Senior Living in Delaware

Presented to:

Dover City Council
Friday, February 9, 2007

Delaware State Housing Authority
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Our Mission

Our mission is to efficiently provide, and to assist others to provide quality, affordable housing opportunities and appropriate supportive services to responsible low- and moderate-income Delawareans.

Our History

- Created in 1968
- Has emerged to serve a major role in Delaware's economic and social plan
- DSHA Director is now a member of the Governor's Cabinet in Delaware State Government
- Both a Housing Finance Agency and a Housing Management Authority

Senior Population

There are approximately 299,000 seniors in Delaware. Sixteen percent (47,000) live in Kent County. That figure is expected to increase by 9 ½ percent (51,600) by 2010.

Challenges

- Increased demand for home-based services that enable seniors to age in place.
- Increased demand for alternative forms of assisted living.
- Adaptive modification to allow seniors to continue residing in their unit.
- Unexpected emergency repairs can be costly.

Cost Burden

- A family is cost-burdened if they spend more than 30% of their income on housing, or have an annual income of less than $20,000.
- Cost burden was greatest among renters over the age of 75
- The high rate of cost burden is a result of the oldest householders spending down their savings and living on fixed incomes that do not keep pace with inflation
- At-Risk households often live paycheck to paycheck and have very limited ability to save money.

Cost Burden

In Kent County, almost 40% of over 55 households renting their home are cost-burdened, versus 14% of senior homeowners.

Affordable Rents

- DSHA Senior Sites
  - Huling Cove, Lewes, 65 units
  - Peach Circle, Smyrna, 32 units
  - Holly Square, Middletown, 24units
- Housing Choice Vouchers (902 Vouchers)
- Public Housing (Ten sites, 500 Units)
- Tax credit sites and site-based Section 8 (privately owned and managed)

Accessory Dwelling Units

- New Castle County is proposing adopting an Accessory Dwelling Unit (ADU) ordinance.
- ADU is a second, subordinate dwelling unit added to or created within a single-family detached dwelling, which provides independent living, sleeping, eating, cooking and sanitation facilities.

Accessory Dwelling Units

- Increases the variety of housing choices
- Tend to be affordable
- Meet smart growth objectives
- Allow higher density without changing neighborhood character or additional infrastructure
- Great potential to help the elderly age in place

Substandard Housing

- Substandard Housing - 27% are occupied by elderly households.

- Substandard condition is a structure that needs two or more structural repairs in order to make the unit structurally sound, safe and habitable. Rehabilitation is quantified as at least $30,000 per unit ($20,000 for a mobile home).

Housing Rehabilitation

Housing Rehabilitation Loan Program

Up to $35,000 at 3% interest over 15 years for owner-occupied. Landlords who rent to income-qualified tenants can borrow up to $25,000. The program can be used to bring the home up to code, repair major structural problems including heating, plumbing, electrical, roof, windows, and make the unit handicapped accessible.

Housing Rehabilitation

Community Development Block Program

Funds are distributed for major activities including housing rehabilitation for low- and moderate-income Delawareans. CDBG is a grant, not a loan.

Housing Rehabilitation

Individuals interested in applying for HRLP and CDBG should contact their local municipal office or their county community development office:

Kent County Community Development Office
Albert Biddle - (302) 744-2480

Homeownership Rates

- Households over 55 have a homeownership rate of 83.7%
- Rate peaks at 65 to 74 age category
- Rate declines substantially after 85 as some elderly begin to seek alternative living arrangements

DSHA Homeownership Programs

- Mortgage Revenue Bonds
- First Time Homebuyer Program
- 30 and 40 Year Mortgages
- Second Mortgage Assistance Loans
- Delaware Housing Partnership Loans
- Employer Assisted Grants

Contact Information

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