

2007 Delaware Housing Coalition ANNUAL REPORT TO MEMBERS

The Housing Journal

Published by the Membership of the Delaware Housing Coalition



The Fair Market Rent for a two-bedroom apartment ranges from a low of \$661 in Sussex County to a high of \$923 in New Castle—an increase of as much as 20% since 2004. A Delaware family must earn \$16.31 per hour—or \$33,925 annually—to afford an average two-bedroom apartment. At least 229,000 workers are in occupations with median wages below that amount.

—from *Who Can Afford to Live in Delaware?* (May 2007)

Full 2007 10

Delaware
Housing
Coalition

Housing in a Hurry

2006--2007


<Vivienda Rápida>

*A Guide to Finding
Room in Delaware*

Temporary Accommodations
Affordable Rentals
New Castle County
Kent County
Sussex County


Other Helpful Resources

<Un Guía para Encontrar
Vivienda en Delaware>




Who Can Afford to Live in Delaware?

Delaware Housing Coalition
First Annual Report
Mar 2007



HOMEBUYERS

By County ...
* 2006 Median Home Price by County
** % Increase since 2000
*** Price Affordable to Household with Low/Moderate Income


Delaware Housing Coalition | www.dhcoalition.org

The Housing Journal

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"A true revolution of values will soon cause us to question the fairness and justice of many of our past and present policies. On the one hand we are called to play the good Samaritan on life's roadside; but that will be only an initial act. One day we must come to see that the whole Jericho road must be transformed so that men and women will not be constantly beaten and robbed as they make their journey on life's highway. True compassion is more than flinging a coin to a beggar; it is not haphazard and superficial. It comes to see that an edifice which produces beggars needs restructuring. A true revolution of values will soon look uneasily on the glaring contrast of poverty and wealth."

— Martin Luther King, Jr., April 4, 1967



Winter-Spring 2007

Work We Have Been Doing with Your Help

Diamond State CLT (DSCLT)

The mission of DSCLT is *to strengthen communities by creating and stewarding perpetually affordable housing and promoting sustainable use of the land.* In the past year, DSCLT has begun the development of its first projects, covering all three counties of the state. These include rehabilitated homes for sale in the Dunleith and Dover communities, the New Horizons project in Laurel, and a mixed-income homeownership project in Milford. DSCLT has developed strong partnerships with a number of different groups, in the effort to fulfill its role of cultivating and stewarding a growing inventory of perpetually affordable homes and the preservation of precious public and private investments in affordable housing.

Comprehensive Plan Process

DHC has been active in the Comprehensive Plan processes of all three counties. Some of our comments and testimony can be found in the "Plans" section of our website. We are encouraged by recent developments in New Castle County, under the leadership of Coun-

cilman Penrose Hollins, aiming to create a county-level affordable housing trust fund and a workforce housing program.

Day for Housing 2007

Our Day for Housing in May 2007 was the best attended yet, with members and partners participating in visits to Legislative Hall. This even, the work of DHC committees such as the Delaware Housing Policy Round Table and the Nonprofit Housing Agenda, and other advocacy throughout the legislative year, helped to maintain a record \$12.5 million allocation to affordable housing. We hope to see you in Dover on May 6, 2008!

H. A. N. D. S.

The Housing Advocacy Network for the Diamond State is a DHC initiative to place affordable housing advocates in all of the state's legislative districts, both senatorial and representative. This initiative grew out of our strategic planning process. For more information, go to the "HANDS" page on our website.

Housing Development Fund Database

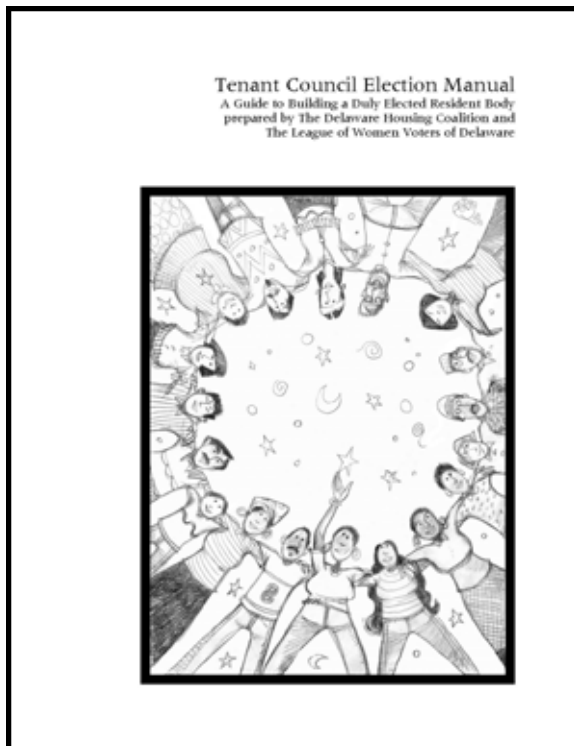
We have established and continue to update this documentation of the productive and diverse uses of the state's Housing Development Fund (HDF), work supported by JPMorgan Chase Foundation.

