

Delaware Housing Coalition



May 10, 2011

- 9:30 AM **Opening and Welcome**
Trish Kelleher, DHC Board President
- Review of the Day**
Ken Smith
- Budget and Legislative Overview & Points for Communication with Legislators**
Debbie Hamilton
- 9:45 AM **Housing and Disability in Delaware**
- State Representative Quinn Johnson
Director Anas Ben-Addi, DSHA
Secretary Rita Landgraf, DHSS
- Membership and Community Comments*
- Disability and Income Poverty**
- 10:45 AM Shawn Fremstad, Director
Inclusive and Sustainable Economic Initiative
Center for Economic and Policy Research
- 11:15 AM Q & A
- 11:30 AM **Presentation by Citi Foundation**
Terri Hasson, Senior Vice President
for Community Development, Citi
- Noon Lunch
- 1:00 PM Visits to Legislative Hall

DHC FY2012 Budget Recommendations for the Delaware State Housing Authority

- #1 ANNUAL HDF BASE AMOUNT
\$4.07 million (General Fund)
...the fundamental building block for a spectrum of affordable housing initiatives
- #2 STATE RENTAL ASSISTANCE PROGRAM
\$3.0 million (General Fund)
...for the initiation of a statewide rental assistance program, helping to meeting the critical need of extremely low-income Delawareans
- #3 SAVING FEDERALLY SUBSIDIZED RENTAL HOUSING
\$4.0 million (Bond Bill)
...for the purpose of preserving additional at-risk rental housing and retaining for the state the accompanying federal subsidies which make these units affordable to low-income Delawareans
- #4 FORECLOSURE PREVENTION
\$250,000 (Bond Bill)
...toward this difficult work which we will have before us for many more years
- #5 HOUSING COUNSELING
\$350,000 (Bond Bill)
...to replace a year's loss of operational funds from the US Department of HUD.

Shawn Fremstad, fremstad@cepr.net, is the Director of the Inclusive and Sustainable Economy Initiative at the Center for Economic and Policy Research, who has written extensively on a broad range of social and fiscal policy issues. He holds a J.D. from the University of Minnesota Law School and has studied art and design at the Maryland Institute College of Art.



Disability Housing Needs

During 2011, a statewide study of the housing needs of the disabled is being conducted. This will be a first-of-its-kind, independent study, identification of gaps, and set of recommendations. It will also contribute to a related, statewide community-based, comprehensive housing planning process being undertaken by DHC and the Homeless Planning Council of Delaware. The disability housing needs study is under the joint leadership of the Delaware Housing Coalition (DHC) and the Housing Subcommittee of the State Council for Persons with Disabilities and the Governor's Commission on Community Based Alternatives for People with Disabilities.

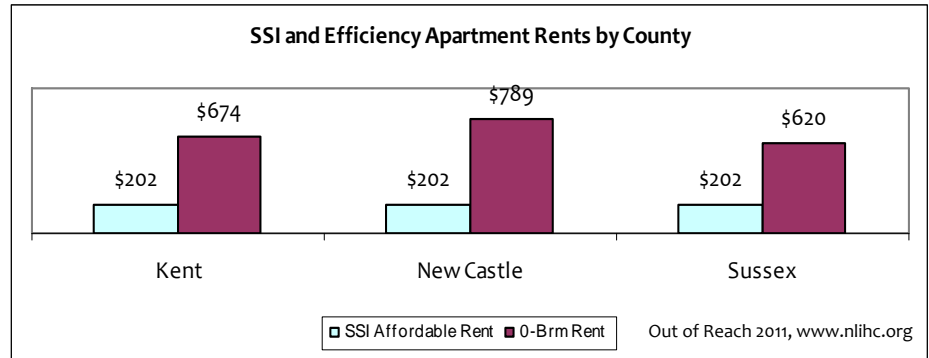
Using the workgroup model, the joint effort will gather data, conduct focus groups, study the issues, and make public a report articulating the best information available on statewide needs, capacity to meet those needs, and recommendations for action including possible follow-up research needed

Partners in the study include the Delaware State Housing Authority (third-party research and participation), the Division of Health and Social Services (data-sharing and participation), the Department of Children, Youth and Families (information and participation), the Developmental Disabilities Council (information and participation), and key nonprofits involved in housing and disability work, as well as lenders, builders, and property managers.

