

# DELAWARE HOUSING NEEDS ASSESSMENT

September, 2014



## EXECUTIVE SUMMARY



## Acknowledgements

DSHA would like to thank the many organizations and individuals who provided input, data, or participated in surveys and interviews to inform this needs assessment.

Better Homes of Seaford  
City of Dover  
City of Wilmington  
Connections Community Support Programs, Inc. (Connections CSP)  
Delaware Commission of Veterans Affairs  
Delaware Department of Corrections  
Delaware Department of Health and Social Services  
Division of Developmental Disabilities Services (DDDS)  
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Division of Services for Aging and Adults with Physical Disabilities (DSAAPD)  
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Delaware Domestic Violence Coordinating Council  
Delaware Housing Coalition  
Delaware Interagency Council on Homelessness (DICH)  
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Delaware Office of State Planning Coordination  
Delaware Population Consortium  
Diamond State Community Land Trust  
Dover Housing Authority  
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New Castle County  
Sussex County  
The Arc of Delaware  
Wilmington Area Planning Council (WILMAPCO)  
Wilmington Housing Authority



**Delaware State Housing Authority**  
[www.destatehousing.com](http://www.destatehousing.com)

**GCR Incorporated**  
[www.gcrincorporated.com](http://www.gcrincorporated.com)

**The Reinvestment Fund**  
[www.trfund.com](http://www.trfund.com)

## Executive Summary

This Delaware Housing Needs Assessment is intended to frame the current housing conditions within the state and examine the significant trends and issues that will dictate housing policy over the next five years, from 2015-2020. It was developed over a one-year period, from September 2013 through August 2014, using quantitative data and feedback from housing stakeholders, real estate developers, lenders and policy makers. It comes at a time of transition, when the housing market is beginning to show signs of recovery after a national recession and housing crisis. Issues that were not relevant in the past study, like foreclosures, fallen property values, an oversupply of housing, and a growing percentage of renters among households of all ages, are now important issues that will influence future housing policy. Because of these significant shifts in the housing landscape, future housing policy will focus on continuing the recovery efforts and accommodating the changing needs of renters and homeowners. The information provided in this report and supporting documents will assist in developing local and State Consolidated Plans that clearly outline housing policy, programs and funding over the next five years.

Because Delaware has a variety of housing markets, the intent of this study is also to illustrate housing needs within neighborhoods and market areas. This is a divergence from past studies, where housing conditions were examined at the county and state level. This will assist policy makers identify targeted places for programs where issues of affordability, fair housing, housing shortages and blight are most relevant. It will also assist community groups focus on needs within specific neighborhoods.

## Sources of Information

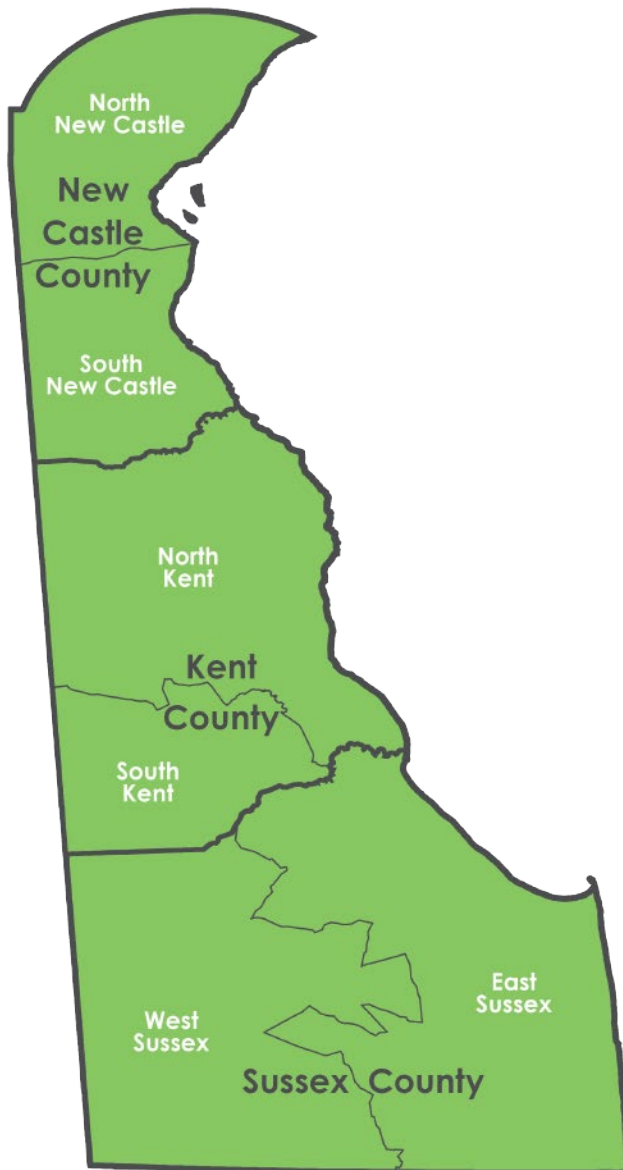
The Delaware Housing Needs Assessment uses quantitative and qualitative data sources, including the following:

- U.S. American Community Survey 2007-2011
- U.S. American Housing Survey 2010
- HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2006-2010
- U.S. Bureau of Labor Statistics 2013-2014
- Delaware Department of Labor 2013-2014
- Delaware Population Consortium population and household projections, 2010 – 2040 (2012 Projections Series)
- Delaware State Housing Authority
- HUD Multi-Family Housing Assistance and Section 8 Contracts database, 2014
- HUD Public Housing Assessment, 2014
- HUD Resident Characteristics Report, 2014
- National Establishment Time Series (NETS) database 2013
- U.S. Department of Commerce, Bureau of Economic Analysis, 2013
- Interviews with county planning departments in Sussex, Kent and New Castle counties
- Survey results from developers and housing service providers
- Boxwood Means home sales data through 2014
- Realtors Association Multiple Listing Service (MLS) database through 2013
- Delaware Office of State Planning Coordination Building Permits data
- Public Housing Authorities for Wilmington, Newark, Dover and New Castle County



## Housing Market Areas

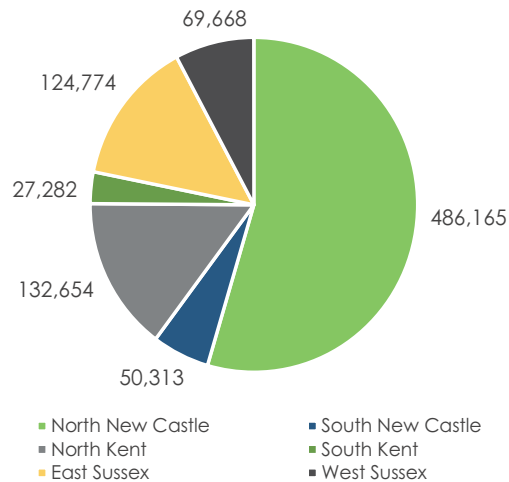
The study examines housing issues at the State, county, and submarket area. The majority of summary statistics throughout the report are at the State and county level, while submarkets are more completely described within the submarket reports at the end of the study. The submarkets were developed based on Census Block Group boundaries and are closely aligned with Census County Divisions (CCDs) within Delaware. The major cities of Wilmington, Newark and Dover are more completely described within their respective submarkets of North New Castle and North Kent counties.



## Summary of Key Findings

Delaware is a fast growing state compared to national averages, and particularly for states in the mid-Atlantic region. Much of this growth is attributable to new retirees moving into Delaware from out of state, attracted by lower taxes and the development of retiree and beach communities in East Sussex County.

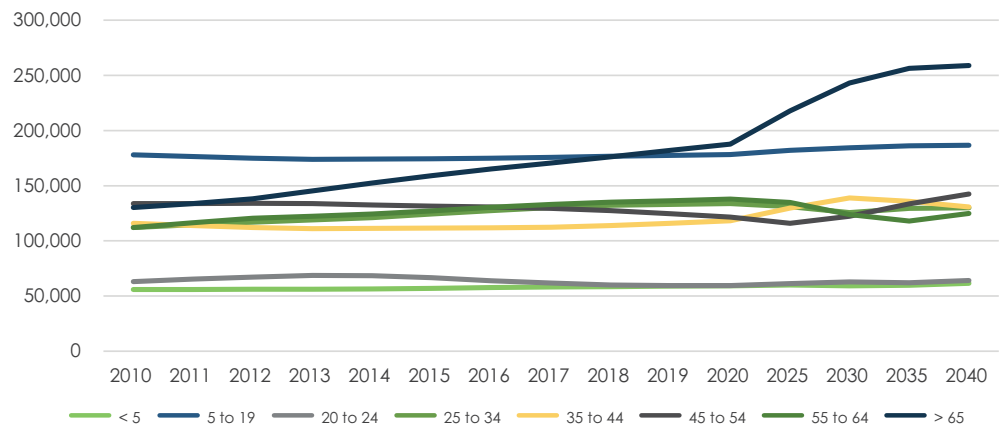
Delaware Population 2011



Source: American Community Survey, 2007-2011

**Demographic changes will influence the size, type and location of new housing. For one, households are getting smaller.** Adults remain single for longer and there are more couples with no or few children, leading to an increase in single-person households and small families. Also, households are getting older as the Baby Boom generation ages into their senior years. Similarly, older families tend to be smaller in size as children move out of their parents' homes. At the same time, there is a growing trend for larger, multi-generational families.

Population Growth by Age



Source: Delaware Population Consortium population and household projections, 2010 – 2040

**Delaware was negatively impacted by the economic recession of the 2000s, but has fared slightly better than national averages and is recovering.**

Unemployment rates went from 3.4% in December 2006 to 8.4% by December 2009, but has dropped to 5.8% by April 2014. In comparison, the national unemployment rates increased from 4.4% to 9.9% between 2006 and 2009 and has stabilized to 6.3%. Job losses were most acutely felt within the banking and finance industries, construction and manufacturing.

**Overall, the State has lower poverty rates and fewer minorities than national average, yet there are pockets of concentrated poverty and minority households within Wilmington, Dover, and poor rural areas.** Most of these areas are in distressed communities, with low property values, low educational attainment, and higher rates of residential vacancy and blight. These areas can be identified within specific Census Tracts of Wilmington and Dover. In rural areas, distressed communities are more concentrated within Census Tracts. Disparity between wealthy communities and high poverty areas is most acute in the Wilmington metro area.



Source: DSHA



Source: DSHA

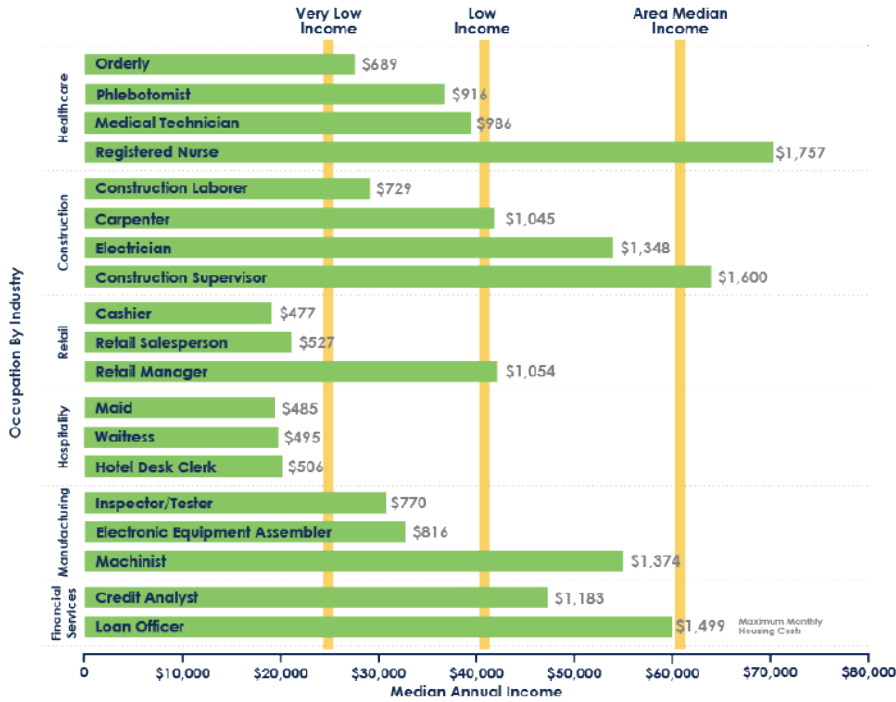
**Most of the new housing construction will occur outside of cities, in exurban communities and rural areas with available land to build subdivisions.** Land use patterns have been guided by new residential growth, where developers have acquired large greenfield sites to develop mostly single family developments. Once rural areas are transitioning into more suburban communities, particularly in areas of Kent County and East Sussex County.



Source: DSHA

**Some of Delaware's strongest industries – particularly health care, tourism and retail – have many low and moderate wage workers, creating a significant demand for workforce housing.** The largest job increases will occur within retail, nursing and food service. There is a shortage of housing affordable to workers within these industries, particularly in the high growth areas of East Sussex County and suburban job centers within New Castle County.

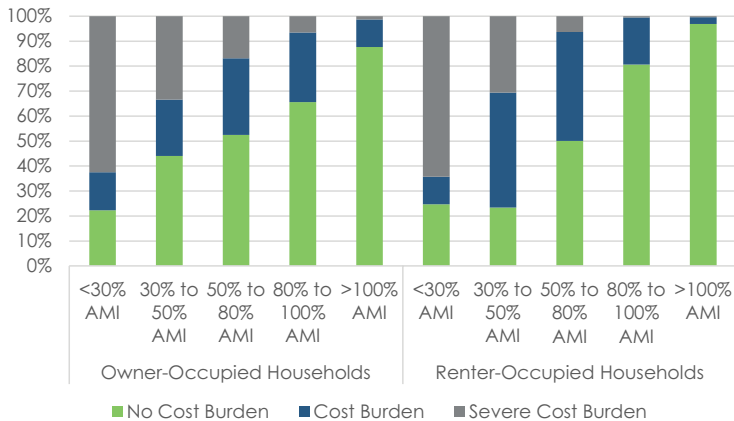
Housing Costs by Occupation



Source(s): Delaware Department of Labor, *Delaware Occupation and Industry Projections*, August 13, 2012; and income data from Novogradac and Company using New Castle County income limits.

**Almost half of all renters and one-third of all homeowners have housing challenges, defined as paying more than 30% of their income on housing costs, or living in overcrowded or substandard living conditions.** The challenges are most severe among renters earning less than 50% of Area Median Income (where 32% of all renters are renters earning less than 50% of AMI and are cost-burdened), and notable for low and moderate income homeowners (where 20% of all homeowners earn less than 100% AMI and are cost-burdened). The greatest number of households with challenges are among non-elderly individuals (people living alone or among roommates) and small families.

Delaware Households by Cost Burden

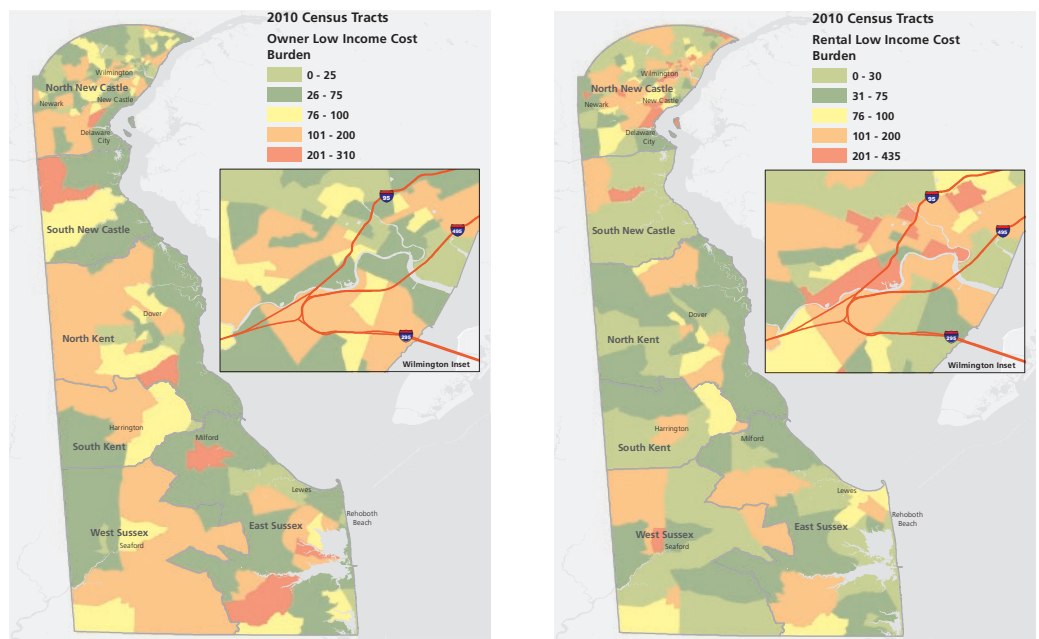


Source: HUD Comprehensive Housing Affordability Strategy, 2006-2010



**Minority households are less likely to become homeowners than White, non-Hispanic households, and when they do become homeowners, have a higher chance of experience housing challenges than White, non-Hispanic homeowners.** This issue is most prevalent among African American and Hispanic households, where roughly half are homeowners compared to 81% among White, non-Hispanic families; and approximately 40% of African American and Hispanic homeowners face housing challenges, compared to 12% for White, Non-Hispanic homeowners.

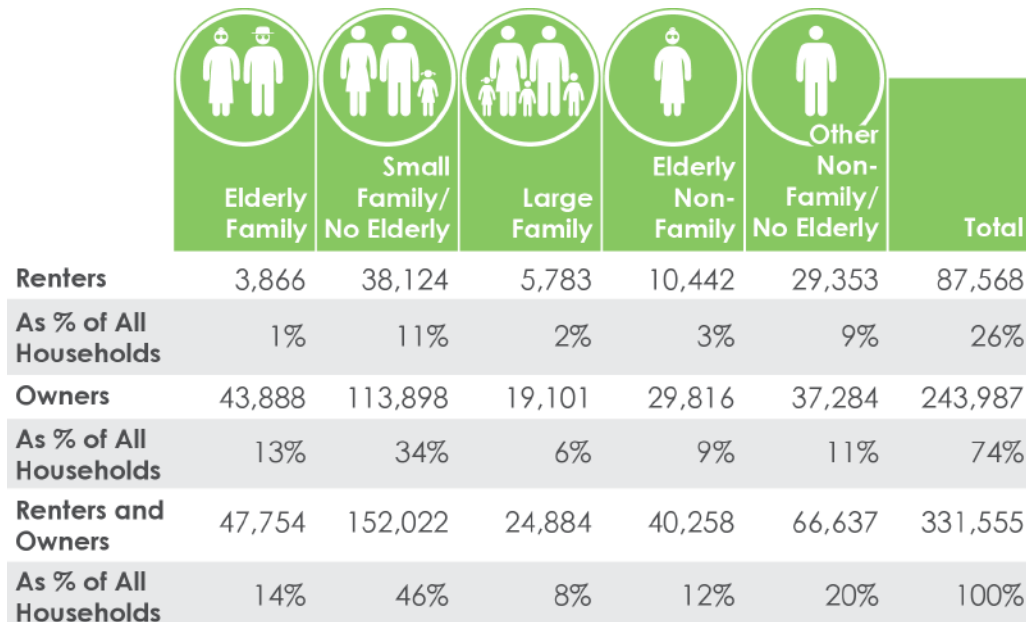
## Maps of Housing Challenges for Homeowners and Renters



Source: HUD Comprehensive Housing Affordability Strategy, 2006-2010



**Future housing demand is shaped by changing demographics, with a growing need for smaller units and more rental housing.** Much of the development in the pipeline is for homeownership, yet there is increasing demand for rental housing as more households wait to purchase a home, or have transitioned into the rental market due to the recent foreclosure crisis. Also, with the growing senior population and smaller families in general, the demand for large single family homes is waning in lieu of smaller single family homes and townhomes.



