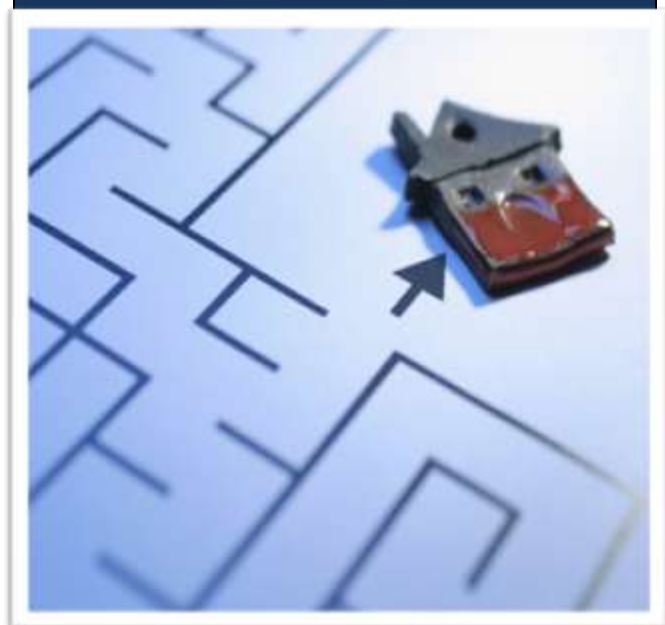




Strategic Plan

FY 2013 – FY 2015



Delaware State Housing Authority

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STRATEGIC PLAN FY 2013 - 2015

MISSION

The mission of Delaware State Housing Authority (DSHA) is to efficiently provide, and to assist others to provide, quality affordable housing opportunities and appropriate supportive services to responsible low- and moderate-income Delawareans.

High-quality housing affordable to households at a variety of income levels is a fundamental part of a thriving economy and key component of family and community quality of life. DSHA's activities impact Delaware from the macro level of serving as a catalyst for private investment and economic growth to the micro level of families who are able to access safe, decent and affordable housing in healthy communities.

VISION

Delaware State Housing Authority is the leading provider of affordable housing resources in Delaware, working with public and private partners to deliver high-quality, sustainable affordable rental and homeownership opportunities. We do so in the most efficient and fiscally responsible way while maintaining the highest level of responsiveness to our clients and partners, responding to changing housing needs and varying levels of government support with creative and cost-effective solutions.

CORE SERVICES

DSHA's core services fall in two broad categories, each of which includes a variety of specialized programs:

- **Homeownership:** Assist low- and moderate-income (up to 115 percent of median family income) Delawareans in becoming homeowners and maintaining their homes.
- **Rental Housing:** Provide affordable rental housing assistance benefiting low-income (up to 80 percent of median family income) Delawareans to create new or rehabilitate/preserve existing affordable housing units.

DSHA provides these core services through its roles as a housing finance agency, public housing authority for Kent and Sussex Counties, and planning and community development agency. As a **Housing Finance Agency (HFA)**, DSHA:

- Issues tax-exempt bonds to create below-market rate mortgages for low- to moderate-income homebuyers and second mortgage assistance loans;
- Finances the construction and rehabilitation of multi-family affordable rental sites;
- Administers the federal Low Income Housing Tax Credit Program, including compliance monitoring;
- Leads the planning and provision of foreclosure prevention services including the Delaware Emergency Mortgage Assistance Program (DEMAP);
- Provides loans and grants to bring single-family homes up to code; and
- Administers federal subsidy contracts and compliance monitoring for 4,467 rental units statewide.

As a **Public Housing Authority** for Kent and Sussex Counties, DSHA:



- Participates in the Moving To Work demonstration, which time limits subsidy benefits and promotes self-sufficiency for our clients;
- Owns and operates 10 public housing sites; and
- Manages \$6.5 million in federal subsidy through approximately 900 Housing Choice Vouchers.

Finally, as the **Planning & Community Development Agency** for the state of Delaware, DSHA:

- Conducts the statewide housing needs assessment and Consolidated Plan;
- Administers federal/state programs such as HOME, Community Development Block Grant, Emergency Shelter Grants Program, and the Housing Development Fund; and
- Manages the Neighborhood Stabilization Program and other federal housing stimulus programs.

DSHA PLANS

DSHA's work is guided by several planning processes and documents, most notably the Consolidated Plan, a five-year blueprint for the use of federal funds including Community Development Block Grant (CDBG), HOME Investment Partnerships, Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The Consolidated Plan is updated annually through an Action Plan, which serves as the state's application for these federal programs and identifies specific programmatic expenditures. Examples of other program-specific plans include the Moving to Work Annual Action Plan, covering the MTW program, and Qualified Allocation Plan (QAP), which lays out priorities for use of the Low Income Housing Tax Credit (LIHTC) program.

This Strategic Plan brings together priorities covering all DSHA programs and including operational and organizational goals. Its priorities and objectives encompass all of DSHA's activities, but greater program-specific detail may be found in the various program plans. DSHA's Strategic Plan and Consolidated Plan will both next be updated in 2015, for the fiscal year starting July 1, 2015.

NEEDS ASSESSMENTS

DSHA conducts an extensive statewide housing needs assessment every five years; the most recent was released in late 2007 covering 2008-2012. To coordinate this schedule in the future with all of the Delaware jurisdictions' Consolidated Plan timelines, the next five year needs assessment will be conducted in 2013-2014 and released to inform the state and other jurisdictions' 2015-2020 Consolidated Plans.

On an ongoing basis, DSHA monitors and updates a variety of needs-related statistics with current national sources and publishes numerous fact sheets on housing-related statistics and needs in Delaware. In addition to the [2008-2012 Statewide Housing Needs Assessment](#), this strategic plan was informed by current research, documents such as the Delaware Interagency Council on Homelessness [10-Year Plan](#), report of the [Housing Needs of Extremely Low-Income Households working group](#), preliminary results from the upcoming research on housing needs of people with disabilities being completed by the Housing Subcommittee of the Governor's Council on Community-Based Alternatives for People with Disabilities, the Delaware State Consortium's [Analysis of Impediments to Fair Housing Choice](#), and other national and local housing related studies and plans.



PLANNING PROCESS

In the summer of 2011, DSHA engaged in a strategic planning process to identify priorities and strategic initiatives for FY 2013 – 2015. This began with gathering internal and external feedback on housing needs, programs, and customer satisfaction among our customers, business and community partners. From May – July, we conducted an online survey and numerous focus groups. Major themes from this feedback included:

- **Affordable rental housing:** Confirming the continued – and renewed, given the recent market and economic downturn – importance of affordable rental housing and the need to target the most vulnerable households.
- **Homeownership:** Encouraging DSHA and Delaware’s housing community to focus on quality, sustainability and helping families remain homeowners.
- **How and where we work:** community development, promoting fair housing choice and geographic distribution.
- **Customer satisfaction:** Overall very positive feedback on customer satisfaction in experiences with DSHA, especially on partnerships and efforts to get meaningful community input on program and policy choices.

In the summer, staff reviewed recent accomplishments, external feedback, engaged in an analysis of internal strengths and weaknesses and external opportunities and challenges, and identified draft priorities for the coming three years. Following extensive work in small groups to refine those priorities, objectives and strategies, in early fall DSHA reviewed and confirmed these draft plans. Within these priorities and objectives, DSHA will continue to refine and expand action plans and targets on an annual basis.

OUTLINE AND PLAN TERMS

DSHA’s FY 2013 – 2015 Strategic Plan is organized as a set of four overarching priorities, each of which contains several objectives. Within each priority there is at least one objective that is a “strategic initiative” - an area where DSHA is embarking on a new, challenging or especially important initiative. Other objectives cover DSHA’s ongoing programs, longstanding programs and activities that, while they may be adjusted to meet changing needs or conditions, are core programs. How we plan to achieve the objectives is described with strategies, and subsequent measures identify how we will measure our accomplishments. While they are numbered for organizational purposes, the order of the priorities and objectives is not a reflection of importance.



PRIORITIES

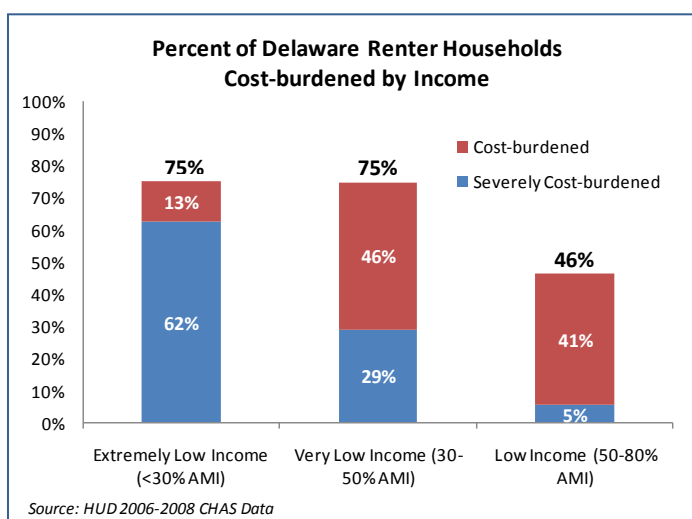
PRIORITY 1: ENSURE AFFORDABLE RENTAL HOUSING.

Needs

The recent recession and persistently high unemployment hit lowest income households earliest and hardest, in an environment where the most significant employment growth was already among lower-wage jobs in lower-wage industry sectors. The foreclosure crisis has also put upward pressure on rents as millions of households, with battered credit, lost savings and often unemployed, return to renting in a housing market that had added little multifamily rental stock through the homeownership boom years.

Fair market rents for a 2 bedroom apartment in Delaware range from \$750 in Sussex County to \$1,077 in New Castle: nowhere in the state can an individual earning minimum wage afford even an efficiency (0 bedroom) apartment. The gap between what an extremely low-income household can afford and the 2-bedroom fair market rent ranges from \$286 in Sussex County to \$474 in New Castle. The National Low Income Housing Coalition (NLIHC) estimates that 54% of renters in Delaware cannot afford the fair market rent on a 2 bedroom apartment.¹

Using HUD's 2006-2008 CHAS data, an estimated 42% (36,150) of Delaware's renter households have income below 50% of median (very low income).² Seventy-five percent of these households are cost burdened (paying more than 30% of their income for housing). Among the state's poorest renter households, those with extremely low incomes (<30% of median), 62% are severely cost-burdened – paying more than 50% of their income for housing. These households are the state's most vulnerable, most precariously housed and at risk of homelessness.



In Delaware, as in the nation, there is an ongoing and growing scarcity of housing assistance for the lowest-income households. Statewide, at least 13,200 households are on public housing and Housing Choice Voucher waiting lists, mostly households with extremely low incomes. As of 12/31/10, there were a combined 7,343 households on waiting lists at project-based Section 8 sites in Delaware (privately owned, federally subsidized sites), and over 3,000 households on waiting lists for Low income Housing Tax Credit (LIHTC) sites.

Preserving Delaware's Affordable Rental Housing

Of approximately 11,200 units:

- 43% were more than 15 years old;
- 40% had low per unit financial reserves;
- 44% were in fair or poor physical condition; and
- 32% had contract expirations or renewals

In addition, our existing stock of assisted rental housing requires continued attention and maintenance. In 2009, DSHA engaged in a research project to inventory the stock of privately-owned income-restricted or subsidized affordable housing in Delaware and assess long-term preservation needs. With almost no new sources of rental subsidies to create very



affordable units, it is vital to preserve Delaware's existing stock of assisted rental housing.

An estimated 6,584 people in Delaware experience homelessness over the course of one year³. Several recent studies have documented the need for an estimated 1,000 vouchers for special populations, those who are homeless or at risk for homelessness or who require housing and supportive services to live independently in the community. Permanent supportive housing – as opposed to crisis or institutional care – is a long-term solution for people with disabilities at risk for homelessness. In permanent supportive housing, rental assistance, whether project-based or tenant-based, is linked to services to help people live stably in the community.

Overview of DSHA Initiatives

DSHA's activities in the area of affordable rental housing include the administration of numerous federal and state programs. In terms of direct assistance to consumers, DSHA administers the federal Housing Choice Voucher program and owns and manages federally subsidized public housing in Kent and Sussex Counties. Non-elderly and disabled households in these programs are provided case management and support to transition to unsubsidized housing via Moving to Work. DSHA also administers the new State Rental Assistance Program (SRAP), which provides tenant-based rental assistance to special populations in need of supportive services to live independently in the community. From FY 2013 – 2015, DSHA has set a goal to expand sources of tenant-based rental assistance for these populations.

As a housing finance agency, DSHA provides financing for the development and rehabilitation of affordable rental housing by administering Delaware's federal Low Income Housing Tax Credit (LIHTC) allocation, HOME funds, and the state Housing Development Fund. DSHA provides ongoing compliance monitoring for sites funded with these programs, and also serves as a contract administrator for the federal Department of Housing and Urban Development (HUD), administering federal contracts for project-based subsidies in privately owned rental housing in Delaware.

Strategic Initiative: Increase Rental Housing Opportunities

From FY 2013 – 2015, DSHA will focus on a strategic initiative to expand the portfolio of services we offer to maintain and expand affordable rental housing in the state. Beginning in FY 2012 with research and program development, DSHA will be exploring new programs to ensure we are providing a full menu of multi-family financing mechanisms to Delaware's affordable rental housing development industry. These new programs and products will allow DSHA to expand the financing we offer for the preservation and creation of affordable rental housing – assisting more projects and more units. These may include small rehabilitation loans, construction and permanent lending as well as multi-family bonds. Over time, as these programs are developed and implemented, DSHA expects to be able to:

- increase the volume of affordable rental housing our financing is able to create and preserve;
- benefit projects via reduced costs;
- more efficiently direct appropriate resources to projects based on the type of financing needed; and
- develop revolving sources of funds that will sustain our ability to fulfill our mission in the years ahead.



PRIORITY 1: Ensure Affordable Rental Housing			
	Objective	Strategies	Measures
Objective 1.1: Strategic Initiative	Develop DSHA's multifamily products into a comprehensive line to meet financing needs from construction through preservation and expand rental housing opportunities.	<ul style="list-style-type: none"> • Develop construction financing using DSHA reserves or other low-cost sources of financing to provide competitive and beneficial rates. • Develop first position amortizing permanent lending program. • Develop rehabilitation/refinancing loan products. • Develop strategies to do successful 4% LIHTC/multifamily bond projects. • Assess and plan for internal capacity or improvements necessary to implement expanded multifamily products: additional products, underwriting and servicing. 	<ul style="list-style-type: none"> • # of projects financed per year with new products • Additional projects assisted with 4% LIHTC/multifamily bonds
Objective 1.2	Provide financing for the new development and preservation of affordable rental housing.	<ul style="list-style-type: none"> • Use the HDF, HOME and LIHTC programs to rehabilitate project-based Section 8, LIHTC, RD and other at-risk assisted housing sites. • Create newly assisted units via new construction, rehabilitation of vacant structures, or conversion of market-rate housing using the HDF, HOME, and LIHTC. 	<ul style="list-style-type: none"> • # of new units • # units preserved • Subsidy value preserved • Leverage ratio for HDF funds
Objective 1.3	Provide rental assistance to low-income households and assistance to become economically self-sufficient via Moving to Work.	<ul style="list-style-type: none"> • Manage and maintain over 500 units of public housing and 905 Housing Choice Vouchers in Kent and Sussex Counties. • Through case management, services and incentives, assist households to move from assisted to unassisted housing. • Facilitate the delivery of GED, literacy, financial literacy and youth (summer, after-school, tutoring and 4-H) programs. • Continue DSHA participation in MTW and to seek permanent MTW status. • Continue MTW program changes to increase participation and successful graduations and reduce the percentage of households moving into the Safety Net. 	<ul style="list-style-type: none"> • MTW participants as % of assisted households • # of households moving from assisted to unassisted housing • # of households increasing income and reducing barriers • Public housing occupancy • Housing Choice Voucher utilization
Objective 1.4	Provide rental assistance to special populations in need of supportive services to live independently in the	<ul style="list-style-type: none"> • Continue implementation of State Rental Assistance Program (SRAP) and seek sustained and expanded funding. • Continue to develop and refine partnerships with other state agencies to provide rental assistance in support of goals to prioritize housing choices and home- and community-based care for people with disabilities. 	<ul style="list-style-type: none"> • Number of vouchers issued • Number of residents of state LTC facilities transitioning to community-based care via SRAP



PRIORITY 1: Ensure Affordable Rental Housing			
	Objective	Strategies	Measures
	community.	<ul style="list-style-type: none"> • Provide support for tenant-based rental assistance through the HOPWA program for people living with HIV/AIDS. 	<ul style="list-style-type: none"> • Supportive services funds leveraged
Objective 1.5	Manage portfolio of Project-based Section 8, LIHTC and DSHA-financed sites with compliance monitoring, audit reviews and inspections.	<ul style="list-style-type: none"> • Manage portfolio of project-based Section 8, LIHTC and HDF/HOME-financed sites for physical condition, financial condition and fulfillment of contract obligations. 	<ul style="list-style-type: none"> • Units under compliance monitoring or contract administration • % of Section 8 contracts renewing • Subsidy value of renewed contracts

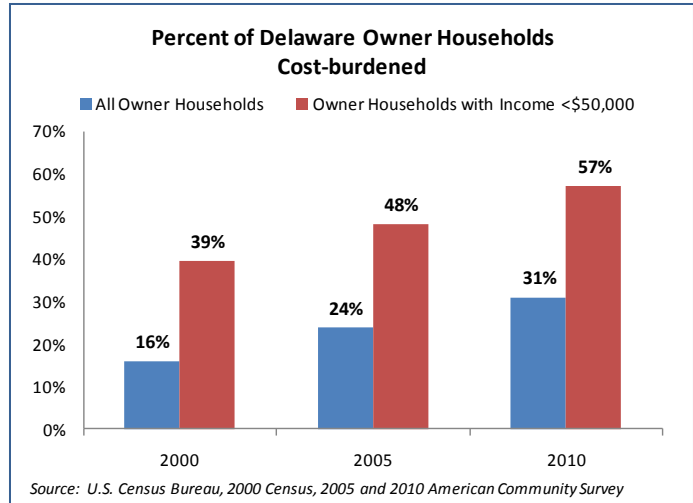


PRIORITY 2: Advance and sustain homeownership.

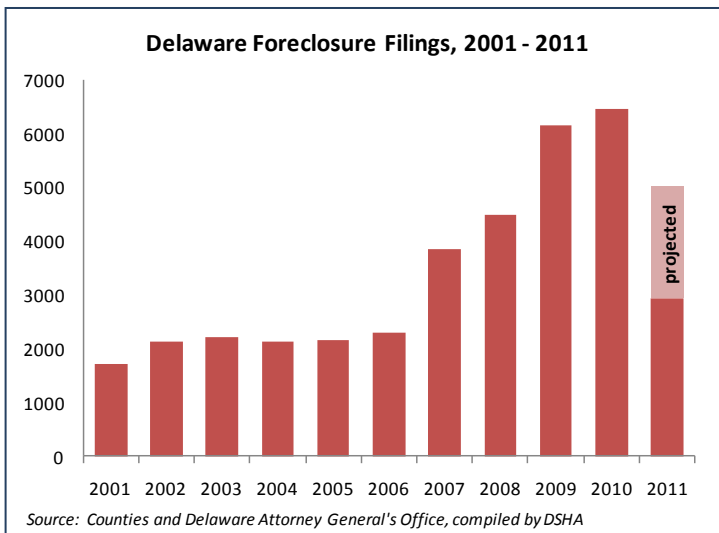
Needs

Delaware families face many challenges in today's housing market, including declining home values, fewer affordable mortgage products, the need for down payment and settlement assistance, and continued high foreclosure filings and sheriff sales.

Even though home prices in Delaware have fallen an estimated 18.2% in the past five years, affordability remains a challenge for many low and moderate-income homebuyers.⁴ Incomes have stagnated or even fallen and home prices can still be a challenge for low-income buyers. In addition, tightened underwriting has excluded many first-time and even repeat buyers due to credit issues and the lack of a sufficient down payment even if their income may appear adequate to afford a typical home. The housing market of the past few years has limited the ability of all homeowners to build equity, so even repeat buyers now frequently may have difficulty purchasing again without assistance.



Foreclosures have increased steadily in Delaware since 2000, jumping from an average of about 2,000 per year to 4,488 in 2008 and almost 6,500 in 2010. The total of 2,926 from January – July of 2011 suggests that the total for CY 2011 will still be approximately 5,000, well over double the earlier average year. Sheriff sales have also increased exponentially, from 1,209 in 2008 to an anticipated total of over 2,000 in CY 2011⁵.



In addition, the *2008-2012 Statewide Housing Needs Assessment* estimated that 8,135 owner-occupied homes in Delaware were in substandard condition; considering the impacts of the recent recession and challenges facing low-income homeowners, that number is likely even higher now. Strategies to help homeowners maintain homeownership, both through foreclosure prevention services and rehabilitation assistance to maintain their homes, are vital to mitigating further declines in homeownership, housing stability, and the housing market in Delaware.



Overview of DSHA Initiatives

DSHA's activities to advance and sustain homeownership range from helping households to become homeowners to programs to help families remain in and improve their homes. Through our single-family mortgage revenue bond (SFMRB) program and associated Second Mortgage Assistance Loan (SMAL) program, DSHA offers affordable first mortgage financing and down payment and settlement assistance. For current homeowners, DSHA offers programs to make home repairs and to help households avoid foreclosure with counseling and loans.

Strategic Initiative: New Homeownership Opportunities

While the bond market has served DSHA well historically, in recent years it has become more challenging to provide competitively priced mortgage products with the mortgage revenue bond (MRB) model. In addition, this model limits DSHA's impact to first-time homebuyers, when changing conditions mean that more repeat homebuyers need our assistance. Finally, down payment and settlement assistance is a precious resource with no dedicated federal or other sources beyond the creative solutions DSHA has been able to identify to continue offering it.

From FY 2013 – 2015, DSHA will focus on a strategic initiative to identify new non-traditional ways to finance first mortgages and down payment/settlement assistance programs to serve both first-time homebuyers and expand our reach to other markets, to ensure we are providing a full menu of affordable and sustainable mortgage products for all of Delaware's low- and moderate-income homebuyers.

Expanding our financing mechanisms will allow us to:

- Continue to offer beneficial financing and the flexibility to choose the financing mechanism that will offer the greatest benefit to our customers;
- Expand our market share and serve repeat low- to moderate-income homebuyers; and
- Provide down payment and settlement assistance more efficiently and with a more sustainable resource.



PRIORITY 2: Advance and Sustain Homeownership			
	Objective	Strategies	Measures
Objective 2.1: Strategic Initiative	Expand DSHA's affordable homeownership financing mechanisms beyond the mortgage revenue bond program to offer an array of products to meet a broader range of Delaware's homeownership needs.	<ul style="list-style-type: none"> Assist non-first time homebuyers with mortgage financing, down payment and settlement assistance, and refinance loans by developing To Be Announced (TBA) and Mortgage Backed Securities (MBS) financing mechanisms. Continue to expand marketing to underserved communities, as well as evaluating needs and developing specific products if appropriate. Research, develop and offer niche products for energy efficiency, seniors, and homebuyers with disabilities. 	<ul style="list-style-type: none"> New products developed Homebuyers assisted with first and second mortgage loans
Objective 2.2	Assist first-time homebuyers with below-market mortgage financing, down payment, settlement and other assistance.	<ul style="list-style-type: none"> Provide down payment and settlement assistance to first-time homebuyers. Provide access to favorable mortgage financing for first-time homebuyers. 	<ul style="list-style-type: none"> # Households assisted with SFMRB and SMAL
Objective 2.3	Engage in foreclosure prevention and mitigation activities to reduce the number and impact of foreclosures on Delaware communities and households.	<ul style="list-style-type: none"> Provide low-interest loans to assist homeowners at risk of foreclosure. Administer Delaware's Neighborhood Stabilization Program (NSP) with jurisdictions and nonprofit partners, providing resources, technical assistance, and monitoring. Provide support for foreclosure prevention counseling via NFMC and state funding. 	<ul style="list-style-type: none"> # of DEMAP loans # of foreclosed homes returned to active use # of households receiving foreclosure prevention counseling # of households avoiding foreclosure via counseling
Objective 2.4	Assist existing homeowners with rehabilitation and emergency repair resources to maintain their homes.	<ul style="list-style-type: none"> Provide loans and grants via the Community Development Block Grant (CDBG) and CDBG Weatherization program, HOME and Housing Rehabilitation Loan Program (HRLP) for major rehabilitation. Provide resources to support emergency repair programs. 	<ul style="list-style-type: none"> # of homeowners assisted with major and emergency repairs



PRIORITY 3: Promote inclusive, sustainable communities with access to efficient, coordinated programs and services.

This priority focuses on the community impacts of affordable housing activities, DSHA's role in Delaware's housing system, improving delivery of services, and affordable housing as a part of community planning and development. Within this priority, DSHA has identified four strategic initiatives, to:

1) Promote diverse, equitable, inclusive communities and fair housing choice in Delaware.

The Delaware State Consortium's *Analysis of Impediments to Fair Housing Choice*, released in 2011, comprehensively reviewed fair housing issues, needs and barriers in Delaware. Internally, with its own Fair Housing Plan, and externally, in partnership with other jurisdictions and community organizations, DSHA will work to promote fair housing choice and affirmatively further fair housing in the state. Internally, DSHA is developing a comprehensive Fair Housing Plan in FY 2012 to be implemented from FY 2013 – 2015, with many actions already underway.

2) Lead the statewide coordination of housing services in Delaware to benefit customers and improve efficiency.

Consumer focus groups, surveys and feedback from advocates have consistently highlighted the need for improved coordination in many areas of Delaware's housing system. Information, eligibility, applications, and target areas are often fragmented or overlapping. These challenges ultimately impact all our abilities to provide the best possible customer service and ensure needs are met. DSHA recognizes that our programs and activities are but one piece of the statewide delivery of housing services. However, as a strategic initiative, DSHA intends to dedicate attention to its role of bringing partners together to jointly identify areas where coordination might be improved to benefit consumers and carry out actions to make those changes.

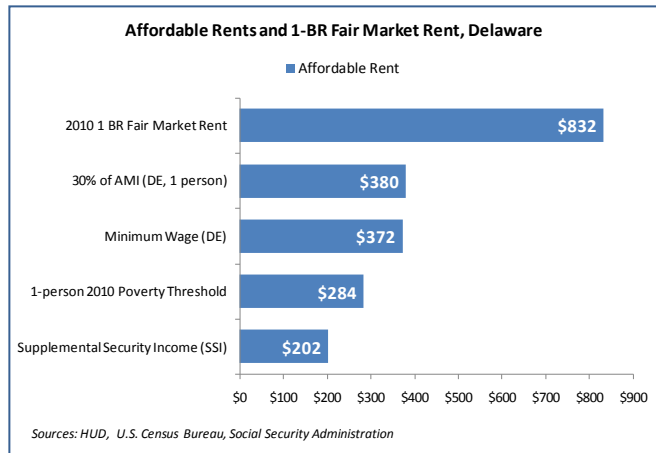
3) Ensure DSHA affordable housing programs are supporting and prioritizing community development in a coordinated way.

The impact of the recent foreclosure crisis and economic downturn on communities has reinvigorated attention to community development needs in the state. While DSHA strives to prioritize community development in our programs, we can improve the coordination of these efforts across our departments and programs and with our partners. From FY 2013-2015, DSHA will review its community development priorities, work to improve coordination across the agency, and work with partners to ensure our policies are responsive to community needs.

4) Meet the housing needs of special populations and households with extremely low incomes by strengthening partnerships, programs and funding.

In FYs 2011 and 2012, DSHA developed important new partnerships with the Department of Health and Social Services (DHSS) and Department of Services for Children, Youth and their Families (DSCYF) in the development and implementation of the new State Rental Assistance Program (SRAP). The program provides rental assistance linked to services for people with disabilities, youth aging out of foster care, and reuniting families to live in the community, avoiding crisis or institutional care. Without housing assistance, households with extremely low incomes or those relying on supports like Supplemental Security Income (SSI) cannot afford rental housing.

The continued development of rental assistance connected to supportive services is key to ensuring that people with disabilities and other at-risk populations can live independently and at the most appropriate level of care for their needs. In addition, community-based care with associated housing assistance provides cost savings or avoidance for the state: there is a lower cost to serve the individual consumer, less future capacity needed for institutional care, reduced stress on state services, and most importantly, improved quality of life for consumers.



This priority also includes many ongoing programs and activities within DSHA:

5) Support homelessness prevention and rapid rehousing activities, other services and housing for the homeless and those at risk of homelessness.

DSHA intends to continue its active participation in the Delaware Interagency Council on Homelessness, its support of the statewide Continuum of Care, providing financing for new development and rehabilitation of housing for people who are homeless, and support shelters and services for the homeless via the Emergency Shelter Grants (ESG) program.

6) Maximize the use of the state’s growth management framework to encourage affordable housing, via participation in and coordination with state and local planning activities.

DSHA will continue its activities to encourage local communities to include affordable housing strategies in their planning initiatives and provide technical assistance with these activities. This includes our [Affordable Housing Resource Center](#), related publications, joint activities with partners such as the Office of State Planning Coordination, Delaware Chapter of the American Planning Association and University of Delaware Institute for Public Administration, and participation in state planning initiatives such as the Preliminary Land Use Service (PLUS) comment process.

7) Engage in ongoing housing needs assessment and planning activities.

From FY 2013 – 2015, DSHA’s major activity in this area will be the completion of a new five-year housing needs assessment in preparation for a new five-year Consolidated Plan to take effect in FY 2016 (July 1, 2015). On an ongoing basis, DSHA will continue its numerous activities in maintaining current statistics on housing and engaging with groups studying special topics.

8) Assist in the revitalization of distressed neighborhoods and community development.

DSHA plans to continue investing in community development activities such as homeowner rehabilitation, demolitions, infrastructure, and utility hookups in Kent and Sussex Counties with Community Development Block Grant (CDBG) funds. Via the Housing Development Fund and HOME, DSHA also supports affordable housing initiatives that are part of community development efforts, such as the acquisition and rehabilitation of substandard or vacant homes for new homeownership. Finally, DSHA administers the Delaware Neighborhood Assistance Act (NAA) program, which provides state tax credits to businesses and individuals who contribute to qualified community initiatives.



PRIORITY 3: Promote inclusive, sustainable communities with access to efficient, coordinated programs and services.

	Objective	Strategies	Measures
Objective 3.1: Strategic Initiative	Promote diverse, equitable, inclusive communities and fair housing choice in Delaware.	<ul style="list-style-type: none"> • Within DSHA, develop and implement Fair Housing Plan to promote fair housing choice and affirmatively further fair housing, including responses to the barriers identified in the Analysis of Impediments to Fair Housing Choice and actions beyond those recommendations to ensure DSHA is affirmatively furthering fair housing. • With partners, work to implement regional activities to promote fair housing choice and affirmatively further fair housing, including: <ul style="list-style-type: none"> • Coordination of targeted and impacted areas; • Improving portability in Housing Choice Voucher programs; • Developing and implementing strategies to reduce concentration of minorities and low-income households in Wilmington; and • Facilitating, coordinating and marketing fair housing training and outreach activities. 	<ul style="list-style-type: none"> • Plan developed • Plan benchmarks
Objective 3.2: Strategic Initiative	Lead the statewide coordination of housing services in Delaware to benefit customers and improve efficiency.	<ul style="list-style-type: none"> • Engage in internal and external research and discussion to identify potential areas where coordination could be improved and develop timeline to pursue these from FY 2013 – 15. • Work with partners to adjust programs, policies and procedures to improve ease of access, service, and impact for consumers in Delaware’s system of housing services. 	<ul style="list-style-type: none"> • Benchmarks to be identified in cooperation with partners
Objective 3.3: Strategic Initiative	Ensure DSHA affordable housing programs are supporting and prioritizing community development in a coordinated way.	<ul style="list-style-type: none"> • Assess state of local community development in Delaware, reaching out to partners and leaders on housing needs. • Identify DSHA definition for community development and ideal outcomes we would like to see for DSHA investments in affordable housing that can be applied across all programs. • Across all sections, review community development strategies, prioritization and possible changes. 	<ul style="list-style-type: none"> • Process benchmarks



<p>Objective 3.4: Strategic Initiative</p>	<p>Meet the housing needs of special populations and households with extremely low incomes by strengthening partnerships, programs and funding.</p>	<ul style="list-style-type: none"> Expand ongoing tenant-based rental assistance programs for special populations to 1,000 units by the end of FY 2015. Target a 10% set-aside of units for special populations and extremely low-income households in newly financed multifamily sites. Produce at least 12% fully accessible units in newly financed sites. Implement an online housing locator with real-time vacancy information and expanded accessibility information for consumers. Ensure HDF is available for programs and projects meeting housing needs of people with disabilities. 	<ul style="list-style-type: none"> Units of rental assistance Set-aside units Accessible units
<p>Objective 3.5</p>	<p>Support homelessness prevention and rapid rehousing activities, other services and housing for the homeless and those at risk of homelessness.</p>	<ul style="list-style-type: none"> Maintain and expand Delaware's stock of permanent supportive housing by supporting the Continuum of Care and providing financing for new development (HDF, LIHTC) and rehabilitation (CDBG). Support shelters and services for the homeless via ESG. 	<ul style="list-style-type: none"> Units maintained New units assisted Emergency shelter beds supported
<p>Objective 3.6</p>	<p>Maximize the use of the State's growth management framework to encourage affordable housing, via participation in and coordination with state and local planning initiatives.</p>	<ul style="list-style-type: none"> Provide outreach and technical assistance to local officials, planners and jurisdictions on affordable housing strategies, including workshops, publications, and the Affordable Housing Resource Center website. Participate in state PLUS comment process and other state planning initiatives. 	<ul style="list-style-type: none"> Process benchmarks Workshops held Jurisdictions assisted
<p>Objective 3.7</p>	<p>Engage in ongoing housing needs assessment and planning activities.</p>	<ul style="list-style-type: none"> Supply up-to-date affordable housing information, statistics and research to the state, including special studies, fact sheets, and assistance with data requests. Conduct new 5-year Statewide Housing Needs Assessment. 	<ul style="list-style-type: none"> Process benchmarks
<p>Objective 3.8</p>	<p>Assist in the revitalization of distressed neighborhoods and support community development.</p>	<ul style="list-style-type: none"> Provide funding for affordable homeownership development, including new construction and acquisition/rehab via HDF and HOME. Support community development activities through CDBG. Market and administer the Neighborhood Assistance Act (NAA) program to support qualified community initiatives. 	<ul style="list-style-type: none"> Tax credits utilized Organizations assisted Homes assisted with HDF/HOME CDBG assistance



PRIORITY 4: Manage for operational efficiency and long-term sustainability.

To ensure that DSHA can maintain and achieve our vision and mission, in FY 2011 DSHA embarked on an operational agenda to advance technology, focus on customer service, improve professional development, and strive for efficient organizational management. In FY 2010 – 2012, each of DSHA's sections identified and followed through on numerous improvements in all of these areas.

In this strategic plan, we are further refining all of these activities into a joint priority to manage for operational efficiency and long-term sustainability. Activities in this area include several strategic initiatives:

1) Financial Sustainability

As a self-sustaining public agency, DSHA must focus on long-term strategies for financial sustainability and ensure revenues rise to meet increasing costs and program demands. From FY 2013 – 2015, DSHA will implement strategies to increase program and investment income.

2) Human Resources

DSHA strives to employ a diverse, entrepreneurial and problem-solving staff, succeeding by promoting and rewarding creativity, leadership, and continued professional development. From FY 2013 – 2015, DSHA will engage in focus on improving succession planning, professional development, opportunities for career advancement, and maintaining our status as a preferred Delaware employer and great place to work.

3) Marketing

In FY 2011, DSHA engaged in a comprehensive review of our marketing strategies, needs, and outcomes. Strategies to refine DSHA's marketing are being implemented starting in FY 2012 and will continue through the FY 2013 – 2015 time period.

4) Technology

In recent years, DSHA has made numerous investments in technology, both to maintain and improve our infrastructure as well as improve efficiency and communication. From FY 2013 – 2015, DSHA will continue these initiatives, particularly focusing on our internet presence, expanding paperless operations, and improving communication.

In addition to these strategic initiatives, DSHA will continue to focus agency-wide and within individual Sections on opportunities to improve customer service and organizational management.



PRIORITY 4: Manage for operational efficiency and long-term sustainability.			
	Objective	Strategies	Measures
Objective 4.1: Strategic Initiative	Financial Sustainability – Increase revenues to meet rising costs with strategies to increase program, investment, and administrative income.	<ul style="list-style-type: none"> Continue to consider revenue opportunities as part of evaluating new programs. Increase investment income on DSHA resources. Make cost-benefit analysis a regular part of technology investments. 	<ul style="list-style-type: none"> Program income Investment income Technology-related savings
Objective 4.2: Strategic Initiative	Human Resources – Develop DSHA into a preferred Delaware employer and ensure it remains a great place to work, developing and maintaining a highly skilled and dedicated workforce.	<ul style="list-style-type: none"> Improve employee retention and satisfaction by improving succession planning, reviewing job descriptions and career tracks, and more formally planning for professional development: Maintain rate of benefits utilization and renewals. Make application process more user-friendly and expand candidate base. 	<ul style="list-style-type: none"> Succession plans Professional development plans Internal reclassifications Employee turnover
Objective 4.3: Strategic Initiative	Marketing - Develop communications campaigns that effectively promote DSHA and its programs to existing and prospective stakeholders and further increase its brand, reputation and value to the State.	<ul style="list-style-type: none"> Develop metrics for measuring effectiveness of new marketing initiatives. Increase DSHA’s internet presence to communicate with our partners, customers, and communicate our message. Continue to host key statewide DSHA events and have a DSHA presence at major housing-related events. Improve our accountability in contacts with constituents to improve customer service. Cross market DSHA’s programs through work with partners. 	<ul style="list-style-type: none"> Process benchmarks Marketing metrics
Objective 4.4: Strategic Initiative	Technology – Continually expand and improve DSHA’s use of technology both internally and in our interactions with customers and partners.	<ul style="list-style-type: none"> Increase DSHA’s internet presence to market its programs and interact with customers and partners. Expand paperless operations, both internally and externally. Use technology to improve internal communication. Continually improve DSHA’s technology and information infrastructure. 	<ul style="list-style-type: none"> Process benchmarks



