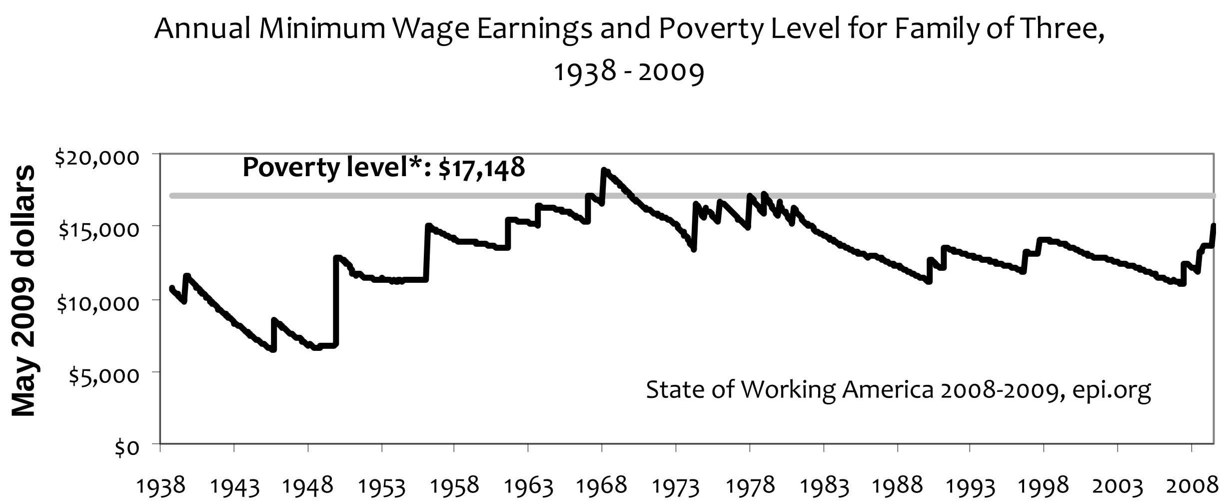
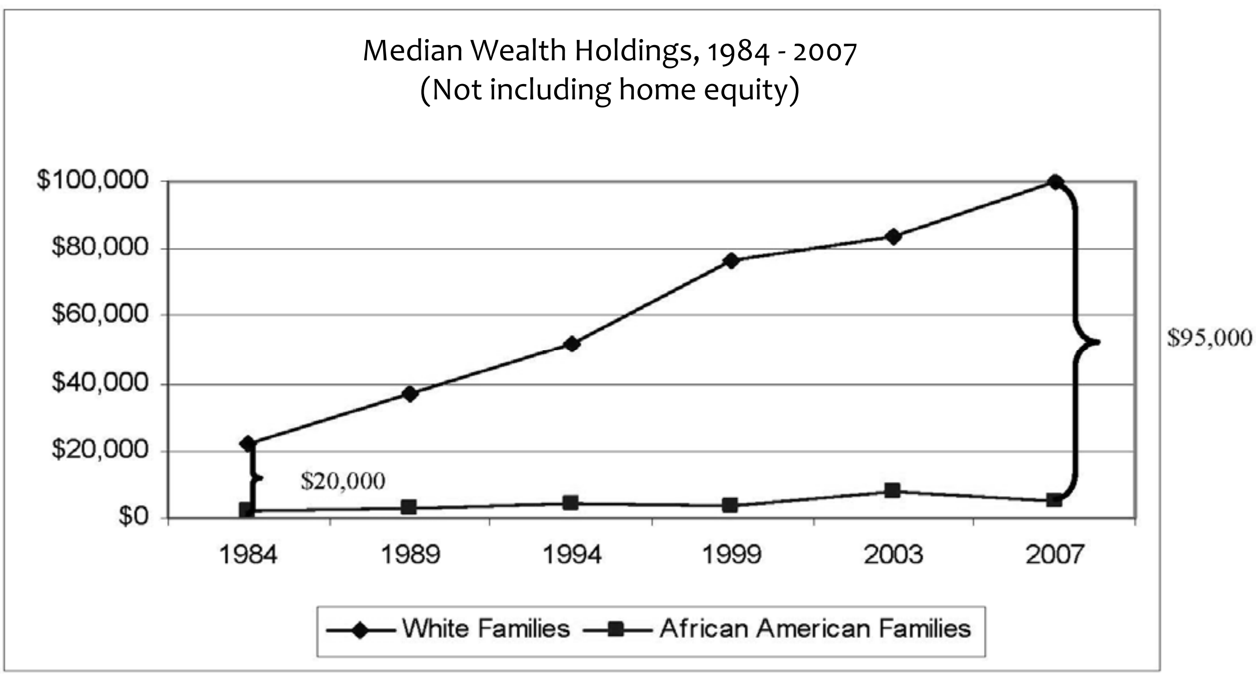
The
Housing Journal

Published by the Membership of the Delaware Housing Coalition

"Where are our policies taking us?"