Source: HUD Comprehensive Housing Affordability Strategy, 2006-2010

**Projected housing demand over the next five years is greatest in New Castle County.** Household growth will be high in New Castle County and East Sussex County. However, an extensive inventory of developed lots and planned subdivisions in East Sussex means that new housing demand is projected to be higher in New Castle County, comprising more than half of all demand for new units through 2020.

**The greatest rental housing demand is among renters earning less than 50% AMI and market rate units; the greatest homeownership demand is from moderate and middle income homeowners.** This follows state trends, where very low income households tend to be renters, while households moving into Delaware are seeking a home to purchase. Among the very low income renters, roughly half earn less than 30% AMI.

**While seniors will comprise a large portion of future demand, they are predominantly homeowners (84%) and are far more likely to enter the homeownership market than the rental market.** Based on projections, 16% of future rental demand will be for senior rental housing, whereas 32% of future home sales will be from seniors.

**Rental Housing Demand by Income (2015-2020)**

	<30% AMI	30% to 50% AMI	50% to 80% AMI	80% + AMI	Total
<b>Delaware State</b>	<b>1,730</b>	<b>1,455</b>	<b>1,525</b>	<b>2,820</b>	<b>7,530</b>
<b>New Castle County</b>	<b>1,005</b>	<b>845</b>	<b>875</b>	<b>1,385</b>	<b>4,110</b>
North New Castle	910	680	805	1,215	3,610
South New Castle	95	165	70	170	500
<b>Kent County</b>	<b>340</b>	<b>255</b>	<b>280</b>	<b>595</b>	<b>1,470</b>
North Kent	255	165	215	460	1,095
South Kent	85	90	65	135	375
<b>Sussex County</b>	<b>385</b>	<b>355</b>	<b>370</b>	<b>840</b>	<b>1,950</b>
East Sussex	165	215	200	550	1,130
West Sussex	220	140	170	290	820

Source: GCR Inc.

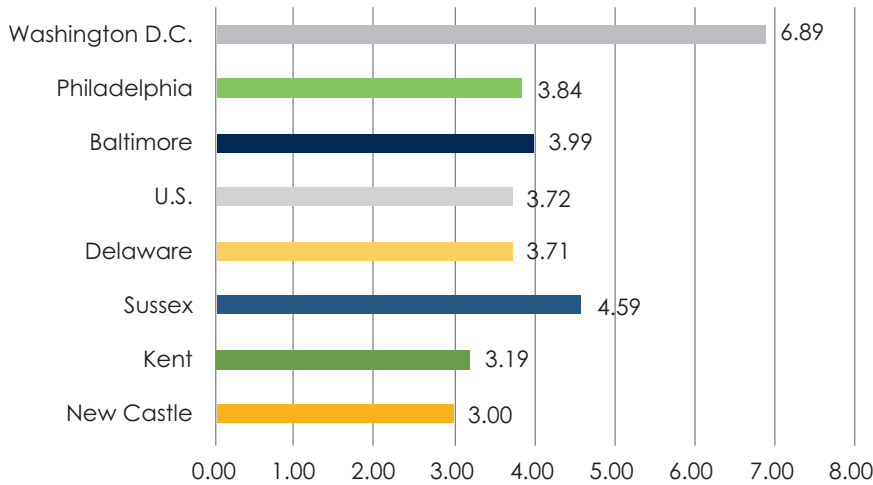
**Homeownership Demand by Income (2015-2020)**

	<50% AMI	50% to 80% AMI	80% -120% AMI	>120% AMI	Total
<b>Delaware State</b>	<b>2,425</b>	<b>2,705</b>	<b>6,075</b>	<b>7,140</b>	<b>18,345</b>
<b>New Castle County</b>	<b>1,220</b>	<b>1,385</b>	<b>3,075</b>	<b>4,290</b>	<b>9,970</b>
North New Castle	810	915	1,810	2,460	5,995
South New Castle	410	470	1,265	1,830	3,975
<b>Kent County</b>	<b>495</b>	<b>520</b>	<b>1,250</b>	<b>1,065</b>	<b>3,330</b>
North Kent	360	395	940	830	2,525
South Kent	135	125	310	235	805
<b>Sussex County</b>	<b>710</b>	<b>800</b>	<b>1,750</b>	<b>1,785</b>	<b>5,045</b>
East Sussex	510	560	1,265	1,295	3,630
West Sussex	200	240	485	490	1,415

Source: GCR Inc.

**Delaware's housing market has been extremely volatile in the past decade due to the housing bubble and ensuing collapse of the housing market, leading to an increase in foreclosures and lower home values.** From 2006 to 2013, median sale price for all homes dropped approximately 15%, while the percent of loans past due increased from 3.5% in 2006, peaked at 9.2% in 2010, and had fallen to 7.7% at the end of 2013.

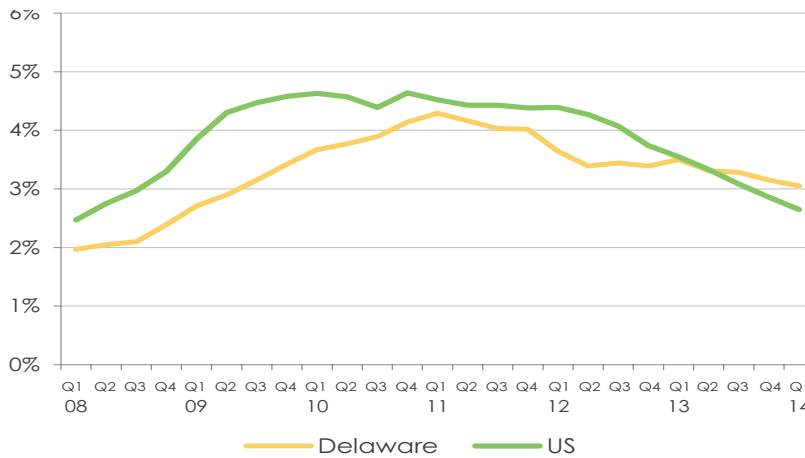
**Home Price to Income Ratio, 2013**



Source: U.S. Census Bureau

**Delaware's housing market is recovering, but at a slower pace than national average, with property values still much lower than pre-recession.** The sluggishly recovering economy, oversupply of homes for sale, and a large number of foreclosed homes, hamper the recovery of the housing market. Recovery is also not even across the state, with unemployment higher in Kent County, Dover and Wilmington and prices recovering more slowly in Kent County.

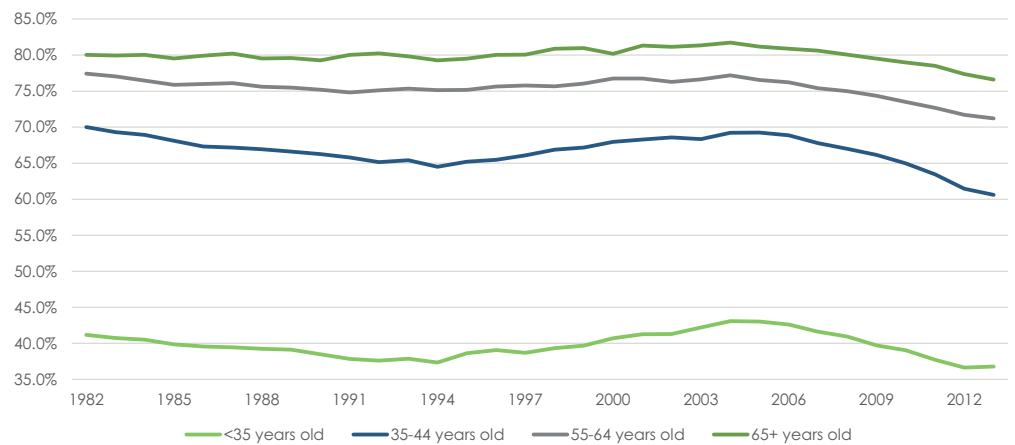
**Foreclosure Inventory (NSA)**



Source: Mortgage Bankers Association, National Delinquency Survey

**As a result of the housing crisis and recession, fewer households of all ages are homeowners, and demand for new housing has shifted to smaller, more affordable homes and rental housing.** The greatest drop in homeownership rates is among 35 to 44 year old homeowners, presumably the age bracket most likely to enter homeownership during the boom years and thus most impacted by falling home values. There are also fewer homeowners less than 35 years old, reflecting changes in housing preference, high unemployment among younger adults, and the difficulty first-time homebuyers have in accessing a loan now that lending practices have become more stringent. Based on new building permits and feedback from community developers, new homes slated for development will be much more affordable than the homes built during the peak of the housing bubble.

**National Homeownership Rate by Age**



Source: U.S. Census Bureau

**Much of the state's rental housing stock is aging, and may be at risk of becoming substandard or losing affordability as demand exceeds supply.** This is a significant issue among Delaware's subsidized rental housing stock, where more than 3,000 subsidized units are over 25 years old and have not been substantially renovated, equivalent to approximately 30% of all subsidized housing stock.

In response to a high risk of loss of units and some sites in very poor condition, Delaware has prioritized the preservation of its existing subsidized rental housing for several years and successfully rehabilitated and preserved over 1,500 units since 2007. However, with a constantly aging stock and scarce resources for new construction, the need to preserve affordable rental housing will continue.





Source: DSHA

**Delaware has an estimated 18,000+ substandard housing units, defined as vacant and abandoned; homes that are occupied but are in unlivable conditions; and homes that are occupied and in disrepair. Many of these homes are manufactured/mobile homes and distressed urban areas.** Mobile homes comprise nearly 10% of the state's housing stock, and are largely concentrated within designated communities dispersed throughout Kent and Sussex counties. Substandard homes in urban areas are mostly concentrated within high poverty, high minority census tracts in Wilmington. It is challenging to rehabilitate these homes since the cost of repair oftentimes exceeds replacement value and market value once repairs are made.

**Estimated Substandard Housing Units**

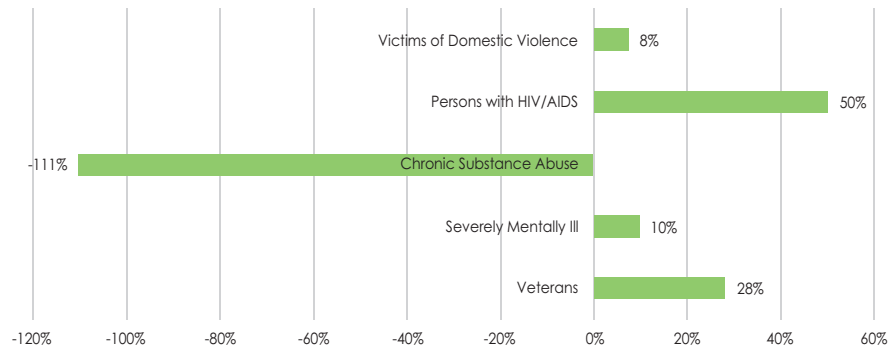
County	Renters	Owners	Total
New Castle	3,912	7,676	11,588
Kent	734	1,903	2,636
Sussex	888	3,209	4,097
Total	5,534	12,788	18,322

Source: GCR

**Over the course of a year, an estimated 8,000+ Delaware residents experience homelessness.** The complexity of the issue, diversity of populations affected, and scarcity of resources make homelessness a persistent and challenging issue both nationally and in Delaware. People experiencing homelessness include the chronically homeless, war Veterans, persons with alcohol and drug addic-

tions, and families with children. Other groups are also at high risk of becoming homeless, including ex-offenders re-entering the community, victims of domestic violence, and youth aging out of foster care. Many homeless individuals and those at risk of homeless require additional services, including job training, health care and other supportive services. Homeless housing service providers are revamping their approach to the issue, including the implementation of a statewide centralized assessment.

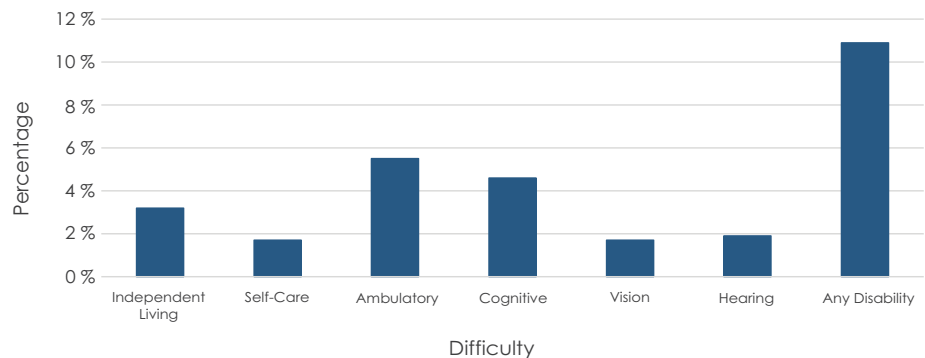
Homeless Subpopulation Percent Change 2012-2013



Source: Delaware 2013 Point in Time Count

**There are a growing number of persons with cognitive and physical disabilities that require supportive services within their homes to continue to live independently.** This includes low income persons with HIV/AIDS who may need specialized healthcare, the approximately 2% of the population receiving Supplemental Security benefits due to disability, and the 34% of adults over 65 years of age with a disability. Historically, many of these residents lived in an institutional setting to receive needed services. This has shifted to housing strategies that prioritize living as independently as possible - permanent supportive housing within group homes and individual homes integrated with neighborhoods using housing assistance vouchers. In addition to expanding housing choice and quality of life for people with disabilities, providing housing assistance and community-based services is typically far more cost-effective than institutional services.

Prevalence by Type of Disability in Delaware Ages 18-64 (2010)



Source: American Community Survey

**Seniors will have increasing housing needs as they age, and since most are homeowners, solutions that will allow seniors to age within their homes will be increasingly important.** This includes affordability issues with utilities and repair costs; and physical mobility challenges as disability rates increase. Utility and repair assistance, and aging in place programs, will become important for addressing these needs.

**Agricultural workers and migrant laborers also have special housing needs.**

Many agricultural workers are Hispanic and face language and cultural barriers that isolate them from supportive services. Since the majority of these workers reside in small rural enclaves separated from towns that are thus not distinguishable in Census data, community outreach is important to assess the full scale of housing needs among this demographic group.

**The housing assessment includes an analysis of housing market conditions by Census Tract (Market Value Analysis), identifying eight different housing markets in the State. These markets range from strong, high value markets to areas of extreme distress.** Strong, high value markets are generally found in North New Castle and the beach communities in East Sussex. High growth markets are found in new suburban and exurban growth within all three counties. Established suburban markets lie immediately outside Wilmington and Dover. Some remain stable, while others show signs of suburban decline. Distressed markets are found in high poverty areas in urban and rural communities. And the most distressed markets, as indicated at the Census Tract level, are concentrated in Wilmington. However, there are areas of severe distress in rural areas, but these areas of distress are highly concentrated and not discernible from Census Tract level analysis.

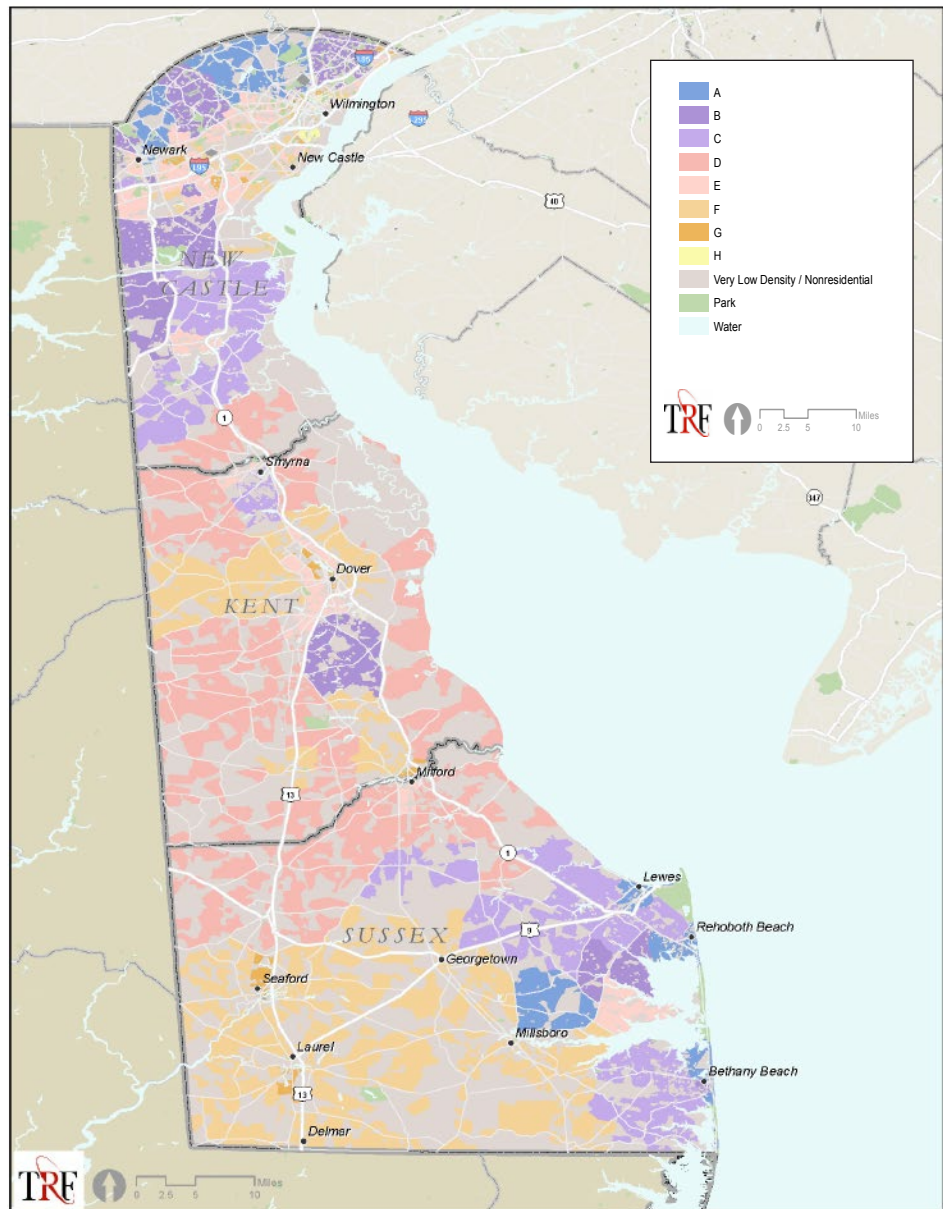
The purpose of the Market Value Analysis is to support public investment decisions that use public funds, understanding that different neighborhoods require different intervention strategies.

