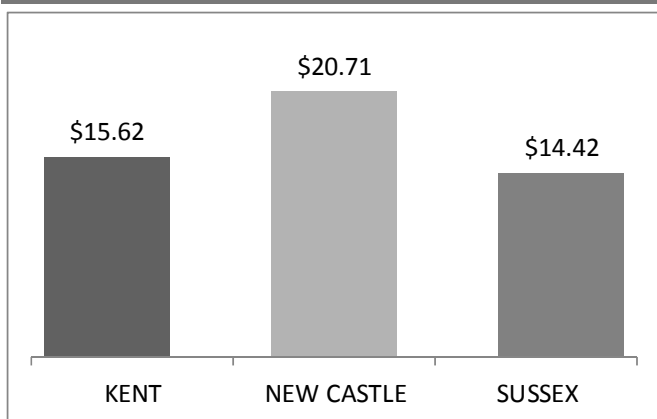
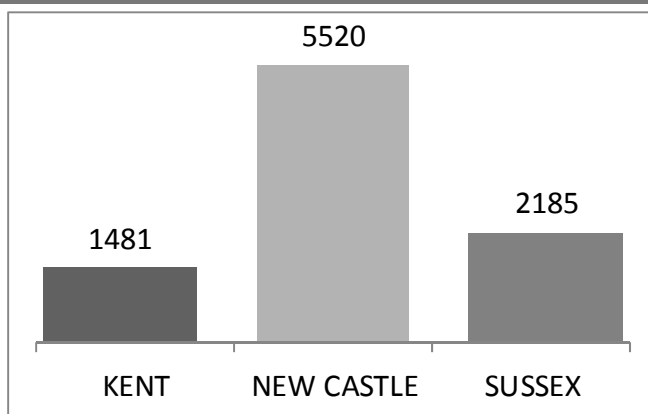


ANNUAL REPORT TO MEMBERS 2011



NLIHC Housing Wage by County



DHC Fair Share Housing Measure, Deficit by County

HOUSING IS NEEDED EVERYWHERE

Affordable housing has a high positive economic impact and is of proven social benefit to the communities where it is situated.

Affordable housing needs cannot be met solely by focusing on the gap between incomes and housing cost or on the funding required to make housing affordable for poor Delawareans but rather require addressing social, regulatory, and civic barriers to a more equitable geographic distribution of affordable housing and greater life opportunities.

A fair share of affordable housing means a better geographic distribution of affordable housing, greater choices and opportunities for all households, including homes accessible to people with disabilities, more inclusive communities, a de-concentration of poverty areas, and an overall benefit to the state.

Affordable housing can and should be available in mixed-income neighborhoods, a variety of different housing types, healthful environments, proximity to open space, employment opportunities, public transportation, and well-performing public school districts.

This is what we have been doing.

> “GOOD NEIGHBORHOOD”

The Good Neighborhood Project of the Delaware Housing Coalition (DHC) is a long-term campaign to meet the need for affordable, accessible, inclusive communities everywhere in Delaware by creating a more equitable geographic distribution of affordable housing.

The Fair Share Housing Measure describes the additional affordable housing units that a community should make available in order for that community to bear an equitable geographic share of the total need.

The Fair Share Housing Measure is being updated annually to reflect the most recent census data, available through the American Community Survey. Look for the next update in early 2012.

Part of the ongoing Good Neighborhood Project is our “Why Not In My Back Yard?” campaign that highlights the community benefits of affordable housing and ways to respond to community misinformation and skepticism. The Fall 2010 edition of The Housing Journal has a full description of the policy implications of Good Neighborhood, which demonstrates that affordable housing is needed everywhere in the state.

> DISABILITY HOUSING NEEDS

DHC is pleased to be partnering with the

Housing Subcommittee of the State Council for Persons with Disabilities and the Governor’s Commission on Community-Based Alternatives for People with Disabilities.

Together, we are engaged in a major study of the housing needs of people with disabilities in Delaware. The object of this needs assessment is to increase housing opportunities for the disabled LMI (<80% AMI), but specifically focuses on households below 30% of AMI. The populations targeted are chronically homeless, institutionalized, mentally and physically disabled, youth aging out of foster care, and other indigent groups requiring community-based, service-enriched permanent housing solutions. We have convened a statewide working group looking at the variety of housing challenges faced by the disabled (and to some extent, the elderly) in order to: 1) better quantify disability housing needs in Delaware, coordinating the gathering of raw data about disability housing needs (populations, immediate needs, long-term projections), updating and revisiting primary data available in Delaware (providers, state and local agencies), reviewing national data sources, particularly the American Community Survey (ACS) and special tabulations of ACS data from sources including HUD and

Delaware Housing Coalition

We are dedicated to making affordable housing available to all Delawareans and in every Delaware community .