Housing Policy Round Table

This broad-based group of advocates, developers, providers, and lenders has been working under the excellent leadership of its chairperson, Michael Skipper, to raise the issues of adequate planning and funding to address the need for very affordable housing in Delaware.

New Horizons Cooperative

The New Horizons Cooperative, an organization of poultry workers and other low-income workers, is 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. New Horizons currently is in negotiation for a piece of land in the Laurel area which would suit the project well.



Nonprofit Housing Agenda

Late in 2006 a group of nonprofits convened a meeting to explore the possibility of increasing their collective impact on the state’s affordable housing budget and related policies. This twelve-member group has just finished its first year of work together, having helped to raise the level of awareness of, and commitment to affordable housing in Delaware

Out of Reach 2007

The two-bedroom housing wage in Delaware was \$16.31 last year. We will be publishing the new Out of Reach numbers – an annual survey of rental affordability by the National Low Income Housing Coalition – soon.

Print and Electronic Publications

These and other materials can be found in the “Publications” page of our website.

- *The Housing Journal*
- Housing in a Hurry (updated annually for distribution throughout the state)
- the electronic Affordable Housing Bulletin
- The Tenant Council Election Manual (in collaboration with the League of Women Voters)
- *¡Tenemos derechos!*, the Spanish translation of the summary of the landlord-tenant code
- The Realities of Poverty in Delaware

Sussex Housing Group

Members of this group have been working to encourage participation in the county’s comprehensive plan process, testifying on manufactured housing issues, and, most recently, holding a well-attended community forum in Georgetown on affordable housing, with Representative Daniel Short and Senator Robert Venables.

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 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 a partial return on public investment.

Who Can Afford to Live in Delaware?

At our 2007 Day for Housing, DHC released the first annual statewide housing affordability study, *Who Can Afford to Live in Delaware?* In 2006, the median purchase price for a home had increased anywhere from 50% to 99% – depending upon the county – since 2000. Meanwhile, a Delaware family must earn \$16.31 per hour—or \$33,925 annually—to afford an average two-bedroom apartment. At least 229,000 workers are in occupations with median wages below that amount. 59% of all workers in New Castle and Sussex Counties and 57% of all workers statewide have insufficient income to afford a two-bedroom apartment in their county of employment. For the full report, go to the “Publications” page of our website.



