



SPRINGBOARD COTTAGE COMMUNITIES DEVELOPMENT MODEL

Affordable Housing Innovation: Empowering Communities through Sustainable

Living Solutions

Abstract

Springboard Cottage Communities are a unique housing concept aimed at providing affordable, supportive living options for Extremely Low Income (ELI) and Very Low Income (VLI) households. The community features manufactured cottage homes managed as a single ownership rental community. This document researches various aspects such as population characteristics, rental assistance programs, construction finance options, standards for construction and supportive services.

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Introduction

This is a working document subject to substantial revision.

The Springboard Cottage Community housing development is a unique project offering affordable housing for Extremely Low-Income (ELI) and Very Low Income (VLI) households. This community features manufactured cottage homes of 400 sq ft or less and supports a diverse population including the elderly, disabled, and families with children. It offers specialized supportive services catering to a population with mental health, substance use disorder and other needs.

The development focuses on sustainability, and community engagement, while ensuring compliance with HUD and International Code standards of construction. Financial and legal structures should be designed for long-term affordability and community stability.

The Community is designed to be affordable to households with Extremely Low Income (ELI) at 30% AMI or less, up to Very Low Income (VLI) of 50% AMI. A substantial portion of the households will be people emerging out of homelessness with incomes at 5, 10 and 15 percent of AMI. This population will have a significant need for various forms of subsidies and supportive services in order to maintain housing. This range will afford a degree of mixed income in the community. Rents will be at HUD Fair Market Rents (FMR). Households higher than VLI (over 50% AMI) would create a down-sizing of renters who could otherwise afford higher market rate rents. For most renters, some form of rental assistance will be required to afford even FMR.

The mix of income limits and unit sizes (number of bedrooms) and number of supportive housing units is To Be Determined.

Rental Housing Needs

The federal definition of housing cost affordability, particularly in the context of U.S. housing policy, is generally based on the principle that housing is considered affordable if it costs no more than 30% of a household's gross income. This definition is widely used by the U.S. Department of Housing and Urban Development (HUD) and other federal agencies.

Under this guideline, all costs associated with housing, including rent, and utilities, should not exceed 30% of a household's gross income to be considered affordable. This standard helps to ensure that households have enough income left for other necessities such as food, transportation, healthcare, and education.

Rental Gaps for Delaware in 2021 for ELI Renters

According to Housing Alliance Delaware, the upward shift in rents and influx of renters earning above \$75,000 lowered the inventory of units affordable to the state's lowest income renters. The supply of rental units affordable to households earning less than \$25,000 decreased by 31%.

22,348 renter households in Delaware have incomes between 0% and 30% AMI (equivalent to \$19,920 or less for a two-person household) and need rental units \$498/ month or less to avoid being cost burdened. Just 8,730 units in the state rent for less than \$498/ month. This leaves a "gap", or shortage, of 13,617 units for these lower income households.

Statewide, the estimates indicate that by 2030, over 3,100 units will be needed to accommodate households with income at 30% AMI or below.

Population Characteristics

People with Extremely Low incomes represent a diverse group with a range of characteristics and needs. While specific percentages can vary depending on location and other factors, here are some general trends:

Disability: A significant portion of extremely low-income households are likely to have persons who are disabled. This group may include individuals with physical disabilities, mental health issues, or chronic illnesses that limit their ability to work, thus impacting their earning potential. The percentage can vary, but in many areas, it could be upwards of 25-30%.

Elderly: The elderly often make up a large segment of extremely low-income households. Fixed incomes, such as pensions or Social Security, may not keep pace with rising living costs, pushing more elderly individuals into this income bracket. In some communities, the elderly could represent 20-30% or more of extremely low-income renters.

Families with Children: Many extremely low-income households are families with children. These families might be headed by single parents, young parents, or parents who have low-paying jobs. The proportion of such families can be significant, potentially making up 30-40% or more of this population in certain areas.

Veterans: Veterans, especially those with service-related disabilities or those who have difficulty transitioning to civilian employment, can also make up a portion of extremely low-income households. This percentage can be smaller compared to other groups, but it's a notable subset.

Homeless or At Risk of Homelessness: Individuals who are homeless or at risk of homelessness often fall into the category of extremely low-income households. This group's size can vary greatly depending on local economic conditions and the availability of support services.

Ethnic and Racial Minorities: In many regions, ethnic and racial minorities are disproportionately represented among extremely low-income households, often due to systemic issues like income inequality, discrimination in housing and employment, and other socio-economic factors.

Young Adults/Students: Young adults, including students working part-time or in low-wage jobs, can be a significant portion of this population.

It's important to note that these characteristics can overlap; for example, an individual may be elderly and disabled, or a young parent may also have a disability. Additionally, these percentages are not fixed and can vary widely based on local economic conditions, housing markets, and the availability of social services.

Zoning Challenges

The Springboard Cottage Community shifts from a model where housing units are sited on individual lots in a subdivision to a community model featuring single ownership of a rental community owning all housing units. This single ownership model resolves several zoning and development issues:

Zoning Classifications: A single-owner community can fit more easily into existing zoning classifications. For instance, it could be classified as a multi-family residential development rather than individual single-family homes, which may be more familiar to zoning boards.

Minimum Lot Size and Subdivision Regulations: Without the need to subdivide the land into individual lots, the development is not constrained by minimum lot size requirements for each home. This can make the project more feasible on a given parcel of land.

Setback and Density Regulations: Managing the entire community as a single property allows for more flexible planning regarding setbacks and density. Springboard can design the community layout in a way that maximizes space and adheres to overall density requirements, without being restricted by individual lot constraints.

Utility Connections: With single ownership, utilities can be managed more efficiently. Rather than ensuring each small lot has individual connections, the owner can plan a centralized system for water, sewage, and electrical services, which can be more cost-effective and easier to maintain.

Permitting Process: The permitting process may be streamlined as the project can be presented as a single plan rather than multiple individual permits for each lot.

Parking and Access: Parking and road access can be centrally planned for the entire community, potentially making better use of space and resources compared to individual lots.

Management and Maintenance: Single ownership allows for centralized management and maintenance of the property, which can ensure consistent quality and upkeep of the homes and communal areas.

HUD Standards for Construction of Manufactured Housing Units

A Springboard Cottage Community consists of housing that is constructed in a controlled factory environment, adhering to International Codes and National Electric Code standards. Once completed, the unit is then transported to the development site where it is placed on a permanent foundation that complies with HUD standards. This process ensures quality control and adherence to specific building and safety standards.