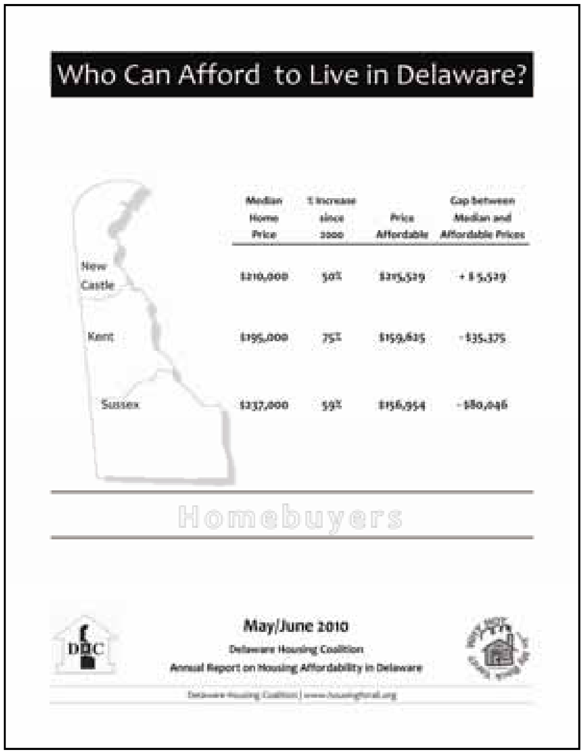


Note: The poverty level is composed of one adult and two children. The poverty level for two adults and one child is roughly the same, $17,132 in May 2009 dollars. *2008 poverty thresholds from Census Bureau in May 2009 dollars.



Racial Wealth Gap Increases Fourfold, iasp.brandeis.edu/

DHC Releases *Who Can Afford to Live in Delaware? 2010*


Who Can Afford to Live in Delaware?

	Median Home Price	% Increase since 2000	Price Affordable	Gap between Median and Affordable Prices
New Castle	$210,000	50%	$215,529	+ $5,529
Kent	$195,000	75%	$159,625	- $35,375
Sussex	$237,000	59%	$156,954	- $80,046

Homebuyers

May/June 2010
Delaware Housing Coalition
Annual Report on Housing Affordability in Delaware
Delaware Housing Coalition | www.housingforall.org

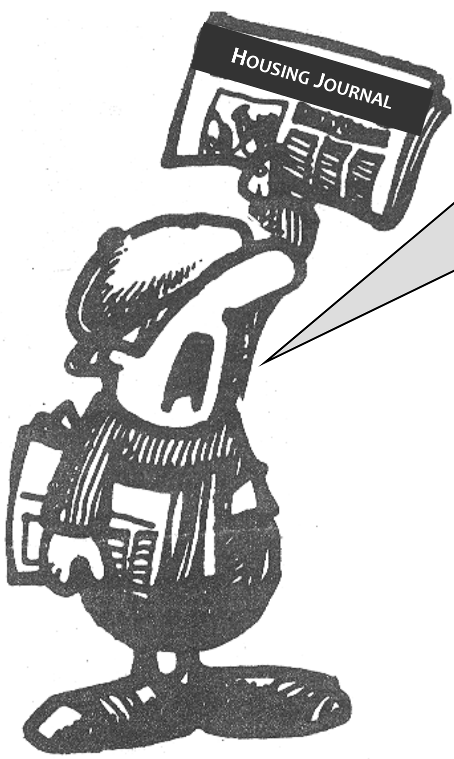
The Delaware Housing Coalition (DHC) released the 2010 edition of *Who Can Afford to Live in Delaware?* at its annual Day for Housing in Dover on May 11. The report, which was made possible through support from the Delaware State Housing Authority, included the major findings:

Housing Burden Among the Very Poor

- There are almost 28,000 extremely low-income (ELI) households in Delaware who are cost-burdened, paying more than 30% of their income for housing.
- Among the ELI households, 13,422 are in rental units and 14,414 in owner-occupied units.
- There are over 12,500 ELI renter households who are extremely cost-burdened, paying over 50% of their income for housing.

Special Housing Needs

- Approximately 1,500 Delawareans annually continue to be identified as homeless on any particular night, with nearly 7,000 state residents experiencing home-



In This Issue!

Production and distribution of this edition of *The Housing Journal* was made possible by a grant from the Bank of America Foundation.

Cover: Minimum Wage and Poverty Chart, from *State of Working America, 2008-2009*, Economic Policy Institute; Wealth Gap Chart, from *Racial Wealth Gap Increases Fourfold*, Institute on Assets and Social Policy (IASP) at the Heller School for Social Policy and Management, Brandeis University.

lessness during the year.

- The efficiency apartment housing wage stands at $14.63 for Delaware, the equivalent of an annual salary of $30,434, and 201% of the federal minimum wage of $7.25.
- A disabled person dependent on SSI cannot afford an efficiency (zero-bedroom) apartment anywhere in the state.
- Delaware needs 648 new supportive housing units, along with 1,000 new rental subsidies in order to house the 2,000 individuals who are most in need and most at risk of homelessness.
- A high proportion of low-income elderly renters (58%) and homeowners (67%) also have other housing problems.
- Over 15,000 very low-income elderly households (both renter and owner) have housing cost burdens above 30% of their incomes. And more than 7500 have severe cost burdens above 50% of their income.
- About 70,000 Delawareans live in 41,000 manufactured homes. These comprise 10% of Delaware's housing stock.
- In Delaware 50% of manufactured homeowners live on leased land, a higher rate than national estimates of 30-35%.
- Approximately 25,000 Delaware households are "at risk" due to rent burdens or lengthy waiting lists if not both.

