COUNCIL ON HOUSING
Public Session
Luther Towers
430 Kings Hwy
Dover, DE 19904

**Motions**

- Approval of February 14, 2018 Minutes

**Important Dates**

- National Conference on Ending Family and Youth Homelessness, Los Angeles – March 1-2 2018
- NCSHA Legislative Conference, Washington – March 5-7, 2018
- DE Apt. Association Trade Show & Education Conference, Dover Downs – March 8, 2018
- Council of State Community Development Agencies Program Managers Training Conference, Washington – March 12-13, 2018

Mr. Leahy, Chair, called to order the public session of the Council on Housing meeting at 2:00 pm, February 14, 2018. In addition to Mr. Leahy, the following Council members were present:

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| Connie Harrington | Francis Julian | Corrine Massey | Donna Mitchell |
| Ralph Peters | Vincent M. White | Norma Zumsteg | |

The following council members were absent and excused from the meeting:

Robert Harra

Also attending:
Shanná L. Alicea, Administrative Specialist III, DSHA
Susan Eliason, Director of Housing Development, DSHA
Keanna Faison, Management Analyst II
Vanessa McCall, Director of Housing Finance, DSHA
Jack F. Stucker, Housing Program Specialist, DSHA

Guests present: None

**APPROVAL OF MINUTES**

Mr. Julian moved and Mr. Peters seconded that the Minutes of January 10, 2018 meeting be approved. The motion was passed unanimously.

**DSHA REPORT** – Susan Eliason

- **Budget**
  - JFC Hearing was on February 13th and Mr. Leahy and Mr. White were in attendance.
  - DSHA requested the following budget which was recommended by the Governor on January 25th:
    - $4 million to the HDF
    - $3 million for the State Rental Assistance Program (SRAP).

- Governor also recommended funding by the Bond Bill funds to the DDD, the Affordable Rental Housing program and new funding of $2 million to continue the work of the Strong Neighborhood Housing fund.

- Bond Bill hearing will be May 17th.
- DSHA will be receiving approximately $700,000 annually for the next three years from the Federal Home Loan Bank of Pittsburgh to fund homelessness prevention and rapid rehousing initiatives.
- To increase the funds of DSHA's already set aside HDF funds of $500,000 for the Rapid Rehousing and Homeless Prevention program DSHA will combine $400,000 of the funds received from the Federal Home Loan Bank of Pittsburgh.
- The remaining $300,000 will be dedicated to what the Bank of Pittsburgh hope to be some creative solutions to problems that are not currently being funded by anyone. This stream of funding will have its own funding process.

Mr. White requested that Council be kept informed of the allocations of the combined $900,000 funds.

- The possible name of the Federal Home Loan Bank of Pittsburgh program will be, "Home 4 Good".
- Under the Continuum Care application Delaware has been awarded $7.9 million in federal funds to fund homelessness which is the largest amount Delaware has ever been awarded under the Continuum Care (CoC).
- Housing Finance staff in the Wilmington office along with Mr. Ben Addi met with members of the Delaware Bankers Association and some other lenders to discuss DSHA's homeownership programs. The following topics were discussed:
    - How DSHA could further enhance its programs to help create more affordable homeownership options
    - Increasing fees of the soft loan product to assist with rural developments programs
    - Shorten DSHA's rate lock times
    - Increasing DSHA's use of technology in sharing documents
- DSHA also met with Hill Top Securities to discuss the lender feedback and review DSHA's overall offerings.
- DSHA is also looking at revisiting the mix of DSHA's down payment and settlement assisting programs and possibly making some program changes in the near future.
- Opportunity Zones: A new federal community development program was created as part of the tax reform legislation. Each state may designate opportunity zones throughout the state. These are low income areas where states would like to encourage private investment. Investors would be able to take advantage of tax incentives when making qualified investments in an eligible Opportunity Zone. DSHA is working with the Office of State Planning and the Governor's office to designate Delaware's Opportunity Zones by the March 23rd deadline.
- DSHA will be touring with the Governor on February 19th visiting sites in Wilmington, one being the Pearl Center a tax credit site and a DDD project, then traveling to Laurel to announce the latest round of DDD projects and visit one of the Strong Neighborhood sites.

Mr. Leahy commenting on Mr. Ben Addi presentation at the JFC Hearing of which Mr. Peters requested a copy of the presentation be sent to him.

Mr. White wanted to know if there's any data shared between the HomeWorks program and the Housing Alliance of Delaware regarding the transportation cost of the homeless and if so could that information be sent to him.

**COMMITTEE REPORTS**

COMMUNICATIONS: Ms. Zumsteg
None

OPERATIONS: Ms. Harrington
None

HOUSING POLICY: Mr. White
None

**LOAN REVIEW** Ms. Mitchell

The committee met February 5, 2018 and reviewed one HDF grant request. It is the recommendation of the committee, after due discussion, that the following grant request be approved by the Council.

- DSHA - Pre-Purchase Financial Empowerment and Coaching Funding #574. Mr. Leahy moved and Mr. White seconded which was passed with 7 yes and one abstention by Ms. Harrington due to her conflict of interest

Ms. Zumsteg wanted to know the difference between the Pre-Purchase Financial Empowerment and Coaching Funding program and the housing counseling services sponsored by PNC Bank through Interfaith Housing. Ms. Mitchell along with Ms. McCall and Ms. Faison response was that the DSHA's program better prepares an applicant, assisting them in being more mortgage ready before they apply for a mortgage loan when coming to the housing counseling agency through the bank.

**OLD / NEW BUSINESS:** Mr. Stucker

Mr. Stucker presented to Council a presentation on the National Housing Trust Fund. This is the first new federal source of funds for extremely and very low income residents. The program is funded by operations of Fannie Mae and Freddie Mac. DSHA received $3 million each year from NHTF.

Mr. White requested a copy of the analysis on cost burden renters in Mr. Stucker's presentation from the Housing Alliance of Delaware.

Ms. Zumsteg wanted to know if the Housing Alliance of Delaware had any data on what percentage of the 30% AMI population become homeless within a given year. Mr. Stucker would gather that information and forward to her.

**ADMINISTRATIVE:** Mr. Leahy

Mr. Leahy request the allocation of grants and loans of funds be included in the Council's monthly package going forward.

**SCHEDULING OF NEXT MEETING**

The next meeting will be held on Wednesday, March 14, 2018, Bear Library, New Castle, DE from 2:00 p.m. to 4:30 pm.

**ADJOURNMENT**

There being no further business to come before the Council, the meeting was adjourned at 3:40 p.m.

Respectfully submitted,

Shanná L. Alicea

Note: Copies of materials referenced as “attached” in these Minutes are available upon request.