Among the recommended strategies:

- In areas of high value, supporting affordable housing opportunities and fair housing initiatives will be most needed.
- In areas showing initial signs of decline, supporting neighborhood identity, rehabilitating existing housing stock, and supporting homeownership will be important.
- In distressed neighborhoods, pursuing strategic development projects through public private partnerships, preserving quality housing stock, focusing developing in and around neighborhood anchors, and encouraging socio-economic diversity will help to foster market interest.
- In highly distressed areas, partnerships with neighborhood organizations, supporting social services, demolishing blight and providing greater housing and job opportunities for existing residents will foster long-term benefits.



Market Value Analysis Map of Delaware



Source: The Reinvestment Fund

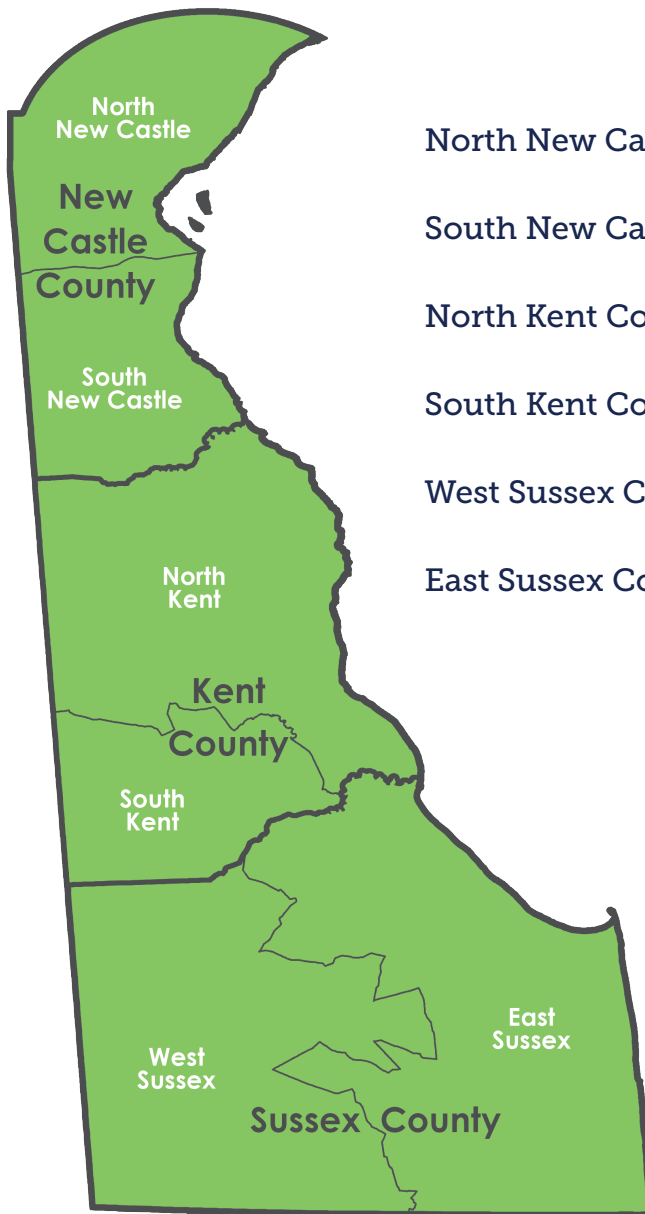
The Housing Needs Assessment includes a review of current national housing policy and issues that are shaping local housing decisions, including the following:

**Government does not have adequate financial resources to address all housing issues. Therefore, development that leverages public funds with private investment will increase the number of affordable units available.** Most subsidized housing programs now have the versatility to adopt this approach, including Low Income Housing Tax Credits, redevelopment of public housing, and the use of vouchers to increase operating revenue for private development.

**A regional approach to housing issues is increasingly important in national housing policy.** This includes reducing concentrations of poverty by providing housing options for low income and minority families within stronger neighborhoods, and attracting more middle class families into urban areas.

**Housing policy is also focusing more on integrating housing with jobs, services and public transportation.** This is taking shape within regional housing plans, within HUD's Sustainable Communities program, and through redevelopment of public housing sites that integrate with the surrounding neighborhoods and partner with schools and job training providers.

# DELAWARE SUBMARKET REPORTS



North New Castle County

South New Castle County

North Kent County

South Kent County

West Sussex County

East Sussex County

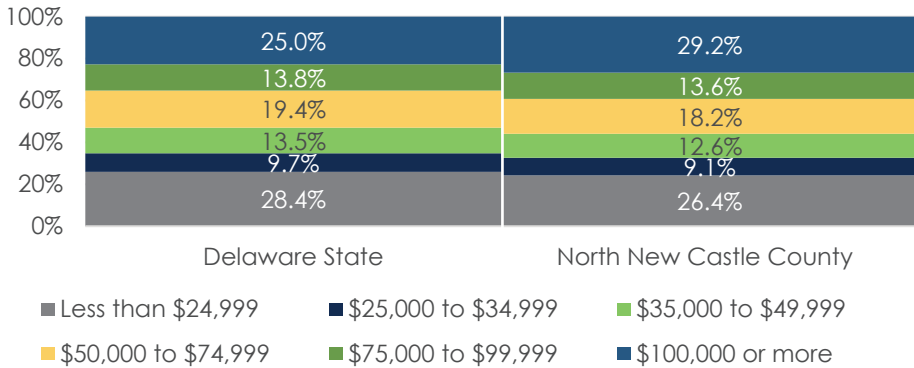
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# NORTH NEW CASTLE COUNTY SUMMARY

The North New Castle County submarket includes 60% of the State's households, and features a higher percentage of households earning over \$100,000 per year than the State average.

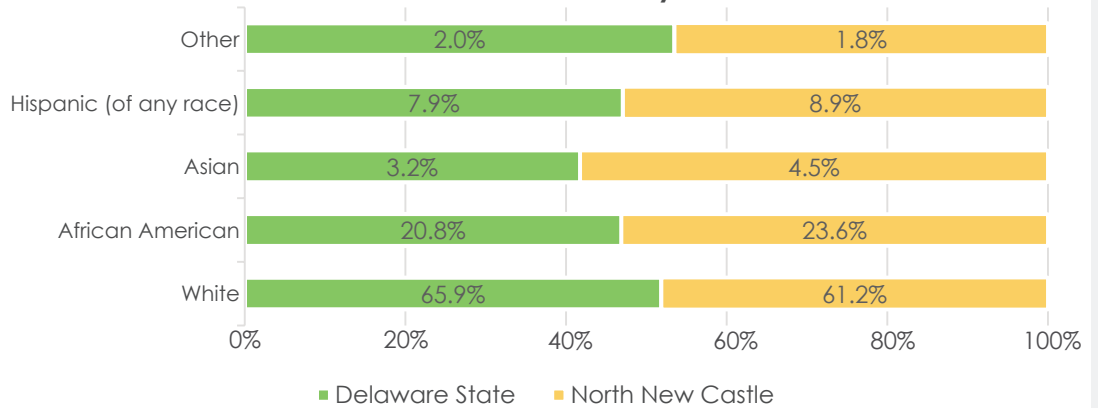


**Household Income Distribution**

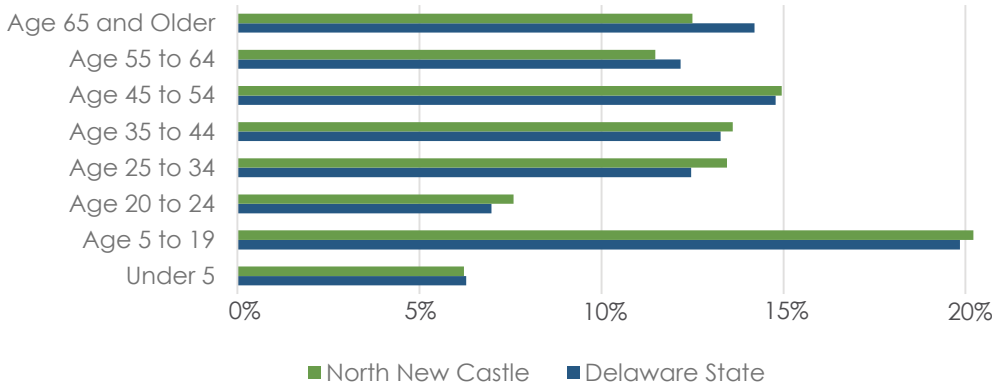


North New Castle County has fewer African Americans and more Hispanics and Asians than State average.

**Race and Ethnicity**



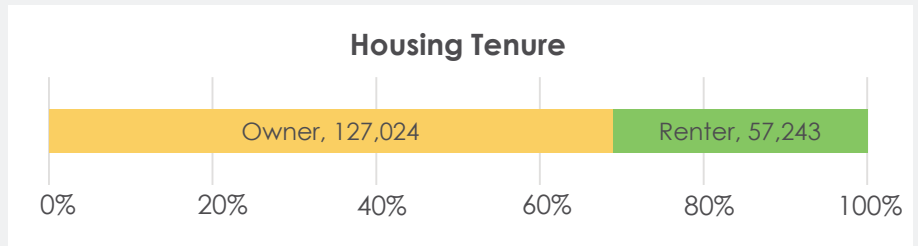
**Population by Age**



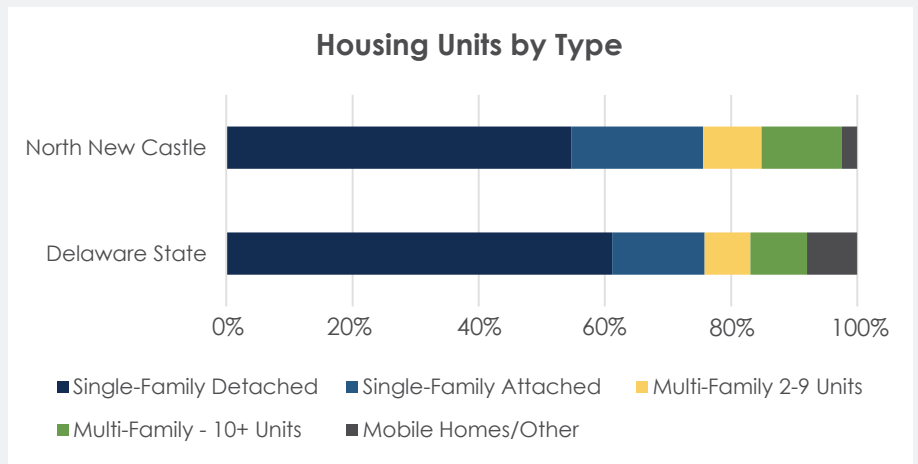
North New Castle has fewer seniors and more school-age children than State average.

# NORTH NEW CASTLE COUNTY SUMMARY

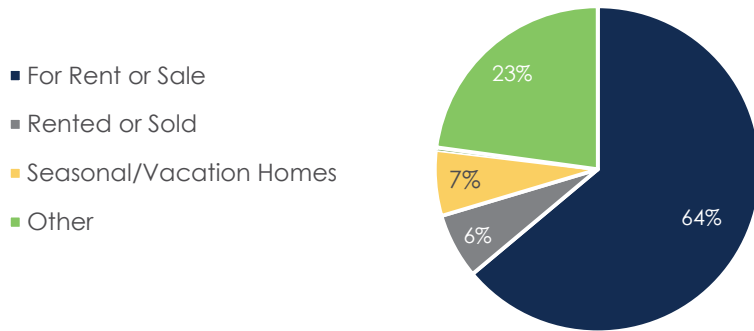
Total Housing Units: 200,188  
 Occupied Housing Units: 199,922  
 Vacant Housing Units: 16,879  
 % Vacant Units: 8.4%



North New Castle is predominantly a homeowner community, with a larger share of rowhomes and large multi-family developments for both owners and renters.

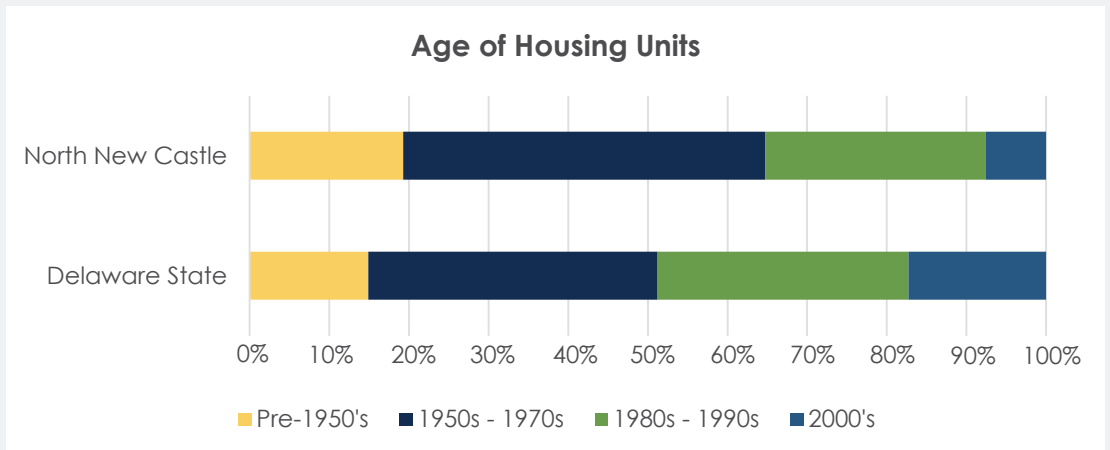


### Vacant Units by Type



North New Castle County's vacancy rate is 8.4% (total of 16,000 units), lower than State average. The majority of these units are for rent or for sale.

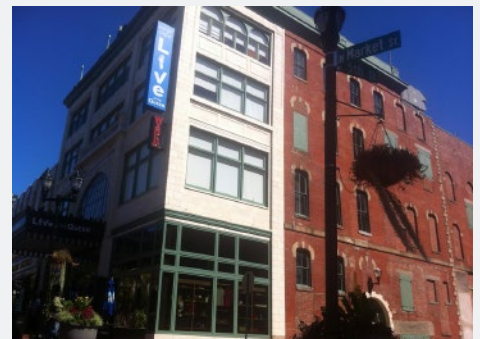
Housing in North New Castle County is much older than State average, with more than 60% of all homes built before 1970.



# NORTH NEW CASTLE COUNTY SUMMARY

## Housing Challenges

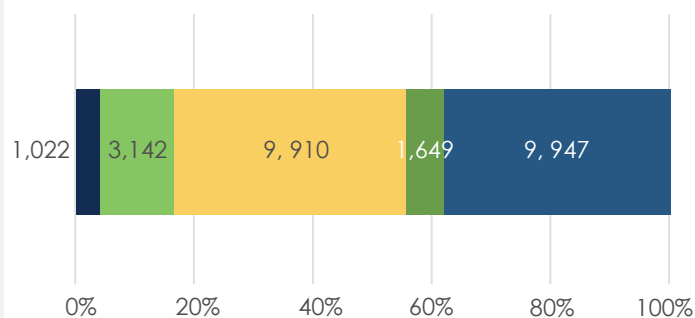
	Total	% of all Units	Compared to State
Overcrowded Units	3,399	1.7%	0.0%
Severely Overcrowded Units	737	0.4%	0.0%
Homes lacking complete kitchen or bathroom facilities	1,309	0.7%	-0.2%
Cost Burdened Renters	25,750	46.4%	0.0%
Severely Cost Burdened Renters	13,216	23.2%	+0.7%
Cost Burdened Owners	32,870	26.1%	-1.6%
Severely Cost Burdened Owners	13,581	9.6%	-0.7%



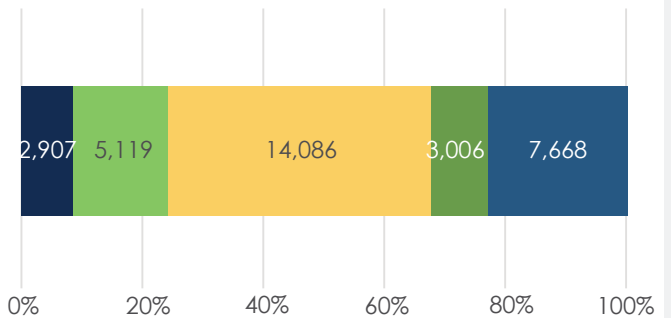
- Renters are substantially more cost burdened than owners.
- Small Families and Non-Family Households comprise the majority of cost burdened households.
- African American and Hispanic renters are disproportionately cost burdened.