These manufactured cottage homes, being under 400 square feet, fall into the category of small or tiny homes. This size constraint implies a design focus on maximizing efficiency and functionality within a limited space, often incorporating innovative storage solutions, multi-functional furniture, and compact appliances. The combination of controlled manufacturing and small size make these homes an affordable and sustainable housing option, especially in areas where traditional housing is expensive or limited.

The units are manufactured housing products that are placed on permanent foundations according to HUD standards.

For these manufactured housing units to be eligible for federal housing-related grants and loans, they must comply with the HUD Code allowable exclusions, and the installation must adhere to the guidelines provided in the Permanent Foundations Guide for Manufactured Housing as described in this document.

The relevant HUD construction standards are as follows.

24 CFR Part 3280 (HUD Code) - Manufactured Home Construction and Safety Standards: This part details the federal standards for the construction and safety of manufactured homes.

24 CFR 3282.12 - Excluded Structures—Modular Homes: According to this regulation, a structure that meets the definition of a manufactured home can be excluded from the HUD Code if:

It is designed only for erection or installation on a site-built permanent foundation. This is determined if all written materials related to the installation of the structure, including designs, drawings, and instructions, indicate installation on a permanent foundation.

It is not designed to be moved once erected or installed on a site-built permanent foundation.

The 24 CFR Part 3285 - Model Manufactured Home Installation Standards outline guidelines for installing manufactured homes, particularly focusing on the foundation and placement of the unit. Here's a summary of the key standards for building foundations on-site and placing the manufactured unit on the foundation:

Foundation Requirements: The standards provide detailed requirements for the foundation on which a manufactured home is to be installed. This includes specifications for different types of foundations, such as concrete slabs, piers, and footings, ensuring they are designed to support the weight of the home and withstand environmental conditions.

Ground Preparation: Proper ground preparation is essential. This includes clearing the site of debris, ensuring a level surface, and providing adequate drainage to prevent water accumulation under the home.

Anchoring Systems: The standards specify the use of anchoring systems to secure the manufactured home to the foundation. This is crucial for the stability of the home, particularly in areas prone to high winds or seismic activity.

Support and Stability: Detailed guidelines are provided for the support systems under the home, such as piers or blocks, to ensure that the home remains stable and level over time.

Utility Connections: The standards also cover the proper installation of utility connections, including plumbing, electrical, and gas systems, ensuring they are safely and effectively integrated with the home.

Compliance with Local Codes: While these standards serve as a federal guideline, they also require compliance with any additional local or state building codes that may apply.

Inspection and Compliance: Upon installation, the home and its foundation must be inspected to ensure compliance with these standards, as well as any applicable local or state codes.

These standards ensure that manufactured homes are safely and securely installed on their foundations, providing a stable and durable living environment for residents.

The additional criteria in **24 CFR 3282.12** for excluding a structure from the HUD Code and considering it as a modular home are:

The structure must be designed and manufactured to comply with the currently effective version of one of the nationally recognized building codes, such as the BOCA Basic Building Code, the BOCA Basic Industrialized Dwelling Code, the BOCA Basic Plumbing Code, the BOCA Basic Mechanical Code, and the National Electrical Code

BOCA stands for the Building Officials and Code Administrators International. It is an organization that was once responsible for developing building codes used in several regions of the United States. **BOCA was one of the three regional code bodies that merged to form the International Code Council (ICC) in 1994**, which now publishes a set of comprehensive and coordinated national model construction codes known as the International Codes (I-Codes).

For manufactured housing that falls under the exemption from the HUD Code and is built to the International Codes (I-Codes), the relevant codes would primarily include:

International Residential Code (IRC): This code applies to the construction of one- and two-family dwellings and townhouses. It covers all aspects of construction, including building, plumbing, mechanical, fuel gas, energy, and electrical systems.

International Energy Conservation Code (IECC): This code provides regulations to optimize energy efficiency in the design and construction of buildings, which would be applicable to ensure energy efficiency in manufactured housing.

International Plumbing Code (IPC) and International Mechanical Code (IMC): These codes provide regulations for plumbing and mechanical systems, ensuring that these systems are safe, efficient, and meet health standards.

National Electrical Code (NEC): Although not an I-Code, the NEC is widely adopted in conjunction with the I-Codes. It provides comprehensive standards for electrical wiring and equipment installation to ensure electrical safety.

In an affordable housing project, both the developer and the construction manager play critical roles, each with specific responsibilities that contribute to the project's success. These roles are distinct yet interdependent, ensuring the project meets its financial, regulatory, and community goals.

Development and Construction of Springboard Cottage Communities

The Developer Role

Springboard will partner with a qualified developer for the Cottage Community project. The developer will be primarily responsible for the overall initiation, planning, execution, and completion of the affordable housing project. Key responsibilities include:

1. **Project Conception and Feasibility:**
 - Identifying potential sites for development. (*the Georgetown Site is already identified*)
 - Conducting feasibility studies to assess financial viability, community needs, and potential obstacles.
2. **Financing:**
 - Securing funding through various sources such as loans, grants, tax credits (e.g., Low-Income Housing Tax Credits), and private investments.

- Structuring financial models to ensure long-term viability and compliance with funding requirements.
- 3. **Design and Planning:**
 - Overseeing the architectural and engineering design processes to ensure the project meets community needs and adheres to budget constraints.
 - Ensuring designs comply with zoning laws, building codes, and accessibility standards.
- 4. **Regulatory Compliance:**
 - Navigating through the complex landscape of local, state, and federal regulations.
 - Obtaining necessary permits and approvals.
- 5. **Stakeholder Engagement:**
 - Coordinating with community groups, government agencies, and potential residents to garner support and adapt the project to meet broader community needs.
 - Managing communications and public relations efforts to maintain positive relationships with the community and stakeholders.
- 6. **Contract Management:**
 - Negotiating and managing contracts with vendors, contractors, and service providers.
 - Ensuring that all contractual obligations are met and align with the project goals.