NLIHC. 2) Examine how income-poverty and disability interact in ways that mutually reinforce one another, quantifying the relationship between income poverty, disability, and specific housing needs. 3) Examine the various housing scenarios each of which requires different solutions and resources: homelessness (shelters and group living, institutions), rental (subsidies, level of accessibility, support services), homeownership (retrofit, level of accessibility, homebuyer financial preparation and products). We expect to make the report available in Spring 2012.

> MAY DAY OF ADVOCACY

DHC held its annual Day for Housing on May 10, 2011 in Dover, at Christ Episcopal Church. The day included remarks from Representative Quinn Johnson, Director Anas Ben Addi of DSHA, and Secretary Rita Landgraf of DHSS. The keynote speaker was Shawn Fremstad, Director of the Inclusive and Sustainable Economic Initiative of the Center for Economic & Policy Research (CEPR), who discussed the connections between disability and income poverty. The day included announcements from members, a potluck lunch, and visits to the offices of members of the General Assembly.

> NONPROFIT HOUSING AGENDA

This group of nonprofits has been working together since late in 2006 to increase their collective impact on the state's affordable housing budget and related policies. They have just finished their fifth year of work together, having helped to raise the level of awareness of, and financial commitment to, affordable housing in Delaware.

Nonprofit Housing Agenda Members

- The Arc of Delaware
- Better Homes of Seaford
- Cornerstone West CDC
- Delaware Community Reinvestment Action Council
- DHC
- Diamond State CLT
- First State Resource Conservation and Development Council
- Habitat for Humanity of New Castle County
- Homeless Planning Council of Delaware
- Interfaith Community Housing Delaware
- NCALL Research
- MHDC
- Millsboro Housing for Progress
- Sussex County Habitat for Humanity
- YWCA Delaware

> RENTAL AFFORDABILITY GAP

The statewide, two-bedroom housing wage in Delaware is \$18.74 according to *Out of Reach* — an annual survey of rental affordability by the National Low Income Housing Coalition, which we released in Spring 2011. See the housing wage by county on the front of this report.

> PRINT & 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), electronic DHC alerts and member news, *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, *Who Can Afford to Live in Delaware?* (annual), and *The Realities of Poverty in Delaware 2009-2010*.

> STATEWIDE COMPREHENSIVE PLANNING INITIATIVE

DHC and the Homeless Planning Council of Delaware (HPC) share an important strategic goal: the establishment of a comprehensive, statewide, action-oriented affordable housing plan. So, we are developing a comprehensive, integrated, statewide community planning effort that is community-based, with input and participation from advocates, households and individuals with extremely low incomes, service providers, elected officials, government entities and other stakeholders. This

planning effort will address the need for affordable housing for all households including specifically those who are cost-burdened and those who need affordable, accessible and integrated housing because of a disability.

> SUSSEX HOUSING GROUP

The SHG works on fair and affordable housing issues in the county and has recently been involved in efforts to preserve Rehoboth Shores as a manufactured home community and to support the work of West Rehoboth Community Land Trust, as well as commenting on the implementation of the comprehensive plan for Sussex County.

> WHO CAN AFFORD TO LIVE HERE?

On July 14, 2011, we released our annual statewide housing affordability study, *Who Can Afford to Live in Delaware?* For the full report, go to the "Publications" page of our website.

> WHYINIMBY.ORG

This website has been constructed to serve as an accessible repository for the local and national research supporting "Why NOT In My Back Yard?" It is a new, independent website, with a set of resources featuring all the most recent research on the impact of affordable housing on communities and the means of responding to unwarranted fears of "affordable housing."

> AFFORDABLE HOUSING'S IMPACT

We are engaged in the initial stages of research, using local examples and state-of-the-art methodology, on the impact of multifamily housing on the communities of Delaware. We will look at the impact on property values using hedonic modeling and multiple regression analysis, as well as a test and control field for each instance. The result will be a statewide analysis of the impact of affordable housing on communities.

This study will play two major roles: (1) providing public decision-makers and wary civic groups with information on the beneficial effects of "affordable housing" and (2) making a set of recommendations regarding design and siting of multifamily housing for state housing planners and lenders. It will enhance our ongoing Good Neighborhood Project.

We are grateful for your support!

