

# Delaware State Council on Housing



**FY2018 – 2022  
Strategic Plan**

June 2017



The Delaware State Council on Housing fully supports Equal Housing Opportunity, the principles of the United States Fair Housing Act (Title VIII of the Civil Rights Act of 1968) and Delaware Fair Housing Act (Delaware Code Title 6, Chapter 46), and the elimination of discrimination in housing based upon race, color, national origin, creed, sex, marital status, familial status, source of income, age, sexual orientation or disability.

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## Purpose and Structure of the Council on Housing

The Council on Housing serves in an advisory capacity to the Governor, Housing Director and General Assembly on matters relating to housing in the State of Delaware. The Council studies, researches, plans and advises the Governor, Housing Director and the General Assembly on matters it deems appropriate to enable the Delaware State Housing Authority (DSHA) to function in the best possible manner. Further, the Council forms a link between state government and the community and provides a forum for the public to comment on housing programs, policies and laws. Council's enabling legislation, [bylaws](#), meeting minutes, agendas and annual reports, are available on the Council's webpage at <http://www.destatehousing.com/DirectorsOffice/Council.php>

The Council on Housing consists of 11 members appointed by the Governor, and meets the second Wednesday of each month. According to state code, Council membership must include 2 members from each county, 2 members that reside in the City of Wilmington and 3 members at large, 1 of which is a member of a tenant organization and there shall be no more than a bare majority representation of one major political party over the other major political party. The term of appointment to the Council is 3 years. Members are eligible for reappointment.

### **The members of Council as of June 30, 2017 are (one vacancy exists)**

***Hugh D. Leahy (Chair)***

***Corrine M. Massey***

***Vincent M. White (Vice-Chair)***

***Donna G. Mitchell***

***Robert V.A. Harra III***

***Ralph W. Peters***

***Connie S. Harrington***

***Ruth S. Sokolowski***

***Francis R. Julian***

***Norma H. Zumsteg***

Four (4) standing committees – Loan Review, Communications, Operations, and Housing Policy – support the work of the Council. The Loan Review Committee reviews Housing Development Fund applications with DSHA staff prior to action by the full Council and determines which applications are ready for full Council consideration. The Communications Committee prepares and disseminates communications to the Governor, members of the General Assembly and the public. The Operations Committee oversees all governance, compliance, nominating and member services duties of Council. The Housing Policy Committee assists the Council to review program policies concerning activities conducted by the Delaware State Housing Authority and to develop sound policy positions regarding affordable housing needs and initiatives in Delaware.

## Mission and Vision

Our **mission** is to advance Delaware's housing by improving the availability of and access to safe and affordable housing for low- and moderate-income Delawareans.

We carry out this mission by informing and advising the Governor, Delaware State Housing Authority Director, General Assembly, and the public on housing matters; this includes:

- Researching and reviewing housing and housing needs
- Evaluating alternatives
- Presenting recommendations
- Advocating to meet housing needs in Delaware
- Providing citizen input into the operation of DSHA, and in particular to the Housing Development Fund
- Increasing citizen input and ensuring transparency in the use of public resources directed to housing.

Our **vision** is that all people in Delaware shall have access to affordable and appropriate housing.

In pursuing this vision, the Council on Housing will be a respected advocate whose guidance is sought on affordable housing issues. Council members will be fully informed and competent advisors on affordable housing matters in Delaware and will be actively engaged in all aspects of the Council's work.

## Strategic Planning Process

Council began the strategic planning process in November 2016 with the intent to complete a new plan by June 2017. Council was supported in this planning process by the skillful facilitation and assistance of Larry Trunfio of the State of Delaware Office of Management and Budget.

Council began by reviewing progress on its [last strategic plan](#) developed in 2012; examining its current strategic position with an environmental scan and assessment of strengths, weaknesses, opportunities and threats; identifying priority areas; confirming goals; and then developing strategies, action plans, benchmarks, and timelines.

Throughout the process of establishing the Council's goals, we relied heavily on the [Delaware Housing Needs Assessment 2015-2020](#) prepared by DSHA; past interactions with housing stakeholders, the expertise of DSHA staff, and the knowledge and experiences of Council's membership. The Council on Housing primarily worked on this planning process as part of regular meetings on December 14, 2016; January 26, 2017; February 8, 2017; and March 8, 2017, all of which were properly noticed and open to the general public. Each of the Committees met in April 2017 to refine and expand on the draft action plans and strategies developed that were relevant to that Committee.