	Cost Burdened Renters			Cost Burdened Homeowners		
	Count	%	State %	Count	%	State %
White	11,024	43%	51%	21,326	65%	80%
African American	10,798	42%	34%	7,547	23%	14%
Asian	429	2%	4%	1,218	4%	2%
Hispanic (of any race)	2,957	11%	10%	2,442	7%	3%
Other	552	2%	2%	356	1%	1%
<b>Total</b>	<b>25,760</b>			<b>32,889</b>		

### Cost-Burdened Renters



### Cost-Burdened Homeowners



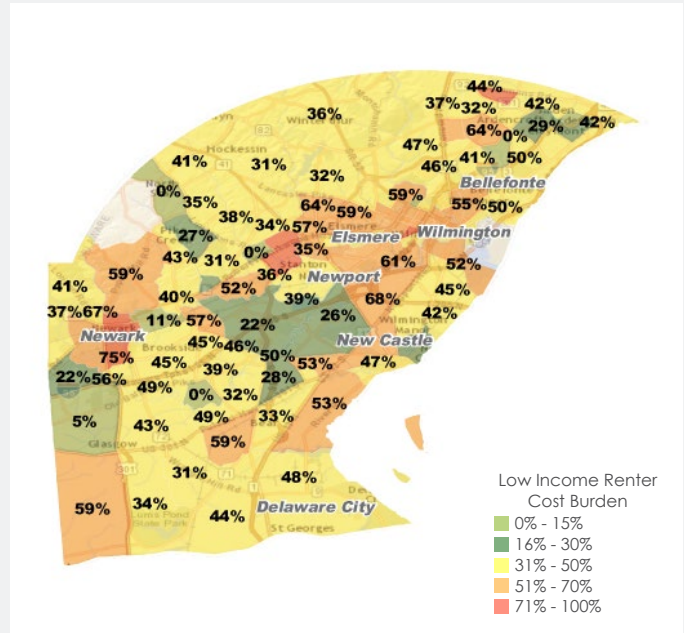
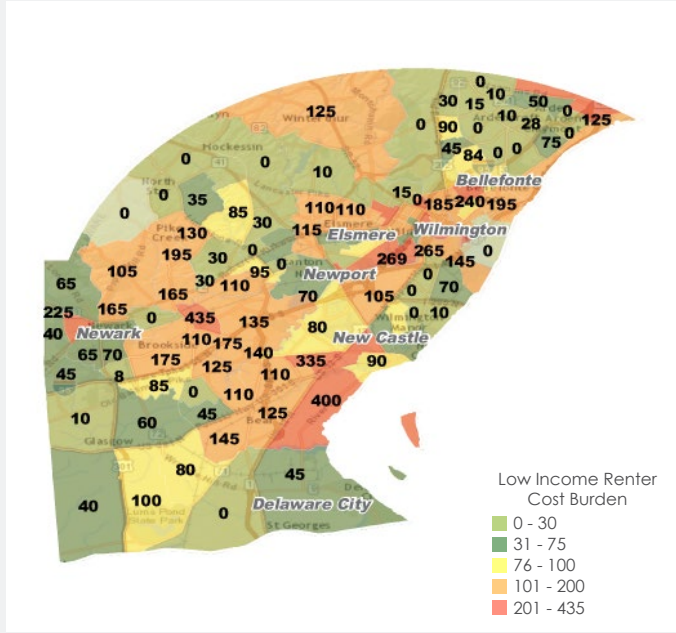
■ Elderly Small Family 
 ■ Elderly Non-Family 
 ■ Non-Elderly Small Family 
 ■ Large Family 
 ■ Non-Elderly Non-Family

# NORTH NEW CASTLE COUNTY SUMMARY

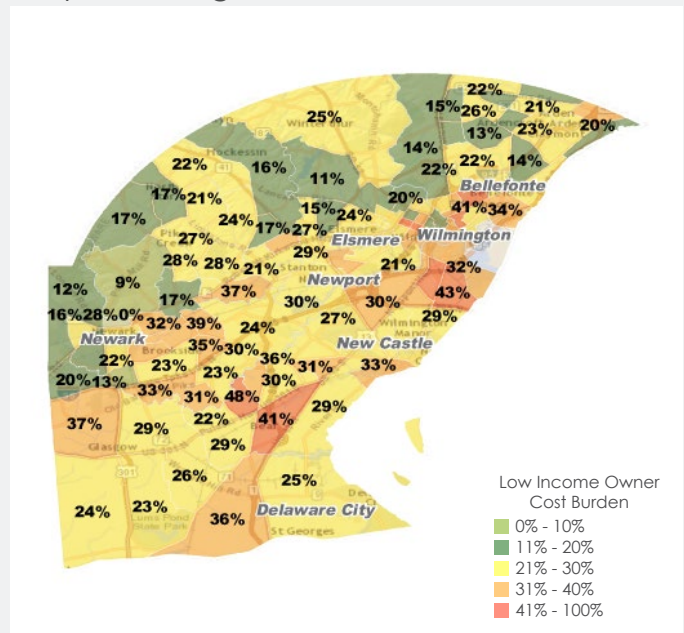
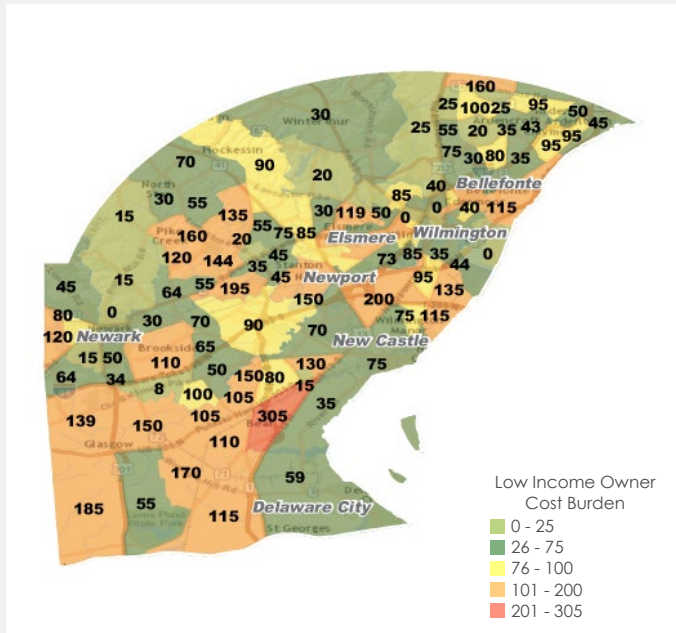
## Households with Cost Burden:

A household is considered cost burdened if more than 30% of income is spent on housing costs, including rent and utilities for renters, and mortgage, taxes and insurance for owners.

## Cost Burdened Renter Households by Census Tract (Under 80% Area Median Income)



## Cost Burdened Owner Households by Census Tract (Under 80% Area Median Income)

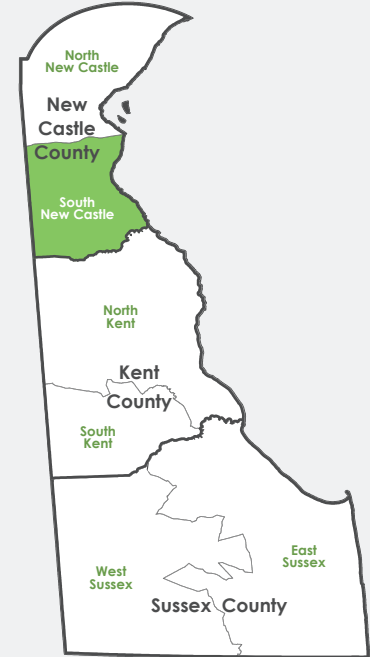
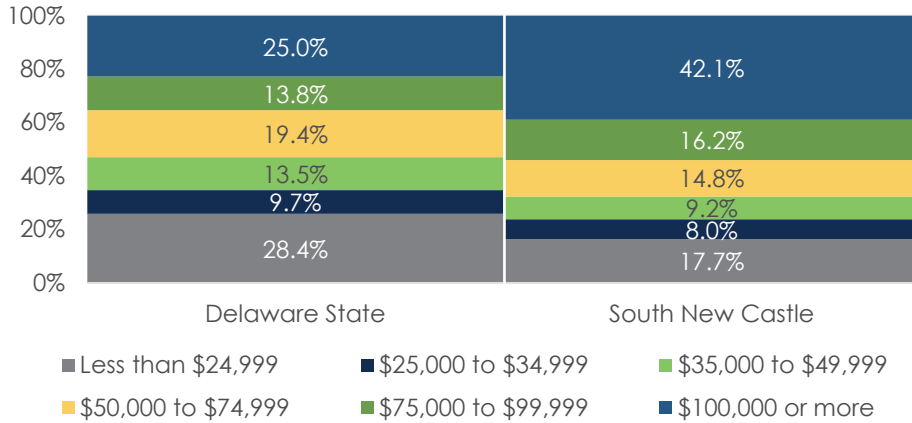




# SOUTH NEW CASTLE COUNTY SUMMARY

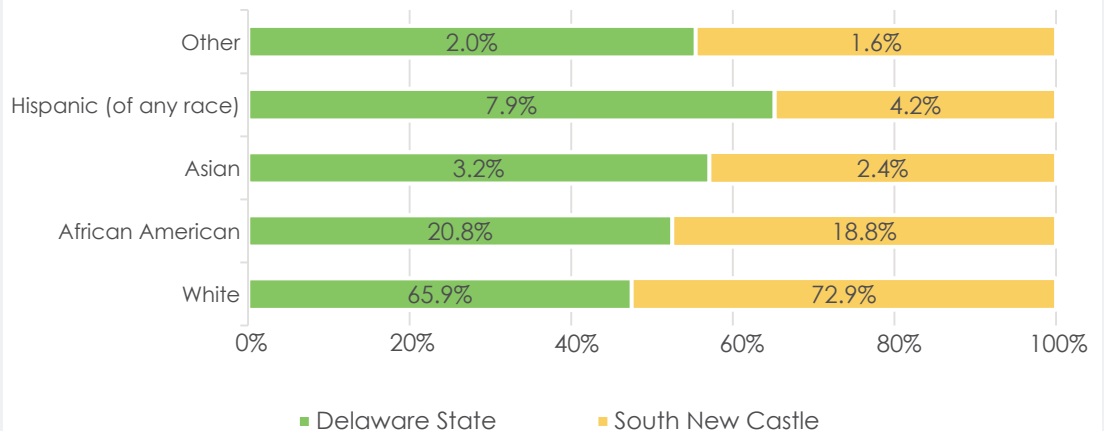
The South New Castle County submarket has substantially more households earning over \$100,000 per year compared to the State average.

### Household Income Distribution

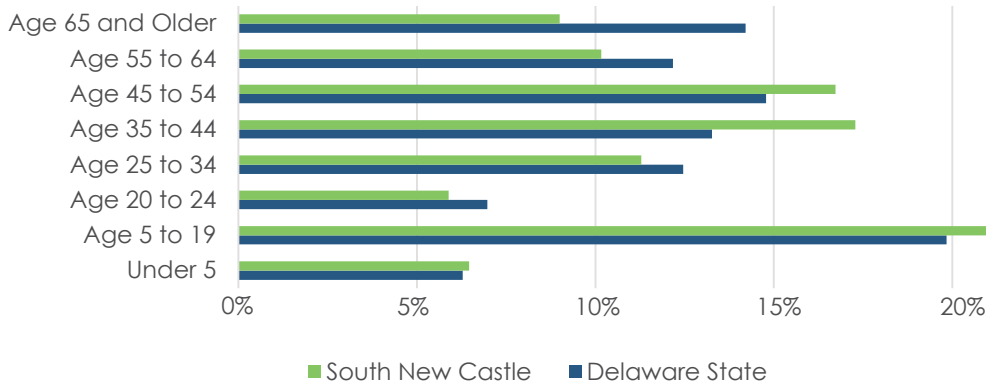


South New Castle County is less racially and ethnically diverse than State average, with more White, Non-Hispanic households.

### Race and Ethnicity



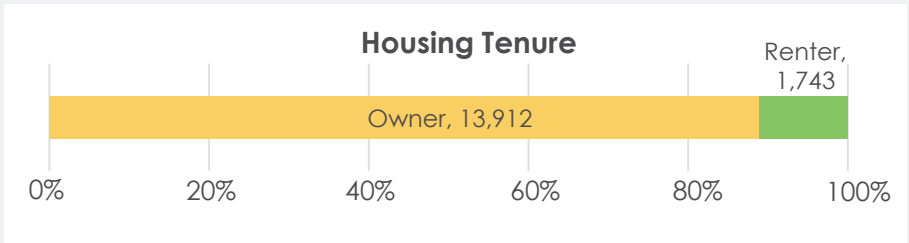
### Population by Age



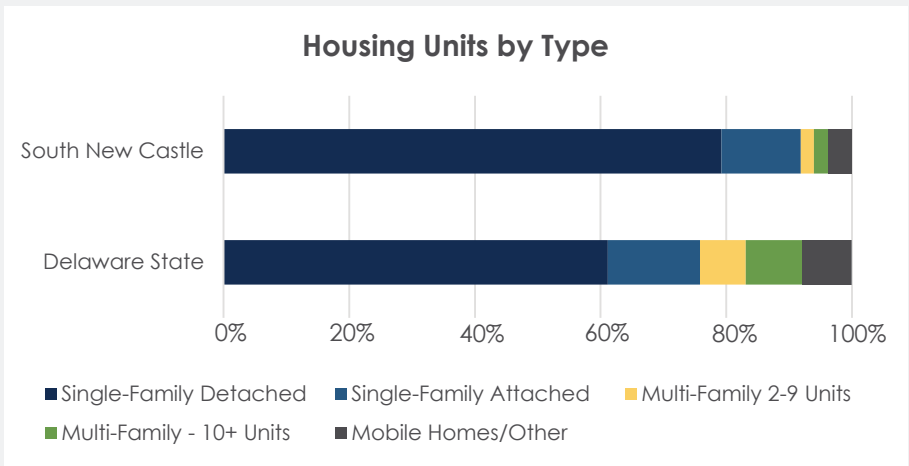
As a family-oriented community, South New Castle has more school-age children and adults aged 35 to 54, than State average.

# SOUTH NEW CASTLE COUNTY SUMMARY

Total Housing Units: 16,613  
 Occupied Housing Units: 16,655  
 Vacant Housing Units: 958  
 % Vacant Units: 5.8%

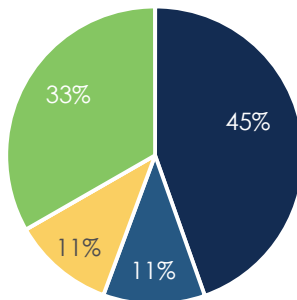


South New Castle housing is predominantly comprised of single-family homes for homeowners. There are few multi-family developments or mobile homes compared to State average.



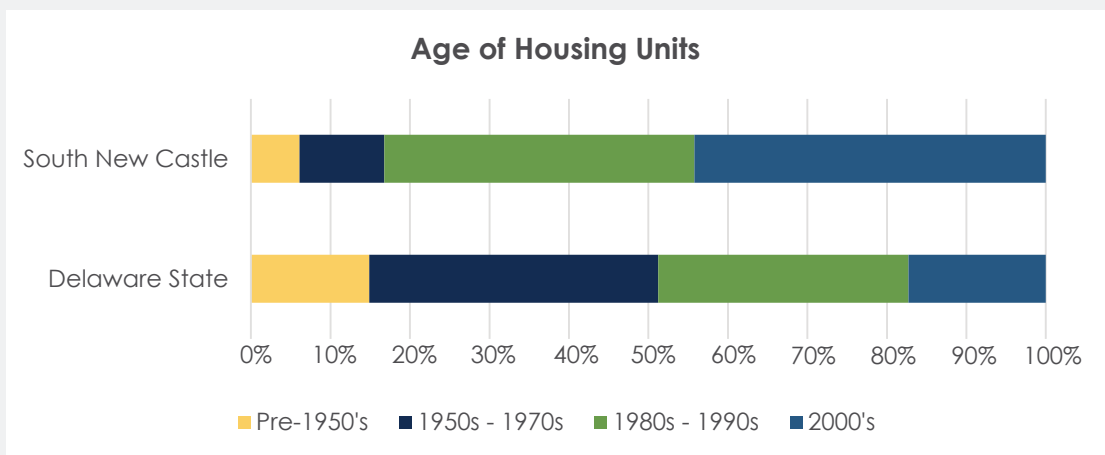
## Vacant Units by Type

- For Rent or Sale
- Rented or Sold
- Seasonal/Vacation Homes
- Other



The overall vacancy rate in South New Castle is low, at 5.8%. The majority of these units are for rent or for sale (45%). The submarket also has a higher than average share of Vacant units classified as "Other" which can include homes under repair, in foreclosure, or abandoned.

Housing in South New Castle is much newer than State average, with more than 40% of its units built in the last 10 to 15 years. More than 80% of housing was developed after 1980.



# SOUTH NEW CASTLE COUNTY SUMMARY

## Housing Challenges

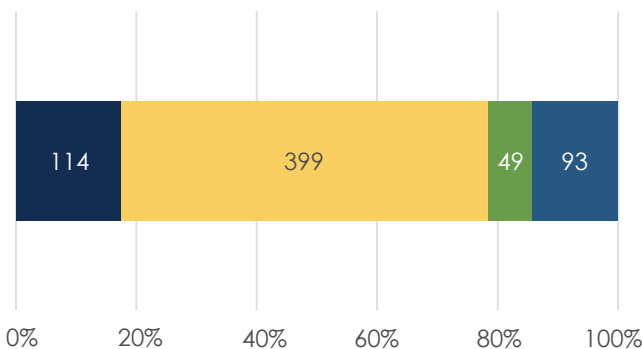
	Total	% of all Units	Compared to State
Overcrowded Units	175	1.1%	-0.5%
Severely Overcrowded Units	30	0.2%	-0.2%
Homes lacking complete kitchen or bathroom facilities	50	0.3%	-0.5%
Cost Burdened Renters	647	43.9%	-1.6%
Severely Cost Burdened Renters	234	15.9%	-6.6%
Cost Burdened Owners	4,033	29.1%	+1.8%
Severely Cost Burdened Owners	1,240	9.0%	-1.4%



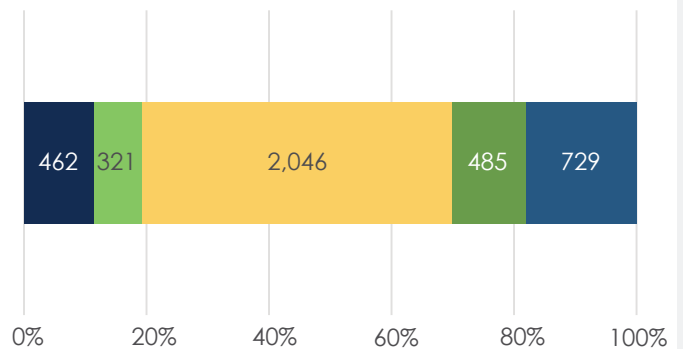
- Because there are fewer available rental units, cost burden is a greater issue among homeowners.
- For the renters that are cost burdened, 65% are Minority households.
- Non-elderly small families comprise the largest share of cost burdened renters and owners.

	Cost Burdened Renters			Cost Burdened Homeowners		
	Count	%	State %	Count	%	State %
White	234	36%	51%	3,074	76%	80%
African American	280	43%	34%	779	19%	14%
Asian	10	2%	4%	70	2%	2%
Hispanic (of any race)	120	19%	10%	89	2%	3%
Other	0	0%	2%	34	1%	1%
<b>Total</b>	<b>644</b>			<b>4,046</b>		

### Cost-Burdened Renters



### Cost-Burdened Homeowners



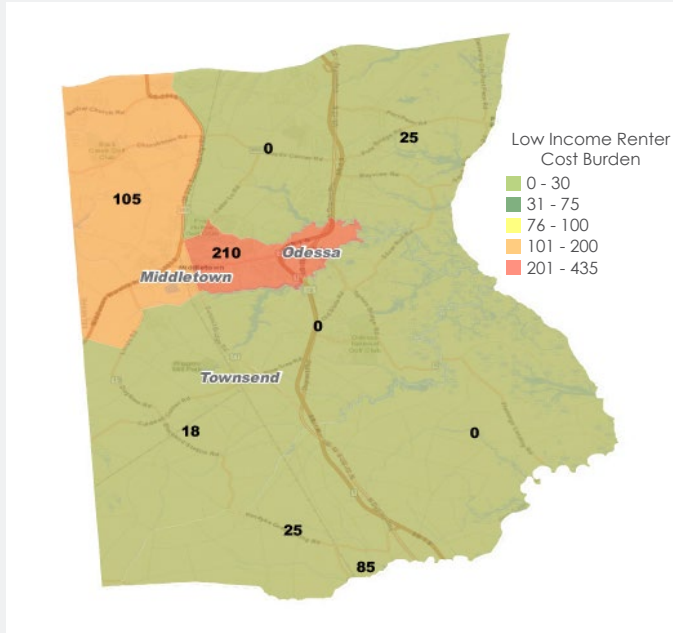
# SOUTH NEW CASTLE COUNTY SUMMARY

## Households with Cost Burden:

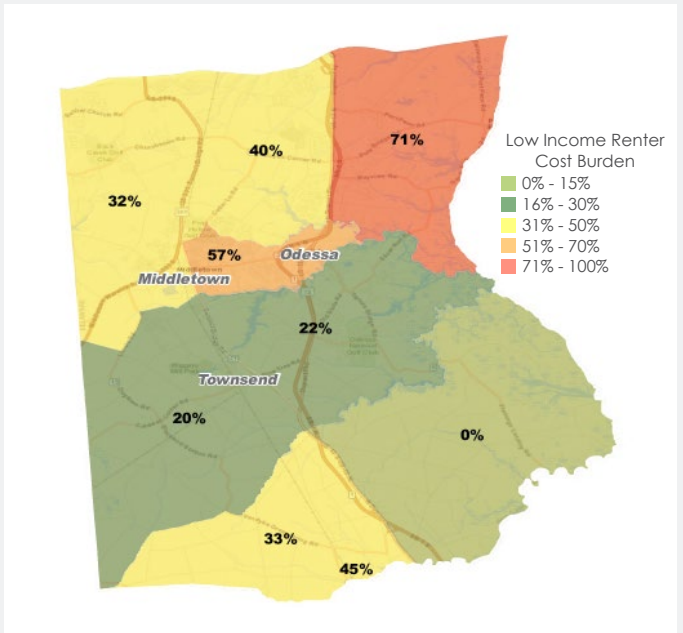
A household is considered cost burdened if more than 30% of income is spent on housing costs, including rent and utilities for renters, and mortgage, taxes and insurance for owners.