We deeply appreciate the contributions and new and renewing memberships of:

INDIVIDUALS

Anita Auten
 Howard & Vincente Batsford
 Kevin Bowers
 Alice M. Brandreth
 Kim Brockenbrough
 David Brown
 Dave Callahan
 Diane Chapman
 Maggie Cook-Pleasant
 Karen Curtis
 Lorraine deMeurisse
 Cheryl Dezwarte
 Iris Donato
 Joan Edwards
 Rafik Eid
 Clarence J Elliott, Jr.
 Claude Faulkner
 Carolyn Figueroa
 Meghan Fitzgerald
 Marlena & Jonathan Gibson
 Deborah Gottschalk
 Thomas Halloran
 Terri Hasson
 Roberta Hemmerich
 Leslie Holland
 Karen Horton
 Mary Howard
 Joyce Johnson
 Ralph & Ruth Johnson
 Sarah Keifer
 Trish Kelleher
 Karen Kollias
 Mark Lasocha
 Connie Louder
 Jocelyn McBride
 Jim McGiffin
 Dorothy Medeiros
 Karen Melhunek
 Gina Miserendino
 Ulla Moore
 Joe Myer
 Michelle Nusum
 Veronica Oliver
 Brenda Osborne
 Dawn Poczynek
 Tina Riley
 Ken Smith
 Ruth Sokolowski
 Karen Speakman
 Sandy Spence
 Darlene St. Peter
 Susan Starrett
 Christine Stillson
 Van Temple
 Pat Todd
 Fred Traute
 Amy M. Walls
 Serena Williams
 Jo Ann Zorb

ORGANIZATIONS

The Arc of Delaware
 Artisans' Bank
 Bank of America Foundation
 Bank of Delmarva
 Better Homes of Seaford
 Campus Community High School Student
 Government Association
 Central Delaware Habitat for Humanity
 Columbus Property Management and
 Development
 County Bank
 Delaware Association of Realtors
 Delaware Community Reinvestment
 Action Council
 Delaware Division of
 Human Relations
 Delaware HIV
 Consortium
 Delaware State Housing
 Authority
 Deutsche Bank Americas Foundation
 Diamond State CLT
 Discover Bank
 East Coast Property Management
 First Bank of Delaware
 First Shore Federal Bank

7/1/10
 through
 6/30/11

First State Resource Conservation and
 Development Council
 Freedom Center for Independent Living
 of Delaware
 Home Builders Association of Delaware
 Homeward Bound
 Interfaith Community Housing Delaware
 Leon N. Weiner & Associates
 Lutheran Community Services of
 Delaware
 MHDC
 Ministry of Caring
 NCALL Research
 North Star Assets
 PNC Bank
 Saint Helena's Parish Social Ministry
 Serrano Medical Services
 Speer Trust Commission
 State Employees Charitable Campaign
 State of Delaware, General Assembly
 Sussex County Habitat for Humanity
 Telamon Corporation
 Waterford Manufactured Home Owners
 Association
 West End Neighborhood House
 Wilmington Trust Company
 WSFS Bank
 YWCA DE

OUR WORK WOULD NOT HAVE BEEN POSSIBLE
 this year without the support of our board and membership
 and major support from:

- Bank of America
- CITI Community Development
- Delaware State Housing Authority
- Deutsche Bank Trust Company Delaware
- Discover Bank
- HSBC Bank
- Legislative Grant-in-Aid of the Delaware General Assembly
- The Speer Trust (New Castle Presbytery)

This is how we have used your resources.

FINANCIAL STATEMENTS	FY 2011	FY 2010	FINANCIAL STATEMENTS	FY 2011	FY 2010
Net Assets, Beginning (July 1)	108,778	81,027	EXPENSES		
PUBLIC SUPPORT AND REVENUE			- Education and Research	95,620	95,904
+ Government	54,000	57,000	- Policy and Advocacy	75,822	74,837
+ Contributions	32,029	20,269	- Administrative & General	22,099	21,820
+ Banks & bank foundations	100,000	123,250	Total Expenses	193,541	192,561
+ Other foundations	2,500	4,625	Change in Net Assets	1,012	27,751
+ Other Support	6,024	15,168	Net Assets, End (June 30)	109,790	108,778
Total Revenues	194,553	220,312			



We thank the endorsers of our Good Neighborhood Project!

The following individuals and organizations endorse the Good Neighborhood Project, recommend use of its Fair Share Housing Measure in community planning discussions, and ask the question, "Why Not In My Back Yard?"

