

# Dressing Up Belvedere

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Dennis Sheer is the Resource Development Manager for Interfaith Housing Delaware.

In partnership with New Castle County, Interfaith Housing Delaware is creating new opportunities for lower-income families/households to realize the dream of homeownership in Belvedere, New Castle County. Interfaith has started development of 8 single-family homes for affordable first-time ownership as the first phase of the project, and is now planning an additional 10 homes in a second phase. Land acquisition for the new phase will begin with the availability of a second round of HOME funds, anticipated in July 2004.

This neighborhood revitalization project has already begun to reduce the number of vacant lots, eliminate unsafe vacant housing, and build affordable homes that are seen as “dressing up the community,”

The cumulative total of 18 new homes will have a significant impact on Belvedere, improving the quality of life and condition of the neighborhood, increasing property values, and making it more conducive for young families.

All prospective homebuyers must meet Federal Department of Housing and Urban Development (HUD) guidelines for low and moderate income (50-80% of Area Median Income). We have targeted four units in the first phase for buyers at the 50% level, and any of our models can be adapted for people with physical disabilities.

## Needs

Interfaith initiated the partnership with New Castle County based on county and state planning documents which cite specific community needs and more general housing needs.

The *1999 Community Needs Assessment*, prepared for the Delaware State Office of the Budget, cites “the lack of affordable housing for thousands of Delawareans [as] one of the state’s most visible unmet needs.

In its current *5-year Consolidated*

*Plan*, New Castle County makes the increase of homeownership opportunities its #1 priority.

The new *2003-2007 State-Wide Housing Needs Assessment*, prepared for the Delaware State Housing Authority, estimates that through 2007 New Castle County will generate just over half the demand for affordable homeownership housing in the state, approximately 4,000 existing and new units a year.

The County Consolidated Plan specifically cites Belvedere as a High Poverty/High Minority Census Tract (greater than 10% poverty/20% minority), and thus a geographic priority for allocating housing funds.

## Background and Progress to Date

Belvedere is an older, well-established African-American community in an unincorporated area of New Castle County, near Wilmington, Delaware. It was never “developed” like its neighboring Westview and Cedar Heights neighborhoods, with their visibly distinct streetscapes of uniform lots

and housing facades. Its varied parcels have everything from trailers and small shacks to ranches and Cape Cods, split levels and colonials, and relatively large church structures. Many of the older houses show considerable deterioration in their structural elements, since many of their residents are aging in place and do not have the financial means to perform basic home repairs and upkeep. Approximately 30 buildable lots are still vacant or used only for storage, with shacks and old vehicles on them—although not all of them are available for sale.

Since November 2002, with the initial New Castle County grant we have acquired 8 building sites available throughout the Belvedere community. They include vacant lots on two separate corners as well as several adjoining wooded lots on interior streets and through a block. Two other lots had empty and partially boarded-up structures on them, which we have since demolished.

