



# The Housing Journal



Published by the Membership of the Delaware Housing Coalition

“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*



“Are we any closer to King’s beloved community, or are we wandering in a vast racial wilderness from which there is no easy escape? If the signs of arrival into the land of milk and honey are strongest for the wealthiest among us, they are depressing and weak for the poorest. Our faltering quest for justice for the lowliest members of our community suggests the responsibility of the most gifted to forge a path on their behalf. This, after all, is how King spent his last days, fighting for the rights and increased wages of striking sanitation workers.” ~ Michael Eric Dyson, April 4, 1968: *Martin Luther King’s Death and How It Changed America*

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## Dr. King and the Jericho Road

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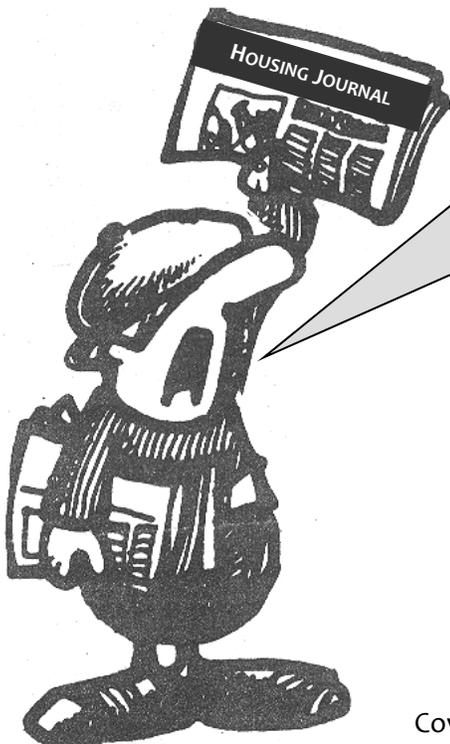
“A true revolution of values will soon cause us to question the fairness and justice of many of our past and present policies. On the one hand, we are called to play the Good Samaritan on life's roadside, but that will be only an initial act. One day we must come to see that the whole Jericho Road must be transformed so that men and women will not be constantly beaten and robbed as they make their journey on life's highway.”

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Cover: Artwork by Ted Keller, quotes from Jean Vanier and Michael Eric Dyson.

# Delaware Disability Housing Needs Study

## Statewide Workgroup Begins Collaboration

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. 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 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, support 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](http://en.wikipedia.org/wiki/Social_model_of_disability)

Disability and Inclusion - [http://www.housingforall.org/Social\\_exclusion.pdf](http://www.housingforall.org/Social_exclusion.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](http://www.housingforall.org/A_Path_Forward.pdf)

Disability and Poverty - [http://www.housingforall.org/rop0910\\_disability&poverty.pdf](http://www.housingforall.org/rop0910_disability&poverty.pdf)

The Disabled: Denied, Devalued, Disrupted - [http://www.housingforall.org/rop0708\\_thedisabled.pdf](http://www.housingforall.org/rop0708_thedisabled.pdf)

The Confluence of Poverty and Disability - <http://www.housingforall.org/rop0304%20poverty%20and%20disability.pdf>

# Budget Cuts: Choosing Between Bad and Worse

Dean Baker

There is a new economists' sign-on letter being circulated that warns bad things will happen if there are big cuts to the public investment portion of the federal budget, as Republicans in Congress are now advocating. The argument in the letter is correct, but it is nonetheless painful to see this sort of thing being circulated right now.

The politicians in Washington may have missed it, but we are still in the middle of the worst economic downturn since the Great Depression. The unemployment rate is still 9.0 percent and virtually no forecaster, including those in the administration, expects it to return to normal levels any time soon. In addition to the unemployed we have more than 8 million people underemployed and millions more who have given up looking for work altogether.

In such times we might expect that there would be discussion of a big new stimulus program. After all, we do know how to generate growth and create jobs. As a large and growing body\* shows, we just have to spend money.

This means that tens of millions of people are suffering as a result of unemployment or underemployment simply as a result of bad economic policy.

The politicians who could in principle push through more stimulus have been intimidated into silence by the business lobbies and the media who have decided to make concerns about the deficit the top and only economic priority. In this context, it would have been reasonable to expect that a letter drafted by

prominent liberal economists (the lead signers include Alan Blinder and Laura Tyson, two of the top economists from the Clinton Administration) would center on the need to boost demand to create jobs. Economists who don't have to run for office can say such things even when politicians can't.