## Cost Burdened Renter Households by Census Tract (Under 80% Area Median Income)

In numbers:

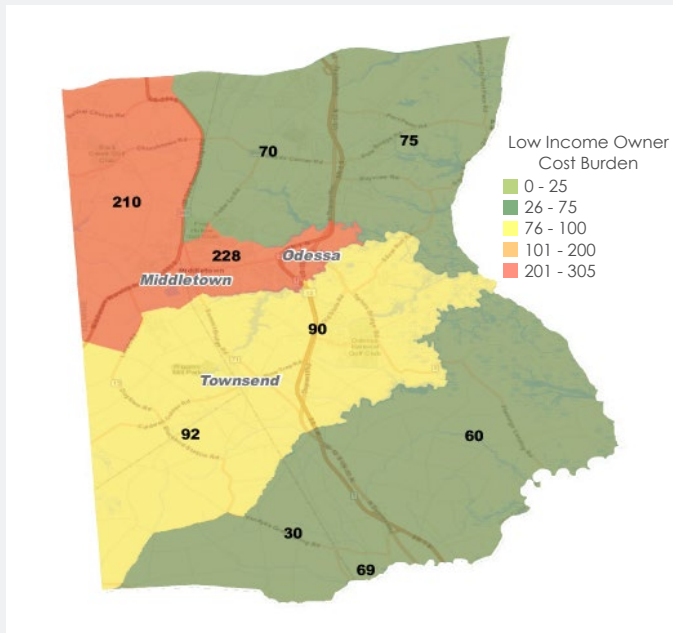


As percentage of all renters:

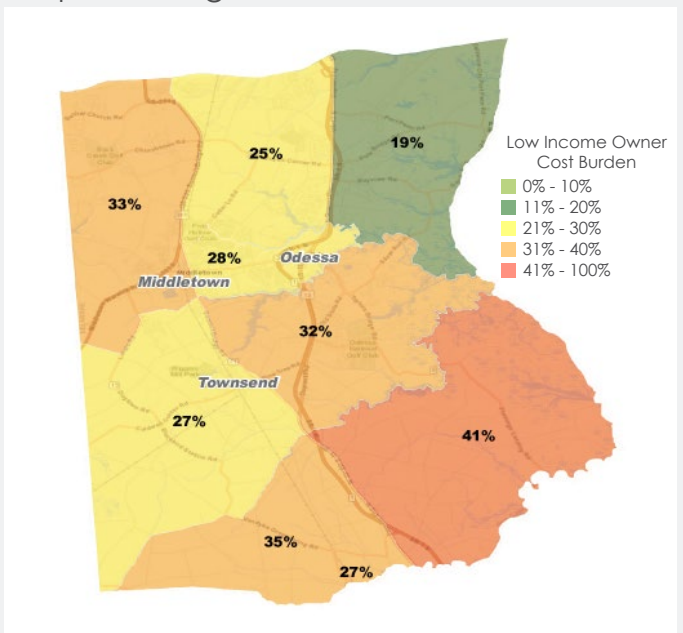


## Cost Burdened Owner Households by Census Tract (Under 80% Area Median Income)

In numbers:



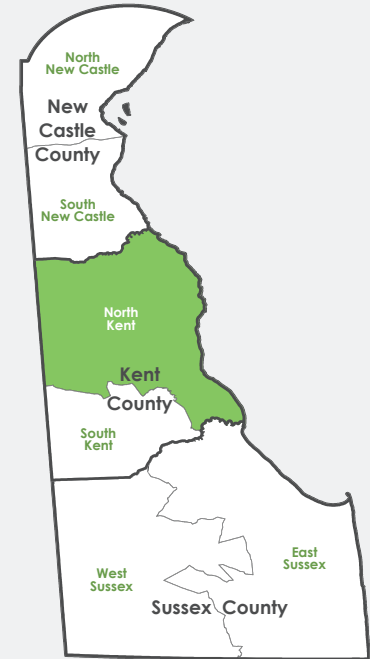
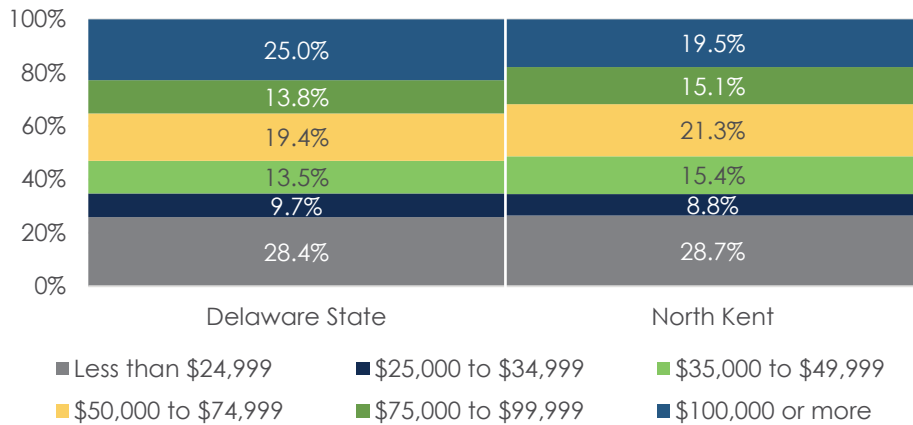
As percentage of all owners:



# NORTH KENT COUNTY SUMMARY

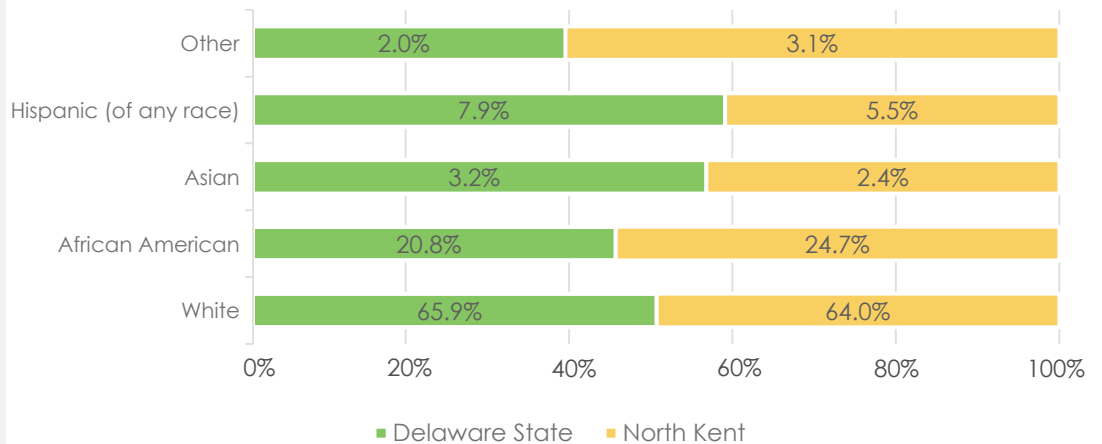
The North Kent County submarket is a middle income community with fewer households earning over \$100,000 per year than the State average.

### Household Income Distribution

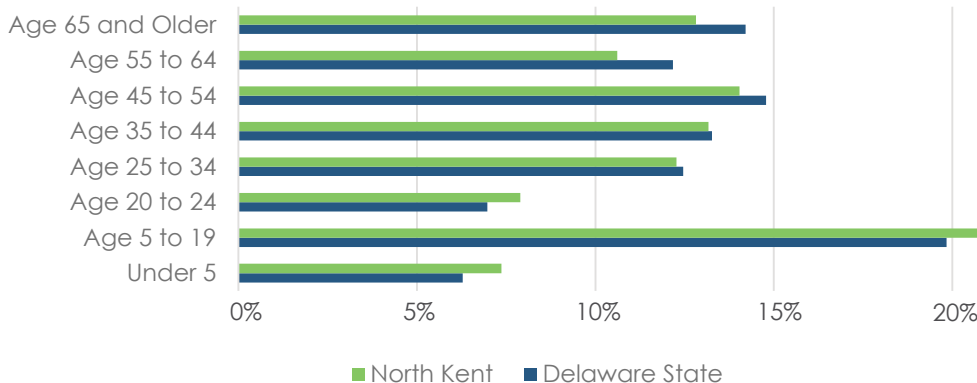


North Kent has more African American households and fewer Hispanic households than State average.

### Race and Ethnicity



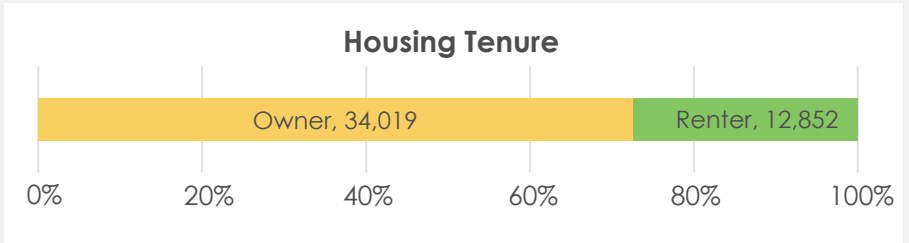
### Population by Age



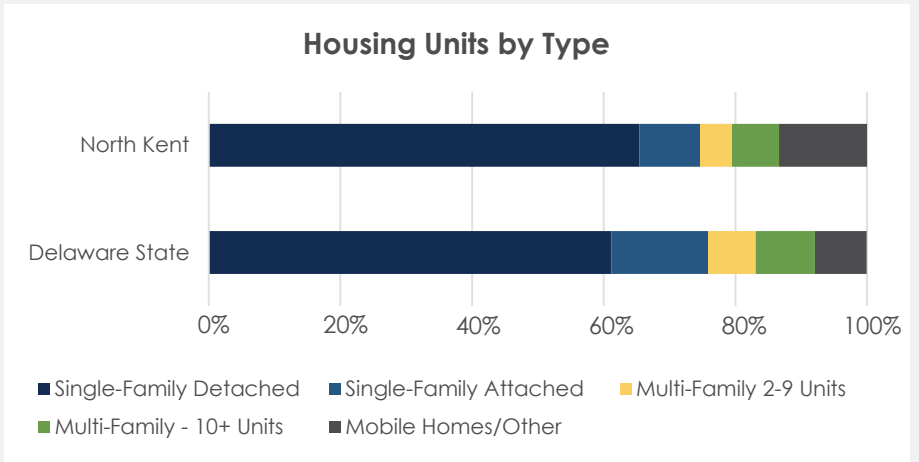
There are more children and young adults, and fewer retirees compared to the State average.

# NORTH KENT COUNTY SUMMARY

Total Housing Units: 52,861  
 Occupied Housing Units: 46,871  
 Vacant Housing Units: 5,990  
 % Vacant Units: 11.3%

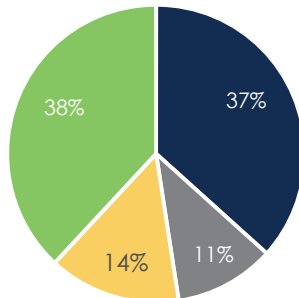


North Kent's housing stock is largely comprised of single family and mobile homes.



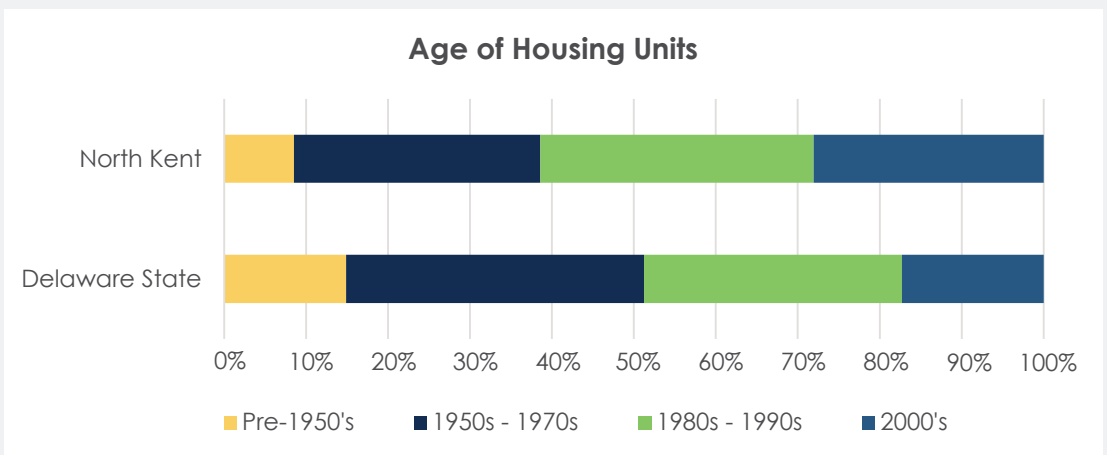
## Vacant Units by Type

- For Rent or Sale
- Rented or Sold
- Seasonal/Vacation Homes
- Other



North Kent has a high vacancy rate of 11.4%. Of those units, 48% are on the market (for rent/for sale, or rented/sold but not yet occupied). A large percentage of vacant units are classified as "Other" (38%) which includes abandoned homes, foreclosures, and homes under repair.

Housing in North Kent is slightly newer than State average, with more than 60% of all homes built after 1980.



# NORTH KENT COUNTY SUMMARY

## Housing Challenges

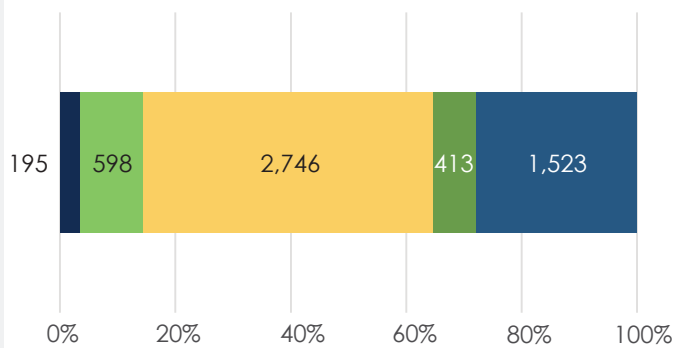
	Total	% of all Units	Compared to State
Overcrowded Units	805	1.7%	0.0%
Severely Overcrowded Units	63	0.1%	-0.2%
Homes lacking complete kitchen or bathroom facilities	306	0.6%	-0.2%
Cost Burdened Renters	5,463	42.7%	-2.8%
Severely Cost Burdened Renters	2,907	22.7%	+0.3%
Cost Burdened Owners	10,040	29.3%	+2.0%
Severely Cost Burdened Owners	3,634	10.6%	+0.3%



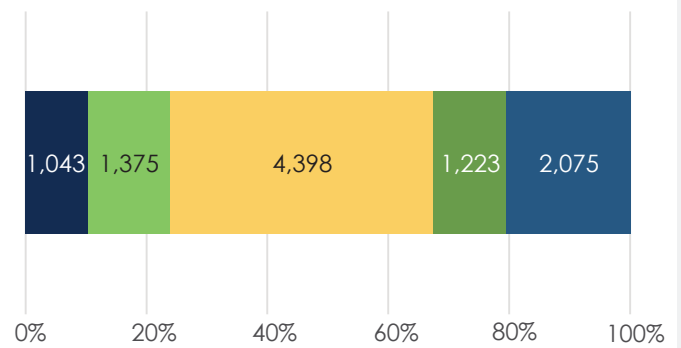
- Renters are substantially more cost burdened than owners.
- Small Families and Non-Family Households comprise the majority of cost burdened households.
- African Americans are disproportionately cost burdened.

	Cost Burdened Renters			Cost Burdened Homeowners		
	Count	%	State %	Count	%	State %
White	2,506	46%	51%	6,932	69%	80%
African American	2,388	44%	34%	2,233	22%	14%
Asian	87	2%	4%	251	3%	2%
Hispanic (of any race)	376	7%	10%	481	5%	3%
Other	110	2%	2%	113	1%	1%
<b>Total</b>	<b>5,467</b>			<b>10,010</b>		

Cost-Burdened Renters



Cost-Burdened Homeowners



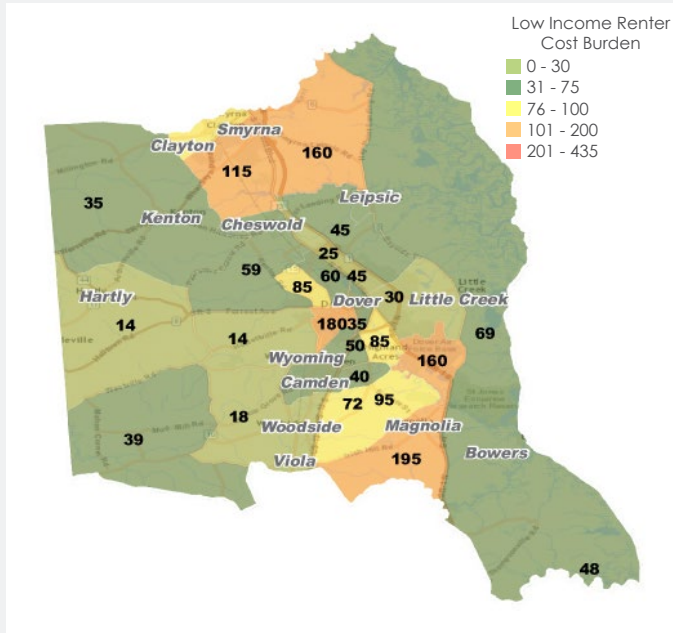
# NORTH KENT COUNTY SUMMARY

## Households with Cost Burden:

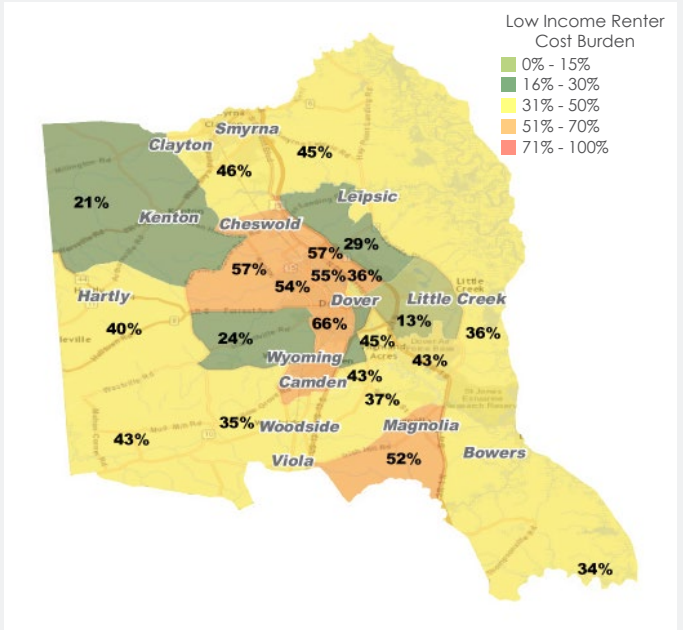
A household is considered cost burdened if more than 30% of income is spent on housing costs, including rent and utilities for renters, and mortgage, taxes and insurance for owners.

