



Appendix

Delaware Statewide Housing Needs Assessment 2008-2012

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A. Abbreviations

<u>Abbreviation</u>	<u>Definition</u>
ACS.....	American Community Survey
ADL.....	Activities of Daily Living
ARC.....	Association for Retarded Citizens of Delaware
CADSR.....	University of Delaware, Center for Applied Demography and Survey Research
CCD.....	County Census Division
CDBG.....	Community Development Block Grant Program
CEDS.....	Comprehensive Economic Development Strategy
CHAS.....	Comprehensive Housing Affordability Statistics
CT.....	Census Tract
DART.....	Delaware Authority for Regional Transit
DCYF.....	Delaware Department of Children, Youth, and Families
DDDS.....	Delaware Department of Adults and Mental Health - Division of Developmental Disabilities Services
DEMAP.....	Delaware Emergency Mortgage Assistance Program
DelDOT.....	Delaware Department of Transportation
DICH.....	Delaware Interagency Council on Homelessness
DNREC.....	Delaware Department of Natural Resources and Environmental Control
DOC.....	Delaware Department of Corrections
DPC.....	Delaware Population Consortium
DSAAPD.....	Delaware Department of Adults and Mental Health - Division of Services for Aging and Adults with Physical Disabilities
DSHA.....	Delaware State Housing Authority
DSAMH.....	Delaware Department of Adults and Mental Health - Division of Substance Abuse and Mental Health
ESG.....	Emergency Shelter Grant Program
FHA.....	Federal Housing Administration
FHLB.....	Federal Home Loan Bank
FMR.....	Fair Market Rent
HAI.....	Housing Affordability Index
HMIS.....	Homeless Management Information System
HOME.....	HOME Investment Partnerships Program
HOPWA.....	Housing Opportunities for Persons with AIDS
HUD.....	U.S. Department of Housing and Urban Development
IADL.....	Instrumental Activities of Daily Living
LIHTC.....	Low Income Housing Tax Credit
LUPA.....	Land Use Planning Act
MFI.....	Median Family Income
MSA.....	Metropolitan Statistical Area
NAR.....	National Association of Realtors
OOLMI.....	Delaware Department of Labor, Office of Occupational & Labor Market Information
PFA.....	Protection From Abuse
PHA.....	Public housing authority
SMAL.....	Delaware State Housing Authority Second Mortgage Assistance Loan Program
SRO.....	Single Room Occupancy
UDC.....	New Castle County Unified Development Code
USDA.....	U.S. Department of Agriculture Rural Development
VA.....	Veterans Administration

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B. Glossary of Terms

Affordable Housing. Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

American Community Survey, (ACS). A nationwide survey conducted by the U.S. Census Bureau designed to gather current population and housing information every year. Presently, the ACS surveys about three million households each year, from across every county in the nation. Data from the 2005 ACS are available for geographic areas with a population of 65,000 or more, including counties, congressional districts, metropolitan and micropolitan statistical areas, all 50 states, and the District of Columbia. In Delaware, 2005 ACS data is available only for the state overall, the three counties, and the City of Wilmington.

Assisted Rental Housing. Housing where the monthly costs to the tenant are subsidized by federal or other programs.

Cost Burden. The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Fair Market Rent. Estimates of gross rent (including shelter rent plus the cost of utilities excluding telephone) set by HUD annually for metropolitan areas and non-metropolitan county FMR areas. FMRs are used to determine the eligibility of rental housing units for the Housing Choice Voucher (Section 8) program. For most areas, FMR is set at the 40th percentile of the rent distribution.

Household. A household includes all the people who occupy a housing unit as their usual place of residence.

Householder. The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

Income Ranges.

- Extremely Low Income. Households with annual income from 0 to 30 percent of area median family income*.

- Very Low Income. Households with annual income from 31 percent to 50 percent of area median family income* .
- Low Income Tax Credit. Households with annual income from 51 to 60 percent of area median family income* .
- Low Income. Households with annual income from 61 to 80 percent of area median family income* .
- Moderate Income. Households with annual income from 81 to 115 percent of area median family income* .
- Workforce Household. Households with annual income up to 120 of area median family income.

* Median family income is determined by HUD. Generally as used in this *Housing Needs Assessment*, HUD's median income for a family of four was used in determining the income ranges.

Manufactured Housing. A single-family detached housing unit, constructed to the "HUD Code", contains an integral chassis, and is licensed by Delaware's Division of Motor Vehicles. A manufactured home does not include modular or pre-fabricated housing.

Median Household Income. The median income calculated from all households in a particular geography, family and non-family.