The disability housing needs study will collect and analyze existing state and national data about disability housing needs (populations, immediate needs, long-term projections). It will update primary data available in Delaware through providers and

"One of the marvelous things about community is that it enables us to welcome and help people in a way we couldn't as individuals. When we pool our strength and share the work and responsibility, we can welcome many people, even those in deep distress, and perhaps help them find self-confidence and inner healing."

~ Jean Vanier, *Community and Growth*



state and local agencies. It will also review national data sources, particularly the American Community Survey (ACS) and special tabulations of data from sources including HUD and NLIHC. The year-long study process will also include collection of qualitative data from consumers, service providers, and others via interviews and small focus groups.

Disability issues of special concern to the workgroup include physical disabilities, intellectual disabilities, HIV/AIDS, aging, substance abuse and mental health, and transitional youth. The focus of this workgroup will be on housing needs of households and individuals with disabilities with incomes below 80% of area median income (AMI) with special attention to those at or below 30% of AMI. The workgroup will examine needs at various levels, including: homelessness (shelters, group living, institutions), rental (subsidies, level of accessibility, sup-

port services), homeownership (retrofit, level of accessibility, homebuyer financial preparation and products), and other. Since there is a mutually reinforcing relationship between income poverty and disability, special attention will be given to the severity of disability housing needs, looking beyond basic shelter needs to issues of access, accessibility, security, maintenance, and non-housing costs.

**The Realities of Poverty
in Delaware
2009 - 2010**

Now Available for download at the
DHC website.

Print copies ~ \$10.00

Published by the Membership of the Delaware Housing Coalition

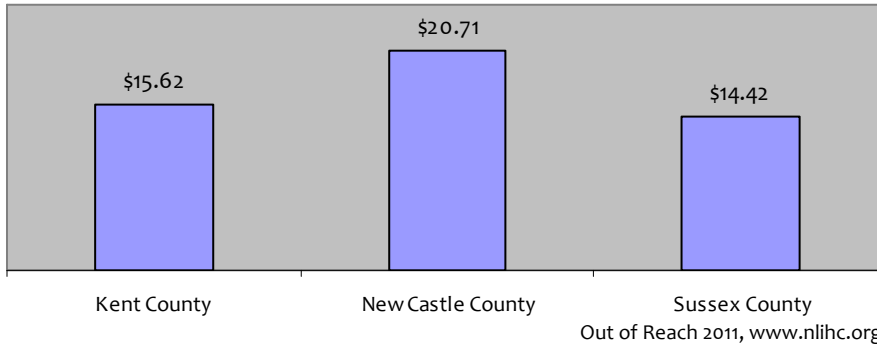
Disability Housing Needs ~ DHC Resources on the Web

- The Social Model of Disability - http://en.wikipedia.org/wiki/Social_model_of_disability
- Disability and Inclusion - http://www.housingforall.org/Social_exclusion.pdf
- Worst Case Housing Needs of People with Disabilities - http://www.housingforall.org/WorstCaseDisabilities03_2011.pdf
- Priced Out in 2008 - <http://www.tacinc.org/downloads/Priced%20Out%202008.pdf>
- The Hidden Housing Crisis - <http://www.housingforall.org/HiddenHousCrisis.pdf>
- Community-Based Housing Alternatives in Delaware - http://www.housingforall.org/A_Path_Forward.pdf
- Disability and Poverty - http://www.housingforall.org/rop0910_disability&poverty.pdf
- The Disabled: Denied, Devalued, Disrupted - http://www.housingforall.org/rop0708_thedisabled.pdf
- The Confluence of Poverty and Disability - <http://www.housingforall.org/rop0304%20poverty%20and%20disability.pdf>

Rental Housing – Out of Reach

Delaware's high cost of rental housing highlighted in 2011 housing affordability report

County Housing Wage



Housing Wage Is \$18.74

Washington, DC - According to a report released May 2, the Housing Wage for Delaware is \$18.74.

The Housing Wage is the hourly wage a family must earn - working 40 hours a week, 52 weeks a year - to be able to afford rent and utilities on a modest two-bedroom unit in the private housing market.

The Housing Wage for Delaware is higher than the national Housing Wage of \$18.46.

The new Housing Wage represents an increase of 46% since 2000.

An hourly wage of \$18.74 translates into a monthly income of \$3,248 or \$38,879 annually.

The report, *Out of Reach 2011*, was released by the National Low Income Housing Coalition (NLIHC), a Washington, DC-based housing advocacy group. The report provides the Housing Wage and related data for every state, metropolitan area and county in the country.