## Cost Burdened Renter Households by Census Tract (Under 80% Area Median Income)

In numbers:

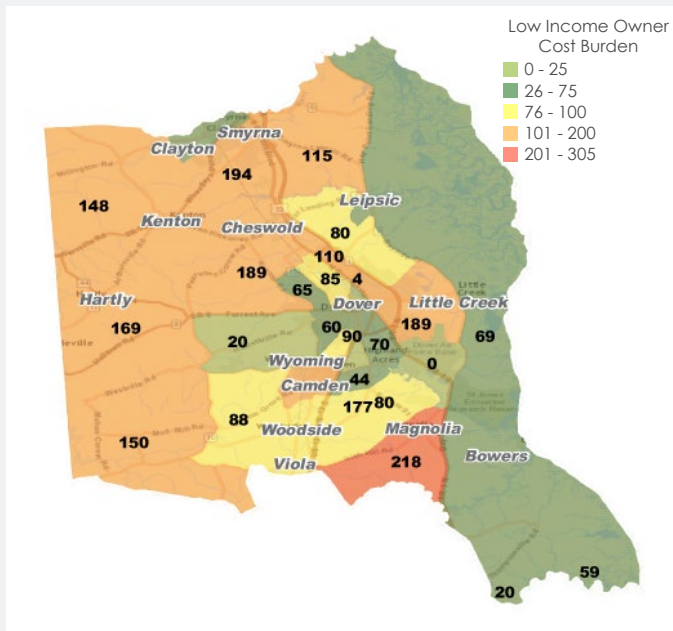


As percentage of all renters:

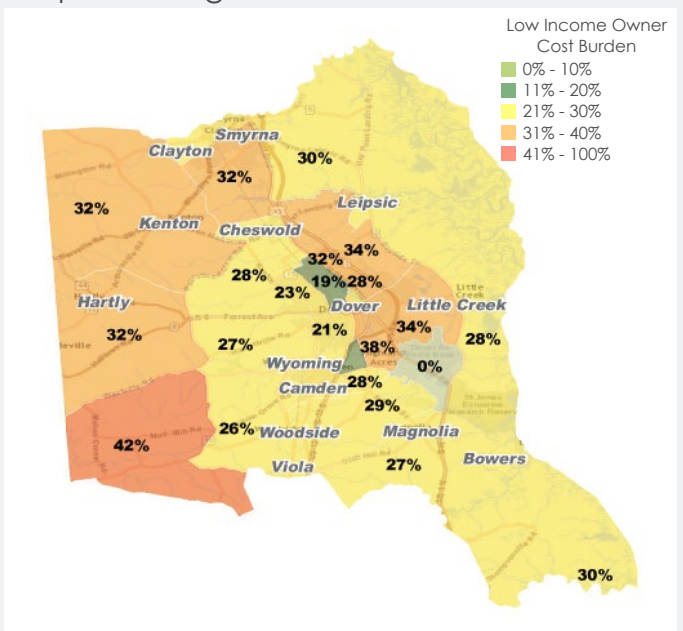


## Cost Burdened Owner Households by Census Tract (Under 80% Area Median Income)

In numbers:



As percentage of all owners:

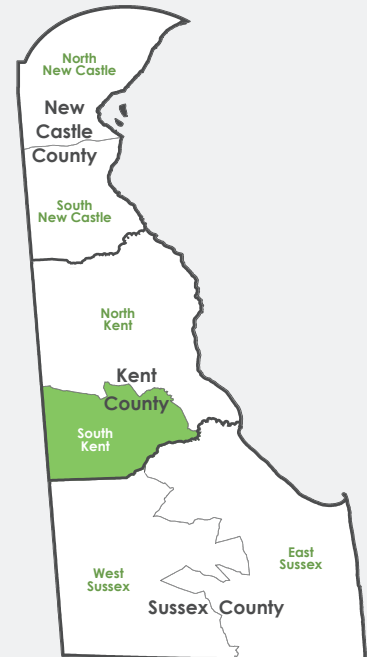
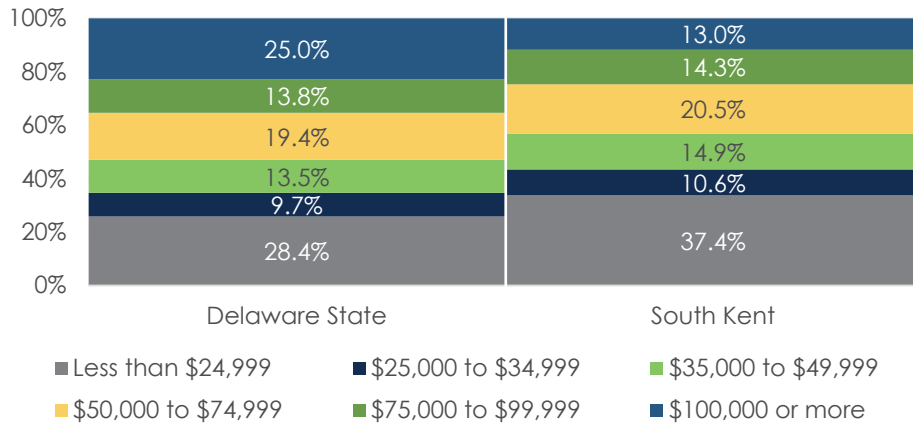




# SOUTH KENT COUNTY SUMMARY

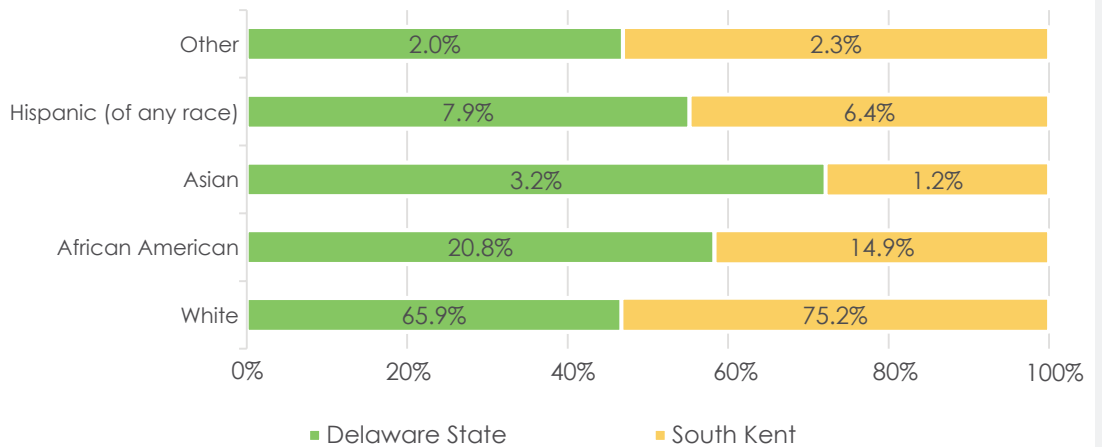
The South Kent County Submarket has substantially more households than the State average earning less than \$25,000 per year.

### Household Income Distribution

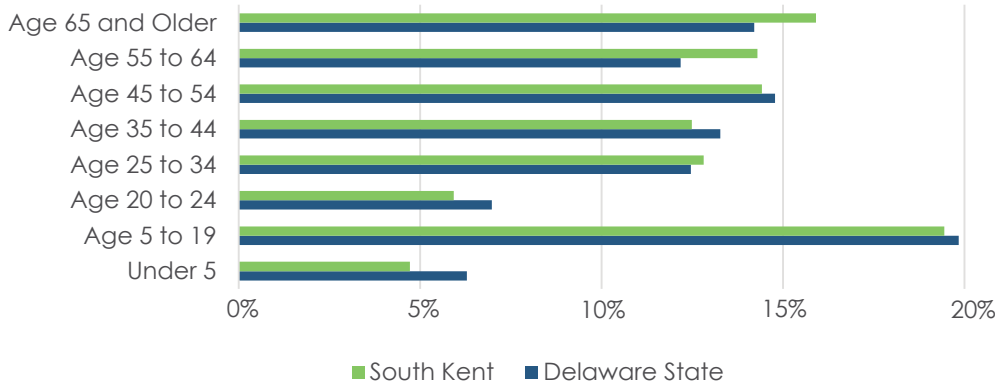


Predominantly white, non-Hispanic households live in South Kent (75% compared to 66% in the State).

### Race and Ethnicity



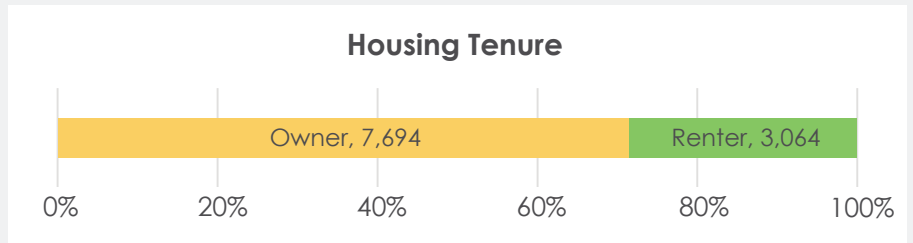
### Population by Age



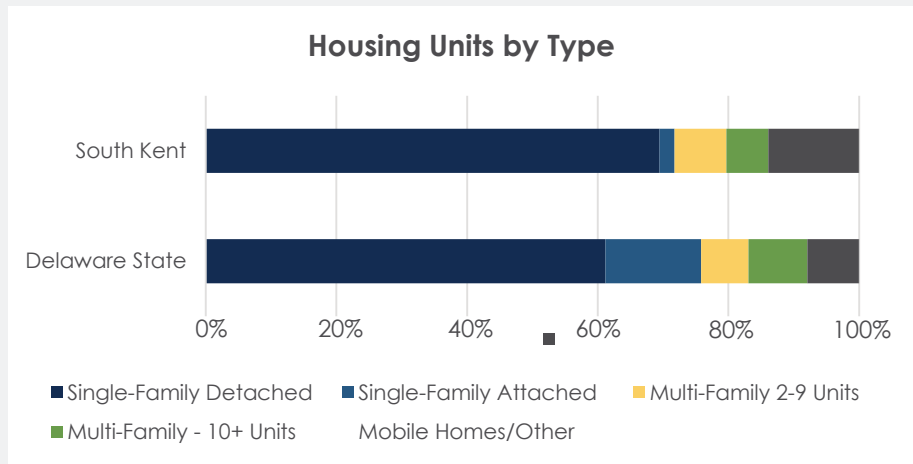
South Kent County has fewer children and more seniors than State average.

# SOUTH KENT COUNTY SUMMARY

Total Housing Units: 11,755  
 Occupied Housing Units: 10,758  
 Vacant Housing Units: 997  
 % Vacant Units: 8.5%

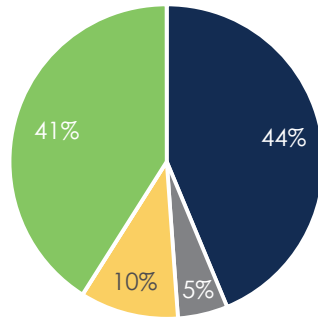


The vast majority of homes in South Kent County are single-family detached units or mobile homes. There are very few large multi-family developments.



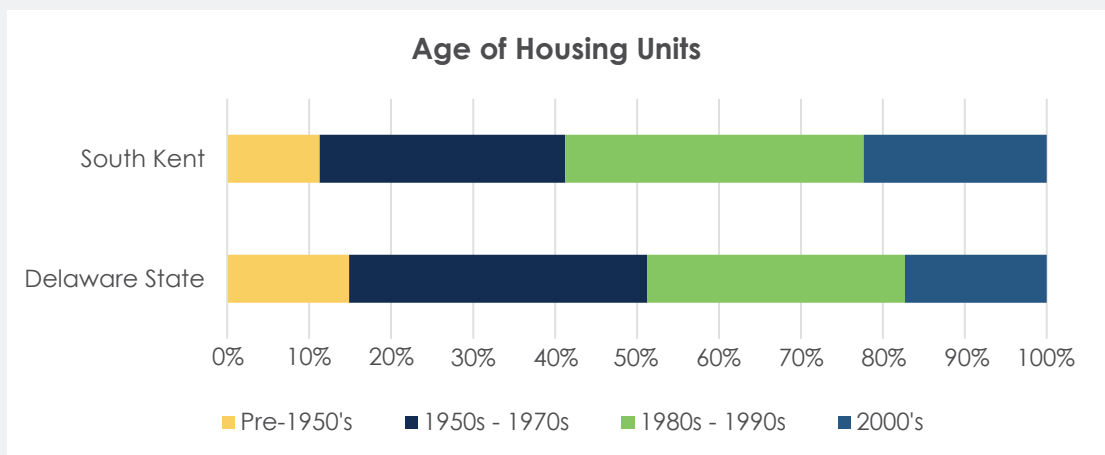
## Vacant Units by Type

- For Rent or Sale
- Rented or Sold
- Seasonal/Vacation Homes
- Other



While the overall vacancy rate in South Kent is lower than State average, there is a large percentage of vacant units categorized as "Other". These units are typically associated with blight and abandonment. The submarket also has a relatively substantial number of homes for migrant workers.

The age of homes in South Kent is comparable to rest of the State, but features slightly more homes built after 2000.



# SOUTH KENT COUNTY SUMMARY

## Housing Challenges

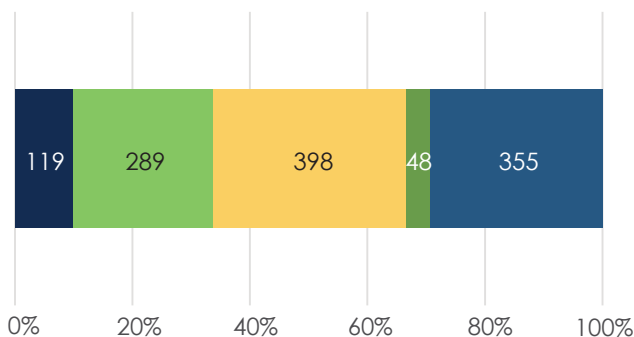
	Total	% of all Units	Compared to State
Overcrowded Units	108	1.0%	-0.6%
Severely Overcrowded Units	64	0.6%	+0.3%
Homes lacking complete kitchen or bathroom facilities	115	1.1%	+0.3%
Cost Burdened Renters	1,194	42.8%	-2.7%
Severely Cost Burdened Renters	593	21.3%	-1.2%
Cost Burdened Owners	2,093	27.7%	+0.4%
Severely Cost Burdened Owners	906	12.0%	+1.7%



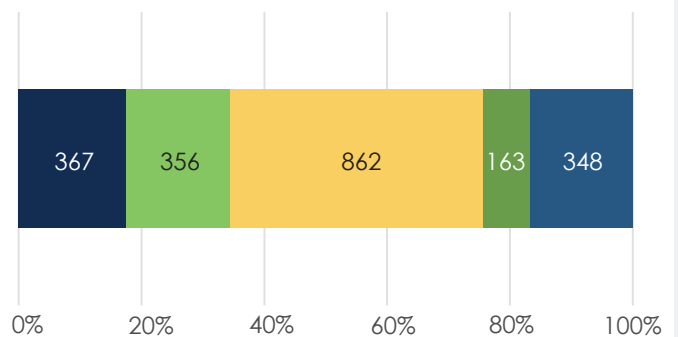
- Renters are substantially more cost burdened than owners.
- Small Families and Non-Family Households comprise the majority of cost burdened households.
- In terms of numbers, White, Non-Hispanic households face the greatest cost burden, followed by African Americans.

	Cost Burdened Renters			Cost Burdened Homeowners		
	Count	%	State %	Count	%	State %
White	753	63%	51%	1,862	89%	80%
African American	283	24%	34%	188	9%	14%
Asian	35	3%	4%	4	0%	2%
Hispanic (of any race)	65	5%	10%	44	2%	3%
Other	60	5%	2%	4	0%	1%
<b>Total</b>	<b>1,196</b>			<b>2,102</b>		

Cost-Burdened Renters



Cost-Burdened Homeowners



# SOUTH KENT COUNTY SUMMARY

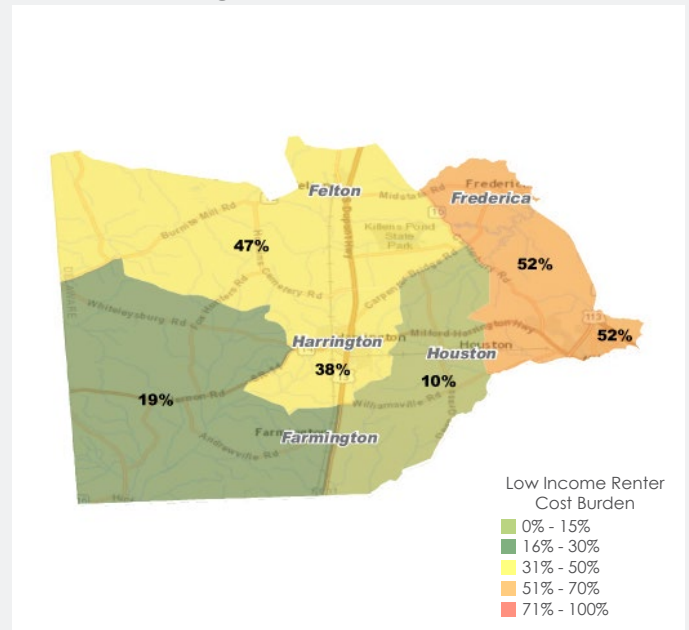
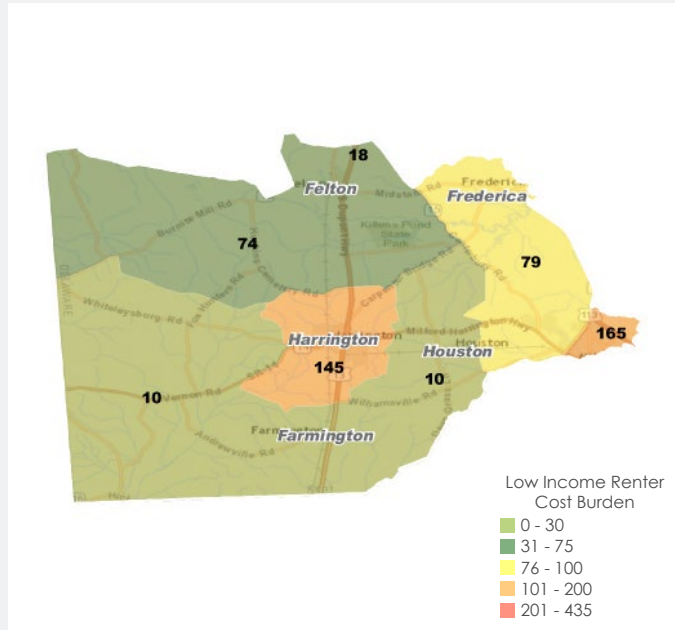
## Households with Cost Burden:

A household is considered cost burdened if more than 30% of income is spent on housing costs, including rent and utilities for renters, and mortgage, taxes and insurance for owners.