But there is no mention of stimulus, just a plea not to cut public investment. This plea could even be taken as an implicit endorsement of cuts to other areas of spending such as Medicare, Medicaid and Social Security.

In fairness to the authors of the letter, the state of politics in Washington is quite bleak right now from a progressive standpoint. The Republicans won a huge victory last fall with the conservative wing of the party on the ascendancy. They seem virtually certain to retake the Senate in 2012. Arguably the best that can be hoped for is to shelter a few selected areas from spending cuts.

While that may be true at the moment, it is hard to see this path as anything other than a slower road to disaster. After all, no one believes that the economy is going to turn around based on the sort of budget that is likely to come from a compromise with the Republicans. And President Obama is virtually certain to be held accountable for the state of the economy in 2012. Furthermore, even if he does manage to get re-elected, he will still be

dealing with the same sort of congressional opposition he faces today. And of course, no one in their right mind can think that the current economic situation is acceptable.

At some point, we have to talk about changing the terms of the debate. This is where our two honcho Democratic economists need to be taken to the woodshed. They could be trying to argue the case that the economy needs additional stimulus to get back to normal rates of unemployment. The Republicans may block this path, but at least then the public might understand that people are unemployed or underemployed because of a political decision, not an act of God.

If they think increased stimulus is an impossible lift at this point, why not argue the case for work sharing? We can encourage employers to shorten hours instead of laying people off. If we can reduce the rate of layoffs by just 10 percent, this would translate into almost 2.5 million additional jobs over the course of a year.

In principle, this work sharing doesn't even have to cost any money. It's just substituting payments for short-time work for unemployment benefits. Work sharing is the reason that Germany's unemployment rate has fallen in this downturn, even though it has seen less GDP growth than the United States.

Pushing for either more stimulus or work sharing [next page] ►

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# Austerity Policies Worsen Racial Economic Inequalities

## Hit Blacks and Latinos Hardest

A new report by United for a Fair Economy (UFE) starts in Memphis on the eve of Dr. Martin Luther King's death and builds on King's call for economic equality in a "second phase" of the Black Freedom Movement.

The official unemployment rate is 15.8 percent among Blacks and 13 percent among Latinos; Blacks earn only 57 cents for each dollar of White family income, Latinos earn 59 cents; and Blacks have only 10 cents of net wealth while Latinos

► would at least set out a positive agenda, as opposed to splitting the difference on a real bad path. Of course, if our leading Democratic economists had been a little more far-sighted we never would have been in this mess in the first place.

They would have been talking about the housing bubble back in 2002-2004 when it could have been reined in without wrecking the economy. Better yet, they could have been talking about the stock bubble back in the Clinton years before it set the U.S. economy on a path of bubble-driven growth.

It would be good if Republican plans to shut down the government and/or gut large areas of public investment can be thwarted. But serious progressives have to move beyond a situation where we are choosing between bad and worse choices. The folks setting the economic policy agenda for the Democrats are not going to get us there. ☞

\* [http://www.nber.org/papers/w16759.pdf?new\\_window=1](http://www.nber.org/papers/w16759.pdf?new_window=1) of research [http://www.people.fas.harvard.edu/~shoag/papers\\_files/shoag\\_jmp.pdf](http://www.people.fas.harvard.edu/~shoag/papers_files/shoag_jmp.pdf)

have 12 cents to every dollar of net wealth that Whites have. As documented in the "State of the Dream 2011: Austerity for Whom?," this is the precarious state in which Blacks and Latinos find themselves as the nation, still struggling amidst the Great Recession, remembers the life of Dr. Martin Luther King Jr. who was gunned down while leading the Poor People's Campaign in 1968.

The 8th annual "State of the Dream" report from UFE analyzes the policy positions of the new House majority – shrinking government and cutting taxes for those at the top – and their implications on communities of color. "Austerity measures based on the conservative tenets of less government and lower taxes will ratchet down the standard of living for all Americans, while simultaneously widening our nation's racial and economic divide." said Brian Miller, Executive Director of UFE and co-author of the report.

