



Root Policy Research

6740 E Colfax Ave, Denver, CO 80220

www.rootpolicy.com

970.880.1415

Delaware State Housing Authority

Statewide Housing Needs Assessment

PREPARED FOR:

Delaware State Housing Authority
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www.destatehousing.com
888-363-8808

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Glossary

Accessory Dwelling Unit (ADU) is an independent dwelling on the same lot as a single-family home. ADUs can be detached from or attached to the primary home.

Affordable means that the combined cost of rental and utility costs or combined mortgage, property taxes, and required insurance do not surpass more than 30% of a household's gross annual income.

American Community Survey (ACS) estimates are "period" estimates that represent resident survey data collected over a period of time, generally 1 or 5 years. For example, 2021 ACS 5-year estimates represent data collected over the entire 2017-2021 5-year period. 2021 ACS 1-year estimates represent data collected during the 2021 year.

Area Median Income (AMI) is the median income for households and varies depending on household size and geographic area. This statistical measure—literally the income of the household in the exact middle of all households when distributed from lowest to highest—is a better measure than the average, which can be skewed by very low or very high incomes. The U.S. Department of Housing and Urban Development (HUD) establishes the AMI each year.

Assisted housing refers to housing that has some kind of public subsidy or financing that enables it to serve lower-income people. "Publicly assisted housing" is interchangeable with "publicly supported housing." Generally, the ability to rent units in publicly assisted housing will be restricted to households below a certain income.

Cooperative (co-op) Housing is housing where residents own shares and occupy a specific unit. The terms of co-op housing differ depending on the financial structure of the co-op.

Cost burden occurs when a household or individual spends more than 30% of their income on housing. When a household or individual experiences cost burden, the housing is not considered "affordable". **Severe cost burden** occurs when a household or individual spends more than 50% of their income on housing.

Disability means, with respect to an individual:

- A physical or mental impairment that substantially limits one or more major life activities of such individual;
- A record of such an impairment; or
- Being regarded as having such an impairment.

Hispanic refers to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race. In its surveys, the U.S. Census reports Hispanic or non-Hispanic ethnicity separate from race.

Homelessness includes those without a fixed place to sleep at night, those who lose housing and have no stable housing options, families facing consistent instability, those fleeing domestic violence with no permanent housing, and those who sleep in unsheltered places that threaten their own health and safety, such as streets, parks, forests, cars, or abandoned buildings. The technical definition of homelessness can vary by federal programs.

Home Mortgage Disclosure Act (HMDA) is a reporting system for mortgage lending. HMDA covers banks, credit unions, and savings associations that exceed designated asset thresholds, have home branches in a Metropolitan Statistical Area (MSA), are federally insured or regulated, and have issued at least 100 closed-end mortgages in two years and 2,000 open-end lines of credit in two years. It also covers some for-profit mortgage-lending institutions that have a home branch in an MSA, have initiated at least five home purchase, improvement, or refinance loans and have issued at least 100 closed-end mortgages in two years and 2,000 open-end lines of credit in two years.

Households are the people occupying a housing unit and can include related family members and unrelated people.

Housing Choice Vouchers (HCV) are rental assistance subsidies. HCVs typically refer to the program funded by the federal government and are also known as Section 8. State and local voucher programs also exist. HCVs are administered by public housing agencies. Their use is not limited to subsidized housing; HCV holders may use vouchers anywhere a landlord accepts housing vouchers.

In-migration accounts for those who have moved to Delaware from another state or country. Population measures net gain and accounts for those moving in and out of the state, births, and deaths.

Nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom they are not related.

Homeownership affordability gaps evaluate the likelihood that renters at varying income levels can become homeowners while contributing 30% or less of their income to housing payments. The gaps show the proportion of affordable homes to renters by income bracket.

Market areas represent county divisions. The table below shows the Census County Divisions (CCDs) that make up the market areas of North and South New Castle County, North and South Kent, and West and East Sussex.