## Cost Burdened Renter Households by Census Tract (Under 80% Area Median Income)

In numbers:

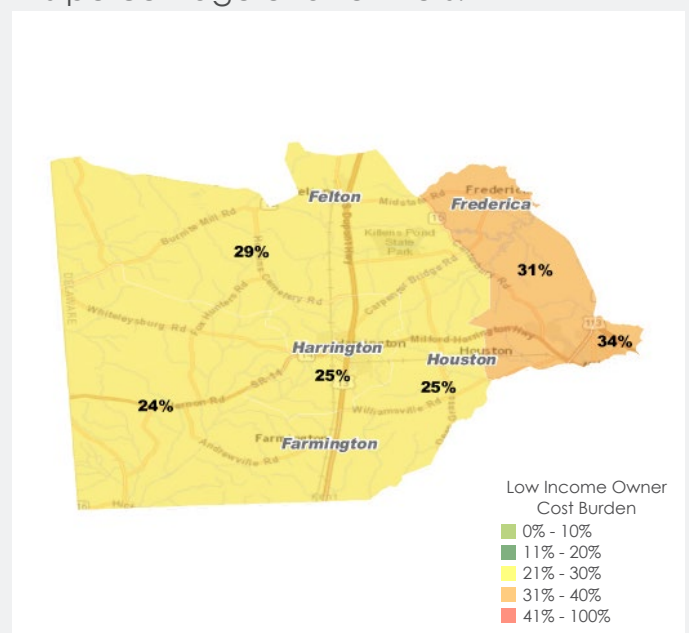
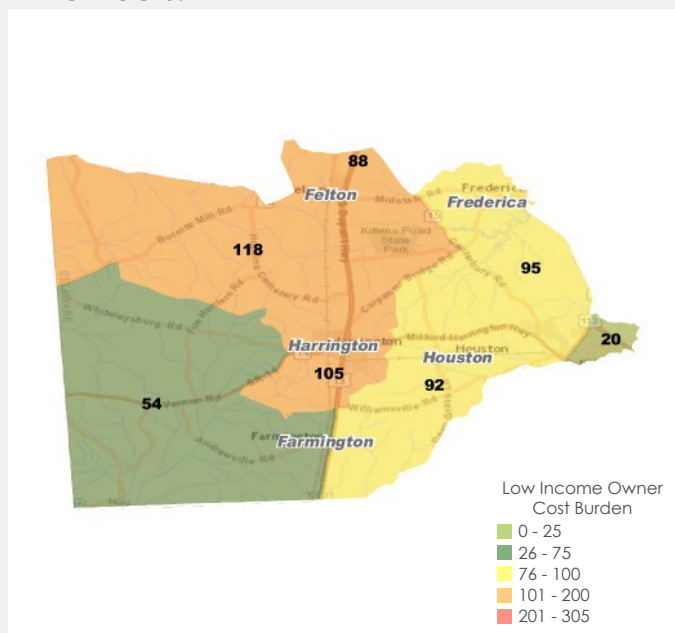
As percentage of all renters:



## Cost Burdened Owner Households by Census Tract (Under 80% Area Median Income)

In numbers:

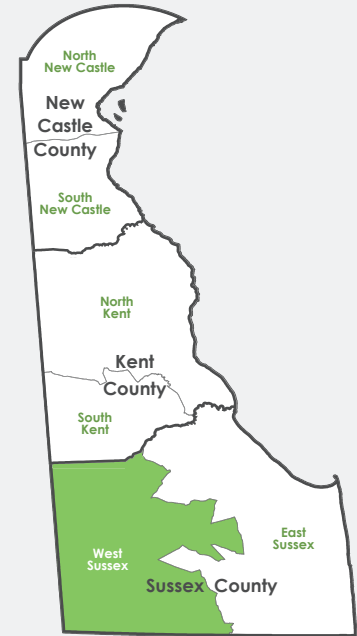
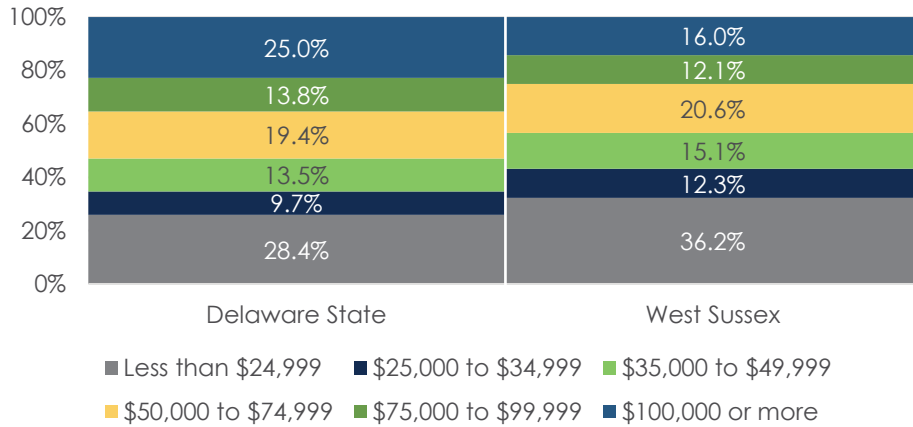
As percentage of all owners:



# WEST SUSSEX COUNTY SUMMARY

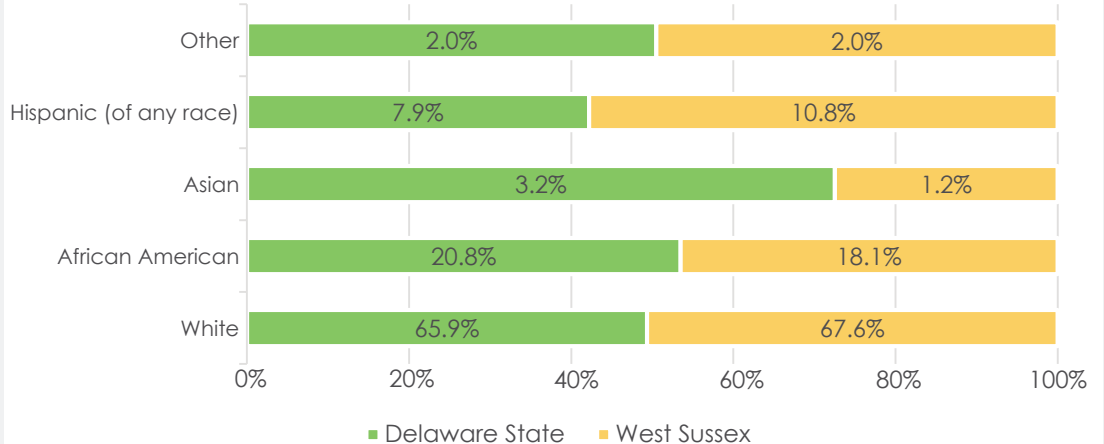
The West Sussex County submarket has substantially more households earning under \$25,000 than the State overall.

### Household Income Distribution

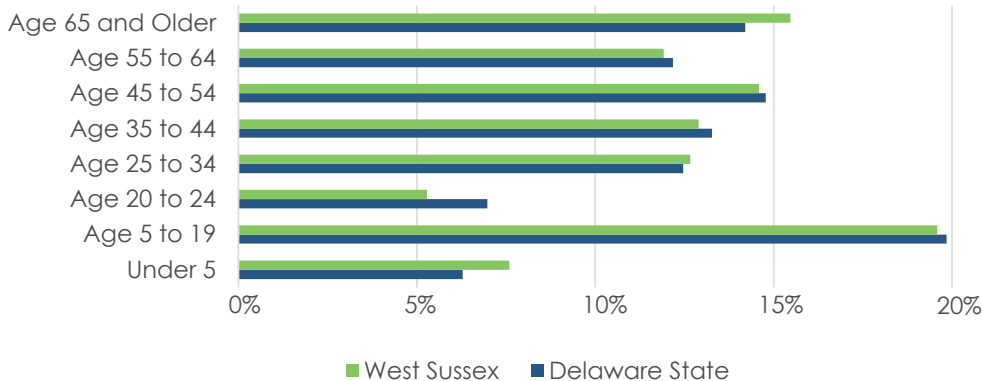


Less African Americans and more Hispanics than State average.

### Race and Ethnicity



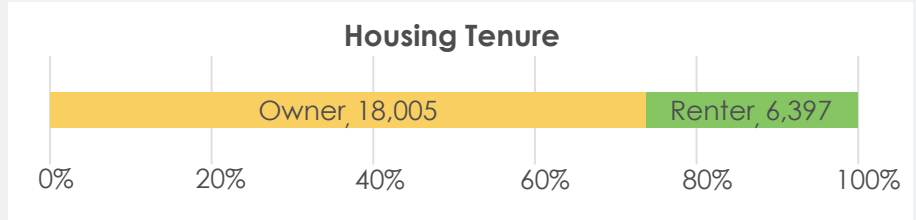
### Population by Age



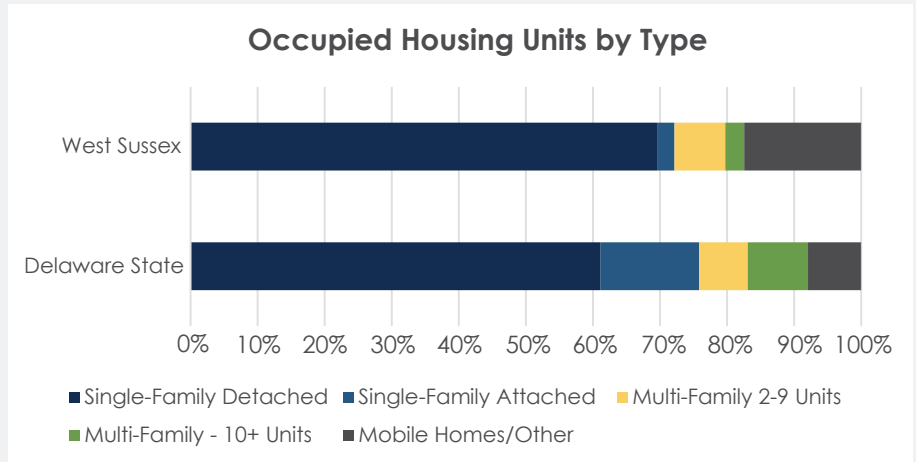
A larger percentage of very young children and seniors than State average.

# WEST SUSSEX COUNTY SUMMARY

Total Housing Units: 27,847  
 Occupied Housing Units: 24,402  
 Vacant Housing Units: 3,445  
 % Vacant Units: 12.4%

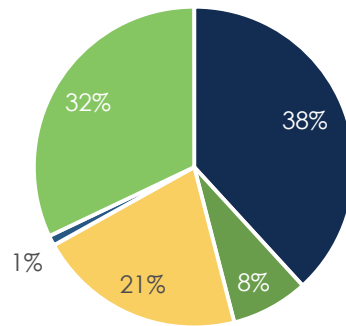


West Sussex housing is predominantly single family detached homes and mobile homes. There are very few multi-family homes or townhomes.



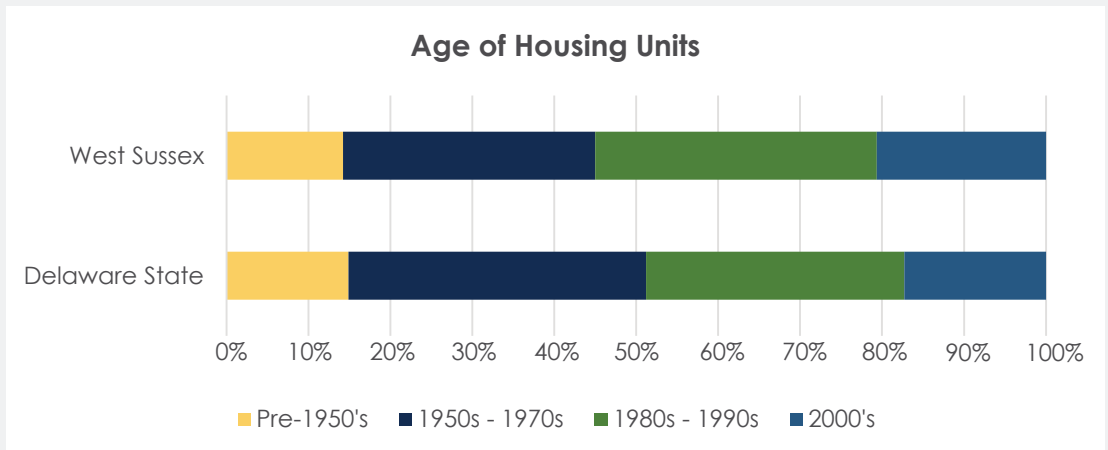
## Vacant Units by Type

- For Rent or Sale
- Rented or Sold
- Seasonal/Vacation Homes
- Migrant Workers
- Other



West Sussex has a large percentage of vacant homes classified as "Other", typically associated with blight and abandonment. The submarket also has a relatively substantial number of homes for migrant workers.

Housing in West Sussex is newer than State average, with more than half of all homes built after 1980.



# WEST SUSSEX COUNTY SUMMARY

## Housing Challenges

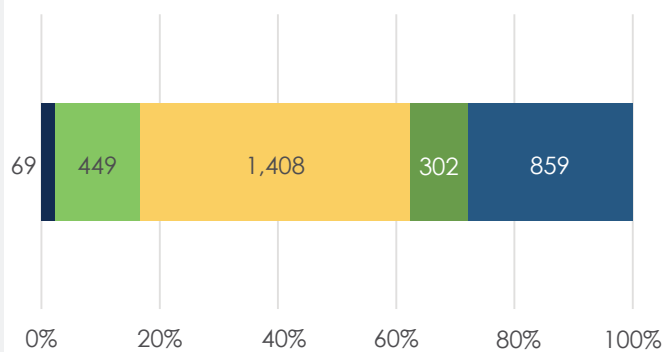
	Total	% of all Units	Compared to State
Overcrowded Units	657	2.6%	+0.9%
Severely Overcrowded Units	177	0.7%	+0.4%
Homes lacking complete kitchen or bathroom facilities	430	1.7%	+0.9%
Cost Burdened Renters	3,071	46.7%	+0.7%
Severely Cost Burdened Renters	1,344	20.5%	-2.0%
Cost Burdened Owners	5,227	28.3%	+1.0%
Severely Cost Burdened Owners	2,020	11.0%	+0.6%

- Renters are substantially more cost burdened than owners.
- Small Families and Non-Family Households comprise the majority of cost burdened households.
- African American and Hispanic renters are disproportionately cost burdened.

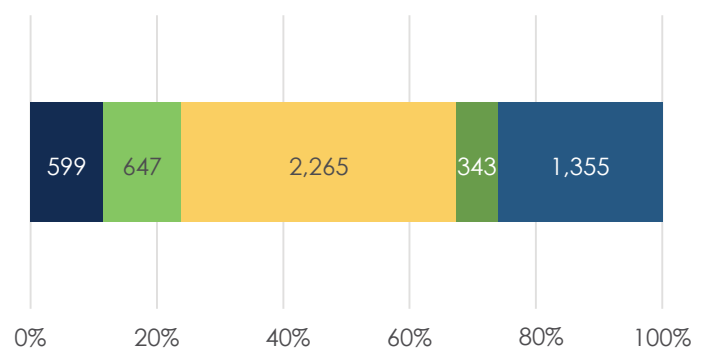


	Cost Burdened Renters			Cost Burdened Homeowners		
	Count	%	State %	Count	%	State %
White	1,473	48%	51%	3,909	75%	80%
African American	1,078	35%	34%	891	17%	14%
Asian	25	1%	4%	44	1%	2%
Hispanic (of any race)	395	13%	10%	320	6%	3%
Other	94	3%	2%	54	1%	1%
Total	3,065			5,218		

### Cost-Burdened Renters



### Cost-Burdened Homeowners



■ Elderly Small Family  
 ■ Elderly Non-Family  
 ■ Non-Elderly Small Family  
 ■ Large Family  
 ■ Non-Elderly Non-Family

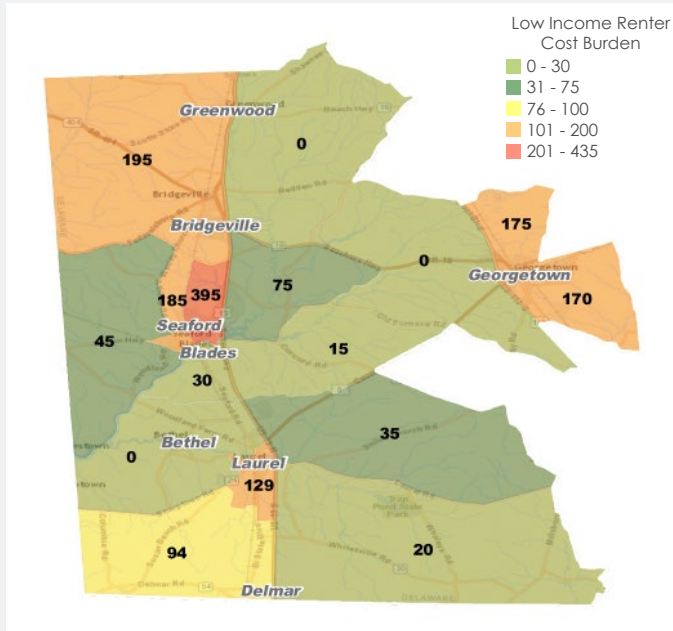
# WEST SUSSEX COUNTY SUMMARY

## Households with Cost Burden:

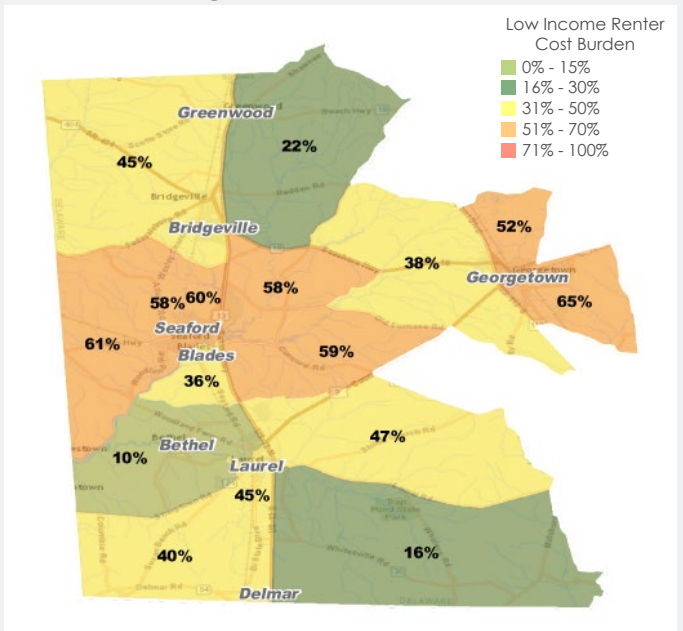
A household is considered cost burdened if more than 30% of income is spent on housing costs, including rent and utilities for renters, and mortgage, taxes and insurance for owners.