Median Family Income (MFI). The area median income adjusted for household size and typically presented for a family of four within a particular statistical area such as a metropolitan area or a county; calculated by HUD annually.

Multi-family Housing. Structures containing five or more dwelling units sharing a common area of land.

Overcrowded. A housing unit containing more than one person per room. (U.S. Census definition).

Rent (categories).

- Fair Market Rents. HUD's estimate of the actual market rent for a modest apartment in the conventional marketplace. Fair market rents include utility costs (except for telephones). Every year, HUD develops and publishes FMRs for every MSA and apartment type. FMRs are established at the 40th percentile rent, the top of the range that renters pay for 40 percent of the apartments being surveyed.

- Income-Restricted. The rental rate for units that are income-restricted due to the Low Income Housing Tax Credit program, Rural Development's 515 program (with no Rental Assistance Payment), units financed with HOME funds or bonds, and other State-funded housing programs. The intent of the restriction is to provide below market rents. However and rarely, a resulting unit will actually be the same as or higher than the prevailing market rent.
- Market rate. The prevailing rate for which rent is agreed upon by a willing landlord and tenant. Typically considered the "private market" rent and does not have ties to governmental regulation.
- Subsidized. The rental rate for units where the maximum allowable rent is based on 30 percent of the resident's income. Subsidized rents are typically geared for households earning less than 50 percent of the area median income and result from federal programs such as HUD's Section 8 New Construction and Section 202 programs, and Rural Development's 515 (with Rental Assistance Payment).

Single-family Housing. One-family, free-standing structures, condominiums, townhouses or row-houses intended for owner-occupancy.

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C. Assisted Rental Housing Sites, 2007

New Castle County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Other HUD Assisted	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
BRANDYWINE												
ARC HUD II				5								
ARC HUD III				5								
ARC HUD VII				8								
ARC HUD VIII				4								
B'nai B'rith House						208						
Greentree Village											229	
Overlook Colony											35	
Riverview Place Apartments*					16						56	
Riverview Place											16	
Stoneybrook Apartments					152							
Total	0	0	0	22	168	208	0	0	0	0	336	0
WILMINGTON												
Baynard Apartments		100										
Compton Towers		180										
Crestview	149											
Evans House	18											
Herlihy Apartments	126											
Kennedy Towers	24											
Lincoln Towers		120										
Madison Gardens											18	
Riverside Housing Development	330											
Southbridge Apartments	180											
1802 West	13											
Antonian						136						
Bethel Villa*					150							
Christiana Village*					77							
Claymont Street Apartments									30			
Clayton Court						72						
Compton Apartments					55							
Compton Towne Houses*					76							
DIMA I				12								
DIMA II				10								
DIMA III				6								
DIMA IV				3								
DIMA V				3								
DIMA VI				20								

New Castle County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Other HUD Assisted	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
DIMA VII				7								
DIMA VIII				13								
Farrand Village Apartments											165	
Gateway/SBM					54							
Herring Manor					40							
Ingleside Retirement Apartments						160						
King Plaza					23							
Los Jardines			24									
Luther Tower I			231									
Luther Tower II						139						
Maplewood Housing*						51						
Metro I					55							
Monroe Terrace					35							
Quaker Hill Place						150						
Quaker Village											40	
River Commons											92	
Sacred Heart			78									
SafeHaven											10	
Shipley Loft											17	
Ships Tavern Mews											37	
Terry Apartments						160						
Village of Eastlake*	70											
West Center Place*						56						
West Court Apartments											75	
West Street Commons				6								
West Quaker Hill Apartments											49	
Windsor Apartments*						169						
YMCA/SRO											144	
Total	910	400	333	80	565	1,093	0	0	30	0	647	0
LOWER CHRISTIANA												
ARC HUD V				4								
Maryland Park Apartments					72						126	
Total	0	0	0	4	72	0	0	0	0	0	126	0
GREATER NEWARK (OUTSIDE INCORPORATED CITY OF NEWARK)												
ARC HUD III				4								
ARC HUD V				4								
ARC HUD VI				4								
Carleton Court Apartments					100							
Christiana Farms											76	
Christiana Farms II											18	