North New Castle	South New Castle	North Kent	South Kent	West Sussex	East Sussex
New Castle CCD	Middletown-Odessa CCD	Central Kent CCD	Felton CCD	Georgetown CCD	Lewes CCD
Pike Creek-Central		Smyrna CCD	Milford North CCD	Seaford CCD	Millsboro CCD
Wilmington CCD		Dover CCD	Harrington CCD	Laurel-Delmar CCD	Milford South CCD
Brandywine CCD		Kenton CCD		Bridgeville-Greenwood CCD	Selbyville-Frankford CCD
Glasgow CCD					Milton CCD
Red Lion CCD					
Newark CCD					
Lower Christiana CCD					
Piedmont CCD					
Upper Christiana CCD					

Public housing is maintained by a government entity to provide affordable housing for low-income residents. In Delaware, four of the five public housing authorities operate public housing programs, including: Delaware State Housing Authority; Dover Housing Authority; Newark Housing Authority; and Wilmington Housing Authority.

Poverty is defined by the U.S. Census Bureau as household income that is unable to cover basic needs. This poverty threshold varies by household size and number of children; households under the inflation-adjusted threshold are considered to be in poverty.

Second homes. A property is a second residence if the property is or will be occupied by the applicant or borrower for a portion of the year and is not the applicant's or borrower's principal residence. For example, if a person purchases a property, occupies the property for a portion of the year, and rents the property for the remainder of the year, the property is a second residence. Similarly, if a person occupies a property near his or her place of employment on weekdays, but the person returns to his or her principal residence on weekends, the property near the person's place of employment is a second residence.

Section 202/ Project Rental Assistance Contract (PRAC) provides supportive housing for low-income people over age 62. HUD provides rental subsidies to help low-income seniors access affordable housing.

Section 811 Supportive Housing for Persons with Disabilities is a program funded by HUD for low-income individuals with disabilities.

Segregation means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.

Short term rentals (STRs) are units that are vacant for seasonal and recreational use that are rented, leased, or occupied for compensation for less than 30 days.

Single family homes are units in which a family unit lives. They include detached (do not share a wall) and attached units, where the home may share a wall that extends from ground to roof.

Vacant units include those which have been rented or sold but the new renters or owners have not moved in, units that are for rent or for sale, for seasonal/ recreational use, and for migrant workers that are not currently occupying the unit.

Workforce Housing is generally considered housing affordable to persons below 100% AMI that meets the needs of wage and service industry workers.

Dissimilarity Index Reference Guide

What is the Dissimilarity Index?

A very common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. The DI uses a mathematical formula that compares the percentage of Non-Hispanic, White residents living in a Census tract to the percentage of minority residents living in that same Census tract to the overall city proportion of each.

What do the DI numbers mean?

DI values range from 0 to 1—where 0 is perfect integration and 1 (or 100, if decimals are not used) is complete segregation. The DI represents a “score” where values between 0 and .39 indicate low segregation, values between .40 and .54 indicate moderate segregation, and values between .55 and 1 indicate high levels of segregation.

Can the DI apply to neighborhoods?

The DI is not usually calculated at the neighborhood level; it is meant to be aggregated at the city or county level. At the neighborhood level the DI would examine racial and ethnic dispersion among city blocks, and a low-segregation score would mean even distribution of households along blocks, which is unusual in the United States.

Are there problems with the DI?

It is important to note that the DI generally uses White, non-Hispanic residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of white, non-Hispanic residents. This is a logical approach for the Regional AI because White, non-Hispanic residents are the largest racial and ethnic group in the region.

Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Counties without much diversity typically have very low dissimilarity indices, while counties with the most diversity will show high levels of dissimilarity.

Measuring Race and Ethnicity

The U.S. Census and American Community Survey considers race and Hispanic origin to be separate identities. A person in every race category can identify as Hispanic or Not Hispanic. This is because race and ethnicity are not the same thing. Currently, the U.S. census identifies Hispanic or Latino as someone from Cuba, Mexico, Puerto Rico, South or Central America, or other Spanish culture or Spanish speaking background regardless of their race. There are Hispanic people that identify as Black, white, other races, two or more races, etc. For this reason, across our graphs, it can be assumed that Hispanic includes any race, even if it is not indicated.

