

The Housing Journal

Published by the Membership of the Delaware Housing Coalition

INJUSTICE
ANYWHERE
IS A THREAT
TO JUSTICE
EVERYWHERE.

WE ARE
CAUGHT IN AN
INESCAPABLE
NETWORK OF
MUTUALITY,

TIED
IN A
SINGLE
GARMENT
OF DESTINY.

WHATEVER
AFFECTS ONE
DIRECTLY,
AFFECTS ALL
INDIRECTLY.

Dr. Martin Luther King Jr., Letter from Birmingham Jail, April 16, 1963

The
Housing Journal
 Spring 2009

The Delaware Housing Coalition
www.housingforall.org
 Email: dhc@housingforall.org

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.

✂
 EDITORIAL
 Layout and Editing
 Ken Smith

Copy and Circulation
 Linda Cloud, Joan Edwards
 Contributors

Jeff Cohen, Elizabeth Kowalczyk,
 Norman Solomon, Sandy Spence,
 Susan Starrett, Cheri Whitney, Tim Wise

Graphics
 Khalil Bendib, Ted Keller

Office
 PO Box 1633
 Dover, DE 19903-1633
 Phone: 302/678-2286
 Fax: 302/678-8645

✂
 BOARD OF DIRECTORS
 DR. KAREN CURTIS
 LORRAINE DEMEURISSE (PRESIDENT)
 HELEN DRAYTON
 DEBORAH GOTTSCHALK
 LESLIE HOLLAND (TREASURER)
 PATRICIA KELLEHER
 DOROTHY MEDEIROS
 JOE MYER
 VERONICA OLIVER (SECRETARY)
 RAY PAYLOR
 SANDY SPENCE (VICE PRESIDENT)
 SUSAN STARRETT
 VAN TEMPLE
 AMY WALLS
 SERENA WILLIAMS

✂
 The Housing Journal is published by the membership of the Delaware Housing Coalition to promote thought, discussion and action on housing issues. Readers' contributions of all forms are warmly encouraged.

✂

IN THIS ISSUE

Good Neighborhood
Building on a "Fair Share" Measure 3

Letting White People Off the Hook
Adding what the Attorney General Missed 4

Fair Share Housing Formulas
Evening the distribution of affordable housing 6

The Sussex County Rental Program
a First for Delaware 8

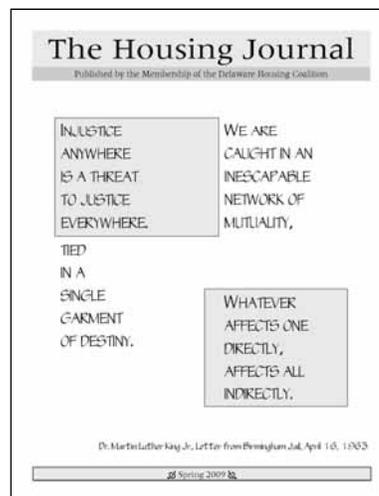
In Delaware
Homelessness, the HDF, and Federal Funds 10

Tending the Garden and the Terrace
Revitalizing Edgemoor 12

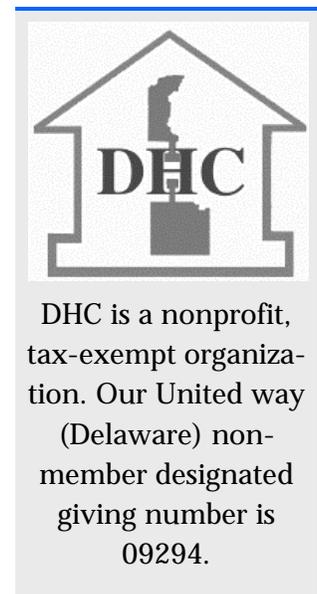
Resources for An Inclusive Delaware
On mobility, integration, small houses 15

The King You Don't See on TV
From civil rights to economic justice 16

DHC News and Calendar
25th Birthday, Kind Policy, Breakfast Forum 18



Dr. King, Letter from Birmingham Jail



Good Neighborhood

“Good Neighborhood” is the name for the multi-year campaign which the Delaware Housing Coalition has initiated 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 our most challenging strategic planning goals and a critical state need: to ensure that Delaware's affordable housing system focuses on creating housing opportunities for households with very low incomes (<50% of median income) and extremely low incomes (<30%).

This need cannot be addressed by focusing solely on the gap between incomes and housing cost or on the funding required to make housing affordable for poor Delawareans.

It must also address social, regulatory, and civic barriers to a more equitable distribution of affordable housing.

THE ELEMENTS OF THE CAMPAIGN

In order to advance this project, DHC is working on a three-fold strategy of research, policy development, and advocacy for inclusion:

(1) RESEARCH: We are developing a Fair Share Measure with the goal of applying it to Delaware communities.

We have contracted with the University of Delaware to com-

Sprawl can be defined as a pattern of urban and metropolitan growth that reflects low-density, automobile-dependent, exclusionary new development on the fringe of settled areas often surrounding a deteriorating city. Among the traits of metropolitan growth frequently associated with sprawl are unlimited outward extension of development; low-density housing and commercial development; leapfrog development, “edge cities,” and more recently “edgeless cities”; fragmentation of land use planning among multiple municipalities; reliance on private automobiles for transportation; large fiscal disparities among municipalities; segregation of types of land use; race and class-based exclusionary housing and employment; congestion and environmental damage; and a declining sense of community among area residents.

~ Gregory Squires, *Urban Sprawl: Causes, Consequences, and Policy Responses*

plete the first phase of the Fair Share Measure. That work is being done by Elizabeth Kowalczyk, who discusses Fair Share Measures in this issue and whose work is being reviewed by a committee of academics and practitioners: Karen Curtis (faculty member and DHC board member), Marlena Gibson (Department of Community Planning and Development of the Delaware State Housing Authority), Rosalind Kotz (PhD student), Steve Peuquet (faculty), and Serena Williams (Widener School of Law and DHC board).

(2) POLICY DEVELOPMENT: Using the Fair Share Measure as its basis, this phase will include the drawing up of voluntary and mandatory measures and will be guided by the Good Neighborhood

Advisory Committee, a community oversight group.

The Good Neighborhood Advisory Committee is a community oversight group that is part of the overall Good Neighborhood Campaign. The group will have nine members, five of whom will be representative of the target population (<50% AMI and >50% spent on housing costs). The other four will be representatives of the wider community, including, especially, engaged citizens and the faith community. By geography, they will represent New Castle County (5), Kent (2), and Sussex (2).

(3) CAMPAIGN: The final stage will be advocacy for inclusion, building a network dedicated to inclusion (gathering allies from the faith-based, fair housing, education, anti-poverty, disability, and community development arenas) and creating a public awareness campaign and the necessary public dialog and action.

We are especially grateful for financial support for this work from CITI Foundation and the Speer Trust.