Construction Management Role

The construction manager is responsible for overseeing the physical construction of the housing project from start to finish. Key responsibilities include:

1. **Planning and Scheduling:**
 - Developing detailed project plans that outline timelines, resources, and materials needed to complete the project on time and within budget.
 - Scheduling phases of construction to minimize disruptions and ensure efficiency.
2. **Resource Management:**
 - Coordinating the procurement of materials and ensuring that equipment and labor are available when needed.
 - Managing the logistics of site operations, including delivery and storage of materials.
3. **Quality Control:**
 - Ensuring that construction meets all quality standards and is in compliance with building codes and specifications.
 - Implementing safety protocols to prevent accidents and ensure the wellbeing of all workers on site.
4. **Budget Management:**
 - Monitoring expenditures to ensure the project stays within financial constraints.
 - Managing costs related to labor, materials, and equipment.
5. **On-Site Supervision:**
 - Directing on-site construction activities to ensure adherence to plans and schedules.
 - Resolving issues that arise during construction swiftly to avoid delays.
6. **Communication and Reporting:**
 - Serving as the primary point of contact for the developer, stakeholders, and contractors on all construction-related matters.
 - Regularly updating the developer on progress, challenges, and changes in scope or budget.

Collaboration Between Developer and Construction Manager

While the developer handles the broader aspects of the project from conception to completion, the construction manager focuses specifically on the construction phase. Effective communication and collaboration between these two roles are essential for addressing issues promptly, staying within budget, and achieving the desired outcomes of the affordable housing project. This synergy ensures that the project not only meets its physical and functional requirements but also fulfills its role in providing essential housing solutions to the community.

Rental Assistance Programs

The following is an overview of possible rental assistance programs. Each has pros and cons relative to subsidizing rents for this community.

Rural Rental Housing Loans

The Rural Rental Housing Loans, also known as Section 515 loans, are administered by the United States Department of Agriculture (USDA) Rural Development program. These loans are designed to provide affordable rental housing for low-income, elderly, or disabled individuals and families in rural areas. By offering direct loans at low interest rates, the program seeks to encourage the development and maintenance of affordable rental housing in rural communities where such housing might otherwise be scarce or unavailable.

Key aspects of the Rural Rental Housing Loan program include:

1. **Eligible Borrowers:** Non-profit organizations, public agencies, and for-profit entities are eligible to apply for funding. These borrowers must demonstrate the ability and commitment to manage and maintain affordable rental housing projects over the long term.
2. **Affordable Housing Development:** The primary use of Section 515 loans is for the construction, purchase, and rehabilitation of multi-family rental housing projects. These projects can include apartment buildings, townhouses, and other types of multi-family structures suitable for low-income residents.
3. **Low Interest Rates and Long-Term Loans:** Loans provided under the Section 515 program come with low interest rates and can have terms up to 30 or 50 years, making the development of affordable rental housing financially feasible for developers.
4. **Rental Assistance:** Many properties financed through the Section 515 program also receive rental assistance through USDA's Section 521 Rental Assistance program or other sources. This assistance allows tenants to pay rent based on their income, further enhancing the affordability of the housing.
5. **Rural Eligibility:** Projects must be located in rural areas as defined by USDA Rural Development. This typically includes towns and municipalities with populations of 20,000 or less, though this can vary based on specific program criteria.
6. **Target Population:** While the program focuses on low-income individuals and families, there is also a significant emphasis on providing housing for the elderly and disabled, ensuring that these vulnerable populations have access to safe, affordable, and appropriate housing.

7. **Compliance and Oversight:** Borrowers are subject to regulatory compliance and oversight to ensure that the properties are maintained, remain affordable, and serve the intended populations over the long term.

The Rural Rental Housing Loan program is a critical component of USDA Rural Development's efforts to support the housing needs of rural America. By providing financial resources and incentives for the development of affordable rental housing, the program plays a key role in promoting economic development, community stability, and improved quality of life in rural areas across the country.

Guaranteed Rental Housing Loan Program

The Guaranteed Rental Housing Loan program, also known as the Section 538 program, is administered by the United States Department of Agriculture (USDA) Rural Development. It aims to increase the supply of affordable rental housing in rural areas through a loan guarantee program. This program encourages private lenders to finance the construction, acquisition, or rehabilitation of rental housing for low- and moderate-income individuals and families, elderly persons, and persons with disabilities in eligible rural areas.

Key features of the Guaranteed Rental Housing Loan program include:

1. **Loan Guarantees:** The USDA provides guarantees for up to 90% of a loan made by a private lender to develop affordable rental housing. The guarantee reduces the risk to lenders, making them more willing to finance rural rental housing projects.
2. **Eligible Borrowers:** For-profit and non-profit developers, public entities, and tribal governments can apply for loan guarantees under this program. The borrowers must demonstrate their capability to develop and manage rental housing projects.
3. **Eligible Projects:** The program supports the construction, acquisition, and rehabilitation of affordable rental housing projects, such as apartment buildings, townhomes, and other multifamily housing types. This includes both family and elderly housing projects.
4. **Affordable Rents:** Rents for units in projects financed under the program must be affordable for low- and moderate-income tenants. This typically means that rents do not exceed 30% of the area median income adjusted for family size, though specific requirements can vary.
5. **Rural Areas:** Projects must be located in rural areas, which the USDA generally defines as communities with populations of 35,000 or fewer. The aim is to address the critical need for affordable housing in less densely populated areas.
6. **Long-Term Financing:** The program facilitates long-term, fixed-rate financing, which is essential for the stability and feasibility of rental housing projects in rural areas.
7. **Leveraging Other Resources:** Often, developers will combine the guarantees provided by the Section 538 program with other forms of financing, such as Low-Income Housing Tax Credits (LIHTC), grants, or direct loans from the USDA or other sources, to complete their projects.

The Guaranteed Rental Housing Loan program is part of the USDA's broader effort to improve living conditions in rural America. By reducing the financial risk for lenders and making it more feasible to develop or rehabilitate rental housing, the program helps ensure that rural residents have access to safe, affordable, and quality housing, which in turn supports the health and economic viability of rural communities.

HUD 202 PRAC

The 202 PRAC (Project Rental Assistance Contract) HUD Program is a specific program managed by the U.S. Department of Housing and Urban Development (HUD). It focuses on providing affordable housing to elderly individuals. Here are key aspects of the 202 PRAC HUD Program:

Target Demographic: The program specifically serves elderly individuals, typically aged 62 and older. These individuals often have low incomes and may have additional needs related to aging.

Affordable Housing: The program provides rental assistance for affordable housing. This ensures that residents pay only a portion of their income towards rent, making housing more accessible and affordable for low-income seniors.

