ensure work is done correctly and in compliance with regulations. Loans are serviced within the Department of Community Services. A significant investment is made annually for rehabilitation programs, and DCS maintains a waiting list for rehabilitation of approximately 300 households. Rehabilitation staff assist an average of 200 owner-occupied households per year through housing rehabilitation programs.
- Down-Payment and Settlement (DPS) Loans – Department staff administers these second-mortgage loans, which assist 150-200 first-time homebuyers each year. Homebuyers are qualified for loans by non-profit housing counseling agencies, which receive a fee from the County for each homeowner. Loans are serviced within the Department of Community Services and by a local bank. The DCS invests a significant amount of funding annually for Down-payment and Settlement loans.
- Homeowner Incentive Program for Identified Neighborhoods (HIP) – The HIP program offers incentives for housing rehabilitation and homeownership in identified neighborhoods. HIP owner-occupied rehabilitation loans up to \$20,000 are provided with the incentive of quicker turnaround time than County-wide Housing Rehabilitation Loans. The HIP Homebuyer Down payment incentive offers 3.5% of a home purchase price (up to \$10,000) in a no-interest, deferred loan. Unlike DPS loans, a HIP homebuyer need not be a first-time homebuyer.

## **2. Strengths and Gaps in the Delivery System**

The institutional structure of implementing the County's Five Year Consolidated Plan requires strong participation by local organizations and stakeholders. The County will continue to cooperate with various non-profit agencies and developers to implement its Five-Year Strategy and to address the specific needs identified in the plan. One of the strengths of the delivery system is the existing collaborative network of service providers and housing providers. For example, for the Consolidated Plan 2010-2015 process, the County created seven sub-committees whose members represent a wide-range of agencies throughout the County and state. These sub-committees are

as follows: housing needs of extremely low income households, housing needs of very low and low income households, housing and non-housing needs of elderly persons, housing and non-housing needs of persons with disabilities, homelessness, children and youth, and community development needs. These interagency collaborations provide the County Department of Community Services with well-represented forums to discuss specific projects, initiatives, and needs in the County.

The main gaps in the current delivery system are related to funding and staffing issues. Many organizations are utilizing less and less funding to do the same amount of work, if not more work. The limited amount of resources available affects the number of people that can be housed with Section 8 vouchers, the number of people that an emergency shelter can serve, etc. Overall, the service providers and housing providers throughout the County are doing as much as they can with the amount of resources available to them.

### **3. Strengths and Gaps in the Delivery System for Public Housing**

#### New Castle County Housing Authority

The New Castle County Housing Authority (NCCHA) is a division within the Department of Community Services of New Castle County government. NCCHA administers 1,824 Section 8 Housing Choice Vouchers throughout the County and does not own or operate any public housing units. NCCHA operates a Section 8 homeownership program through which 16 transactions have been completed to date. Thus, 16 previous voucher holders are now homeowners in the County. In addition, a Resident Advisory Board meets once a year to hear concerns from representatives of the Section 8 community.

One of the gaps in the delivery system for the Section 8 Voucher Program is the overall unmet need resulting from the demand for Section 8 vouchers far exceeding the actual number of vouchers available. In addition, there is an insufficient supply of handicap accessible units and 4- to 5-bedroom units. As a result of these conditions, a Section 8 applicant may remain on the waiting list for 3 months to 2.5 years, depending on the type of unit they need.

#### Newark Housing Authority

The Newark Housing Authority (NHA) works closely with the City of Newark and New Castle County. One of the main gaps within the City of Newark's public housing system is the insufficient supply of three-, four-, and five-bedroom units for low income households. In addition, the demand for both public housing and Section 8 vouchers in the City far exceeds the supply, as there are 321 families on the wait list for public housing and another 191 families waiting for a Section 8 Housing Choice Voucher. Applicants typically remain on the waiting lists for anywhere from 3-7 years.

### **Monitoring (91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

5 Year Strategic Plan Monitoring response:

## 1. Monitoring Standards and Procedures

This section describes the monitoring standards and procedures that New Castle County, through the County Department of Community Services (DCS), will follow during the implementation of the FY 2010-2014 Consolidated Plan. Performance monitoring is an important component in the long-term success of the County's CDBG, HOME, and ESG programs. The Department of Community Services is responsible for ensuring that the recipients of federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

The New Castle County Department of Community Services will have the primary responsibility of monitoring the County's Consolidated Plan. DCS will keep records on the progress toward meeting the goals and on the statutory and regulatory compliance of each activity.

Sub-grantees are monitored for regulatory compliance. Each agency is monitored, both on- and off-site, on an annual basis. The County's monitoring procedures are as follows:

- **Pre-visit review of sub-grantee case file** – This visit involves review of available data, including contracts, correspondence, draw forms, and personnel forms. DCS staff also reviews sub-grantee scope of business and results during this step. In addition, DCS staff reviews environmental impact and financial management. At the end of this step, staff decides what is important and establishes what areas will be monitored. If Davis-Bacon wages apply, the staff will coordinate a visit with the code inspector.
- **On-site visit to review project descriptions, budget, status, eligibility, and accomplishments** – DCS staff conducts interviews with members of the sub-grantee staff about the program. It may be necessary to visit related project sites (i.e. construction sites) to ensure work is as specified. Once the visit is complete, DCS staff presents preliminary conclusions to assure that the information is correct.
- **Post-visit status report detailing monitoring results and specific steps for corrective action as needed** – Following the on-site visit, a letter is sent to the sub-grantee agency's contact person. This letter outlines the results of the visit and contains monitoring conclusions, both positive and negative. Negative conclusions are clearly labeled as a finding or concern. Staff provides the sub-grantee with specific steps, or corrective actions, they can take to resolve the findings and concerns as well as a due date of corrective action for each finding.
- **Corrective action follow up, if needed** – The corrective action is designed to prevent the continuance of the identified deficiency, to mitigate any adverse effects or consequences of the deficiency, and to prevent a reoccurrence of the same or similar deficiency. Regarding follow up action, the County's protocol is as follows:
  - If the sub-grantee fails to meet the target date for completion, a telephone call and letter documenting non-compliance and consequences for failure to comply will be immediately executed to ensure necessary activity from the sub-grantee.



- When the sub-grantee response is received, their proposed corrective action should be reviewed within 15 days. The review should state if further action is needed in the case that the proposed action was not acceptable.
- The sub-grantee may then establish a new date subject to good faith.
- **Certification by written correspondence of final outcome of program service** – When the review indicates satisfactory corrective action, a letter is sent stating that the finding is closed.
- **Documentation** – All correspondence pertaining to a sub-grantee is retained in the designated binder. Upon completion of the monitoring visit, a completion form is completed. A copy is signed by the agency and the staff member that performed the monitoring.

### **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

#### **1. Basis for Assigning Priority**

The priorities presented were developed by:

- Weighing the severity of the need among all groups and sub-groups;
- Analyzing current social, housing, and economic conditions;
- Analyzing the relative needs of low and moderate income families;
- Assessing the resources likely to be available over the next five years, and;
- Evaluating input from focus group sessions, interviews, service provider and public surveys, New Castle County Council, the County Executive, County department staff, and public hearings.

#### **2. Obstacles to Meeting Underserved Needs**

The primary obstacle to meeting underserved needs is the limited funding resources available to address identified priorities. In addition, the affordability gap in what households can afford to pay for housing and the price of housing is another obstacle to meeting the needs of the underserved. The income level for individual households such as single parent, elderly, disabled, or others of limited economic means, too often is not sufficient to afford even the lowest of the market rate units. As such, the County is focusing efforts towards the creation of additional affordable and accessible rental and for-sale housing construction. Intensifying the impact of limited available funding is the current increase in local home foreclosures, increased unemployment, increased homelessness and risk of homelessness, and need for increased supportive services for the growing population that is negatively affected by the economy and finds itself with fewer resources.

In addition, information sharing, program marketing, and outreach coordination among providers are always necessary components in the delivery of services to

make sure that residents are aware of existing housing opportunities and support programs in the County.

### **Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

5 Year Strategic Plan Lead-based Paint response:

#### **1. Estimated Number of Housing Units that Contain Lead-Based Paint**

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

A significant portion of the housing stock in New Castle County consists of homes built before lead-based paint was banned in 1978. Approximately 54% of the existing 199,521 housing units in the County were constructed in eras when using lead-based paint was the norm. This suggests that most of the homes and apartment buildings that have not been recently renovated, or have not been built in the last 32 years, contain some lead-based paint.

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and that are occupied by LMI households. The significance of this data is that LMI owner households who are cost burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following table provides an estimate of the number of housing units estimated to contain lead-based paint by income level of households. This data is matched against the number of units built before 1970 to estimate the number of units that potentially contain lead-based paint and are occupied by LMI households.

**Estimated Number of Housing Units that Potentially Contain Lead-based Paint by Income Category, 2000**

Housing Units by Affordability	Total Occupied Units
<b>0%-&lt;30% of MFI</b>	
Occupied Units	4,582
Built Prior to 1970	2,103
Estimated # of Units w/ Lead-based Paint	<b>1,577</b>
<b>30%-&lt;50% of MFI</b>	
Occupied Units	30,638
Built Prior to 1970	16,878
Estimated # of Units w/ Lead-based Paint	<b>12,659</b>
<b>50%-&lt;80% of MFI</b>	
Occupied Units	78,175
Built Prior to 1970	40,477
Estimated # of Units w/ Lead-based Paint	<b>30,358</b>

Source: U.S. Department of Housing and Urban Development, SOCDs Affordability Mismatch Data

\*Data provided in this table excludes the City of Wilmington.

The following analysis is based on the above table:

0%-<30% of MFI:

HUD estimated that 2,103 (45.9%) housing units were built prior to 1970 and are occupied by extremely low-income households. HUD also estimates that 1,577 housing units built prior to 1970 contain lead-based paint, which is about 34% of the housing stock affordable to households with incomes of less than 30% of the MFI.

30%-<50% MFI:

A total of 16,878 (55%) housing units were constructed prior to 1970 and are occupied by households with incomes between 30%-50% of the MFI. HUD estimates that 12,659 housing units built prior to 1970 contain lead-based paint, which is roughly 41.3% of the housing stock affordable to households with incomes between 30%-50% of the MFI.

50%-<80% MFI:

A total of 40,477 (51.8%) housing units were built prior to 1970 and are occupied by households with incomes between 50%-80% of MFI. HUD estimates that 30,358 housing units built prior to 1970 contain lead-based paint, which is roughly 38.8% of the housing stock affordable to households with incomes between 50%-80% of the MFI.

**2. Proposed Actions to Reduce and Eliminate Lead-based Paint Hazards**

Housing rehabilitation activities conducted by New Castle County are subject to assessment for lead-based paint hazards. Assessment and clearance activities safeguard children living in federally assisted homes, which may contain lead-based paint. County housing inspectors, as well as contractors who perform federally-funded residential rehabilitation or repairs, are well-trained in lead issues. Properties not covered under HUD’s stringent lead regulations pose greater risk. Approximately 5-10 ownership housing units will be made lead-safe each year with housing rehabilitation loans.

In a typical program year, inspectors complete training in visual assessment and lead safe work practices. In addition, County inspectors continue to educate rehabilitation contractors and Section 8 landlords on lead paint assessment and safety. The Department of Community Services staff will attend continuing education program trainings and will continue to help educate rehabilitation contractors and Section 8 landlords on topics such as lead safety for remodeling, repair, and painting.

## HOUSING

### Housing Needs (91.205)

\*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

5 Year Strategic Plan Housing Needs response:

#### **1. Estimated Housing Needs: Demographic Profile and Overview of Housing Needs**

The following narrative describes New Castle's demographic characteristics and its estimated housing needs for the five years covered by the Consolidated Plan. The information in this section is based primarily on data from the U.S. Census Bureau, County departments, local agency consultations, and statistics provided through HUD for the 2000 Comprehensive Housing Affordability Strategy (CHAS). Data from Census 2000 have been updated with 2008 estimates, where available.

New Castle's population (outside of Wilmington) in 2000 was 427,601, representing an increase of 57,184 from 370,417 persons in 1990. The County's population is estimated to have increased further in recent years, rising to 462,285 in 2008. The total increase in population between 1990 and 2008 is estimated at 25%.

The following table displays total population for each of the County's 11 census county divisions in 2000.

**Total Population by CCD, 2000**

	Total Population
New Castle Total	500,265
<b>NCC Excluding Wilmington</b>	<b>427,601</b>
Brandywine	78,620
Central Pencader	32,096
Greater Newark	67,114
Lower Christiana	36,250
Middletown-Odessa	29,682
New Castle	82,021
Piedmont	29,388
Pike Creek-Central Kirkwood	42,312
Red Lion	5,589
Upper Christiana	24,529
Wilmington	72,664

Source: 2000 Census, SF 1 (P-1)

**Households**

As of 2000, there were 160,313 households in the County. Of these:

- 54,611 (34%) had children under age 18 living with them,
- 41,301 (26%) were married couples living together with children under age 18,
- 17,749 (11%) had a female householder with no husband present, and
- 37,945 (24%) were one-person households.

The number of households in the County has increased by 36.2% from 120,939 in 1990 to 160,313 in 2000. In addition, 2008 estimates project this trend continuing with an increase to 168,127 households. From the available data, persons per household increased from 2.56 in 2000 to 2.6 in 2008. On the average, households in New Castle County are slightly larger than those across the state (2.54 in 2000).

**Trends in Household Type and Size, 1990 – 2008**

	1990		2000		2008	
	#	%	#	%	#	%
<b>Total Households: New Castle County*</b>	120,939	100.0%	160,313	100.0%	168,127	100.0%
Family Households	87,313	72.2%	112,054	69.9%	117,166	69.7%
Married-couple family	73,471	60.8%	87,984	54.9%	88,225	52.5%
With Children	34,268	28.3%	41,301	25.8%	36,239	21.6%
Without Children	39,203	32.4%	46,683	29.1%	51,986	30.9%
Female-Headed Households	10,319	8.5%	17,749	11.1%	20,219	12.0%
With Children	5,752	4.8%	10,100	6.3%	11,790	7.0%
Without Children	4,567	3.8%	7,649	4.8%	8,429	5.0%
Male-Headed Household	3,523	2.9%	6,321	3.9%	8,722	5.2%
With Children	1,660	1.4%	3,210	2.0%	4,855	2.9%
Without Children	1,863	1.5%	3,111	1.9%	3,867	2.3%
Non-family and 1-person Households	33,626	27.8%	48,259	30.1%	50,961	30.3%
Average Household Size**	---		2.56 people		2.6 people	

Source: 1990 Census STF-3 (P019), Census 2000 SF-3 (P10), and 2008 American Community Survey (B11001, B11003)

\*Note: This chart for County totals excludes the City of Wilmington.

\*\*Average household size is for the entire County, including the City of Wilmington

## Income and Poverty

In 2000, the median household income (MHI) in New Castle County was \$52,419. This represented an increase of 3% from 1990, after adjusting for inflation. Between 2000 and 2008, the MHI remained relatively stable, increasing by 2% to \$66,876, after adjusting for inflation.

### Household Income, 1990-2008

	1990		2000		2008	
	Total	% of Total	Total	% of Total	Total	% of Total
Less than \$10,000	9,291	6.9%	7,500	4.7%	6,609	3.7%
\$10,000 to \$14,999	7,152	5.3%	5,653	3.5%	4,135	2.3%
\$15,000 to \$24,999	17,325	12.8%	14,875	9.3%	11,812	6.7%
\$25,000 to \$34,999	20,990	15.5%	16,615	10.4%	13,716	7.8%
\$35,000 to \$49,999	29,915	22.1%	25,294	15.8%	21,772	12.3%
\$50,000 to \$74,999	30,841	22.8%	36,453	22.7%	35,818	20.3%
\$75,000 to \$99,999	11,857	8.7%	23,899	14.9%	27,371	15.5%
\$100,000 to \$149,999	5,739	4.2%	20,081	12.5%	33,882	19.2%
More than \$150,000	2,415	1.8%	9,943	6.2%	21,524	12.2%
<b>Total</b>	<b>135,525</b>	<b>100.0%</b>	<b>160,313</b>	<b>100.0%</b>	<b>176,639</b>	<b>100.0%</b>
<b>Median Household Income*</b>	<b>\$63,614**</b>		<b>\$65,540**</b>		<b>\$66,876</b>	

Source: U.S. Census 1990, SF-3 (P080, P080A); Census 2000 SF-3 (P52, P53); 2008 DemographicsNow

Note: This chart excludes the City of Wilmington.

\*Median Household Income is based on the entire County, including the City of Wilmington.

\*\*Adjusted to 2008 dollars

Among all racial/ethnic group households in the County, Asian households had the highest MHI at \$71,025. White households had the second-highest MHI at \$56,877. Black or African American households had the third-highest MHI at \$38,232, and Hispanic households had the lowest MHI at \$36,781.

The figure below shows data on household income by race and ethnicity. While only 12.1% of Asian households earned less than \$25,000 in 2000, 27.5% of Hispanic households had annual incomes in this lower income category. The percentage of White households in this income group was 16.3%, while the percentage of Black or African American households was 24.3%. At the opposite end of the spectrum, 35.4% of White households had incomes equal to or greater than \$75,000 in 2000 compared to 22.5% of Black or African American households and 22.7% of Hispanic households. The highest percentage belonged to Asian households with 48.9%.

### Household Income by Race and Ethnicity, 2000

Race of Household	Total	\$0 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$74,999		\$75,000 and higher	
		#	%	#	%	#	%	#	%
<b>All Households</b>	<b>161,115</b>	<b>28,299</b>	<b>17.6%</b>	<b>42,192</b>	<b>26.2%</b>	<b>36,390</b>	<b>22.6%</b>	<b>54,234</b>	<b>33.7%</b>
White	130,634	21,253	16.3%	33,063	25.3%	30,082	23.0%	46,236	35.4%
Black	21,121	5,135	24.3%	6,596	31.2%	4,643	22.0%	4,747	22.5%
Asian	4,310	520	12.1%	878	20.4%	806	18.7%	2,106	48.9%
Hispanic	5,050	1,391	27.5%	1,655	32.8%	859	17.0%	1,145	22.7%

Source: U.S. Census 2000, SF3 (P151A, P151B, P151D, P151H)

Note: This chart excludes the City of Wilmington.

The number of persons below the poverty level in New Castle increased 31.6% (6,221 persons) between 1990 and 2000, though the County's poverty rate remains below that of the state. In 1990, there were 19,670 persons below the poverty level,

which was 5.5% of all persons for whom poverty was determined. By 2000, this number rose to 25,891, accounting for 6.3% of persons for whom poverty was determined. In addition, poverty rates in Delaware increased from 8.7% to 9.2% in 2000.

