

National Housing Trust Fund 2016 Public Participation Comments

- **Notice of Public Meeting on the National Housing Trust Fund in Delaware**
- **Notes from March 22 Public Meeting**
- **Notes from March 23 Webinar**
- **Chat Comments from March 23 Webinar**
- **Various emails after Public Meeting and Webinar**
- **Notice of Availability and Public Hearing on the Draft Allocation Plan for the National Housing Trust Fund in Delaware**
- **Notes from July 14 Public Hearing**
- **Various emails after Public Hearing**



Notice of Public Meeting on the National Housing Trust Fund in Delaware

The State of Delaware, through the Delaware State Housing Authority (DSHA), announces with this notice, a public meeting on the National Housing Trust Fund (NHTF). The NHTF is a new affordable housing production program that will complement existing federal, state and local efforts to increase and preserve the supply of affordable housing for extremely low-income and very low-income households. Funds will be distributed by the U.S. Department of Housing and Urban Development (HUD) via formula, with Delaware expected to receive \$3.0M for 2016-2017. DSHA seeks the public's input on how to best utilize the Housing Trust Fund in Delaware to meet housing needs.

A public meeting will be held for the purpose of obtaining the views of interested citizens on housing needs and comments on the NHTF. An Allocation Plan for the NHTF will subsequently be developed and a draft released for public comment. The schedule for this will depend on HUD's announcement of final NHTF allocations.

The schedule for the public meeting is noted below. A webinar version of the meeting will also be held for those who cannot attend the public meeting:

<u>Date</u>	<u>Time</u>	<u>Location</u>
March 22, 2016	2:30 – 4:00 PM	Dover Public Library 35 Loockerman Plaza Dover, DE 19901
March 23, 2016	2:00 PM	Webinar – https://global.gotomeeting.com/join/531479861 or dial in using your phone: (571) 317-3112, Access Code: 531-479-861

For more information, contact Susan Moriarty at Susanm@destatehousing.com or (302) 739-0245.

If you have a vision, hearing, or physical impairment that requires accommodation either in the reading of this notice or at the public meeting noted above, DSHA will provide appropriate assistance. To schedule assistance, please call (302) 739-4263, ext. 245 between the hours of 8:00 a.m. and 4:00 p.m., Monday through Friday. If you have a hearing impairment, DSHA's TDD number is (302) 739-7428 during the same hours.



NHTF Public Meeting – Notes

March 22, 2016

Public Meeting was held on March 22, 2016 at the Dover Public Library in Dover, Delaware for the purpose of obtaining the views of interested citizens on housing needs and comments on the National Housing Trust Fund (NHTF). Twenty-five (25) people attended. Comments made include:

- Question: any plans to target to CHDOs. No plans to do so at this time.
- Question: leveraging and stacking. It is anticipated that NHTF will be leveraged with other funding sources such as the LIHTC.
- Comment made: Special needs adults need help with housing. Semi-independent living arrangements. Project based. DHSS has some rental units but not enough to fill the need. Shortage of handicapped accessible units. Young adults aging into adulthood seeming independent living choices.
- Question: Equity Investments – what mechanism? State tax credits – Georgia example. Avoids 15 year conversion issues.
- Comment: Likes option of providing operating assistance. Recommend a set aside for non-LIHTC, smaller projects. Likes operating subsidy and escrow supportive services option. Geographical focus needs to be broader.
- Comment: Stacking funds – good idea, especially with HDF, specific to 9% LIHTC.
- Comment: Senior Housing - we need to prepare for the coming wave of need for accessible housing (with dementia supports) and for the great sell-off of larger homes.
- Comment: 33% operating supports – needed.
- Comment: Would be good if we could couple capital and operating funds.
- Question: is “escrowed” the same as “spent”?
- Question: How will we work with other housing authorities? Incentives for project basing. Worthy of a discussion with them.