Letting White People Off the Hook

by Tim Wise

It was all too predictable that Attorney General Eric Holder would be attacked for his recent remarks about race in America. To suggest that the nation is still haunted by the specter of racism is unacceptable it seems, especially since, with the election of President Barack Obama, we have ostensibly entered the "post-racial" era.

But in truth, the nation's chief law enforcement officer deserves criticism more for what he didn't say than for what he did.

Specifically, Holder blamed personal cowardice for our racial divide, rather than institutionalized inequities, thereby minimizing his own department's role in solving the problem; and he blamed everyone (and thus no one in particular) for being cowards, thereby letting white Americans -- who have always been the ones least willing to engage the subject -- off our uniquely large hook.

This combination of power-obliviousness (ignoring discrimination and unequal access to resources, while focusing merely

on attitudes) and color-blindness (suggesting that everyone is equally at fault and equivalently unwilling to discuss racism) is a popular lens through which to view these matters. Indeed, the Oscar-winning film *Crash* was based almost entirely on these two tropes.

But such a lens distorts our vision, and obscures true understanding of the phenomenon being observed.

The racial divide about which Holder spoke, particularly in terms of the neighborhoods where people live, is not the result of some abstract cowardice to engage one another. Rather, it is about the racist fears of whites, who decades ago began leaving neighborhoods when blacks began to move in.

They didn't move because of declining property values, as they often claimed (indeed, economic logic dictates that the rapid white exodus, not the black demand for housing, would cause such an outcome), but because of racism.

And in their fears, these whites were assisted by government

policy, which subsidized their flight via FHA and VA loans that were all but off limits to people of color. This is how (and why) the suburbs came to be.

From the 1940s to the early '60s, over \$120 billion in home loans were made to whites, preferentially, thanks to these government efforts, while blacks and other persons of color were excluded from the same. Indeed, about half of all homes purchased by white families during this time were financed thanks to these low-interest loans, while folks of color remained locked in cities, their dwellings and businesses often knocked down to make way for the interstates that would shuttle their white counterparts to the suburbs where only they could live.

We remain residentially divided today because of the legacy of those apartheidlike policies, as well as ongoing race-based housing discrimination: between 2 million and 3.7 million incidents per year according to private estimates. It is the AG's job to do something about that by enforcing the Fair Housing Act, not pleading for more dialogue.

As Elvis once said, albeit about a very different subject, we need "a little less conversation, a little more action, please."

Holder also pulled a punch by issuing his charge of personal cowardice indiscriminately, as if to say that everyone was equally averse to tackling the subject of racism. But people of color have always voiced their concerns about the matter. It is whites who have tended to shut down, to change the subject, or to minimize

From the 1940s to the early '60s, over \$120 billion in home loans were made to whites, preferentially, thanks to these government efforts, while blacks and other persons of color were excluded from the same. Indeed, about half of all homes purchased by white families during this time were financed thanks to these low-interest loans, while folks of color remained locked in cities, their dwellings and businesses often knocked down to make way for the interstates that would shuttle their white counterparts to the suburbs where only they could live.

the problem by telling those who mention it to "get over it already" or by accusing them of "playing the race card."

As Exhibit One for this charge, consider the way in which most of white America has reacted to the recent *New York Post* cartoon, in which police officers gun down a wild ape, meant to represent the author of the stimulus bill; and this, directly opposite a picture of President Obama signing that very piece of legislation.

That such an image trades on longstanding racist stereotypes is apparent to most folks of color, and yet, most of white America has yawned through the controversy, or worse, accused blacks enraged by the image of hypersensitivity.

Likewise, most whites reacted with unaffected diffidence at the New Year's Day videotape from the Oakland, Calif., subway, in which a white police officer coolly executed a black man by the name of Oscar Grant, despite Grant putting up no resistance, possessing no weapon, and posing no threat to the officer.

On message boards in the Bay Area -- supposedly filled with progressive types, to hear locals tell it -- whites regularly expressed more outrage at protesters demanding justice for the Grant family than at Officer Johannes

We remain residentially divided today because of the legacy of those apartheidlike policies, as well as ongoing race-based housing discrimination: between 2 million and 3.7 million incidents per year according to private estimates. It is the AG's job to do something about that by enforcing the Fair Housing Act, not pleading for more dialogue.

Mehserle for committing cold-blooded murder.

Sadly, whites are rarely open to what black and brown folks have to say regarding their ongoing experiences with racist mistreatment. And we are especially reluctant to discuss what that mistreatment means for us as whites: namely that we end up with more and better opportunities as the flipside of discrimination. After all, there is no down without an up, no matter how much we'd like to believe otherwise.

It is white denial, as much as anything, that has allowed racial inequity to persist for so long, and it's nothing new.

In the early 1960s, even before the passage of modern civil rights laws, 2 out of 3 whites said blacks were treated equally, and nearly 90 percent said black kids had equal educational opportunity.

As a matter of fact, white denial has a longer pedigree than that, reaching back at least as far as the 1860s, when Southern slave-owners were literally stunned to see their human property abandon them after the Emancipation Proclamation. After all, to the semidelusional white mind of the time, they had always treated their slaves "like family."

Until we address our nation's long history of white supremacy, come to terms with the legacy of that history and confront the reality of ongoing discrimination (even in the "Age of Obama"), whatever dialogue we engage around the subject will only further confuse us and stifle our efforts to one day emerge from the thick and oppressive fog of racism.

For however much audacity may be tethered to the concept of hope, let us be mindful that truth is more audacious still. May we find the courage, some day soon, to tell it. ✍

We are especially reluctant to discuss what that mistreatment means for us as whites: namely that we end up with more and better opportunities as the flipside of discrimination. After all, there is no down without an up, no matter how much we'd like to believe otherwise.

Tim Wise (timjwise@msn.com) is the author of: *White Like Me: Reflections on Race From a Privileged Son* (Soft Skull Press, 2005) and *Affirmative Action: Racial Preference in Black and White* (Routledge: 2005).

This article was posted on the AlterNet (<http://www.alternet.org/story/129505/>) and is reprinted with the permission of the author.

Fair Share Housing Formulas

by Elizabeth Kowalczyk

The issue of how to most fairly distribute affordable housing within a region is a challenge facing communities across the country.

A number of approaches to this issue have been employed over the past few decades with varying degrees of success. These approaches generally fit into one of four broadly defined categories – formulaic, negotiated, special appeals, and inclusionary zoning. This article focuses on six of the most common formulaic approaches.