Original analyses in "State of the Dream 2011" show the clear beneficiaries of the top-end tax cuts included in the December tax deal. Whites are three times more likely than Blacks and 4.6 times more likely than Latinos to have incomes of \$250,000 or more, and thus receive a disproportionate benefit from the extension of the Bush tax cuts for top-tier earners. Special tax breaks for investment income flow overwhelmingly to Whites as well. Blacks earn 13 cents and Latinos earn 8 cents to each dollar of White dividend income. Capital gains in-

### Some Findings of the Report

- **The unemployment rate for Blacks and Latinos remains at Depression levels, but Congress has failed to pass significant job creation.**
- **With fewer assets to fall back on in hard times, Black and Latino families rely more heavily on unemployment insurance, Social Security and public assistance in times of need.**
- **Blacks will be disproportionately affected by the attack on public sector workers.**
- **Tax breaks disproportionately flow into the hands of high-income and high-wealth Whites.**
- **The tax cut agenda rewards wealth for those who already have it, and limits opportunity for those who do not.**

come shows similar disparities as documented in the report.

The report calls on policy makers to reject austerity measures that will increase economic inequality and worsen the racial divide. In light of the startling facts of racial economic disparity documented in the report, additional policy steps are called for, including: increased federal aids to states and cities, effective jobs programs, restoring the progressive tax system, redirecting unproductive federal spending, strengthening workers rights, and protecting public sector jobs. ☞

*State of the Dream 2011: Austerity for Whom?* by United for a Fair Economy can be downloaded at <http://www.faireconomy.org/dream>

## Leveraging Capacity for Change Community Improvement Associations

The Laurel Hill Association in the town of Stockbridge in the Berkshire region of Massachusetts is the nation's oldest Village Improvement Association. Founded in 1853 and still operating, its members pulled weeds, laid sidewalks, installed lamps, planted trees, and helped construct the town library. It owns the park-like Laurel Hill near the center of town and maintains the trail at Ice Glen.

In the period following the Civil War, Village Improvement Associations were started all over America. Small in scale, place-based, citizen driven, they were flexible enough in structure to respond to the needs of a specific community. The Associations might organize concerts or put up window boxes on Main Street buildings, but just as easily serve regular meals to those in need or build a wing on the hospital or collect supplies for distribution after a flood swept through the town. In 1903 the Groton, Massachusetts VIA constructed children's gardens on land loaned for the purpose.

The Associations created a way for citizens to initiate community projects that local government and local business could not. In our age of professionally run non-profits each focused on addressing a single issue, VIAs might be dismissed as generalists and amateurs. But the Associations were experts in knowing where the resources were in their communities -- human, technical, financial, and natural resources - and they were skilled in mobilizing these resources when the need arose.

As federal, state, and local budgets are cut, and professionally run service programs close, it may be appropriate to imagine the emergence of modern day Village Improvement Associations and consider what projects they would now inspire.

Westport Green Village Initiative ([www.wgvi.org](http://www.wgvi.org)) started in 2008 with a simple objective: to ban plastic bags in Westport, Connecticut. The project engaged concerned citizens to act together. The success and fun of the project encouraged the group to stay together and turn their combined energies to other green initiatives. Westport Green Village Initiative was organized to turn Westport "into a model of social-inclusivity and environmental sustainability," that could well serve as the mission of Twenty-First Century VIAs.

Relying on much volunteer labor and a little bit of well-placed philanthropy, WGVI has built gardens at the public schools; run educational programs on energy-saving techniques, organic gardening practices, chemical free homes, and the local economy; and identified the resources and local businesses that could help with transitioning to greater sustainability. WGVIers increased membership in the local Community Supported Agriculture farms and organized RSA -- restaurants banding together to pre-buy from farmers, saving the farmers from marketing and creating coop-

eration in the restaurant community.

When the town inherited an historic farm and farmhouse, it was WGVI that organized local contractors to volunteer time in its renovation, keeping its historic characteristics while reducing its ecological footprint. Members cleaned out the barn and turned it into a community resource center on sustainability; they planted educational gardens where children from the schools come to learn about the history and craft of local agriculture; and they welcomed the school's favorite teacher and his family to live at the farm, providing tours during visiting hours.

The Westport Library partners closely with WGVI, hosting bi-monthly lectures and films and discussions. Projects arise as the volunteer members of WGVI stand up to lead them. Much volunteer time matches a little bit of philanthropy to purchase equipment and produce outreach materials. Members work hard and play hard together. They celebrate their community and achievements with festivals and dances and lots of good local food.