Renters

- The Fair Market Rent for a two-bedroom apartment ranges from a low of $774 in Sussex County to $838 in Kent County to a high of $1096 in New Castle.
- A worker in Delaware must earn $19.31 per hour–or $40,163 annually–to afford an average two-bedroom apartment.
- 50% of Delaware renters can not afford a two-bedroom apartment in their county.
- In all three counties, fair market rents far exceed (by anywhere from $275 to $425 a month) rents affordable to extremely low-income households, minimum-wage workers, and individuals who rely on Supplemental Security Income (SSI) for income.
- Delaware has an immediate and pressing need for at least 13,422 rental units affordable to ELI households, whether through project-based or tenant-based assistance. At least 1,132 of these are needed as new subsidized units to be added to Delaware's housing stock.

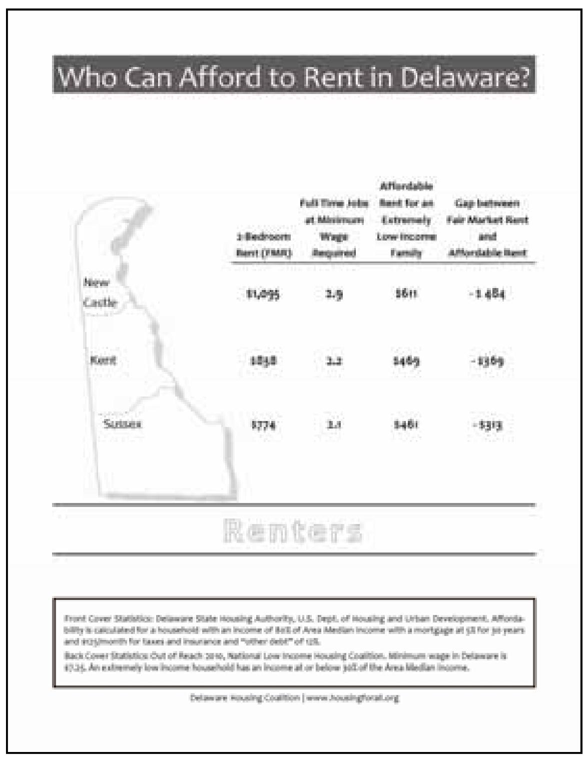
Homeownership

- In late 2009, the median purchase price for a house in Delaware ranged from $195,000 in Kent County to $237,000 in Sussex.
- House price increases since 2000 range from 50% in New Castle to 75% in Kent.
- Median household income in Delaware ranges from $61,500 in Sussex County to $81,500 in New Castle.
- In Delaware in 2009, foreclosure filings totaled 6,150, a 36% increase over the previous year's number, which was 4,488

Economic

- 15% of Delawareans (131,000) live below the poverty level which in 2009 is $22,050 for a family of four.
- Five of the six top growth occupations in Delaware do not pay a median wage adequate to buy a house in the state nor rent a 2 bedroom unit in New Castle County.
- Every dollar spent on affordable housing stimulates additional spending, resulting in at least $7 of additional economic activity.
- There are very few state expenditures that can match the amount of new tax revenue generated by an investment in affordable housing, including tax cuts and transportation.
- Reductions in poverty correlate historically with real increases in the minimum wage.
- Income inequality plays a major role in the production and perpetuation of harmful social conditions.

Copies of *Who Can Afford 2010* can be requested from DHC or downloaded from the website.



Who Can Afford to Rent in Delaware?

	2-Bedroom Rent (FMR)	Full Time Jobs at Minimum Wage Required	Affordable Rent for an Extremely Low Income Family	Gap between Fair Market Rent and Affordable Rent
New Castle	$1,095	2.9	$611	-$484
Kent	$838	2.2	$469	-$369
Sussex	$774	2.1	$461	-$313

Renters

Front Cover Statistics: Delaware State Housing Authority, U.S. Dept. of Housing and Urban Development. Affordability is calculated for a household with an income of 80% of Area Median Income with a mortgage at 5% for 30 years and $125/month for taxes and insurance and "other debt" of 12%.

Back Cover Statistics: Out of Reach 2010, National Low Income Housing Coalition. Minimum wage in Delaware is $7.25. An extremely low income household has an income at or below 30% of the Area Median Income.

Delaware Housing Coalition | www.housingforall.org

The Racial Wealth Gap Increases Fourfold

NEW REPORT FROM THE HELLER SCHOOL AT BRANDEIS UNIVERSITY

A new report from Brandeis University finds that "the wealth gap between white and African-American families has more than quadrupled over the course of a generation."

Researchers at the Institute on Assets and Social Policy (IASP) at the Heller School for Social Policy and Management analyzed economic data collected for the 23-year period from 1984-2007 on the same set of families, and found that "the real wealth gains and losses of families over that time period demonstrate the stampede toward an escalating racial wealth gap." The report is the first in a series on the growth of the racial wealth gap over the past generation.

The authors acknowledge the critical role that public policy plays in providing "incentives and subsidies for asset building activities" but warn that the inequitable distribution of "opportunities and rewards" is an area in need of reevaluation and readjustment.