In this process, Council identified and refined four priority areas to focus its ongoing and expanded work over the next five years. These are detailed, along with action plans, responsibilities and benchmarks, in the following section.

The responsibility for the implementation of these priorities rests with the full Council. The chair has assigned each standing committee of Council – Loan Review, Communications, Operations, Housing Policy – responsibility for implementing the items identified in these action plans. For the most part, each Committee has responsibility for one priority area, although there are some items as noted under each where other Committees have may some responsibility.

Over the next five years the Council will endeavor to implement the action items contained within the priority area action plans included in the next section. As reflected in the annual calendar at the end of this report, Council intends to include a semi-annual strategic plan progress review on its regular meeting agendas to keep track of these activities. Council looks forward to continuing to work with DSHA and other stakeholders and, by implementing this strategic plan, improving the way Council works with them to advance the cause of affordable housing in Delaware.

## Summary of Environmental Assessment

In surveys and brainstorming sessions, Council identified the following strengths, weaknesses, opportunities and challenges:

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>• Council Members Expertise and Commitment</li> <li>• Positive relationships with political decision makers based on established credibility and a reputation for non-partisanship</li> <li>• Solid organization structure and effective processes</li> <li>• Open and trusting relationship with DSHA</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>• Difficulty in maintaining full council membership</li> <li>• Limited professional development of council members</li> <li>• Not enough customer and stakeholder feedback</li> <li>• Lack of Results Data</li> <li>• Responding to changes</li> <li>• Difficulty influencing housing agenda</li> <li>• Inconsistency in meetings</li> <li>• Time limitations of council members</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• Increase our understanding of customer and stakeholder needs</li> <li>• Build relationship with new government leadership</li> <li>• Increase influence in housing policy and planning processes</li> <li>• Pursue specific policy opportunities</li> <li>• Collaborate more with partners</li> <li>• Increase effectiveness of council operations</li> <li>• Increase knowledge about housing policy and best practices</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>• Funding Uncertainty</li> <li>• Potential changes in housing positions at the federal level</li> <li>• New leadership at state level</li> <li>• Loss of influence and impact</li> <li>• Economic pressures</li> <li>• Increase needs and rise in cost for housing</li> <li>• Lack of control over council appointments</li> <li>• Community Resistance</li> </ul>

*More detailed result of this assessment are available in the Appendix.*

## Priority Area 1: Optimal Council Operations

Advocate for and maintain a complete, competent, and active Council on Housing membership and committee structure.

### Goals

#### 1. Develop the skills and knowledge of Council members so that they are able to make informed contributions to the work of Council.

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. Provide a general orientation for new Council members.	Operations Committee & DSHA	Orientation to occur within 4 months of Council appointment.
b. Identify an experienced Council member to serve as “board buddy” or mentor to each new member.	Operations Committee	Designate a board buddy for a new member for up to 1 year.
c. Document a training & education plan each year with input from the Policy Committee – schedule of presentations in COH meetings, annual and other expected events and training opportunities.	Operations Committee	Solicit ideas and input in the May/June Council meetings and complete a tentative list for review at the July/August meetings.

#### 2. Promote a Council membership that is complete and representative of a wide range of backgrounds, experiences and professional expertise.

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. Update and maintain the current inventory of skill and experience areas of current Council members.	Operations Committee	Annual report of member skills inventory to be collected by first meeting of the FY. An updated report will be produced by the 3 <sup>rd</sup> meeting of the FY.
b. Identify any skills and experience needed or desired to complement the current and/or complete Council.	Operations Committee	Skills and experience to be identified by the 4th meeting of the FY.
c. Encourage citizen referrals to the Governor to help fill Council vacancies.	Operations Committee	Recruit at least 3 member referrals for each Council vacancy within 90 days.
d. Establish process for regular review of bylaws and membership requirements.	Operations Committee	Review bylaws and membership requirements by August/September Council meetings and subsequently annually by each August/September.