In many ways WGVI employs the open structure and flexible multi-project form of the old Village Improvement Associations, but with a modern emphasis on sustainability. Dan Levinson, a co-founder of WGVI, runs a successful private equity fund in Connecticut. Witnessing a growing global ecological, social, and financial crisis, his response was to

From the eNewsletter of the New Economics Institute, 140 Jug End Road, Great Barrington, MA 01230 [www.neweconomicsinstitute.org](http://www.neweconomicsinstitute.org)

contribute to shaping a more sustainable future for his hometown, and by example for other regions around the world.

WGVI thus includes an understanding of the importance of producing locally what is used locally, creating jobs for local youth, maintaining production skills and infra-

structure, and gradually freeing the region from dependence of goods shipped over long distances. Westport Essentials (WE) is an effort to identify basic goods now imported to the region that might be produced locally and setting up conditions to encourage their manufacture – access to land, job training,

consumer pre-purchase, and investment. Westport Essentials, a project of WGVI, uniquely characterizes a new type of Village Improvement Association, citizens reaching to that intersection of ecology, economy, community, and culture to leverage local capacity for change.

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## Ellendale Civic Association 30th Anniversary

Henry J. Evans, Jr.

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Ellendale Community Civic Improvement Association celebrated 30 years of “Serving the Community Today for a Better Tomorrow,” at Mt. Zion A.M.E. Church Fellowship Hall in Ellendale. The association honored William Collick, Jane Hovington, Andrea Miller, Raymond White Sr. and Fred Bowden.

The Ellendale Community Civic Improvement Association celebrated

About 100 people attended the Feb. 19 event.

The group that would become Ellendale Community Civic Improvement Association first met Oct. 21, 1980, to seek solutions to the Ellendale area’s problems: poor housing, inferior roads, lack of recreation and community facilities, and lack of a tutoring program.

The association formally organized and incorporated in 1981.

Association President Harold Truxon said concerns the community had three decades ago still exist; the list has now expanded to include health concerns. Truxon said Ellendale has one of the highest cancer rates in the state, noting Sussex County has the state’s highest diabetes rate, and Ellendale

tops the list for the highest rate of diabetes among black women.

Truxon said in the 1990s, the association fought a long battle to get a central sewer system in Ellendale. The town won its effort to gain a modern, centralized sewer system, but still lacks drinkable water, he said.

“There are 287 homes in the community with water that has high nitrate levels. Some people can’t drink the water today,” Truxon said.

He said Ellendale recently received an email from Sen. Tom Carper’s office about \$94 million in federal money available for municipal drinking water improvement.

“We wanted \$3.5 million for water. We found out Seaford, Laurel and Rehoboth were waiting for the money. They got it,” he said.

Truxon said even more recently there was an announcement of \$16 million from the federal government available for municipal drinking water improvements.

“But they’ve got it lined up for different communities that really don’t need it. We want to find out why Ellendale is being left out,” he said.

He said the association is also

seeking to help Slaughter Neck, where there are 45 homes that have undrinkable water.

He said the town sought to determine the status of a building that once housed a state-operated drug and alcohol detoxification unit.

Truxon said the town asked appropriate state offices about the building. “They got a letter saying the detox center had been sold to a private individual. How can this happen?” he said. Truxon said the building would have been an excellent place for the medical center the town has long sought.

Truxon credited the late Sen. Thurman Adams Jr. with helping the association get started. “When we first opened up we couldn’t get anything done. But Senator Adams, he opened the doors for us,” Truxon said.

Adams died in 2009, and Truxon said the town is reaching out to people who would help Ellendale fulfill its next priority. “We’re going for the water,” he said.

# People with Disabilities “Priced Out” of Housing

Excerpts from the 2008 Report

Supplemental Security Income (SSI) is the federal income maintenance program that provides a base of support for people with significant and long-term disabilities who have virtually no assets. In 2008, the federal SSI program provided a monthly income of \$637. In addition to the federal payment, 22 states provided an additional state SSI supplement to individuals with disabilities living independently, raising the national average SSI payment to \$668, or \$8,016 per year.

The Priced Out report measures the severity of the housing affordability problems experienced by people with serious and long-term disabilities in today’s rental housing market by comparing HUD Fair Market Rents (FMRs) with the purchasing power of monthly SSI payments – including certain state SSI supplements.

Unfortunately, the report finds that there is nowhere in any of the nation’s 2,575 metropolitan and non-metropolitan housing market areas where a single adult receiving SSI can obtain affordable housing .