Formulaic approaches to equitable spatial distribution of affordable housing, sometimes described as “fair share” measures, can be further broken down into six broad categories – #1) those based on responsibility and capacity to absorb new growth; #2) those that aim to redistribute income levels across a region; #3) those that distribute new affordable housing based on projected household and job growth; #4) those that distribute new affordable housing based on actual household and job growth; #5) those that assume each community within a region should have the same percentage of their overall housing stock be affordable to low income households; and #6) those that rely on consensus building to determine how many new affordable housing units each community within

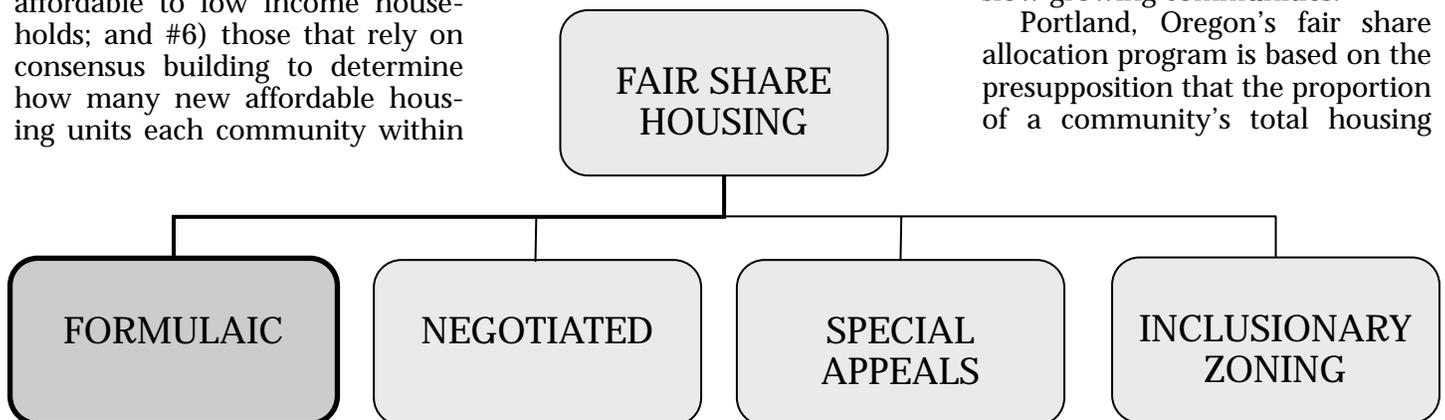
The Fair Share Measure, as it is being developed for the Good Neighborhood Campaign, will use the combined parameters of (1) households at or below 50% of area median income and (2) paying 50% or more of their income for their housing. This group comprises approximately 22,000 households in Delaware. This proxy measure for need aims at those most hard-hit by the affordable housing crisis. The measure will illustrate the spatial distribution of affordable housing need and stock in the state. Using data from the 2000 census, the measure will calculate the amount of affordable housing each census tract should ideally be providing, based on its share of the state’s total housing stock. By mapping the results, we will be able to illustrate that, while many of the state’s communities are providing an adequate (or, in some cases, disproportionately greater) share of affordable housing, there remain many that are not.

a region is responsible for providing.

New Jersey's fair share program, one of the most well known and longest running in the country, is a good example of a Category #1 formulaic approach. Mandated by the state Supreme Court through the Mt. Laurel decisions in the 1980s, which ruled that communities were responsible for providing affordable housing for their “fair share” of those in need in the state, New

Jersey’s allocation formula has changed over the years but has always been based on a combination of responsibility and capacity for affordable housing growth. Recently, a growth share has been added to the allocation formula, making communities responsible for providing affordable housing for a certain portion of *actual*, rather than potential, growth. The effectiveness of this approach has yet to be fully seen, however, there is concern that growth share allocations will fail to produce new affordable housing units in slow growing communities.

Portland, Oregon’s fair share allocation program is based on the presupposition that the proportion of a community’s total housing



stock that is affordable to low income households should be equal to the proportion of households region-wide that are in need of affordable housing. The allocation formula takes into account the number of housing units already being provided that are affordable to households in four income categories -- <30%, 30.1-50%, 50.1-80% and 80.1-120% Area Median Income. This is subtracted from the total amount that the community is considered responsible for providing. One of the weaknesses of this approach, however, is that it does not take other factors such as access to transportation or employment opportunities into account when determining a community's responsibility to provide affordable housing.

California provides a good example of Category #3 -- a spatial distribution program based on projected household and employment growth in communities. State-wide need in four income categories -- <50%, 50.1-80%, 80.1-120% and >120% Area Median Income -- is projected by state government while regional governments are responsible for determining their portion of this need and distributing it to communities in the region. Each regional government is free to develop its own formula for allocating this need but general guidelines are provided by the state. A significant problem with this approach is that it does not take a community's capacity to absorb new housing into account.

Population-based approaches to fair share housing models -- Category #5 -- assume that a certain percentage of a community's overall housing stock should be affordable to low income households. This approach is different

Formulaic approaches to equitable spatial distribution of affordable housing, sometimes described as "fair share" measures, can be further broken down into six broad categories -- #1) those based on responsibility and capacity to absorb new growth; #2) those that aim to redistribute income levels across a region; #3) those that distribute new affordable housing based on projected household and job growth; #4) those that distribute new affordable housing based on actual household and job growth; #5) those that assume each community within a region should have the same percentage of their overall housing stock be affordable to low income households; and #6) those that rely on consensus building to determine how many new affordable housing units each community within a region is responsible for providing.

from the approach used in Portland because the percentage is generally arbitrary rather than a reflection of the proportion in need of affordable housing regionally. For instance, in Massachusetts 10% of every community's overall housing stock is expected to be affordable to low income households. If this is not the case, builders have the ability to sue the municipality if it refuses to allow them to develop affordable housing units in the community. This is seen as a relatively passive approach because repercussions are only enacted if and when a municipality rejects a proposal for the development of affordable housing.

Connecticut provides a good example of Category #6 -- a negotiated approach to fair share housing distribution. Pilot programs in the Hartford and New Haven regions brought together key stakeholders from each of the regions' communities to negotiate or come to a consensus on how much new affordable housing each community should be obli-

gated to provide in order to have the region's affordable housing more equitably distributed. Although this approach helps to develop more broad based support for the building of affordable housing, many argue that it is time-consuming and that consensus may difficult to meet.

Clearly, a wide range of approaches to spatial distribution of affordable housing are being employed across the country, however, there remains a lack of understanding of which approaches may be the most effective. While each policy may appear strong on paper, they are virtually useless without the means and structure to enforce them. In addition, because of the vast diversity that is found among communities throughout the U.S., what works in one region may be ineffective in another.

In time, perhaps the effectiveness of particular approaches will become clearer, but until then policymakers will certainly keep trying to perfect strategies for addressing this critical social dilemma. 

Elizabeth Kowalczyk (emk@UDel.Edu) is a second year Masters student in Urban Affairs at the Center for Community Research and Service, University of Delaware. She is an intern with DHC this year, helping to develop the Fair Share Measure for the Good Neighborhood Project.

Sussex County Affordable Rental Program

by Sandy Spence

Statement on Affordable Rental Housing Program

Presented to Sussex County Council

December 9, 2008

Good evening. Thank you for the opportunity to speak to you about the proposed affordably priced rental unit program. I am a member of the Sussex Housing Group, Vice President of the Delaware Housing Coalition, and a former volunteer for several years with Sussex County Habitat for Humanity. I am speaking on behalf of the Sussex Housing Group and the Delaware Housing Coalition.