We Are Grateful for Your Support

- ⊗ Advanta Foundation
- ⊗ AGM Financial Services
- ⊗ Anita Auten
- ⊗ ARC of DE
- ⊗ Artisans Bank
- ⊗ Bank of America
- ⊗ Bank of Delmarva
- ⊗ Carol Barnett
- ⊗ Howard & Vincente Batsford
- ⊗ Max Bell
- ⊗ Better Homes of Seaford
- ⊗ Donald E. Blair
- ⊗ Doris Blake
- ⊗ Marion Boon
- ⊗ Alice Brandreth
- ⊗ Kim Brockenbrough
- ⊗ George Bunting
- ⊗ Carrie Cale
- ⊗ Beverly Cerchio
- ⊗ Citigroup Foundation
- ⊗ Community Legal Aid Society
- ⊗ Connections, CSP
- ⊗ Cornerstone West
- ⊗ Corporation for Enterprise Development (CFED)
- ⊗ County Bank
- ⊗ Karen Curtis
- ⊗ Mary Davis
- ⊗ DE Coalition Against Domestic Violence
- ⊗ Delaware Community Foundation
- ⊗ Delaware Community Investment Corporation
- ⊗ DE Community Reinvestment Action Council
- ⊗ Delaware HIV Consortium
- ⊗ Delaware National Bank
- ⊗ Delmarva Rural Ministries
- ⊗ Lorraine deMeurisse
- ⊗ Deutsche Bank Americas Foundation
- ⊗ Deutsche Bank Trust Company Delaware
- ⊗ Cheryl Dezwarte
- ⊗ Diamond State CLT
- ⊗ Blair Dickerson
- ⊗ Jane Dilley
- ⊗ Discover Bank
- ⊗ Helen Drayton
- ⊗ Susan Duck
- ⊗ East Coast Property Management
- ⊗ Joan Edwards
- ⊗ Evangelical Lutheran Church in America (Domestic Hunger Programs)
- ⊗ Evergreen Consulting
- ⊗ Fannie Mae Delaware Community Business Center
- ⊗ Fannie Mae Foundation
- ⊗ First Bank of Delaware
- ⊗ First National Bank of Wyoming
- ⊗ First Shore Federal
- ⊗ First State Community Action Agency
- ⊗ First State Manufactured Housing Association
- ⊗ First State Resource Conservation and Development Council
- ⊗ Food Bank of Delaware
- ⊗ 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)
- ⊗ Charlotte Hunt
- ⊗ Ingleside Homes
- ⊗ Interfaith Community Housing Delaware
- ⊗ Joyce Johnson
- ⊗ Ralph Johnson
- ⊗ JPMorgan Chase Foundation
- ⊗ Juniper Bank
- ⊗ Kevin P. Kelly
- ⊗ Jeanine Kleimo
- ⊗ Karen Kollias
- ⊗ Laffey-McHugh Foundation
- ⊗ Mark Lasocha
- ⊗ League of Women Voters of Greater Dover
- ⊗ Michael Lecuyer
- ⊗ Richard Legatski
- ⊗ Shay Lipshitz
- ⊗ Connie Louder
- ⊗ Lutheran Community Services
- ⊗ Richard Maly
- ⊗ James McGiffin, Jr.
- ⊗ Dorothy Medeiros
- ⊗ Meeting Ground
- ⊗ Jan Melhunek
- ⊗ Karen Melhunek
- ⊗ Metropolitan Wilmington Urban League
- ⊗ Milford Housing Development Corporation
- ⊗ Millsboro Housing for Progress
- ⊗ Ministry of Caring
- ⊗ Gina Miserendino
- ⊗ Helen Miserendino
- ⊗ Lisa Miserendino
- ⊗ Ulla M. Moore
- ⊗ Joe Myer
- ⊗ National Association of Community Land Trusts
- ⊗ NCALL Research
- ⊗ Neighborhood House
- ⊗ New Castle County Community Services
- ⊗ New Castle Presbytery (Speer Trust)
- ⊗ Office of Community Services (State of DE)
- ⊗ Betty Obst
- ⊗ Marcia and Bill Perkins
- ⊗ Maggie Cook Pleasant
- ⊗ PNC Bank
- ⊗ Daniese McMullin-Powell

How We Have Used Your Resources

Financial Statements	Fiscal Year 2007	Fiscal Year 2006
Net Assets, Beginning of Year (July 1)	52,093	71,871
Public Support and Revenue		
+ Government	41,300	39,132
+ Contributions	79,790	140,153
+ Foundation Grants	182,000	47,785
+ Other Support	8,443	9,421
Total Revenues	311,533	236,491
Expenses		
- Homelessness and Poverty	27,692	30,994
- Education and Research	76,810	90,579
- Tenant Opportunities	135,966	119,668
- Administrative and General	16,043	15,028
Total Expenses	256,511	256,269
Change in Net Assets	55,022	(19,778)
Net Assets, End of Year (June 30)	107,115	52,093

- ⊗ Olga Ramirez
- ⊗ Mary Randall
- ⊗ Rochester Foundation
- ⊗ The Salvation Army
- ⊗ SBM Housing/Gateway House
- ⊗ St. Helenas Parish Social Ministry
- ⊗ Darlene St. Peter
- ⊗ Amy Schrader
- ⊗ Shirley Seibert
- ⊗ Kathleen Shelly
- ⊗ Ken Smith

- ⊗ Ruth Sokolowski
- ⊗ Southeastern Sussex Democratic Club
- ⊗ Karen Speakman
- ⊗ Lisa Spellman
- ⊗ Sandra Spence
- ⊗ Ivar Stakgold
- ⊗ Christina Stanley
- ⊗ Helen Stewart
- ⊗ Christine Stillson
- ⊗ Roxie Sturgis