Delaware Ranks 36 Out of 52

The typical renter in Delaware earns \$14.13 which is \$4.61 less than the hourly wage needed to afford a modest unit.

Working at the federal minimum wage of \$7.25, a family must have 2.6 wage earners working full-time - or one full-time earner working 104 hours per week - to afford a modest two-bedroom apartment.

An estimated 54% of renters (or 46,500) in Delaware do not earn enough income to afford a two-bedroom unit at the Fair Market Rent (FMR). The FMR for a two-

bedroom apartment in Delaware is \$974/month. 26% of Delaware households are renters.

This year, Delaware ranks "36" (with 52 being the most expensive) when states are ranked by their two-bedroom housing wage. In other words, Delaware has the 16th most expensive state Housing Wage. The National Housing Wage is \$18.46 in 2011.

County Housing Wages

The housing wage by county for Delaware is:

KENT	\$15.62
NEW CASTLE	\$20.71
SUSSEX	\$14.42

About NLIHC and Out of Reach

The National Low Income Housing Coalition (NLIHC) publishes Out of Reach annually. NLIHC is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.

For additional information on Out of Reach, visit - <http://www.nlihc.org/oor/oor2011/>

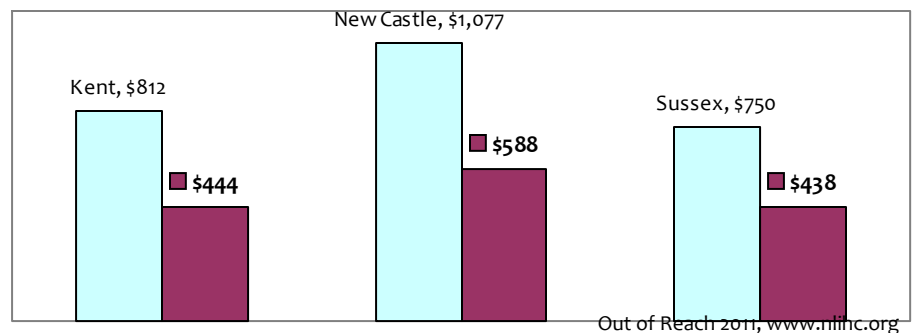
Poor Renters in Delaware

A November 2007 University of Delaware report commissioned by the Delaware Housing Coalition (DHC) found that, among extremely poor Delawareans, an estimated 27,836 extremely poor households were in need of affordable housing due to lack of affordability of their units and/or lack of income. All of this group pays more than 30% of household income toward housing, and the majority pay more than 50%. This included 13,422 renter households.

In December 2009 a statewide working group released a report summarizing the extremely low-income housing need and existing housing opportunities for this population and made recommendations on how to alleviate housing cost burdens.

Both of these reports are available in the "publications" section of the DHC website, www.housingforall.org

Rental Affordability Gap by County for Extremely Low-Income Households (4-Person Household and 2-Bedroom Fair Market Rent)



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Endorse The Good Neighborhood Project!

We need more affordable housing everywhere in our state.

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.

Affordable housing:

- * has an extremely high positive economic impact
- * 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.
- * can only be met by 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
- * an overall benefit to the state

Affordable housing can and should be available in:

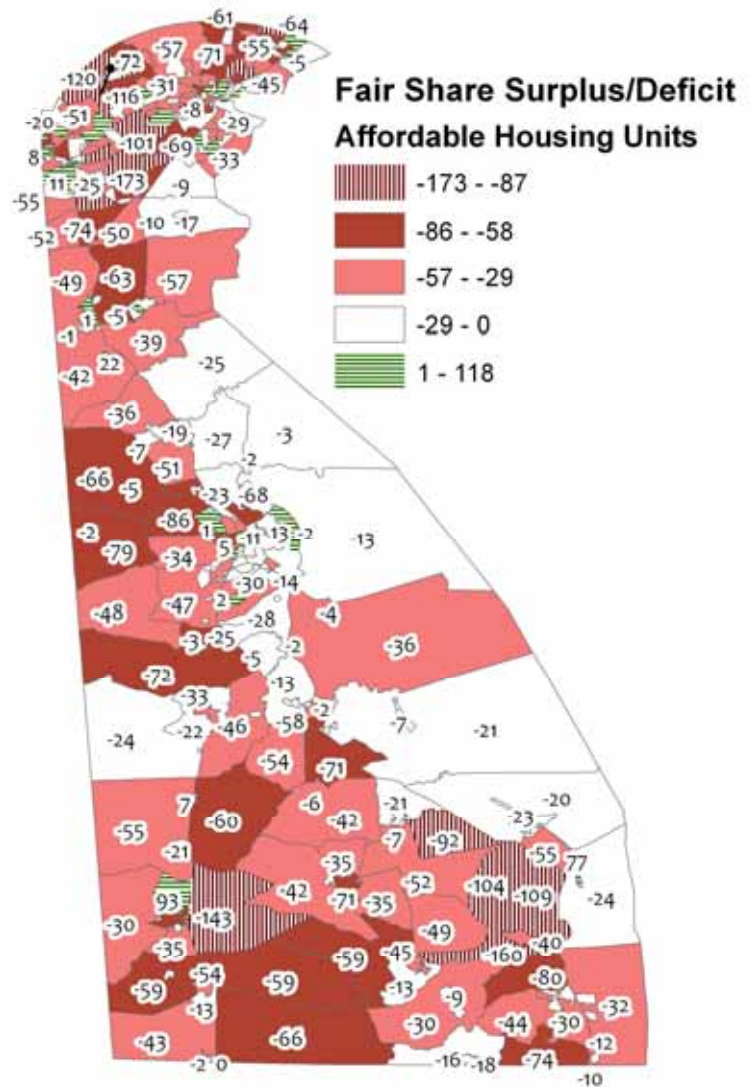
- * mixed-income neighborhoods
- * a variety of different housing types
- * healthful environments
- * proximity to open space, employment opportunities, public transportation, and well-performing public school

districts

- * communities where unemployment, poverty, and crime are low
- * racially and ethnically diverse neighborhoods
- * neighborhoods with a diversity of work and professional backgrounds among heads of households.

For all these reasons:

- * ***we endorse the Good Neighborhood Project of the Delaware Housing Coalition,***
- * ***we recommend use of its Fair Share Housing Measure in community planning discussions, and***
- * ***we ask the question, "Why Not In My Back Yard?"***



Name	
Organization	
Address	
City, St, Zip	
Email	
Phone	

Return your endorsement to DHC online at www.housingforall.org or by email (dhc@housingforall.org), fax (302-678-8645) or mail!

Why NOT In My Back Yard? WhyNIMBY.org

WhyNIMBY.org is the website that makes the argument, "Why NOT In My Back Yard?"

WhyNIMBY.org is a growing repository of national research on the impact of affordable housing.

WhyNIMBY.org is a set of DHC resources that make the case for a better geographic distribution of affordable housing and greater household choice and opportunity.

WhyNIMBY.org holds up the strong positive economic and social impacts of affordable housing on communities, and the benefits to the state as a whole.

WhyNIMBY.org is an element of the [Good Neighborhood Project](#) of the Delaware Housing Coalition (DHC), a long-term cam-