**3. Maintain active committees with clear ongoing activities and annual goals.**

<b>Action Item/Strategy</b>	<b>Responsibility</b>	<b>Benchmarks/Dates</b>
a. Ensure timely committee appointments.	Chair & Vice-Chair for all Committees	Ensure annual committee appointments by 2 <sup>nd</sup> meeting of FY.
b. Ensure all committees have a regular meeting schedule and document a program of work for each FY.	Chair & Vice-Chair as well as Operations Committee	Ensure committees have a regular meeting schedule by the 2 <sup>nd</sup> meeting of the FY and document a program of work for each committee by the 4 <sup>th</sup> meeting of the FY.

## Priority Area 2: Effective Advocate and Advisor

**Continue and expand Council’s engagement and communication with the Governor, General Assembly and other policymakers.**

### Goals

**1. Continue and expand Council’s engagement and communication with the Governor, General Assembly and other policymakers.**

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. Identify key decision-makers and influencers on housing policy in Delaware.	Communications Committee	List completed by October 2017 and updated annually in May.
b. Increase activities to engage with and influence policymakers <ul style="list-style-type: none"> <li>• Extend an annual invitation with the annual meeting calendar to the Governor to attend a Council meeting.</li> <li>• Seek meetings with Senate and House Housing Committees/Committee leadership.</li> <li>• Consider additional outreach via personal contacts to legislators as representatives of COH.</li> </ul>	Communications Committee	<ul style="list-style-type: none"> <li>• Extend an invitation to the Governor annually by January.</li> <li>• Request meeting with Senate and House Committees within 30 days of session convening.</li> <li>• Report on contacts made annually.</li> </ul>
c. Establish expedited process for COH approval of policy positions on legislation.	Policy Committee	<ul style="list-style-type: none"> <li>• Process proposed by December 2017.</li> <li>• COH approved by March 2018.</li> </ul>
d. Policy Committee will review regular legislative updates from DSHA.	Policy Committee	While General Assembly is in session, Policy Committee will review weekly legislative updates from DSHA and provide summary report at monthly COH meetings.

## 2. Become an active clearinghouse for thoughtful policy promotion.

Action Item/Strategy	Responsibility	Benchmarks/Dates
<p>a. Increase Council’s knowledge and understanding of best practices and content areas by:</p> <ul style="list-style-type: none"> <li>• Annually seeking volunteers from COH membership to brief COH as a whole on best practices related to their expertise and interests.</li> <li>• Providing quarterly reports/presentations to COH on relevant subjects from DSHA or other subject matter experts</li> <li>• Providing quarterly reports from Housing Policy Committee to COH on best practice topics.</li> </ul>	<p>Policy Committee</p>	<ul style="list-style-type: none"> <li>• Seek volunteers annually and develop annual calendar of presentations by June of each year.</li> <li>• Provide input to the Operations committee by May/June annually.</li> <li>• Quarterly reports and presentations</li> </ul>
<p>b. Attend annual meetings, events, conferences of stakeholders in the housing community (Ex: DAR, HBA-DE, DE-NAHRO) and share experiences with Council membership.</p>	<p>Policy Committee</p>	<ul style="list-style-type: none"> <li>• COH members will attend at least four stakeholder meetings in a calendar year as a representative of Council.</li> <li>• Request DSHA to provide an annual housing events calendar at the annual meeting to include regular housing-related meetings and conferences, including national and regional conferences of interest, supplemented monthly with ad hoc and special meetings.</li> <li>• Add routine agenda item for COH members to report on meetings/events attended.</li> </ul>



## Priority Area 3: Sustainable Funding

Advocate for adequate and reliable revenue sources for affordable housing production and programs in Delaware.

### Goals

#### 1. Understand best practices and strategies for funding affordable housing.

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. Review best practices on other funding sources, including related Councils, both within Delaware and in other states related to housing development funds and other long term funding areas.	Policy Committee	Conduct and complete research and review in Year 1 of strategic plan.
b. Review policy best practice to promote joint projects (e.g. SRAP).	Policy Committee	Report of recommendations for COH consideration ready by May to inform annual policy recommendation development.

#### 2. Create a common message promoting need for sustainable funding.

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. Work with advocacy community to identify a shared message and coordinated strategy.	Communications Committee	Develop message and partnerships in Year 2 of strategic plan.
b. Advocate for legislation as appropriate or necessary for potential initiatives related to sustainable funding (some strategies such as state tax credits, new fees, etc. would require legislation, not just budget allocations).	Communications Committee	Develop benchmarks in Year 2; update annually thereafter.

