

Good Neighborhood



A Project of the Delaware Housing Coalition

3-May-09

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Affordability

- DHC has traditionally focused most of its energy on the most obvious impediment -- **the scarcity of resources** -- to serving those with the fewest housing and life opportunities.



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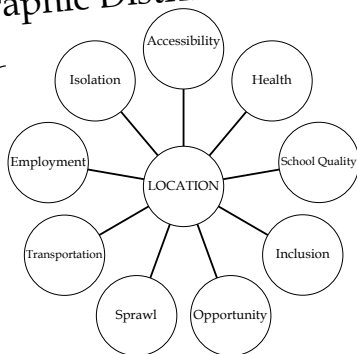
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Geographic Distribution



- Less attention has been paid to **LOCATION** or **DISTRIBUTION** as an impediment to housing affordability, a factor closely related to other issues.



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Good Neighborhood

- *Good Neighborhood* by Morris Milgram

- Recounts his efforts to build integrated communities in the 1950s.
- Fifty years ago he established the integrated community of Runnymede in Hockessin, Delaware.



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Good Neighborhood Project

- A multi-year project to foster communities as places that

- are more affordable and accessible
- are more open and inclusive
- promote choice, mobility, and opportunity

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Good Neighborhood

GOAL

Better geographic and social distribution of housing and life opportunity for all Delawareans, especially the most vulnerable.

Good Neighborhood
Affordable | Accessible | Inclusive

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Good Neighborhood

- Fair Share Measure - Description
- Policy Development - Prescription
- Advocacy for Inclusion - Practice



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Fair Share Measure

Fair Share Committee

- Dr. Karen Curtis, DHC Board & U/D CCRS
- Marlena Gibson, DHSA
- Rosalind Kotz, U/D CCRS
- Dr. Steve Peuquet, U/D CCRS
- Serena Williams, DHC Board & Widener School of Law

Elizabeth Kowalczyk,
Principal Researcher

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Fair Share Measure

Measuring Need: Where we started.

Delaware Households

Earning 50% or less of area median income *

↓

And paying 50% or more of that income for housing

50%

100%

* basis for definition of "affordable housing"

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Fair Share Measure

Cost Burdened (30%) Extremely Low Income (ELI) Households in Delaware (2005)

<small>Roz Kotz, Housing Needs of Extremely Low Income Households in Delaware (2007)</small>	Rent	Own	Total
Delaware	13,422	14,414	27,836
Kent County	1,974	2,932	4,906
New Castle County	9,595	6,529	16,124
Sussex County	1,854	4,980	6,834

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Fair Share Measure

Severely Cost Burdened (50%) Very Low Income (VLI) Households in Delaware (2005)

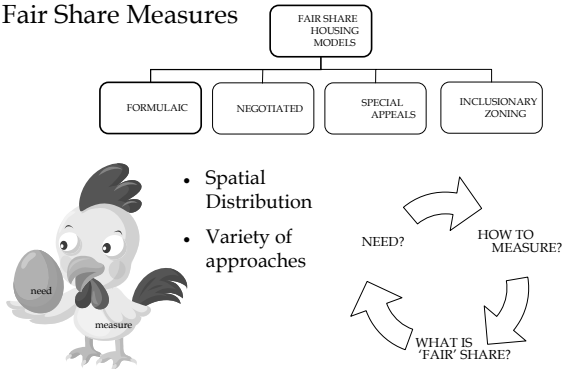
<small>Roz Kotz, Housing Needs of Extremely Low Income Households in Delaware (2007)</small>	Rent	Own	Total
30% of AMI or Less (ELI)	9,029	6,511	15,540
30% to 50% of AMI (Rest of VLI)	2,546	4,465	7,011
50% of AMI or Less (VLI)	11,575	10,976	22,541

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Fair Share Measures



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Fair Share Measure

Preliminary Results

- Distribution of Households in Need and Affordable (<50% AMI) Housing Units
- Preliminary Fair Share Measure
- "Fair Share" by County

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Fair Share Measure

- Progress Report
- Still a work in progress
- 2000 Data
- Attention on patterns rather than specific results
- Aiming for a measure of need rather than an arbitrary mechanism for apportioning affordable housing
- Probably can be characterized as a formulaic and consensus-building approach
- Beginning of a dialog



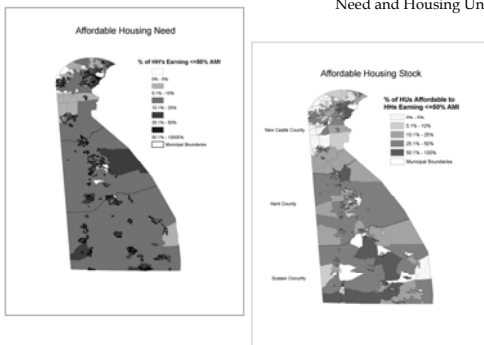
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Fair Share Measure