Compiled – SRM, 3/25/2016

NHTF Webinar – Notes

March 23, 2016

Webinar was held on March 23, 2016 for the purpose of obtaining the views of interested citizens on housing needs and comments on the National Housing Trust Fund (NHTF). Approximately 15 people participated. Comments made include:

- Comment: Likes using funds to/for:
 - match LIHTC
 - Permanent Supportive Housing

- Operations Support
- Scatter Site Perm Supportive Housing
- Required set-asides - PSH- QAP
- Comment: new program – wonderful. New PSH – lots of energy – Not in favor of using NHTF for PSH. Rather prefer the funds be used on family housing – LIHTC – in high rent areas.
- Comment: Heroin epidemic and its outcomes – has custody of 3 grandchildren, all special needs and no support. Grand-families need more help with housing and supports – housing for larger families.
- Comment: Smaller mixed-use projects need more support to be viable. 8 -10 unit projects. These type projects could go into higher-priced areas with smaller footprints/density – can avoid NIMBYism.
- Comment: Would like to do some smaller-scale homeownership projects.
- Comment: utilizing the Land Trust would stretch the funds – has permanent affordability.
- Question: what level would the subsidies be at?
- Comment: Permanent Supportive Housing – 25% match might be a way to leverage the NHTF funds.
- Comment: Senior population – a boom is coming with accessibility and other issues.
- Question: would an existing senior housing site be eligible if it was adding low-income units?
- Question: What about projects that already have a project-based subsidy? Probably not eligible.
- Comment: should require Universal Design.

Compiled – SRM, 4/6/2016

Webinar Chat Comments

March 23, 2016

2:21 PM - Timothy Crawl-Bey

Funds should be considered for smaller, non tax credit projects. Mxed used projects that may only have 5-10 units could use this type of funding.

2:23 PM - Timothy Crawl-Bey

Non tax credit projects should have a dedicated pool.

2:25 PM - Susan Starrett

There are still many chronically homeless individuals and those who are long-term homeless who need PSH - and we have to have options for them that go beyond HUD funding. Perhaps as a match for HUD funding?

2:26 PM - Claire

Is this money available to individuals or organizations such as, i.e. Autism Delaware, or is it for builders?

2:42 PM - Susan Starrett

CSH is a CDFI and are very interested in increasing supportive housing for families, elderly and other vulnerable populations. We should definitely talk about possible ways of connecting NHTF with CSH's lending!

2:49 PM - Christina Stanley

This was very helpful. Thank you for having a webinar.

2:49 PM - Timothy Crawl-Bey

Thanks!

Compiled: MKG, 3/23/2016

From: GILSDORF, ROBERT J [<mailto:ROB.J.GILSDORF@chemours.com>]

Sent: Wednesday, March 23, 2016 8:38 AM

To: Cindy L. Deakyne

Cc: GILSDORF, ROBERT J; judi@hasslerdressage.com

Subject: NHTF Thoughts & Misc - Rob Gilsdorf

Cindy,

Nice to meet you yesterday and thank you for coming up to chat at the conclusion of your presentation(s). BTW, I was very impressed with the content and delivery of the information you presented. There was a good amount of information presented but you both kept things moving as you shared it (helps with my ADD!).

As promised, I would like to share what we are doing with our son Andrew and understand if there are resources available to assist us making his independence a long lasting reality....

My son, Robert A Gilsdorf (Andrew) will be 26 on Monday. Last year we built a townhouse in west Middletown, 124 Ridgemont Drive, Middletown, DE 19709. My wife, Andrew and I moved in on November 2nd. It is a three bedroom 2- ½ bath townhouse with ~2300 sq. ft. Local rentals for 3 bedroom apartments in Middletown run ~\$1500/month + utilities. Utilities (electric, gas, water, sewer, garbage, security) run \$500/month. My wife and I set up a LLC to manage the property as a rental and we charge Andrew \$500/month for rent and \$150/month for utilities. Total cash outlay for the property runs \$1750/month with mortgage, insurance and utilities combined. My wife and I invested ~\$130,000 for down payment and furnishing the townhouse.

Our goal is to find a neuro-typical adult to live at the townhouse so that Judi and I can “pull away” to our primary residence 6 miles away. Initially we will maintain our bedroom as the transition occurs. Eventually we will give up our bedroom to a second roommate who is also autistic. That is our

plan today. Please see attached flier we are using to advertise the neuro-typical room availability. Feel free to share it within your networks.