<u>Accelerating Racial Wealth Gap</u>

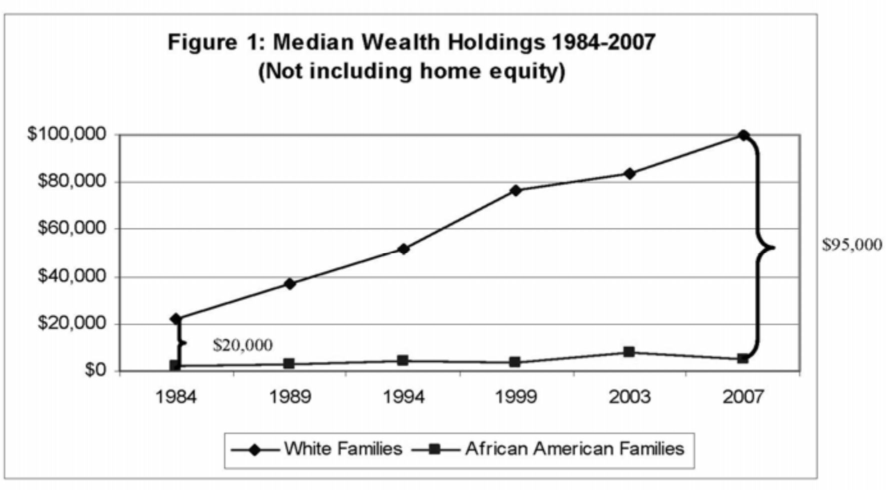
In the 23 years covered by the report, "the racial wealth gap increased by \$75,000, from \$20,000 to \$95,000." This is shown in Figure 1 from the May 2010 policy brief, as growth in financial assets among white families went from a median value of \$22,000 to \$100,000, while at the same time there was very little increase in assets (in real dollars) for African-American families. Commenting on this, the authors say,

> *The growth of the racial wealth gap significantly affects the economic future of American families. For example, the racial wealth gap in 1984 amounted to less than three years tuition payment for one child at a public university. By 2007, the dollar amount of the gap is enough to pay full tuition at a four-year public university for two children, plus tuition at a public medical school. The gap is opportunity denied and assures racial economic inequality for the next generation.*

<u>What Happened During This Time?</u>

The racial wealth gap increased four-fold. This rapid widening of the gap "reflects public policies, such as tax cuts on investment income and inheritances which benefit the wealthiest, and redistribute wealth and opportunities. Tax deductions for home mortgages, retirement accounts, and college savings all disproportionately benefit higher income families."

> *At the same time, evidence from multiple sources demonstrates the powerful role of persistent discrimination in housing, credit, and labor markets. For example, African-Americans and Hispanics were at least twice as likely to receive high-cost home mortgages as whites with similar incomes. These reckless high-cost loans unnecessarily impeded wealth building in minority communities and triggered the foreclosure crisis that is wiping out the largest source of wealth for minorities.*



<u>Broken Chain of Achievement</u>

"For African-Americans, the data shows that income equality doesn't lead to racial wealth equality," according to the Brandeis researchers. Taking 1984 as a base year, Figure 2 indicates that:

> *1. The great wealth produced in this period accrues primarily to highest income whites, and*
>
> *2. Job achievements cannot adequately predict family wealth holdings given the huge disparities in wealth between whites and blacks in the same income categories. While those who begin the period with roughly similar incomes would be expected to have the same opportunities to build wealth, the differences in accumulation by race remain stark*

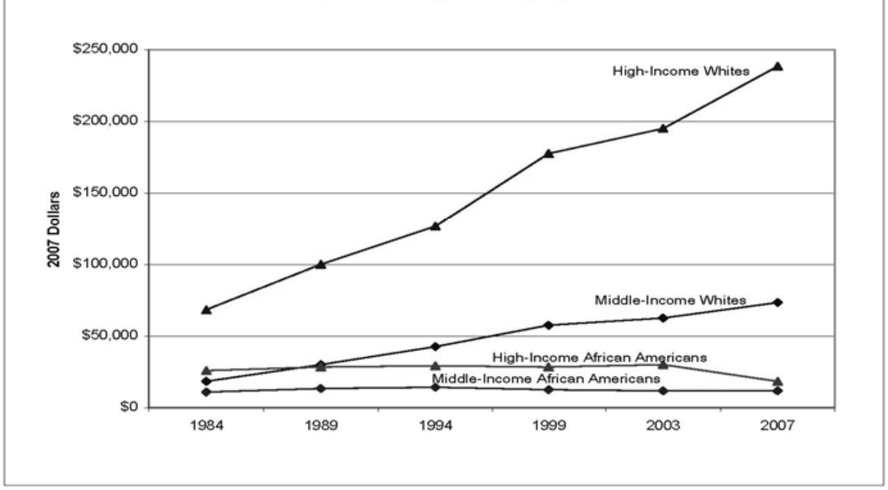


Figure 2: 1984-2007 Median Wealth Holdings by Income in 1984 (Not including home equity)

even accounting for income. Most notable is the large gap in wealth among the highest income whites and blacks. By 2007, the average middle-income white household accumulated $74,000, whereas average high-income African-Americans owned only $18,000.

The result is a wealth gap of $56,000 for an African American family earning more than $50,000 in 1984 compared to a white family earning about $30,000 in the same year.

For every one of the 23 years of the study, "at least one in four African-American families had no assets all." While the nation's economic problems affected all low-wealth families, there was an increase in households with negative wealth and "a new dependence on credit to make ends meet. Among those with no financial assets, credit is often an emergency resource."

Summing all assets and debt, one in ten African-Americans owe at least $3,600 (see Figure 3), while their debt burden was about half of this in real terms in 1984 ($2000). In sum, many African Americans hold more debt than assets.