- ⊗ Sussex County Human Services
- ⊗ Lauren P. Sutton
- ⊗ Synetics, Inc
- ⊗ Valerie Thompson
- ⊗ Patricia Todd
- ⊗ United Way of Delaware
- ⊗ Robert Valihura
- ⊗ Jane Vincent
- ⊗ Voces Sin Fronteras
- ⊗ Wachovia Foundation
- ⊗ John Walsh
- ⊗ Waterford Manufactured Home Owners Association
- ⊗ Thomas Wrenn
- ⊗ Leon N. Weiner & Associates
- ⊗ Gardenia F. White
- ⊗ Wilmington Trust
- ⊗ WSFS Bank
- ⊗ Karen Young
- ⊗ YWCA Delaware
- ⊗ Norma Zumsteg



Special Thanks

Citigroup Foundation has again this past year been a generous and enthusiastic supporter of our work of developing manufactured housing as an affordable housing alternative and the work of the Diamond State CLT.

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.

GMAC Bank gave us a grant toward furthering the CLT and manufactured housing work.

The Housing Capacity Building Program supported DHC last year with a major grant toward the fulfillment of its newly developed strategic plan.

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 at the end of fiscal year 2006.

Milford Housing Development Corporation (MHDC) gave us a contribution toward our statewide legislative advocacy.

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

We also thank each of these groups for gifts:

- Advanta Foundation
- Artisans Bank
- Bank of America
- Bank of Delmarva
- Delaware National Bank
- Discover Bank
- Evangelical Lutheran Church in America
- First Bank of Delaware
- First National Bank of Wyoming
- HSBC Bank
- Juniper Bank
- PNC Bank
- Sussex County Human Services
- Wachovia Foundation
- Wilmington Trust
- WSFS Bank

Day for Housing 2007 Endorsers

- ADAPT
- Appoquinimink Development
- The ARC of Delaware
- Better Homes of Seaford
- Brandywine Counseling
- Brookview Tenants Council
- Community Legal Aid Society
- Connections CSP, Inc.
- Cornerstone West CDC
- Delaware Coalition Against Domestic Violence
- Delaware Community Reinvestment Action Council
- Delaware Federation Of Housing Counselors
- Delaware Rural Housing Consortium
- Delaware State Wide Association of Tenants
- Delmarva Rural Ministries
- Diamond State CLT
- First State Community Action Agency
- First State Resource Conservation and Development Council
- Freedom Center for Independent Living
- Habitat for Humanity of Sussex County
- Hockessin Community Center Housing
- Homebuilders Association of DE
- Homeless Planning Council of Delaware
- Housing Opportunities of Northern DE
- Interfaith Community Housing Delaware
- Inter Faith Mission of Sussex County
- League of Women Voters (DE)
- Leon N. Weiner & Associates
- Lutheran Office on Public Policy
- Metropolitan Wilmington Urban League
- 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)
- St. Helena's Journey to Justice
- State Council for Persons with Disabilities
- Voces Sin Fronteras (Voices Without Borders)
- West End Neighborhood House
- West Rehoboth Community Land Trust
- YWCA Delaware

Housing Policy Round Table Members

Michael Skipper, Chair

- ARC of Delaware
- Chase Home Finance
- Citicorp Trust Bank, fsb
- Connections CSP
- Delaware Apartment Association
- Delaware Community Foundation
- Delaware League of Women Voters
- Delaware State Chamber of Commerce
- Delaware Housing Coalition
- Deutsche Bank Trust Company DE
- First State Community Loan Fund
- First State Manufactured. Housing Association
- Home Builders Association of DE
- Homeless Planning Council
- Interfaith Community Housing Delaware
- JPMorgan Chase
- Leon N. Weiner & Associates, Inc.
- New Castle County Chamber of Commerce
- Metropolitan Wilmington Urban League
- NCALL Research, Inc.
- Neighborhood House
- WSFS Bank

Nonprofit Housing Agenda Members

- ARC of Delaware
- Better Homes of Seaford
- Connections, CSP
- DHC
- Delmarva Rural Ministries
- Diamond State CLT
- First State Resource Conservation and Development Council
- Homeless Planning Council
- Interfaith Community Housing Delaware
- NCALL-Research
- Millsboro Housing for Progress
- YWCA Delaware

