

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.

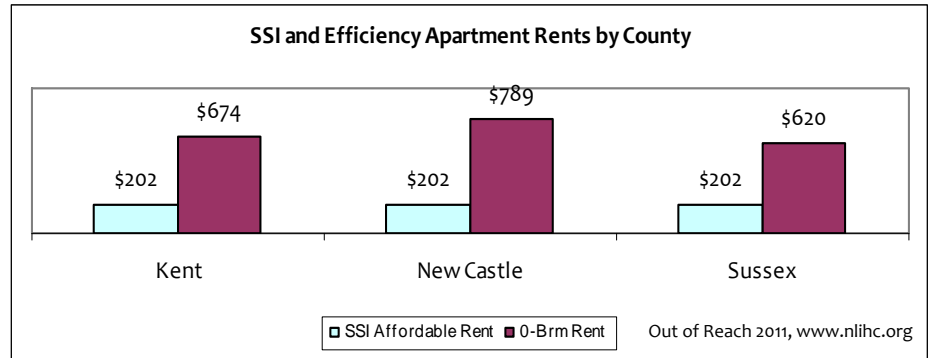
Using the workgroup model, the joint effort will gather data, conduct focus groups, study the issues, and make public a report articulating the best information available on statewide needs, capacity to meet those needs, and recommendations for action including possible follow-up research needed

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.

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>

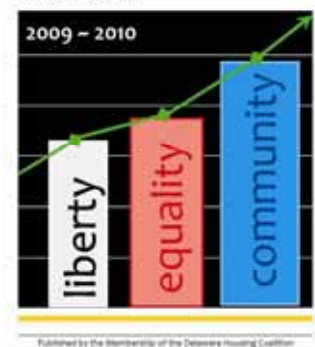
The Realities of Poverty in Delaware 2009 - 2010

Now Available for download at the DHC website.

Print copies ~ \$10.00

The Realities of Poverty in Delaware

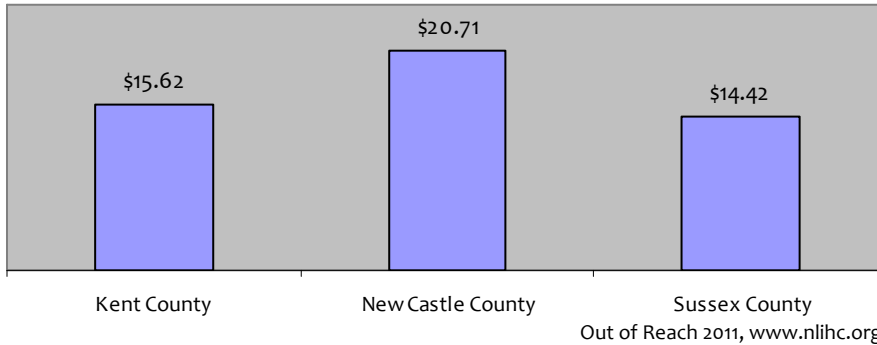
2009 - 2010



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/>

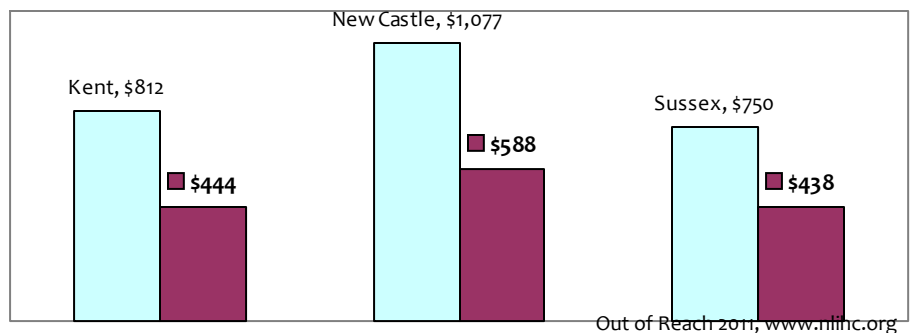
Poor Renters in Delaware

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)



