



Community Focus Groups Subcommittee: Meeting 1

Thursday, October 24th

2:30 – 4:00 p.m.

DSHA Conference Room, Carvel Building, 820 N. French Street,
Wilmington, DE 19801

Important Definitions

Affordable
Housing

Subsidized
Housing

Supportive
Housing

Affordable Housing

- A housing unit for which the occupant (renter or owner) is paying no more than 30% of their gross income towards housing costs
- Generally, in the context of this work, we use this term to mean housing that is **affordable to anyone with incomes below the Area Median Income (at 100% AMI or below)**
- Some people use the term workforce housing to mean housing that is affordable to households between 80% AMI and 120% AMI. That definition is not specific - and the way it is used gets a little tricky. People below 80% are also a critical part of the workforce.

FY 2024 State Income Limits

Delaware

Median Family Income

\$106,300

Very Low-Income Limit (VLIL)

50% of Median*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$37,250	\$42,550	\$47,850	\$53,150	\$57,450	\$61,700	\$65,950	\$70,200

Extremely Low-Income Limit (ELIL)

30% of Median*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$22,350	\$25,550	\$28,750	\$31,900	\$34,500	\$37,050	\$39,600	\$42,150

Low-Income Limit (LIL)

80% of Median*

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$59,550	\$68,050	\$76,550	\$85,050	\$91,900	\$98,700	\$105,500	\$112,300

Subsidized Housing

- Housing that is created that has any kind of government funding that supports it.

Examples:

- Development Subsidy: The state of DE give funding to the developer so that (s)he can create the property for a lower cost, thereby allowing the property to be created for a lower cost.
- Operating Subsidy: The federal government helps to pay the rent with a housing voucher.

*Note: Not all affordable housing is subsidized! And not all subsidized housing is affordable for everyone!



Supportive Housing

Rental housing that is subsidized to be affordable to people with very low incomes.

Most often, supportive housing is targeted to people with disabling conditions and/or histories of homelessness.

Support services are provided that are intensive and focused on housing stability. Services are tailored to meet the needs of residents.

Task Force Charge

Make findings and recommendations on how the State and local governments can promote the production of rental units and homes that are affordable at various income levels throughout Delaware.

- Consider and review best practices related to land use, affordable housing production, and affordable housing financing adopted in other states;
- Review zoning and permitting laws and regulations that govern residential land use and evaluate how well they enable or inhibit the production of affordable housing; and
- Study and review land use development and residential housing construction industry practices to determine what factors, in Delaware, are limiting the production of affordable housing opportunities for households below 120% AMI.

Task Force Timeline

Aug. 29th:	1 st Task Force Meeting
Oct. 7th:	2 nd Task Force Meeting
October – December:	Subcommittees meet once per month
January 2025:	3 rd Full Task Force Meeting - Subcommittees report out on recommendations; Subcommittees meet to clean up recommendations as needed
February 2025:	4 th Task Force Meeting
March 1, 2025:	<u>Final Report Due</u>

Approach to Task Force Charge

- Identify challenges and barriers to increasing supply to match demand
- Identify potential solutions
- Prioritize actionable recommendations and strategies
- For each recommendation, indicate:
 - Who should implement (State/Local Gov't/Private Sector);
 - Whether implementation will require legislation, regulatory changes, and/or funding subsidies

Community Focus Groups Subcommittee

Stakeholders Required to Be Represented:

- Individuals over 55
- Individuals with disabilities
- Veterans
- Victims of DV/SA/HT
- Behavioral Health & Substance Use Disorder Counselors
- Cost-burdened residents

Required Topics to Review:

- Supportive services needed
- Barriers to accessing housing

Questions for the Subcommittee to Consider

- What recommendations can we make to ensure that our populations can access future housing production?
- What recommendations can we make to ensure that supportive services accompany future production?
- What recommendations can we make to ensure that new units are produced to be affordable and accessible to our populations?

Parking Lot

- To be used to document ideas that are unrelated to production and our required focus areas, but still housing-related
- These items can be referred to other subcommittees (as appropriate) or acknowledged in the final report as something needing further study