

The Challenge

The State of Delaware needs to increase its stock of affordable housing. From 2000 to 2006, housing prices statewide increased 95%. Rental rates increased 17%. Meanwhile, Delaware's workforce population, earning up to 100% of the area median income (nurses, policemen, teachers, construction workers, retail sales persons, and restaurant workers), was being priced out of the market. Economic trends show an employment sector change to service and manufacturing, where incomes have remained stagnant. (From 2000 to 2006, incomes in this sector increased only five percent.) This is occurring at the same time federal resources for affordable housing have been scaled back. As a result, it is increasingly important that state and county officials and local municipalities have strategies in place to encourage the development and preservation of safe, decent and affordable housing. Many of Delaware's small communities, however, cannot afford the high cost of professional housing studies.

An Innovative Solution

Recognizing that communities play a key role in addressing housing challenges, the Delaware State Housing Authority (DSHA) developed the *Affordable Housing Resource Center (AHRC)* to provide an economically feasible resource for local government officials and public viewers to learn how to determine their communities' housing needs and develop strategies to address those needs. DSHA partnered with the University of Delaware Institute of Planning (IPA) Department and the Office of State Planning to help develop the AHRC and provide ongoing training assistance, including an annual planning workshop for local officials, developers and planners. The workshop, "Housing for Delaware: Balancing Communities' Needs," is hosted by the University's IPA Department. The AHRC is a key part of the curriculum.

Launched in November 2007, the web-based AHRC offers workable solutions to the housing affordability problem in a comprehensive, educational format - complete with maps, diagrams, and illustrative photographs. It is a one stop shop of *affordable* tools and strategies that can be used to increase affordable housing for residents with low to median incomes (80-115% of the local median income). The site is divided into two separate documents: *DSHA Tools & Strategies Toolkit* and *Delaware Municipal Comprehensive Planning: Guide for Writing Your Housing Element*.

Reach Targeted Audiences

Given current economic trends statewide and nationally, DSHA understands the importance of getting word of the AHRC site to its intended audience. Beginning in November 2007, DSHA has provided workshops to attendees at the Governor's Conference on Housing and to Maryland's Department of Housing and Community Development. DSHA is providing outreach to individual towns through an extensive mail campaign that includes letters introducing community leaders to the site and a CD containing both elements of the site. (The CD is included with each copy of this nomination.) The website is also available on the Delaware Office of State Planning's website, the University of Delaware IPA website, and Sussex County, Delaware's website. As mentioned above, the site is also promoted by the University of

Delaware IPA Department in its annual workshop, "Housing for Delaware: Balancing Communities' Needs." DSHA included a story about this site in its May 2008 newsletter, *Under One Roof*, which is sent to 2000 housing industry professionals in the State of Delaware and nationally.

Summary: Affordable Housing Resource Center

Accessible at: www.destatehousing.com

DSHA Tools & Strategies Toolkit:

The toolkit provides a basic primer on planning tools that local governments can use to create, preserve, and promote affordable housing development in their respective jurisdictions. The tools provide specific information, such as: how local governments can apply the tools; the tool's ability to address local housing needs; and the tool's proven success in other communities. Tools include: (A) *Planning and Zoning Tools* – Accessory dwelling units, Affordable Housing Good Design, and Inclusionary Zoning; (B) *Long-term Affordability Tools* – Community Land Trusts (CLTs), and Shared Equity Homeownership; and (C) *Other Local Solutions* – Developer Incentives, Ensure Availability of Sites for Affordable Housing, Generate Capital for Affordable Homes, Reduce Regulatory Barriers.

Creating a Balanced Housing Stock:

DSHA prepared a guide that provides basic information for a municipality to perform a housing analysis and create a housing plan. This guide describes the data needed to examine housing supply and demand, as well as the affordability of the housing units for the town's residents. After data has been analyzed, a housing plan can be created to set measurable affordable housing goals for the community. Below is the opening paragraph of this document:

Creating a balanced housing stock in your town allows residents a choice in where they want to live without putting a strain on their purse strings. Poverty can be reduced in small towns. However, housing costs are so high that many are forced to live far from work. Fragmentation of residents, services and infrastructure results. A balanced housing stock in your town can significantly improve the quality of life for residents and the economic competitiveness of the region Your town's housing stock is its largest, long-term investment.

Additional Resources:

Additional resources have been strategically placed on this website in order to help readers achieve their community objectives, including a Housing Data Section, Housing Needs Assessment Report, DSHA Quarterly Real Estate Data Report, DSHA Quarterly Affordability Gap Report, Links to town and county Comprehensive Plans, housing news pertaining to the use of the tools in the toolkit being used in Delaware and throughout the country, links to other

housing resource sites to enable readers to further their education, and links to the Governor's Livable Delaware site.

Provide Benefits that Outweigh the Costs:

DSHA created the AHRC in-house in partnership with the University of Delaware and the Delaware State Planning Office. Other than normal staff time and materials, there were no other costs involved. It is a win-win enterprise, providing benefits to each of the partners as noted below, and to Delaware's local jurisdictions, who now have planning tools available to them at no cost. Furthermore, DSHA offers technical assistance to anyone who asks for it – at no charge.

Achieve Intended Results:

The Affordable Housing Resource Center is relatively new. Since the website's inception in November 2007, DSHA has presented the website at the annual Housing Workshop provided by the University of Delaware IPA Department, the Governor's Conference on Housing, and to the State of Maryland's Department of Housing and Community Development. In addition, DSHA is engaged in a mail campaign to town leaders in Delaware. The Housing Element Guide has generated responses from several towns, including the town of Elsmere, in New Castle County. DSHA and the University of Delaware IPA have been asked to assist this town in the development of their Housing Chapter. DSHA has also received calls from housing consultants to assist them in creating a balanced housing stock through their Comprehensive Plan and to answer technical questions.

Edward O'Donnell, Policy Scientist/ Instructor with the University of Delaware IPA, believes the Affordable Housing Resource Center is making a difference in Delaware. In a letter to DSHA he stated, "The DSHA Tools & Strategies Toolkit and the Guide for Creating a Balanced Housing Stock are proving to be great assets for Delaware's towns. As towns struggle with meeting their housing needs, these two tools provide both basic information and policy guidance. The access to these tools, both in hard copy and on the DSHA web page, is an excellent way to disseminate the information. In addition, the willingness of DSHA staff to work with the towns as they use these tools only increases their usefulness. Currently, IPA is engaged with the towns in a variety of ways, including work on comprehensive plans and municipal training programs. The DSHA tools are proving to be a great benefit to all."

David Edgell, AICP, of the Delaware Office of State Planning Coordination, also believes the AHRC is making a difference, "Local governments, consultants, and private citizens now have ready access to the most comprehensive and updated information on housing that is available.... leading to a more informed discussion of housing issues, and more creative responses to housing needs embedded in the comprehensive plans." (Please see attached letter from Delaware's Director of State Planning, Constance Holland.)