Produced as a joint effort by the Technical Assistance Collaborative, Inc. (TAC) and the Washington, DC-based Consortium for Citizens with Disabilities (CCD) Housing Task Force, the report illuminates the profoundly disturbing facts sur-

rounding the housing crisis faced by more than 4 million non-elderly adults with disabilities who rely on SSI for all their basic needs.

- Escalating Rents are Unaffordable in All Places. There is not one state or community in the nation where a person with a disability receiving SSI payments can afford to rent a modest – not luxurious – one-bedroom or efficiency housing unit. On average across the nation, people with disabilities must pay 112.1 percent of their monthly income to rent a modest one-bedroom unit, ranging from urban cities like Washington, DC, where a one-bedroom apartment cost 177.6 percent of monthly SSI income, to rural areas of Vermont, where the cost of a one-bedroom consumed the entire monthly income of an individual receiving SSI benefits.

- Lack of Income Fuels Ever Deeper Poverty. SSI payments have not kept pace with the cost of basic human needs. In 2008, the national average income of a person with a disability receiving SSI was \$668 per month or \$8,016 annually – equal to only 18.6 percent of the national median income for a one-person household. That level of income was almost 30 percent below the 2008 federal poverty level of \$10,400 for an individual.

- The Geography of the Crisis is

Large and Expanding. In 1998, there were 44 housing market areas, across 13 different states, where a person with a disability needed to pay more than their entire monthly income for housing costs. Ten years later, 219 housing market areas, across 41 states, had modest one-bedroom rents higher than monthly SSI.

## The Hidden Housing Crisis

The visible face of the housing crisis affecting people with disabilities is homelessness. A twenty-five city homelessness survey conducted in 2008 by the U.S. Conference of Mayors found that people with mental illnesses represented 26 percent of the homeless population, 13 percent were people with physical disabilities, and 13 percent were veterans. While these statistics are shocking, a crisis of much larger magnitude remains hidden within institutions where tens of thousands of people with disabilities live unnecessarily, simply because they cannot afford decent housing in the community. Hundreds of thousands of other people with disabilities, including people with intellectual and developmental disabilities, mental illnesses, and physical disabilities, live in group quarters, such as Intermediate Care Facilities for the Mentally Retarded (ICFs/MR), mental hospitals, community residences, halfway houses, shelters, transitional living facilities, and board and care homes.

In addition to recipients of SSI, the high cost of rental housing affects the growing numbers of people receiving Social Security Disabil-

### Delaware Numbers from PRICED OUT IN 2008

Non Elderly Adults with Disabilities Receiving SSI Benefits	8,555
SSI as a Percentage of One Person Median Income	16.6%
Percent of SSI Needed to Rent a 1-BR Housing Unit	122.3%
Percent of SSI Needed to Rent an Efficiency Housing Unit	108.6%
Hourly SSI as a percentage of the NLIHC 1-BR Housing Wage (then \$14.20)	25.9%

ity or Veterans Administration (VA) benefits. Tragically, a significant percentage of veterans of the Iraq and Afghanistan wars will rely on VA disability payments as their sole source of support. Many of these brave Americans will languish in institutions because they too are priced out of the rental housing market.

**COMMUNITY INTEGRATION AT RISK OF FAILURE**

The 1999 Supreme Court decision in *Olmstead v. L.C.* offered real, meaningful hope of community living to people with disabilities improperly isolated in institutional settings. The court ruled that unjustified segregation of individuals with disabilities in institutions is a form of segregation that may violate the Americans with Disabilities Act (ADA). In the years since the decision, Congress, the U.S. Department of Health and Human Services (HHS), and state Medicaid agencies have acted on the promise of integration expressed in *Olmstead* through such initiatives as Home and Community-Based Waivers, the “Money Follows the Person” program, self-directed care options, and other approaches assuring that people with disabilities can receive the supports they need for independent living in the community, with their families and friends, near

to jobs, transportation, and schools.

Federal housing policy has not kept pace with the changes implemented by Congress, HHS, and the states in the Medicaid program. The Low Income Housing Tax Credit (LIHTC) program administered by the IRS has admission and occupancy policies under the “general public use rule” that make it difficult to use with supportive housing and to link integrated LIHTC-funded housing to efforts by state Medicaid agencies trying to implement *Olmstead*. Similar policies plague HUD’s Section 811, public housing, and multifamily project-based Section 8 programs.