Sussex Housing Group Members

- Brandywine Counseling
- Casa San Francisco
- Community Legal Aid Society
- Delaware Community Reinvestment Action Council
- Delaware Division of Human Relations
- Delaware State Housing Authority
- DHC
- East Coast Property Management (Marshall Manor/ Acorn Acres)
- First State Community Action Agency
- Fannie Mae – Delaware Office
- Sussex County Habitat for Humanity
- Homeless Planning Council
- HUD- Delaware Office

- Interfaith Mission of Sussex County
- La Esperanza
- Sr. Maria D. Mairlot
- Milford Housing Development. Corporation
- NCALL Research
- Sussex Community Crisis Housing Services
- The Salvation Army
- Sandy Spence

Other Partners

The following groups and individuals have contributed significantly to the growth and change of DHC through their consultations and technical assistance.

Evergreen Consulting

We are very fortunate that Van Temple arrived in Delaware just in time to get himself deeply involved in the development of the New Horizons Cooperative and the Diamond State CLT. As the first Executive Director of DSCLT, he is seeing the New Horizons project through as an innovative manufactured housing venture that people well beyond Delaware are awaiting.

Deborah Hamilton

Our search for a government relations representative who could be at once a guide and teacher to us, as well as an interpreter and ambassador of affordable housing concerns, yielded results far beyond our expectations. We are deeply pleased with our ongoing relationship with Debbie.

Jeanine Kleimo

DHC was very happy to have Jeanine, a trained economist, long-time community activist, and community development and housing consultant, author our first annual *Who Can Afford to Live in Delaware?*

Jane C.W. Vincent

Jane helped the DHC board, staff, and membership through the challenging process of developing a comprehensive three-year strategic plan, the seven goals of which are listed on the next page.



DHC Board and Staff

DHC Strategic Planning Goals 2007 ~ 2009

1. Promote the development, implementation, and funding of a comprehensive, coordinated and strategic statewide housing plan that meets the affordable housing needs of Delaware's residents
2. Elevate affordable housing to a priority position within state policy and budget
3. Identify and encourage integrated state and local land use policies which balance provision for affordable housing sufficient to meet the needs of Delaware's residents with concerns for open space, land conservation and smart growth
4. Ensure that Delaware's affordable housing system focuses on creating housing opportunities for households with very low incomes (<50% of median income) and extremely low incomes (<30%)
5. Foster development of grassroots leaders and groups working to address their housing problems
6. Strengthen our Board of Directors
7. Assure that we have the financial resources to meet these goals

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 & VOLUNTEERS

- ▶ Joan Edwards, Volunteer DHC Office
- ▶ Connie Louder, Volunteer DHC Financial Coordinator
- ▶ Gina Miserendino, Grassroots Policy Specialist
- ▶ Ken Smith, Director

DHC Board of Directors 2007

KENT COUNTY

Donald Blair (2009)

Milford Housing Development Corporation

Joe Myer (2007)

Executive Director, NCALL Research, Inc.

Ray Paylor (2008)

Investigator, Division of Human Relations

NEW CASTLE COUNTY

Dr. Karen A. Curtis (2008)

Associate Professor, University of Delaware

Dorothy Medeiros (2009), DHC BOARD PRESIDENT

Director, Saint Helena's Parish Social Ministry

Veronica Oliver (2007), DHC BOARD SECRETARY

Director of Programs & Housing, Neighborhood House

SUSSEX COUNTY

Helen Drayton (2009)

Weatherization Director, First State Community Action

Leslie Holland (2007), DHC BOARD TREASURER

CRA Officer, County Bank

Sandy Spence (2009)

Advocate, Sussex County Habitat for Humanity

Amy Walls (2009)

CRA Officer, Discover Bank

AT LARGE Members

Lorraine deMeurisse (2008), DHC BOARD VICE PRESIDENT

Vice President, Deutsche Bank Trust Company DE

Deborah Gottschalk (2009)

Deputy Director, Community Legal Aid Society

Norma Zumsteg (2007)

Vice President, PNC Bank

Goodbye this year, and many, many thanks to "the two you't's," departing staff members, Marlena Gibson and Tina Riley; as well as board members retiring last year: Fernando Guajardo, Shay Lipshitz, Jim Pefley, and Roxie Sturgis!