#### 3. Communicate with policymakers, esp. the Governor and legislators, about the importance of sustainable funding.

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. See Priority 2 Goal 1 for actions and schedule.	Communications Committee	See Priority 2 Goal 1 for actions and schedule.

## Priority Area 4: Effective and Efficient Use of Funding

Ensure that the HDF is being used as effectively and efficiently as possible for the development and preservation of quality affordable housing in Delaware.

### Goals

1. Continue to engage closely with DSHA through the policy development and application review process.

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. Continue Council participation in HDF Review Committee, LIHTC Review Committee, and Loan Review.	Loan Review Committee	All members of Loan Review Committee strive to participate in LIHTC and HDF Review Committees.
b. Ensure Council is engaged in the QAP development stakeholder feedback process.	Loan Review Committee DSHA	Engage (attend meetings as available and provide comments) in QAP overhaul in CY 2017 and annual policy development process.

2. Provide robust information to Council about the use and impact of HDF funds.

Action Item/Strategy	Responsibility	Benchmarks/Dates
a. Engage in annual reporting of performance and production, including historical trends, for Housing Development Fund (for example: set asides, leveraging, units produced/ preserved, analysis of applications and financing).	Loan Review Committee DSHA	Summer 2017 – Develop template for ongoing annual report and summary report.
b. Incorporate an ongoing summary report (topics may include but not limited to: summary of set-asides, recent projects, parameters and requirements) into regular Loan Review Committee meetings and Council meetings where projects are reviewed.	Loan Review Committee DSHA	September/October 2017 – Review first annual report with Loan Review Committee, Policy Committee, and Council. Continue annually in an early fall Council meeting.

## Annual Timeline for Strategic Plan Benchmarks

Council Annual Activities (Current – Now)													
Monthly reports to housing calendar events and reports from COH on any events attended + Quarterly Reports and presentations on relevant subjects and best practices.													
	July	August	September	October	November	December	January	February	March	April	May	June	
All Committees	<ul style="list-style-type: none"> <li>Election of officers</li> <li>Conflict of Interest forms</li> <li>Skills inventory collected</li> <li>Receive annual events calendar</li> <li>Semi-annual strategic plan progress report</li> </ul>	<ul style="list-style-type: none"> <li>Committee chairs and assignment</li> </ul>	<ul style="list-style-type: none"> <li>Member skills &amp; gaps report to Council by 3<sup>rd</sup> meeting of the FY</li> </ul>	<ul style="list-style-type: none"> <li>Review and approve annual report</li> </ul>	<ul style="list-style-type: none"> <li>Meet with Governor</li> </ul>	<ul style="list-style-type: none"> <li>Annual Luncheon</li> </ul>	<ul style="list-style-type: none"> <li>Semi-annual strategic plan progress report</li> </ul>	Provide testimony at budget meetings			<ul style="list-style-type: none"> <li>Ideas and input solicited by Operations Committee for upcoming year's training &amp; Education plan</li> </ul>	<ul style="list-style-type: none"> <li>Slate of officer nominations presented</li> </ul>	
Operations		Annual review of bylaws & membership									Seek nominations for officers	Present slate of nominations	
Policy					(January – June) Review weekly legislative updates from DSHA and provide summary report at COH meetings.							Annual policy recommendation items to inform Annual Report	Annual calendar of presentations developed.
Loan Review			Review annual summary of HDF activity and report to Council	(Oct – Dec) Participate in QAP Development Process									Participate in LIHTC Review Committee
Communications		Develop and review annual report	Develop and review annual report	Annual Report complete	Annual meeting with the Governor		Extend annual meeting invitation to the Governor	COH Testimony at JFC and Bond Bill Committee Hearings		Request meeting with Senate and House Committees		Annual list of key decision-makers and influences on housing policy complete	

## Appendix: Environmental Assessment

In surveys and brainstorming sessions, Council identified the following strengths, weaknesses, opportunities and challenges:

### Strengths

#### Council Members Expertise and Commitment

- High quality members (experience, commitment)
- Membership of council – members who care about affordable housing and have experience in this area
- Members of council care about affordable housing. Therefore they are more vocal about issues they hear about, inconsistencies they see, goals they want to achieve and don't simply rubber stamp DSHA initiatives, loans, grants, policies, etc
- Caring, involved, passionate members
- Commitment to Council
- Council Diversity
- Diversity of skills, geography, backgrounds
- Non-partisan and diverse group of Council members
- Membership Skill Sets
- Members have appropriate skill set to accomplish its mission
- Members of the Council are serving because they care about housing for those who are the most vulnerable. This is all volunteer work and most of us (probably all of us) could be doing other volunteer activities, if we chose.
- The Council is committed to working together for the greatest impact—whether it be exploring an issue or serving on committees that are more routine in nature.
- Dedication to meeting housing needs of low and middle income citizens; willingness to go public on sometimes sensitive housing issues
- Breadth of experience and capabilities of COH members
- Membership of council – members who care about affordable housing and have experience in this area
- Members care
- Financial analysis

#### Credibility / Reputation / Influence

- Credibility (non-partisan, volunteers)
- Ability to influence through authority, expertise, and mandate
- Access to Delaware political decision makers
- Non-Partisan---this important because the problems being addressed are best addressed when the focus is on the problem and the people who are suffering or have a need rather than on its priority as an issue taken by a political party.

#### Structure / Processes

- Solid organizational structure (committees, by-laws, and operating procedures)
- Open and trusting relationship with DSHA director and staff

- Council provides independent/four-eye review of grant and loan proposals that have been preliminarily approved by DSHA. This allows for questions and potential for added contingencies/controls where it is perceived it is needed
- Provide a good venue promote communications between and among stakeholders
- Active, talented committees
- Forum for information sharing, priority setting
- Good communication

### **Relationship with DSHA**

- Council has staff resources. Council does not always have expertise nor time to do intricate work on policy updates, annual report, investigating issues. The DSHA staff is wonderful in helping Council with this.
- Relationship with DSHA staff
- Open, trusting relationship with DSHA
- Staff Resources
- Expertise of DSHA staff advisors
- Open and strong/trusting relationship with DSHA. There is no fear on either side of voicing opinions
- Open, trusting relationship with DSHA—we need to work together because we have distinctly different roles in addressing the affordable housing issues in DE.
- Staff resources-our DSHA staff is professional, always looking for innovative solutions that have impact. We have been especially privileged to have Anas as a very talented, open-minded, sincere leader who is about action not just words.
- Understanding and support of DSHA capabilities; support of Council by DSHA

## **Weaknesses**

### **Council Membership**

- Filling vacant membership spots
- Uneven member expertise (turnover, experience levels)
- Persistent vacancies (Statutory membership requirements make it difficult to fill vacancies)
- Membership vacancies on Council unfilled for lengthy periods
- Legislative mandate - there are too many criteria to meet in recruiting a new council member. It has made it difficult to add members
- New member assimilation can take too long
- Lack of term limits to insure flow of fresh ideas onto Council
- Legislative mandate; inability to fill a council seat
- Lack of a legislative mandate
- We remain short of a full Council so perhaps we need to be more active in recruiting good candidates for any vacancies that may come up or currently exist.

### **Professional development of council members**

- Professional Development
- Professional development/orientation of new council members and refresher training for existing members

- Long term members can always learn more and contribute more based on their new knowledge. Since for most of us, our primary career engagements are not about affordable housing development or the systems that make it work for better or worse, we can all benefit by more knowledge.
- Challenges to devoting sufficient time to Council activities
- We can improve our learning curve for new members by being certain that everyone gets enough information and has an opportunity to ask questions so they can become active in the discussion and voting with more knowledge.

#### **Limited Customer/Stakeholder Feedback**

- Limited stakeholder/public input to work of council
- Lack of customer/stakeholder feedback. We don't hear what non-profits/developers/community thinks about our work, nor do we hear enough about how they think DSHA is performing
- We need to be aware of unmet needs so we can address any that we wish to champion.
- Creating the productive forum for constructive feedback from stakeholders

#### **Council Operations**

- Inconsistency in meetings: some require 2-3 hours and some only require 1.5 hours. Can the loans/grants be spread out more during the year in order to even out the meetings
- Not all committees achieving full scope of responsibility
- Time management - in our meetings, too much time used for loan review leaving little time for other important topics (e.g. non-profit input, current trends, etc.)
- Limited time available to research issues (no dedicated staff; members are volunteers)

#### **Lack of Results Data**

- Data summarizing funding amounts for housing from various resources and how we are progressing during the year. We get it verbally; however, it would be better to see it in writing at least quarterly. Written materials can be referred to more easily vs trying to remember conversations.