**Income Below Poverty Level, 1990-2000**

	1990		2000	
	Persons below poverty level	Percent below poverty level	Persons below poverty level	Percent below poverty level
Delaware	56,223	8.7%	69,901	9.2%
New Castle County	19,670	5.5%	25,891	6.3%

Source: U.S. Census 1990, STF3 (P117), U.S. Census 2000, SF3 (P89)

\*This chart excludes the City of Wilmington

**Cost Burden and Other Housing Problems**

The following provides an estimate of the number and type of households in need of housing assistance. The review considers needs for the households according to the following categories:

- Extremely low income households (income less than 30% of MFI)
- Very low income households (income between 30% and 50% of MFI)
- Low income households (income between 50% and 80% of MFI)
- Households with income above 80% of MFI (moderate, middle and high income households).

The description of housing needs contained in this part includes discussion of cost burden and severe cost burden, overcrowding, and substandard housing conditions being experienced by income category.

**Estimated Housing Needs of Extremely Low, Very Low, and Low Income Households**

Much of the data reported in this portion of the New Castle County Five-Year CP was derived from CHAS Data 2000. CHAS Data 2000 is a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on special tabulation data. As a result, there may be discrepancies between the data reported by CHAS Data 2000 and the data reported by Census 2000 Summary File 3, which is the source of much of the data in other parts of the CP. (While CHAS data from 2000 may appear dated, it is the only source of data for this analysis and is required by HUD).

The following table reports on households with any housing problem for renters and owners. As defined by CHAS Data 2000, any housing problem includes 1) cost burden greater than 30% of income, and/or 2) overcrowding, and/or 3) without complete kitchen or plumbing facilities. The table also identifies cost burdened households. Cost burden is distinguished by households paying from 30% to 50% of their income on housing and households paying more than 50%. Households paying more than 50% are classified as severe cost burdened.

**Households with Housing Problems by Household Income, 2000**

Income Category of Household	Total	Cost Burden						Other Housing Problems**	
		Any Housing Problem*		More than 30%		More than 50% (Severe)			
		Total	%	Total	%	Total	%	Total	%
<b>Renter Households</b>									
Extremely Low (0-30% MFI)	7,087	5,329	75.2%	5,209	73.5%	4,323	61.0%	120	2.3%
Very Low (30 to 50% MFI)	6,807	5,282	77.6%	5,058	74.3%	1,184	17.4%	225	4.3%
Low (50 to 80% MFI)	9,997	3,129	31.3%	2,509	25.1%	170	1.7%	620	19.8%
Above 80% MFI	17,652	1,748	9.9%	794	4.5%	318	1.8%	953	54.5%
<b>Total Renters</b>	<b>41,543</b>	<b>15,496</b>	<b>37.3%</b>	<b>13,585</b>	<b>32.7%</b>	<b>5,982</b>	<b>14.4%</b>	<b>1,911</b>	<b>12.3%</b>
<b>Owner Households</b>									
Extremely Low (0-30% MFI)	5,490	3,783	68.9%	3,744	68.2%	2,718	49.5%	38	1.0%
Very Low (30 to 50% MFI)	8,317	3,842	46.2%	3,826	46.0%	2,071	24.9%	17	0.4%
Low (50 to 80% MFI)	16,828	6,496	38.6%	6,311	37.5%	1,296	7.7%	185	2.8%
Above 80% MFI	86,403	6,826	7.9%	6,135	7.1%	432	0.5%	691	10.1%
<b>Total Owners</b>	<b>117,038</b>	<b>20,950</b>	<b>17.9%</b>	<b>20,013</b>	<b>17.1%</b>	<b>6,437</b>	<b>5.5%</b>	<b>936</b>	<b>4.5%</b>
<b>All Households</b>									
<b>Total All Households</b>	<b>158,581</b>	<b>36,474</b>	<b>23.0%</b>	<b>33,619</b>	<b>21.2%</b>	<b>12,528</b>	<b>7.9%</b>	<b>2,854</b>	<b>7.8%</b>

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

\* Any housing problem: Cost burden greater than 30 percent of income, and/or overcrowding, and/or without complete kitchen or plumbing.

\*\* Other housing problems: Overcrowding, and/or without complete kitchen or plumbing.

As shown in the table above, CHAS Data 2000 reports 158,581 households in New Castle with 41,543 (26.2%) renters and 117,038 (73.8%) owners.

Notably:

- 75% of extremely-low income renters have housing problems (55% pay more than 50% of income for rent)
- 36,474 households (23%) have housing problems.
- 15,496 renter households (37.3%) have a housing problem. Renters compromise 42.5% of the 36,474 households with a housing problem.
- Of the 41,543 renter households, 23,891 (57.5%) have incomes classified as low, very low or extremely low. Of the 15,496 renter households with a housing problem, 13,740 (88.7%) have incomes at or below 80% of MFI.
- 20,950 owner households (17.9%) have a housing problem. Owners compromise 57.4% of the 36,474 households with a housing problem.
- Of the 117,038 owner households, 30,635 (26.2%) have incomes classified as low, very low or extremely low. Of the 20,950 owner households with a housing problem, 14,121 (67.4%) have incomes at or below 80% of MFI.

The table above also provides information regarding cost burden by income category. According to the table, there are 33,619 households (21.2%) that pay 30% or more of their income for housing. Of the cost burdened households, 12,528 (7.9%) pay more than 50% of their income for housing. Notably:

- 13,585 (32.7%) of the 41,543 renter households are cost burdened. Renters make up 40.4% of the 33,619 cost burdened homes.
- 20,013 (17.1%) of the 117,038 owner households are cost burdened. Owners make up 59.5% of the 33,619 cost burdened homes.
- In total, New Castle County has 12,577 extremely low-income households. Of these, 8,953 (71.2%) are cost burdened. 7,041 (56%) of 12,577 pay 50% or more of their income for housing costs.



- In total, the County has 15,124 very low-income households. Of these, 8,884 (58.7%) are cost burdened. 3,255 (36.6%) of the 8,884 pay 50% or more of their income for housing costs.
- In total, New Castle has 26,825 low-income households. Of these, 8,820 (32.9%) are cost burdened. 1,466 (16.6%) of the 8,820 pay 50% or more of their income for housing costs.
- Finally, the County has 104,055 households with income above 80% of the MFI. Of these 6,929 (6.7%) are cost burdened. 750 (10.8%) of the 6,929 pay 50% or more of their income for housing costs.

Cost burdened renters need decent, affordable, and accessible housing. Extremely low-income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low-income renters with a housing problem need assistance with supportive services, such as childcare, health care or transportation services. Assistance with supportive services reduces demands on their incomes, freeing up income to pay for housing. Very low income and low income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low-income renters are experiencing cost burden, all would benefit from improved economic opportunities. To take advantage of higher-skilled jobs that pay more and provide the potential for advancement, there will be the need for education and job training.

Low-income owners who are cost burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low-income owners also need assistance with supportive services that reduce the competing demands on their limited incomes. Finally, low-income owners would benefit from improved economic opportunities.

Using CHAS data, it is possible to calculate households by household income with "Other Housing Problems." Other housing problems exclude cost burden but include overcrowding, in addition to lacking a complete kitchen or plumbing. The previous CHAS table identifies the following characteristics about other housing problem the County:

- Of the 36,474 households with housing problems, 2,854 (7.8%) are classified as having other housing problems.
- In addition, 1,205 (42.2%) of the 2,854 with other housing problems are low-income, with annual income at or below 80% of MFI.

### **Estimated Housing Needs of Elderly Households, Small Households, Large Households, and All Other Households**

This section considers housing needs based on type of households. For the purpose of this section, elderly households are one- or two-person households, either person 62 years old or older. Small households consist of two to four persons. Large households have 5 or more persons. All other households are those that do not fall into one of the three previous categories.

The following table shows the 41,543 renter households reported in New Castle County by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 15,496 renter households with a housing problem, as previously reported, by household type and income category. The following characteristics emerge from the table:

- There are 5,986 elderly households, which is 14.4% of the total renters. Of these, 4,181 (69.8%) are low income. 2,987 (49.9%) of the total elderly households have a housing problem. Of these, 2,405 (80.5%) have incomes at or below 80% of MFI.
- 15,885 (38.2%) are small households. Of these, 8,764 (55.2%) are low income. 5,226 (32.9%) of the total small households have a housing problem. Additionally, 4,665 (53.2%) of the low-income small households have a housing problem.
- 2,731 (6.6%) are large households. Of these, 1,675 (61.3%) are low income. 1,491 (54.6%) of the total large households have a housing problem. In addition 1,120 (66.9%) of the low-income large households have a housing problem.
- The remaining 16,941 (40.8%) are all other households. 9,271 (54.7%) of all other renter households are low income. In addition, 5,777 (34.1%) of the total all other households have a housing problem. 5,548 (59.8%) of all other low-income households have a housing problem.

While all other households represent the largest number of renters with housing problems, a greater percentage of large households (54.6%) and elderly households (49.9%) have a housing problem, particularly among those that are low income. Low-income elderly households often live on fixed incomes and need assistance, as housing costs easily can exceed their ability to pay.

**Renter Households by Type and Income with Any Housing Problem, 2000**

	Total	Elderly Households			Small Households (2-4)			Large Households (5+)			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0% to 30% MFI)	7,087	1,763	1,010	57.3%	2,176	1,678	77.1%	474	385	81.2%	2,674	2,254	84.3%
Very Low (30 to 50% MFI)	6,807	1,354	982	72.5%	2,582	1,937	75.0%	471	385	81.7%	2,400	1,980	82.5%
Low (50 to 80% MFI)	9,997	1,064	413	38.8%	4,006	1,050	26.2%	730	350	47.9%	4,197	1,314	31.3%
Above 80% MFI	17,652	1,805	583	32.3%	7,121	563	7.9%	1,056	371	35.1%	7,670	230	3.0%
<b>Total Renters</b>	<b>41,543</b>	<b>5,986</b>	<b>2,987</b>	<b>49.9%</b>	<b>15,885</b>	<b>5,226</b>	<b>32.9%</b>	<b>2,731</b>	<b>1,491</b>	<b>54.6%</b>	<b>16,941</b>	<b>5,777</b>	<b>34.1%</b>

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following table shows the 117,038 owner households reported in New Castle by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 20,950 owner households with a housing problem, as previously reported, by household type and income category. The following characteristics emerge from the table.

- There are 26,660 elderly households, which is 22.8% of the total owners. Of these, 13,599 (51%) are low income. 4,745 (17.8%) of the total elderly households have a housing problem. In addition, 4,098 (30.1%) of the low-income elderly households have a housing problem.
- 62,403 (53.3%) are small households. Of these, 9,860 (15.8%) are low income. In addition, 9,423 (15.1%) of the total small households have a housing problem. 5,700 (57.8%) of the low income small households have a housing problem.
- 11,868 (10.1%) are large households. Of these 2,569 (21.6%) are low income. 2,575 (21.7%) of the total large households have a housing problem. Additionally, 1,519 (59%) of all large low-income households have a housing problem.
- The remaining 16,107 (13.8%) are all other households. Of these, 4,607 (28.6%) are low income. 4,172 (25.9%) of the all other households have a housing problem. In addition, 2,815 (67.5%) of all other low-income households have a housing problem.

While small households represent the largest number of households with housing problems among owners, a greater percentage of all other households (25.9%) and large households (21.7%) have a housing problem. Low-income owners of all types continue to need assistance to make housing affordable.

**Owner Households by Type and Income with Any Housing Problem, 2000**

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0% to 30% MFI)	5,490	3,091	1,926	62.3%	1,349	1,020	75.6%	183	173	94.5%	867	664	76.6%
Very Low (30 to 50% MFI)	8,317	4,356	1,028	23.6%	2,335	1,660	71.1%	616	482	78.2%	1,010	677	67.0%
Low (50 to 80% MFI)	16,828	6,152	1,144	18.6%	6,176	3,020	48.9%	1,770	864	48.8%	2,730	1,474	54.0%
Above 80% MFI	86,403	13,061	653	5.0%	52,543	3,731	7.1%	9,299	1,060	11.4%	11,500	1,357	11.8%
<b>Total Owners</b>	<b>117,038</b>	<b>26,660</b>	<b>4,745</b>	<b>17.8%</b>	<b>62,403</b>	<b>9,423</b>	<b>15.1%</b>	<b>11,868</b>	<b>2,575</b>	<b>21.7%</b>	<b>16,107</b>	<b>4,172</b>	<b>25.9%</b>

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

**Estimated Housing Needs for Persons with HIV/AIDS**

Persons living with HIV/AIDS require several levels of service. In addition to substance abuse and mental health services, clients are also in need of life skills training, including employment and vocational training and managing activities of daily living, such as living on a fixed income. Increasingly, supportive services are also dealing with the complications of aging, as medical advances have increased the life expectancy of those living with HIV/AIDS.

In August of 2009, a survey of 129 assisted households was conducted by the DE HIV Consortium. According to the Delaware HIV Consortium, as of February 1, 2010, there were 300 eligible clients (low income persons living with HIV/AIDS) in need of rental housing on the Consortium’s HOPWA-funded Tenant Based Rental Assistance (TBRA) waiting list. The 2009 Consumer TBRA survey indicated that 70% of currently assisted clients would be homeless or precariously housed if they were not in subsidized housing.

**Estimated Housing Needs for Persons with Disabilities**

The Census Bureau reports disability status for non-institutionalized persons age 5 and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home or to work at a job or business.

In New Castle County (excluding the City of Wilmington), there were 62,337 non-institutionalized persons age 5 years and older in 2000. Of these, 33,503 (53.7%) had at least one disability. There is no source of data that enumerates the number of persons with disabilities with housing needs, as local providers do not keep waiting lists.

One of the biggest needs cited by the various service providers in the County is the need for more affordable, accessible housing units for very low income persons with disabilities. In addition, the need for additional transportation options for persons with disabilities was noted as a need.

**Persons with Disabilities by CCD, 2000**

	Civilian non-institutionalized population ages 5 and up	With at least one type of disability	%
<b>County Total (excluding Wilmington)</b>	<b>62,337</b>	<b>33,503</b>	<b>53.7%</b>
Brandywine	11,316	6,683	59.1%
Central Pencader	3,764	2,200	58.4%
Greater Newark	8,778	5,418	61.7%
Lower Christiana	7,225	4,277	59.2%
Middletown-Odessa	4,172	2,475	59.3%
New Castle	13,854	7,648	55.2%
Piedmont	3,036	1,789	58.9%
Pike Creek-Central Kirkwood	5,808	509	8.8%
Red Lion	934	509	54.5%
Upper Christiana	3,450	1,995	57.8%
Wilmington	15,336	8,230	53.7%

Source: U.S. Census Bureau, Census 2000 SF3 (PCT26)

**Estimated Housing Needs for Victims of Domestic Violence**

In New Castle County, there are two operating domestic violence shelters. In addition to providing emergency shelter services, these facilities also provide crisis alleviation through hotline services.

There is a high need for safe, affordable housing, with high utility costs as an additional barrier, for battered women and their children to relocate to upon leaving the emergency shelters.

**Estimated Housing Needs for Families on the Public Housing and Section 8 Waiting List**

The New Castle County Housing Authority (NCCHA) currently administers 1,824 Housing Choice Vouchers throughout the County. In January 2009, NCCHA re-opened the Housing Choice Voucher waiting list. A professional call center was hired and calls were taken for a total of 2 days. A total of 1,500 names were collected for the list. The overall unmet need is that the demand for rental subsidies far exceeds the actual number of vouchers available. Therefore, there is a need for more affordable and accessible housing units for extremely low and low income households throughout the County.

**2. Disproportionately Greater Housing Problems**

Using CHAS Data 2000, the following considers the housing needs for all households in comparison to the households by race in New Castle County. Also considered are the housing needs of Hispanic households in comparison to all households. The review serves to consider disproportionately greater need. As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in that category as a whole.

There are 22,541 renter households within incomes at or below 80% of MFI. The following table compares the percentage of households with housing problems for

White non-Hispanic, Black or African American non-Hispanic and Hispanic householders. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for renters in New Castle County:

- 56.9% of all low-income renters have a housing problem. Black or African American non-Hispanic and White non-Hispanic renters report instances of problems at comparable rates of 56.9% and 56.2%, respectively. Hispanic low-income households experienced the largest percentage of housing problems at 61.4%.
- There are 2,337 low-income elderly renter households with a housing problem, which is 57.6% of all elderly households. There are 568 Black or African American households and 74 Hispanic households in this category. Of the 74 Hispanic households, 42 (56.8%) reported problems, while 387 of 568 Black or African American households (68.1%) reported problems.
- There are 5,236 low-income small and large renter households with a housing problem, which is 54.3% of all small and large renter households. Hispanic households in this category reported a higher rate of problems, specifically 923 of 1,487 households (62.1%).
- There are 5,247 low income “all other” renter households with a housing problem, which is 59.9% of households in this category.

**Households with Income at or below 80% of MFI with any Housing Problem by Race and Ethnicity, 2000**

	Households 0-80% of MFI		Elderly Households 0-80% of MFI			Small and Large Households 0-80% of MFI			All Other Households 0-80% of MFI		
	Total	% with a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
<b>Renters:</b>											
White Non-Hispanic	14,246	56.2%	3,436	1,908	55.5%	4,451	2,218	49.8%	6,359	3,880	61.0%
Black Non-Hispanic	6,224	56.9%	568	387	68.1%	3,762	2,095	55.7%	1,894	1,061	56.0%
Hispanic	2,071	61.4%	74	42	56.8%	1,487	923	62.1%	510	306	60.0%
<i>Total</i>	22,541	56.9%	4,078	2,337	57.6%	9,700	5,236	54.3%	8,763	5,247	59.9%
<b>Owners:</b>											
White Non-Hispanic	26,223	42.9%	12,868	3,704	28.8%	9,507	5,287	55.6%	3,848	2,264	58.8%
Black Non-Hispanic	3,358	63.3%	881	519	58.9%	1,911	1,219	63.8%	566	389	68.7%
Hispanic	799	60.3%	40	16	40.0%	646	396	61.3%	113	70	61.9%
<i>Total</i>	30,380	45.6%	13,789	4,238	32.5%	12,064	6,901	57.4%	4,527	2,722	60.3%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

There are 30,380 owner households with incomes at or below 80% of MFI. The data table reports the following characteristics for homeowners in New Castle County:

- 45.6% of all low-income owners have a housing problem. Unlike renters, Black or African American non-Hispanic and Hispanic owners reported instances of problems at rates higher than the general average at 63.3% and 60.3%, respectively.
- There are 4,238 low-income elderly owner households with a housing problem, which is 32.5% of all elderly households. There are 881 Black or African American non-Hispanic households, and 40 Hispanic households in this category. Of the 881 Black or African American non-Hispanic households, 519 (58.9%) reported problems, which was higher than the average across all races of elderly low-income householders. Additionally, 16 of the 40 Hispanic households (40%) also reported problems, a rate higher than the across-groups average of 32.5%.