Currently Andrew has access to the following financial resources:

- Healthcare by way of Medicare and Medicaid
- Paid work position at SC Associates Middletown \$500/month
- Social Security \$623/month
- Food Stamps \$80/month
- United Healthcare – residential supports 4 hours/day 7 days/week

I currently serve on the board of Autism Delaware and am a past President of the organization having been associated with them for 15 years now. AD is conducting a pilot with a family to determine how to support families working to get independent living arranged for adults with autism. We are not that family and decided to move forward nonetheless with developing our model. If it works, which we believe it will, we will share our experience with other families to determine if it can be leveraged as a viable model for others....

So what next? How can we do this better now that we are on course? I was hoping we could meet in person or by phone to discuss other supports (SRAP & Others?) that might be applicable to the “Gilsdorf Model” and support Andrew’s effort for independence. I am not sure if the NHTF \$\$ can be used but let’s see if there is an option to make them work as well. Please give me a call when you have a minute so we can find a good time to talk/meet. Finding resources that fit are model will not only help Andrew but also his future roommate and other families if/when they work to duplicate our efforts.

Thanks in advance for your help!

Rob Gilsdorf 302-312-1422

Attachment:

Looking for a Roommate!

We have an opportunity to offer a great place to live at reduced or, with a paid respite option, free rent. Our son Andrew, is 26 years old and a high functioning adult with autism. He is living in his own townhouse in Middletown, Delaware and works 3hours each day nearby.

The townhouse is a very nice, newly constructed, three bedroom home, fully furnished and comes with high speed internet/TV. It is conveniently located in Middletown close to great local employment, shopping, entertainment and is in short walking distance to public transportation (DART). It is a very comfortable space to live and there is a great deal of flexibility with any arrangement that works for everyone.

Andrew is mostly self-sufficient but needs assistance at the beginning and at the end of his day with fundamental house/life management. Additionally, we are interested in “night guardian” support which only includes being around if needed in an emergency. Support times would allow for part or full time employment and/or collegiate course studies. There is opportunity for paid “respite in house supports” to more than offset the \$575/month all included rent (rent, utilities and internet all included) we are seeking.

We are looking for someone who is comfortable and familiar with autism spectrum disabilities and is interested in a great place to live with a great guy. We are ideally looking for a commitment of at least one year. This might be a great fit for a local student (University of Delaware, DelTech or Wilmington University) or someone looking to be paid to live in a comfortable place while also working in the Middletown/Odessa/Townsend area. There will be tremendous flexibility in this arrangement as we live only 6 miles away and can provide backup when needed.



If you are interested, please give me a call to discuss next steps, we look forward to hearing from you! If you have a genuine interest, I am confident we can work out something that works for you!

Rob and Judi Gilsdorf, 302-312-1422

From: Valerie Miller <vmiller@milfordhousing.com>
Date: 04/08/2016 2:34 PM (GMT-05:00)
To: "Marlena K. Gibson" <Marlena@destatehousing.com>
Subject: National Housing Trust Fund Comments

Hi Marlena,

Hope you are having a good week! I just wanted to shoot you a couple comments we had after the National Housing Trust Fund meeting DSHA hosted on March 22nd.....

1. I realize there is an emphasis on rental projects. However, we'd like to see DSHA devote a portion of the funds homeownership projects; and
2. Please max out the 33% cap for project costs, like operating assistance, etc.

Thanks so much,

Valerie



Valerie A. Miller

Director of Programs & Planning
Milford Housing Development Corporation (MHDC)
977 East Masten Circle | Milford, DE 19963
tel (302) 422-8255 x 102 | fax (302) 422-8260
<http://www.milfordhousing.com>



Hi,

I have attached some comments regarding the meeting today on the National Housing Trust Fund in Delaware funding opportunities. We are very new in this process and don't know that our comments will be as comprehensive as you were hoping for. Our concentration involving housing issues are very focused on creating affordable and supportive housing through Tiny House Villages and we don't have any experience with other housing opportunities other than Shelter housing.

Our research and efforts towards this project have brought us to a point that we are now incorporated in Delaware as a nonprofit organization and are currently in the process of receiving our 501c3 designation. We have gained support of many groups, organizations and individuals and have meet with City and County officials. We are now concentrating on identifying a site and raising funds to begin building the houses. I hope that our timing and efforts to secure a location will coincide with possible application for this funding, but would not be surprised if we were more likely to look for applying for these funds in the next cycle. However, we will work with the hopes for applying this year if in fact we are ready and our ducks are in a row.