New Castle County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Other HUD Assisted	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
Christiana Farms III									18			
Kimberton Apartments					165							
Marydale Retirement Village						108						
Victoria Mews											81	
Woodmont Gardens						15						
CITY OF NEWARK												
Cleveland Heights	42											
Independence Circle		36										
DIMA IV				3								
Main Tower Apartments						150						
Marrows Court						50						
Total (City and in CCD out of City)	42	36	0	15	265	323	0	0	18	0	299	0
PIKE CREEK/CENTRAL KIRKWOOD												
ARC HUD II				4								
Cynwyd Club											130	
Woodlea Apartments						102						
Total	0	0	0	4	0	102	0	0	0	0	130	0
UPPER CHRISTIANA												
ARC HUD VIII				4								
ARC HUD IV				10								
Total	0	0	0	14	0	0	0	0	0	0	0	0
PIEDMONT												
ARC HUD II				5								
DIMA III				3								
Total	0	0	0	8	0	0	0	0	0	0	0	0
CENTRAL PENCADER												
ARC HUD II				5								
ARC HUD IV				4								
Total	0	0	0	9	0	0	0	0	0	0	0	0
MIDDLETOWN/ODESSA												
ARC HUD VIII				4								
Fairfield Commons											81	
Greenlawn											70	
Holly Square		24										
Lakewood Apartments					22							
Middletown Trace*					65							
North Village I and II					20	10						
Total	0	24	0	4	107	10	0	0	0	0	151	0

New Castle County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Other HUD Assisted	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
<i>NEW CASTLE</i>												
Arbor Place I and II											67	
Chelten Apartments						120						
Coachman's Manor											112	
DIMA II				3								
DIMA IV				3								
DIMA V				3								
DIMA VII				3								
Lexington Green					125							
Liberty Terrace						108						
Manlove Manor						40						
Spencer Apartments*					72							
Willow Chase											81	
Wilton Club											61	
Total	0	0	0	12	197	268	0	0	0	0	321	0
NEW CASTLE COUNTY TOTAL	952	460	333	172	1,374	2,004	0	0	48	0	2,010	0

Source: Delaware State Housing Authority, U.S. Dept. of Housing & Urban Development, U.S. Dept. of Agriculture Rural Development

*Units financed through Low-Income Housing Tax Credit and another subsidy source are shown in the subsidy source column.

Kent County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Section 811	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
KENTON	No assisted rental housing units.											
SMYRNA												
Commerce Square											80	
Frazier Place*							30					
Frazier Place II*							24					
Heron Run Apartments*						40						
McLane Gardens	29											
McLane Gardens Annex	21											
Peach Circle		32										
Smyrna Gardens											72	
Total	50	32	0	0	0	0	40	54	0	0	152	0
DOVER (CITY AND CCD)												
New Hope Housing II											18	
Derby Estates	30											
Hayes Circle	14											
Liberty Court	108											
Manchester Court	8											
Manchester Square	75											
Queen Manor		50										
Senate View	60											
Simon Circle	46											
Scattered Sites	31											
ARC HUD III				4								
ARC HUD VI				4								
Capital Green Apartments*					132							
Clearfield											95	
DIMA IX				12								
East Lake											48	
Generals Green IV											54	
Ken Crest Housing				24								
The Laurels											76	
Luther Towers I												
Luther Towers II						148						
Luther Towers III			49			50						
Luther Tower IV			44									
Luther Village			68									
Owens Manor												60
Persimmon Tree											96	
River Chase											78	
Vera's Heaven											10	
Walker Woods I, II									51		24	

Kent County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Section 811	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
Whatcoat Village Apts.					45				33			
Willis Road											17	
Total	372	50	161	44	177	198	0	0	84	0	516	60
CENTRAL KENT												
ARC HUD I				4								
Mifflin Meadows	54											
Total	54	0	0	4	0	0	0	0	0	0	0	0
FELTON												
ARC HUD VI				4								
ARC HUD VII				4								
Peach Tree*							22				10	
Total	0	0	0	8	0	0	22	0	0	0	10	0
MILFORD NORTH												
A & I Housing						24						
Academy Apartments					11							
Banneker Heights / Brightways*					78						2	
Colony South											78	
Colony West									40			
Milford Crossing											73	
Silver Lake Estates Apartments						146						
Valley Run Apartments											72	
Villas at Milford Crossing												60
Total	0	0	0	0	89	170	0	0	40	0	225	60
HARRINGTON												
Clark's Corner Phase I	50											
Clark's Corner Phase II	20											
Diamond Court I							13		11			
Diamond Court II							29		3			
Heritage Manor*								32				
West Street Manor*								32				
West Street Manor Annex*								28				
Total	70	0	0	0	0	0	42	92	14	0	0	0
KENT COUNTY TOTAL	546	82	161	56	266	368	104	146	138	0	903	120

Source: Delaware State Housing Authority, U.S. Dept. of Housing & Urban Development, U.S. Dept. of Agriculture Rural Development

*Units financed through Low-Income Housing Tax Credit and another subsidy source are shown in the subsidy source column.