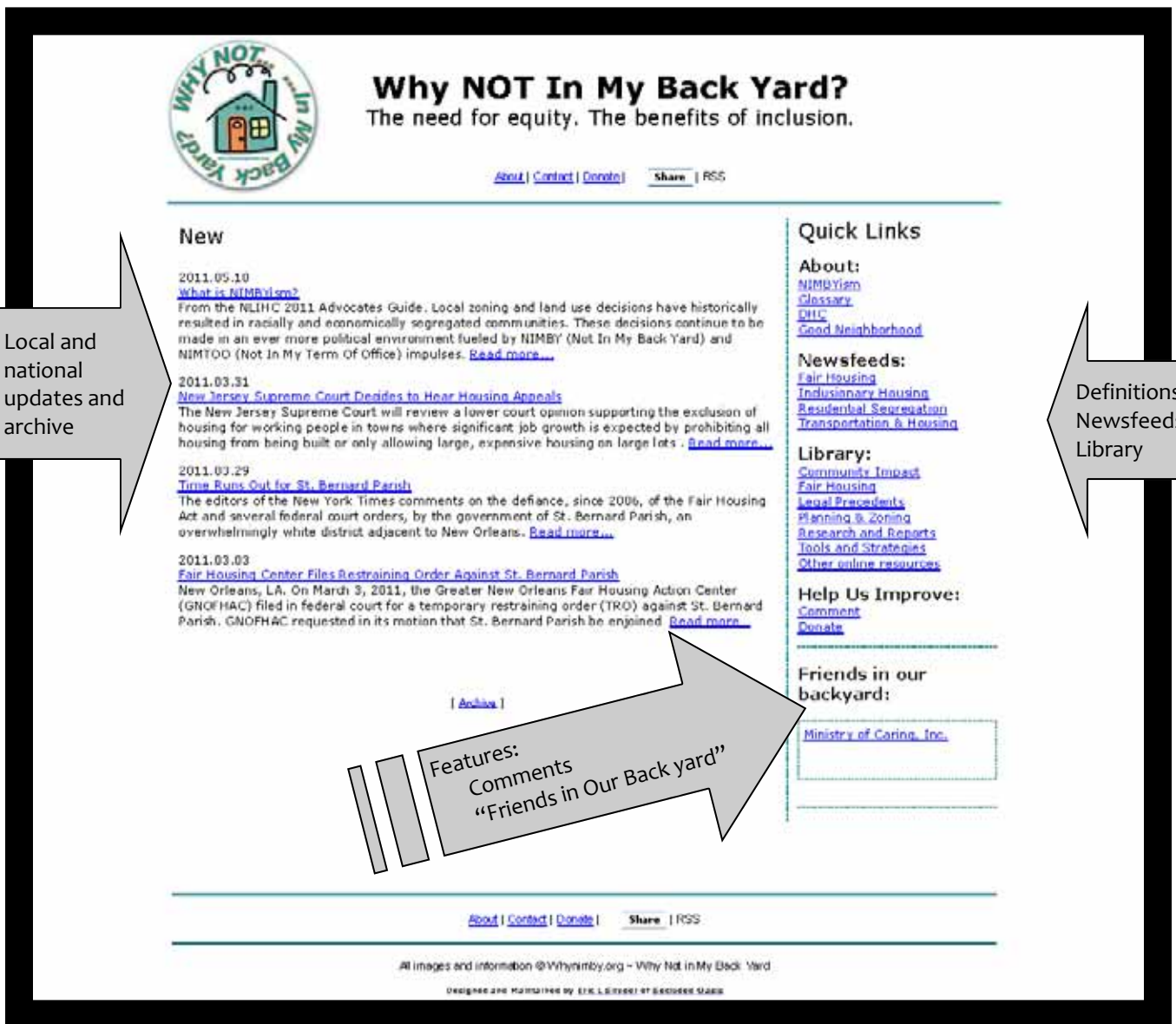
aign to meet the need for affordable, accessible, inclusive communities everywhere in Delaware by creating a more equitable geographic distribution of affordable housing.

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 policy implications of the Fair Share Housing Measure drive our educational work.

The [Housing Advocacy Legal Fund](#) (HALF) DHC will provide loans to eligible borrowers facing legal challenges in their effort to promote and develop hous-

ing opportunities for protected classes and for people of low- and moderate- income.

The [Affordable Housing Impact Study](#) of multifamily housing in selected communities in Delaware, will (1) provide public decision-makers and civic groups with information on the beneficial effects of "affordable housing" and (2) make a set of recommendations regarding design and siting of multifamily housing for state housing planners and lenders.



The Delaware Housing Coalition



The Delaware Housing Coalition (DHC) is dedicated to making affordable housing available in every Delaware community and to all Delawareans.

For over twenty-five years, the Delaware Housing Coalition (DHC) has advocated for safe, decent and affordable housing throughout the state. We are solely dedicated to advocating for the creation and preservation of affordable housing, both in Delaware and nationally. All of our efforts are designed to promote this goal and reflect our concern for more and better permanent supportive housing for the homeless, preservation of affordable rental communities, increased state and local incentives to produce affordable homeownership and rental units, more funding at all government levels for affordable housing, increased use of nonprofit and community-based housing development solutions, and a broader awareness and deeper understanding of affordable housing needs.

In the past, we helped create the state's housing trust fund and first statewide housing code; worked to establish obtain multi-million dollar bank commitments for targeted neighborhoods around the state, coordinated state wide planning and education on homelessness, provided technical assistance to public and assisted housing resident councils in Delaware; and provided leadership in and partnership with the Diamond State CLT, a state wide community land trust creating an inventory of perpetually affordable housing in Delaware.

As Delaware's affordable housing advocate, DHC is involved in education, research, policy development, and advocacy to increase the supply of affordable rental and for sale homes and the funding needed to produce and preserve them.

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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.

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