We would like to commend the Council for initiating this ordinance. The need for affordable rental housing in Sussex is great – and it is growing. At a rate of 75.8% homeownership statewide, Delaware ranks among the highest in the nation in its rate of homeownership (DHC, p.5). Here in Sussex, it is even higher – 80.7% – at least before the number of foreclosures threatened those figures (DHC, p.5).

While homeownership enables both individuals and families to achieve the American dream, not all of our citizens can afford the direct and hidden costs of owning a home. And the extraordinary rate of homeownership in the county makes it especially difficult for those who cannot afford to own their own home – especially young people, seniors, the disabled, and others with low incomes typical of most job opportunities here in Sussex County. Many, with tarnished credit, have been attracted to sub-prime mort-

gages which have too often been a path to foreclosure (DHC, p.5).

The median household income in Sussex County is \$55,100. A household earning only 30% of the area median income here can afford only \$414 a month for housing, making little or nothing “affordable” except for subsidized units and leaving only \$965 for all other expenses (DHC, p.5).

In fact, there are 1,854 renters in Sussex County who are considered to be “cost-burdened.” That is, they are earning 30% or less of the area median income. Meanwhile, there are affordable housing units available to only one quarter of these extremely low income households (DHC, p.12).

Things could get worse before they improve: over a third of the stock of assisted rental housing may be lost to market conversions by 2012 unless plans and resources are put into place to address this need (DHC, p.13).

It is our hope that this ordinance will give private developers an incentive to build affordable rental housing for lower income residents of the county.

Especially commendable are the following provisions:

- * The focus on 30-80% median income households. This is appropriately lower than the medians for the MPHU homeownership program.
- * The requirement that the affordable housing units to be integrated with the market rate units rather than being segregated into separate areas of a development. This will help ensure that management

The ordinance, which is the only one of its type in the state: (1) applies to households with 30-80% median income, appropriately lower than the medians for the MPHU homeownership program whose focus is on 80-120% of median incomes; (2) requires that the affordable housing units be integrated with the market rate units rather than being segregated into separate areas of a development; (3) requires the owner to maintain the affordability of the rental units for a minimum of 30 years; and (4) limits the program to locations in growth areas that provide access to jobs and services.

Shortly before three of the five Sussex Council members retired from office in December 2008, the Council established a three-year pilot program to encourage construction of affordably priced rental units. Modeled after the county's moderately priced homeownership program (MPHU), the rental program maintains the county's approach by offering developers incentives to build affordable units on a voluntary basis.

To encourage private developers to build affordable rental units, the program offers a 20 percent density incentive, applicable only to the rental portion of mixed unit developments. In addition, the developer would enjoy an expedited review of the proposed project within county agencies, potentially saving several months for project approval. The program is available only if the developer builds a minimum of 25 units.

According to William LeCates, Director of the County's Housing and Community Development Department, "A major problem we have in Sussex County is that while rental prices have increased, the average wages have not kept pace, and often they have remained low or stagnant, particularly in the service industry. This program is aimed at helping that segment of the population."

will maintain the affordable units properly to protect the attractiveness of the entire community.

- * A requirement for the owner to maintain the affordability of the rental units for a minimum of 30 years. Every demographic trend affecting the county suggests that our need for affordable rental housing is a long-term issue.
- * The program limitation to growth areas. Level 4 rural areas are unable to meet the needs of lower income households for accessibility to jobs and services and should not be the site of this type housing.
- * The density incentive. Increased density is essential to enhance the potential affordability of a project and to im-

prove the possibility of serving the population with public transportation and other public services.

- * The requirement that eligible renters must occupy the units themselves and are prohibited from subletting their units.

Our only concerns about the ordinance are:

- * The restriction to households with a minimum of 30% of area median income could prevent those most in need such as senior living on fixed incomes or disabled living on social security income from enjoying the benefit of this program.
- * It may be appropriate to require more than 15% of units to be included in the program where the development con-

sists of 65 or more units. Also, it may be desirable to enable projects with less than 25 units to participate.

- * We would prefer that the proposed rental units be permitted only in Levels 1 and 2 Town Centers or Developing Areas and not in Environmentally Sensitive Developing Areas.

These concerns could be addressed in the future, once the County has gained some experience with implementation. Thank you. ☺

Sandy Spence (sandyspence325@gmail.com) is Vice President of the board of directors of the Delaware Housing Coalition and is active in many areas of civic life, including work with the League of Women Voters of Delaware.

In Delaware

Homelessness, the Housing Development Fund, and Federal Recovery Funds

Unsheltered Delawareans Increased by 74% from 2005 to 2007

On January 13th 2009, the Homelessness Research Institute of the National Alliance to End Homelessness released its second Homelessness Counts report. According to the report, *Delaware* experienced a 74 percent increase in unsheltered persons from 2005 to 2007.

The report, which contains both state and national data, shows a 10 percent decrease in homelessness in the nation, from 744,313 per night in January 2005 to 671,859 per night in January 2007. This includes a 28 percent decrease in chronic (long-term) homelessness and an 18 percent decrease in family homelessness. While overall homelessness has declined, the picture varied among the states, with 36 percent reporting increases in homelessness and the rest reporting decreases.

Delaware reported a 33% increase in the number of chronically homeless individuals from 2005 to 2007. Individuals with

disabilities who have been homeless for a year or more or four times over the last three years constitute those who are chronically homeless.

On a brighter note, the number of homeless families decreased by 25% from 2005 to 2007 and the total number of homeless persons decreased by 4% during that time period.

However, many local advocates and service providers fear the national trend may be reversed and blame the current recession and housing foreclosure crisis for more recent increases in homelessness that they have witnessed.

A number of factors contribute to homelessness – lack of income, eviction due to foreclosure, physical health and disability, mental health and trauma, substance abuse, and weak social networks – but a lack of affordable housing, both in *Delaware* and across the nation is the primary driver.

The 2005 and 2007 estimates

are compilations of point-in-time counts collected by local Continuums of Care (CoCs) – the U.S. Department of Housing and Urban Development (HUD) defined jurisdictions that oversee homeless services and are required to count their homeless populations every other year on one night in January. As such, the report provides data on CoCs within states as well. Despite limitations, the estimates act as a tool for assessing the progress the nation has made on reducing homelessness.

Data for every state and community (CoC) for which data are available, as well as an explanation of the methods used to collect the data, are included in the full report.