I hope that the information I've included as well as any research that you might do regarding Tiny House Communities and Villages will bring you to the same conclusion as we have, that this is a model and avenue worth investigating and possibly worth funding for a pilot project to see just how well this community could work here in Kent County and throughout Delaware as well.

Thanks so much for your time and consideration of this new and innovative way of looking at this ever growing issue of available and affordable housing for the most extremely in need

among us. I look forward to the future of this model and am excited to see it expand into Delaware to show that solutions to homelessness is not only achievable but available.

We look forward to further opportunities to learn more about these funds as well as beginning the process of reaching out for other available funding sources through DSHA.

Thank you,

Sue Harris
302-423-6049
Cathi Kopera
302-943-7633
Port Hope Delaware Inc.

Email Attachment:

Thank you for providing a forum today to discuss the NHTF opportunities soon to be available.

Port Hope Delaware Inc., a non-partisan, non-political group of volunteers, is part of a national movement of tiny-house villages, an alternative approach to housing low and no income individuals and families, beginning to catch the interest of national advocates and government housing officials alike.

Our vision is to provide supportive housing solutions for the unhoused that promote independence, cooperation and respect for each other and the environment.

Port Hope Delaware is a collaboration between the housed and the unhoused providing stable and safe places to be through cost effective, human-scale approaches for transitioning the unhoused to more sustainable living situations. The Sense of place, purpose and ownership given to those who find a home in these communities are some of the most effective and sure ways toward removing the pervasive social stigma surrounding homelessness.

Our goal is to create a cooperatively run, self-managed village for no and low income people to live in a sustainable way. Our initial planning is for a community of (15) 8' x 20' 160 sf houses equipped with a living area, a bathroom and kitchen. Our plans include a community garden, a green house, solar and wind energy, picnic benches, outside grills and artistic touches from our residents. These houses will provide affordable, stable and supportive housing solutions for no and low income individuals in Kent County. We hope to expand to more villages throughout Delaware to include no and low income families as well. Village residents will be incorporated in the governing body of the Village and will be expected (when feasible) to pay a nominal rental fee (approximately \$200 per month is anticipated).

We began our project in early February and are in the very early stages of planning and gathering information and looking at available resources and partnering opportunities. We couldn't help but get

excited at the prospects of how our vision and plans are perfectly aligned with the needs and the vision of what the National Housing Trust Fund for Delaware seems to be designated for. The need for permanent supportive housing is becoming a problem and a need in so many aspects of our community from the mentally and physically challenged, to the aging population, to the extremely low income, the no income and the unhoused. The vision of the Tiny House Village seems to be the answer in more and more communities and I can see how this model could address the needs of all of these populations. The challenges that we are facing regarding zoning and coding are just that; **challenges**. Villages and Tiny House Communities throughout the country are finding cooperative municipalities and officials willing to think outside the box and make way for these communities to be developed and prosper. In New Jersey, Legislation has been initiated that would guarantee \$5 million dollars per year to support Tiny House Communities for Chronically Homeless throughout New Jersey. It is working its way through the process, but that is just one example of how an entire State is addressing this issue with Tiny House Villages as the solution. One of our goals in this process is to work with our Legislators on the same initiative for Delaware.

It is our hope that while considering the disbursement of these funds you would look into the possibility of adding this innovative way of looking at community and consider funding projects offering this as a solution to affordable and safe housing for extremely low and no income people. Considering the savings that can be realized in providing supportive housing with the Tiny House Village model, we encourage a new look at this innovative option and consider allocating funds for projects such as ours.

This “Affordable” Village meets the demand of the unhoused with low cost and low impact housing options. It aligns the “Housing First” model and through shared resources and economically creative practices, it provides a model that is substantially less depended on public funding for its continued and long term sustainability.