Relying on Debt

The Brandeis study notes the changes that have happened during this period, including financial deregulation, "subprime and predatory loans, payday lending and check cashing stores. With greater numbers of families struggling with ever-growing debt, that far outstrips their income and savings, many low-income and minority households must turn to costly lending products because they have no other options." They go on to suggest, "A Consumer Financial Protection Agency that ensures fairness for consumers of all financial products would help equalize and regularize the terms on which cash-strapped families are borrowing to make ends meet."

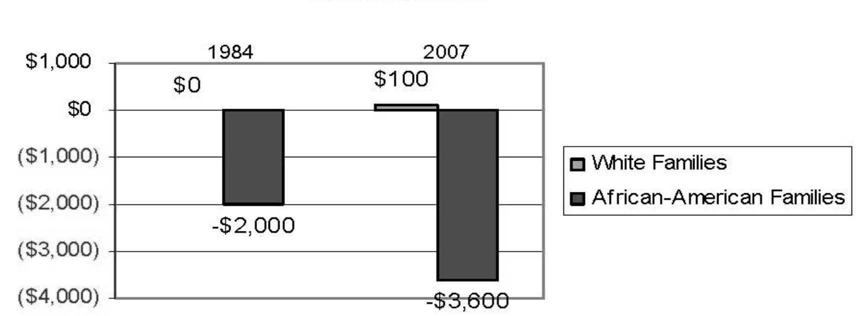
Closing the Racial Wealth Gap

The Brandeis report recognizes the importance of expanding efforts to increase asset-building opportunities for low and moderate-income households. However, the data they have gathered shows that these efforts "are not yet strong enough or at scale to make a significant difference in people's lives."

African-Americans who have worked hard at well-paying jobs to achieve the American Dream are still not able to achieve the wealth of their peers in the workforce, which translates into very different life chances. We can do much more to support wealth building for vulnerable families. Universal policies alone will not address the race gap; wealth building opportunities must be targeted to families of color whose lives are made even more precarious by not having enough assets to make ends meet when economic challenges arise.

A U Turn is needed. Public policies have and continue to play a major role in creating and sustaining the racial wealth gap, and they must play a role in closing it.

Figure 3: Bottom 10 Percent of Wealth Holdings 1984 and 2007



The Racial Wealth Gap increases Fourfold, Thomas M. Shapiro, Tatjana Meschede, Laura Sullivan, http://iasp.brandeis.edu/pdfs/Racial-Wealth-Gap-Brief.pdf

Universal Design in Housing

Al Rose

Many people today do not really understand universal design in housing, plus there are a number of misconceptions concerning it.

One of the biggest misconceptions is that universal design only benefits people who have a disability or the elderly. That could not be farther from the truth. Universal design is just that, "universal" and will improve living conditions in a home for everyone. Universal design is not geared toward a specific population, but benefits everyone of every age and ability.

Another common misconception is that universal design features are very costly. Again, not true as numerous studies have shown that, if universal design is built into a house from the design phase, it adds very little additional cost. However, if a house has to be renovated to add universal design features for some reason; that can be quite expensive.

A third misconception is that universal design features are unattractive and will adversely affect the house's resale value. Numerous national studies have shown that universal design features actually increase the value of the home. Most people tend to like the wide open spacious floor plans and the convenience universal design provides.

Universal design in housing is a user friendly approach to design in the living environment where people of any culture, age, size ,weight, race, gender and ability can experience an environment that promotes their health, safety and welfare today and in the future. It is housing for the lifespan of all people. The intent of universal design is to simplify life for everyone by making more housing usable by more people at little or no extra cost. The market for universal design will include everyone at some point in their lives, and the movement for universal design becomes more viable as our population ages.

About three years ago, a group known as the Universal Design Coalition began working on a bill to require all single family, duplex, triplex and four-plex houses built -- all or in part with tax payers' money in Delaware -- to use the basics of universal design. Why? The reason was that federal laws (the Americans with Disabilities Act and Section 504 of the Rehabilitation Act) only address accessibility in publicly funded housing developments of five units and above. No federal or Delaware law addresses accessibility in publicly funded housing developments of four units and below. Unfortunately, the federal laws state that only 5 % of those publicly funded houses must meet minimum accessibility requirements. That means that 95 % of those houses are not livable by people who cannot negotiate steps for some reason. The Coalition believes strongly that, if houses are built with tax payers' money, then everyone, including people who cannot negotiate steps, should be able to live in them. The bill (H.B.426) was introduced this past session by Representative Quinn Johnson.

Another reason the bill was introduced was that a 2008 AARP Public Policy Institute Study entitled, "Increasing Home Access: Designing for Visitability" showed that eleven states and twenty-one cities across the country already have similar laws in place. Seven of those laws even apply to privately financed homes.

What is visitability? The term was coined by an international organization known as Concrete Change. Visitability is an international movement to change home construction practices so that virtually all new homes, whether or not designated for residents who currently have mobility impairments, offer three specific basic accessibility features.

* At least one zero-step entry on an accessible route leading from a driveway or public sidewalk,
* All interior doors providing at least 31 ¾ inches (81cm) of un obstructed passage space, and
* at least a half bathroom on the first floor.

Visitability allows people who cannot negotiate steps to visit friends and extended family rather than having to turn down invitations, or not be invited at all.

The goal of HB 426 goes beyond visitability and allows residents to be able to remain in the home if mobility impairment occurs and they can't negotiate steps. To do that, two additional basic features are necessary: a full bathroom on the main floor, and a bedroom or space that can be converted to a bedroom

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on the main floor. We call this concept "Livability".