To download a full copy of the report, visit:

www.endhomelessness.org

For more information on the Homeless Planning Council of Delaware, visit:

www.hpcdelaware.org

AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009 - HUD ALLOCATIONS TO DELAWARE

	Grant	Grantees
Public Housing Capital Fund	\$7,067,910	4
Tax Credit Assistance Program (TCAP)	\$6,608,893	1
Homelessness Prevention Fund	\$2,921,322	3
Community Development Block Grant	\$1,909,598	4
Project Based Rental Assistance	\$4,407,466	16
Total	\$22,915,189	

DELAWARE STATE HOUSING AUTHORITY
JOINT FINANCE COMMITTEE BUDGET HEARING
Michael D. Skipper, Chairperson
Delaware Housing Policy Round Table
February 12, 2009

On behalf of the Delaware Housing Policy Round Table, thank you for the opportunity to testify at today's budget hearing for the Delaware State Housing Authority. The Round Table, a committee of the Delaware Housing Coalition, is comprised of representatives of business and non-governmental groups involved in affordable housing development and preservation who have come together to further efforts to meet the increasing challenges to affordable housing in Delaware.

I personally have been involved with DSHA for over fifteen years, including representing the banking industry as a lender and equity investor in DSHA projects and over the past three years working with the Round Table and regularly attending the DSHA Council on Housing meetings. Based on this experience, I will share some personal observations regarding DSHA and affordable housing in Delaware.

DSHA is a well-managed, financially sound housing financing agency and public housing authority with a demonstrated record of financing and managing quality affordable rental housing as well as supporting homeownership.

DSHA is a bargain for the State of Delaware in that its operations are almost totally funded from Federal sources in conjunction with its own financing activities.

Over 80% of the funds appropriated from the State Budget go directly into the production or rehabilitation of affordable housing units; the remaining portion goes directly to supportive services for

affordable housing or special programs for foreclosure assistance or emergency needs.

The State-appropriated funds leverage private investment dollars, generally 3:1 or more at the settlement table, plus other ripples through the economy through jobs and taxes which increase the ratio to 7:1.

This leveraged financing provides quality rental projects at below market rental rates primarily for working individuals and families who pay their full rent, although some receive Federal rental assistance.

DSHA-related projects are well-maintained and effectively run; however, as with any residence, periodic substantial rehabilitation is required.

Having cited the positive, there are several critical issues in affordable housing which need to be addressed:

State appropriations for the development of affordable housing have remained steady for 20 years while the need has significantly increased.

The State is at risk of losing significant Federal subsidies for existing projects that need rehabilitation in the third year of a plan which was underfunded by \$2.5

million in 2009r and is scheduled to be reduced by \$5 million in 2010.

The 10-year plan to end chronic homelessness is in its third year and no funds have been appropriated so DSHA has had to provide a minimum of support for housing vouchers while no new supportive units have been completed.

Mortgage foreclosures are expected to peak in 2010 and the DEMAP program has virtually no funds to assist in foreclosure prevention.

Although the Federal stimulus packages have provided funds to date to assist with neighborhood stabilization, housing dollars continue to be threatened or in some cases, cut, in the ongoing discussions.

In summary, on behalf of the Housing Policy Round Table, I strongly support the full DSHA budget request of approximately \$4 million for the Housing Development Fund and \$2.5 million for rehabilitation.



Delaware Housing Policy Round Table

A Committee of the Delaware Housing Coalition

Tending the Garden & the Terrace, One House at a Time!

Cheri L. Whitney

WHAT IS IT ALL ABOUT?

The Edgemoor Revitalization Cooperative Incorporated came to life when a small group of compassionate individuals decided to unite the residents of Edgemoor Gardens, whether they owned their home or not. For too long the tenants of the community had no voice in the success or failure of the neighborhood. We realized early on that the crime, deteriorating properties, dumping of garbage and overall decline of this suburb could not be handled by a police action – it is a social problem at the core. Social problems are people problems. It will take people to change the composition of a community. Although we needed the support of public offi-

cial and county police, we knew that we must unite the residents in a common cause.

When people cannot respect property and each other, the civic duty of each individual is lost in translation. Building a sense of self-worth, integrity and pride in individuals will spill over into the community. Educating parents and children alike about the basic duties of a neighborhood is our focus, simple things like knowing that littering is a bad idea for everybody. We hope to gain their trust by showing each person that we are interested in them as a human being, at the same time, teaching the need to cooperate for the greater good of us all.

With this new found coopera-

tion, we will be able to coordinate the efforts of many organizations, businesses and individuals to build a brighter Edgemoor of tomorrow. It was never the intention of the Edgemoor Revitalization Cooperative to be all things to everybody or recreate projects, programs and services that were readily available through other entities. We choose instead to be the conduit through which information flows into and out of the community. We choose to organize and coordinate the efforts of the people who have the knowledge to identify a problem, find the solution and execute tasks. At the same time, teaching the residents to take initiative and the responsibility to tackle a problem themselves.

For too long other organizations, non-profits, church groups and the schools have attempted to find a way to solve some of the issues Edgemoor faces. Their efforts are worthy but they quickly become discouraged because they lack the intimate relationship required to interact with the people in this community. The Edgemoor Revitalization Cooperative intends to coordinate people, resources and services to better serve



The Edgemoor Team (and Friends): Front Row—Christina Bloemendaal, Sheila Boyer, Dorothy Medeiros, Lynn King; Second Row—Cheri Whitney, Rose Wooten, Yovnnie Sorrel, Marlene Stevenson; Back Row—Chris Coons, New Castle County; Patrick Harker, University of Delaware; John Bendel, Federal Home Loan Bank of Pittsburgh

the population of Edgemoor Gardens and the surrounding communities of Edgemoor. How will we do this? By getting to know the people we are serving and building a relationship based on trust and honor. We will not tell them “what we are going to do for them”. We will ask them “How can we help you do for yourself?” and “What are you willing to contribute to the solution?”

On the other side of this coin, we will also hold organizations, groups and entities to their commitments. We will require full disclosure of the purpose of the project, program or services. We will expect follow through on promises given. We are a transparent organization – “we say what we mean” and “we mean what we say”. We keep it simple with the truth and expect the same in return.

LEARNING HOW TO PLAN!

The technical solution arrived when we were selected as one of nine -- Delaware Blueprint Communities by the Federal Home Loan Bank of Pittsburgh in January of 2008. The University of Delaware – Center for Community Research and Services was contracted to provide workshop and speakers over the next year. We selected the members of our team – Cheri Whitney, ERC President, Resident and Team Leader, Christina Bloemendaal – Legislative Assistant to Councilman John J. Cartier, Dorothy Medeiros – Director St Helena’s Social Ministry, Joe Westcott – ING Bank, Glenn Worgan – Delaware Valley Development Company, Rose Wooten – ERC Vice President and Resident, Marlene Stevenson – ERC Treasurer and Resident, Sheila Boyer – ERC Secretary, Community Liaison and Resident, Gretchen Hodgson – Resident, Lynn King, Resi-

“For to be free is not merely to cast off one's chains, but to live in a way that respects and enhances the freedom of others.” -- Nelson Mandela

dent. It was very important to us to have a strong presence of residents represented on the team and we were committed to the process. We mark those decisions as vital factors that contributed to our overall success.