COMPARISON OF TINY HOUSE COSTS TO EXPENDITURE OF GOVERNMENT FUNDS

Tent	\$70 (always leading to nights of hospital and jail cell stays throughout the year)
Tiny House w/ plumbing and electricity	\$12,000 ONE TIME COST Avg cost to build not considering donated materials which are anticipated
2 bedroom apartment	\$12,900 RENT/YEAR (\$1075.00/month, \$36/day)
Jail cell	\$36,000/Year (\$3000/monthly, \$100/day)
Hospital Bed	\$1,251,360/year (\$104,280/month, \$3,476/day,)

Case Study

Quixote Village has 30 small cottages (144 square feet each) and a large community building with a shared kitchen, bathing facilities, recreational and social service space. The City of Olympia adopted a definition of 'single room occupancy' unit into its building code to enable Quixote Village to receive public funding (see HUD HOME Funding section below). Residents are all previously homeless and many meet HUD's definition of chronically homeless, having both a disability and long history of homelessness. The Village has a full-time Program Manager and a full-time Resident Advocate. Thurston County made a parcel of land available through a 41 year lease, the City of Olympia adopted a text amendment to their zoning code to allow the use.

One Year Later

"It's been a year full of blessings at the Village. We've had one college graduation and two other residents are now enrolled in college. Two people have been hired for full-time jobs and others are working as day laborers. One is operating a freelance graphic design business. Thanks to our two wonderful, full-time staff, residents are getting on-site help with mental health care, enrollment in health insurance, recovery programs, haircuts and many other services. A few participate in a Village/Drexel House running group, led by a wonderful volunteer and new Panza board member. Best of all, Village residents have created a community that supports people in recovery from addiction and encourages collaboration in the kitchen, vegetable garden and planning and organizing Village events. The Village is a place where everyone can contribute to their community."



Notice of Availability and Public Hearing on the Draft Allocation Plan for the National Housing Trust Fund in Delaware

The State of Delaware, through the Delaware State Housing Authority (DSHA), announces with this notice, a public hearing on the Draft Allocation Plan for the National Housing Trust Fund (NHTF). The NHTF is a new affordable housing production program that will complement existing federal, state and local efforts to increase and preserve the supply of affordable rental housing for extremely low-income and very low-income households. Funds will be distributed by the U.S. Department of Housing and Urban Development (HUD) via formula, with Delaware projected to receive \$3.0M for 2016-2017.

DSHA intends to submit the Draft NHTF Allocation Plan to HUD as a Substantial Amendment to the FY2015-2019 Consolidated Plan and FY2016 Annual Action Plan, and seeks public comment on the plan. The period for receipt of public comment on the Draft Allocation Plan shall be from June 13, 2016 to July 18, 2016. During this period the Draft Allocation Plan shall be available for public review on DSHA's website at www.destatehousing.com and at the following locations:

Kent County

Delaware State Housing Authority
18 The Green
Dover, DE 19901

Sussex County

Sussex County Administrative Building – West Complex
22215 DuPont Boulevard
Georgetown, DE 19947

New Castle County

Delaware State Housing Authority
Carvel State Office Building
820 North French Street, 10th Floor
Wilmington, DE 19801

The schedule for the Public Hearing is noted below:

Date: Thursday, July 14, 2016
Time: 9:30 to 11:30 a.m.
Location: Liberty Court Community Building
1289 W Walker Road
Dover, DE 19904

Please submit all written comments to Ruth Ann Jones, Housing Development Section, Delaware State Housing Authority, 18 The Green, Dover, DE 19901, or via e-mail to RuthAnn@destatehousing.com no later than 4:00 p.m., July 18, 2016. A summary of the comments and DSHA's response will be submitted to HUD, and will be subsequently available for public review.

If you have a vision, hearing, or physical impairment that requires accommodation either in the reading of this notice or at the public hearing noted above, DSHA will provide appropriate assistance. To schedule assistance, please call (302) 739-4263 or (888) 363-8808 between the hours of 8:00 a.m. and 4:00 p.m., Monday through Friday. If you have a hearing impairment, DSHA's TDD number is (302) 739-7428 during the same hours.



National Housing Trust Fund (NHTF) Public Hearing

Liberty Court, 7/14/16 at 9:30 a.m.

