

◀ Delaware Housing Coalition ▶

Where We Are Going ▶

“The world has enough for everyone's need, but not enough for everyone's greed.” – Mahatma Gandhi

In the past year, we have been fortunate to have been involved in work that has grown, both in amount and relevance.

At the same time, we have recognized, largely because of this very same work, the daunting task facing friends of affordable housing.

In Sussex County, despite the best efforts of many people, the residents of the Morris Mill Pond Cooperative will almost surely need to relocate as individual households. We have been unable to find suitable land on the market to which they could move as a group.

Also in Sussex, we have been asked by the West Side New Beginnings organization to help them explore the feasibility of a community land trust (CLT) as a means of preserving affordability and rolling back speculative development. This historic community in West Rehoboth finds itself hemmed in by commercial and upscale residential properties which threaten its survival.

Meanwhile, still in Sussex, increasing numbers of manufactured home owners on leased land are facing the prospect of unbridled rent increases and eventual wholesale removal of communities for the sake of more lucrative uses.

In other parts of the state, municipalities, nonprofit developers, community groups, and others, strive to find ways to promote neighborhood revitalization through homeownership initiatives, preserve the affordability of existing rental communities, and create new housing for the elderly and for special populations, including poultry workers, people in recovery, and the mentally ill.

A number of steps can be taken to address these and other housing challenges.

❖ Community land trusts and housing cooperatives are models with upfront challenges but lasting advantages in sustaining affordable housing and strengthening community.

❖ The Housing Development Fund needs increased funding and a dedicated revenue source adequate to keep replenishing it at least at the level proposed in our Five-Year Strategic Housing Plan.

❖ Renewed effort must be put into building new “third sector” capacity, nonprofit and community-based housing development organizations, and to strengthening existing entities, as they take on the problems which public and private sector can or will not.

❖ We must become much more astute regarding the uses and benefits of “social housing,” as models for creating lasting affordability, for increased governance and participation by the



community, and for new relations of property and tenure.

❖ We will be forced to look at inclusionary methods of distributing moderately priced housing throughout the three counties. “Income mixing” has long been favored as a way of renewing municipalities, bringing better-income families back. It will be increasingly necessary, its mission reversed, as a way of reintegrating housing for working people of modest wages into the outskirts of the counties.

❖ We need to work to alleviate and eradicate the worst excesses of bureaucratic and managerial behavior, working with (not for) people, promoting greater community participation in planning and implementation, exploring “minimalist” codes in certain restricted ‘plotlands’ where more sweat equity and self-help housing measures might prevail, natural expressions of people’s enterprising and self-organizing tendencies.

❖ Surely, we will be required to look seriously at methods of restricting resale to limit equity return, for the sake of retaining precious subsidies within projects and properties. The slavish worship of “market” results will have to be re-evaluated in the sober light of community preservation and human solidarity.

This difficult work, of lasting consequence, outlines a common direction.

Ken Smith, for the DHC Board and Staff

“Housing Policy in the United States at every level of government has seldom been tenure neutral. It has, in fact, been tenure specific: tilted quite intentionally toward privately owned, market-priced homes or, as a somewhat reluctant second choice, toward privately owned, for-profit rentals.” – John Emmeus Davis

Board of Directors ▶

DHC has a fifteen-person board, with four seats from each county and three at-large members. Currently, board members representing **KENT COUNTY** are *Fernando Guajardo* (2004), CRA Administrator, Discover Bank; *Joe Myer* (2004), Executive Director, NCALL Research, Inc.; and *Ray Paylor* (2005), Investigator with the Division of Human Relations. The **NEW CASTLE COUNTY** members are Dr. *Karen A. Curtis* (2005), Associate Professor, University of Delaware; *Dorothy Medeiros* (2006), DHC BOARD PRESIDENT, Director, Saint Helena's Parish Social Ministry; *Veronica Oliver* (2004), Director of Programs and Housing, Neighborhood House; and *Jim Peffley* (2005), Senior Business Manager, Fannie Mae. **SUSSEX COUNTY** is represented by *Donald Blair* (2006), of Milford Housing Development