Supportive Services: In addition to housing, the program often includes supportive services to the needs of elderly residents. These services can include transportation, meals, housekeeping, and personal assistance, although the extent and nature of services vary by location.

Funding and Administration: The program is funded by HUD and administered by private, non-profit sponsors who own and operate the housing facilities. These sponsors receive subsidies to cover the difference between the tenant's contribution towards rent and the cost of operating the housing.

Facility Types: The housing provided under this program typically includes apartment-style living facilities. These facilities are designed with the needs of elderly residents in mind, often including accessibility features and communal areas for social activities.

Application Process: Eligible individuals must apply for housing through the program. This process includes income verification and other criteria to ensure the program serves those most in need.

Purpose and Goal: The primary goal of the 202 PRAC HUD Program is to allow elderly individuals to live independently while also having access to services they may need as they age.

This program is an important part of HUD's efforts to provide affordable, safe, and supportive housing options for the elderly, addressing both the housing and lifestyle needs of this demographic.

HUD 811 PRAC

The 811 PRAC (Project Rental Assistance Contract) HUD Program is a U.S. Department of Housing and Urban Development (HUD) initiative. It is designed to provide affordable housing as well as supportive services for very low-income adults with disabilities. Here are the key features of the 811 PRAC HUD Program:

Target Demographic: The program specifically serves adults with disabilities, including those who are transitioning out of institutional settings or are at risk of institutionalization.

Affordable Housing: Similar to other HUD programs, the 811 PRAC provides rental assistance to ensure that housing remains affordable for its residents. Participants typically pay 30% of their income towards rent, with the program covering the remainder.

Supportive Services: One of the key components of the 811 PRAC program is the inclusion of supportive services. These services are tailored to the needs of residents with disabilities and can include help with daily living activities, transportation services, health care, and case management.

Funding and Management: The program is funded by HUD and is typically managed by private non-

profit organizations or housing agencies. These entities receive subsidies to offset operating costs and provide affordable housing options.

Housing Types: The housing offered through this program is usually in the form of apartment complexes. These facilities are designed to be accessible and supportive of the needs of adults with disabilities.

Integration into Communities: The program aims to integrate its residents into the wider community, promoting independence and social interaction.

Application and Eligibility: To be eligible for the 811 PRAC program, individuals must meet certain criteria, including income limits and disability status. The application process involves verifying these criteria.

Goal of the Program: The overarching goal of the 811 PRAC program is to provide a supportive living environment that promotes independence for adults with disabilities, while ensuring their housing costs remain affordable.

This program represents an important component of HUD's efforts to support vulnerable populations, ensuring that adults with disabilities have access to affordable housing along with the necessary services to live independently and be part of the community.

HUD Housing Choice

The Housing Choice Voucher program, often referred to as Section 8, is a significant federal assistance initiative administered by the U.S. Department of Housing and Urban Development (HUD). This program assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Here are the key features of the Housing Choice Voucher program:

Voucher System: Participants in the program receive a voucher that subsidizes a portion of their rent. This allows them to choose housing in the private market, rather than being limited to public housing units.

Income-Based Assistance: Eligibility for the program is primarily based on the family's income. Generally, the household's income should not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. However, by law, HUD must provide 75% of its voucher to applicants whose incomes do not exceed 30% of the area median income.

Tenant's Rent Contribution: Families with vouchers typically pay between 30% and 40% of their adjusted income on rent, with the voucher covering the remainder.

Freedom of Choice: One of the unique aspects of the program is that it offers beneficiaries the freedom to choose any type of housing that meets the program requirements, including single-family homes, townhouses, and apartments.

Private Landlord Participation: Private landlords must agree to participate in the program and have their rental properties inspected and approved by the local Public Housing Authority (PHA) for safety and quality standards.

Local Administration: The program is administered locally by PHAs. The PHAs receive federal funds from HUD to administer the voucher program.

Portability: One of the benefits of the Housing Choice Voucher program is its portability, which allows participants to take their voucher with them if they move to a different area, even across state lines.

Waitlists and Limited Availability: Due to high demand and limited funding, many PHAs have long waiting lists for program vouchers. Some PHAs might even close their waitlists when they have more applicants than they can serve.

The Housing Choice Voucher program plays a crucial role in helping vulnerable populations in the United States access affordable housing, offering them choice and flexibility while ensuring they live in safe and decent environments. It is important to note that the effectiveness of Housing Choice Vouchers is closely linked to rental market conditions. In very low vacancy markets, vouchers are much harder to use, as property owners may choose to rent to higher income renters and/ or raise their rents above the Fair Market Rent that determines the voucher reimbursement.

Project-Based Section 8

The Project-Based Section 8 program is a component of the federal housing strategy administered by the U.S. Department of Housing and Urban Development (HUD). Unlike the Housing Choice Voucher program, which provides rental assistance directly to individuals, the Project-Based Section 8 program ties rental assistance to specific housing units. Here are the key aspects of this program:

Unit-Specific Assistance: In the Project-Based Section 8 program, the rental assistance is attached to specific housing units, not to the tenant. This means that if a tenant moves out, the subsidy remains with the unit, and the next eligible tenant moving in receives the assistance.

Private Landlords and Developers: The program involves contracts with private landlords and housing developers. These entities agree to set aside a portion or all of the units in a housing project for low-income tenants in exchange for the subsidized rent payments from HUD.

Income Eligibility: Tenants must meet specific income criteria to qualify for residency in these units. Typically, their income must not exceed 50% of the median income for the area.

Rent Calculation: Eligible tenants generally pay about 30% of their adjusted income towards rent, and the federal subsidy covers the remainder.

Property Types: Project-Based Section 8 properties can include apartment complexes, townhouses, and other multi-family housing units. These properties must meet HUD's quality and safety standards.

Limited Mobility: Unlike the Housing Choice Voucher program, tenants in the Project-Based Section 8 program do not have the option to move with their subsidy. If they choose to move, they leave the rental assistance behind.

Long-Term Affordability: Landlords enter into long-term contracts with HUD (often 15-20 years), ensuring the affordability of these units over an extended period.

Focus on Stability: This program is particularly beneficial for providing stable, long-term affordable housing options for low-income families, the elderly, and people with disabilities.

The Project-Based Section 8 program plays a vital role in the affordable housing landscape by providing stable housing options and encouraging private investment in low-income housing. However, because the assistance is tied to the unit, it does not offer the same mobility and choice as the tenant-based Housing Choice Voucher program.