#### **Responding to changes**

- Inability to take timely positions on housing issues; information is usually available too late, or it takes too long to put an issue before the entire Council
- Lack the authority to move in a directions other than what placed on our plates
- Lack of time discussing current and impending issues

#### **Difficulty influencing housing agenda**

- Not pushing the agenda enough
- Determining how best to unify around/advance policy priorities and advocacy
- Insufficient involvement in DSHA strategy development
- We need to be vigilant in advocating for programs we believe in and that will positively impact affordable housing in DE.

### **Opportunities**

#### **Increase our understanding of customer/stakeholder needs**

- conduct customer/stakeholder analysis

- Forum for input from others (on products, policies, housing market, services provided to low-mod families from other state agencies, etc.)
- Serve as center point for public/stakeholder input on State policies and programs
- We need to learn what the needs of our constituents are: developers, non-profits, special population representatives, and determine are there other needs that are not currently being addressed...the people who are “on the fringes”— homeless or persons released from prisons with no place to call home.
- Learn ways to combat the “not in my backyard” mentality that creates barriers.

#### **Build relationship with new government leadership**

- Seize favorable current government which has been more willing to listen than in the past.
- Work with new state leadership to advance affordable housing initiatives, policies and priorities
- Provide stronger advocacy voice to governor and legislature
- We have been very fortunate to have had the ear of a governor who cares about housing for all DE citizens, particularly the poor or underserved populations. We need to encourage our new governor to pick up the torch.
- Gain support of new administration

#### **Increase influence in housing policy and planning processes**

- Be the forum to advance new ideas, formulate new approaches to policy and funding
- Be more proactive in identifying legislative opportunities
- Seize favorable opportunities when they present themselves to achieve our goals government

#### **Specific Policy Opportunities**

- Incorporate housing into the statewide land use planning process
- Continuing emphasizing single family owner-occupied housing rehab
- Continue pressing for optimal location of new low and moderate income housing
- Increase the number of available low and moderate income rental units
- Encourage the use of private developers
- Leverage DDD and other sources to advance affordable housing opportunities

#### **Collaboration**

- Seize collaboration and partnership possibilities
- bring jurisdictions together
- Bring all jurisdictions together to develop plan for Delaware to meet underserved (special) populations – include other state agencies and merge with land-use planning
- Learn from non-profit housing organizations about what they are doing, what they are using DSHA money for and how it is going and what issues they are seeing.
- Explore use of technology - how to exploit it to bring in larger pools of financing and to get more partners together to create/rehab housing

- Play proactive role in bringing together non-profits and developers - get better needs assessment from them

### **Increase effectiveness of council operations**

- Increase Council impact by Re-energizing committee level work
- We should explore better ways to mentor new Council members so they will be better prepared to be involved.
- Revise state code regarding membership requirements

### **Increase knowledge about housing policy and best practices**

- Benchmarking against other states and collaborate as appropriate
- It could be useful to learn more about the programs that are being used by other states that we might be able to adopt...or new federal programs that we might build upon in a new, innovative way.

## **Threats**

### **Funding Uncertainty**

- Uncertainty of funding at Federal and State levels (especially lack of general fund budget line for HDF and lack of dedicated revenue sources)
- Uncertainty of funding (federal / state)
- Apparent state budget pressures that might lessen necessary funding
- budget line item
- Uncertainty of funding (federal/state)
- No line item in budget - relying on one time resources
- Lack of stable line item budgeting for state affordable housing programs
- State budget limitations; lack of dedicated sources for critical programs
- Federal budget limitations; reduced support for social support programs
- HDF budget uncertainty – no line item
- Federal & State funding uncertainty
- How will the budget shortfall in this upcoming year affect our ability to address the needs of our constituents?
- This should probably be first: the HDF needs to be a line item, not an afterthought.

### **Potential changes in housing positions at the federal level**

- New federal legislature and perceived negative comments regarding current housing status for low to mod families from President elect and certain cabinet nominees
- election results and changes
- Results of federal elections and the impact on funding (HUD, etc.), taxation, and support of housing
- Possible reduction in civil rights enforcement (especially fair housing) at federal level
- Potential changing federal priorities that might lessen funding
- What can I say: Trump—what impact will his administration have on federal programs upon which we depend?