Current Members of the Delaware General Assembly

Name	Address	Work#	EmailAddress
REP John C Atkins	PO Box 717, Millsboro, DE 19966-0717	744-4351	john.atkins@state.de.us
REP Michael A. Barbieri	88 Iroquois Court, Newark, DE 19702	577-8476	michael.barbieri@state.de.us
REP Bradford Bennett	PO Box 344, Dover, DE 19903	744-2480	bradford.bennett@state.de.us
REP Donald A. Blakey	956 Bison Rd., Dover, DE 19904	744-4171	Donald.Blakey@state.de.us
SEN Patricia Blevins	209 Linden Avenue, Wilmington, DE 19805-2515	577-8542	Patricia.Blevins@state.de.us
REP Stephanie Bolden	38 McCaulley Court, Wilmington, DE 19801	734-4351	StephanieT.Bolden@state.de.us
SEN Colin Bonini	276 Banning Road, Camden-Wyoming, DE 19934	744-4169	SEN-Colin@state.de.us
SEN Joseph Booth	200 Garden Street, Georgetown, DE 19947-	744-4119	Joseph.Booth@state.de.us
SEN George Bunting, Jr.	PO Box 1497, Bethany Beach, DE 19930-1497	227-3891	George.Bunting@state.de.us
SEN Brian Bushweller	103 Burning Tree Road, Dover, DE 19904	744-4169	brian.bushweller@state.de.us
REP Gerald Brady	1804 Shallcross Ave., Wilmington, DE 19806	577-8476	gerald.brady@state.de.us
REP William Carson, Jr.	680 Lake Drive West, Smyrna, DE 19977	744-4351	william.carson@state.de.us
SEN Catherine Cloutier	2404 E. Heather Road East, Wilmington, DE 19803	577-8517	CloutierCathy@aol.com
SEN Dori Connor	18 Crippen Drive, New Castle, DE 19720-3243	577-8716	Dorinda.Connor@state.de.us
SEN Anthony DeLuca	27 Trevett Blvd., Newark, DE 19702-1447	577-8542	Anthony.DeLuca@state.de.us
SEN Bruce Ennis	522 Smyrna-Clayton Road, Smyrna, DE 19977	744-4310	Bruce.Ennis@state.de.us
REP Robert Gilligan	2628 Sherwood Drive, Wilmington, DE 19808	577-8476	Robert.Gilligan@state.de.us
SEN Bethany Hall-Long	127 St. Augustine Ct., Middletown, DE 19709	744-4138	Bethany.Hall-Long@state.de.us
REP Debra Heffernan	43 Blue Rock Road, Wilmington, DE 19809	744-4351	debra.heffernan@state.de.us
SEN Margaret Rose Henry	197 Christina Landing Drive, Wilmington, DE 19801	744-6891	MargaretRose.Henry@state.de.us
REP Gerald Hocker	PO Box 930, Ocean View, DE 19970	744-4381	Gerald.Hocker@state.de.us
REP Deborah Hudson	1022 Oriente Avenue, Wilmington, DE 19807-2261	577-8723	Deborah.Hudson@state.de.us
REP Earl G. Jaques, Jr.	82 Cann Road, Newark, DE 19702	577-8187	earl.jaques@state.de.us
REP James Johnson	105 Skelton Drive, New Castle, DE 19720	577-8476	Jj.Johnson@state.de.us
REP Quinn Johnson	151 Back Creek Drive, Middletown, DE 19709	744-4351	Quinton.Johnson@state.de.us
SEN Michael S. Katz	PO Box 3844, Wilmington, DE 19807	577-8744	michael.katz@state.de.us
REP Helene M. Keeley	PO Box 2716, Wilmington, DE 19805-	577-8476	helene.keeley@state.de.us
REP Harvey Kenton	3 Quail Ridge Road, Milford, DE 19963	744-4171	Harvey.Kenton@state.de.us
REP Ruth Briggs King	23407 Park Ave., Georgetown, DE 19947	855-2300	Ruth.BriggsKing@state.de.us
REP John Kowalko, Jr.	134 N. Dillwyn Rd., Newark, DE 19711	577-8342	John.Kowalko@state.de.us
REP Gregory Lavelle	500 Whitby Drive, Wilmington, DE 19803-2217	577-8475	Greg.Lavelle@state.de.us
SEN David Lawson	2257 Westville Road, Marydel, DE 19964	744-4237	Dave.Lawson@state.de.us
REP Clifford Lee	705 S. Central Avenue, Laurel, DE 19956-1711	744-4034	Biff.Lee@state.de.us
REP Valerie Longhurst	11 Winchester Court, Bear, DE 19701	577-8476	Valerie.Longhurst@state.de.us
REP Nick Manolakos	227 Charleston Drive, Wilmington, DE 19808	577-8723	Nick.T.Manolakos@state.de.us
REP Melanie George Marshall	12 Calvarese Dr., Bear, DE 19701-6006	577-8474	Melanie.Marshall@state.de.us
SEN Robert Marshall	PO Box 1401, Dover, DE 199031401	577-8718	Robert.Marshall@state.de.us
REP Joseph Miro	5 Firechase Circle, Newark, DE 19711-4375	577-8723	repmiro@aol.com
REP John Mitchell	1234 Sycamore Ave., Wilmington, DE 19805	577-8342	John.L.Mitchell@state.de.us
REP Michael Mulrooney	32 Saratoga Drive, New Castle, DE 19720-4231	577-8476	Michael.Mulrooney@state.de.us
SEN David McBride	7 Nicole Court, New Castle, DE 19720-3760	577-8468	David.McBride@state.de.us
SEN Harris McDowell, III	2311 Baynard Blvd., Wilmington, DE 19802-3993	577-8744	Harris.McDowell@state.de.us
REP Edward Osienski	183 Scottfield Drive, Newark, DE 19713	744-4351	Edward.Osienski@state.de.us
REP William Outten	206 Delaware Ave, Harrington, DE 19952	744-4083	bobby.outten@state.de.us
REP Harold Peterman	553 Log Cabin Road, Milford, DE 19963	744-4171	jack.peterman@state.de.us
SEN Karen Peterson	1306 W. Newport Pike, Wilmington, DE 19804-	577-8468	Karen.Peterson@state.de.us
REP Michael Ramone	211 Nathan Court, Newark, DE 19711	577-8723	Michael.Ramone@state.de.us
REP Teresa Schooley	2 Chapel Hill Drive, Newark, DE 19711	577-8342	Terry.Schooley@state.de.us
REP Peter C. Schwartzkopf	24 Coventry Road, Rehoboth Beach, DE 19971-	744-4351	Peter.Schwartzkopf@state.de.us
REP Darryl M. Scott	102 Cobblestone Lane, Dover, DE 19904	744-4351	Darryl.Scott@state.de.us

Name	Address	Work#	EmailAddress
REP Bryon Short	14 Chestnut Road, Wilmington, DE 19810	744-4120	Bryon.Short@state.de.us
REP Daniel Short	133 N. Cannon Street, Seaford, DE 19973	744-4172	Daniel.Short@state.de.us
SEN F. Gary Simpson	6 W. Clarke Ave., Milford, DE 19963-1805	735-8200	gsimpson@udel.edu
SEN David Sokola	24 Beech Hill Drive, Newark, DE 19711-2947	695-7366	David.Sokola@state.de.us
SEN Liane Sorenson	417 Snuff Mill Hill, Hockessin, DE 19707-9638	577-8714	Liane.Sorenson@state.de.us
SEN Robert Venables	116 Hearn Avenue, Laurel, DE 19956-1208	744-4298	Robert.Venables@state.de.us
REP John Viola	9 Orangeburg Ct., Newark, DE 19702-4218	577-8453	John.Viola@state.de.us
REP Rebecca Walker	4386 S. Dupont Highway, Townsend, DE 19734	744-4351	Rebecca.Walker@state.de.us
REP David L. Wilson	PO Box 84, Lincoln, DE 19960	744-4150	David.L.Wilson@state.de.us
REP Dennis E. Williams	3329 South Rockfield Drive, Wilmington, DE 19810	577-8476	Dennis.E.Williams@state.de.us
REP Dennis P. Williams	3414 N. Madison Street, Wilmington, DE 19802	577-8476	Dennis.Williams@state.de.us
REP Lincoln Willis	142 Island Lane, Clayton, DE 19938	744-4033	Lincoln.Willis@state.de.us