Delaware Moving To Work

The Delaware Moving to Work (MTW) rental assistance program is designed to help low-income residents of Delaware gain self-sufficiency and independence from government-assisted housing within a seven-year period. This initiative is part of the broader efforts by the Delaware State Housing Authority (DSHA) to provide housing solutions to its residents.

To be eligible for the MTW program, applicants must first apply to the DSHA Public Housing and Section 8/Housing Choice Voucher Waiting List. However, it's important to note that as of March 18, 2022, this waiting list was closed, and potential applicants were advised to check back later for openings. The MTW program encompasses a tiered approach, with MTW Tier I covering the first five years and MTW Tier II covering the final two years. During this time, participants are expected to work towards self-sufficiency through education, employment, and income improvements. Preference for the program is given to applicants who are already employed and reside or work in Kent and Sussex Counties. Participants in the program must sign a Contract of Mutual Participation with DSHA, outlining their self-sufficiency goals and agreeing to limit their housing assistance to seven years, subject to certain conditions. This contract includes provisions for a savings account where a portion of any income increase is saved, rent capping at a maximum of 35% of the client's monthly adjusted income or a specific dollar amount, whichever is greater, and case management support from DSHA.

Should participants fail to comply with the program's requirements, they may receive "strikes," with the third strike resulting in the termination of their financial assistance. At the end of the program, participants who have successfully increased their income to a specified threshold may receive the balance of their savings account, while those who have not may receive a prorated portion or continue in the program under certain conditions.

Additionally, the DSHA has allocated funds towards Housing Outreach and Stability Services (HOSS) through the Emergency Rental Assistance (ERA) Program. This initiative aims to provide community outreach, case management, and other support services to help eligible households maintain or obtain housing. The HOSS program is intended for organizations that can demonstrate their ability to implement these services effectively with ERA funding.

Delaware State Rental Assistance Program

The Delaware State Rental Assistance Program (SRAP) is a state-funded, voucher-based program introduced in 2011. It's designed to assist individuals who are eligible for continuing supportive services but need affordable housing to live safely in the community. SRAP is a collaboration between the Delaware State Housing Authority (DSHA), the Delaware Department of Health and Social Services (DHSS), the Delaware Department of Services for Children, Youth, and their Families (DSYCF), and other participating agencies and service providers.

To be eligible for SRAP, applicants must be referred to the program by an approved service provider. The Delaware State Housing Authority does not accept direct applications for this program.

The approved service providers for the Delaware State Rental Assistance Program (SRAP) include a range of organizations offering various Home and Community-Based Services (HCBS). These services and providers include:

Behavioral Health Providers: Offering individually designed behavior plans and strategies to support individuals with significant behavioral issues.

Day and Employment Services Providers: Assisting with independence in adaptive skills, socialization, activities of community living, day habilitation, prevocational services, and supported employment.

Home Vehicle Modification Providers: Providing physical adaptations to residences or vehicles necessary for the health, welfare, and independence of the service recipient.

Nursing Consultation Providers: Offering coordination and monitoring of healthcare needs, including assessments and oversight of medical records.

Personal Care Providers: Delivering services like bathing, household chores, shopping, and transportation for daily activities or appointments.

Residential Providers: Assisting individuals in acquiring skills related to daily living activities and enabling them to live in the community.

Respite Providers: Giving primary caregivers a break, with services that can be self-directed or provided by agencies.

Supported Living Providers: Providing up to 40 hours per week of personal care to individuals with minimal support needs in their own homes or apartments.

SRAP provides targeted support to various groups, helping them secure stable housing while addressing their specific needs to ensure their successful integration and independence within the community.

Construction Finance Programs

The financial plan must be developed. It may include one or more of the following programs.

The National Housing Trust Fund (NHTF) is a federal program established to provide funding to states for the purpose of building, preserving, rehabilitating, and operating rental housing for extremely low-income families, including homeless families. The U.S. Department of Housing and Urban Development (HUD) oversees the NHTF, and funds are distributed annually to states based on a formula. The Delaware State Housing Authority (DSHA) administers the NHTF in Delaware, aligning its use with the state's housing priorities and needs.

Key aspects of the NHTF program administered through DSHA include:

1. **Target Population:** The primary focus is on rental housing for extremely low-income households, defined as those earning 30% or less of the area median income (AMI) or the federal poverty line, whichever is greater. This targets the segment of the population that is most in need of affordable housing options.

2. **Use of Funds:** NHTF funds can be used for a variety of housing-related activities including the construction, preservation, rehabilitation, and operation of affordable rental housing. While the emphasis is on rental housing, the funds are designed to ensure that the housing is safe, decent, and accessible.
3. **Leveraging Other Resources:** The NHTF is often used in conjunction with other sources of public and private financing to maximize the impact of the funds and to support larger or more comprehensive housing projects. This can include Low-Income Housing Tax Credits (LIHTC), state or local housing funds, and private loans.
4. **Affordability and Longevity:** Housing projects financed through the NHTF are required to maintain affordability for extremely low-income families for a minimum period, typically 30 years. This ensures a lasting impact on the availability of affordable housing.
5. **Local Priorities and Needs:** DSHA, in administering the NHTF, develops plans and strategies that reflect the specific housing needs and priorities of Delaware. This planning process involves public input and consultation with stakeholders, ensuring that the funds are used effectively to address the most pressing housing challenges in the state.
6. **Regulations and Guidelines:** Projects funded through the NHTF must comply with federal regulations and guidelines, including those related to nondiscrimination, labor standards, and environmental review. These requirements ensure that projects meet high standards of quality, fairness, and environmental stewardship.

The NHTF program represents a critical tool for DSHA in its efforts to address the housing needs of the most vulnerable Delawareans. By providing dedicated funding for extremely low-income households, the NHTF helps to alleviate housing insecurity, reduce homelessness, and promote stable, affordable housing as a platform for improving quality of life for residents throughout the state.

This program does not appear to be active.

[The Rural Rental Housing Loans](#), also known as Section 515 loans, are administered by the United States Department of Agriculture (USDA) Rural Development program. These loans are designed to provide affordable rental housing for low-income, elderly, or disabled individuals and families in rural areas. By offering direct loans at low interest rates, the program seeks to encourage the development and maintenance of affordable rental housing in rural communities where such housing might otherwise be scarce or unavailable.