The training process was intensive. There were full day training sessions – sometimes three days in a row. We were instructed to prepare ground rules, a way to find consensus, a decision making process, define each of our roles within the team, a mission statement, a vision statement and finally a theme for our strategic plan. We had papers to read, homework assignments to complete, community events to plan, and data to collect. We discovered the vast amount of community assets and who our community stakeholders were.

All of these steps were leading us forward – teaching us how to develop a strategic community plan for Edgemoor. It was not always easy, but we knew we had to make it through any conflicts. We never lost sight of the goal – Revitalizing Edgemoor. The team had confidence in its abilities to maintain the course – we never doubted our success. Our focus was narrowing, our mission was clear and our theme was in place – RESPECT: Building respect for our neighbors, ourselves and our community through unity.

HOW DID IT TURN OUT?

The number one concern identified by residents of Edgemoor Gardens is: “How can we engage

the young people in positive activities?” – “... give them something to do”. The second is: we want a place where you can feel safe walking to corner store, where your property and the neighbor’s house next door are in reasonable condition, and which you are proud to call home. Next there is currently 67% investor concentration in the Garden – leaving only 1/3 of the properties with owner residents in them. Most owner residents believe this ratio must change to affect all of the identified issues directly and swiftly. And then there is our public image. Until those infamous 28 days in the summer of 2008, our issues were no more or no less than surrounding developments. To put it simply we have a bad reputation – we have good days and bad days --- just like everyone else. With the help of our New Castle County Community Police Officers – Kevis, Purse and Lassiter --- we hope to alleviate the issues that feed the media and our sister neighborhoods this perception even on the good days.

Another issue that has been repeated -- is the people of the Garden want to stay in the Garden. They work hard – they want to be involved in community activities – but they don’t want to travel after a long day of making ends meet or they need transportation to participate. We believe the Edgemoor Revitalization Cooperative’s Resource House is the answer to all of the issues identified by the team in some way. We are currently applying for \$250,000 from the 21st Century Grant in cooperation with the

Cheri Whitney (cheri.whitney.erc@gmail.com) is president of the Edgemoor Revitalization Cooperative.

Brandywine School District and the Edgemoor Community Center to provide an enriched after school program for under privileged children in Edgemoor. We will use this resource house in every capacity we can find along the way. It will be the hub of activities and information exchange between our population, outreach entities and public officials. Our goal is to create a sense of ownership within the community. People of Edgemoor will share this place in a common way, building trust and respect – uniting us all as a community full of pride.

The ERC Resource House will be the central point of contact between residents and entities looking to interact with the community. It will serve as ERC headquarters, New Castle County Police comfort station, community meetings and social activities. It will provide a model for energy efficient housing in Edgemoor Gardens. We have applied to New Castle County's Community Development Block Grant for the funds to purchase 2 South Rodney in July 2009.

The current owners, AMD Properties, have agreed to rehabilitate the entire property to our

needs and specifications. There will also be a solar roof installed with an optimizer to reduce energy costs. It will provide a model for energy efficient housing possibilities in Edgemoor. This is the first of many steps in the greening process we will achieve.

Now it was time, the end of the training had arrived and we were putting all of our combined knowledge to work. The strategic planning proposal was due. On January 12, 2009 at the Blueprint Symposium, we presented our history, thoughts, ideas and plans for the future. We were instructed to present only one project out of the many in the proposal. We chose the ERC Resource House because it is a solution to many of the issues identified.

Cheri Whitney, our president, team leader and eight year resident was the presenter. She took the stage, cleared her throat and began to speak. It was lively and interesting, the audience was intently listening. Their imaginations were filled with the new Edgemoor. They smiled and laughed at the small quips. The panel praised our plan and presentation – they were extraordinarily impressed. Our time was

over, and we waited for the decision of the panel. Our president guessed that we were in the top three. They deliberated for about 20 minutes, then the awards were presented.

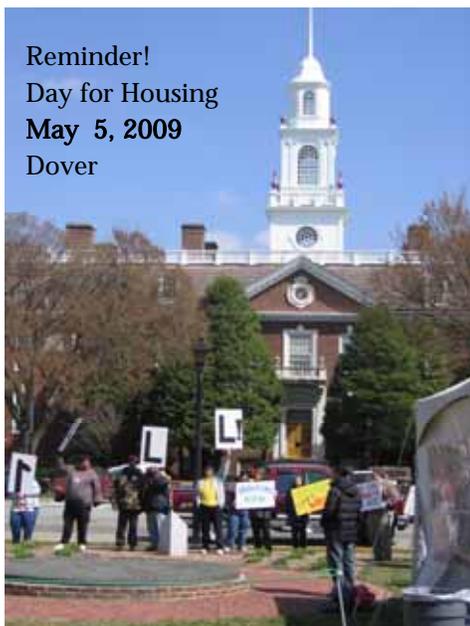
3rd Place – Eastside

2nd Place – Historic Overlook Colony of Claymont

1st Place – The Edgemoor Revitalization Cooperative!

We had done it – We had won! We are the number one Delaware Blueprint Community. The audience burst into applause and the team took the stage to accept our award. We thanked everyone and posed for photographs. As our president left the stage, County Executive Chris Coons was there to shake her hand. In another bold move, as she usually does, she planted a rolled up, complete copy of our community revitalization plan proposal and the presentation with her notes in his hand. She said – “Please take time to read this and remember Edgemoor is your number one Blueprint Team.”

All of the doors are open and we have every opportunity for success – watch for us. We are changing the face of Edgemoor. ☞



Reminder!
Day for Housing
May 5, 2009
Dover

Delaware Housing Coalition

EXTERNAL COMMITTEES

Delaware Housing Policy Round Table

Fair Share Measure Committee

Good Neighborhood Advisory Committee

Nonprofit Housing Agenda

Sussex Housing Group

t

Resources for an Inclusive Delaware

www.inclusivecommunities.net/

The Inclusive Communities Project (ICP) is a not-for-profit organization that works for the creation and maintenance of thriving racially and economically inclusive communities, expansion of fair and affordable housing opportunities for low income families, and redress for policies and practices that perpetuate the harmful effects of discrimination and segregation.

ICP envisions an America where equality is created and sustained in community through access to good schools, affordable housing, safe neighborhoods, and economic opportunity.

www.inclusionaryhousing.org/

This is an online resource to inclusionary housing in the Sacramento, CA, region, created to assist developers, realtors®, government planners, policy makers, and community members.

This website details 12 different inclusionary housing programs throughout the Sacramento region and includes information to help assess the various affordable housing requirements.

www.integrationagenda.org/

More than forty years after the passage of the Fair Housing Act, most American neighborhoods remain segregated by race and ethnicity and the promise of "balanced, integrated living patterns" remains unfulfilled. Promoting integrated communities will de-concentrate affordable housing, promote balanced economic development, support equitable school improvement and sustainable growth patterns.

If you believe in the promise of

vibrant, diverse neighborhoods, then join in developing the Integration Agenda.

www.mobilityagenda.org

The Mobility Agenda seeks to build public support for strengthening the labor market, benefiting our economy, workers, and communities.

www.ARicherLife.org

The National Fair Housing Alliance, in celebration of the 40th anniversary of the Fair Housing Act, has created this website to help us better understand how neighborhood diversity will benefit us and our families.