Sussex County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Section 811	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
BRIDGEVILLE GREENWOOD												
ARC HUD I				4								
Canterbury Apartments							21		3			
Elizabeth Cornish Landing I & II							32					
Elizabeth Cornish Landing Annex*							12					
Greenwood Acres								28				
Laverty Lane	50											
Market Street Apartments*								34				
Total	50	0	0	4	0	0	65	62	3	0	0	0
MILFORD SOUTH												
DIMA V				6								
Marshall Manor*									11			
Mispillion Apartments							101	36		0		
Total	0	0	0	6	0	0	101	36	11	0	0	0
MILTON												
Luther Gardens												18
Luther Gardens Annex												18
Luther Towers of Milton						50						
Milton Landing											48	
Park Royal Apartments					32							
Peachtree Acres				20								
Spinnaker Lane				3								
Total	0	0	0	23	32	50	0	0	0	0	48	36
LEWES												
ARC HUD I				5								
Burton Village	50											
East Atlantic											70	
East Atlantic Annex											24	
Harbour Towne												40
Huling Cove						24						
Huling Cove Annex						41						
Jefferson Apartments					40							
Jefferson II*							32					
Mills Landing												24
Sandy Brae Supported Living				3								
Savannah East											72	
Savannah West											48	
Total	50	0	0	8	40	65	32	0	0	0	214	64

Sussex County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Section 811	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
MILLSBORO												
Brandywine Village Apts. I						31						
Brandywine Village Apts. II							17		7			
Brandywine Village Apts. III							22		10			
Lingo Neck											72	
Long Neck											60	
Mill Chase Apartments											74	
Millsboro Village Apartments					50							
Millsboro Village II							26					
Old Landing							12					
Old Landing II											30	
Total	0	0	0	0	50	31	77	0	17	0	236	0
SELBYVILLE/FRANKFORD												
Hickory Tree	55											
Shady Grove Apartments							14		16			
Shady Grove II*								24				
Shady Grove III*								20				
Total	55	0	0	0	0	0	14	44	16	0	0	0
GEORGETOWN (ALL UNITS ARE IN THE INCORPORATED TOWN OF GEORGETOWN)												
A & I Housing				8								
Acorn Acres							24					
Cheer Apartments												60
DIMA VIII				8								
Dunbarton I							32					
Dunbarton II							18		6			
Dunbarton III							21		11			
Dunbarton IV*								31				
Dunbarton Village								31				
Georgetown Apartments*					75							
Georgetown II									50			
Total	0	0	0	16	75	0	95	62	67	0	0	60
SEAFORD												
ARC HUD III				4								
Chandler Heights Apartments*					88							
Chandler Heights II							24					
Charleston Place								11				
DIMA IV				9								
DIMA VII				3								
Greenside Manor*							40					
Hunters Court							23		10			

Sussex County	Subsidized Units								Income Restricted Units			
	Public Housing		HUD Assisted		Section 8 Project Based		Rural Development		Other Income Restricted		Low Income Housing Tax Credit	
	Family	Elderly	Section 202	Section 811	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly
Meadowbridge Apartments							98					
Seaford Apartments							30		7			
Seaford Meadows*					122							
Seaford Neighborhood Home				5								
Virginia Crest			27									
Williamsburg Manor												26
Woodland Mills											66	
Woodland Mills II											32	
Yorktowne Woods*								35				
Total	0	0	27	21	210	0	215	46	17	0	98	26
LAUREL/DELMAR												
Carvel Gardens & Annex					130							
Country Meadows*								24				
Delmar Crossing											61	
Golden Meadows*								32				
Hollybrook Apartments I							31					
Hollybrook Apartments II					24							
Hollybrook Apartments III							17		15			
Hollybrook Apartments IV							36					
Laurel Commons			21									
Little Creek*					72							
Villas I & II at Delmar Crossing												24
Wexford Village I & II									12		48	
Total	0	0	21	0	226	0	84	56	27	0	109	24
SUSSEX COUNTY TOTAL	155	0	48	78	633	146	683	306	158	0	705	210

Source: Delaware State Housing Authority, U.S. Dept. of Housing & Urban Development, U.S. Dept. of Agriculture Rural Development

*Units financed through Low-Income Housing Tax Credit and another subsidy source are shown in the subsidy source column.

2007



**Delaware State Housing Authority
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The *2008-2012 Housing Needs Assessment* Executive Summary and full Technical Document are also available on DSHA's website, <http://www.destatehousing.com>.