<p>Objective 4.5</p>	<p>Customer Service: Be a true partner to our customers and Delawareans, responding to their needs with accessible, user-friendly services.</p>	<ul style="list-style-type: none"> • Continue regular evaluations of programs, performance and customer satisfaction. • Continue to improve DSHA's internet presence with online applications and other technology improvements to customer service. 	<ul style="list-style-type: none"> • Process benchmarks
<p>Objective 4.6</p>	<p>Organizational Management: Maintain DSHA's status as a highly efficient, stable organization with sustainable operations focused on efficiency and, where possible, self-sufficiency.</p>	<ul style="list-style-type: none"> • On an ongoing basis, identify areas for improving efficiency with program and operating enhancements, in all sections and agency-wide. 	<ul style="list-style-type: none"> • Process benchmarks



Performance Targets

Priorities and Objectives	Performance Measures	FY2010	FY2011	FY 2012 Target	FY 2013 Target	FY 2013 – 2015 Goal
HOMEOWNERSHIP PERFORMANCE MEASURES						
Assist first-time homebuyers	SFMRB Loans	487	912	1000	1000	3,000
	Homebuyers receiving down payment/settlement assistance (SMAL) and Homeownership Counseling	472	590	500	500	1,500
Neighborhood Stabilization Program (NSP)	Foreclosed homes brought back to active use	58	25	80	111	151
Foreclosure prevention counseling	Homeowners receiving counseling	661	1,624	1,000	1,300	3,100
Foreclosure prevention assistance	Homeowners receiving loans or grants and avoiding foreclosure (DEMAP, HGAP, EHLP)	180	190	70	70	210
Homeowner rehabilitation	Homeowners Assisted – Major Rehab (HRLP, CDBG, HOME)	168	162	144	144	432
	Homeowners Assisted – Emergency Repairs (HDF)	250	240	250	250	750
RENTAL PERFORMANCE MEASURES						
Create and preserve affordable rental housing	Units created	0	83	125	125	375
	Units preserved	201	272	175	175	525
	Subsidy value preserved	\$1.4 M	\$1.7 M	\$1.2 M	\$1.2 M	\$3.7 M
	Leverage ratio for HDF funds	3.1:1	4.8:1	3:1	3:1	3:1
Project-based Section 8 Contract Administration	Units under contract administration	4,667	4,667	4,667	4,667	4,667
	% of contracts renewed	100%	100%	100%	100%	100%
	Subsidy value preserved	\$4.5 M	\$7.1 M	\$5.9 M	\$7.2 M	\$16.2 M
LIHTC/HDF/HOME Compliance Monitoring	Units in compliance monitoring inventory	7,682	7,682	7,765	7,765	7,765
Public Housing and Housing Choice Voucher Management	Public housing units managed	508	508	508	508	508
	Public housing occupancy	97%	97%	97%	97%	97%
	Housing Choice Vouchers administered	905	905	905	905	905
	Housing Choice Voucher utilization	100%	99%	100%	100%	100%
Moving to Work	MTW participants as % of assisted households	25%	25%	30%	35%	35%
	Households moving from assisted to unassisted housing	35	55	45	45	135
	Households increasing income and reducing barriers	55	55	65	65	205
Tenant-based Rental Assistance for Special Populations	Annual Vouchers (SRAP, HOPWA, FUP)	156	183	230	380	1,000



Delaware State Housing Authority
"Providing quality, affordable housing opportunities."

Priorities and Objectives	Performance Measures	FY2010	FY2011	FY 2012 Target	FY 2013 Target	FY 2013 – 2015 Goal
COMMUNITY PERFORMANCE MEASURES						
Support for emergency shelters	Beds assisted (ESG)	167	141	150	150	350
Supporting the Continuum of Care	Permanent supportive housing units maintained	365	365	365	365	365
	Federal funds for homelessness awarded to DE	\$5.35 M	\$5.35 M	\$5.35 M	\$5.35 M	\$16.05 M
New supportive housing	New supportive housing units financed (HDF)	7	0	10	10	30
Rental units for special populations/ELI households	% of newly financed rental units set-aside	0	0	0	10%	10%
	% of newly financed rental units fully accessible	13%	15%	12%	12%	12%
Neighborhood Assistance Act	% of tax credits utilized	100%	100%	100%	100%	100%
	Organizations assisted	12	15	15	15	45
Community development homeownership	Homes assisted (HDF/HOME)	50	31	25	25	75



ENDNOTES

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- ¹ National Low Income Housing Coalition (NLIHC), [*Out of Reach 2011*](#).
 - ² U.S. Department of Housing and Urban Development, [Comprehensive Housing Affordability Strategy \(CHAS\) Data](#)
 - ³ Homeless Planning Council of Delaware, [2011 Point in Time Study](#).
 - ⁴ Federal Housing Finance Agency, [Second Quarter 2011 House Price Index](#),
 - ⁵ Foreclosure filings and sheriff sales data are available at the [Delaware Foreclosure Help](#) website's data page.