2020 Balanced Housing Opportunities Map
Reference Guide

Overview

In order to balance housing investments and encourage the creation of affordable housing opportunities within the State of Delaware in areas that contain little or no affordable housing, but which may offer economic opportunity, proximity to the workplace, high performing schools, or supportive infrastructure, DSHA uses the Qualified Allocation Plan (QAP) to incentivize development in Areas of Opportunity. The following information pertains to the Balanced Housing Opportunities web map application hosted online at http://arcg.is/0fLaua.

AREA	INDICATORS	HOUSING STRATEGY
Areas of Opportunity	Delaware Market Areas* A, B, and C or Wilmington Market Areas A and B Strong School Proficiency	Strong, high value markets, many with high performing schools, where new affordable housing opportunities should be supported.
Stable Areas	Delaware Market Areas* D, E, and F or Wilmington Market Areas C, D, and E	Areas where a balance of market rate with subsidized housing should be supported
Distressed Areas	'Racially/Ethnically Concentrated Areas of Poverty' (R/ECAP) Delaware Market Areas* G and H or Wilmington Market Areas F, G, and H Strong Communities or Impacted Rural Communities	These are areas where development that furthers highly concentrated areas of minorities or poverty should be limited. These same areas should encourage sustainable homeownership.

NOTE REGARDING STATE STRATEGIES FOR POLICIES AND SPENDING

DSHA promotes the use of the *State Strategies* by tailoring programs based on its identified Investment Levels. For example: in order for a developer to apply for Low Income Housing Tax Credits, it is a threshold requirement that proposals for newly constructing or rehabilitating affordable rental communities be located in Investment Levels 1, 2, or 3. The Market Areas shown on the Balanced Housing Opportunities Map and listed above are only those located within Investment Levels 1, 2, and 3.

Map Data Layers

AREA	DEFINITIONS AND SOURCES
	Delaware Market Areas *excluding City of Wilmington As identified in the Market Value Analysis, developed by the Reinvestment Fund (TRF), and included in the *Delaware Housing Needs Assessment, 2015 – 2020* **Wilmington Market Areas** As identified in the 2015 Wilmington Market Value Analysis, by the Reinvestment Fund (TRF). Delaware and Wilmington MVAs link: https://arcg.is/0uiG8u

	'Racially/Ethnically Concentrated Areas of Poverty' (R/ECAP)
	As defined by U.S. Department of Housing and Urban Development, November 2015, census tracts with:
	      A family poverty rate >= 40% or
	      A family poverty rate >= 300% of the metro tract average*
	      (whichever is lower)
	      AND a majority nonwhite population (>50%)
	
	HUD e-GIS Open Data Storefront link: http://hudgis-hud.opendata.arcgis.com/datasets/racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps

	Rural Communities Highly distressed predominantly minority communities located in Kent and Sussex Counties typically in isolated areas.
	Downtown Development District Highly distressed areas targeted by local governments for redevelopment and designated by the Governor under the Downtown Development Districts Act of 2014. FirstMap link: https://firstmap-delaware.opendata.arcgis.com/datasets/downtown-development-district-boundary
	Difficult to Develop Areas Areas with high land, construction and utility costs relative to the area median income and are based on Fair Market Rents, income limits, the 2010 census counts, and 5-year American Community Survey (ACS) data. HUD User link: https://www.huduser.gov/portal/datasets/qct.html
	Qualified Census Tract Low-Income Housing Tax Credit Qualified Census Tracts must have 50 percent of households with incomes below 60 percent of the Area Median Gross Income (AMGI) or have a poverty rate of 25 percent or more. HUD User link: https://www.huduser.gov/portal/datasets/qct.html
	Transit Service Area As defined by DART First State as of December 2019.
	Delaware Opportunity Zones An economically-distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment. Opportunity Zones were designated by the state in 2018 and certified by the Secretary of the U.S. Treasury via delegation of authority to the Internal Revenue Service. FirstMap link: https://firstmap-delaware.opendata.arcgis.com/datasets/delaware-opportunity-zones-1