- There are 6,901 low-income small and large owner households with a housing problem. Both Black or African American and Hispanic households have a slightly larger need, with 63.8% (1,219 of 1,911) and 61.3% (396 of 646), respectively, reporting problems.
- There are 2,722 low income “all other” households with a housing problem, which is 60.3% of all other low-income owner households. Again, both Black or African American and Hispanic households have a disproportionately larger need, with 68.7% (389 of 566) and 61.9% (70 of 113), respectively, reporting problems.

### **Priority Housing Needs (91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Housing Needs response:

#### **1. Priority Housing Needs and Activities**

In light of the limited amount of federal funds available to New Castle County, not all of the County’s housing needs can be addressed over the next five years. Therefore, priorities must be established to ensure that scarce resources are directed to the most pressing housing and community development needs across the County. A multi-step process was used to establish the County’s priorities. First, data relative to each need was collected and grouped into one of four major categories: housing needs, homeless needs, non-homeless special needs, and non-housing community development needs.

Second, the County consulted with a diverse group of public agencies, nonprofit organizations, and community development entities to determine the needs as perceived by the consumers of these groups.

Finally, the County used the data collected through the CP process to identify priority housing needs and activities for the next five years. The following goals were selected:

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

**Goal:** To increase the supply of decent, affordable and accessible for-sale

housing opportunities available to the County's lowest-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.

➤ **Priority #2: Housing rehabilitation for LMI homeowners**

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

➤ **Priority #3: Increasing homeownership opportunities**

**Goal:** To facilitate increased homeownership opportunities for LMI families and individuals in New Castle County and expand the options available to these groups.

➤ **Priority #4: Expanding the availability of rental housing stock for LMI households**

- Goal: To increase the permanent supply of decent, affordable and accessible rental housing opportunities available for the County's lowest-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.

➤ **Priority #5: Assisting homeless populations**

**Goal:** To provide stability and opportunity to the County's homeless populations through work with non-profit organizations and other public agencies.

➤ **Priority #6: Support housing for persons with disabilities**

**Goal:** To support independent living housing options for persons with disabilities.

## 2. Basis for Determination

Of the housing units that are vacant and for rent in New Castle County, 2,295 are considered affordable to households with income between 0% and 50% of median. There is no available data on the condition of these available, affordable units. Even if all of these units were considered to be in compliance with local code standards (which is very unlikely), there would still not be enough to adequately house the 23,891 low-income rental households in the County. More than 50% of all very low income renter households experienced housing problems to some degree in 2000. Even if those housing units that are known to be affordable to households at 50% of median or less are in standard condition, there still remains a severe lack of available units to address the affordable housing needs of this income group.

In addition to a need for more affordable rental housing in the County, there is a need for rehabilitation and preservation of the existing owner-occupied stock. Protection of the housing stock through rehabilitation helps to stabilize neighborhoods, eliminate blighting influences, and preserve the local tax base. With 30% of the County's housing stock constructed prior to 1950, there is a considerable need for housing rehabilitation. In addition to the age of housing, the potential for lead-based paint hazards threatens a large number of all housing units.

While homeowner households significantly outnumber renter households in New Castle County, there is still a substantial number of renters. Many potential homebuyers are limited by an inability to save money for down payment and closing costs, especially given the recent economic downturn. The County intends to provide and/or facilitate increased opportunities among those lower income renter households that wish to become homeowners. Homeownership would provide relief from overcrowding for larger families that find it necessary to double-up with other families in order to maintain their housing. Doubling-up most often occurs when there is a deficiency of affordable and/or adequate (i.e., three or more bedrooms in a unit which meets code standards) housing units. In New Castle County, 37.3% of large family renter households with incomes between 51% and 80% of median reported housing problems.

The problem of homelessness continues to persist in New Castle County, affecting households with children and special-needs groups as well as individuals. The County will continue to provide homeless assistance to various homeless subpopulations through its local non-profit agencies or qualified public agencies.

### **3. Basis for Assigning Priority**

The following factors were considered in developing housing-related priorities for New Castle County. Priorities defined are general in nature to encompass the variety of assistance that may be given in a five-year period. Projects that address multiple priorities will be given higher preference than those addressing a single priority need.

- The state of New Castle County's housing stock: its condition, cost, size, and distribution
- The needs of New Castle County's households, particularly those not being adequately served by the existing housing supply
- Consideration of who is and who is not already being served
- Capacity to meet housing needs
- Resources that New Castle County realistically anticipates receiving to address housing needs

### **4. Obstacles to Meeting Underserved Needs**

The primary obstacle to meeting underserved housing needs is the limited funding resources available to address identified priorities. In addition, the gap in what households can afford to pay for housing and the price of housing is another obstacle to meeting the needs of the underserved. Intensifying the impact of limited available funding is the current increase in local home foreclosures, increased unemployment, increased homelessness and risk of homelessness, and need for increased supportive services for the growing population that is negatively affected by the economy and finds itself with fewer resources. Local municipalities throughout the County have even fewer resources available to address these issues as local governments face reductions in general funds and non-federal revenues, thus increasing the pressure for support of such services from the County level.



## Housing Market Analysis (91.210)

\*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

5 Year Strategic Plan Housing Market Analysis responses:

### 1. Characteristics of the Housing Market

The rate of growth in New Castle’s housing stock has been slower than that of Delaware as a whole. In 1990, there were 173,560 housing units in New Castle, 64.5% of which were owner-occupied. The housing inventory grew to 199,521 in 2000, an increase of 15.0%. In the same 10-year period, the number of housing units in Delaware grew by 18.3%.

Between 2000 and 2008, the total number of housing units increased to 213,499, up 7% from 2000. Vacant units represented 7.9% of the total housing stock in 2008, with 16,829 units, an increase of 2.6% from 2000.

HUD’s State of Cities Data System maintains data on local building permits. As shown in the following table, the County (excluding the City of Wilmington) issued permits for 13,473 single-family units and 2,168 units in multi-family housing structures between 2000 and 2008. In those years, there were no permits issued for two-, three-, or four-unit structures. The growth in the County’s housing stock since 2000 is split exclusively between single-family structures (86.1%) and units in structures housing five or more units (13.9%).

**Residential Building Permits Issued, 2000 – 2008**

Units by structure type:	2000	2001	2002	2003	2004	2005	2006	2007	2008
Single-family (attached or detached)	1,585	1,588	2,035	1,733	1,954	1,490	1,339	1,136	613
Multi-family	630	160	96	542	88	89	235	204	124
Two-unit	0	0	0	0	0	0	0	0	0
Three- and four-unit	0	0	0	0	0	0	0	0	0
Five or more units	630	160	96	542	88	89	235	204	124
<b>Total</b>	<b>2,215</b>	<b>1,748</b>	<b>2,131</b>	<b>2,275</b>	<b>2,042</b>	<b>1,579</b>	<b>1,574</b>	<b>1,340</b>	<b>737</b>

Source: HUD, SOCDS Building Permits Database

In 2000, there were 167,383 housing units in New Castle County, of which 75.3% were single-family attached or detached units and the remaining units were contained in multi-family structures with two or more units. In addition, there were 5,031 mobile homes in the County, accounting for 3% of the total housing stock. The following table provides a review of units per structure for the County and state.

**Housing Units per Structure, 2000**

	Total Units	Single-family units (detached and attached)	Multi-family units					Mobile home	Boat, RV, Van, etc
			2 to 4	5 to 9	10 to 19	20 or more	Total		
New Castle County	167,383	126,052	6,500	7,214	14,224	8,355	36,293	5,031	7
Delaware	343,072	240,028	15,641	12,780	18,801	16,906	64,128	38,281	635

Source: U.S. Census 2000, SF3 (H30)

**Occupancy and Tenure of Housing Units**

New Castle County’s home ownership rate was 73.7% in 2000 and was higher than the statewide rate of 63.0%. Additionally, New Castle County contained 7,065 vacant units in 2000, resulting in a vacancy rate of 4.4%. This represents a small increase in vacancy from 1990, when the Census reported 6,711 vacant units in the County, outside of Wilmington.

**Occupancy and Tenure by CCD, 2000**

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
New Castle County	199,521	188,935	132,493	70.1%	56,442	29.9%	10,586	5.6%
<b>NCC excluding Wilmington</b>	<b>167,383</b>	<b>160,318</b>	<b>118,146</b>	<b>73.7%</b>	<b>42,172</b>	<b>26.3%</b>	<b>7,065</b>	<b>4.4%</b>
Brandywine	33,940	32,292	23,705	73.4%	8,587	26.6%	1,648	4.9%
Pencader	11,738	11,327	9,243	81.6%	2,084	18.4%	411	3.5%
Greater Newark	24,000	23,140	14,528	62.8%	8,612	37.2%	860	3.6%
Lower Christiana	15,194	14,496	10,411	71.8%	4,085	28.2%	698	4.6%
Middletown-Odessa	10,004	9,549	8,481	88.8%	1,068	11.2%	455	4.5%
New Castle	31,922	30,315	21,296	70.2%	9,019	29.8%	1,607	5.0%
Piedmont	1,044	10,654	9,217	86.5%	1,437	13.5%	390	37.4%
Pike Creek-Central Kirkwood	17,645	17,173	13,793	80.3%	3,380	19.7%	472	2.7%
Red Lion	1,998	1,900	1,706	89.8%	194	10.2%	98	4.9%
Upper Christiana	9,898	9,472	5,766	60.9%	3,706	39.1%	426	4.3%
Wilmington	32,138	28,617	14,347	50.1%	14,270	49.9%	3,521	11.0%
<b>Delaware</b>	<b>343,072</b>	<b>298,736</b>	<b>216,046</b>	<b>72.3%</b>	<b>82,690</b>	<b>27.7%</b>	<b>44,336</b>	<b>12.9%</b>

Source: U.S. Census 2000 SF3 (H6, H7)

New Castle County has maintained a relatively high proportion of owner-occupied housing. The 2000 Census reported that 118,146 (73.7%) of the County’s 160,318 housing units were owner-occupied, while the remaining 42,172 (26.3%) were renter-occupied. The rate of home ownership varied by municipality, ranging from a low of 50.1% in Wilmington to a high of 89.8% in Red Lion.

The following table shows housing tenure in New Castle County in 2000 by race of the household and for Hispanic households. White households in the county own their housing units at a rate of 87.4%, significantly higher than the 73.7% rate of all households countywide. Minority households and Hispanic households own their housing units at far lower rates.

**Owner Occupancy by Race and Ethnicity of Household, 2000**

	Total Housing Units	Owner Occupied units	%	% Owner Occupied Units							
				White		Black		Asian		Hispanic	
				#	%	#	%	#	%	#	%
New Castle County Total	188,935	132,493	70.1%	110,793	83.6%	17,011	12.8%	2,223	1.7%	2,851	2.2%
NCC Excluding Wilmington	160,318	118,146	73.7%	103,238	87.4%	10,900	9.2%	2,130	1.8%	2,126	1.8%
Brandywine	32,292	23,705	73.4%	21,889	92.3%	1,212	5.1%	406	1.7%	204	0.9%
Pencader	11,327	9,243	81.6%	7,710	83.4%	1,194	12.9%	191	2.1%	203	2.2%
Greater Newark	23,140	14,528	62.8%	13,145	90.5%	834	5.7%	342	2.4%	211	1.5%
Lower Christiana	14,496	10,411	71.8%	9,767	93.8%	392	3.8%	57	0.5%	280	2.7%
Middletown-Odesa	9,549	8,481	88.8%	7,738	91.2%	522	6.2%	98	1.2%	105	1.2%
New Castle	30,315	21,296	70.2%	15,264	71.7%	5,231	24.6%	172	0.8%	722	3.4%
Piedmont	10,654	9,217	86.5%	8,550	92.8%	144	1.6%	459	5.0%	70	0.8%
Pike Creek-Central Kirkwood	17,173	13,793	80.3%	12,978	94.1%	402	2.9%	254	1.8%	190	1.4%
Red Lion	1,900	1,706	89.8%	1,466	85.9%	195	11.4%	8	0.5%	23	1.3%
Upper Christiana	9,472	5,766	60.9%	4,731	82.0%	774	13.4%	143	2.5%	118	2.0%
Wilmington	28,617	14,347	50.1%	7,555	52.7%	6,111	42.6%	93	0.6%	725	5.1%

Source: U.S. Census 2000 SF3 (H11, H12)

**Renter Occupancy by Race and Ethnicity of Household, 2000**

	Total Housing Units	Renter Occupied units	%	% Renter Occupied Units							
				White		Black		Asian		Hispanic	
				#	%	#	%	#	%	#	%
New Castle County Total	188,935	56,442	29.9%	32,934	58.4%	18,150	32.2%	2,068	3.7%	4,098	7.3%
NCC Excluding Wilmington	160,318	42,172	26.3%	27,963	66.3%	9,861	23.4%	1,952	4.6%	2,870	6.8%
Brandywine	32,292	8,587	26.6%	5,484	63.9%	2,424	28.2%	399	4.6%	297	3.5%
Pencader	11,327	2,084	18.4%	1,313	63.0%	618	29.7%	66	3.2%	55	2.6%
Greater Newark	23,140	8,612	37.2%	6,442	74.8%	1,114	12.9%	533	6.2%	670	7.8%
Lower Christiana	14,496	4,085	28.2%	2,662	65.2%	956	23.4%	95	2.3%	597	14.6%
Middletown-Odesa	9,549	1,068	11.2%	823	77.1%	198	18.5%	-	0.0%	100	9.4%
New Castle	30,315	9,019	29.8%	4,929	54.7%	3,187	35.3%	302	3.3%	665	7.4%
Piedmont	10,654	1,437	13.5%	1,309	91.1%	57	4.0%	53	3.7%	46	3.2%
Pike Creek-Central Kirkwood	17,173	3,380	19.7%	2,490	73.7%	459	13.6%	184	5.4%	266	7.9%
Red Lion	1,900	194	10.2%	171	88.1%	23	11.9%	-	0.0%	-	0.0%
Upper Christiana	9,472	3,706	39.1%	2,340	63.1%	825	22.3%	320	8.6%	174	4.7%
Wilmington	28,617	14,270	49.9%	4,971	34.8%	8,289	58.1%	116	0.8%	1,228	8.6%

Source: U.S. Census 2000 SF3 (H11, H12)

**Recent Housing Sales Trends**

The housing market in New Castle County and the State of Delaware as a whole has been affected by foreclosures and vacancies, caused by a combination of the overvaluation of housing in the County, overbuilding, and loss of employment. Overall, the housing market has slowed in recent years. Currently, there is eight months of inventory on the market. In the first quarter of 2009, the average days on market were 87.

Between 2008 and 2009, the state of Delaware's home prices declined 3.3%. By comparison, the decline in New Castle County was double this amount, or 7.7%, as the median home price decreased from \$261,000 to \$241,900.

The Delaware State Housing Authority publishes quarterly statistics on home sales in the State of Delaware, including the three counties and several areas within these counties. The following chart provides data on the median sales prices in each quarter of 2007 and 2008 and the first two quarters of 2009.

**Median Sales Prices, 2007-2009**

Location	2007				2008				2009		% Change 1st Qtr. 2008 vs. 1st Qtr. 2009
	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.	1st Qtr.	2nd Qtr.	3rd Qtr.	4th Qtr.	1st Qtr.	2nd Qtr.	
New Castle County	\$230,000	\$238,000	\$241,500	\$236,500	\$237,000	\$240,000	\$234,500	\$230,000	\$225,000	\$225,000	-2.17%
Wilmington	\$145,000	\$150,000	\$150,000	\$140,000	\$165,000	\$160,000	\$182,500	\$169,500	\$167,000	\$181,500	15.17%
Newark	\$260,000	\$265,000	\$268,500	\$250,000	\$251,000	\$283,000	\$236,500	\$282,000	\$223,500	\$232,000	-14.04%
New Castle area	\$170,000	\$254,000	\$209,000	\$177,000	--	\$230,000	--	--	\$178,000	\$160,000	4.71%
Middletown	\$254,000	\$253,000	\$227,500	\$235,000	\$239,000	\$249,000	\$228,000	\$230,000	\$340,000	\$275,000	33.86%
Elsmere	\$147,000	\$148,000	\$155,000	\$165,000	\$142,000	\$162,500	--	--	\$109,000	--	-25.85%

Source: Delaware State Housing Authority

Comparing the first quarter of 2007 with the first quarter of 2009 indicates that the median home price in the County decreased 2.17%. This statistic is also available for five areas within New Castle County. In Wilmington, the median home price increased 15.17% during the same period. Median home sales also increased in the New Castle area by 4.71% and in the Middletown area by 33.86%. On the contrary, in the Newark area and in Elsmere, the median home price decreased by 14.04% and 25.85%, respectively.

**Rental Rates**

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in each county in the United States for 2009. In New Castle County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,005. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$3,350 monthly or \$40,200 annually. Assuming a 40-hour workweek, 52 weeks per year, this level of income translates into a Housing Wage of \$19.33.

In New Castle County, a minimum wage worker earns an hourly wage of \$7.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 108 hours per week, 52 weeks per year. Or, a household must include 2.7 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

The estimated mean (average) wage for a renter in New Castle County is \$16.86 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 46 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in New Castle County. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom is \$842.

**Condition of Local Housing Stock**

Using indicators of housing deficiency available from the 2000 Census, the following narrative describes the condition of the housing stock in New Castle.

A structure's age is used to demonstrate the amount of time a unit has been in the housing inventory and the duration of time over which substantial maintenance is necessary. In the absence of routine maintenance, older housing usually becomes

substandard. The age threshold used to signal a potential deficiency is 50 years or more. The 2000 Census reported that 31.6% of the total owner-occupied housing stock (37,339 units) was built prior to 1960. In addition, 25.5% of the County's renter-occupied housing stock (10,756 units) was built prior to 1960. However, age alone is not the definitive indicator for determining the condition of the local housing stock.

Other deficient characteristics of the housing stock may indicate the degree to which housing maintenance has been deferred or neglected. For example, the Census Bureau considers a lack of plumbing facilities to constitute a substandard unit. The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Among the owner units in New Castle County, 166 (0.1%) lacked complete plumbing in 2000. There were 229 (0.5%) renter units that also lacked complete plumbing facilities in 2000.

Overcrowding is directly related to the wear and tear sustained by a housing unit. More than one person per room is used as the threshold for defining living conditions as overcrowded. In 2000, there were 1,059 owner housing units (0.9%) with more than one person per room. In addition, 2,781 renter units, or 6.6% of the total renter-occupied housing stock, were overcrowded.

New Castle County defines these terms as follows:

**Standard condition:** Housing units that meet local housing code and/or require only cosmetic work, correction of minor livability problems or maintenance work. Refer to NCC local housing code.

**Substandard condition but suitable for rehabilitation:** A dwelling unit characterized by noncompliance with acceptable housing code standards but that can be cost-effectively rehabilitated to meet local housing code standards.

The following tables summarize deficiency types for renter- and owner-occupied units in the County compared to the state.

**Housing Quality Indicators among Owner-Occupied Units, 2000**

	Total Owner-Occupied Units	Units Built Prior to 1960		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
New Castle County	118,146	37,339	31.6%	166	0.1%	1,059	0.9%
Delaware	216,046	66,291	30.7%	575	0.3%	2,704	1.3%

Source: U.S. Census 2000 SF3 (H20, H36, H48)

**Housing Quality Indicators among Renter-Occupied Units, 2000**

	Total Renter-Occupied Units	Units Built Prior to 1960		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
New Castle County	42,172	10,756	25.5%	229	0.5%	2,781	6.6%
Delaware	82,690	27,571	33.3%	544	0.7%	5,567	6.7%

Source: U.S. Census 2000 SF3 (H20, H36, H48)

**Vacant For-Sale and For-Rent Units Affordable to Low Income Households**

CHAS Data 2000 provided data on the number of dwelling units that were vacant and for-sale or for-rent to households by income category. While this dataset is very dated, there is no other current source for this information. The County recognizes that current housing market conditions make this data obsolete for all practical purposes. However, HUD requires the inclusion and use of this data in the CP.

CHAS Data based on the 2000 Census reported a total of 1,190 vacant for-sale units in New Castle. The following table lists the number of vacant for-sale units that were affordable to extremely low, very low, and low income households in 2000.

**Vacant For-Sale Units Affordable to Households with Incomes at or below 80% MFI, 2000**

Unit Size	Number Affordable to Households with Incomes		
	0-30% of Median	31-50% of Median	51-80% of Median
0-1 bedroom	0	38	4
2 bedrooms	0	233	106
3 bedrooms	0	288	521
Total	0	559	631

Source: HUD CHAS Data 2000

Notably:

- There were no sales units available and affordable to households below 30% of MFI.
- There were 559 units (47%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 631 units (53%) available and affordable to households with incomes between 51% and 80% of MFI.

CHAS Data 2000 also reported there were a total of 3,164 vacant for-rent units in the County. The following table lists the number of vacant for-rent units that are affordable to extremely low, very low, and low income households.

**Vacant For-Rent Units Affordable to Households with Incomes at or below 80% MFI, 2000**

Unit Size	Number Affordable to Households with Incomes		
	0-30% of Median	31-50% of Median	51-80% of Median
0-1 bedroom	125	507	329
2 bedrooms	216	1,054	514
3 bedrooms	75	282	62
Total	416	1,843	905

Source: HUD CHAS Data 2000

Of the 3,164 renter units:

- There were 416 units (13.1%) available and affordable to households with incomes below 30% of MFI.
- There were 1,843 units (58.2%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 905 units (28.6%) available and affordable to households with incomes between 51% and 80% of MFI.

## **2. Assisted Housing Inventory**

The New Castle County Housing Authority (NCCHA) administers 1,824 Section 8 Housing Choice Vouchers throughout the County. However, NCCHA owns no public housing stock. According to the Delaware State Housing Authority, there are 2,655 affordable housing units in 31 privately-owned housing developments in New Castle County, outside of Wilmington. The Newark Housing Authority and the Delaware State Housing Authority provide a combined 34 assisted housing units in the City of Newark. A full inventory of all types of assisted housing appears in the Public Housing Needs section of the CP.

No Section 8 housing units or other privately-assisted housing units are expected to be lost over the next five years.

## **3. Impact of Housing Market on Use of Funds**

Several key characteristics of the housing market in New Castle County directly impact the provision of affordable housing. The first issue relates to the quality of both owner and rental housing, as much of the County's housing stock was built prior to 1940. A large percentage of owner-occupied housing belongs to low-income families that do not have the financial resources to rehabilitate deteriorating conditions. Many homeowners are cost-burdened and cannot afford repairs that are necessary to maintain their homes. In the case of rental units, it is often a matter of economics: When market rents are comparable to the income of lower-income families, as is the case in many areas of New Castle County, landlords operating on a narrow profit margin are unlikely to invest substantial amounts of money into property upkeep unless forced to do so by local authorities.

Additionally, demand is strong for more affordable and accessible rental housing options in the County. Of the housing units that are vacant and for rent in New Castle County, 2,259 are considered affordable to households with income between 0% and 50% of median. Even if all of these units were considered to be in compliance with local code standards, which is unlikely, there would still not be enough to adequately house the 23,891 low-income rental households in the County.

Potential homebuyers also face a lack of decent, affordable housing options. The current economic downturn, accompanied by a rising trend of unemployment, has further damaged the ability of many families to save money and secure mortgage financing. Recent foreclosure activity has limited housing options for many households, in addition to exerting downward pressure on housing values and accelerating blight in certain neighborhoods.

In response to these conditions, New Castle County has developed a set of priorities that allow for the expansion of decent, affordable, and accessible rental housing, rehabilitation assistance for owner housing stock, expansion of affordable for-sale housing options, and homeownership assistance.

### **Specific Housing Objectives (91.215 (b))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan Specific Housing Objectives response:

#### **1. Priorities and Objectives**

New Castle County has established the following housing objectives (listed in no particular order) for the next five-year period:

- **Priority #1: Expand the supply of housing for affordable homeownership**
  - **Goal:** To increase the supply of decent, affordable and accessible for-sale housing opportunities available for the County's lowest-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.
    - Objective: To construct new for sale units affordable to LMI households located in the areas of the County where the need is greatest.
    - Planned Accomplishments over the next five years:
      - Depending on improvements in the real estate market, workforce housing density bonuses are expected to produce between 100-300 housing units affordable to households earning less than 80% of area median income will be constructed during the five year plan period.
      - Infill and redevelopment initiatives are expected to produce approximately 4-5 affordable and accessible homeownership housing units each year.
- **Priority #2: Housing rehabilitation for LMI homeowners and seniors**
  - **Goal:** To support families and individuals who already own their homes but, due to economic hardship or excessive cost-burden, are not able to make repairs necessary for critical upkeep and value retention. This includes emergency repair provisions that will enable LMI homeowners to make immediately required repairs to their homes.
    - Objective: Provide owner-occupied housing rehabilitation assistance to LMI households with income up to 80% of MFI to provide livable environments and retain affordability.
    - Planned Accomplishments over the next five years: Approximately 200 housing units per year will be rehabilitated with the following programs:
      - Homeowner Rehabilitation Direct Loan Program
      - Homeowner Incentive Program: Homeowner Rehabilitation Direct Loan Program
      - Emergency Home Repair Program
      - Senior Minor Home Repair Program
      - Architectural Accessibility Grants for Ramps



➤ **Priority #3: Increasing homeownership opportunities**

**Goal:** To facilitate increased homeownership opportunities for LMI families and individuals in New Castle County and expand the options available to these groups.

- Objective: To provide homeownership assistance to potential homeowner households
- Planned Accomplishments over the next five years:
  - The County's Down-Payment and Settlement Assistance Loan program will assist 150-200 households per year.
  - Over the next five years, the Neighborhood Stabilization Program (NSP) funds will be used to purchase and rehabilitate approximately 35 foreclosed homes in targeted census tracts for resale to homebuyers earning less than 80% of area median income. NSP funds will also be used to create financing mechanisms to increase affordability for eligible homebuyers.

➤ **Priority #4: Expand the availability of rental housing stock for LMI households**

**Goal:** To increase the supply of decent, affordable and accessible rental housing opportunities available for the County's lowest-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.

- Objective: To construct new rental units affordable to LMI households located in the areas of the County where the need is greatest.
- Planned Accomplishments over the next five years:
  - HOME funds will be leveraged with Delaware State Housing Authority Low Income Housing Tax Credit-funded projects to produce (increase affordability of) approximately 2-5 HOME-funded units per year for households earning less than 30% of area median income. Page 48 details total LIHTC units in New Castle County.
  - Over the next five year period, Neighborhood Stabilization (NSP) funds will support the production of 20-25 units of rental housing affordable to households earning less than 50% of median income, with a portion of the units for special needs persons and/or households earning less than 30% of area median income.

➤ **Priority #5: Assisting homeless populations**

**Goal:** To provide stability and opportunity to the County's homeless populations through work with non-profit organizations and other public agencies.

- Objective: To provide operating support and other necessary assistance to local homeless service providers.
- Planned Accomplishments over the next five years:
  - Through its support of local homelessness agencies, including facilities for victims of domestic violence and persons with substance abuse issues, the County will provide operational support for emergency shelter and transitional housing to six or more agencies annually.

➤ **Priority #6: Support Housing for Persons with Disabilities**

**Goal:** To support independent living housing options for persons with disabilities.

- Objective: To provide housing rehabilitation activities that support independent living for persons with disabilities through in-house rehabilitation programs and collaboration with for-profit and non-profit housing providers.
- Planned Accomplishments over the next five years:
  - Provide approximately 45 architectural accessibility grants directly to homeowners.
  - Use NSP, HOME, and CDBG funds for housing rehabilitation for persons with disabilities through approximately 10 sub-grantee agencies.

**2. Funds Reasonably Expected to be Available**

Currently, New Castle County receives CDBG, HOME and ESG funds for housing construction, rehabilitation initiatives, and homeless shelter programs. These funding sources are expected to be available over the next five years. In addition, the County received Neighborhood Stabilization Program (NSP) funds, CDBG-R, and Homeless Prevention/Rapid Re-Housing Program (HPRP) funds from HUD that will be used over the next year. New Castle County received \$7 million in NSP funds to assist neighborhoods affected by mortgage foreclosure or abandoned properties. The Department of Community Services, working with 16 public and private sector partners, is currently using these funds to acquire at least 31 foreclosed properties, for rehabilitation and resale by partners for homeownership and to create additional rental housing units affordable to households earning less than 50% of median income, especially special needs renters. Approximately \$4 million in additional NSP2 funds will be used for similar activities. The County received \$978,285 in HPRP funds that will be used to provide rent and utility assistance to households at risk of losing their homes. HPRP funds will also be used to provide counseling and case management services. The County received \$639,766 in one-time CDBG-R funds, which will be used for housing rehabilitation, homeless shelter renovations, and public services.

**Needs of Public Housing (91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

## **Public Housing in New Castle County**

Affordable public housing units for low income persons and households in New Castle County, including units through the Section 8 Housing Choice Voucher Program, are provided by the Newark Housing Authority (NHA) and the New Castle County Housing Authority (NCCHA). Specifically, NCCHA administers 1,824 Housing Choice Vouchers in the County, outside of Wilmington and Newark. In addition, NHA owns and manages 98 public housing units and administers 209 Housing Choice Vouchers in the City of Newark. The following narrative provides additional information on both housing authorities.

### **New Castle County Housing Authority (NCCHA)**

The New Castle County's Department of Community Services has served as the Housing Authority for New Castle County since the Authority's creation. Since it is a department within the County, it is regulated by the New Castle County Council. Both Wilmington and Newark Cities have their own Authorities with housing stock and Housing Choice Voucher programs of their own.

The New Castle County Housing Authority (NCCHA) owns no public housing stock. Its major task is to administer 1,824 Housing Choice Vouchers for the residents of the County, on behalf of the U.S. Department of Housing and Urban Development which awards approximately \$12 million to the County for this purpose. Currently, 95%-98% of these vouchers are able to be utilized by qualified families to obtain standard, affordable rental units.

The Housing Choice Voucher Program (HCV, formerly Section 8) permits those County residents receiving a voucher to rent a privately owned housing unit within New Castle County (excluding Wilmington and Newark Housing Authorities) and pay a maximum of 30% of their income on the rent. The HCV pays the remaining portion. HCV vouchers can pay up to 110% of HUD's Fair Market Rent allowance for the area but the NCC program pays 90-98% of HUD's Fair Market Rents for its tenants in order to serve more clients. All of the vouchers received from HUD by the NCCHA are tenant-based.

The following table provides a snapshot of the current voucher holders in New Castle County. Over 80% of the families have incomes that are extremely low for the area. The typical size of families with vouchers is 2-4 members and most are likely without an elderly member. Most holders are African American and are housed in either 2 or 3 bedroom apartments.

**NCCHA Housing Choice Voucher Holders, 2010**

	Number of Families	% of total
<b>Total Voucher Holders</b>	1,771	100%
<b>Income level</b>		
Extremely low (<30%AMI)	1,430	81%
Very low (>30% but <50% AMI)	310	17%
Low (>50% but <80% AMI)	31	1%
<b>Size</b>		
Small Families (2-4 members)	1,110	63%
Large Families (5 + members)	197	11%
Elderly (1 or 2 persons)	331	6%
Non elderly individuals	5,252	94%
Individuals/Families with disabilities	1,231	23%
<b>Race</b>		
White	1,225	26%
Black	4,353	92%
Hispanic	586	12%
Other race	79	2%
<b>Bedroom Size</b>		
0 bedroom	0	0
1 bedroom	343	19%
2 bedroom	723	41%
3 bedroom	633	36%
4 bedroom	68	4%
5+ bedroom	0	0

Source: New Castle County Housing Authority January, 2010

Percentages do not add up to 100 due to applicants checking more than one box

Almost one quarter, or 23%, of families with HC vouchers have a disabled family member. The NCCHA reports that special needs requests from applicants are handled on a case by case basis by their 504 Compliance Officer. Accessibility accommodations are made on a voluntary basis by the rental unit’s private landlord.

Housing Choice Voucher Waiting List

Currently, there are 937 families on the NCCHA’s Housing Choice Voucher waiting list. The waiting list was opened briefly in January 2009. The NCCHA hired a professional call center to take calls from people seeking vouchers. Due to the demand, the process was closed after only two days. Given the huge demand, only 1,500 names were collected for the list, in order to be able to provide vouchers to all families within a relatively short time frame of 3 months to two years. In fact, the NCCHA reports that their single most important unmet need is that the demand for HCVs far exceeds the number available.

NCCHA has established the following preferences for admission to the HCV program:

- Residents who pay more that 50% of their income for housing
- Residents who live and/or work in New Castle County
- Residents who are victims of domestic violence
- Residents who live in substandard housing or are homeless

The following table shows the characteristics of those currently on the HCV waiting list:

**NCCHA Housing Choice Voucher Waiting List, 2010**

	Number of Families	% of total
<b>Waiting List Total</b>	<b>937</b>	<b>100</b>
<b>Income level</b>		
Extremely low (<30%AMI)	918	97.97%
Very low (>30% but <50% AMI)	17	1.81%
Low (>50% but <80% AMI)	2	0.20%
<b>Size</b>		
Small families (2-4 members)	n/a	n/a
Large families (5 or more)	n/a	n/a
Elderly (1 or 2 persons)	20	2.13%
Non-elderly individuals	917	97.87%
Indiv/families with disabilities	87	9.28%
<b>Race</b>		
White	144	15.37%
Black	775	82.71%
Hispanic	65	6.94%
Other Race	12	1.28%

Source: New Castle County Housing Authority January, 2010

Percentages do not add up to 100 due to applicants checking more than one box

Of those applicants, almost all or 97.97% are extremely low income, earning less than 30% of the area wide median income. Of the 937 total, only 20 families contain elderly members and 87 or 9.3% have a disabled member. The racial group most represented on the waiting list is African American, who makes up 82.71 % of the current waiting list.

HCV/Section 8 Homeownership Program

NCCHA operates a homeownership program for holders of Housing Choice vouchers. Information on the program is shared with voucher holders during the HCV pre-certification process and also through the semi-annual newsletter.

Potential homeownership clients are required to successfully complete pre-homeownership counseling and post homeownership counseling (quarterly) for three years after moving into a home.

NCCHA has established a minimum homeowner down-payment requirement of at least 3% of purchase price and requires that at least 1% of the purchase price comes from the family's resources. It also requires that financing for the purchase of a home under its homeownership program will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.

NCCHA is partnering with the following qualified agencies to administer the program:

- Connections Development Corporation
- Neighborhood House Inc.
- NCALL Research Inc.
- Interfaith Housing Inc.
- Housing Opportunities of Northern Delaware
- Hockessin Community Center Inc.
- First State Community Action Agency

- Community Housing Inc.
- West End Neighborhood House
- YWCA Center for Homeownership

New Castle County is providing CDBG funds to support this homeownership program, with up to \$6,000 in forgivable down-payment and settlement loans awarded to selected HCV holders. Of the 16 HCV holders who have become homeowners, 14 have used this program.

**Newark Housing Authority (NHA)**

The Newark Housing Authority (NHA) owns and manages 98 public housing units located at two public housing communities and several scattered site locations. Of these 98 units, 36 units (36.7%) are for elderly residents and 62 units (63.3%) are designated for families. Of the 62 family units, 42 units are currently off-line and unavailable. These units are located in the Cleveland Heights community, which is currently vacant and in need of significant repair and rehabilitation. NHA received approval to dispose of these 42 units and is currently exploring all possible resources to determine if it is feasible to sell or rehabilitate the units.

In addition to public housing units, the Authority also administers 209 Section 8 Housing Choice Vouchers (HCV) in the City of Newark. Of these vouchers, 107 are currently utilized.

The following table provides an overview of the current public housing tenants and Section 8 HCV holders in the City of Newark.

**NHA Current Tenants and Voucher Holders, 2009**

	Public Housing		Section 8	
	Number of Families	% of total	Number of Families	% of total
<b>Income level</b>				
Extremely low (<30%AMI)	34	71.0%	66	69.0%
Very low (>30% but <50% AMI)	7	15.0%	24	25.0%
Low (>50% but <80% AMI)	5	10.0%	4	4.0%
<b>Household Type</b>				
Family households	15	31.0%	47	49.0%
Elderly (1 or 2 persons)	29	60.0%	18	19.0%
Individuals/ families with disabilities	7	15.0%	27	28.0%
<b>Race</b>				
White	19	40.0%	36	38.0%
Black	28	58.0%	58	61.0%
Hispanic	0	0.0%	1	1.0%
Other Race	0	0.0%	0	0.0%

*Source: Newark Housing Authority (Numbers current as of August 2009)*

Of the current public housing tenants, 71% are extremely low income, 60% are elderly residents, 40% are White, and 58% are Black. In addition, 69% of Section 8 HCV holders are extremely low income while another 25% are very low income. Of the voucher holders, 49% are family households, 61% are Black, 38% are White, and 28% represent a disabled individual or a family with a disabled person.

NHA Waiting Lists

Currently, there are 321 families on the public housing waiting list in the City of Newark. In addition, there are 191 families on the Section 8 HCV waiting list. The Section 8 waiting list is currently closed. Of those on the list waiting for a voucher, the majority of families are public housing residents.

The public housing waiting list is currently open. However, it is only open for elderly applicants 62 years of age or older. The three-bedroom waiting list was open in January 2010 for two days. In addition, the two-bedroom wait list was open in September 2008 for a three-day period.

Local preferences for applicants for both public housing and Section 8 Housing Choice Vouchers include those living, working, attending school, or retired within the limits of the City of Newark. The estimated time an applicant remains on either wait list is anywhere from 3-7 years, depending on the type and location of the unit they need. The following chart provides additional information on the race, household type, and income level of the families on the waiting lists for public housing units and Housing Choice Vouchers in the City of Newark.

**NHA Public Housing and Section 8 HCV Waiting List, 2009**

	Public Housing		Section 8	
	Number of Families	% of total	Number of Families	% of total
<b>Waiting List Total</b>	<b>321</b>		<b>191</b>	
<b>Income level</b>				
Extremely low (<30%AMI)	243	76.0%	165	86.0%
Very low (>30% but <50% AMI)	68	21.0%	26	14.0%
Low (>50% but <80% AMI)	10	3.0%	0	0.0%
<b>Household Type</b>				
Family households	210	65.0%	142	74.0%
Elderly (1 or 2 persons)	61	19.0%	6	3.0%
Individuals/ families with disabilities	28	9.0%	8	4.0%
<b>Race</b>				
White	74	23.0%	21	11.0%
Black	228	71.0%	88	88.0%
Hispanic	15	5.0%	1	1.0%
Other Race	5	2.0%	1	1.0%

Source: Newark Housing Authority (Numbers current as of August 2009)

There are currently 321 households waiting for a public housing unit in the City of Newark. Of these 321 households, 76% are extremely low income, 21% are very low income, 65% are family households, 19% are elderly persons, 23% are White, 71% are Black, and 5% are Hispanic. Of the 191 households waiting for a Section 8 HCV, 86% are extremely low income, 14% are very low income, 74% are families, 11% are White, and 86% are Black.

Condition of Public Housing Units

The Newark Housing Authority completed its last Physical Needs Assessment (PNA) in 2005. The various scattered site public housing units owned by the Authority were noted to be in fair condition and in need of minor rehabilitation work. In addition, Independence/Delaware Circle was determined to be in fair condition and in need of only minor repairs. The Cleveland Heights community was noted to be in need of major rehabilitation and repair. NHA received approval to dispose of the 42 units at Cleveland Heights. However, NHA is currently exploring all possible resources to determine if it is feasible to sell or rehab the units.

### Section 504 Needs Assessment

The Housing Authority last updated its Section 504 Needs Assessment and Transition Plan in 2008. Four (4) of the Authority's occupied 56 units, or 7%, currently meet UFAS accessibility standards. All four of these units are occupied by persons or households with disabilities. All Section 504 Needs Assessments are complete, with the exception of Cleveland Heights, the Authority's public housing community that is currently vacant and in need of major repairs and rehabilitation.

### Improving Management and Operations

To help improve management and operations of its public housing units and administration of the Housing Choice Voucher program, NHA will continue to offer training to all staff members to ensure that a higher level of service is provided to residents. Management and Operations is one of the Authority's high priority needs over the next five year period. In addition, NHA is currently working on community outreach that will include a workshop with the Delaware Aging Network for its senior residents. The Delaware Aging Network is a collaboration of over 50 agencies operating throughout Delaware to help older adults remain safely and comfortably in their homes and communities.

### Homeownership Programs

The Newark Housing Authority does not operate a public housing homeownership program and has no plans to expand the public housing homeownership opportunities that it provides to its residents. In regard to Section 8 homeownership programs, the Authority does operate a Section 8 homeownership program. To date, one transaction has been completed through this program. NHA has no plans to expand its current Section 8 homeownership program in the next five years.

### **Other Assisted, Privately Assisted Housing**

According to the Delaware State Housing Authority data, there are 2,655 affordable housing units in thirty-one privately owned housing developments located within New Castle County, outside of Wilmington, as can be seen in the following table. Also included in the table are the sixty-four units located in Newark that are owned and managed by the Newark Housing Authority or the Delaware State Housing Authority.

The majority or 74.8% of the units are for rent for families. In some cases where the rental units are primarily efficiencies or one bedroom units, elderly tenants may also be living in other of the developments shown in the table, as well. There are also 21 developments with a total of 167 units that are designated as handicapped accessible for a disabled tenant in New Castle County.



**Privately Assisted Affordable Housing Stock in New Castle County, 2010**

Project Name	Location	Target Population	Total Units	Accessible Units	Funding Source
Holly Square	Middletown	elderly/disabled	24	24	DSHA public housing
Delaware Circle	Newark	elderly/disabled	4	4	Newark PHA-ph
Independence Circle	Newark	elderly/disabled	36	5	Newark PHA-ph
Liberty Terrace	Bear	elderly/disabled	108	0	section 8 new const
Cheltenham Apartments	New Castle	elderly	120	12	section 8
Main Towers Apts	Newark	elderly	150	0	section 8
Woodmont Garden	Newark	elderly	16	4	section 8
Marrows Court Apt	Newark	elderly	50	0	section 8 new const
B'nai B'rith House	Claymont	elderly	208	0	section 8 new const
<b>TOTAL ELDERLY</b>			<b>716</b>	<b>49</b>	
Lexington Green	Newark	family	125	0	section 8
Carrington Way	Newark	family	165	0	section 8
Christiana Farms	Newark	family	76	38	tax credit
Christiana Farms 2&3	Newark	family	18	9	tax credit
The Vinings at Christiana	Newark	family/elderly	220	4	tax credit
Victoria Mews	Newark	family	102	6	tax credit
Carleton Court	Newark	family/elderly	100	10	section 8 new const
Stoneybrook	Claymont	family	152	0	section 8 new const
Greentree Village Apts	Claymont	family	286	0	tax credit
Overlook Colony	Claymont	family	35	2	tax credit
Middletown Trace Apt	Middletown	family	65	5	section 8 new const
North Village	Middletown	family	20	1	section 8/USDA
North Village 2	Middletown	family	10	2	section 8/USDA
Lakewood Apt	Middletown	family	22	0	section/USDA
Fairfield Commons	Middletown	family	81	0	tax credit
Greenlawn Apartments	Middletown	family	70	4	tax credit
Arbor Place 1	New Castle	family	43	4	tax credit
Arbor Place 3	New Castle	family	24	2	tax credit
Coachmans Manor	New Castle	family	111	0	tax credit
Willow Chase	New Castle	family	81	27	tax credit
Wilton Club	New Castle	family	61	0	tax credit
Spencer	New Castle	family/elderly	72	4	section 8 new const
<b>TOTAL FAMILY</b>			<b>1,939</b>	<b>118</b>	
<b>GRAND TOTAL</b>			<b>2,655</b>	<b>167</b>	

Source: Delaware State Housing Authority, 2010

**Efforts to Enhance Coordination**

New Castle County coordinates with the Newark Housing Authority and New Castle County Housing Authority in many ways. For example, NHA and the County interact when participants are porting into and out of the other’s jurisdiction. In addition, NHA has utilized various services provided by the County, including a hearing officer. Members of NHA’s Board of Commissioners are appointed by the Mayor of Newark and the Governor of Delaware, who each get three appointments to the Board.

In regard to the New Castle County Housing Authority, the County’s Department of Community Services serves as the Housing Authority and administers the Section 8 Housing Choice Voucher Program, outside of Wilmington and Newark. Since it is a department within the County, it is regulated by County Council.

Over the next five year period, New Castle County will continue to work with both Housing Authorities to ensure that the needs of public housing residents and Section 8 Housing Choice Voucher holders are being met.

### **Public Housing and Privately Assisted Units Expected to be Lost**

No Section 8 housing units or privately assisted housing units are expected to be lost in the next five year period. However, the Newark Housing Authority has received approval to dispose of 42 vacant and deteriorated units at the Cleveland Heights public housing community. At this time, NHA is currently exploring all possible resources to determine if it is feasible to sell or rehab the units before it demolishes them.

### **Public Housing Strategy (91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

5 Year Strategic Plan Public Housing Strategy response:

#### **1. Maintenance of Housing and a Suitable Living Environment**

##### New Castle County Housing Authority

The mission of the NCCHA is to provide safe, decent, and sanitary housing conditions for very-low income families and to manage resources efficiently. NCCHA is to promote personal, economic, and social upward mobility to provide families the opportunity to make the transition from subsidized to non-subsidized housing.

The NCCHA 2010 – 2015 Plan also contains the following strategies for continued use of HC Vouchers within New Castle County:

#### **Strategy 1: Maximize the number of affordable, accessible units available to NCCHA within its current resources by:**

- Maintain or increase HCV lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction Undertake measures to ensure access to affordable housing among families assisted by the NCCHA, regardless of unit size required

- Maintain or increase HCV lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase HCV lease-up rates by effectively screening applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Review payment standard and its correlation with federal budgeted funds to determine the need or ability to change payment standard to provide maximum number of landlords with higher requested rents if they meet the rent reasonable requirements of the HCV program

**Strategy 2: Increase the number of affordable housing units by:**

- Pursue housing resources other than public housing or HCV tenant-based assistance
- Market HCV benefits to new landlords

**Strategy 3: Target available assistance to families at or below 30 % of AMI by:**

- The current HCV waiting list provides a sufficient number of possible Section 8 clients

**Strategy 4: Target available assistance to families at or below 50% of AMI by:**

- The current HCV waiting list provides a sufficient number of possible Section 8 clients

**Strategy 5: Target available assistance to the elderly by:**

- Review opportunities to apply for special-purpose vouchers targeted to the elderly (should they become available)

**Strategy 6: Target available assistance to families with disabilities by:**

- Review opportunities to apply for special-purpose vouchers targeted to families with disabilities (should they become available)

In addition, the plan contains the following goals and objectives:

**Goal I: Expand the supply of assisted housing**

**Objective:**

- Leverage private or other public funds to create additional housing opportunities

**Goal II: Improve the quality of assisted housing**

**Objectives:**

- Improve public housing management
- Increase customer satisfaction
- Concentrate on efforts to improve specific management functions

**Goal III: Increase assisted housing choices**

**Objectives:**

- Conduct outreach efforts to potential voucher landlords
- Market the voucher homeownership program
- Research the capabilities of providing Section 8 homeownership for the handicapped and/or elderly

**Goal IV: Provide an improved living environment**

**Objectives:**

- Implement measures to de-concentrate poverty by expanding the supply of housing types to encourage a mixed income market of housing options in all areas of the County so that people who work in the County are able to live in the County

**Goal V: Promote self-sufficiency and asset development of assisted households**

**Objectives:**

- Provide or attract supportive services to improve assistance recipients' employability
- Recommend HCV clients to non-profit agencies i.e. Latin American Community Center, West End Neighborhood House, etc for appropriate housing

**Goal VI: Ensure equal opportunity and affirmatively further fair housing**

**Objectives:**

- Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required

Newark Housing Authority

The mission of the Newark Housing Authority is to provide safe, decent, and sanitary housing for very low to moderate income families, the elderly, and persons with disabilities. Over the next five year period, NHA plans to invest in restoration and revitalization, capital improvements, modernization, improved living environments, and improved management and operations. The following table highlights the funding strategies for the five year plan period:

**NHA Priority Needs Table**

Public Housing Need Category	PHA Priority Need Level (High, Medium, Low, No Such Need)	Estimated Dollar To Address Category
Restoration and Revitalization	Medium	\$3.5 Million
Capital Improvements	High	\$135,000
Modernization	High	\$90,000
Rehabilitation	Medium	\$3.5 Million
Management and Operations	High	\$8,000
Improved Living Environment	High	\$700,000
Neighborhood Revitalization (non-capital)	Medium	\$10,000
Safety/Crime Prevention/Drug Elimination	High	Agreement w/ City
Other (Specify)		
Economic Opportunity	N/A	
Resident Services/Family Self Sufficiency	N/A	
Homeownership	N/A	

Source: Newark Housing Authority

## 2. Public Housing Resident Participation

### New Castle County Housing Authority

As the administrator of the HCV (Section 8) Program, NCCHA convenes a Resident Advisory Council meeting at least once each year to discuss the development of the HUD Public Housing Plan and the Consolidated Plan. The purpose of this meeting is also to discuss any issues which are of concern to current voucher holders. A copy of the annual plan is submitted to members of the Resident Advisory Board prior to a meeting of the Resident Advisory Board. Once the RAB meeting is held, a separate meeting, which is open to the public, is held prior to the final approval of the plans.

### Newark Housing Authority

NHA does not have a duly recognized resident council. However, a resident group exists that is independent of NHA. This group handles all community picnics, dinners, yard sales, and other similar events. The Housing Authority assists by providing the accommodations for these community events. Furthermore, the Housing Authority does not operate a public housing homeownership program and has no plans to start such an initiative in the next five years. The Authority does offer a Section 8 homeownership program, through which one voucher holder has become a homeowner in the City. NHA has no plans to expand this program from its current capacity.

## 3. **Not applicable. Neither the New Castle County Housing Authority nor the Newark Housing Authority are designated as troubled by HUD.**

### **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan Barriers to Affordable Housing response:

#### **1. Public Policy Impacts on Affordable Housing**

Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of housing can affect the affordability of housing choice. Such policies may include, but are not limited to zoning and building codes and any referendum process that may be required for governmental approvals for the development of housing.

In New Castle County, several housing developers, including non-profit organizations, identified the following public policies that increase the cost of building affordable housing in the County: increasing impact fees, more expansive energy codes, and overly restrictive state and local building codes.

In 2005, County Executive Christopher A. Coons responded to the County's need for affordable housing with a Housing Strategy Task Force. New affordable housing programs and legislation instituted following the housing strategy task force of 2005 include the following:

1. Zoning Code (Unified Development Code) amended regarding Housing Opportunities, February 2008
  - Density bonuses and expedited permitting for production of housing affordable to households earning less than 120% of median income
2. Affordable Housing Trust Fund for affordable housing established October 2007. For households earning less than 120% of median income.
  - Funded in part by Housing Opportunities UDC amendment above
  - Creation of Housing Advisory Board oversight
3. Zoning Code (UDC) amended to allow Accessory Dwelling Units (in-law suites) in all residential districts.
  - 47 permits issued since April 2007; approximately 75% of units will be for occupancy by family members
4. Development of Homeowner Incentive Program (HIP) for identified neighborhoods—for households earning less than 120% of median income. March 2007
  - Prioritized Homeowner Rehab Loans, up to \$20,000 at 0%, payback begins immediately. Four have been completed, 9 are in progress

- Enhanced downpayment loans, up to 6% of home price at 0% interest, deferred until sale of home. Two have been completed.
- 5. Other housing-related innovations include:
  - Expansion of Downpayment and Settlement Loans
    - Hometown Heroes for County police, paramedics and volunteer firefighters earning up to 110% of median income
    - City of Wilmington participation in DPS program
  - Problem Properties Disposition Task Force and Rental Code Initiative
  - Redevelopment Office established

In 2010, New Castle County will enter into a collaborative agreement with the Delaware State Housing Authority, the City of Dover, and the City of Wilmington to procure an Analysis of Impediments to Fair Housing in accordance with HUD's Fair Housing Planning Guide.

The Analysis will include an overview of the State of Delaware, along with a specific analysis for each of the parties to the agreement.

The Analysis, when completed, shall specifically recommend actions for New Castle County to affirmatively further fair housing and overcome impediments to fair housing choice.

- **Lack of Affordable and Accessible Housing for Persons with Disabilities** – The need and demand for accessible housing units far exceeds the actual supply of such units.
- **Lack of Affordable Housing for Persons Living with HIV/AIDS** – Housing assistance was identified as the primary unmet need, outside of medical services, for persons living with HIV/AIDS.
- **Disparate Income Levels** – Minorities in Delaware earn significantly less than White households, leading to less housing options due to affordability.
- **Substandard Housing Conditions for Lower Income Families (including Renter and Owner Occupied Housing)** – As identified previously in the Five Year Consolidated Plan, much of the county's housing stock was built prior to 1940. A large percentage of the owner housing is occupied by low income families that do not have the financial resources to rehabilitate substandard conditions. In the case of rental units, it is often a matter of economics. When rents charged are comparable to the income of low income families, landlords are unlikely to invest substantial amounts of money into the upkeep of properties unless forced to do so by local authorities.
- **Lack of Decent Affordable Housing Opportunities for Homebuyers** – The County identified the inability of families to save money and secure mortgage financing as an obstacle to homeownership.
- **Demand for Assisted Housing Exceeds the Available Supply of Funding** – It has been reported in several County documents that the Housing Authority's waiting list exceeds the availability of funding resources. The lack of funding has been identified as an obstacle to providing low income families with decent housing.

## **2. Strategy to Remove or Ameliorate Negative Effects of Public Policies**

The Department of Community Services will continue to work with the Land Use Department on affordable housing objectives identified in the County's 2006 Comprehensive Land Use Plan update. Objectives include, but are not limited to: ensuring sufficient land for higher density residential growth, increasing the supply of rental housing for extremely low income households by coordinating funding sources, diversifying the supply of housing types, inclusionary zoning, and identifying regulatory barriers to affordable housing.

The County has developed land use policies that encourage the expansion of affordable housing and workforce housing. For example, New Castle County created an Affordable Housing Trust Fund to build housing for households making below 50% of median income. In addition, the County recently added an accessory dwelling unit to its zoning code and adopted inclusionary zoning as an important tool to expand the supply of affordable housing in the County.

In addition, the following action steps have been selected to help address potential barriers to affordable housing. Many of these action steps to address the identified impediments call for collaboration from various state and county agencies.

- Specific funding should be allocated on a state and jurisdictional level to groups or agencies to expand housing opportunities for persons with disabilities.
- The County should continue efforts to increase affordable housing and efforts to encourage zoning for affordable housing developments.
- The County should collaborate with housing partners to address barriers:
  - N The Human Relations Commission should assist with launching an education and enforcement campaign to ensure understanding and compliance of ADA guidelines.
  - N The County should coordinate with Delaware HIV Consortium in collaborating with other housing advocates to develop short-term and long-range goals to address the housing shortage for persons living with HIV/AIDS.
  - N As part of the Fair Housing Task Force, the County should help develop a state-wide education and outreach media campaign.
- Local entitlement jurisdictions should require agencies funded with federal resources (CDBG, HOME, ESG, HOPWA, etc.) to adopt a fair housing initiatives policy.
- New Castle County should ensure that areas of high minority concentration do not receive disproportional shares of low-income housing.

The County assists low income populations and persons with disabilities and other social services needs through the allocation of CDBG funds to area housing and service providers. The County, in partnership with these organizations, is working to provide additional affordable housing options and additional social services to these populations.



## HOMELESS

### **Homeless Needs (91.205 (b) and 91.215 (c))**

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5 Year Strategic Plan Homeless Needs response:

#### **Nature and Extent of Homelessness**

Homelessness is a complex issue that often involves problems related to unemployment, addiction, mental health, domestic violence, health, and poverty. Homelessness can only be overcome by partnering with government and the community as a whole. For several years now, there has also been a requirement that communities work together to develop a “continuum of care” to address homelessness at all levels in order to receive federal assistance to solve the problem.

Due to Delaware’s small size and single metropolitan area, homeless needs assessment and planning are discussed on a state-wide basis. The Homeless Planning Council of Delaware coordinates Delaware’s state-wide Continuum of Care (CoC) funding application to HUD for approximately \$5 million each year in homeless funding. The CoC identifies gaps and prioritizes housing and services on an annual basis in order to meet the goals and objectives outlined in the Delaware State Ten Year Plan to End Homelessness. The State of Delaware Continuum of Care received more than \$5 million for needed projects throughout the state.

The HPC is a private 501 (c) (3) non-profit organization formed to assist in reviewing public policy, programs, activities, data, and all other efforts that will eliminate homelessness and improve the well-being of homeless persons and families in Delaware. Representatives of sixty-two local and county government agencies, non-profit homeless and housing providers, and for-profit organizations meet on a quarterly basis to address the issues of homelessness throughout the state.

The Delaware Inter-Agency Council on Homelessness (DICH) is a state-wide advisory council on homelessness in Delaware. DICH was appointed by the Governor in 2005 and is a legislatively-acknowledged, standing state council charged with researching, designing, and implementing Delaware’s Ten Year Plan to End Chronic Homelessness.

New Castle County participates in the state-wide Continuum of Care planning through representation on the Homeless Planning Council and the Delaware Inter-Agency Council on Homelessness.

According to the HPC’s 2009 **Homelessness in Delaware Report**, there were 1,479 persons who were homeless in Delaware on January 27, 2009. Using a nationally recognized formula, the report estimated that the number of persons who were homeless at some point during 2009 in Delaware was 6,759 persons.

The following table provides information from the most recent Point-in-Time (PIT) Survey. The count divided people into households of one or two adults with or without children, persons staying in a shelter of some sort, and those found unsheltered out on the streets.

**HUD Table 1A  
Point-in-Time Count for Delaware State-wide Continuum of Care, 2009**

Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Households without Children	396	333	47	776
Households with Children	59	58	0	117
Total Households	455	391	47	893
Total Persons	583	500	47	1,130

*Source: Homeless Planning Council of Delaware, Point-in-Time Survey, 2009*

Note: This table includes only homeless persons in emergency and transitional housing facilities, including unsheltered persons. The data excludes those homeless persons living in permanent facilities.

Of those who met HUD’s definition of homelessness, 50 persons (3%) were unsheltered and 1,429 (97%) were sheltered. Of those who were homeless and sheltered in 2009, 354 persons were in an emergency shelter and 329 were in a transitional housing program for homeless persons. On the night of the PIT count, 255 individuals were in a permanent supportive housing program for formerly homeless individuals.

The HPC further reported that 260 of the 1,429 homeless persons counted, or 18%, were under the age of 19. In addition, there were a total of 145 families counted who were homeless. All of the homeless families were sheltered. A breakdown of survey respondents found that 59% of the homeless were males, 57% were African American, and 59% identified themselves as having some type of disability. Furthermore, 34% of the homeless surveyed had no income. Nine percent (9%) were veterans. Of those who had income, the majority received between \$500 and \$1,000 a month.

Of the homeless respondents, 40% were classified as chronic homeless, 52% as severely mentally ill, and 63% as chronic substance abusers. The following table provides additional information on the homeless subpopulations.

**HUD Table 1A, Part 2  
Homeless Subpopulations from Point-in-Time Count, 2009**

Homeless Subpopulations	Sheltered	Unsheltered	Total	% of Homeless Population*
Chronically Homeless	150	17	167	40.63%
Severely Mentally Ill	206	8	214	52.07%
Chronic Substance Abuse	257	2	259	63.02%
Veterans	86	8	94	23.11%
Persons w/ HIV and AIDS	33	1	34	8.27%
Victims of Domestic Violence	102	3	105	25.55%
Unaccompanied Youth (Under 18 years of age)	9	1	10	2.43%
<b>TOTAL</b>	<b>843</b>	<b>40</b>	<b>883</b>	

Source: Homeless Planning Council of Delaware, Point-in-Time Survey, 2009

\*Percentages do not add up to 100% because individuals may check more than one condition

HPC’s report also listed the County within which the homeless person or family was found on the night of the 2009 PIT survey. New Castle County contained 72% of Delaware’s homeless persons. The majority counted in the County were located within the City of Wilmington. The following table highlights the number of homeless persons in the State and in the County.

**Homeless Respondents by Place, 2009**

Type of Living Place	Number of Respondents (State-wide)	New Castle County	New Castle County as %age of Total
Transitional Housing	509	366	71.91%
Emergency Shelter	468	312	66.67%
Permanent Supportive Housing	290	251	86.55%
Hotel/Motel with Assistance	83	42	50.60%
On the Street	50	43	86.00%
Domestic Violence Shelter	39	25	64.10%
Prison	4	2	50.00%
Treatment Center	18	12	66.67%
Hotel/Motel without Assistance	10	6	60.00%
Other	7	7	100.00%
Don't Know	1	1	100.00%
<b>Total</b>	<b>1,479</b>	<b>1,067</b>	<b>72.14%</b>

Source: Homelessness in Delaware Homeless Planning Council, 2009

The causes of homelessness typically span the full range, from loss of employment to domestic violence, to family break up to mental health and substance addictions. Eviction is another reason reported for homelessness, either by a landlord or the primary tenant in a shared apartment. Release from an institution can also result in homelessness.

Many homeless attempt to find affordable housing with little success due to bad credit and other obstacles such as weak employment skills and work history that make it difficult to be hired for any job other than entry level minimum wage. Public transportation can also be limited, making a car and the expense of insurance and maintenance, a necessity. Other obstacles to stability include affordable, safe childcare.

**Unmet Needs**

Based on the following 2009 Continuum of Care table, an additional 1,648 beds, either transitional or permanent supportive housing units, are needed to meet the needs of the homeless population throughout the state. Two hundred twenty of these beds would be designated for homeless individuals in transitional housing and an addition 1,398 beds for the homeless individual in long term housing with supportive services. There is no additional need seen for emergency shelter beds, although current (2010) economic conditions have increased demand for emergency shelter beds and some providers are reporting a presumably short-term need.

**Unmet Homeless Needs in Delaware, 2009**

All Year-Round Beds/Units				
	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	Total Year-Round Beds
<b>Emergency Shelter</b>				
	0	0	0	0
<b>Transitional Housing</b>				
	0	0	220	220
<b>Safe Haven</b>				
	0			
<b>Permanent Supportive Housing</b>				
	30	15	1,398	1,398
<b>TOTAL</b>	<b>30</b>	<b>15</b>	<b>1,618</b>	<b>1,648</b>

Source: 2009 Exhibit 1, Delaware State-wide Continuum of Care

**Persons Threatened with Homelessness**

During the 2009 PIT survey, the Homeless Planning Council (HPC) also counted those who were living with family or friends or those who were at immediate risk of losing their housing. These individuals were termed “precariously housed.” (In previous years’ PIT surveys, these people were included in HUD’s definition of homeless.) Of the 291 persons who were precariously housed, 267 were living with family or friends, also known as “doubled up.” Comparing the homeless and doubled up numbers to years past showed a slight increase from 2006 to 2009 (2006 - 1,613 persons counted, 2008 -1,492 persons, and 2009 - 1,746 persons).

Some working poor families in the state are only able to pay their rent because they have two wage earners in the household, or because the primary wage earner works two jobs. Other families may deal with the problem of high housing costs by doubling up. Such arrangements can be unstable and temporary in nature and can lead to homelessness

It is difficult to estimate the number of persons “at-risk” of becoming homeless. It is impossible to gauge at any one time the number of people who are threatened with eviction, unemployment, foreclosure, or termination of utilities. Families and individuals are at-risk of becoming homeless when they no longer have any cushion against the perils of life. Most commonly, a family is at-risk when it lives paycheck-to-paycheck without any savings for sudden emergencies. An example of an individual at-risk would be a person with a mental illness facing the threat of eviction because of improper behavior. If only one lost paycheck, a small rent increase, one stint of illness, a temporary layoff from work, or one “episode” can cause people to

lose their housing, then they are considered “at-risk.” Furthermore, those who are vulnerable to residing in shelters or on the street and are at-risk of becoming homeless include:

- Persons leaving institutions such as mental hospitals or prisons
- Young adults aging out of the foster care system
- Households with incomes less than 30% of the median family income
- Households paying in excess of 50% of income for housing costs
- Victims of domestic violence
- Special needs populations such as persons with AIDS, disabilities, drug and/or alcohol additions.
- Single parent households who are unemployed
- Large low income families
- Renters facing eviction
- Homeowners facing foreclosure

In 2009, New Castle County received \$978,285 in federal funds through the Homelessness Prevention and Rapid Re-Housing Program (HPRP). Funds are for households earning less than 50% of median income who are homeless or are at risk of homelessness. The County participated in a state-wide HPRP Request for Proposal process to secure a sub-grantee(s) for rapid re-housing of homeless persons.

Funds will be used for crisis alleviation (i.e. security deposits, utility payments), for rental assistance, and for additional service delivery to help those threatened by homelessness to remain in their homes.

New Castle County also receives approximately \$100,000 in HUD Emergency Shelter Grants (ESG) Program funds annually to support ongoing operating and supportive service needs of homeless facilities located within its jurisdiction.

### **Priority Homeless Needs**

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

5 Year Strategic Plan Priority Homeless Needs response:

## **1. Homeless and Homeless Prevention Activities**

New Castle County participates in the Delaware State-wide Continuum of Care, led by the Homeless Planning Council (HPC) of Delaware. In 2009, the County received an allocation (\$978,285) of Homeless Prevention and Rapid Re-housing Program (HPRP) funds from HUD. Crisis alleviation (rent, utility payments, utility and security deposits) are high priority uses for HPRP funds, which are expected to be expended by 2012. With the addition of the HPRP funds, the County will likely be able to address the gaps that have existed with regard to homelessness prevention.

High priority homeless needs in the County also include shelter operating costs. Specifically, providing support for operating costs of emergency shelters and transitional housing facilities.

Existing gaps in services and housing for the sheltered and unsheltered chronic homeless include an overall lack of funding. New Castle County's Emergency Shelter Grants (ESG) funds represent only a tiny percentage of the operating costs of the agencies which are funded. In addition, another challenge for Delaware's CoC structure is to ensure that shelter beds and shelter policies match accurately with the demographics of the homeless population.

## **2. Chronic Homelessness**

Over the past decade, the evolution of a comprehensive and coordinated continuum of care homeless assistance program has occurred in the State of Delaware. The CoC provides a comprehensive response to the different needs of homeless individuals and families so that they can make the critical transition from the streets to independent living. It is important that a balance of emergency, transitional, and permanent supportive housing be provided, along with homeless prevention, case management, and other supportive services, so that the transition of homeless persons to self-sufficiency becomes permanent.

Since 1997, guided by HUD and due to its small size, Delaware has planned for the needs of its homeless population on a state-wide basis. The Homeless Planning Council (HPC) of Delaware conducts an annual homeless point-in-time survey, coordinates Delaware's single application to HUD for homeless Continuum of Care funding, and manages the state's Homeless Management Information Systems (HMIS) software system for homeless providers.

The Delaware Interagency Council on Homelessness (DICH) Advisory Board also plays a critical role in addressing chronic homelessness. Participation in DICH includes New Castle County as well as other local governments and homeless providers. In addition, participants in DICH also include non-traditional service providers such as the State Departments of Education, Corrections, Mental Health and Substance Abuse, Health and Social Services, Youth Services, Homeland Security, and the State Legislature. The hospital community and the Social Security Administration are also involved in DICH. The primary goal of the Interagency Council on Homelessness is to address the permanent housing needs of the chronically homeless. New Castle County will continue to participate in DICH as it addresses the five broad strategies to end chronic homelessness that were identified in "Breaking the Cycle – Delaware's Plan to End Chronic Homelessness and Reduce Long-Term Homelessness."

Currently, there are 195 beds dedicated to the chronically homeless in New Castle County. The majority of these beds are located in the City of Wilmington. Specifically, the City of Wilmington provides 130 beds for the chronically homeless. An additional 65 beds are located in New Castle County.

**Homeless Inventory (91.210 (c))**

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan Homeless Inventory response:

The Delaware State-wide Continuum of Care has an extensive network of emergency shelters, transitional housing facilities, and permanent supportive housing units for the homeless. A summary of the 2009 Homeless Facility Inventory for the state of Delaware lists a total of 101 homeless-related facilities located throughout the state, including 30 emergency shelters, 45 transitional housing facilities, and 26 permanent supportive housing developments. These facilities provide a total of 1,716 beds for the homeless. A majority of these beds, or 67%, are available for single men or women without children. The following chart provides an overview on the inventory in the entire CoC.

**Delaware Homeless Facilities by Number of Beds, 2009**

Facility Type	# Facilities	# of Beds for Households w/ Children	# of Units for Households w/ Children	# of Beds for Individuals	Beds for the Chronically Homeless	TOTAL
EMERGENCY SHELTERS	30	200	65	361	0	561
TRANSITIONAL HOUSING	45	330	100	402	0	732
PERMANENT SUPPORTIVE	26	30	12	393	198	423
<b>TOTAL</b>	<b>101</b>	<b>560</b>	<b>177</b>	<b>1,156</b>	<b>198</b>	<b>1,716</b>

Source: 2009 Exhibit 1, Delaware State-wide Continuum of Care

Seventy-one (71) of the state’s homeless facilities are located within New Castle County. Specifically, the majority of these facilities are located within the City of Wilmington. The 71 facilities in the County provide a total of 1,143 year-round beds. The homeless population can seek housing access in either short-term emergency shelters, transitional housing units, or longer-term permanent supportive housing that also provides needed services. The facilities located within New Castle County are described in the following tables. Please note: the abbreviations in these tables are SM=single male; SF=single female; HC=households with children; DV=Domestic Violence; HV=veterans; and HIV= HIV/Aids.

## Emergency Shelters

There are 360 emergency shelters beds within the 18 facilities located in New Castle County, including the City of Wilmington. The majority of these beds are for the use of single adults, both males and females. The facilities listed outside the City of Wilmington provided 32 beds. The provision of motel vouchers and "Code Purple" services are cited by three of these organizations.

### Emergency Shelter Inventory in New Castle County, 2009

Organization Name	Program Name	Population Served	# of Beds - Households w/ Children	# of Units - Households w/ Children	# of Beds - Households w/ out Children	Total
<b>NEW CASTLE COUNTY OUTSIDE WILMINGTON</b>						
Child Inc.	Sarah's House	SF+HC+DV	9	5	9	18
Connections	PATH Motel Vouchers	SMF	0	0	0	0
Division of State Service Centers	Motel Vouchers	SMF+HC	0	0	0	0
Friendship House	Code Purple	SM+SF	0	0	0	0
Homeward Bound Inc.	Emmaus House	HC	14	4	0	14
<b>NEW CASTLE COUNTY TOTAL</b>			<b>23</b>	<b>9</b>	<b>9</b>	<b>32</b>
<b>CITY OF WILMINGTON</b>						
Child Inc.	Martha's Carriage House	SF+HC+DV	21	6	1	22
Eastlawn Human Services	Motel Vouchers	SM+SF+HC	0	0	0	0
Friendship House	Andrew's Place	SM	0	0	22	22
Harriet Tubman Safe House	Emergency Shelter	SM	0	0	15	15
Ministry of Caring	Mary Mother of Hope House I	SF	0	0	21	21
Ministry of Caring	Mary Mother of Hope House II	SF+HC	23	7	0	23
Ministry of Caring	Mary Mother of Hope House III	SF+HC	21	6	0	21
Ministry of Caring	House of Joseph I	SM	0	0	13	13
Salvation Army	Code Purple	SM+SF	0	0	0	0
Salvation Army	Emergency Shelter	SM+SF+HC	13	5	13	26
STEHM	Motel Vouchers	SM+SF+HC	0	0	0	0
Sunday Breakfast Mission	Sunday Breakfast Mission	SM	0	0	120	120
Sunday Breakfast Mission	Shelter Expansion	SF+HC	0	0	45	45
<b>CITY OF WILMINGTON TOTAL</b>			<b>78</b>	<b>24</b>	<b>250</b>	<b>328</b>
<b>GRAND TOTAL</b>			<b>101</b>	<b>33</b>	<b>259</b>	<b>360</b>

Source: 2009 Exhibit 1, Delaware State-wide Continuum of Care

## Transitional Housing

There are 28 facilities for longer-term housing for the homeless, providing a total of 556 year-round beds. There are 63 apartments for households with children and 344 beds for single men and/or women. Most of these homeless are transitioning out of short-term shelter.

There are three homeless providers and 32 beds located in New Castle County outside of the City of Wilmington. All of these beds are designated for single men and/or women or households with children.

The majority of transitional beds within the City of Wilmington are for single men and single women, with 344 total beds provided by 13 different organizations in 25 different facilities. Transitional service typically provides longer term living arrangements to clients who were in emergency housing, to prepare them to live independently. Usually clients can stay from 12-24 months before moving to permanent housing.



**Transitional Housing Inventory in New Castle County, 2009**

Organization Name	Program Name	Population Served	# of Beds - Households w/ Children	# of Units - Households w/ Children	# of Beds - Households w/ out Children	Total
<b>NEW CASTLE COUNTY OUTSIDE WILMINGTON</b>						
Connections	PATH Beds	SMF	0	0	4	4
Family Promise of Northern New Castle County	Transitional Rotating Program	HC	14	3	0	14
Homeward Bound	Transitional	SMF+HC	14	5	0	14
<b>NEW CASTLE COUNTY TOTAL</b>			<b>28</b>	<b>8</b>	<b>4</b>	<b>32</b>
<b>CITY OF WILMINGTON</b>						
Catholic Charities	Bayard House	SF	0	0	11	11
*Connections	Chance House	SMF+HC	0	0	8	8
Connections	Chance House Expansion	SMF+HC	0	0	8	8
Gateway	Gateway House	SMF	0	0	53	53
Spiritual Awakenings	Awakening House	SF	0	0	10	10
DSAMH	Transitional Housing for 30 Expands to 50	SMF	0	0	50	50
*DSAMH	Transitional Housing For 50 Expands to 75	SMF	0	0	25	25
Friendship House	Burton Houses for Men	SM	0	0	3	3
Friendship House	Concord House for Men	SM	0	0	5	5
Friendship House	Corner House	SM	0	0	5	5
Friendship House	Criswell House for Men	SM	0	0	8	8
Friendship House	Palmer Houses	SFHC	9	4	0	9
Friendship House	Jane Ashford House	SFHC	7	3	0	7
Friendship House	Patterson House	SFHC	6	3	0	6
*Limen House	Limen House	SMF	0	0	25	25
Ministry of Caring	House of Joseph TR	SM	0	0	13	13
Ministry of Caring	Mary Mother of Hope House TR	SF	0	0	9	9
Ministry of Caring	Nazareth House TR	HC	24	7	0	24
Ministry of Caring	St. Francis TR	SFHC	24	9	0	24
Sojourner's Place	Sojourner's Place	SMF	0	0	50	50
STEHM	Martha's House I & II	SFHC	15	7	1	16
*Sunday Breakfast Mission	Discipleship Change Program	SM	0	0	45	45
West End Neighborhood House	Lifelines I	SMF	0	0	11	11
YWCA	Homelife Management Center I	HC	62	12	0	62
YWCA	Homelife Management Center II	HC	37	10	0	37
<b>CITY OF WILMINGTON TOTAL</b>			<b>184</b>	<b>55</b>	<b>340</b>	<b>524</b>
<b>GRAND TOTAL</b>			<b>212</b>	<b>63</b>	<b>344</b>	<b>556</b>

Source: 2009 Exhibit 1, Delaware State-wide Continuum of Care

**Permanent Supportive Housing**

In recent years, the U.S. Congress has encouraged the development of permanent housing for homeless people. Concurrently, there has been a shift toward committing a greater proportion of federal funds toward housing only, without the requirements of accepting supportive services, and an increase in attention toward the hardest-to-serve, chronically homeless population, a substantial number of whom are mentally ill.

There are currently 418 permanent housing beds in New Castle County, 70% of which are in the City of Wilmington. Permanent supportive housing facilities provide both housing and supportive services to the formerly homeless. Of the 418 units in the County, 195, or 46.7%, have been designated for those who are chronically homeless. Owners of these permanent units include many of the same organizations that provide emergency shelter and transitional facilities in the County. There are more permanent housing facilities that have been developed with federal funding than shelters or transitional housing, and there are units specially designated for veterans, youth, and those who have HIV/AIDS. In 2009, the County assisted with a grant to a homeless provider for pre-development costs associated with the

development of the permanent supportive housing facility for 15 chronically homeless persons, known as Marcella House.

**Permanent Supportive Housing Inventory in New Castle County, 2009**

Organization Name	Program Name	Population Served	# of Beds - Households w/ Children	# of Units - Households w/ Children	# of Beds - Households w/ out Children	CH Beds	Total
<b>NEW CASTLE COUNTY OUTSIDE WILMINGTON</b>							
Connections	Easy Access	SMF	0	0	30	30	30
Connections	Next Step	SMF	0	0	37	15	37
Connections	Step-Up 2	SMF	0	0	20	20	20
West End Neighborhood House	Step-Up	SF+HC	26	10	0	0	26
West End Neighborhood House	Step-Up 2	SMF+HC	0	0	14	0	14
<b>NEW CASTLE COUNTY TOTAL</b>			<b>26</b>	<b>10</b>	<b>101</b>	<b>65</b>	<b>127</b>
<b>CITY OF WILMINGTON</b>							
Be Ready CDC	Lazarus House	SF	0	0	8	0	8
Connections	Oxford House	SM	0	0	56	25	56
Wilmington VA Medical Cent	HUD-VASH	SMF+VH	0	0	35	0	35
Connections	Enterprise PH	SMF	0	0	12	8	12
Connections	HUD 2 PH	SMF	0	0	25	10	25
Connections	West Street Commons	SMF	0	0	8	0	8
Connections	WomanSpace PH	SF+HC	4	2	8	5	12
Connections	Step-Up	SMF	0	0	16	16	16
Connections	Marcella's House	SMF	0	0	15	15	15
Connections	Judy's House	SMF	0	0	16	16	16
Destiny House	Destiny House	SF	0	0	18	0	18
DSAMH	HUD 3 (Quaker Hill)	SMF	0	0	8	6	8
Gateway Inc.	Step-Up	SM	0	0	10	10	10
Ministry of Caring	Bethany House	SF	0	0	8	0	8
Ministry of Caring	House of Joseph II	SMF+HIV	0	0	8	3	8
Ministry of Caring	Maria Longo House	SF	0	0	6	0	6
Ministry of Caring	House of Joseph II Expansion	SMF+HIV	0	0	8	8	8
Ministry of Caring	Padre Pio House	SM	0	0	5	5	5
Ministry of Caring	Mother Teresa House	SMF+HIV	0	0	6	0	6
West End Neighborhood House	Life Lines II	YMF	0	0	11	3	11
<b>CITY OF WILMINGTON TOTAL</b>			<b>4</b>	<b>2</b>	<b>287</b>	<b>130</b>	<b>291</b>
<b>GRAND TOTAL</b>			<b>30</b>	<b>12</b>	<b>388</b>	<b>195</b>	<b>418</b>

Source: 2009 Exhibit 1, Delaware State-wide Continuum of Care

**Other Programs and Services**

During 2009, the state of Delaware funded a rental voucher “Step Up” program that provided 125 vouchers for chronically homeless persons with mental health and substance abuse problems and for youth aging out of the foster care system. This program provides a sustainable housing rental subsidy for these populations for a three year period.

**Prevention and Outreach Activities**

In effort to prevent homelessness, New Castle County works with a host of non-profit organizations that provide programs and services to area youth, the elderly, and persons who are disabled. At least 35 non-profit agencies in Delaware provide homelessness prevention and outreach services in New Castle County. Together this network provides a range of services including food, housing, and household goods “closets”; primary medical care, dental care, and home health services; job training and placement and financial literacy; integrated mental health and substance abuse treatment; child care services; and other services prescribed by individualized case management.

A major barrier to ending homelessness can be the lack of understanding of how to access the public homeless system and how to qualify for certain available services.

Providers work long and hard to make sure that they do understand and receive the help they need.

### **Homeless Strategic Plan (91.215 (c))**

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

5 Year Homeless Strategic Plan response:

#### **1. Homelessness – Priority Needs**

New Castle County is a participant in the Homeless Planning Council of Delaware (HPC) Continuum of Care in its efforts to address homelessness and the priority needs of homeless individuals and families, including subpopulations. The CoC

addresses the housing and supportive service needs in each stage of the process to help homeless persons make the transition to permanent housing and independent living. The County will continue to support the CoC strategy to meet the needs of homeless persons and those at risk of becoming homeless because homelessness is a state-wide issue. Because the state is experiencing an increase in services and shelter needs of the homeless, the majority of homeless providers are collaborating to strengthen service networks. A primary obstacle in meeting the needs of underserved is limited available resources for the continued operations of facilities and associated services.

With a focus on homeless prevention, New Castle County and local area-wide social service providers have identified the provision of direct assistance such as food and clothing, as well as supportive services to help those potentially at-risk of becoming homeless, as the key priorities for homeless assistance and prevention. Efforts are being made to encourage a range of supportive services and to work with partner agencies to increase needed beds to house the homeless and move them into permanent affordable housing.

The following goals are outlined for New Castle County and will be funded using ESG dollars in program year July 1, 2010 – June 30, 2011:

- **Homeless Activities:** Provide assistance to the homeless population and those at-risk of becoming homeless through non-profit organizations and other public agencies. Specifically, the County will use FY 2010 ESG funds to support non-profit providers of homeless services, including three emergency shelters (stays are approximately one month) and two transitional housing facilities which offer one-two year stays with intensive supportive services.

In addition, during the 2010-2011 program year, CDBG funds will be used to support the coordinator for a faith-based rotating network of emergency shelters outside the City of Wilmington and the City of Newark, with a fixed location for supportive services, to support pre-development costs for a 'homeless café' in Wilmington and to provide child care services for homeless women.

## **2. Chronic Homeless Strategy**

According to HUD, a person is chronically homeless if she/he meets the following criteria, a) is unaccompanied, b) has been homeless for twelve consecutive months, or four times over the last three years, and c) has a disabling condition including a diagnosable mental health or substance use condition, developmental, physical, or other disability. The Homeless Planning Council of Delaware's 2009 Homeless Point in Time study recorded that 23% of 1,479 persons who were homeless on January 27, 2009 met the definition of chronically homeless.

Published in February 2007, the Delaware Interagency Council on Homelessness (DICH) prepared a document entitled, **Breaking the Cycle: Delaware's Ten-Year Plan to End Chronic Homelessness and Reduce Long-Term Homelessness**. The DICH includes broad representation from stakeholders including New Castle County, community leaders, state and federal government agencies, supportive housing developers and homeless service providers, and formerly homeless individuals.

This report found that homelessness is a significant problem in Delaware. The plan found that a combination of the new construction of 648 new supportive housing units and 1,000 rental subsidies was needed to adequately house approximately 2,000 people who were chronically homeless or at risk of chronic homelessness. These units and subsidies will serve persons with incomes below 30% of median who have diagnosable mental health conditions, substance use conditions, physical disabilities including HIV/AIDS, and/or developmental disabilities, who have been homeless or who pay more than 50% of their income for rent.

In order to end chronic and long-term homelessness in Delaware the plan recommended enlisting the following five broad strategies:

- Develop New Housing for Persons Who Are Chronically Homeless or At-Risk for Chronic Homelessness
- Remove Barriers to Accessing Existing Affordable Housing
- Improve Discharge and Transition Planning from the foster care system, institutions and prisons
- Improve Supportive Services for Persons who are Homeless
- Enhance Data Collection and Use of Technology

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

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

### **3. Homeless Prevention**

New Castle County, a member of the state-wide CoC, received \$978,285 in funding through the Homeless Prevention and Rapid Re-Housing Program (HPRP) from HUD. Homelessness prevention activities with HPRP include rental housing for households earning less than 50% of median income through crisis alleviation (i.e. security deposits, utility payments), for short-term (up to three months) rental assistance, and for additional service delivery to help those threatened by homelessness to remain in their homes.

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

New Castle County's homelessness prevention network provides a range of services including food, housing, and household goods "closets"; primary medical care, dental care, and home health services; job training and placement and financial literacy; integrated mental health and substance abuse treatment; child care services; and other services prescribed by individualized case management.

#### **4. Institutional Structure**

Over 62 local and county government agencies, non-profit homeless and housing providers, and for-profit organizations meet on quarterly basis to address the issues of homelessness in Delaware. This state-wide framework of homeless providers and funders is strengthened by coordination activities by the Homeless Planning Council of Delaware and the Delaware Inter-Agency Council on Homelessness.

#### **5. Discharge Coordination Policies**

##### **Foster Care**

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

##### **Health Care**

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

##### **Mental Health**

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

##### **Corrections**

In early 2009, Delaware's Cabinet Secretaries formed a working group to establish a plan and protocol for discharge planning from the Department of Corrections. The protocol was to establish the Individualized Assessment, Discharge, and Planning Team (IADAPT) in each county to ensure that inmates have a team that is working with them and community advocates to plan for services, housing, and resources that will be made available to them upon discharge.

#### **Emergency Shelter Grants (ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5 Year Strategic Plan ESG response:

Not Applicable. For States only.

## COMMUNITY DEVELOPMENT

### Community Development (91.215 (e))

\*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5 Year Strategic Plan Community Development response:

#### **1. Priority Non-Housing Community Development Needs**

There are significant social service needs that are not adequately addressed, including mental health, substance abuse, child care services, and youth services. Owing to the diverse nature of the residents and municipalities within New Castle County, the County's non-housing community development needs are varied and disparate, but there are some common elements. There are needs for crime awareness activities, senior services programs, economic development activities, employment training services, services for children and youth, and fair housing activities.

Non-housing needs for elderly persons range in large degree around the need to "age in place" safely, supported with services like home visits, handyman repairs, and transportation. Non-housing needs for persons with disabilities are similar. For children and youth, services will range around the need to keep young people "off the streets" and involved in productive and healthy activities.

Regarding neighborhood revitalization, the need to look beyond individual property lines to comprehensive investment in social and commercial infrastructure is a unifying goal.

In its analysis of non-housing community development needs, New Castle County has utilized the information it has gathered through public hearings and focus group

sessions held during the preparation of the Five-Year CP. New Castle County also requested non-housing community development needs from various community groups through the disbursement of a stakeholder and public surveys.

This process has resulted in a compilation of short-term and long-term goals for the CDBG program over the next five year period.

## **2. Basis for Assigning Priority**

Priorities for community development were established from citizen input and a variety of consultations and meetings. While priorities can be established for the overall program, individual communities may have specific projects and programs identified as critical only to them. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.

The priorities were established using the following definitions:

- **High** priorities are those activities that WILL be funded with CDBG funds
- **Medium** priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded.
- **Low** priorities are those activities that will receive the lowest priority for CDBG funds by the County to be funded after high and medium priorities have been funded. The County will consider providing certifications of consistency and supporting applications submitted for non-County funds by other entities.

Medium and low priority activities are still important and are not meant to be understood as unnecessary in New Castle County. Rather, it is perceived that those needs may have other, more appropriate funding sources. New Castle County has identified a limited number of priorities to provide a focus for activities that will be funded in the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner. The following table (formerly HUD Table 2B) identifies the County's priorities for the five year plan period.



**Community Development Needs Table**

<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Matrix Code</b>	<b>Priority</b>
<b>PUBLIC FACILITIES NEEDS</b>		
Neighborhood Facilities	03E	High
Parks and/or Recreation Facilities	03F	Low
Parking Facilities	03G	Low
<b>INFRASTRUCTURE IMPROVEMENT</b>		
Water/Sewer Improvements	03J	Low
Street Improvements	03K	Low
Sidewalk Improvements	03L	Low
Sewer Improvements (storm)	03J	Low
<b>PUBLIC SERVICE NEEDS</b>		
Handicapped Services	05B	High
Transportation Services	05E	High
Substance Abuse Services	05F	High
Battered and Abused Spouses	05G	High
Employment Training	05H	High
Crime Awareness	05I	High
Fair Housing	05J	High
Health Services	05M	Medium
Mental Health Services	05O	High
Security Deposits	05T	High
Other Public Service Needs	05	Medium
<b>YOUTH PROGRAMS</b>		
Youth Centers	03D	Medium
Child Care Centers	03M	Medium
Youth Services	05D	High
Child Care Services	05L	High
Abused and Neglected Children	05N	High
<b>SENIOR PROGRAMS</b>		
Senior Centers	03A	Low
Senior Services	05A	High
<b>HOMELESS PROGRAMS</b>		
Operating Costs for Homelessness	03T	High
<b>ECONOMIC DEVELOPMENT NEEDS</b>		
Rehabilitation; Publicly or Privately Owned Commercial/Industrial	14E	Medium
Commercial-Industrial Infrastructure Devel.	03	Low
Other Commercial-Industrial Improvements	03	Low
General Economic Development	18A	Medium
ED Technical Assistance	18B	Low
Micro-Enterprise Assistance	18C	Low

**3. Obstacles to Meeting Underserved Needs**

The two most outstanding needs in the County continue to be safe, decent, affordable housing and jobs that pay living wages for a family to live in the community. The primary obstacle to meeting underserved needs is a lack of adequate funding. The allocation of federal CDBG funds, while significant, is well

below levels required to meet the needs of the County’s various LMI households and neighborhoods.

**4. Specific Short-Term and Long-Term Objectives**

New Castle County has identified the following short-term and long-term objectives for the five year plan period.

➤ **Goal: Strengthen Communities**

Long-Term Objective: Deliver quality public services and social services for low and moderate income persons, especially area children and youth, the elderly, and persons with disabilities.

Long-Term Objective: Support programs that provide economic opportunities, specifically programs that encourage redevelopment and economic opportunities in older neighborhoods for persons under 80% of area median income.

Short-Term Objective: The following agencies will be funded with CDBG funds in program year July 1, 2010 – June 30, 2011. See pages three and four of the First Annual Action Plan for a complete list of Action Plan funded activities.

Organization	Amount
Blackfeather Academy	\$10,000.00
Boys & Girls Club of Delaware, Claymont	\$10,000.00
Delaware Academy of Science / Iron Hill Museum	\$3,000.00
Delaware Ecumenical Council on Children & Families	\$7,500.00
Easter Seals	\$10,000.00
Eastlawn Area Human Services Inc	\$5,000.00
Gaudenzia Foundation, Inc.	\$7,500.00
Latin American Community Center	\$20,000.00
Limen House	\$15,000.00
Ministry of Caring, Inc.	\$30,000.00
NCC Summer Camps	\$50,000.00
Newark Day Nursery	\$5,000.00
Northern Delaware Youth for Christ	\$5,000.00
Rose Hill Community Center	\$20,000.00
United Cerebral Palsy of Delaware Inc	\$20,000.00
YWCA, Delaware, Inc	\$10,000.00
<b>TOTAL</b>	<b>\$228,000.00</b>

➤ **Goal: Promote Organizations of Grass-roots, Faith-based, and other Community-based organizations**

Long-Term Objective: Increase efforts by New Castle County Department of Community Services to bridge gaps in services. Maximize resources for better program delivery and support grass-roots efforts.

Long-Term Objective: Support organizations that work to provide comprehensive housing and community development services.

Short-Term Objective: The following agencies will be funded with CDBG funds in program year July 1, 2010 – June 30, 2011. See pages three and four of the First Annual Action Plan for a complete list of Action Plan funded activities.

Organization	Amount
ARC of Delaware	\$10,000.00
Catholic Charities Inc HIV Services	\$10,000.00
Community Legal Aid Society	\$10,000.00
Delaware Community Reinvestment Action Council Inc.	\$15,000.00
Delaware Helpline	\$15,000.00
Housing Opportunities of Northern Delaware	\$15,000.00
Nehemiah Gateway Community Development	\$10,000.00
New Castle County Community Partnership	\$10,000.00
Pencader Hundred Community Center	\$10,000.00
<b>TOTAL</b>	<b>\$105,000.00</b>

**Antipoverty Strategy (91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

5 Year Strategic Plan Antipoverty Strategy response:

**1. Goals, Programs, and Policies for Reducing the Number of Poverty Level Families**

New Castle County supports principles related to homelessness, the working poor, and economic development in its delivery of effective anti-poverty programs. Combined, these principles provide a foundation of supportive services, job training classes, financial literacy workshops, and economic development initiatives needed to reduce the number of poverty level families. The County's principles are:

For populations at the level of homelessness:

- The best use of funds to lift homeless families out of poverty is a combination of case management and crisis alleviation services. Transitional housing

programs with intensive supportive services can lift homeless persons into independence in an average of two years. Often, clients are ready for education programs only when outstanding emotional and mental health issues have been addressed. Crisis alleviation is an essential strategy to support individuals and families in crisis.

- High school equivalency education will not in itself lift people out of poverty. Technical training or higher education is necessary to obtain a decent paying job. Additional on-the-job training can be extremely effective in teaching marketable skills.
- It is common for families to bounce from program to program without achieving independence. Governmental agencies and service providers should work together to avoid this counterproductive duplication of services.

For the working poor:

- First State Community Loan Fund Model for Financial Independence
  - Make More, for example, add a micro-business to household income
  - Own More, pursue homeownership
  - Keep More, savings and low-interest borrowing
- Financial literacy addresses the short-term mindset and succeeds when it teaches the power of saving.

For redevelopment and economic development programs:

- Strengthening homeowners in older low income communities creates a climate of stability
- Commercial redevelopment activities should create jobs that provide adequate incomes that result in low housing cost burden

## **2. Estimated Reduction in the Number of Poverty Level Families**

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

While the County has little control over the overall factors that cause poverty, the County can elect to support organizations that provide quality services to low income residents to help them improve their incomes.

Ultimately, federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty. The County, through its various departments and sub-recipients, will continue to advocate for matching savings programs, education on the earned income tax credit, improved transportation alternatives, to support organizations that provide job training and placement services, to support homeless prevention activities, and to preserve and improve affordable housing options, as part of its strategy to prevent and alleviate poverty in New Castle County.

### **Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))**

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

5 Year Strategic Plan LIHTC Coordination response:

Not Applicable. For States only. New Castle County typically invests HOME funds in County LIHTC-funded projects.

## **NON-HOMELESS SPECIAL NEEDS**

### **Specific Special Needs Objectives (91.215)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Non-homeless Special Needs Analysis response:

#### **1. Priorities and Objectives**

The Department of Community Services provides nutritional services at partnering senior centers in the County. The County also owns and operates the Absalom Jones Senior Center in Belvedere.

New Castle County is not a direct provider of services for special needs populations. However, the County uses federal funds to support non-profit organizations that serve special needs populations. This group of non-profit agencies is complemented by the state Division of Substance Abuse and Mental Health, Division of Social Services, and Division of Services for Aging and Adults with Disabilities, which provides support services and some housing services, to adults with mental illness, alcoholism, and drug addiction.

#### **Priorities for the Elderly/Frail Elderly Populations**

- ***Priority #1: Improve the quality of life for elderly residents through the provision of public services and increased housing options.***
  - **Goal:** To continue, expand, or initiate public services and housing opportunities available to elderly and frail elderly residents.
  - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for the elderly and frail elderly.
    - Planned Accomplishments over the next five years: Provision of

public service funds to non-profit organizations meeting the basic needs of the elderly and frail elderly.

In addition, New Castle County will continue to support activities that provide affordable and accessible housing for elderly and frail elderly residents at or below 80% of area median income and with transportation and other services.

New Castle County will also participate in planning efforts to provide social networking and daily reassurance programs for elderly and frail elderly County residents.

### **Priorities for Persons with Mental Illness**

- ***Priority #1: Increase the array of housing options for persons with mental illness or developmental disabilities***
  - **Goal:** To adequately address a demonstrated need for additional housing units for this subpopulation.
  - **Objective #1:** To facilitate the development of transitional and permanent supportive housing facilities for persons with mental illness and mental disabilities.
    - Planned Accomplishments over the next five years: Partner with area non-profit organizations to determine and document needs levels for persons with mental illness.
- ***Priority #2: Improve the quality of life for persons with mental illness through the provision of public services.***
  - **Goal:** To continue, expand, or initiate public services available to persons with mental illness.
  - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons with mental illness.
    - Planned Accomplishments over the next five years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with mental illness.

### **Priorities for Persons with Alcohol and Drug Addiction**

- ***Priority #1: Improve the quality of life for persons with alcohol and drug addiction through the provision of public services.***
  - **Goal:** To continue, expand, or initiate public services available to persons with alcohol and drug addiction.
  - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons with alcohol and drug addiction.
    - Planned Accomplishments over the next five years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with alcohol and drug addiction.

In addition, New Castle County will continue to offer support to local agencies that provide outreach programs to individuals with drug and alcohol problems.

### **Priorities for Persons with HIV/AIDS**

- ***Priority #1: Improve the quality of life for persons living with HIV/AIDS.***
  - **Goal:** To continue, expand, or initiate public services available to persons living with HIV/AIDS.
  - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons living with HIV/AIDS.
    - Planned Accomplishments over the next five years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with living with HIV/AIDS.

In addition, New Castle County will continue to support efforts that provide affordable and accessible housing to people living with HIV/AIDS and organizations that provide supportive services to people living with HIV/AIDS.

### **Priorities for Persons with Other Disabilities**

- ***Priority #1: Increase the range of housing options and related services for persons with disabilities.***
  - **Goal:** To provide assistance in meeting the supportive service needs and housing needs of persons with disabilities.
  - **Objective #1:** Assist in the delivery of supportive services to non-homeless disabled individuals.
    - Planned Accomplishments over the next five years: Provide assistance for services to supportive housing providers to serve individuals with disabilities.

## **2. Federal, State, and Local Sources Available to Address Special Needs and Priorities**

It is increasingly difficult for New Castle County to fund non-homeless special needs projects due to the limited amount of funding the County receives annually to support housing and community development initiatives and the increasing amount of basic community needs resulting from current economic conditions. However, other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to the County's non-homeless special needs populations.

There are several resources available to support non-homeless special needs housing initiatives, including HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for people with disabilities), Section 8 tenant and project based rental assistance, Low Income Housing Tax Credits (LIHTC), Federal Home Loan Bank funds, funds from private foundations and other private entities, public housing funds, HOPWA funds, and other state and federal resources.

The County will continue to support the efforts of local and regional organizations that provide housing and supportive services to non-homeless special needs individuals.

### **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.  
\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

5 Year Non-homeless Special Needs Analysis response:

#### **1. Need for Supportive Housing**

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, public housing residents, and persons living with HIV/AIDS. Many persons with such special needs also have very low incomes. It is very difficult to determine the number of individuals with special needs in New Castle County. The unmet needs data in this section of the CP was obtained from interviews with area organizations that serve special needs populations and also from completed surveys from service providers.

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive



housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance.

Affordable, accessible rental housing is a high priority need for all the special needs populations discussed below, according to housing providers who participated in consultations in the development of the Consolidated Plan. Housing affordability dominated the responses in 13 submitted special needs provider surveys as well as during focus group consultations concerning elderly persons and persons with disabilities.

The needs of New Castle County's special needs subpopulations are described below.

#### Elderly and Frail Elderly

When a person has one or more limitations on activities of daily living, he or she may need assistance to perform routine activities such as bathing and eating. Therefore, elderly persons that need supportive housing are considered frail. Elderly persons typically need housing assistance for financial reasons or for supportive service to complete their daily routines. Supportive housing is needed when an elderly persons is both frail and very low income. Elderly persons that are living on fixed, very low incomes also need affordable housing options.

For those transitioning from nursing homes, the State Division of Services for Aging and Adults with Physical Disabilities (DSAAPD) identified the need for 3 additional elderly housing units in the County. Many elderly residents remain in nursing homes, even though they are ready to be discharged, due to lack of affordable housing options.

An estimate of the number of frail elderly requiring supportive services can be obtained by applying the national prevalency statistics of 14.4% for the proportion of elderly that required assistance with ADL to the number of elderly in New Castle County who are low income.

Excluding the City of Wilmington, the 2000 Census reported that there were 48,787 persons age 65 and older in the County (11.4% of the population). There were 17,780 low-income senior households in 2000, according to 2000 CHAS data. Applying the 14.4% national prevalence standard to the total number of low-income seniors results in an estimated 2,560 frail elderly households who may require supportive housing in New Castle County.

CHAS Data 2000 provides data for the elderly households in New Castle County with mobility and self-care disabilities. As defined by CHAS, mobility and self-care limitations are 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching lifting, or carrying; and/or 2) a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home. CHAS Data 2000 provides the information by income category and reports on those with a housing problem. The data distinguishes by age, identifying elderly and extra elderly as follows:

- Elderly are one or two member households, where either person is 62 to 74 years.

- Extra elderly are one or two member households with either person being 75 years or older.

Of the 32,646 elderly households in New Castle County in 2000, 29.3% (9,565) had a mobility and self-care limitation. More than one in four of the households with a mobility and self-care limitation (3,003, or 31.4%) had a housing problem.

### Mentally Ill

Severe mental illness includes the diagnosis of psychoses and major affective disorders such as bipolar disorder and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

Many of these households are on very low, fixed incomes and have limited housing options. About 35% of Delaware's homeless population is severely mentally ill.

### Physically Disabled Persons

Physically disabled individuals usually require modifications to their living space, including the removal of physical barriers. Generally, accommodations can be made to adapt a residential unit for use by wheelchair bound persons or persons with hearing or vision impairments. It is difficult to identify private rental units that have been adapted. The majority of people with psychiatric or developmental disabilities experience housing problems or have housing needs in some form: cost prohibition or rent burden; overcrowding; substandard housing; inability to move out of an institutional or residential treatment setting beyond the period of need; and homelessness.

According to the U.S. Census Bureau, there were 36,663 persons with disabilities in New Castle County (excluding the City of Wilmington) in 2000. Of these, 25,674 (70%) reported two or more disabilities. CHAS Data 2000 reports on non-elderly households in New Castle County with mobility and self-care disabilities. Information is available by tenure and income, and identifies those with a housing problem. CHAS data reports the following:

- Of the 125,935 non-elderly households in New Castle County in 2000, 11% (13,863) had a mobility or self-care limitation.
- 4,028 (29.1%) of the households with a mobility and self-care limitation had a housing problem.

Local service providers consulted during the development of the five-year CP indicated that more accessible housing options for physically disabled persons are needed throughout the County. In addition to more affordable and accessible housing options, the Division for the Visually Impaired cited the need for additional rental assistance programs for persons with disabilities, the need for universal design standards, the need for more transportation options for persons with disabilities, and the need for more services for those individuals with multiple disabilities. The Division of Services for Aging and Adults with Disabilities (DSAAPD) stated there is a need for 15 additional housing units for persons with disabilities.

### Persons with Alcohol and Other Drug Addictions

Alcohol or other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. Persons who are classified with alcohol or other addictions may have a history of inpatient treatment (detox), be identified by current symptoms or by an assessment of current intake, and by some combination of these approaches. The National Institute of Alcohol Abuse and Alcoholism estimates the number of men with drinking problems at 14% to 16%, and the number of women with similar problems at 6%. No similar statistics exist for abuse of other drugs. However, the National Institute of Alcohol Abuse and Alcoholism estimates that one-third or more of the clients in publicly funded residential group programs are homeless most of the year before entering treatment. Since this group is without housing and medical insurance, it is assumed that they are low income and in need of supportive housing.

There is no source of data to determine the extent of the population in New Castle County suffering from alcohol and other drug addictions. The only source of data on the needs of persons dealing with substance abuse problems were the questionnaires completed by area service providers. One of biggest needs for this population is for long-term, comprehensive treatment for alcoholism and drug dependency. In a given year, approximately 500 Delawareans seeking long-term treatment for substance abuse are turned away for lack of space.

### Persons Diagnosed with HIV/AIDS

According to the Delaware HIV Consortium, as of February 1, 2010, there were 300 eligible clients (low income persons living with HIV/AIDS) in need of rental housing in the State. These 300 individuals are on the Consortium's HOPWA-funded Tenant Based Rental Assistance (TBRA) waiting list. The 2009 Consumer TBRA survey indicated that 70% of currently assisted clients would be homeless or precariously housed if they were not in subsidized housing.

Overall, the Consortium stated there is a need for more housing options for persons living with HIV/AIDS. Specifically, 300 units of housing are needed for this population state-wide.

### Public Housing Residents

Persons living in public or assisted housing may want to leave public housing if their living situation is stabilized or if homeownership opportunities were available. Family self-sufficiency programs and homeownership programs provide such opportunities.

The New Castle County Housing Authority (NCCHA) operates a Section 8 Homeownership Program through the Family Self-Sufficiency (FSS) Program. Thus far, 16 Section 8 voucher holders have utilized the program and have transitioned into homeownership. The FSS program is still growing and NCCHA hopes that over the next five years more voucher holders will take advantage of the program.

## **2. Priority Housing and Supportive Service Needs**

The non-homeless special needs populations in New Castle County have a wide range of service needs, including transitional housing, supportive housing, counseling, case management, transportation to health care facilities and

employment, and more. Data and information used to determine priority supportive housing and supportive service needs of the non-homeless special needs populations in the County were derived from interviews and focus group sessions conducted with organizations that serve special needs populations.

Several priorities identified were common across the various subcategories of special needs populations. For example, one priority need identified was more affordable and accessible housing. Another need recognized was supportive housing facilities with adequate case management components. Access to health care and employment opportunities were also common priorities for all special needs populations, particularly with regard to public transportation and para-transit service. Special needs populations need access to dental appointments, doctor appointments, employment centers, and job training and placement services.

In regard to the elderly and frail elderly populations, the need for more affordable and accessible housing was noted as a need. Home repair grants were also listed as priority needs for elderly residents that still own their homes since this population lives on fixed incomes.

### **3. Basis for Assigning Priority**

The priorities were developed by:

- Weighing the severity of the need among all groups and subgroups
- Analyzing the current social, housing, and economic conditions
- Analyzing the relative needs of LMI families
- Assessing the resources likely to be available over the next five years, and
- Evaluating input from focus group sessions, interviews, service provider surveys, County planning and development staff and public hearings.

### **4. Obstacles to Meeting Underserved Needs**

Both housing and non-housing assistance can be extremely expensive for special needs households. The primary obstacle to meeting the underserved housing needs of the County's non-homeless special needs population is the limited funding resources available to address identified priorities. In addition, the gap in what households can afford to pay for housing and the price of housing is another obstacle to meeting the needs of the underserved.

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

### **5. Inventory of Existing Facilities and Services**

#### **Available Services**

The Division of Substance Abuse and Mental Health (DSAMH) provides public drug and alcohol treatment services for adults, primarily through contracts with private agencies. Services include: screening and evaluation; outpatient counseling; opioid treatment, including methadone maintenance; continuous treatment team programs for individuals with long-term, disabling alcohol and drug dependence disorders; less

intensive case management services offered through the outpatient counseling agencies; detoxification; and residential services. The residential services include short-term/variable length-of-stay treatment (30 days or less), long-term treatment, and halfway houses. In addition to serving women in all of the residential treatment programs, one residential treatment program is targeted specifically to women, including pregnant women and women with infants.

The Division of Services for Aging and Adults with Physical Disabilities (DSAAPD) carries out a broad range of activities on behalf of older persons and adults with physical disabilities. Following is a summary of these activities.

- Operates and contracts for numerous programs and services for older persons and adults with physical disabilities;
- Advocates on behalf of older persons and adults with physical disabilities to create a broader awareness of the needs of these populations and to generate additional resources to meet these needs;
- Develops and implements a variety of wellness and health promotion programs;
- Supports and advocates for grandparents and relatives raising others' children;
- Analyzes data, performs needs assessments, and develops new services for older persons, adults with physical disabilities, and their families;
- Develops special programs to address a variety of concerns;
- Develops public-private and public-public partnerships to increase the availability of services; and
- Plans and conducts special events focusing on older adults and adults with physical disabilities.

The Delaware HIV Consortium operates the only state-wide tenant-based rental assistance (TBRA) program for low income persons living with HIV/AIDS. There are 129 households currently assisted through the Consortium's TBRA program. In addition, the Consortium is the grantee for a site-based permanent supportive housing program in Wilmington for homeless women with HIV and behavioral issues.

### **Existing Facilities**

The following narrative describes the available facilities and services in New Castle County that assist persons who are not homeless but who require supportive housing and/or services.

In addition to State of Delaware agencies, more than 20 special needs housing and service providers participated in the development of the Consolidated Plan.

There is no comprehensive directory of non-homeless housing and services providers for New Castle County. Two major sources of information are available:

- Delaware Helpline is Delaware's toll-free, 24-hour, source of information about local health and human services. Telephone 211 in-state, or out-of-state call 800-273-9500, or see <http://www.delaware211.org/>.
- State of Delaware 1) Guide to Services for Persons with Disabilities in Delaware, and 2) Guide to Services for Older Delawareans, and 3) COMA Guide for Caregivers. Telephone 202-255-4429, or see <http://dhss.delaware.gov/dsaapd/publica.html>.

## **6. Justification of Use of HOME Funds for TBRA**

Not applicable. The County does not use HOME funds for TBRA.

### **Housing Opportunities for People with AIDS (HOPWA)**

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

5 Year Strategic Plan HOPWA response:

Not Applicable. The County does not receive an allocation of HOPWA funds from HUD. The City of Wilmington, a HUD entitlement community, administers HOPWA funds, which benefit both City and County residents.

### **Specific HOPWA Objectives**

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Specific HOPWA Objectives response:

Not Applicable. The County does not receive an allocation of HOPWA funds from HUD.

### **OTHER NARRATIVE**

Include any Strategic Plan information that was not covered by a narrative in any other section.

#### **City of Newark Cooperative Agreement**

The City of Newark administers its own CDBG program using approximately \$300,000. Newark uses its CDBG funds for a variety of programs to make owning and maintaining a home more affordable. Through these programs, the City aims to improve living conditions for Newark residents, to encourage home ownership, to preserve the existing housing stock, and to improve the appearance of older neighborhoods. These programs include:

- The Homebuyer Incentive Program which provides funds to income-qualified first-time homebuyers to purchase affordable housing.
- The Home Improvement Program which provides low interest, interest free, and deferred payment loans for qualified repairs to owner-occupied properties of income eligible households.
- The Senior Home Repair Program which provides free minor home repairs to income-eligible senior citizens, ages 60 or over, who are homeowners in Newark.
- The Newark Energy Watch Program which provides free assistance to low and moderate income home owners to conduct a diagnostic energy conservation audit and make repairs that increase the home owner's efficiency.
- The Accessibility Program which provides free handicap-accessible renovations at locations in Newark for people with physical disabilities.

In addition, Newark uses its CDBG allocation for parks and neighborhood improvements, fee assistance for recreational programs, childcare assistance, and façade improvement loan programs.

Funding proposals are reviewed by the Community Development/ Revenue Sharing Advisory Committee, which is made up community members appointed by Newark City Council. The Committee reviews each proposal and submits a recommendation

to Council for final approval. New Castle County typically consults with the committee on Newark's housing and community development needs. The Newark Planning Department is responsible for coordinating the planning and administration of the CDBG program.

**Percentage of Funds Budgeted for Activities to Benefit Low and Moderate Income Persons**

Excluding allowable CDBG Administrative funds, 100% of CDBG funds for program year 2010-2011 is budgeted to benefit low to moderate income persons and households, as specified in 24 CFR 570.208(a).