## Cost Burdened Renter Households by Census Tract (Under 80% Area Median Income)

In numbers:

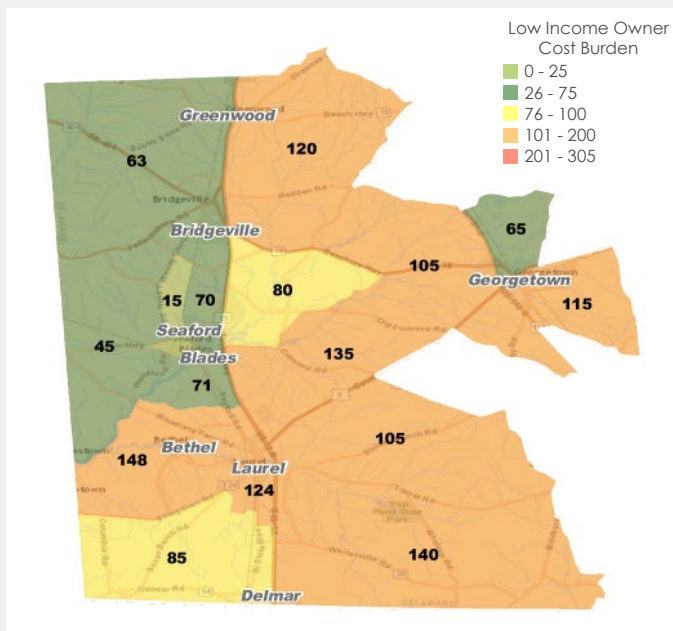


As percentage of all renters:

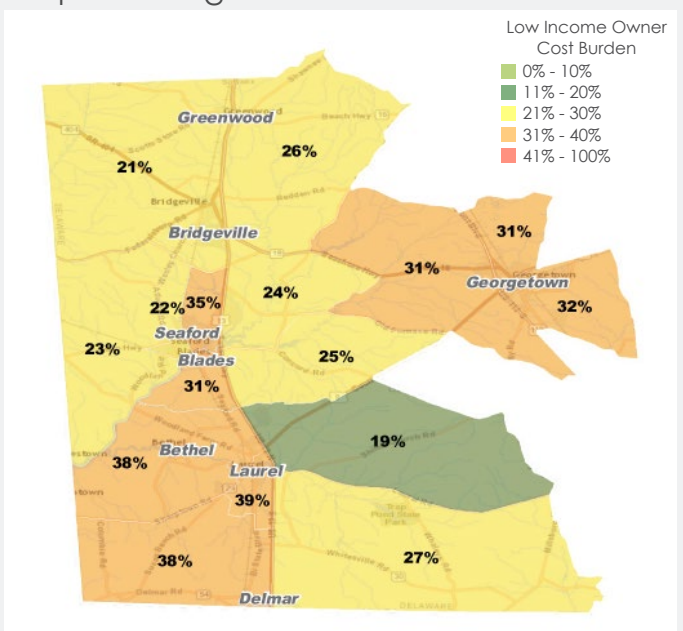


## Cost Burdened Owner Households by Census Tract (Under 80% Area Median Income)

In numbers:



As percentage of all owners:



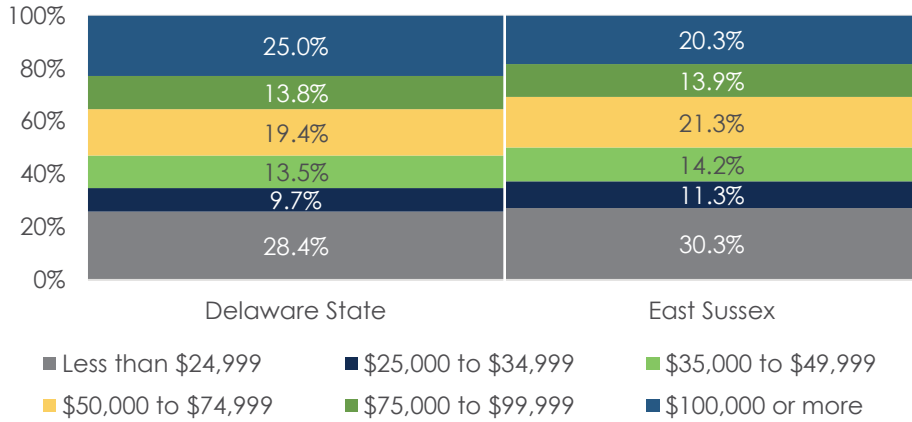


# EAST SUSSEX COUNTY SUMMARY

The East Sussex County submarket has a higher percentage of households earning under \$25,000 per year, but the submarket also features a large income gap between wealthier coastal communities and inland rural communities.

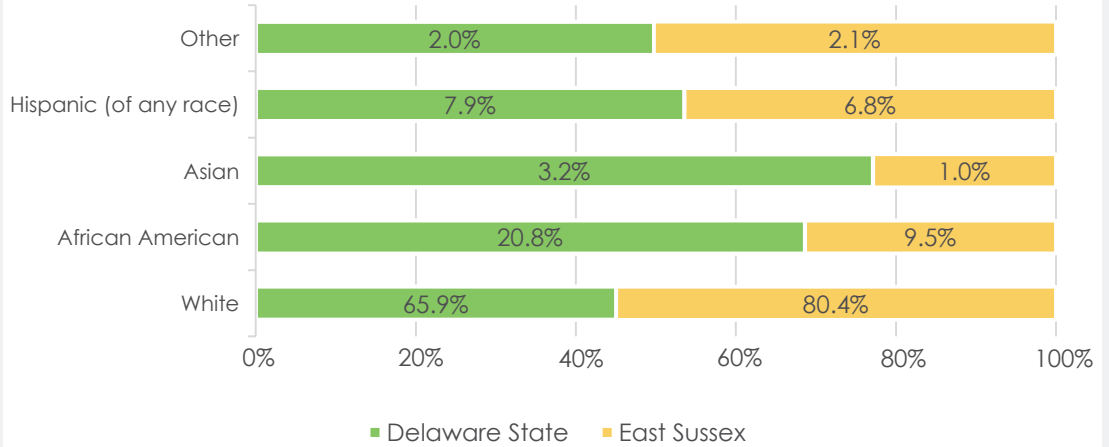


## Household Income Distribution

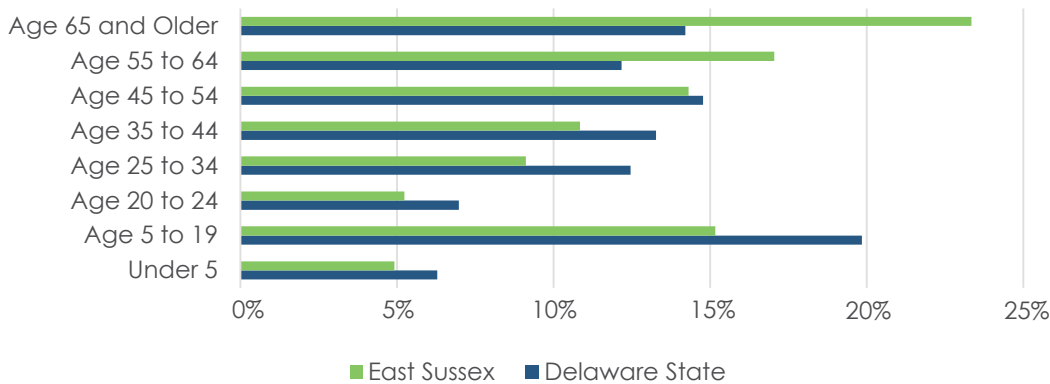


There are fewer Minority households within East Sussex County compared to the State average.

## Race and Ethnicity



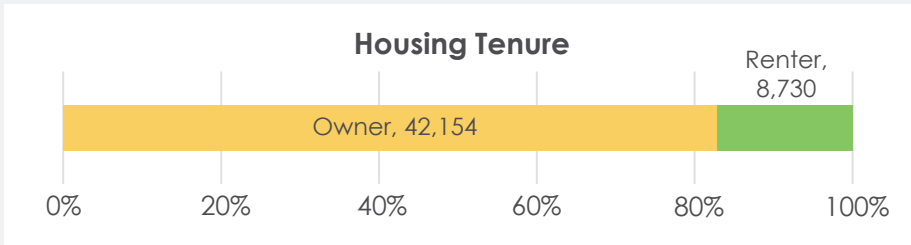
## Population by Age



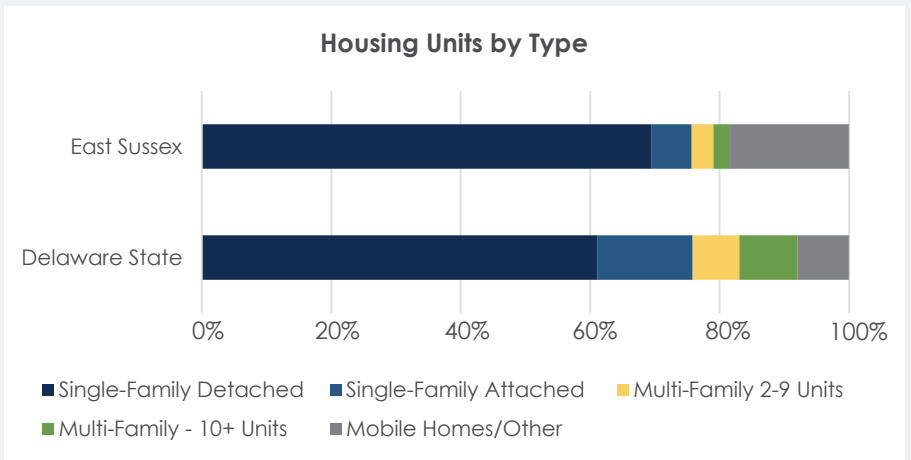
East Sussex is home to many retirees. Persons age 55 and older comprise 40% of the population.

# EAST SUSSEX COUNTY SUMMARY

Total Housing Units: 93,831  
 Occupied Housing Units: 50,884  
 Vacant Housing Units: 42,947  
 % Vacant Units: 45.8%

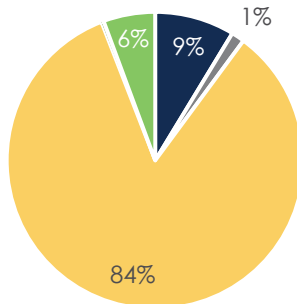


East Sussex housing is predominantly single family detached homes and mobile homes. There are very few multi-family homes or townhomes.



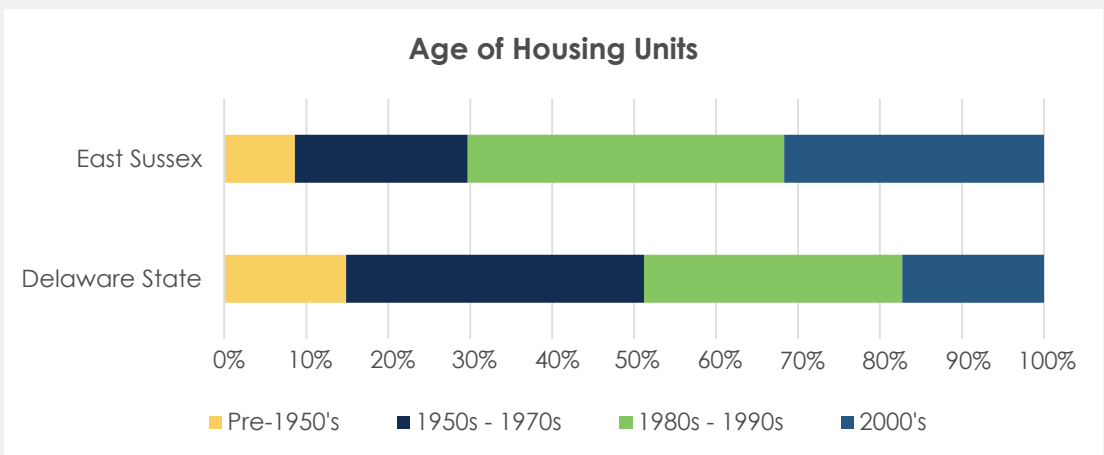
## Vacant Units by Type

- For Rent or Sale
- Rented or Sold
- Seasonal/Vacation Homes
- Other



East Sussex has the highest percentage of vacant units, at 46%. The vast majority of these units are vacation homes.

Housing in East Sussex is much newer than State average, with 2/3 of all homes built after 1980.



# EAST SUSSEX COUNTY SUMMARY

## Housing Challenges

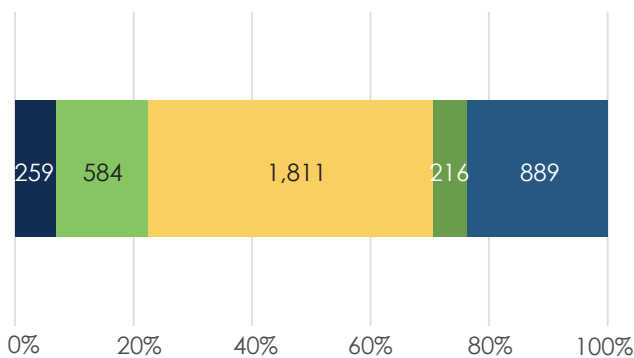
	Total	% of all Units	Compared to State
Overcrowded Units	591	1.2%	-0.6%
Severely Overcrowded Units	139	0.3%	-0.1%
Homes lacking complete kitchen or bathroom facilities	543	1.1%	+0.3%
Cost Burdened Renters	3,743	43.7%	-1.8%
Severely Cost Burdened Renters	1,631	19.1%	-3.4%
Cost Burdened Owners	12,337	29.2%	+1.9%
Severely Cost Burdened Owners	5,030	11.9%	+1.6%

- Renters are substantially more cost burdened than owners.
- Owners face more cost burden than State average.
- Elderly homeowners, and renters who are individuals or small families, comprise the majority of cost burdened households.
- African American and Hispanic renters are disproportionately cost burdened.

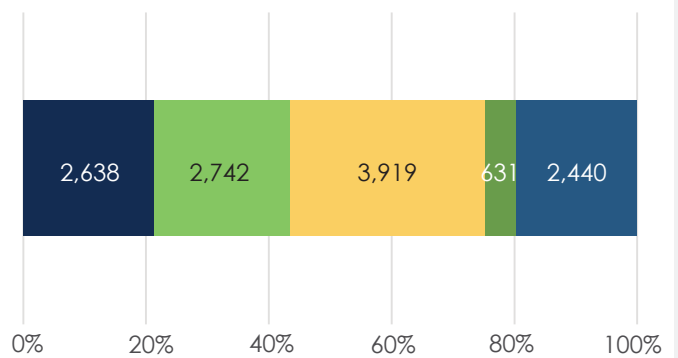


	Cost Burdened Renters			Cost Burdened Homeowners		
	Count	%	State %	Count	%	State %
White	2,369	64%	51%	10,897	89%	80%
African American	642	17%	34%	801	7%	14%
Asian	38	1%	4%	66	1%	2%
Hispanic (of any race)	538	14%	10%	403	3%	3%
Other	132	4%	2%	126	1%	1%
<b>Total</b>	<b>3,719</b>			<b>12,293</b>		

Cost-Burdened Renters



Cost-Burdened Homeowners



# EAST SUSSEX COUNTY SUMMARY

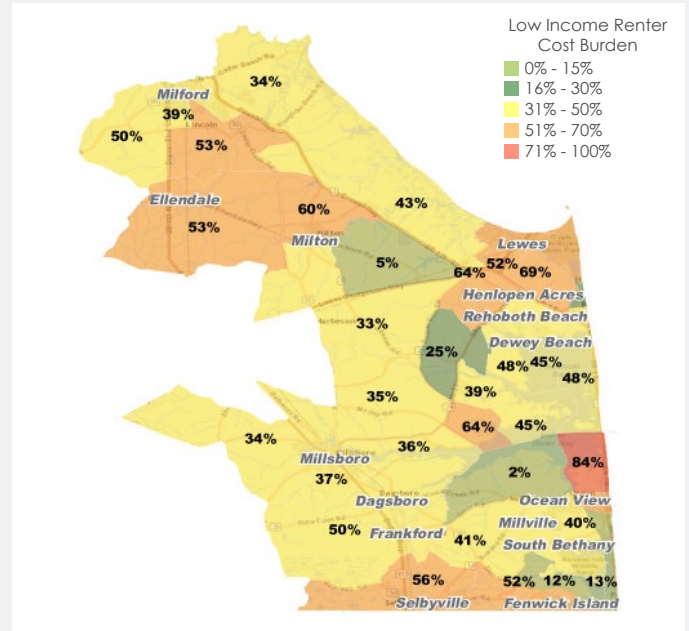
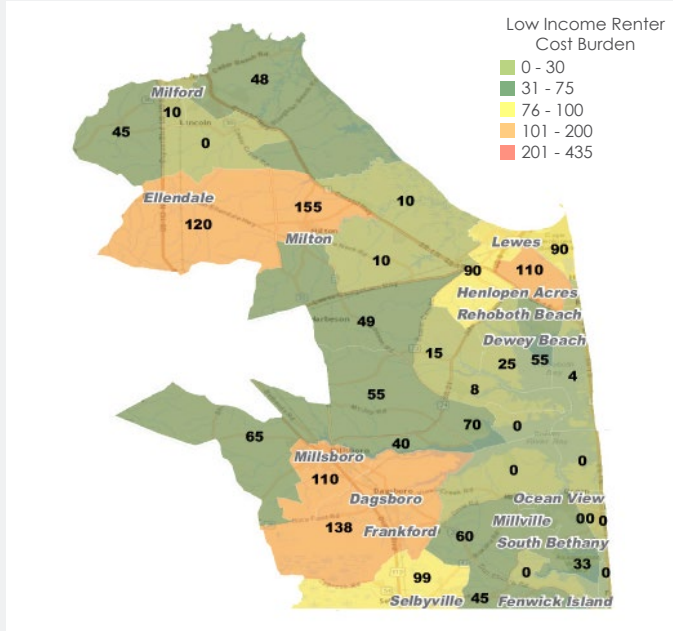
## Households with Cost Burden:

A household is considered cost burdened if more than 30% of income is spent on housing costs, including rent and utilities for renters, and mortgage, taxes and insurance for owners.

## Cost Burdened Renter Households by Census Tract (Under 80% Area Median Income)

In numbers:

As percentage of all renters:



## Cost Burdened Owner Households by Census Tract (Under 80% Area Median Income)

In numbers:

As percentage of all owners:

