

Delaware Housing Coalition

May 8, 2012



Day for Housing Information and Legislative Guide

- 9:30 AM **Opening and Welcome**
Trish Kelleher, DHC Board President
- Review of the Day**
Ken Smith
- Delaware Housing Coalition
Advocacy & Research Initiatives**
- ⇒ Who Can Afford to Live in Delaware?
 - ⇒ Good Neighborhood
 - ⇒ Fair Share Housing Measure
 - ⇒ Why NOT In My Back Yard?
 - ⇒ Multifamily Housing Research
 - ⇒ Statewide Comprehensive Planning
- 10:15 AM **Some Recent Research Results**
Gina Miserendino
- ⇒ **ELI Housing Crisis**
 - ⇒ **Worst Caste Housing Needs**
 - ⇒ **Rental Housing Out of Reach 2012**
- 10:30 **Community and Choice:
Housing Needs for People with
Disabilities in Delaware**
- 10:45 AM **Budget and Legislative Overview & Points
for Communication with Legislators**
Debbie Hamilton
- ⇒ FY2013 State Budget
 - ⇒ Housing Development Fund
 - ⇒ State Rental Assistance Program
 - ⇒ HUD-Certified Foreclosure Counseling
 - ⇒ The National Mortgage Settlement
- Q & A
- 11:30 AM *MEMBERSHIP AND COMMUNITY COMMENTS*
- Noon Lunch
- 1:00 PM Visits to Legislative Hall

Delaware Housing Coalition FY2013
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)

...to increase and make a permanent budget
line for the statewide rental assistance
program, helping to meeting the critical need
of extremely low-income Delawareans.

#3 AFFORDABLE RENTAL HOUSING

\$4.0 million (Bond Bill)

...for the purpose of creating additional
rental housing and preserving some at-risk
rental housing retaining for the state the
accompanying federal subsidies which make
these units affordable to low-income
Delawareans.

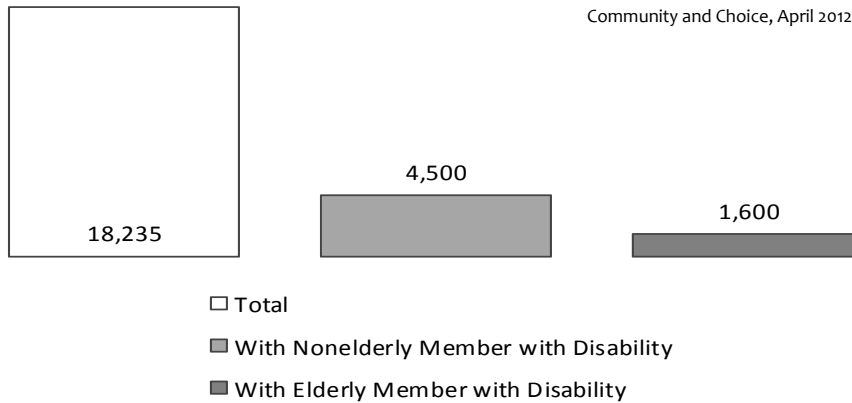
#4 FORECLOSURE PREVENTION

\$7.9 million

...utilize the proceeds to Delaware from the
recent national Mortgage Settlement to
continue successful housing programs
already in place within the Delaware State
Housing Authority (DSHA) and their
community partners. Utilization of existing
programs will minimize program expenses
and avoid duplicative services.

Delawareans with Low-Income and Disabilities

DELAWARE HOUSEHODS WITH WORST CASE HOUSING NEEDS AND A DISABILITY



Low Income Housing Needs

A 2010 snap shot of low-income housing needs in Delaware by the National Low Income Housing Coalition, reveals that for every 100 **very low-income** households (those at or below 50% of the area median income), there are only **80 units affordable** and only **62 units that are affordable and available**.

For every 100 **extremely low-income** households (those at or below 30% of the area median income), there are only **49 units affordable** and only **33 units that are affordable and available**.

31% of very low-income households are severely cost-burdened, paying more than 50% of their income for housing.

74% of extremely low-income households are severely cost-burdened.

Worst Case Housing Needs

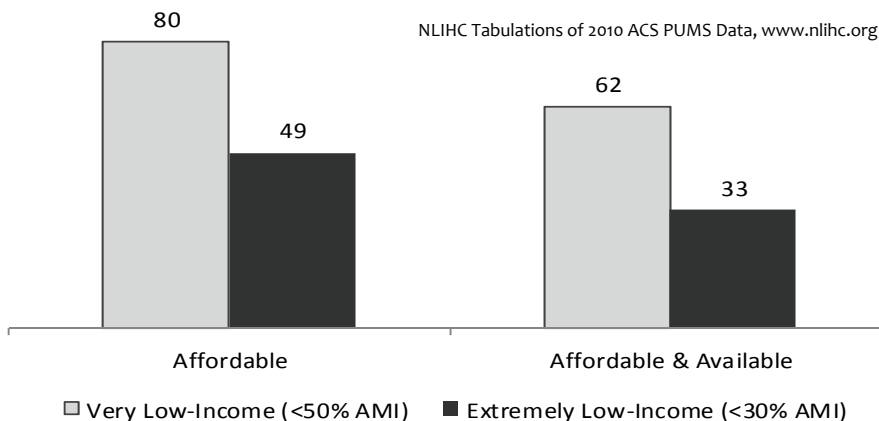
This is a HUD-defined term used to identify the most vulnerable households. It comprises renter households with very low incomes (<50% AMI) with no rental subsidy and severe housing problems: inadequate kitchen or plumbing, overcrowding, or severe cost burden (>50% of income for housing costs).

There were **18,235 households** with worst case needs in Delaware in 2010.

The new report, "Community and Choice," estimates that in Delaware there are:

4,500 households with at least one nonelderly member with a disability with worst case housing needs and **1,600** households with an elderly member with a disability with worst case needs.

DELAWARE AFFORDABLE AND AVAILABLE UNITS PER 100 HOUSEHOLDS BY INCOME

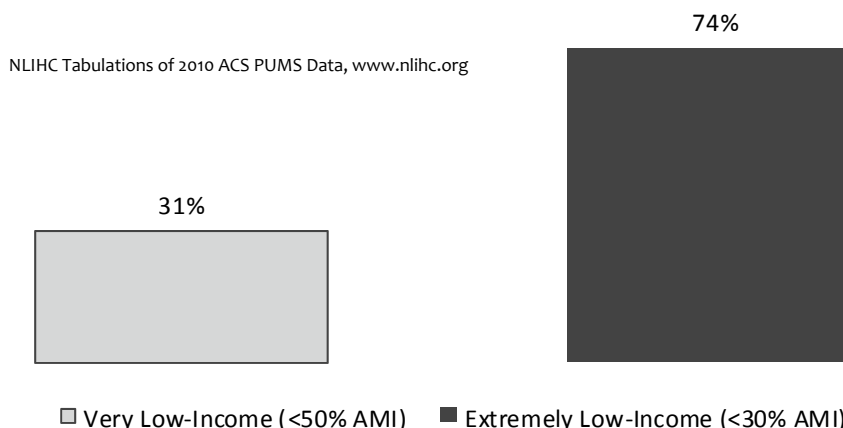


Housing Needs for People with Disabilities

This same report estimates that there are approximately 25,000 households on waiting lists for public housing, Housing Choice Vouchers, and privately-owned subsidized housing.

There are **12,845** severely cost-burdened extremely low income (<30% AMI) renter households in DE.

DELAWARE RENTERS PERCENTAGE WITH SEVERE COST BURDEN BY INCOME



Delaware's Rental Housing – Out of Reach

Housing Wage Is \$18.65

Washington, DC - According to a report released in April, the Housing Wage for Delaware is \$18.65.

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.

An hourly wage of \$18.65 translates into a monthly income of \$3,232 or \$38,784 annually.

The report, **Out of Reach 2012**, 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 14 Out of 52

The typical renter in Delaware earns \$14.37 which is \$4.28 less than the hourly wage needed to afford a modest unit.

Working at the federal minimum wage of \$7.25 -- 52 weeks per year -- a family must have 2.6 wage earners working full-time - or one full-time earner working 103 hours per week - to afford a modest two-bedroom apartment.

An estimated 54% of renters (or 47,322) 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 \$970/month. 26% of Delaware households are renters.

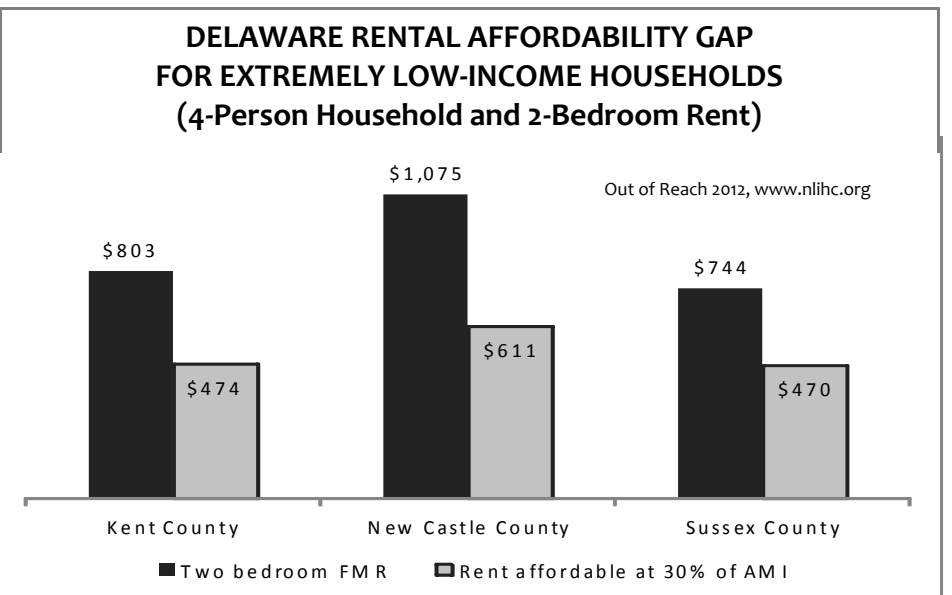
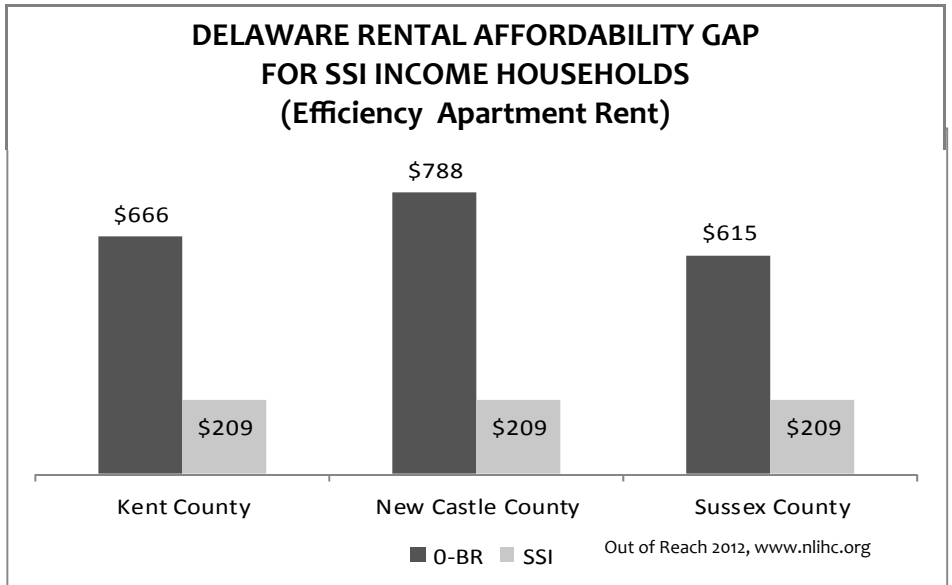
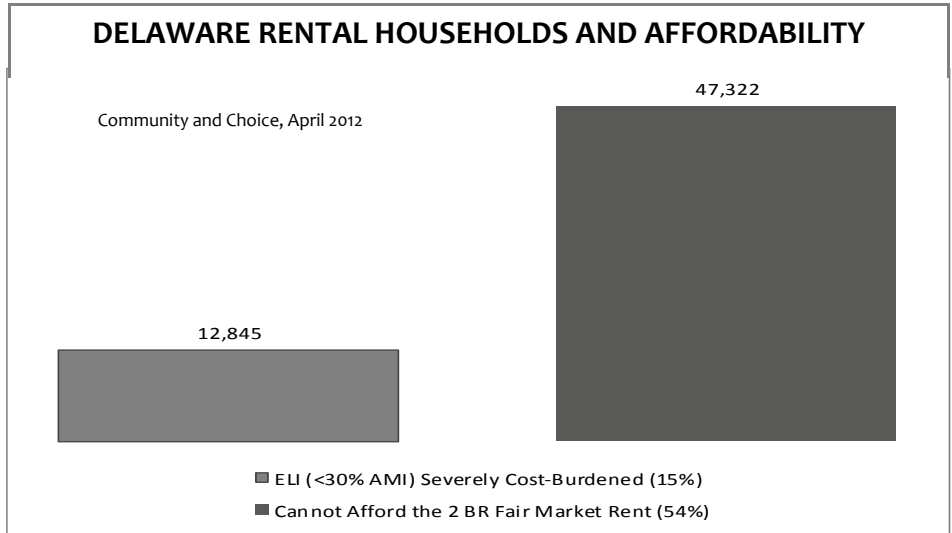
This year, Delaware ranks 14th most expensive when states are ranked by their two-bedroom housing wage.

County Housing Wages

In ascending order, the housing wage by county for Delaware is: \$14.31 (Sussex), \$15.44 (Kent), \$20.67 (New Castle).

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/oor2012/>



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Sussex County Council

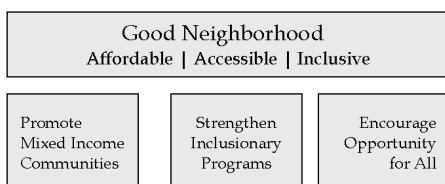
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Good Neighborhood Statement

“**GOOD NEIGHBORHOOD**” is the title of the book by Morris Milgram in which he recounts his efforts to build integrated communities in the 1950s. Fifty years ago, one of the intentionally integrated communities he established was Runnymede in Hockessin, Delaware. The Delaware Housing Coalition takes “Good Neighborhood” as the name for the long-term project in which we are engaged in order to address the need for affordable, accessible, inclusive communities in Delaware.

It is a direct response to the need to make progress on one of the state’s most critical problems: to address the housing and life opportunities of those most in need, creating geographic distribution of low-income families, allowing them the choice of living in higher-opportunity neighborhoods, and reducing their isolation and exclusion. The project touches upon and is implicated in many other of the most vexing issues of personal and social responsibility: relations of race and class, the NIMBY reflex, the need for regionalism and equitable growth. In order to advance this project, DHC has followed a threefold strategy of (1) research and development of the Fair Share Housing Measure and application of it to Delaware communities, (2) policy development, based on the Fair Share Housing Measure, including both voluntary and mandatory programs, and (3) a campaign of advocacy for inclusion, building a network dedicated to inclusion and creating a public awareness campaign.

Ending geographic segregation, social isolation, and economic exclusion of the poor, people of color, the disabled, and others is the goal of the Good Neighborhood Project. It is a call to change our mind-sets, practices, and laws which prevent the Good Neighborhood, a place that is affordable, accessible, and inclusive. Since the absence of inclusion results from two factors: (a) exclusionary practices, and (b) “lack of resources to make an effective housing demand even without exclusion” (Daye), the charge of the Good Neighborhood Project is to go beyond the elimination of exclusion to foster social and economic inclusion.



Focusing on Inclusion

Affordable housing advocacy traditionally focuses on the scarcity of resources as the major impediment to helping those with the fewest housing and life opportunities. This includes, on the level of community, the lack of public resources committed to housing our fellow citizens decently, as well as, on the personal level, the lack of adequate household resources needed to buy housing in the market.

But a major impediment to housing and life opportunity is directly related not to lack of resources alone but to lack of inclusion. This requires the development of a systematic practice which enhances choice, mobility, and opportunity; while optimizing open, inclusive neighborhoods. So, DHC has recognized the need for a major new emphasis on the creation of a public atmosphere and the resultant actions necessary to achieve Good Neighborhood (affordable, accessible, inclusive) and to respond creatively to personal and institutional resistance to achieving Good Neighborhood.

To us, “Good Neighborhood” means “viable communities in which decent housing, a suitable living environment, and economic opportunities are available to all...” and where there exist “truly integrated and open residential living patterns...” (Daye, *One America Act*).

Need for Good Neighborhood

Beyond the traditional affordability factors which advocates have cited throughout the years, and which comprise only one set of causes, however significant; there is another set of causes relating to the increasing separateness of our lives. DHC has drawn on the growing body of scholarship and activism related to the need to incorporate explicit desegregation and inclusionary goals into community development thinking and planning. We are greatly indebted to this determined national community of thinkers for inspiring and guiding our new departure.

The Good Neighborhood Project

The project has three main areas of emphasis: promoting mixed-income communities, strengthening inclusionary programs, and encouraging opportunity for all.

1. Promote Mixed Income Communities

For a more equitable and less costly society, we need to mix incomes “in both directions.” That means, along with new mixed-income communities within predominantly poor, urban, neighborhoods of color, we work for well-designed communities that

mix incomes within more advantaged neighborhoods.

We also need to make sure that we use programs like the Low Income Housing Tax Credit (LIHTC) to affirmatively further fair housing and to situate more low-income housing in higher-opportunity areas. A feature of this program which is especially important is finding a way to guarantee a minimum (10%) of all units for the extremely low income.

We should re-design and use housing vouchers, combined with the necessary social services, to support families making the move to higher-opportunity areas, aiding the transition from homelessness to permanent housing or permanent supportive housing.

We must evaluate and re-design housing and community-development programs to reduce segregation and racial and economic isolation. Demolition and renewal programs, whether federal or local, need to provide a real opportunity for current residents to return, as well as offering replacement units in non-minority, lower-poverty areas. (Julian, 2007)

2. Strengthen Inclusionary Programs

There are voluntary efforts which we must explore and then initiate to promote inclusion, as defined by the Fair Share Housing Measure: a Good Neighborhood Investment Fund aimed at advancing fair share goals, an Inclusionary Mortgage Incentive Program that rewards households helping to diversify the communities to which they move, the vehicle of permanent affordability as a means of using homeownership to maintain socio-economic inclusion, the advancement of other model project concepts which would advance “Good Neighborhood”.

There should also be an evaluation and utilization of appropriate mandates for increasing opportunity: truly inclusionary zoning programs with provisions that reach down to serve those below the traditional “workforce housing” definition (of 80% to 120% of area median income); making 10% of all annual production units permanently affordable; an adequate minimum wage indexed to inflation; broadening the population of protected categories under state and federal fair housing law to include such issues as source of income (including vouchers), sexual orientation, and others.

3. Encourage Opportunity for All

Most importantly, as a basis for building policy, we need to examine what is referred

November 2008

to as the “geography of opportunity” in Delaware.

This would mean, first of all, utilizing the Fair Share Housing Measure to assess the inclusiveness of Delaware census tracts/communities, providing core information as (1) the basis for the development of new policy elements appropriate to Delaware, (2) to aid in informing and shaping state and local consolidated and comprehensive (and other) plans, (3) to counter unfounded “Not in My Back Yard” (NIMBY) reactions, (4) serve as a legislative lobbying and public advocacy tool, and (5) assist in identifying feasible model programs.

This measure should be sensitive to factors such as access to transit, job locations, and school district quality, but weighted primarily toward socio-economic inclusion. This measure will be used to develop and refine policy emphases. It will build on previous “fair share” housing efforts (such as those in New Jersey and Minnesota) to elaborate an analysis of existing distribution of incomes, housing, and other factors as a basis for developing sound policy and programs.

Respond to NIMBYISM: We will have improved communities, if people can live where they choose, especially where they have the most opportunity. The need to expand opportunity is the organizing principle for gaining support to overcome the anticipated community aversion to affordable housing.

Mixed Housing Forms: Encouraging more even distribution of rental housing, townhomes, cooperatives and condominiums, is a means of making communities more socio-economically accessible.

Fair Housing and Schooling: We agree with those who advocate that the design of the Fair Housing Act along the lines only of explicit non-discrimination goals is itself a significant obstacle to the desegregation intent of the Fair Housing. We assert that we as a society have traditionally, and somewhat unfairly, placed great hope and great demands on our schools, asking them to be vehicles of opportunity and means of inclusion and tolerance. Placing the onus upon education alone, however, underestimates the critical need for people to live together, as well as learn together, and ultimately undermines the ability of education to contribute to opportunity and inclusion.

When Morris Milgram and others began their work in the 1950s, they were going upstream against housing patterns and practices that were codified by law and

supported by the underwriting procedures of the Federal Housing Administration. The Fair Housing Act of 1968 was over a decade away. Resistance to open housing came from consumers, government, builders, real estate brokers, lending institutions, and investors. Yet today the vast majority of the things that Milgram and his colleagues stood for are considered commonplace.

With a similar conviction and right effort, we can refashion our communities in ways that reflect what we know, in our moments of insight, to be of critical importance. ✍ Sources

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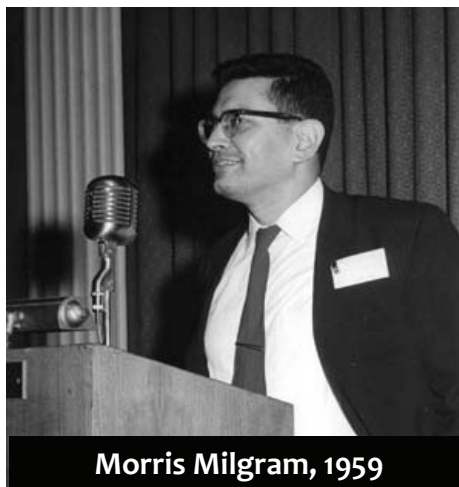
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Morris Milgram, 1959

THE COMMUNITY OF RUNNYMEDE (1958)

Runnymede, in Hockessin, a suburb of Wilmington, Delaware, is a 29-lot development which we organized in 1958, in cooperation with a Quaker-led Delaware group. A year later, Modern Community Developers invested \$25,000, and local people about three times that amount, to set up what the Wilmington, Delaware, Journal described in its issue of November 17, 1959, as “a controlled housing development with a maximum Negro occupancy of 25 percent.” Runnymede was the last of three communities where my associates and I thought the use of quotas advisable to insure the racially balanced character of the development.

The site, a twenty-three-acre tract of land, was subdivided into twenty-nine lots with two acres set aside for a park area. Essentially, Runnymede was a custom development, that is, lots were sold to 23 families, three of whom were black. Most of these families made their own building arrangements. By 1974, there were twenty homes in existence or under construction, ranging in value from \$30,000 to \$35,000 and more. Some sold for less, and a few would sell for far more today.

The residents include a lawyer, a doctor, a policeman, teachers, engineers, chemists, accountants, and a salesman. During the early days, residents got a cool reception from their neighbors, some of whom would not permit their children to babysit for members of the Runnymede community. This coolness soon wore off, and, in fact, the neighborhood has been unusually stale, with only three of the original buyers moving away. Since the black demand at Runnymede fell below the anticipated level, the quota system, which had been adopted in response to fears of local whites that an all-black development had been planned, could have been dispensed with.

Altogether, the Runnymede Corporation raised \$81,950 in equity financing from fifty-two stockholders, the major one being Modern Community Developers (Planned Communities). The Corporation continued in business until October 1972, when a plan of liquidation was adopted. At the end of November, 1972, the Corporation was dissolved, with stockholders receiving a profit in the form of capital gain of 7.2 percent on their investments in Runnymede.

...from *Good Neighborhood* (1977) by Morris Milgram

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 thirty years, we have 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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