So, why aren't more houses being built using universal design? The main reasons are that most people do not understand it, are not demanding it, and most builders do not offer it as an option. Also, builders usually oppose visitability and similar legislation when it has been introduced across the country. Why? According to a 2008 Concrete Change article entitled, "Myths and Objections", there are three reasons. First, building trade groups tend to oppose any regulation on principal, unless it involves direct benefit to their own industry. Second, builders like to keep repeating the construction processes they are familiar with, and do not like to train sub-contractors to do things differently unless they see an immediate short term benefit for their company. Third, builders often have inaccurate assumptions about the cost, difficulty, or appearance of universal design features and are unwilling to seek or accept information that contradicts those assumptions.

Universal design makes sense everywhere, especially in Delaware with the expected increase in our aging population in the coming years. Therefore, the Universal Design Coalition will continue to educate the public, builders, General Assembly, etc., on the benefits of building houses using that design concept, because it just makes sense.

Sources:
Increasing Home Access: Designing for Visitability, AARP Public Policy Institute Research Report, August 2008.
"Myths and Objections", Concrete Change website, 2008, www.concretechange.org/policy_responses.aspx.

Universal Design Resources Online

Adaptable and Accessible Home Checklist
http://www.easterseals.com/site/PageServer?pagename=ntlc_easyaccesshousing_tips_adaptable

Americans with Disabilities Act
http://www.ada.gov/

Center for an Accessible Society
http://www.accessiblesociety.org/topics/universaldesign/

Center for Inclusive Design and Environmental Access
http://www.udeworld.com/

Center for Universal Design
http://design.ncsu.edu/cud/

Concrete Change
http://www.concretechange.org/

Disability.gov
http://www.disability.gov/housing/accessibility_&_universal_design

Institute for Human Centered Design
http://www.adaptiveenvironments.org/index.php?option=Content&Itemid=3

National Directory of Home Modification Resources
http://www.usc.edu/dept/gero/nrcshhm/directory/

Practical Guide to Universal Design
http://www.uiowa.edu/infotech/universalhomedesign.pdf

Universal Design Education Online
http://www.udeducation.org/

Universal Design Social Network
http://universal-designnetwork.com/

Visitability.org
http://www.visitability.org/

Accessible Design: Build to Meet the Need

Paul Calistro

A Westend Neighborhood House "LifeLines" Home for Former Foster Youth

West End Neighborhood House has served low and moderate and disenfranchised individuals for over 125 years. Our constituents represent over 10,000 low to moderate income people. A significant portion of that population has some form of developmental challenge.

We have carefully reviewed House Bill no.426. We are supportive of the intent of the legislation but believe that it misses the mark in trying to achieve its goals. We can not support this legislation in its current form for the following reasons:

1. Unfairly Restrictive

The requirement that all residential buildings meet these regulations would unfairly hurt low to moderate income families by limiting their choices. Some low income families might want or need this type of design, however they should be afforded the same choices as families who have greater economic advantage. Multiple design choices would best meet family needs. Too often the poor are left out in having choices in housing.

2. Unknown Real Demand

In our home ownership programs we simply have not had the demand for this type of housing design. Over the past ten years we have had over 3,000 inquiries for affordable home ownership and housing counseling. To the best of our knowledge we have had only two requests for universal design. In both cases we were willing and eager to make the design changes the families would need. Unfortunately, neither family elected to purchase.

3. Adverse Impact

Low income home ownership provides many social and economic benefits to families. One of the most important is based upon equity building realized by the eventual sale of the property. Unfortunately, this design would negatively impact resale since the market for these homes would be limited. Limited markets always equate to limited sales prices, thus deflating the return on their investment. We also believe it could negatively impact appraisals which might affect financing for buyers. It is unfair to low income families to shoulder this burden for the community as a whole.

4. Incompatible Design

The design requirements would not work for most existing City of Wilmington lots. In most cases the lots can only accommodate row or townhouse models. The requirements of a full bath, first floor bedroom, and additional hallway space simply are not feasible in the majority of lots. This would result in seriously reducing the number of affordable units we could produce in the City of Wilmington. Many of the neighborhoods which desperately need affordable housing would be eliminated. Since many of these communities already are disenfranchised and have very low home ownership rates, the consequences would be devastating to low income

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communities. It would seriously reduce the capital investment that spurs revitalization and capital that is desperately needed.

5. Competitive Disadvantage

According to our estimates, there is a cost burden of close to $7,000 to meet the proposed requirements. Currently, we are subsidizing affordable units an average of $50,000 per unit. This subsidy comes primarily from government and contributors. Unfortunately, funding is extremely competitive and limited. We already are having extreme difficulty meeting the existing gap. Some of this gap funding is regionally competitive with the lowest subsidy per unit being a deciding factor. Unless West Virginia and Pennsylvania adopt similar laws, Delaware projects will be non competitive in this area. This would again hurt low income families and communities, with less homes being built.

We at West End are proponents of building homes for Delaware's population with disabilities. All families should have safe, affordable housing that meets their needs. We oppose the current legislation, which imposes this burden on those families (low income) who already have the fewest opportunities. We should build to meet the real needs of this population and develop incentives to meet the need. We have far too few resources in Delaware to take such a broad brushed approach. At West End, we are ready to work with any group that is interested in developing a thoughtful approach to this important issue.

