In This Issue
Introducing DSHA’s New Director ...................... 1
Delaware Council on Housing Welcomes Ralph Peters ...................... 1
Governor Minner Honors Sandy Johnson .................. 2
“Snapshots from the Overlooked,” A Photovoice Project Opens to Full House ......................... 3
Emergency Shelters Receive Financial Boost ...................... 3
DSHA Employees Participate in Habitat Build ..................... 4
City of Wilmington Commits Funds to DEMAP ................ 5

DSHA’s New Director: Anas Ben Addi

Anas Ben Addi has been selected by Delaware’s new Governor, Jack Markell, to take the helm as Director of Delaware State Housing Authority.

For the past three years, in his capacity as DSHA’s Director of Housing Finance, Anas supervised the administration of the housing finance programs, with an average annual volume of $400 million. The Housing Finance Division offers a wide variety of homeownership financing, housing rehabilitation, and foreclosure prevention programs. Anas oversaw 10 Mortgage Revenue Bond issues (total: $950 million), which assisted more than 5,000 Delawareans purchasing their first homes.

Under his stewardship, the Finance Section created the Delaware Emergency Mortgage Assistance Program (DEMAP), which provides foreclosure prevention assistance.

Throughout his tenure in DSHA’s Finance office, Anas has worked with Moody’s (a bond rating agency) to upgrade the DSHA single family bond rating from Aa3 to Aa2 and then Aa1.

Prior to his promotion to Finance, he served as a Management Analyst III in the Planning and Community Development Section. In that capacity, he directed and administered the research, development, and implementation of new affordable housing programs.

Anas received his Bachelors Degree in Business Administration, with a concentration in Finance, from the National School of Management in Morocco. He also holds a Masters Degree in Business Administration from Wilmington University, and teaches Finance as a part-time instructor with Delaware Technical and Community College.

Council on Housing Welcomes New Member, Ralph Peters

Delaware Council on Housing recently welcomed new member Mr. Ralph Peters. Mr. Peters’ business career spans 37 years in business and strategy development, marketing, management consulting, and human resource management (McKinsey & Company, General Electric, Westinghouse, United Aircraft and others). He retired in 1991 as Vice President, Business Development, of Bryant Electric, a business unit of Westinghouse, with a post-retirement career in biotech sales and property management. His nonprofit experience includes the Presidency of three condominium Boards of Directors and leadership positions in Interfaith Community Housing of Delaware and Sussex County Habitat for Humanity.


(Continued, Page 5)
A Tribute
For
Sandy Johnson

Governor Ruth Ann Minner and more than 70 DSHA employees and friends paid tribute to Sandy Johnson on the eve of her leaving DSHA after eight years as Director.

Sandy responded with a tribute of her own to Delaware’s Governor of eight years and to Anas Ben Addi.

Anas was recently appointed by Delaware’s newly elected Governor, Jack Markell, as Director of DSHA.
Delaware State Housing Authority (DSHA), in partnership with Friendship House of Wilmington, celebrated the launch of “Snapshots from the Often Overlooked,” an exhibit for a Photovoice project created by residents of Andrew’s Place, a homeless shelter for men over age 55 located at Saints Andrew and Matthew Episcopal Church.

The December 18th opening exhibit of photographs, attracted more than 100 attendees to the gallery space in the Crosby Hill Building at 6th and Market Streets in Wilmington. The participants from Andrew’s place spent two months taking pictures of subjects that are most pertinent to them. The exhibit focused on three themes: What is a home?, People, and Public Spaces. Several of the photographers were on hand to discuss their project and its impact.

Bill Perkins, Director of Friendship House, said, “If I were to state one accomplishment of this Photovoice Project, it is the transformative effect it has already had on the lives of the men who participated. In communicating their observations and feelings through photographs, they have realized a new sense of purpose in their lives.”

The Photovoice exhibit was also open during the Wilmington Art Loop in February.

Photovoice is a grassroots approach to creating social and legislative change originally developed in 1994 by Caroline Wang and Mary Ann Burris, who worked to improve the lives of women in the rural Yunnan province in China. The methodology has proven to be an effective mechanism for identifying problems unique to a particular marginalized population, and then communicating these issues to policymakers.

For more information about the Photovoice Project, please contact Valerie Miller, Delaware State Housing Authority, at (888) 363-8808, or valerie@destatehousing.com.

Emergency Shelters Receive Financial Boost

Nine Delaware emergency and transitional shelters for the homeless received a financial boost from Delaware State Housing Authority to continue to bring needed services to the homeless in lower Delaware. A total of $99,187 in federal funds was awarded to homeless providers through a competitive application process in which DSHA has participated for twenty-one consecutive years.

DSHA administers the federal Emergency Shelter Grants (ESG) Program in Kent and Sussex Counties.