Corporation; *Helen Drayton* (2006), DHC BOARD SECRETARY, Director of Weatherization, First State Community Action Agency; *Leslie Holland* (2004), CRA Officer, Baltimore Trust Company; and *Sheera Lipshitz* (2006), Program Director, Brandywine Counseling. The **AT LARGE** members of the board are *Lorraine deMeurisse* (2005), DHC BOARD VICE PRESIDENT, Vice President for Community Development, Deutsche Bank (DE), *Deborah Gottschalk* (2006), Managing Attorney, New Castle County Office, Community Legal Aid Society, Inc., and *Norma Zumsteg* (2004), DHC BOARD TREASURER, Vice President and Community Development Manager, PNC Bank. We currently have one board vacancy for Kent County (2005).

Mission ▶

The mission of the Delaware Housing Coalition is to advocate for safe, decent, and affordable housing throughout the state. Our goal is to affect, impact, and shape the environment relating to housing. We are committed to fostering the growth and long-term flourishing of grass roots constituencies which develop their power; nurture their own problem-solvers and leaders; and work together to change the conditions which prevent them from obtaining safe, decent, and affordable housing.

Staff and Volunteers ▶

- ❖ Cara Armbrister, Intern (Center for Research and Service, University of Delaware), Realities of Poverty 2003 - 2004, carmbri@udel.edu
- ❖ Connie Louder, volunteer Financial Coordinator
- ❖ Joan Edwards, volunteer *Housing Journal* distribution
- ❖ Marlena Melhunek, Social Housing Specialist, who came to us last year as an intern (Bryn Mawr College Graduate School of Social Work and Social Research), mkm@housingforall.org
- ❖ Gina Miserendino, Grassroots Policy Project, grassroots@housingforall.org
- ❖ Tina Riley, Tenants' Rights Hotline and Tenant Organizer, manymansions@housingforall.org
- ❖ Ken Smith, Director, dhc@housingforall.org

Special Thanks ▶

- ❖ **Ben and Jerry's Foundation** has provided us with a grant toward our work of tenant organizing and housing advocacy.
- ❖ The local committee of the **Catholic Campaign for Human Development** has helped to support the work of manufactured housing cooperative organizing.
- ❖ **Citicorp Foundation** provided us with grants to do the research and production of the next edition (2003 - 2004) of the Realities of Poverty and to create a manufactured housing community database.
- ❖ **Deutsche Bank** has provided funding for a portion of the cost of the economic impact study and another year of *The Housing Journal*.
- ❖ Ongoing support for our sustainable affordability work has been provided by **DISCOVER Bank**.
- ❖ **GMAC Bank** underwrote our work in Morris Mill Pond and in developing the Manufactured Housing Cooperative Manual, as well as our May 2004 conference and our work on community land trusts.
- ❖ **The Housing Capacity Building Program** funded the production and distribution of the *Tenant Council Election Manual*.
- ❖ In addition to support for our operations, the research and creation of the HDF database was done through a grant from the **JPMorgan Chase Foundation**, which also underwrote a portion of the cost of the economic impact study.
- ❖ **MBNA Bank America, N.A.** was the third partner in sponsoring the development and distribution of the economic impact study.
- ❖ Our ongoing work in Sussex County was underwritten by **NCALL Research**, through a grant to DHC. NCALL also provided us, from its Rural Pre-Development Loan Fund, with a pre-development loan for our work in supporting the establishment of the Morris Mill Pond Cooperative.
- ❖ **The Administrative Commission on the Speer Trust** supported our work organizing in manufactured housing communities and elsewhere, to promote social housing solutions. It also was a sponsor of our 2004 Annual Conference, "Housing for the Long Haul."
- ❖ **Legal services:** a tremendous amount of *pro bono* work was done on behalf of DHC by Richard H. Morse of Young, Conaway, Stargatt, and Taylor; and on behalf of the Morris Mill Pond Cooperative by the late Lorraine K. Phillips of the Law Office of Edward Gill and by David J. Weidman of Hudson, Jones, Jaywork, and Fisher.