### **New leadership at state level**

- Are there other important players in this new administration that we need to get to know better and plan to work together.

### **Loss of influence and impact**

- Our mission will lack relevance
- More myopic developments of agendas and development choices
- Focus on the maintenance and not the cure.
- Lack of integration of affordable housing solutions in non-poverty census tracts or zip codes
- Can we find some new partners that together we can do some new things? When times change we need to be nimble.

### **Economic pressures**

- Economic pressures - inflation, cost increases, rate increases and lending practice changes

### **Increase needs /cost for housing**

- Needs for affordable rental is going up while resources are going down
- Cost of affordable housing development is rising and funding resources not keeping up with the pace.
- Rising real estate and rental costs jeopardizing affordability for more Delawareans
- Housing needs continue to outpace resources
- Need for affordable rental is increasing while resources are going down.
- Housing development cost increases are outstripping income increases for low and moderate income citizens, making it harder and harder to provide truly affordable housing
- Needs are increasing
- Influx of retirees to eastern Sussex County creates need for more low-wage service employees with no local housing available for them.
- Lack of affordable housing choice

### **Council operations**

- No control over appointments to Council; persistent vacancies

### **Community Resistance**

- NIMBY
- NIMBY attitudes restricting placement of new low and moderate income housing developments

## Customer and Stakeholder Needs over next 3-5 Years

<b>Top Customer Stakeholder Needs to focus on for next 3 – 5 years</b>	
<p><b>State and local governments</b></p> <p><b>Governor and Legislature</b></p> <p><b>State agencies</b></p>	<ul style="list-style-type: none"> <li>• Creating policies that align interests and priorities</li> <li>• Communicate the importance of supporting low to mod housing financing to help them decide how much funding should be allocated to housing</li> <li>• Communications to Governor - Annual report and other communications</li> <li>• Gain support of incoming administration</li> <li>• Working with newly elected government officials and any new members of the joint finance committee to educate them about the important role affordable housing plays in lowering crime rates, improving outcomes for students, providing a safe transition for people coming out of foster care, moving from institutionalization, a home for the homeless, a place to start rebuilding your life.</li> <li>• Affordable housing land-use issues with various municipalities who may not be friendly supporters. What role can we play in changing the perception?</li> <li>• Informed and non-partisan policy recommendations</li> </ul>
<b>Home buyers and renters</b>	<ul style="list-style-type: none"> <li>• Rental and Purchase housing affordability while rents and prices are rising faster than incomes</li> <li>• Working to make it easier for people to apply for and secure an affordable rental unit. In some cases maybe it is appropriate to suggest: “Give your landlord a hug!” as the counterpart to “Kiss your landlord goodbye.”</li> </ul>
<b>Housing advocate groups</b>	<ul style="list-style-type: none"> <li>• providing a forum for constructive, solutions-focused input</li> </ul>
<b>DSHA</b>	<ul style="list-style-type: none"> <li>• DSHA - Recommendation for loans/grants to enable funds to be distributed to developers and service providers to ultimately help the families in need</li> </ul>
<b>Developers</b>	<ul style="list-style-type: none"> <li>• creating funding structures that encourage creativity, competition and development</li> </ul>
<b>Residents</b>	<ul style="list-style-type: none"> <li>• Advocacy voice for housing needs</li> </ul>
<p><b>Other key groups:</b> For-profit developers, Non-profit partners, Energy providers, Fair Housing providers, Bankers, Insurance providers, Special Needs, and Civics.</p>	
<p><b>General Needs:</b></p> <ul style="list-style-type: none"> <li>• Expert advice; timely, reliable information; and new opportunities for unaddressed needs</li> <li>• Sound recommendations for funding through HDF</li> <li>• Open public process for decision making</li> <li>• Voice of support for affordable housing</li> <li>• Public forum for stakeholders to express ideas and concerns</li> <li>• Cost-reduced development and construction to provide lower final costs for housing</li> <li>• Increased efforts at owned single family home rehab</li> <li>• Learn more about the quality of housing counseling... what does being a member of the DE Housing Counseling Federation mean?</li> <li>• Work on the top priority items created in this Strategic Plan and report on them as a regular course of business at our Council meetings so we are intentional about moving them forward.</li> <li>• Dedicated income sources for affordable housing programs</li> <li>• More effective and timely advocacy</li> </ul>	