Key aspects of the Rural Rental Housing Loan program include:

8. **Eligible Borrowers:** Non-profit organizations, public agencies, and for-profit entities are eligible to apply for funding. These borrowers must demonstrate the ability and commitment to manage and maintain affordable rental housing projects over the long term.
9. **Affordable Housing Development:** The primary use of Section 515 loans is for the construction, purchase, and rehabilitation of multi-family rental housing projects. These projects can include apartment buildings, townhouses, and other types of multi-family structures suitable for low-income residents.
10. **Low Interest Rates and Long-Term Loans:** Loans provided under the Section 515 program come with low interest rates and can have terms up to 30 or 50 years, making the development of affordable rental housing financially feasible for developers.

11. **Rental Assistance:** Many properties financed through the Section 515 program also receive rental assistance through USDA's Section 521 Rental Assistance program or other sources. This assistance allows tenants to pay rent based on their income, further enhancing the affordability of the housing.
12. **Rural Eligibility:** Projects must be located in rural areas as defined by USDA Rural Development. This typically includes towns and municipalities with populations of 20,000 or less, though this can vary based on specific program criteria.
13. **Target Population:** While the program focuses on low-income individuals and families, there is also a significant emphasis on providing housing for the elderly and disabled, ensuring that these vulnerable populations have access to safe, affordable, and appropriate housing.
14. **Compliance and Oversight:** Borrowers are subject to regulatory compliance and oversight to ensure that the properties are maintained, remain affordable, and serve the intended populations over the long term.

The Rural Rental Housing Loan program is a critical component of USDA Rural Development's efforts to support the housing needs of rural America. By providing financial resources and incentives for the development of affordable rental housing, the program plays a key role in promoting economic development, community stability, and improved quality of life in rural areas across the country.

[The Guaranteed Rental Housing Loan program](#), also known as the Section 538 program, is administered by the United States Department of Agriculture (USDA) Rural Development. It aims to increase the supply of affordable rental housing in rural areas through a loan guarantee program. This program encourages private lenders to finance the construction, acquisition, or rehabilitation of rental housing for low- and moderate-income individuals and families, elderly persons, and persons with disabilities in eligible rural areas.

Key features of the Guaranteed Rental Housing Loan program include:

8. **Loan Guarantees:** The USDA provides guarantees for up to 90% of a loan made by a private lender to develop affordable rental housing. The guarantee reduces the risk to lenders, making them more willing to finance rural rental housing projects.
9. **Eligible Borrowers:** For-profit and non-profit developers, public entities, and tribal governments can apply for loan guarantees under this program. The borrowers must demonstrate their capability to develop and manage rental housing projects.
10. **Eligible Projects:** The program supports the construction, acquisition, and rehabilitation of affordable rental housing projects, such as apartment buildings, townhomes, and other multifamily housing types. This includes both family and elderly housing projects.
11. **Affordable Rents:** Rents for units in projects financed under the program must be affordable for low- and moderate-income tenants. This typically means that rents do not exceed 30% of the area median income adjusted for family size, though specific requirements can vary.
12. **Rural Areas:** Projects must be located in rural areas, which the USDA generally defines as communities with populations of 35,000 or fewer. The aim is to address the critical need for affordable housing in less densely populated areas.
13. **Long-Term Financing:** The program facilitates long-term, fixed-rate financing, which is essential for the stability and feasibility of rental housing projects in rural areas.

14. **Leveraging Other Resources:** Often, developers will combine the guarantees provided by the Section 538 program with other forms of financing, such as Low-Income Housing Tax Credits (LIHTC), grants, or direct loans from the USDA or other sources, to complete their projects.

The Guaranteed Rental Housing Loan program is part of the USDA's broader effort to improve living conditions in rural America. By reducing the financial risk for lenders and making it more feasible to develop or rehabilitate rental housing, the program helps ensure that rural residents have access to safe, affordable, and quality housing, which in turn supports the health and economic viability of rural communities.

DSHA Housing Development Fund (HDF) is a key component of the state's strategy to increase and preserve the supply of affordable housing. Established through state legislation, the HDF provides financial resources to support a wide range of housing-related activities. These activities include the development and preservation of affordable rental and homeownership opportunities, infrastructure improvements that facilitate housing development, and programs that assist individuals and families in obtaining housing that meets their needs.

The Housing Development Fund is capitalized through various sources, including state appropriations, federal grants, and sometimes proceeds from bond issues. The funds are used to provide low-cost loans and grants to developers, non-profit organizations, local governments, and sometimes directly to homeowners or homebuyers, for projects that align with the state's housing priorities.

Key initiatives supported by the HDF may include:

1. **Construction and Rehabilitation:** Financing for the construction of new affordable housing units or the rehabilitation of existing structures to serve low- to moderate-income families.
2. **Homeownership Programs:** Assistance for first-time homebuyers through down payment and closing cost assistance, as well as affordable mortgage products.
3. **Rental Assistance:** Funding for rental assistance programs that help low-income families afford safe and decent housing in the private market.
4. **Support Services:** Programs that provide supportive services to residents of affordable housing, such as counseling, financial literacy training, and job placement services.

The HDF plays a critical role in leveraging additional private and public investment in affordable housing, creating a multiplier effect that extends the impact of the state's investment. Through strategic partnerships, the HDF contributes to the economic vitality of communities across Delaware by making housing more accessible and affordable, which in turn supports broader social and economic development goals.

The HOME Investment Partnerships Program (HOME) is a federal grant program administered by the U.S. Department of Housing and Urban Development (HUD). Through HOME, HUD allocates funds to state and local governments to support a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It's designed to reinforce public-private partnerships and strengthen the ability of states and localities to provide decent, affordable housing to low-income families.

When administered through the Delaware State Housing Authority (DSHA), HOME funding supports Delaware's strategies for increasing the availability of affordable housing in the state. DSHA utilizes HOME funds to finance a variety of housing projects and initiatives, including:

1. **Rental Housing Development and Preservation:** Providing financing to developers (both nonprofit and for-profit) to create affordable rental housing. This might involve new construction, rehabilitation of existing units, or conversion of non-residential buildings into housing.
2. **Homebuyer Assistance:** Assisting first-time homebuyers with down payment and closing costs, making homeownership more accessible to lower-income families.
3. **Homeowner Rehabilitation:** Offering financial assistance to low-income homeowners to repair and improve their homes, ensuring they are safe, healthy, and energy-efficient.
4. **Tenant-Based Rental Assistance:** Supplementing rent payments for low-income families, helping them afford decent housing in the private market.