"Encourage and accept diversity in your neighborhood and community. It will promote a greater sense of engagement, better prepare your children for the global community they will inhabit... give us all a richer life."

www.open.soc

Fund for an OPEN Society (OPEN) works to promote thriving racially and ethnically integrated communities, believing that inclusive communities create equity, breaking down the structures which have created and sustained inequality for people of color as well as providing rich environments for our young people, who will be leaders in a more global economy and society. It envisions a better America, where equality is created and sustained in community through equal access to good schools, housing, and economic opportunity.

www.prrac.org

The Poverty and Race Research Action Council (PRRAC) is a civil rights policy organization con-

vened by major civil rights and anti-poverty groups with the mission of helping to connect social scientists with advocates working on race and poverty issues, and to promote a research-based advocacy strategy on issues of structural racial inequality.

www.resourcesforlife.com/small-house-society

The Small House Society (लघु सभा सोसायटी | 小型屋宇社会) is a cooperatively managed organization dedicated to the promotion of smaller housing alternatives which can be more affordable and ecological. It is a voice for the Small House Movement, which has arisen due to concerns about what we are doing to the environment, and what the environment is doing to us (wild fires, flooding, hurricanes), as well as a shifting economy. Some people just desire to live simply so that others can simply live.



The King You Don't See on TV

by Norman Solomon and Jeff Cohen

It's become a TV ritual: Every year on April 4, as Americans commemorate Martin Luther King's death, we get perfunctory network news reports about "the slain civil rights leader."

The remarkable thing about these reviews of King's life is that several years -- his last years -- are totally missing, as if flushed down a memory hole.

What TV viewers see is a closed loop of familiar file footage: King battling desegregation in Birmingham (1963); reciting his dream of racial harmony at the rally in Washington (1963); marching for voting rights in Selma, Alabama (1965); and finally, lying dead on the motel balcony in Memphis (1968).

An alert viewer might notice that the chronology jumps from 1965 to 1968. Yet King didn't take a sabbatical near the end of his life. In fact, he was speaking and organizing as diligently as ever.

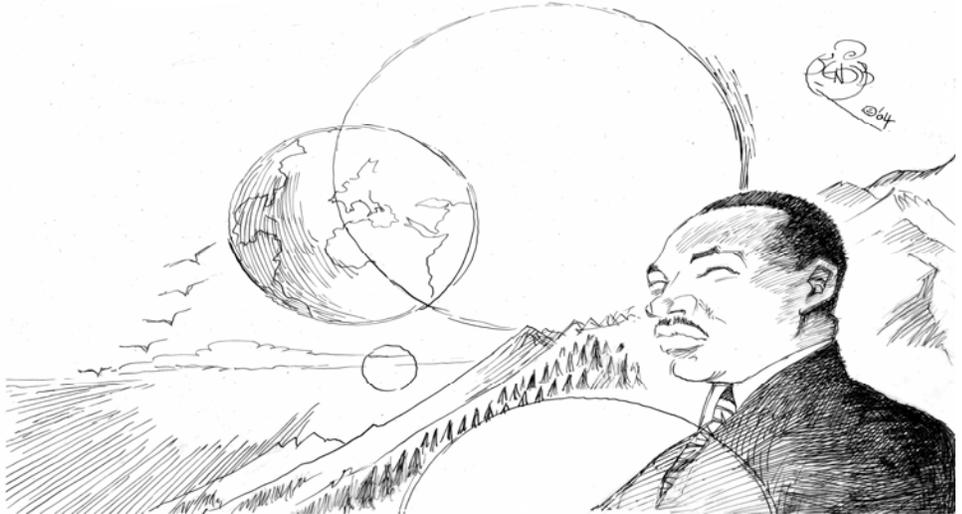
Almost all of those speeches were filmed or taped. But they're not shown today on TV.

Why?

It's because national news media have never come to terms with what Martin Luther King Jr. stood for during his final years.

In the early 1960s, when King focused his challenge on legalized racial discrimination in the South, most major media were his allies. Network TV and national publications graphically showed the police dogs and bullwhips and cattle prods used against Southern blacks who sought the right to vote or to eat at a public lunch counter.

But after passage of civil rights acts in 1964 and 1965, King began



challenging the nation's fundamental priorities. He maintained that civil rights laws were empty without "human rights" -- including economic rights. For people too poor to eat at a restaurant or afford a decent home, King said, anti-discrimination laws were hollow.

Noting that a majority of Americans below the poverty line were white, King developed a class perspective. He decried the huge income gaps between rich and poor, and called for "radical changes in the structure of our society" to redistribute wealth and power.

"True compassion," King declared, "is more than flinging a

coin to a beggar; it comes to see that an edifice which produces beggars needs restructuring."

By 1967, King had also become the country's most prominent opponent of the Vietnam War, and a staunch critic of overall U.S. foreign policy, which he deemed militaristic. In his "Beyond Vietnam" speech delivered at New York's Riverside Church on April 4, 1967 -- a year to the day before he was murdered -- King called the United States "the greatest purveyor of violence in the world today." [1]

From Vietnam to South Africa to Latin America, King said, the U.S. was "on the wrong side of a world revolution." King ques-

But after passage of civil rights acts in 1964 and 1965, King began challenging the nation's fundamental priorities. He maintained that civil rights laws were empty without "human rights" -- including economic rights. For people too poor to eat at a restaurant or afford a decent home, King said, anti-discrimination laws were hollow.

tioned "our alliance with the landed gentry of Latin America," and asked why the U.S. was suppressing revolutions "of the shirtless and barefoot people" in the Third World, instead of supporting them.

In foreign policy, King also offered an economic critique, complaining about "capitalists of the West investing huge sums of money in Asia, Africa and South America, only to take the profits out with no concern for the social betterment of the countries."

You haven't heard the "Beyond Vietnam" speech on network news retrospectives, but national media heard it loud and clear back in 1967 -- and loudly denounced it. Time magazine called it "demagogic slander that sounded like a script for Radio Hanoi." The Washington Post patronized that "King has diminished his usefulness to his cause, his country, his people."

In his last months, King was organizing the most militant project of his life: the Poor People's Campaign. He crisscrossed the

In his last months, King was organizing the most militant project of his life: the Poor People's Campaign. He crisscrossed the country to assemble "a multiracial army of the poor" that would descend on Washington -- engaging in nonviolent civil disobedience at the Capitol, if need be -- until Congress enacted a poor people's bill of rights.

country to assemble "a multiracial army of the poor" that would descend on Washington -- engaging in nonviolent civil disobedience at the Capitol, if need be -- until Congress enacted a poor people's bill of rights. Reader's Digest warned of an "insurrection."

