

3. Site and Neighborhoods Standards – Casa Indiana

1. A racially or economically impacted area where the agency plans to preserve existing affordable housing

HACE has been implementing its community development strategy in the Fairhill and St. Hugh Neighborhoods since 1990 and has been using its 2005-2015 Neighborhood Development Plan, to identify primary market areas for the development of affordable housing in HACE's target area. The market areas identified for both neighborhoods were the result of discussions with local real estate brokers, leasing agents, apartment managers and community leaders. The market area identified for the proposed development of Casa Indiana is as follows: the primary market area is defined by the following census tracts: 144, 145, 155, 157, 157, 162, 163, 164, 175, 176.01, 176.02, 194 and 195.

Based on 2005-2009 American Survey, there are 2,130 households headed by senior persons in the primary market area. According to census data there are 1,441 senior households in the primary market area that live below poverty, an increase of 15% since 2000—senior persons that meet the income eligibility requirements for residence at Casa Indiana. The ratio of proposed units at Casa Indiana (50) to the total number of income eligible households in the primary market area is 2.3% (50/2,130).

Recent data from the 2005-2009 American Community Survey, 44% of persons 65 and older are living in poverty. The incidence of poverty of senior minorities in HACE's target area clearly indicate the need for housing with supportive services that address the special needs of this population to remain independent vital members of the community for as long as possible.

Elderly residents of this community generally have very low incomes. More than 68% of the elderly population have incomes below the poverty line. Generally, the poverty line for 1 to 2 person households is at a level less than 25% of the area median income. The incidence of poverty and the growth in the numbers of elderly minorities in the primary target area clearly indicate the need for subsidized, supportive housing catering to the needs of this population.

As renters have lower incomes than homeowners, they also have the increased likelihood of living in housing that is unaffordable. Housing cost burdens are very severe for the elderly as they are significantly burdened by higher housing costs than owners, paying a median of over 75% of their income towards housing costs. Per census 2010 data, market rate housing in Philadelphia is unaffordable for virtually all extremely low-income (<30% of median) and a substantial number of low-income (31-50% of median) households. The most severe housing burden problem is primarily experienced by extremely low-income households, which are disproportionately Latino; 60% compared to 37% of the general population.

Approximately 64% of the population in the primary market is Latino and 22% is African-American. Overall minorities comprised 86% of the population in the primary market. Analysis of the 2000 census data in comparison to 2005-2009 American Survey data demonstrate minorities are still heavily represented in HACE's neighborhoods.

Census Track	Minority Persons	%-age Minorities
144	2,406	66%
145	1,453	93%
155	2,947	92%
157	1,943	64%
162	2,363	82%

3. Site and Neighborhoods Standards – Casa Indiana

Census Track	Minority Persons	%-age Minorities
163	3,551	84%
164	5,253	88%
175	7,703	85%
176.01	5,954	82%
176.02	3,692	79%
194	276	72%
195	8,190	77%

In poor communities like the primary market area of Casa Indiana, housing occupied by senior owners is deteriorating as resident's age. The residents have little resources, are less and less able to maintain their homes, and have virtually no options to find supportive housing in the neighborhood environment with which they are familiar. These owners are in great need of a more supportive environment and fewer demands on their scarce resources. In addition, substandard and overcrowded conditions characterize much of the rental housing occupied by senior persons in the market area of Casa Indiana.

Casa Indiana will provide the residents of this community a greater choice in housing opportunities within the neighborhood they are familiar with. It is often difficult for senior persons to deal with the everyday problems associated with aging; illnesses, living on a fixed income and loss of familial support resulting from the death of a spouse or children moving away. The development of Casa Indiana will offer a safety net in that it will provide a housing choice alternative to community senior in order to continue to work and be otherwise actively involved in community activities, socialize and remain self-sufficient for as long as possible.

2. In connection with a HUD funded master planned development

Our years of experience have shown us the key role that community-based planning and concentrated multi-faceted community development has on reversing decades of decline and through partnerships with other stakeholders in the community to achieve synergy in the execution of our activities. HACE's Caribe Development Zone is situated two blocks North of Casa Indiana. This 3 acre campus includes: Villas del Caribe Low-Income Tax Credit Development serving 81 families (38 of which have section 8 subsidies provided by HUD); Caribe Towers developed through HUD's Section 202 Senior Housing Program serving 57 elderly households; and Casa Caribe developed through HUD's Section 202 Senior Housing Program serving 52 elderly households. Somerset Villas just a short distance away developed through HUD's Section 202 Senior Housing Program serving 99 elderly and disabled households. In support of HACE's affordable housing activities in this community, the US Department of Housing and Urban Development approved the refinancing of Somerset Villas providing excess funds (\$456,000) for the development of Casa Indiana.

In further support of HACE's Neighborhood Plan, the Redevelopment Authority condemned this site for acquisition by HACE as part of the Neighborhood Transformation Initiative. This site presents an attractive development opportunity for the creation of 50 new units of affordable housing for elders that can serve as an anchor for further revitalization in the Fairhill Neighborhood. HACE's goal is to replicate its community development model realized in the Caribe Development Zone to stabilize this part of the neighborhood through the elimination of blight; reduction of vacancy rates; increasing property values in the surrounding blocks;

3. Site and Neighborhoods Standards – Casa Indiana

supporting Main Street activities and the commercial corridors (El Centro de Oro and Front and Allegheny) serving this community; and attraction of other private investment.

3. In areas where needs analysis indicates that subsidized housing represents a low percentage of the total number of units of housing in the area.

The supply of subsidized, supportive housing in HACE's focus area has not kept pace with the demand for this housing. The only supportive housing designed for the elderly serving this area include Somerset Villas at Somerset and "A" Streets, Casa Caribe at 173-183 W. Allegheny Avenue, and Caribe Towers at 3231-65 N. 2nd Street. Combined, these developments provide 208 units of housing for the elderly funded under the HUD Section 202 program; supported and developed by HACE. There are currently 357 households, combined, on the waiting lists for Casa Caribe, Caribe Towers and Somerset Villas. Given the turnover rate at these affordable housing developments, the people on the waiting list will have to wait many years for an apartment at either of these facilities. A copy of the waiting list for Casa Caribe, Caribe Towers, and Somerset Villas are can be found at the end of this section.

The 357 households on these waiting lists alone far exceed the 50-units proposed at Casa Indiana. In addition, the waiting list at the only other comparable facility in the area is also excessive. Kensington Pavilion is a 103-unit project for the elderly funded under the HUD Section 202 program that is 20 blocks away from the proposed Casa Indiana. Other than the noted housing developments, there are no other facilities in the primary target area that provide the type of supportive environment required by elderly residents.

Casa Indiana is designed to provide housing to elderly persons who are currently independent together with the supportive services that they need in order to continue to work and be otherwise actively involved in community activities, socialize and remain self-sufficient for as long as possible. The adaptive design and support services program at Casa Indiana also reflect the fact that, as each of the residents of the facility get older, the physical environment may need to be adapted and additional support services must be provided to accommodate each resident. Our objective is to enable individuals to "age-in-place" for as long as possible to reduce the incidence of pre-mature institutionalization of elderly residents of the community. Descriptions of how the facility and the support service program are designed to accommodate the increasing needs of residents are provided Section 10 of this application.