A key feature of the HOME Program is its flexibility, allowing DSHA to tailor its use of funds to meet local housing needs effectively. This includes setting priorities for how funds are allocated across different types of housing activities and targeting resources to specific populations, such as persons experiencing homelessness, seniors, or individuals with disabilities.

Projects and programs funded by HOME must meet HUD's eligibility criteria and comply with federal regulations, including affordability requirements, ensuring that investments benefit low-income families for a specified period. Additionally, the HOME Program requires matching contributions from non-federal sources, encouraging further investment in affordable housing initiatives.

[The Low-Income Housing Tax Credit \(LIHTC\) program](#) is a federal tax incentive intended to encourage private investment in the development and rehabilitation of affordable rental housing for low-income households. Administered by the U.S. Department of the Treasury, the LIHTC program provides tax credits to developers of eligible projects, which they can then sell to investors to generate equity to fund the development. This equity reduces the debt burden on the development, allowing for lower rental rates.

When administered by the Delaware State Housing Authority (DSHA), the LIHTC program plays a crucial role in increasing the supply of affordable rental housing in the state. DSHA is responsible for allocating LIHTC credits to qualifying housing projects through a competitive application process. This process is guided by the state's Qualified Allocation Plan (QAP), which outlines the selection criteria and priorities for awarding credits, such as project location, target populations, and design features that promote energy efficiency and sustainability.

The LIHTC program offers two types of tax credits:

1. **9% Tax Credits:** These are competitive and typically reserved for new construction and substantial rehabilitation projects that do not involve federal subsidies. They can cover up to 70% of the eligible development costs and are highly sought after due to their significant value.
2. **4% Tax Credits:** These credits are less competitive and are usually paired with tax-exempt bond financing. They can cover up to 30% of the eligible development costs and are available on a more ongoing basis.

Developers awarded LIHTC credits construct or rehabilitate housing units that must be rented to households earning no more than 60% of the area median income (AMI), with rents capped at levels affordable to these income groups. Additionally, the properties must remain affordable for a minimum of 15 years during the compliance period, with an additional 15 years during the extended use period, totaling 30 years of affordability.

The LIHTC program has been instrumental in creating and preserving affordable housing options for low-income residents in Delaware and across the United States, making it one of the most important tools in the affordable housing development sector.

The Multi-Family Mortgage Revenue Bond Program (MFMRB) offered through the Delaware State Housing Authority (DSHA) is a financing mechanism designed to support the development and rehabilitation of affordable rental housing projects. This program involves the issuance of tax-exempt bonds by the DSHA to raise capital for loans to developers at below-market interest rates. The lower financing costs enable developers to offer more affordable rental rates in their housing projects, increasing the availability of affordable housing units for low- and moderate-income families.

Here's a breakdown of how the MFMRB works and its key features:

1. **Bond Issuance:** DSHA issues tax-exempt bonds on behalf of developers or directly to finance multi-family housing projects. These bonds can attract investors looking for tax-advantaged investments, providing a source of capital for housing development.
2. **Loan Financing:** The proceeds from the sale of these bonds are used to provide long-term, low-interest loans to developers for the construction, acquisition, and rehabilitation of multi-family rental housing projects.
3. **Affordability Requirements:** Projects financed under this program must meet certain affordability criteria, ensuring that a significant portion of the units are reserved for households earning at or below specified income limits. This ensures that the benefits of the financing directly support the intended low- and moderate-income residents.
4. **Attracting Additional Investment:** The MFMRB financing can be used in conjunction with other funding sources, including Low-Income Housing Tax Credits (LIHTC), HOME Investment Partnerships Program funds, and private financing, to make projects financially feasible and maximize the number of affordable units created or preserved.
5. **Project Eligibility:** Eligible projects typically include those that provide multifamily rental housing, such as apartment buildings. The specifics, such as the minimum or maximum number of units, targeted income levels for tenants, and other requirements, are outlined by DSHA's guidelines and the conditions of the bond issuance.
6. **Economic Benefits:** Beyond increasing the stock of affordable housing, the program also stimulates local economies by creating construction and ongoing property management jobs, as well as supporting related industries.

The MFMRB program reflects DSHA's commitment to leveraging public financing tools to address the housing needs of Delaware's low- and moderate-income residents. By reducing financing costs for developers, the program plays a crucial role in promoting the construction and rehabilitation of affordable rental housing, contributing to the overall economic and social well-being of communities across the state.

Equity Finance

Equity in low-income housing development typically comes from various sources, often through a combination of public and private funding. Here are some common sources of equity in low-income housing development:

1. **Government Grants and Subsidies:** Governments at the federal, state, and local levels often provide grants and subsidies to support the development of affordable housing. These funds can be used to cover construction costs, land acquisition, or operating subsidies to keep rents affordable.
2. **Private Equity Investors:** Private investors, including banks, corporations, and individuals, may invest directly in low-income housing developments in exchange for equity ownership. These investors may receive returns through rental income, tax benefits, or eventual sale of the property.
3. **Nonprofit Organizations:** Nonprofit organizations, such as community development corporations (CDCs) or affordable housing developers, often play a crucial role in developing and financing affordable housing projects. They may contribute equity through their own funds, grants, or by leveraging partnerships with other stakeholders.
4. **Community Development Financial Institutions (CDFIs):** CDFIs are specialized financial institutions that provide financing to underserved communities, including low-income housing developments. They may offer equity investments, loans, or other financial products to support affordable housing initiatives.
5. **Public-Private Partnerships (PPPs):** Collaboration between public and private entities can leverage resources and expertise to finance affordable housing projects. In PPPs, governments may provide land or financial incentives, while private developers contribute equity and expertise in construction and management.
6. **Philanthropic Foundations:** Some philanthropic foundations provide grants or equity investments to support affordable housing initiatives as part of their mission to address social and economic inequality. These funds may be used to fill gaps in financing or support innovative approaches to affordable housing development.
7. **Equity from Future Revenues:** Developers may also use projected rental income from the completed housing units as a source of equity. This future income can be leveraged to secure loans or attract investors during the development phase.

By combining various sources of equity, developers can finance the construction and operation of low-income housing developments while ensuring that rents remain affordable for residents.

