



2006  
Delaware Housing Coalition  
ANNUAL REPORT TO MEMBERS



## Work We Have Been Doing on Your Behalf

### ☞ Homelessness and Poverty ☛

#### The Realities of Poverty in Delaware

We released the 2005 - 2006 update, this year, with support from Citigroup Foundation and the Center for Community Research and Service of the University of Delaware.

#### 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

Annually we republish 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](http://www.housingforall.org/housing_in_a_hurry.htm)

#### Electronic and Print

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



### ☞ Tenant Opportunities ☛

#### The Tenant Council Election Manual

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

#### 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

With help from the State Division of Human Relations, 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>).

#### Sussex Housing Group

Members of this group work to identify fair and affordable housing issues and help the community to address them with all deliberate speed. It is currently working to assure that the proposed improvements to the Kimmeytown area of Georgetown include low- and moderate-income housing units.

#### Sussex County MPHU

DHC helped to convene the group of developers, advocates, and officials which has produced a moderately priced housing unit (MPHU) program, a voluntary process by which developers are allowed increased

Day for Housing 2006

Over 125 people participated in our visits to Legislative Hall in March. We hope to see you in Dover on May 9, 2007!

density in return for making a portion of the units affordable to buyers between 80% and 125% of county median income. Resale restrictions apply to these homes for 20 years to keep them affordable and provide for an adequate return on public investment.

New Horizons Cooperative

The New Horizons Cooperative is an organization of poultry workers and other low-income workers who are creating a manufactured housing community with an agricultural enterprise in Sussex County. The homes will be affordable to households at 50% of AMI. The parcel will be located on Diamond State CLT (DSCLT) land.

⌘ Education & Research ⌘

Housing Policy Round Table

This broad-based group of advocates, developers, providers, and lenders has succeeded the Housing Trust Fund Working Group. It raises the issue of adequate planning and funding to address the need for very affordable housing in Delaware.

Housing Development Fund Database

We have established and continue to update this documentation of the productive and diverse uses of the state's Housing Development Fund (HDF), work supported by JPMorgan Chase Foundation.

Diamond State CLT (DSCLT)

The mission of DSCLT:

*To strengthen communities by creating and stewarding perpetually affordable housing and promoting sustainable use of the land.*

In the past year, this effort has gone from a planning committee to an incorporated, 501c3 organization with a full board, an executive director, and an ambitious list of future projects. The role of DSCLT is the cultivation and stewardship of a growing inventory of perpetually affordable homes and the preservation of precious public and private investments in affordable housing.



# DHC Board and Staff

## Mission Statement Of the Delaware Housing Coalition

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.

### DHC STAFF

- Connie Louder, Volunteer DHC Financial Coordinator
- Joan Edwards, Volunteer DHC Office
- Marlena Gibson, Social Housing Specialist, [mkm@housingforall.org](mailto:mkm@housingforall.org)
- Gina Miserendino, Grassroots Policy Specialist, [grassroots@housingforall.org](mailto:grassroots@housingforall.org)
- Tina Riley, Community Organizer, [manymansions@housingforall.org](mailto:manymansions@housingforall.org)
- Ken Smith, Director, [dhc@housingforall.org](mailto:dhc@housingforall.org)

## DHC Board of Directors 2006

### KENT COUNTY

*Fernando Guajardo* (2004)

CRA Administrator, Discover Bank

*Joe Myer* (2004)

Executive Director, NCALL Research, Inc.

*Ray Paylor* (2005)

Investigator, Division of Human Relations

*Roxie Sturgis* (2006)

Director, West Rehoboth Community Land Trust

### NEW CASTLE COUNTY

*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), DHC BOARD SECRETARY

Director of Programs & Housing, Neighborhood House

*Jim Peffley* (2005)

Senior Business Manager, Fannie Mae

### SUSSEX COUNTY

*Donald Blair* (2006)

Milford Housing Development Corporation

*Helen Drayton* (2006)

Director of Weatherization, First State Community Action

*Leslie Holland* (2004), DHC BOARD TREASURER

CRA Officer, County Bank

*Sheera Lipshitz* (2006)

Sussex Program Director, Brandywine Counseling

### AT LARGE Members

*Lorraine deMeurisse* (2005), DHC BOARD VICE PRESIDENT

Vice President, Deutsche Bank Trust Company Delaware

*Deborah Gottschalk* (2006)