Cindy Deakyne opened up the meeting at 9:40 a.m. by welcoming the one attendee – Karen Speakman, from NCALL. Cindy introduced herself, Ruth Ann Jones and Susan Eliason, who were all sitting up at the head table. Then Cindy asked everyone to go around the room and introduce themselves (Susan Moriarty, Marlena Gibson, and Mable Jean Hayes, all of DSHA). Cindy went through the Agenda and Power Point presentation at 9:50 (see attached). Cindy discussed the background of the NHTF and DSHA's citizen participation meeting and suggestions. Then Cindy briefly discussed DSHA's allocation plan, how the funds will be utilized, and the requirements of the NHTF for DSHA and the applicants. Cindy then opened up the floor for public comments:

Karen Speakman, NCALL Research - What about the 20% for the RFP for permanent supportive housing for chronically homeless with disabilities? Why?

Susan Moriarty – We had a lot of disabled population interest-a lot of disability issues that were presented at the Citizen Participation meeting.

Cindy – Special populations continues to be a big need for the State, particularly permanent supportive housing.

Karen – The \$1.2 Million for the HDF & Tax Credit program, how were you planning on allocating those funds?

Cindy – We've bounced a couple of ideas around so far and are working this summer to determine how this will happen through those programs.

Karen – The more you put in subsidy, the better ELI targeting. I don't know what the number would be.

Cindy – It could be brainstorming ideas like the Old Landing II model.

Karen – That’s like Section 8. You should find some type of vehicle to spread the funds.

Cindy – We will try to come up with the best way to do that and will be asking you-our stakeholders this summer.

Karen – Absolutely, we are glad these funds are finally available.

Cindy – Better late than never.

Karen – I think very traditional types of uses should be considered.

Cindy – We do that in our other programs.

Karen – I know it is very expensive. For example, if you are within “X” number of 30%?? “X” number of units at 30% Amount per project is heavy. \$800 per unit and 33 units per month ties up a lot of money.

Cindy – That’s why HUD got out of project-based subsidies.

Karen – Using NHTF for Operating Assistance or Reserves is now an eligible activity?

Cindy – Yes, it is an eligible activity.

The Public Hearing was adjourned at 10:01 a.m.

Compiled: MJH, 7/17/2016

Public Comments sent by e-mail:

Ms. Jones

I was unable to attend the public hearing last week. However, I do have a few comments/questions regarding the allocation plan:

1. The Plan speaks to \$2.1M being allocated in coordination with HDF and LIHTC programs. I would like to see clarity on the breakdown on this. My concern is that affordable rental projects that may not be of the size and scale to apply for LIHTC will be negatively impacted. To the extent DSHA has dedicated resources for LIHTC projects, a greater proportion of this funding should be made available for smaller projects (under 20 units).

2. The Plan says that NHTF funds will be administered under the same application, approval, draw, construction, and monitoring processes as seen in HDF and LIHTC. If I take this literally, it seems like overkill. The LIHTC c processes are very arduous and the amount of money being made available here

would suggest to me that there has to be a better, more streamlined approach that could be taken. Projects that may be seeking a relatively limited amount of funds would be subject to an uncanny level of bureaucracy and oversight.

3. I do not know if this is a federal rule, but the affordability period of not less than 30 years seems over the top. Conceivably, some projects may seek only small subsidies and/or interest bearing loans at reduced rates. Under most circumstances, to have a mandated affordability period of this magnitude seems unfair and unnecessary. Certainly, DSHA should not consider exceeding this time length.

4. The application fee seems high. Is there a minimum request amount? The fee is in line with the LIHTC application which does not seem right.

5. Details should be provided relative to the enforcement of Section 3 and Section K of the Plan. Too often, these areas seem to be treated as throw-ins. It would be nice to see how DSHA will actually deal with and enforce these sections when it does not appear many developers take them seriously. Thank you for the opportunity to comment. I look forward to hearing from you.

Timothy Crawl-Bey

Owner/Principal

Timothy Crawl-Bey & Associates

302-545-3775 (w)

302-691-1395

From: Lee, Lottie (DHSS) [<mailto:Lottie.Lee@state.de.us>]

Sent: Monday, July 18, 2016 4:10 PM

To: Marlena K. Gibson

Subject: HTF

Comments:

So priority for people with disabilities.

Rentals in disadvantage neighborhoods should be allowed if documentation of homeownership is unfeasible, mixed use and mixed income projects. This will be for highly vacant and blighted areas. This can be reviewed on a case my case basis, versus no rental at all.