What We Are Doing ▶

◀ Tenant Opportunities ▶

The Tenant Council Election Manual

In collaboration with the League of Women Voters, we produced and released this year the first Delaware Tenant Council Election Manual.

The Manufactured Housing Cooperative Manual

With help from the New Hampshire Community Loan Fund and support from the Speer Trust and GMAC Bank, we are completing a Delaware-specific guide to the process of converting a private manufactured housing community to a cooperatively owned and operated one.

The Tenants' Rights Hotline (1 888 335 7928)

We continue to receive over 900 calls a year, providing advice state wide for tenants (and some landlords) seeking to understand their rights, responsibilities, and recourse in specific situations.

Bi-Lingual Tenant Publications

We have just reprinted and continue to distribute *Tenemos derechos!*, the Spanish translation of the summary of the landlord-tenant code, originally produced with a grant from Discover Bank, also online on our homepage at: (<http://www.housingforall.org/tenemosderechos.htm>).

◀ Education & Research ▶

Sussex Housing Group

The mission of this group is to identify fair and affordable housing issues and help that community to address them with all deliberate speed. It has made the establishment of single-room occupancy (SRO) housing for poultry workers the principal goal of its efforts over the past year and a half, soon to be realized thanks to the development of a new workforce rental housing program by Interfaith Mission of Sussex County.

Housing Trust Fund Working Group

This broad-based group of advocates, housing providers, and lenders meets to raise the issue of adequate funding to address the need for very affordable housing in Delaware and has just completed the Economic Impact Study. The group continues to advance the Five-Year Strategic Housing Plan and to advocate for a dedicated source of revenue for the HDF.

Housing Economic Impact Study

This study, *Meeting Delaware's Housing Needs: The Economic Impact of the Proposed Five-Year Strategic Housing Plan*, was commissioned by DHC at the request of the Housing Trust Fund Working Group. It measures the positive economic impact for Delaware created by public investment in housing and was sponsored by Deutsche Bank Trust Company Delaware, JPMorgan Chase, and MBNA America Bank, N.A. The principal researcher was Dr. William Latham of the University of Delaware Department of Economics.

Wage and Housing Cost Study

We are in the process of completing a study gauging the relationship between housing costs and wage levels of selected occupations in Delaware.

Social Housing Models

We have increased our commitment to educate, and organize to nurture alternative forms of community-based ownership and control of housing, including cooperatives, land trusts, and mutual housing.

Housing for the Long Haul

Our May 2004 Annual Conference brought together over 125 Delawareans to learn more about models of sustainable affordability, including community land trusts and housing cooperatives.

Other research

- ❖ We have produced reports on social housing models in New England and an analysis of potential dedicated revenue sources for the Housing Development Fund (HDF).
- ❖ We have created a database of the HDF projects to date and their productivity, leveraging of funds, and other benefits and characteristics, work supported by JPMorgan Chase Foundation.
- ❖ With support from Citigroup Foundation, we have begun a manufactured housing database which, when complete, will list all existing MH communities and be used to support for cooperative conversions and in analyzing "at-risk" communities.

◀ Homelessness and Poverty ▶

The Realities of Poverty in Delaware

We released the 2002 - 2003 update, this year, with support from Citigroup Foundation and the Housing Capacity Building Program.

Out of Reach

We continue to publish the Delaware results for this annual survey of rental affordability by the National Low Income Housing Coalition.

