



SPONSOR: Rep. S. Moore & Sen. S. McBride & Rep. Baumbach & Rep. Wilson-Anton
Reps. Briggs King, Dorsey Walker, Heffernan, Hensley, Kowalko, Lambert, Lynn, Mitchell, Morrison, Osienski; Sens. Bonini, Brown, Ennis, Gay, Hansen, Hocker, Lawson, Lockman, Lopez, Mantzavinos, Paradee, Pettyjohn, Pinkney, Poore, Richardson, Sokola, Sturgeon, Townsend, Walsh, Wilson

HOUSE OF REPRESENTATIVES
151st GENERAL ASSEMBLY

HOUSE CONCURRENT RESOLUTION NO. 91

DIRECTING THE DELAWARE STATE HOUSING AUTHORITY TO CONDUCT A COMPREHENSIVE STATEWIDE HOUSING ASSESSMENT.

1 WHEREAS, to achieve affordable housing for all Delaware residents requires the commitment of resources,
2 public and private investment and the interaction and cooperation of all levels of state and local government; and

3 WHEREAS, coordination between government and private enterprises and nonprofits is essential to achieving the
4 goals of affordable sustainable housing for all Delaware residents; and

5 WHEREAS, the American dream of owning a home has slipped out of reach of many Delawareans particularly
6 young adults who are overburdened with student loans and other debt and cannot compete with inflated over-market prices
7 being offered in the current housing market; and

8 WHEREAS, 72% of Delaware residents in the lowest-income bracket are spending more than 50% of their income
9 for housing; and

10 WHEREAS, young single adults and low- and moderate-income families cannot afford the down payment and
11 closing costs associated with the purchase of a home to permit them to become first time home buyers; and

12 WHEREAS, it is well documented that home ownership has positive long-term effects on the lives of children and
13 families including improved physical and mental health, improved school attendance, decreased risk of loss of employment,
14 increased community ties and financial security; and

15 WHEREAS, Delaware had the highest increase in residential rent in the U.S. from 2019-2021; and

16 WHEREAS, in 2021 the average rent for a 1-bedroom apartment in Delaware increased 12.3% to \$1,142; and

17 WHEREAS, in 2021 Delaware had the 13th highest rent in the country out of the 50 states; and

18 WHEREAS, the demand for affordable rental units in Delaware far exceeds availability leading to a housing crisis
19 and homelessness; and

20 WHEREAS, the demand for emergency housing and long-term affordable housing has grown to crisis proportion
21 in Delaware; and

22 WHEREAS, non-profit organizations are attempting to help fill the need for affordable housing for moderate- and
23 low-income families in Delaware but need additional financial support and assistance; and

24 WHEREAS, the Delaware State Housing Authority has the statutory authority to coordinate housing and
25 redevelopment activities among state agencies and private bodies and non-profits in order to promote and develop
26 affordable housing opportunities for all Delaware residents including residents of moderate and low income.

27 NOW, THEREFORE:

28 BE IT RESOLVED by the House of Representatives of the 151st General Assembly, the Senate concurring therein,
29 that the Delaware State Housing Authority conduct a comprehensive statewide housing assessment to identify and develop
30 policy recommendations to improve the availability of affordable rental properties, and affordable housing, particularly, for
31 first-time home buyers and moderate- and low-income families.

32 BE IT FURTHER RESOLVED that this assessment must include:

33 (1) An analysis of the current need for housing for individuals and families experiencing homelessness,
34 including supportive housing and other housing types, and proposed resources or programs to meet this need.

35 (2) An analysis, in conjunction with the Department of Health and Social Services, of current transitional
36 housing placement, including motels and hotels, for homeless, and people living in unstable housing conditions, that
37 are currently participating in any State voucher program.

38 (3) Proposed grant and tax credit programs to incentivize non-profit organizations to provide temporary and
39 transitional housing to people experiencing homelessness.

40 (4) Additional funding needed to expand Delaware State Housing Authority's grant and loan programs to
41 assist more moderate- and low-income first-time home buyers including programs to reduce closing costs for first-time
42 home buyers.

43 (5) Current and proposed educational outreach programs focus on financial planning for future first-time
44 home buyers.

45 (6) An analysis of programs, for first-time home buyers, that link rental payments to savings programs for low
46 and moderate-income households, including tax credits for participating landlords.

47 (7) Current and proposed mortgage lending programs, for first-time home buyers who have existing student
48 loans, with such programs tied to limited or graduated forgiveness of student loans.

49 (8) Input from the Office of State Planning Coordination whether the State Comprehensive Plan and the
50 Quality of Life Act sufficiently address the need for affordable workforce housing with accessibility to services,
51 transportation, infrastructure, and employment with economic and environmental sustainability.

52 (9) Input from the Office of State Planning Coordination regarding incentives for builders to construct more
53 affordable housing such as increases to density zoning restrictions and expedited zoning and planning processes in
54 exchange for a certain % of affordable units.

55 (10) Explore whether the Director of the Delaware State Housing Authority, or a designee, should be added as
56 a member of the Commission on State Surplus Property and whether State surplus property should be considered,
57 when and where appropriate, for resale to private enterprise specifically to create more affordable rental units.

58 BE IT FURTHER RESOLVED that the Delaware State Housing Authority must provide this assessment to the
59 General Assembly no later than January 1, 2023.

SYNOPSIS

 This concurrent resolution requests that the Delaware State Housing Authority (DSHA) conduct a comprehensive statewide assessment of affordable housing, particularly for moderate and low income families and first-time home buyers, including existing and proposed DSHA loan and grant programs and provide this assessment to the General Assembly no later than January 1, 2023.