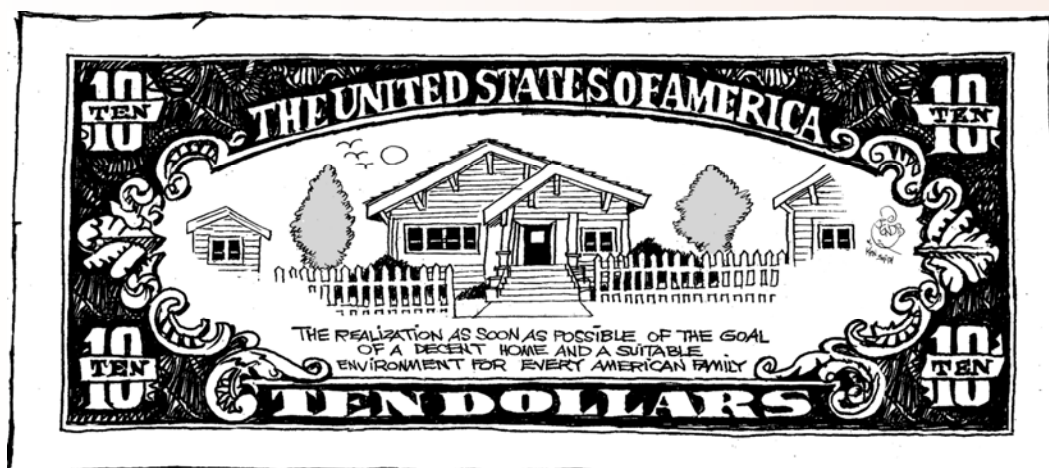
Deputy Director, Community Legal Aid Society, Inc.

*Norma Zumsteg* (2004)

Vice President, PNC Bank

## How We Have Used Your Resources

Financial Statements	Fiscal Year 2005	Fiscal Year 2006
Net Assets, Beginning of Year (July 1)	58,553	71,871
<b>Public Support and Revenue</b>		
+ Government	36,050	39,132
+ Contributions	85,150	140,153
+ Foundation Grants	121,047	47,785
+ Other Support	8,878	9,421
Total Revenues	251,125	236,491
<b>Expenses</b>		
- Homelessness and Poverty	67,898	30,994
- Education and Research	68,523	90,579
- Tenant Opportunities	80,841	119,668
- Administrative and General	20,545	15,028
Total Expenses	237,807	256,269
Change in Net Assets	13,318	(19,778)
Net Assets, End of Year (June 30)	71,871	52,093



## Special Thanks

Citigroup Foundation has again this past year generously supported our work of developing manufactured housing as an affordable housing alternative and the work of the Diamond State CLT.

The Corporation for Enterprise Development (CFED) provided us with an operating grant and a challenge grant for the land fund to help the New Horizons Cooperative and the Diamond State CLT move forward with the creation of a manufactured housing community.

The Delaware Community Foundation was an early contributor to the Diamond State CLT/New Horizons Land Fund.

Deutsche Bank Trust Company Delaware gave DHC an operating grant and a matching amount for the Diamond State CLT/New Horizons Land Fund.

Discover Bank support our work with a general operating grant.

GMAC Bank gave us a grant toward furthering the CLT and manufactured housing work and a match for the land fund.

JPMorgan Chase Foundation supported DHC with a grant to further policy and development work related to sustainable affordability.

Laffey-McHugh Foundation gave us a sustaining operating grant..

The Delaware General Assembly again supported DHC with an operating grant-in-aid.

We are also very thankful for supporting gifts received from:

- Advanta Bank
- Bank of Delmarva
- Delaware National Bank
- Evangelical Lutheran Church in America (Domestic Hunger Programs)
- First Bank of Delaware
- First National Bank of Wyoming
- HSBC Bank
- Mercantile Peninsula Bank
- Morgan Stanley Foundation
- Sussex County Human Services

- Wachovia Foundation
- Wilmington Trust
- WSFS Bank

### DSCLT/New Horizons Land Fund

This past year, DHC worked with the Diamond State CLT and the New Horizons Cooperative to complete a matching fund for land for the new manufactured housing development. Contributing to this fund were: Bank of America, the Corporation for Enterprise Development (CFED), the Delaware Community Foundation, Deutsche Bank Trust Company Delaware, GMAC Bank, and the Housing Capacity Building Program. We are grateful for their generous support of this model endeavor.

### Day for Housing 2006 Sponsors

Appoquinimink Development, The ARC of Delaware, Better Homes of Seaford, Brandywine Counseling, Brookview Tenants Council, Community Legal Aid Society, Cornerstone West CDC, DE Coalition Against Domestic Violence, DE Community Reinvestment Action Council, Delmarva Rural Ministries, DE Manufactured Home Owners Association, DE Rural Housing Consortium, DE State Wide Association of Tenants, Diamond State CLT, First State R. C. & D. Council, Freedom Center for Independent Living, Hockessin Community Center Housing, Homebuilders Association of DE, Homeless Planning Council of Delaware, Housing Opportunities of Northern DE, Inter Faith Mission of Sussex County, League of Women Voters (DE), Leon N. Weiner & Associates, Lutheran Office on Public Policy, Milford Housing Development Corporation, Millsboro Housing for Progress, National Alliance for the Mentally Ill of Delaware, NCALL Research, Neighborhood House, Office of Community Services (Delaware), State Council for Persons with Disabilities, Voces Sin Fronteras (Voices Without Borders), West End Neighborhood House, West Rehoboth Community Land Trust, YWCA Delaware

