

Discussion Summary — Delaware State Housing Authority Meeting (January 14, 2025)

This summary reflects contemporaneous notes and recollections from a discussion regarding flood resilience, housing stability, and post-disaster recovery challenges affecting Mallard Lakes Community Association. It is provided for historical context and should not be interpreted as an official statement, commitment, or policy position of the Delaware State Housing Authority or any participating official.

During a January 14, 2025 discussion with Stephanie Griffin of the Delaware State Housing Authority (DSHA), participants reviewed the history of flooding at Mallard Lakes, including concerns related to Hurricane Sandy, substantial-damage requirements, and the financial challenges condominium owners could face following a future major storm event. Discussion focused on the gap that can exist between disaster damage and the ability of owners to finance required elevation or code-compliance measures before repairs can occur. Participants noted that flood insurance typically does not cover the full cost of elevation, and that some owners could face significant financial hardship if buildings were required to comply with modern floodplain standards following a future disaster.

The meeting also included discussion of broader structural challenges associated with flood mitigation in condominium and HOA-governed communities, including the role of common elements, owner approval requirements, and the difficulty individual owners may face pursuing resilience measures without board support. DSHA representatives indicated that condominium owners have the right to seek assistance and discuss resilience concerns directly with state agencies, while also acknowledging that HOA governance structures can complicate implementation of mitigation efforts involving shared property.

Participants discussed several potential government funding pathways, including the U.S. Army Corps of Engineers CAP 205 program and other resilience-related initiatives that could potentially support long-term mitigation planning. DSHA representatives expressed interest in learning more about the funding programs under discussion, the historical flood-related issues affecting Mallard Lakes, and the broader policy gap involving post-disaster compliance costs for vulnerable condominium communities.

The discussion also included broader housing and consumer-awareness concerns, including whether prospective purchasers fully understand flood-related risks and future compliance obligations when purchasing in vulnerable coastal communities. DSHA representatives acknowledged that these issues raise important long-term housing resilience questions and indicated that the agency was actively examining related challenges affecting Delaware homeowners and condominium communities.