Property Management

In a Springboard Cottage Community, a property management firm will play a crucial role in maintaining the property's physical condition, financial health, and community well-being. The responsibilities of a property management firm in such settings are broad and multifaceted, covering administrative, operational, financial, and community engagement aspects. Here are the key responsibilities:

Operational Management

This category encompasses the daily operations and maintenance of the property, ensuring that the living environment is safe, functional, and pleasant for residents.

- **Maintenance and Operations:** Includes regular maintenance, emergency repairs, and overseeing capital improvements.

- **Tenant Management and Support:** Involves leasing, tenant relations, and support services, ensuring residents have a point of contact for their concerns and needs.

Financial and Administrative Management

This category focuses on the financial health of the property, including budgeting and financial transactions, as well as the administrative duties required to keep the property running smoothly.

- **Financial Management:** Encompasses rent collection, budgeting, and financial reporting to stakeholders.
- **Administrative Duties:** Includes record keeping, compliance with housing regulations, and preparation for audits and inspections.

Strategic and Compliance Oversight

This category deals with ensuring that the property adheres to all relevant laws and policies, and strategically aligns property management practices with long-term goals.

- **Regulatory Compliance:** Ensures the property meets all legal standards and regulations required by local, state, and federal entities.
- **Strategic Planning:** Involves long-term planning for property improvements, community engagement strategies, and sustainability efforts.

In summary, the property management firm in a subsidized housing community acts not just as a caretaker of the property, but also as an essential link between the tenants and the broader support systems available to them. Their responsibilities are integral to ensuring that the housing community operates smoothly, remains financially viable, and provides a supportive environment for its residents.

Community Center

To ensure coordinated care and access to a provider network within a community center, it's crucial to establish both a robust set of services and a skilled staffing structure. These elements will help facilitate effective management and operation of the community center, ensuring that residents receive comprehensive support. Here's a breakdown of essential services and staffing:

Essential Services

1. **Case Management:** To coordinate individual care plans, facilitate access to the necessary services, and act as a liaison with external providers.
2. **Information and Referral Services:** To provide residents with information on available community resources and services, and assist them in accessing these services.
3. **Health Navigation and Advocacy:** To help residents navigate healthcare systems, including scheduling appointments, understanding health insurance options, and advocating for necessary services.
4. **Counseling Services:** Offering on-site counseling for mental health, substance abuse, and general wellness.

5. **Educational Programs:** Classes on health literacy, financial literacy, rights and responsibilities of tenants, and other topics that enhance residents' knowledge and skills.
6. **Employment and Training Services:** Including job training, resume workshops, and employment placement assistance.
7. **Legal Aid Services:** Providing access to legal counsel for a variety of issues such as housing rights, immigration, and other civil matters.
8. **Emergency Support Services:** Immediate assistance services like food aid, temporary financial aid, and emergency shelter coordination.
9. **Recreational and Social Activities:** To promote community bonding and mental health through organized activities and social gatherings.

Staffing

For a streamlined approach to staffing within a community center, focusing on the two most critical roles is essential for maintaining effective operations and services. Here are the top two positions that would be crucial:

1. Community Center Director

- **Responsibilities:** This role involves overseeing the entire operation of the community center. The director manages all staff, coordinates with external service providers, ensures compliance with regulations, and oversees the implementation of programs and services. They also handle budgeting, reporting, and strategic planning, ensuring that the center meets the needs of its community effectively.
- **Importance:** As the lead administrator, the Community Center Director is pivotal in shaping the center's impact, steering program development, and ensuring sustainability. This role ensures that all other functions and services are integrated smoothly and effectively.

2. Case Managers/Social Workers

- **Responsibilities:** Case managers or social workers assess the needs of the residents, develop personalized care plans, and provide ongoing support and monitoring. They act as the primary point of contact for residents, helping them navigate various services, from healthcare and legal aid to educational and employment opportunities. They also coordinate with external agencies to access resources and services needed by the residents.
- **Importance:** This role is crucial for ensuring that the specific needs of each resident are met. They play a key role in advocacy, support, and guidance, making a direct impact on the residents' quality of life and their ability to progress towards self-sufficiency and stability.

These two positions form the backbone of a community center, ensuring both effective management and direct, impactful assistance to the community. Reducing staff to these essential roles focuses resources on broad oversight and direct client interaction, which are critical for the center's success.

Community Center Building Plan

To accommodate a community of 100 to 200 people within a more compact community building of 4,000 square feet, we need to combine and multi-purpose some spaces efficiently. Here's a plan that maximizes utility while minimizing required square footage:

1. **Multi-Purpose Hall (1,200 sq ft):** This space can be used for large gatherings, events, educational classes, and fitness activities. By using movable partitions or furniture, it can be quickly reconfigured to suit different needs.
2. **Multi-Functional Rooms (2 x 600 sq ft = 1,200 sq ft):**
 - **Room 1:** Functions as a classroom, workshop space, and meeting room. Equipped with modular furniture for easy reconfiguration.
 - **Room 2:** Serves as a counseling room, small group meetings, or private consultations. Can also be used for arts and crafts or music activities when not in use for meetings.

3. **Health Clinic and Counseling Center (400 sq ft):** A shared space for health services and mental health counseling. Includes a private consultation area and a small waiting space.
4. **Community Office and Reception (400 sq ft):** This area includes administrative offices and the main reception. It serves as the hub for managing the facility and greeting visitors.
5. **Computer and Resource Center (400 sq ft):** Doubles as a computer lab and a library/resource center where residents can access computers, books, and other resources.
6. **Childcare and Play Area (400 sq ft):** A designated safe area for children that can also be used for educational activities and childcare during community events or classes.
7. **Kitchen and Dining Area (400 sq ft):** A community kitchen that can also be used as a social and dining area for community meals and nutrition workshops.

Design Considerations:

- **Flexible Furniture:** Use foldable and stackable furniture to easily convert spaces for different activities.
- **Efficient Storage:** Built-in storage solutions in each room to hold supplies and equipment needed for various activities, minimizing clutter and maximizing usable space.
- **Integrated Technology:** Install technology that can be used in multiple ways (e.g., portable projectors, retractable screens) to support various functions in multi-use spaces.
- **Outdoor Integration:** If possible, incorporate outdoor spaces for additional recreational and social activities, extending the functional area without increasing the indoor square footage.

By strategically combining uses and focusing on multi-functional spaces, this plan provides a versatile yet compact facility that effectively meets the diverse needs of a small community within the constraint of 4,000 square feet.