King's economic bill of rights called for massive government jobs programs to rebuild America's cities. He saw a crying need to confront a Congress that had demonstrated its "hostility to the poor" -- appropriating "military funds with alacrity and generosity," but providing "poverty funds with miserliness."

How familiar that sounds to-

day, nearly 40 years after King's efforts on behalf of the poor people's mobilization were cut short by an assassin's bullet.

In 2007, in this nation of immense wealth, the White House and most in Congress continue to accept the perpetuation of poverty. They fund foreign wars with "alacrity and generosity," while being miserly in dispensing funds for education and healthcare and environmental cleanup.

And those priorities are largely unquestioned by mainstream media. No surprise that they tell us so little about the last years of Martin Luther King's life.

Norman Solomon is the author of the new book, *War Made Easy: How Presidents and Pundits Keep Spinning Us to Death*. Jeff Cohen is the author of *Cable News Confidential: My Misadventures in Corporate Media*.

This article was originally posted on the AlterNet (<http://www.alternet.org/story/50151/>) on April 4, 2007 and is reprinted with the permission of the authors.



**HOUSING
ADVOCACY
NETWORK
FOR THE DIAMOND
STATE**

Join HANDS with DHC!

You can help support safe, decent, and affordable housing in Delaware by joining HANDS with DHC.

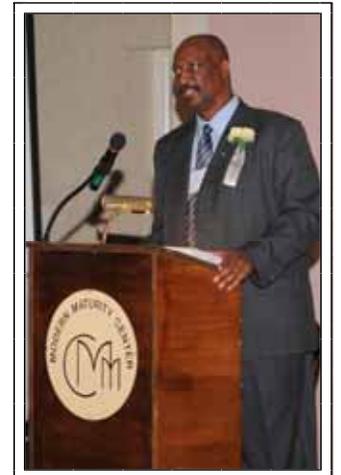
For more information, contact:
Gina Miserendino
grassroots@housingforall.org
302/678-2286 x1

To join HANDS! Online:
www.housingforall.org/hands.htm

- WHO:** People collaborating to highlight and achieve affordable housing policies.
- WHAT:** An ongoing, responsive network focusing on *housing for all* in Delaware.
- WHERE:** In your electoral district and every other in Delaware.
- WHEN:** NOW !
- HOW:** Become part of a volunteer network of housing advocates from every General Assembly district .

DHC

Twenty-Fifth Anniversary, Kind Policy Awards, Round Table Forum



THANK YOU!

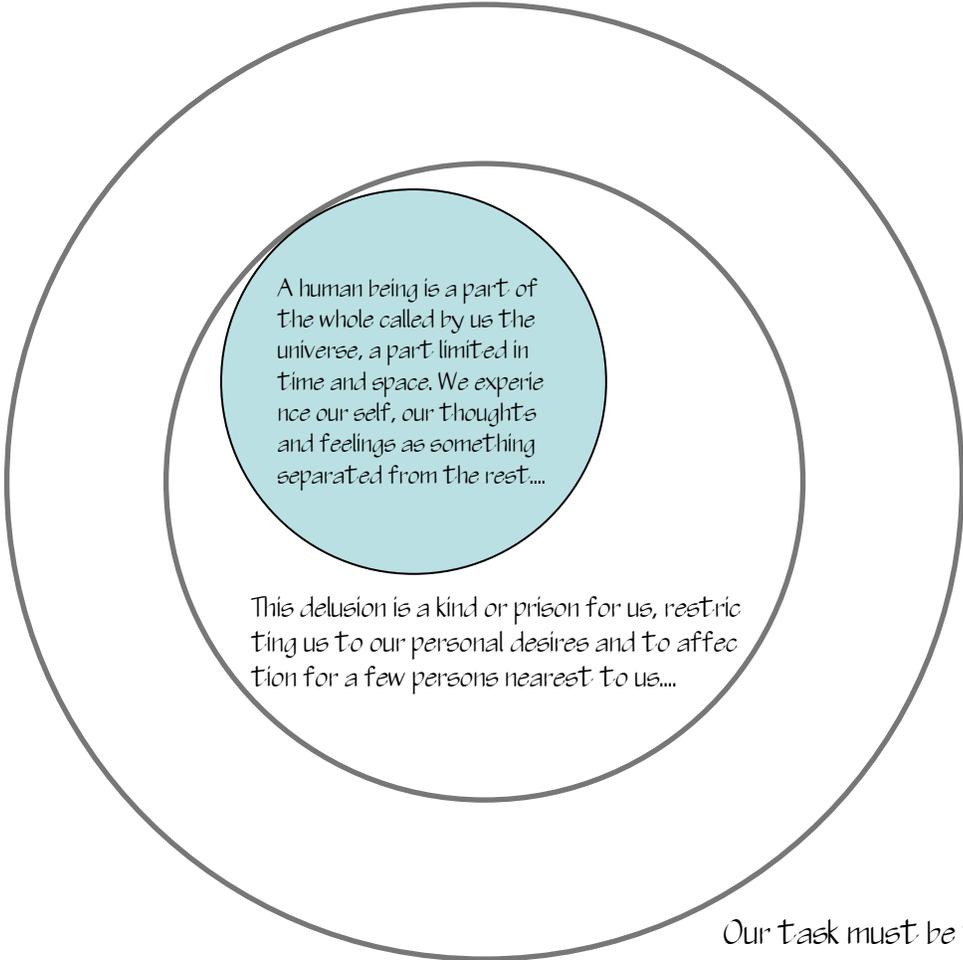
The Delaware Housing Coalition marked its 25th Anniversary in Dover on November 5, 2008. We recognized New Castle County Councilman Penrose Hollins with our Legislative Award and presented the Kind Policy Award to Michael Skipper and Marian Harris. We also thanked Joe Myer, our founding President, for 25 consecutive years of board service. We are grateful for the sponsors of the event, including Discover Bank, Citizens Bank, New Castle County Government, and NCALL Research.

Prior to the event, we held our annual membership meeting, at which *The Realities of Poverty in Delaware 2007-2008* was publicly released.

On November 20, the Delaware Housing Policy Round Table held a breakfast forum in Wilmington, "Promising Prospects for Housing: Encouraging Developments and Innovative Practices in Affordable Housing," at which we heard from Sheila Crowley of the National Low Income Housing Coalition, Alan Mallach of the Brookings Institute, and Corianne Scally of SUNY/Albany. Sponsors of the Forum included CITI, Citizens Bank, Federal Home Loan Bank of Pittsburgh, Wilmington Trust, and WSFS Bank.

Thanks to everyone who helped to plan and carry through on these events during a very busy month for our us!





A human being is a part of the whole called by us the universe, a part limited in time and space. We experience our self, our thoughts and feelings as something separated from the rest....

This delusion is a kind of prison for us, restricting us to our personal desires and to affection for a few persons nearest to us....

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

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

NONPROFIT ORG
US Postage
PAID
Permit No. 111
Dover, DE 19901



DHC is a nonprofit, tax-exempt organization. Our United way (Delaware) non-member designated giving number is 09294.