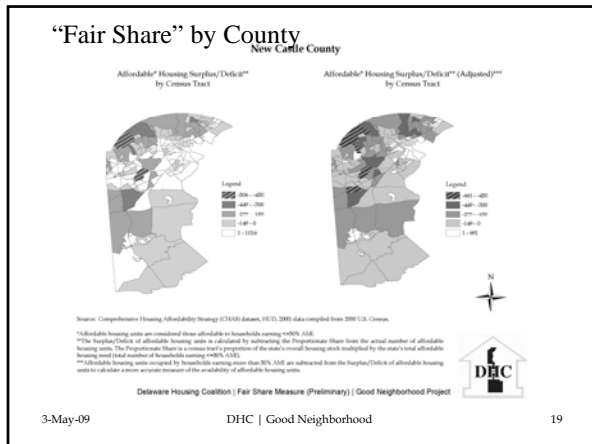
Distribution of Housing Need and Housing Units

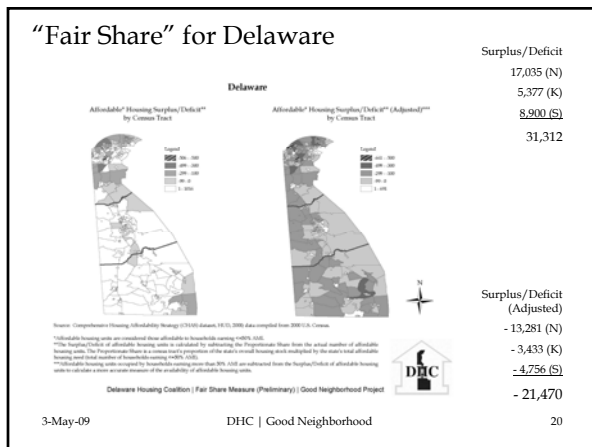


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Fair Share Measure	Observations
• There are 61,215 households with income =<50% of AMI.	
• 22,541 of these households are severely cost-burdened, paying >50% of their income for housing.	
• 15,540 of these severely cost-burdened households have income =<30% AMI.	
• There is an absolute surplus of 31,312 units in the supply of affordable (<50% AMI) housing.	
• But, so many of these units are occupied by households with incomes >50% AMI that there is a dramatic deficit of 21,470 affordable housing units.	
• This deficit comes from a proportional deficit existing in the majority of Delaware census tracts.	

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Fair Share Measure

Issues

- Broader focus for policy and campaign reasons?
Specific need (households =<50% of AMI) versus broader affordable housing needs (up to 80%)
- Narrow focus to better address the most vulnerable?
Specific need (households =<50% of AMI) versus even more specific and critical need (portion of above group paying >50%/income)
- Make better articulation of rental/homeownership situations?
- Take factors into account such as location of employment, access to transportation?
- Factor in the issue growth management, equitable and sustainable growth?

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Policy Development

- Shared equity/permanent affordability
 - to increase socio-economic distribution/accessibility
 - to serve some >50% / AMI in <50% / AMI HUs
- Emphasis on rental production and location
- Strategy to address cost-burdened homeowners
- ELI strategies
 - Voucher, set-aside, reservation programs in LIHTC
 - % Universal Design

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The ongoing evaluation process will be undertaken by an advisory committee of **nine** community members who have special interest in helping to formulate, guide, advance, and continually improve this work. It will include members of the faith, financial, government, low-income, and nonprofit communities. This committee will have proportionate representation from all three counties.

Policy Development

Good Neighborhood Committee

- Kevin Bowers (Milford)
- Dorothy Medeiros (Bellefonte)
- Carl Mazza (Newark)
- Brenda Osbourne (Felton)

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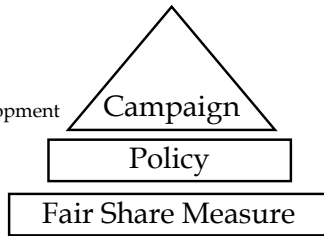
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Advocacy for Inclusion

Allies

- Fair Housing
- Education
- Civic
- Community Development
- Disability
- Anti-poverty
- Faith community
- Smart growth



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Advocacy for Inclusion

Focus on

- the most vulnerable
- choice and opportunity
- equitable growth and sustainability
- "WHY - NIMBY?"



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Our task must be to free ourselves from this prison by widening our circle of compassion to embrace all living creatures and the whole of nature in all its beauty.
-- Albert Einstein



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