## We Are Grateful for Your Support

☼ Advanta National Bank ☼ AGM Financial Services ☼ Anita Auten ☼ ARC of DE ☼ Bank of America ☼ Bank of Delmarva ☼ Carol Barnett ☼ Howard & Vincente Batsford ☼ Max Bell ☼ Better Homes of Seaford ☼ Doris Blake ☼ Marion Boon ☼ Alice Brandreth ☼ Kim Brockenbrough ☼ George Bunting ☼ Carrie Cale ☼ Beverly Cerchio ☼ Citigroup Foundation ☼ Community Legal Aid Society ☼ Cornerstone West ☼ Corporation for Enterprise Development (CFED) ☼ Karen Curtis ☼ Mary Davis ☼ DE Coalition Against Domestic Violence ☼ Delaware Community Foundation ☼ DE Community Investment Corporation ☼ DE Community Reinvestment Action Council ☼ Delaware HIV Consortium ☼ Delaware National Bank ☼ Delmarva Rural Ministries ☼ Lorraine deMeurisse ☼ Deutsche Bank Trust Company Delaware ☼ Cheryl Dezwarte ☼ Blair Dickerson ☼ Jane Dilley ☼ Discover Bank ☼ East Coast Property Management ☼ Joan Edwards ☼ Evangelical Lutheran Church in America (Domestic Hunger Programs) ☼ Fannie Mae Delaware Community Business Center ☼ First Bank of Delaware ☼ First National Bank of Wyoming ☼ First State Community Action Agency ☼ Freedom Center for Independent Living ☼ Nancy Gardner ☼ General Assembly (State of Delaware) ☼ Marlena Gibson ☼ GMAC Bank ☼ Debbie Gottschalk ☼ Mable Granke ☼ Habitat for Humanity of NCC ☼ Theresa Hasson ☼ Leslie Holland ☼ Home Builders Association of DE ☼ Homeless Planning Council of Delaware ☼ Homeward Bound, Inc. ☼ HSBC Bank ☼ Housing Capacity Building Program ☼ Hudson, Jones, Jaywork, & Fisher ☼ Human Relations (State of Delaware) ☼ Joyce Johnson ☼ Ralph Johnson ☼ JPMorgan Chase Foundation ☼ Kevin Kelly ☼ Karen Kollias ☼ Laffey-McHugh Foundation ☼ Mark Lasocha ☼ League of Women Voters ☼ Shay Lipshitz ☼ Connie Louder ☼ Lutheran Community Services ☼ Richard Maly ☼ James McGiffin ☼ Dorothy Medeiros ☼ Meeting

Ground ☼ Jan Melhunek ☼ Karen Melhunek ☼ Mercantile Peninsula Bank ☼ Metropolitan Wilmington Urban League ☼ Milford Housing Development Corporation ☼ Gina Miserendino ☼ Helen Miserendino ☼ Lisa Miserendino ☼ Ulla M. Moore ☼ Morgan Stanley Foundation ☼ Joe Myer ☼ NCALL Research ☼ Neighborhood House ☼ New Castle County Community Services ☼ Office of Community Services (State of DE) ☼ Betty Obst ☼ Marcia and Bill Perkins ☼ Maggie Cook Pleasant ☼ Roger Pryor ☼ Olga Ramirez ☼ Mary Randall ☼ St. Helenas Parish Social Ministry ☼ Darlene St. Peter ☼ Amy Schrader ☼ Shirley Seibert ☼ Kathleen Shelly ☼ Aleatha Short ☼ Ken Smith ☼ Ruth Sokolowski ☼ Karen Speakman ☼ Lisa Spellman ☼ Sandra Spence ☼ Ivar Stakgold ☼ Christina Stanley ☼ Helen Stewart ☼ Roxie Sturgis ☼ Sussex County Human Services ☼ Synetics, Inc ☼ Valerie Thompson ☼ Patricia Todd ☼ United Way of Delaware ☼ Jane Vincent ☼ Voces Sin Fronteras ☼ Wachovia Foundation ☼ John Walsh ☼ Waterford Manufactured Home Owners Association ☼ Thomas Wrenn ☼ Leon N. Weiner & Associates ☼ Wilmington Trust ☼ WSFS Bank ☼ Karen Young ☼ YWCA Delaware ☼ Norma Zumsteg ☼



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