INDIVIDUALS

Eva M Abbott
Robin Bartell
Lauren Bolline
Kevin Bowers
Alice Brandreth
Cathy Cessna
Lawrence R Cessna
Diane Chapman
Johane Cherico
Karen A. Curtis
Pete Dakunchak
Clarence J. Elliott Jr.
Donna M Fierro
Denise R Freeman
Monique Freeman
Joan M Fultz
Kevin Gilmore
Judith D Govatos
Thomas M Halloran
Vandell Hampton, Jr.
David Holden
Leslie H Holland
Patricia M Kelleher
Bridget L Kirk
Steven R Knox
Mary Beth Limmina
Stephanie Lonie
Connie H. Louder

John Masino
Mary Anne Matarese
Jocelyn McBride
Dorothy Medeiros
Gina Miserendino
David Mosley
Joe Myer
Veronica Oliver
Douglas M. O'Neill
Carmen Ortiz
David Paige, Jr.
Ralph W. Peters, Jr.
Carolyn H. Quinn
Elizabeth Anne Riley
Jean H. Rupertus
Patrick Scanlon
Oradelle D. Sewell
Alex Sianni
Michael D. Skipper
Jan W. Slattery
Ken Smith
Kevin L. Smith
Ruth S. Sokolowski
Karen Speakman
Lisa Spellman
Sandra Spence
Susan Starrett
Cindy Sterling
Christine Stillson

Van Temple
Fred Traute
Lorie J. Tudor
Vivian J. Turner
Sandy Tuttle
Amy Walls
Tasha Warren
Jean Warren
Ellen Wasfi
Eleana Watson
Cheri Whitney
Serena M. Williams
Valarie Wright

First State RC&D Home Repair Project
Habitat for Humanity of New Castle County
Homeless Planning Council of Delaware
The Ingerman Group
Ingleside Homes Inc
Lutheran Community Services
Ministry of Caring, Inc
NCALL, National Council on Agricultural Life & Labor Research Fund
Neighborhood House, Inc.
OCI
Paul's House, Inc.
Real Estate Advisory & Development Services (READS)
RSS Consulting
Saint Helena's Parish Social Ministry
Sussex County Habitat for Humanity
WOW! Nike Club of Delaware
YWCA Delaware

ORGANIZATIONS

The Arc of Delaware
Central Delaware Habitat for Humanity
Chimes Delaware
Community Systems, Inc.
Cornerstone West
Delawareans Save! FSCLF
Delaware Self-Help Corporation
Edgemoor Revitalization Cooperative
Evergreen Consulting, Inc.
First State Community Loan Fund

This is our board and staff.

DHC Board of Directors 2012

KENT COUNTY

Sarah Keifer, Director of Planning, Kent County Levy Court (2014)
Jocelyn McBride, Executive Director, Central DE Habitat for Humanity (2013)
Joe Myer, Executive Director, NCALL Research (2013)
Brenda Osborne, Advocate (2014)

NEW CASTLE COUNTY

Dr. Karen A. Curtis, Associate Professor, University of Delaware (2014)
Dorothy Medeiros, Director, Saint Helena's Parish Social Ministry (2012)
Veronica Oliver, Executive Director, Neighborhood House (2013)
Susan Starrett, Executive Director, Homeless Planning Council of DE (2014),
VICE PRESIDENT

SUSSEX COUNTY

Bobbie Hemmerich, Advocate (2013)
Leslie Holland, CRA Officer, County Bank (2013), TREASURER
Sandy Spence, Advocate (2012)
Amy Walls, Assistant CRA Administrator, Discover Bank (2012), SECRETARY

AT LARGE

Lorraine deMeurisse, VP, Deutsche Bank Trust Company DE (2014)
Trish Kelleher, Director of Housing, The Arc of Delaware (2013), PRESIDENT
Serena M. Williams, Professor, Widener School of Law (2011)

Many Thanks...

...to Lorraine deMeurisse, for her service as board vice president and Susan Starrett, taking her place, as of January 2012.

...to Veronica Oliver, who is assuming Susan's responsibilities as co-chair of the Board Development committee, along with Karen Curtis.

...to Amy Walls and Sandy Spence, co-chairs of the Resource Development committee.

...to Leslie Holland, who is continuing in the role of board treasurer.

Goodbye and Special Thanks!

...to Van Temple, for his service with the DHC board and as Executive Director of Diamond State CLT, as he takes up a new opportunity in his home state of Louisiana.

DELAWARE HOUSING COALITION
WWW.HOUSINGFORALL.ORG ♦ WWW.WHYNIMBY.ORG
P.O. Box 1633, Dover, DE 19903-1633
Phone: 302/678-2286 ♦ Fax: 302/678-8645

DHC VOLUNTEERS* & STAFF

- > Joan Edwards, Office*
- > Connie Louder, Financial Coordinator*
- > Tina Riley, Office*
- > Gina Miserendino, Policy Specialist
- > Ken Smith, Director