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Kent County Levy Court

Coun. Allan Angel	555 Bay Road, Dover, DE 19901	382-6735	angel3levycourt@aol.com
Coun. P. Brooks Banta	555 Bay Road, Dover, DE 19901	242-2572	pbbanta@aol.com
Coun. Eric Buckson	555 Bay Road, Dover, DE 19901	943-2832	Eric.Buckson@co.kent.de.us
Coun. Bradley Eaby	555 Bay Road, Dover, DE 19901	943-7435	Brad.Eaby@co.kent.de.us
Coun. Glen Howell	555 Bay Road, Dover, DE 19901	228-1313	Glen.Howell@co.kent.de.us
Coun. George Sweeney	555 Bay Road, Dover, DE 19901	744-2300	Jody.Sweeney@co.kent.de.us
Coun. Terry Pepper	555 Bay Road, Dover, DE 19901-	653-6765	Terry.Pepper@co.kent.de.us

New Castle County Council

Coun. Bill Bell	211 Apple Tree Lane, Middletown, DE 19709	395-8352	jwbell@nccde.org
Coun. John Cartier	1509 Ridge Road, Wilmington, DE 19809	395-8348	jjcartier@nccde.org
Coun. Elisa Diller, PhD	182 King William Street, Newark, DE 19711	369-4278	ediller@nccde.org
Coun. Penrose Hollins	418 W. Matson Run Parkway, Wilmington, DE 19802	395-8344	phollins@co.new-castle.de.us
Coun. Janet Kilpatrick	9 Shagbark Court, Hockessin, DE 19707	395-8383	jkilpatrick@nccde.org
Coun. Thomas H. Kovach	1410 William Penn Lane, Wilmington, DE 19803	744-4174	tkovach@nccde.org
Coun. William Powers	324 Vandyke Maryland Line Road, Townsend, DE 19734	395-8383	wepowersjr@nccde.org
Coun. Joseph Reda	19 Vilone Road, Elsmere, DE 19805	395-8341	jmreda@nccde.org
Coun. Timothy Sheldon	7 1/2 Rose Circle, Newark, DE 19711	395-8349	tpsheldon@nccde.org
Coun. George Smiley	130 Cross Avenue, New Castle, DE 19720	395-8347	gsmiley326@verizon.net
Coun. Jea Street	910 N. Bancroft Parkway, Wilmington, DE 19805	395-8350	jpstreet@nccde.org
Coun. David Tackett	312 East Silver Fox Road, Newark, DE 19702	395-8351	dltackett@nccde.org
Coun. Robert Weiner	1211 Larkal Drive, Wilmington, DE 19803	395-8342	rsweiner@nccde.org

Sussex County Council

Coun. Joan Deaver	19208 Plantation Road, Rehoboth Beach, DE 19971-	645-6657	jdeaver@sussexcountyde.gov
Coun. George Cole	29271 Woods Edge Drive, Ocean View, DE 19970	539-6677	gcole@sussexcountyde.gov
Coun. Vance Phillips	31479 Dogwood Lane, Laurel, DE 19956	542-1501	watermelons@msn.com
Coun. Michael Vincent	743 Ivy Drive, Seaford, DE 19973	629-2396	mvincent@sussexcountyde.gov
Coun. Samuel Wilson, Jr.	15376 Wilson Hill Road, Georgetown, DE 19947	856-2972	swilson@sussexcountyde.gov

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:

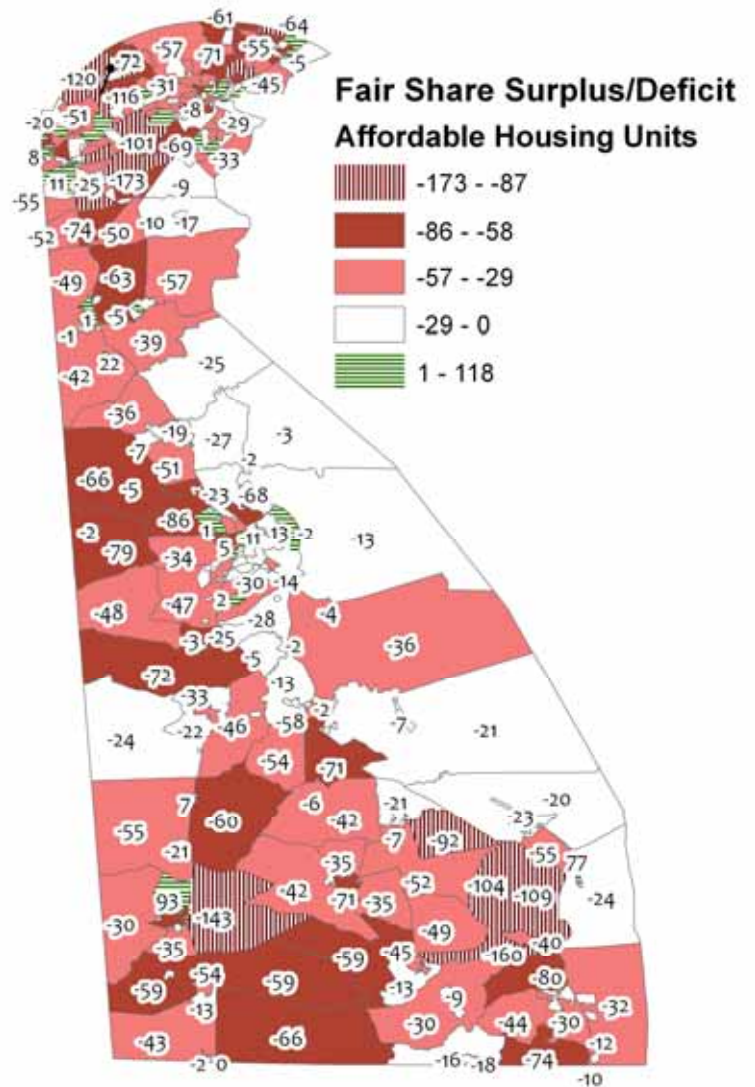
- * mixed-income neighborhoods
- * a variety of different housing types
- * healthful environments
- * proximity to open space, employment opportunities, public transportation, and well-performing public school

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 screenshot shows the homepage of the website. At the top left is a circular logo with a house and the text "WHY NOT IN MY BACK YARD?". The main heading is "Why NOT In My Back Yard? The need for equity. The benefits of inclusion." Below this are navigation links: "About | Contact | Donate | Share | RSS". The page is divided into several sections: "New" with a list of recent articles, "Quick Links" with various resource links, "Help Us Improve:" with "Comment" and "Donate" links, and "Friends in our backyard:" with a link to "Ministry of Caring, Inc.". Three callout boxes are overlaid on the page: one on the left pointing to the "New" section with the text "Local and national updates and archive"; one at the bottom pointing to the "Friends in our backyard:" section with the text "Features: Comments 'Friends in Our Back yard'"; and one on the right pointing to the "Quick Links" section with the text "Definitions Newsfeeds Library".

Local and national updates and archive

Features: Comments "Friends in Our Back yard"

Definitions Newsfeeds Library

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.

The Delaware Housing Coalition
PO Box 1633 Dover, DE 19903

Phone: 302/678-2286

Fax: 302/678-8645

www.housingforall.org

dhc@housingforall.org

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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Van Temple, Diamond State CLT

Fred Traute, First State Resource Conservation & Development

Susan Starrett, Homeless Planning Council of Delaware

Gary Pollio, Interfaith Community Housing Delaware

David Moore, MHDC

Elva Allen, Millsboro Housing for Progress

Joe Myer, NCALL Research

Kevin Gilmore, Sussex County Habitat for Humanity

Stephanie Lonie, YWCA Delaware