Universal Design
Some Important Terminology

Adaptability

"An adaptable house has certain structural features that make it possible to modify to accommodate people with a wide range of physical abilities. The adaptable house is a lifetime living house. It's similar to insurance for people in that if they, or someone close to them, become disabled or experience a change in their physical abilities, they can modify the house to accommodate their needs.

A home may be considered adaptable if it has all or most of the following key structural features that allow reasonable entry and circulation without extensive modification:

∗Located on a relatively flat or level site with paved walkways from parking (covered is preferred) and sidewalk areas to level entry
∗A ground-level entrance or a one or two step entrance clear of any major obstructions, i.e. trees, building corners, etc., that would accept a ramp with a slope no greater than 1" height per 12" in length
∗No steps or abrupt level changes on main floor
∗Wider-than-standard doorways (32" or more clear width); 1/2" high maximum thresholds
∗Wide hallways at least 42"; preferably 48" or 60"
∗At least one large bathroom with a 32" clear door opening and clear 5'x5' floor space
∗A kitchen large enough for easy wheelchair mobility (U or L shaped or open plan preferred)"
(from EasterSeals.com)

Universal Design

"Universal design makes things more accessible, safer, and convenient for everyone. Also called "Design for All" or "Inclusive Design", it is a philosophy that can be applied to policy, design and other practices to make products, environments and systems function better for a wider range of people. It developed in response to the diversity of human populations, their abilities and their needs. Examples of universal design include utensils with larger handles, curb ramps, automated doors, kneeling buses with telescoping ramps, houses with no-step entries, closed captioning in televisions, and the accessibility features incorporated into computer operating systems and software." (from UD E-World)

Visitability

"'Visitability' is a growing trend nationwide. The term refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers. A house is visitable when it meets three basic requirements: one zero-step entrance, doors with 32 inches of clear passage space, and one bathroom on the main floor you can get into in a wheelchair." (from visitability.org)

Not-So-Rosey Rental Rates

Gina Miserendino

The purpose of this article is to serve as an update on rental affordability and vacancy rates in Delaware, part of DHC's regular reporting on rental housing issues in our state.

It is important to keep rental housing in the public discourse not only because close to 30% of Delaware households rent, but renting will always represent a desired and viable means of housing for any number of families spanning the lifecycle. It remains a steadfast tool to work toward the national housing goal ".. the implementation as soon as feasible of a decent home and suitable living environment for every American." (1949)

Rents and Incomes

As reported in the National Low Income Housing Coalition's *Out of Reach 2010* report (NLIHC 2010) and as covered in *Who Can Afford to Live in Delaware 2010 (DHC2010)*, the Fair Market Rent , the rate set annually by HUD, for a modest two-bedroom apartment in Delaware, is $1004/month. This is a 49% increase since 2000. In order to afford this rent and utilities without paying more than 30% of income on housing, a household has to earn $19.31/hr. working 40 hours/week, year round. This is known as the housing wage. Working at the federal minimum wage of $7.25/hr., a family must have 2.7 full time wage earners working full time or one wage earner working 107 hours per week to afford the state FMR. The *Out of Reach 2010* estimates that 50 % of renters in Delaware cannot afford the two-bedroom FMR.

Vacant Rental Units in Delaware

Vacant For-Rent Units (All)	9,350
Estimated Vacant For-Rent Substandard Units	280
Vacant For-Rent Units, Standard Condition	**9,075**
Source HUD 2009 CHAS Data (2005-2007 ACS estimates) courtesy DSHA	

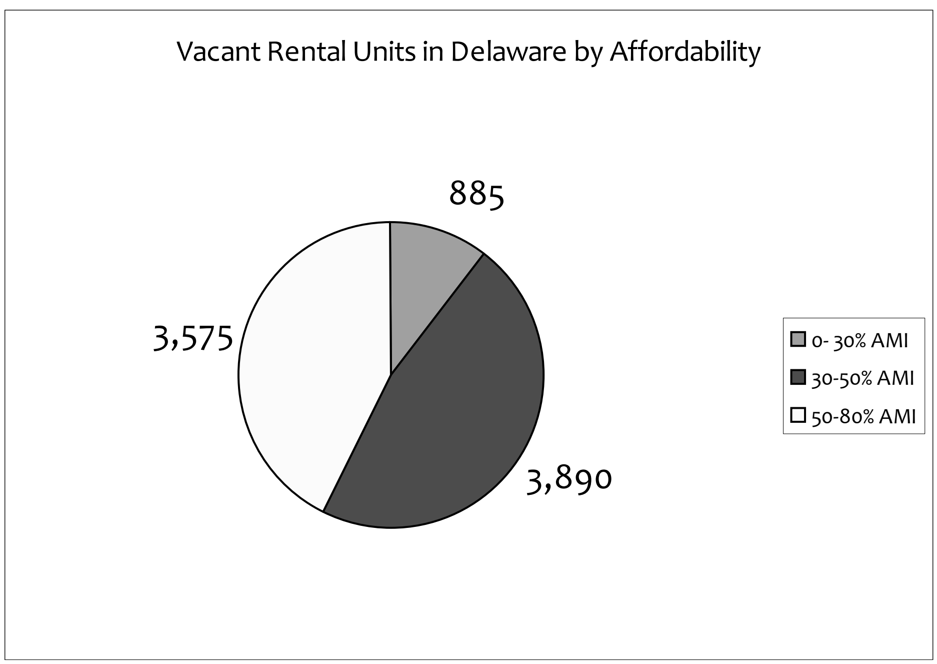
In New Castle County/City of Wilmington the housing wage is $21.06/hr. and the Fair Market Rent (FMR) is $1,096/month; in Kent County/ City of Dover it is $16.12/hr. with the FMR $838/month, in Sussex County the housing wage is $14.33/hr. and the FMR is $774/month.