Persistent housing discrimination is another major barrier to people with disabilities moving from institutions to community-based housing. In 2005, HUD conducted fair housing tests in the Chicago area to determine the prevalence of disability discrimination in housing. People with hearing disabilities were subjected to illegal acts of housing discrimination in 48 percent of the tests. People using wheelchairs were the victims of discrimination in 32 percent of the tests. The incidence of disability discrimination in these tests exceeded levels of discrimination uncovered in testing based on race and national origin. Despite this and other evidence of

disability discrimination in housing, fair housing enforcement was recently criticized by the National Commission on Fair Housing and Equal Opportunity as “weak” and “failing.”

**KEY FINDINGS**

- People with disabilities who rely on SSI as their sole source of income continue to be the nation’s poorest citizens. In 2008, the annual income of a single individual receiving SSI payments was \$8,016 – equal to only 18.6 percent of the national median income for a one-person household and almost 30 percent below the 2008 federal poverty level of \$10,400.
- In 2008, as a national average, a person receiving SSI needed to pay 112.1 percent of their monthly income to rent a modest one-bedroom unit. People with disabilities were also priced out of smaller studio/efficiency units which averaged 99.3 percent of monthly SSI.
- In the ten years since the first *Priced Out* was published, the amount of monthly SSI income needed to rent a modest one-bedroom unit has risen an astonishing 62 percent – from 69 percent of SSI in 1998 to 112.1 percent of SSI in 2008.
- In 2008, 219 housing market areas across 41 states had modest one-bedroom rents that exceeded 100 percent of monthly SSI, including 25 communities with rents over 150 percent. Between 2006-2008, the number of market areas with modest rents higher than SSI rose from 164 to 219 – a 34 percent increase.
- Since the first *Priced Out* study was published in 1998, the value of SSI payments compared to median income has declined precipitously – from 24.4 percent of median income in 1998 to 18.6 percent in 2008 – while national average rents have

SSI and Housing Affordability by County					
	SSI Monthly	SSI as % of Median Income	% SSI for 1-BR	% SSI for Efficiency	NLIHC Housing Wage
Kent	\$637.00	18.6%	109.7%	100.8%	\$13.44
New Castle	\$637.00	14.7%	132.2%	115.5%	\$16.19
Sussex	\$637.00	20.0%	100.9%	92.6%	\$12.37
State	\$637.00	16.6%	122.3%	108.6%	\$14.20

\* *PRICED OUT in 2008 The Housing Crisis for People with Disabilities* by Emily Cooper, Henry Korman, Ann O’Hara, and Andrew Zovistoski, April 2009 Technical Assistance Collaborative, Inc. and the Consortium for Citizens with Disabilities, Housing Task Force

skyrocketed. The national average rent for a modest one-bedroom unit rose from \$462 in 1998 to \$749 in 2008 – an increase of 62 percent.

- Discretionary state SSI supplements provided by states are not the solution to the housing affordability problems experienced by people with disabilities living on SSI payments. Even in the State of Alaska – which had the highest state SSI supplement in 2008 of \$362 and a total monthly SSI payment of \$999 – people with disabilities receiving SSI still needed to pay 80.6 percent of their monthly income to rent a modest one-bedroom unit.

### RECOMMENDATIONS

- Enact Section 811 legislation that will create at least 5,000 new units of permanent supportive housing each year. In March of 2009, the Frank Melville Supportive Housing Investment Act of 2009 (H.R. 1675) was reintroduced in Congress. The bill reinvigorates and modernizes the Section 811 program by including an important Demonstration Program that could create 3,000-4,000 new units each year without increasing 811 appropriations. The bill also provides important reforms to the existing 811 Capital Advance program, which could produce an estimated 1,250 additional new supportive housing units annually.

When enacted, this groundbreaking legislation will inaugurate a new era of integrated 811-financed supportive housing production across the nation.

- Provide 10,000 new Housing Choice Vouchers for People with Disabilities in HUD's annual budget. These resources are essential for states to begin re-orienting their long-term care policies away from expensive, restrictive and unnecessary residential facilities, including nursing homes, Adult Care homes,

ICFs/MR, and licensed residential programs. Without access to affordable and accessible housing, these settings remain the “default option” for hundreds of thousands of people with disabilities who could otherwise live successfully in the community with appropriate housing and community-based services.