Agencies receiving awards include:

- Home of the Brave Foundation, Inc., Milford - $12,000 to assist with essential services and operational expenses of providing homeless and transitional housing assistance to veterans.
- The Shepherd Place, Inc., Dover - $12,000 to defray operating costs. The shelter serves families and unaccompanied single women.
- Sussex County Community Crisis Housing Services, Inc., Georgetown - $12,000 to assist with operational expenses of providing assistance for homeless families living in the emergency shelter. The shelter serves men, women and children.
- Whatcoat Social Service Agency, Dover - $17,000 to assist with homeless prevention activities, such as emergency rental or mortgage assistance for persons that are in imminent danger of being homeless, and operating expenses.
- Casa San Francisco, Milton - $18,000 to provide homelessness prevention activities for homeless men and women, and operating expenses.
- Aid in Dover, Dover - $9,500 for operations serving homeless youth.
- God’s Way Transition Home, Milford - $5,000 for operating costs; The facility serves single men who have completed a Christian Rehabilitation program.
- Mission of Hope, Seaford - $8,600 for operations and essential services.

Vol. 7 No. 2 Winter/Spring 2009
Hammering for Housing:
DSHA Employees Participate in Building Homes

Employees of Delaware State Housing Authority hoisted framing, swung hammers and nailed roofing to help low-income families complete homes the families are building through the Milford Housing Development Corporation's (MHDC) Self-Help Housing Program. The homes are located in Laurel and in Coverdale.

The October sun warmed the workers as they eagerly carried out their tasks for this worthy cause. Under the capable direction of MHDC staff the novices learned how to “measure twice and cut once,” as well as other helpful construction techniques.

The employees enjoyed helping the families and are looking forward to their next building adventure.

Top Left: Vicki Powers measures twice while Pam Spencer looks on.
Top Right: The Laurel Build crew raises the framework.
Left: Patti Truitt installs the roof on the Coverdale home.

Emergency Shelter Funds

Services for homeless adult males.

Abriendo Puertas, Georgetown - $5,000 for essential services and operations to serve non-English speaking Latino women who are victims of abuse, and their children.

According to former DSHA Director Sandy Johnson, “With nearly one-third of Delaware's homeless population located in Kent and Sussex Counties, shelters and agencies providing housing greatly need our help. The grants will enable more homeless Delawareans to have a roof over their heads, plus receive the support they need as they seek permanent housing. DSHA's goal is to have every emergency shelter adequately equipped with space and services so that no homeless person or family is turned away.”

Since the Emergency Shelter Grants Program first became accessible through the U.S. Department of Housing and Urban Development in 1987, DSHA has awarded $1,422,567 to assist, improve or expand the services provided by Kent and Sussex County shelters and homeless service providers.

For information on next year’s application process, contact Paula Voshell at DSHA, (302) 739-4263, or paula@destatehousing.com. Information can also be obtained through DSHA’s website at www.destatehousing.com.

Wilmington Commits Funds to DEMAP

Wilmington fulfilled its commitment to assist with the funding of the Delaware Emergency Mortgage Assistance Program (DEMAP) by presenting a check in the amount of $100,000 to DSHA. This brings the City’s total contribution to DEMAP to $275,000. DEMAP offers low-interest loans to homeowners who have fallen behind in their mortgage through no fault of their own, such as a job lay-off, divorce, or disability. DEMAP is Delaware’s first and only financial program to aid homeowners facing foreclosure.

DEMAP also secured funding in state allocations for Fiscal Year 2009 in the amount of $500,000. Total funding of the program since its inception in 2007 is $2,077,000, including $500,000 from DSHA, $75,000 from New Castle County, and $1,227,000 through the State of Delaware. As of January 23, 2009, the program has helped 131 families throughout Delaware save their homes by providing $1,491,605 in DEMAP loans.

For more information about the DEMAP Program, please contact: Cynthia Karnai, Assistant Housing Finance Administrator, at (888) 363-8808 or visit Delaware’s foreclosure information website at http://portal.delaware.gov/foreclosureinfo.

Eyes on the Goal

Florence Chadwick was an ace swimmer. She set a world record in 1950 when she swam across the English Channel from France in 13 hours and 20 minutes. But in 1952, Chadwick learned a powerful lesson when she decided to swim the 26 miles between Catalina Island and Palos Verdes, California. The water was frigid that day and sharks trailed her. But these factors didn’t diminish Chadwick’s resolve; something else did.

After 15 hours of swimming through rough waters, there was no sign of the coastline because the fog had shrouded the area. With her goal out of site, Chadwick lost the desire to continue and climbed aboard an escort boat - not realizing she was less than half a mile from shore. When asked why she decided to stop, she explained, “It was the fog. If I could have seen land, I could have finished. But when you can’t see your goal, you lose all sense of progress and you give up.”

A few months later, on a clear day, Chadwick set another new swimming record in those same waters.