Delaware ranks 39th (with 52 being the most expensive) when states are ranked by their housing expenses. 50% of its renters cannot afford an FMR-modest two-bedroom unit in their county.

The extremely low income (<30% AMI) renter households in Delaware have an *immediate and pressing need* for at least 13,422 rental units affordable to them. This includes both new units and households who need assistance for their current rental unit (DSHA, 2009). Delaware State Housing Authority's *2008-2012 Statewide Housing Needs Assessment*, based on components including household growth projections and cost-burdened households, projects the need for 1,132 additional units assisted with either project-based or tenant-based assistance (DSHA, 2008).

Rental Vacancies

With this information, one might question the current media discussions that focus on rental vacancies. According to the "State of the Nation's Housing 2010" (Harvard, 2010), nationwide while there was



an increase of 800,000 renter households, the combination of new multifamily completions and an increase of for-rent homes on the market outstripped this gain. However the needs of the rental market are not uniform. ".. the number of vacant rental units offered for $1,500 or more per month shot up 23 % while the number offered for less than $600 was virtually unchanged from a year earlier." At the end of 2009 the Delaware vacancy rate was 12.4 % compared to the U.S. rate of 10.6 %. (Census.gov)

The *State of the Nation* reports that both starts and sales of multifamily properties nearly ceased in 2009. This was especially true in the affordable rental market where there was a precipitous drop in the demand for low income housing tax credits (LIHTC). When the dominant financial institutions in the tax credit market's bottom lines went from profit to loss, there was not taxable income to offset. This program was not revived until federal stopgap measures e.g. the LIHTC exchange program and TCAP went into effect in late 2009.

Preservation Measures/Needs

Preservation of affordable units though rehabilitation of at least 476 LIHTC units at 8 sites was threatened by the inability or unwillingness of investors to complete projects. Through the assistance of the Tax Exchange, TCAP, and other ARRA [stimulus] funds all of these units will be completed on time.

DSHA data indicates that there are 110 assisted sites where contracts will expire between July 1, 2010 and July 1, 2020. DSHA monitors these contracts and works with owners to maximum the possibility of long term extensions.

The availability of vacant rentals in Delaware affordable to low income households appears to contrast to national data. 92% of vacant, standard condition units are affordable to≤ 80% AMI households. Even with the high vacancy rate, the actual number of units needed for extremely low income households exceeds the total units vacant.

There is also a mismatch of units affordable and available to ELI households. Some units affordable to the ELI are occupied by higher income tiers, making them unavailable to ELI households. Even if all of the vacant units that are affordable to the ELI were magically to be occupied by ELI households, there would yet be a need to build an additional 247 units for ELI families.

Funding of the National Housing Trust Fund is vital-- Delaware would receive $3 million for building new or rehabilitating ELI units. Government, industry, tenants, and advocates must collaborate to preserve older, and increase production of new, affordable units.

Extremely Low-Income in Delaware

30% of median annual income for a four-person family in is:

Kent	$17,750
New Castle	$23,500
Sussex	$17,500.

The 2009/2010 federal poverty guideline for a family of four is $22,050

Sources:
Census 2000, http://census.gov/hhes/www/housing/hvs/hvs.html
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DSHA, Final Report of the Working Group on Extremely Low-Income Housing Needs, December 2009, http://www.housingforall.org/ELI%20WG%20Final%20Report%20121409.pdf
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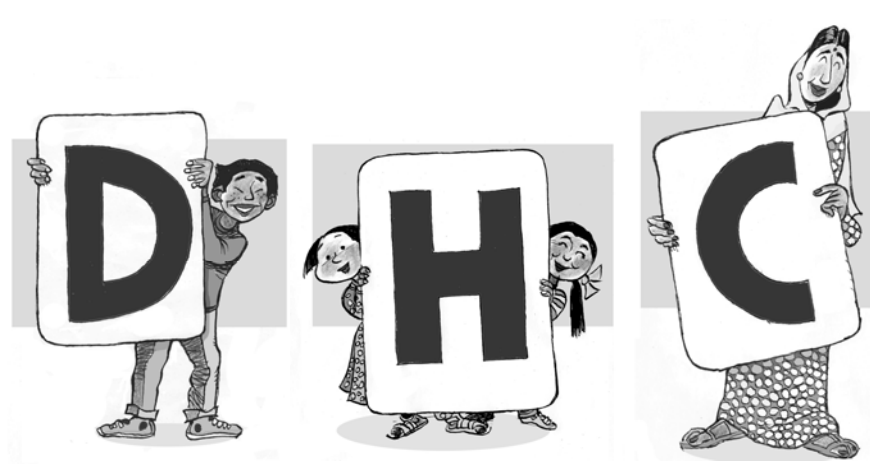
Harvard Joint Center on Housing Studies, the "State of the Nation's Housing 2010" http://www.jchs.harvard.edu/son/index.htm



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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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