As aging parents who have cared for their adult children with disabilities reach their 70s and 80s, more integrated and affordable housing opportunities must be created to meet the growing demand from these families.

- Support the Administration's proposal to appropriate at least \$1 billion in funding for the National Affordable Housing Trust Fund. This funding is proposed in the President's budget for FY 2010. It is critical to “jump-start” new approaches and models for the creation of new, affordable, accessible, integrated permanent supportive housing for people with disabilities subsisting on SSI. State Housing Finance Agencies need Trust Fund resources to ensure deep affordability, as well as links to project-based rental subsidies, when available. Through the regulatory process, HUD should ensure that long term affordability for SSI-level households can be achieved without the necessity of project-based rental subsidies through such techniques as capitalizing project reserves for internal subsidies.

- Remove Barriers to Permanent Supportive Housing in the LIHTC Program. Many states remain frustrated by the barriers to supportive housing development within the LIHTC program. These issues arise from the lack of consistency between HUD and Department of Treasury/Internal Revenue Service (DOT/IRS) policy regarding

the ADA and related federal fair housing laws. DOT/IRS must revise the general public use rule to permit tenant selection policies in LIHTC housing that facilitate the development of permanent supportive housing units integrated within general occupancy developments.

- Facilitate a Coordinated Disability Housing Policy Across the Federal Government. HUD must assume leadership for affirmatively furthering housing opportunity for people with disabilities by convening and staffing an interagency working group to remove barriers to integrated, affordable housing. This working group should identify and carry out joint strategies to link Medicaid initiatives with HUD and IRS housing programs.

- Reinvigorate Fair Housing Enforcement. HUD must reestablish an effective partnership with the Department of Justice, to carry out vigorous efforts to enforce compliance in federal programs with the ADA, Section 504 of the 1973 Rehabilitation Act, the Fair Housing Amendments Act, and other laws protecting people with disabilities. By implementing these recommendations, the federal government will send a powerful message of inclusion to state and local communities, along with the housing resources necessary to finally begin to achieve the vision of community integration for people with disabilities first articulated almost 20 years ago through the ADA.

# 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:

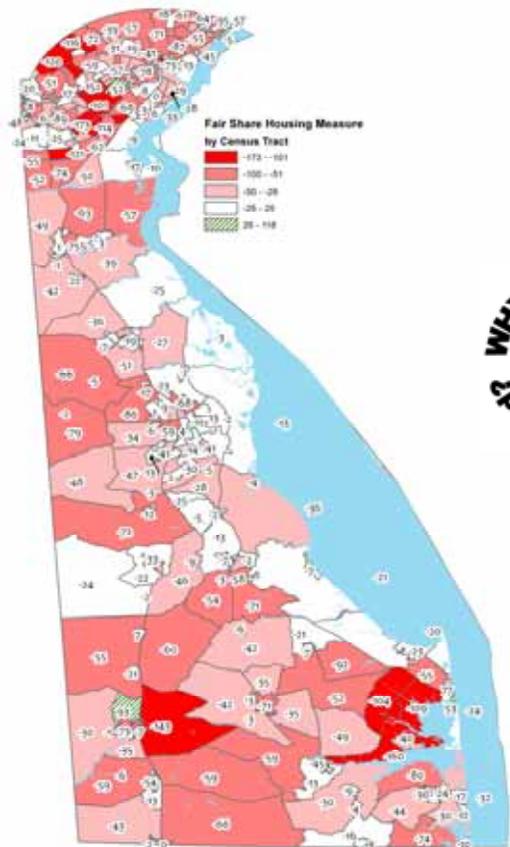
- \* a better geographic distribution of affordable housing
- \* greater choices and opportunities for all households, including homes accessible to people with disabilities
- \* more inclusive communities
- \* an overall benefit to the state

### 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](http://www.housingforall.org) or by email ([dhc@housingforall.org](mailto:dhc@housingforall.org)), fax (302-678-8645) or mail!

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MISSION

The MISSION of the Delaware Housing Coalition is to advocate for safe, decent and affordable housing throughout the state. Our goal is to affect, impact and shape the environment relating to housing. We are committed to fostering the growth and long-term flourishing of grass roots constituencies which develop their power; nurture their own problem-solvers and leaders; and work together to change the conditions which prevent them from obtaining safe, decent and affordable housing.

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.

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