Housing in a Hurry

We are publishing an updated version of this one-page guide for distribution state wide to help Delawareans seeking shelter housing, and other crisis-alleviation resources: http://www.housingforall.org/housing_in_a_hurry.htm

Electronic and Print

- ❖ *The Housing Journal*
- ❖ the DHC website (www.housingforall.org)
- ❖ the electronic Affordable Housing Bulletin (subscribe: ahb@housingforall.org)

Gratitude ▶

We are very grateful for the support and new memberships over the past fiscal year from:

■ Administrative Commission on the Speer Trust ■ Appoquinimink Development, Inc. ■ Marguerite Ashley ■ Jimmy Atkins ■ Bank of New Castle ■ Baltimore Trust Company ■ Carol Barnett ■ Max Bell ■ Doris Blake ■ Alice Brandreth ■ Brandywine Gateway Neighbors ■ Kim Brockenbrough ■ Joanne Carroll ■ Cecil County School of Technology ■ Linda Chick ■ Citibank Delaware ■ Citigroup Foundation ■ Citizens Financial Group ■ Community Legal Aid Society, Inc. ■ Coleman Memorial United Methodist Church ■ Maggie Cook-Pleasant ■ Karen Curtis ■ Delaware CRA Council ■ Delaware Division of Community Services ■ Delaware Division of Human Relations ■ Lorraine deMeurisse ■ Deutsche Bank Trust Company Delaware ■ Sherry DeZwarte ■ Theresa Diehl ■ Jane Dilley ■ Discover Bank ■ East Coast Property management ■ Joan Edwards ■ Clarence Elliott ■ Fannie Mae Corporation ■ First State Community Action ■ First State RC & D Council Inc ■ Blanche Fleming ■ Miriam Funk ■ General Assembly, State of Delaware ■ GMAC Bank ■ Deborah Gottschalk ■ Fernando Guajardo ■ Leslie Holland ■ Karen Horton ■ Housing Capacity Building Program ■ Andrea Illig ■ JPMorgan Chase ■ Ralph Johnson ■ Joyce Johnson ■ Lee and Terri Jones ■ Ted Keller ■ Karen Kollias ■ Mark Lasocha ■ Karl Layton ■ Julia Loescher ■ Andrew Lorenz ■ Connie Louder ■ Lutheran Community Services ■ MBNA Foundation ■ Frank Mallozzi ■ Bill McGowan ■ Dorothy Medeiros ■ Marlena Melhunek ■ Ministry of Caring ■ Gina Miserendino ■ Ulla Moore ■ Joe Myer ■ NCALL Research ■ Neighborhood House Inc. ■ Veronica Oliver ■ PNC Bank ■ Jane Pennington ■ Gertrude Phillips ■ Carolyn Picard ■ Roger Pryor ■ Alvin Puller ■ Real Estate Strategies ■ Rehoboth Bay Manufactured Home Tenants Association ■ Rebecca Riddle ■ St. Helena's Parish Outreach ■ Dennis Savage ■ Shirley Seibert ■ Shepherd Place, Inc. ■ Karen Speakman ■ Lisa Spellman ■ Ivar Stackgold ■ Kelly Steed ■ Christine Stillson ■ Christopher Sullivan ■ Sussex County Council ■ Valerie Thompson ■ Patricia Todd ■ Maureen Tucker ■ University of Delaware Cooperative Extension ■ Paula Voshell ■ Wachovia Bank ■ Waterford Mobile Home Owners Association ■ Angela Watson ■ Wilmington Trust ■ WSFS ■ YWCA of New Castle County ■ Norma Zumsteg ■

Our Use of Your Resources ▶

Below are our statements of activities for the years which ended June 30, 2003 (audited) and 2004 (in process of being audited).

Financial Statements	Fiscal Year 2003	Fiscal Year 2004
Net Assets, Beginning of Year (July 1)	57,839	5,747
Public Support and Revenue		
+ Government Grants	35,000	35,000
+ Contributions	62,650	74,000
+ Foundation Grants	30,300	121,500
+ Other Support	10,555	2,836
Total Revenues	138,505	254,759
Expenses		
- Homelessness & Poverty	68,233	32,717
- Education & Research	46,165	65,431
- Tenant Opportunities	58,465	98,151
- Administrative & General	17,734	21,811
Total Expenses	190,597	218,110
Change in Net Assets	(52,092)	36,649
Net Assets, End of Year (June 30)	5,747	42,396