Jobs to Housing Ratio Reference Guide

The jobs/ housing units ratio measures how well employment opportunities and housing units in an area track with one another. A ratio higher than one indicates that there is a surplus of jobs in a city and people have to commute in for employment because there are not enough housing units. Ratios lower than one suggests there are too few jobs for the number of residents in an area and many may also have to commute to find employment elsewhere. Of course, it is impossible to have perfect balance between the two, so generally a ratio between 0.75 and 1.5 reflect minimal in and out commuting. In general, the higher the ratio the more in-commuters there will be and the lower the ratio, the more out commuters there will be.

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SECTION I.

DEMOGRAPHIC AND ECONOMIC ANALYSIS

SECTION I.

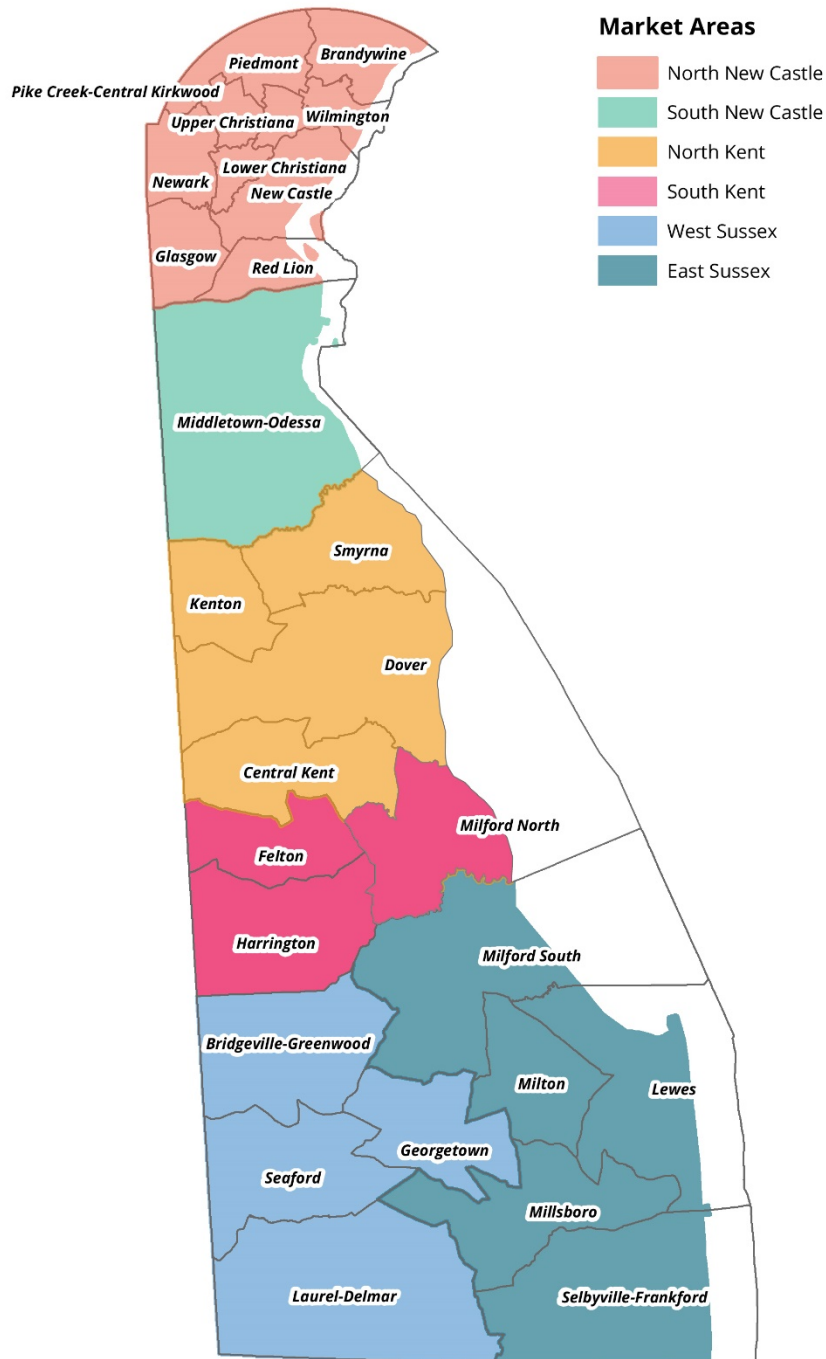
Demographic and Economic Analysis

This section sets the context for the Housing Supply and Housing Affordability and Needs analyses. This section:

- Discusses the demographic trends that drive housing demand;
- Provides a profile of renters and owners in the state;
- Examines racial and ethnic diversity and segregation;
- Examines changes in income and poverty; and
- Reviews changes in employment and economic conditions.

Throughout this report, where data allows, Delaware is broken down into six market areas: North New Castle County, South New Castle County, West Sussex County, East Sussex County, North Kent County, and South Kent County. The market areas facilitate a more nuanced understanding of the variation of need and conditions in the state. The map below details the Census County Divisions that make up each market area.

Figure I-1.
Delaware Market Areas and County Subdivisions



Source: U.S. Census Bureau, Decennial Census and Root Policy Research.

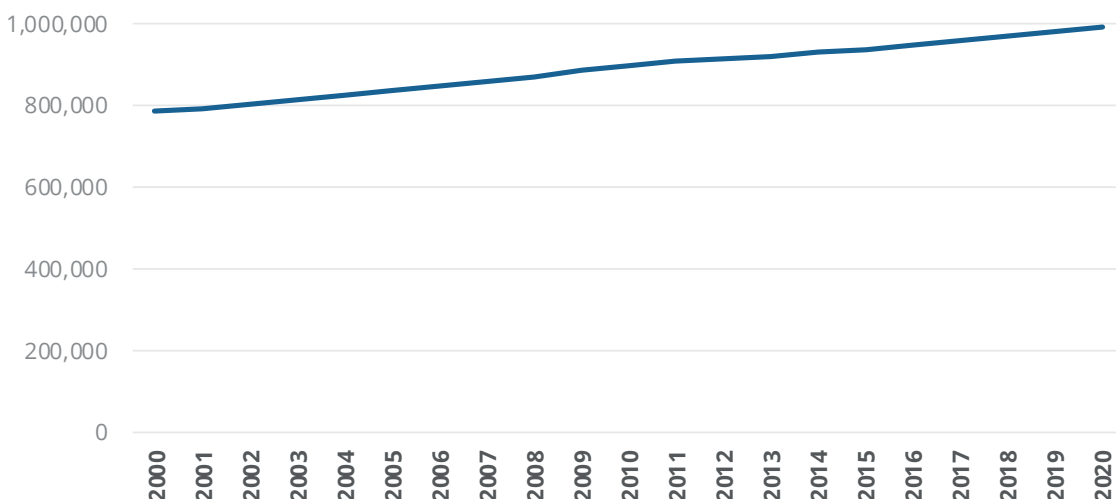
Primary Findings

- **Delaware's population has steadily increased since 2000, but the pace has slowed in the past decade.** From 2000 to 2010, Delaware's population grew by 15% compared to 10% from 2010 to 2020. South New Castle had a 31% increase in its population from 2010 to 2020—the largest of any market area;
- In Delaware overall, household growth outpaced population growth by 4 percentage points. This indicates that **household formation is decreasing and more people are living alone.** Household growth also outpaced housing unit growth, resulting in a shortfall of 6,700 units needed to keep up with growth;
- **The number of Black and Hispanic residents has increased in the state,** particularly in New Castle County and Kent County. Out of all races, the White population was the only one to show measurable declines across the state from 2000 to 2020;
- **An estimated 40,052 people moved into Delaware from another state in the U.S. during 2019.** North New Castle County accounted for half of those moving into Delaware from another state or country, yet this has been on a declining trend. East Sussex, on the other hand, has experienced a 30% increase in in-migration since 2015;
- In 2010, 71% of those 35 to 44 years old were homeowners compared to 63% in 2020, signaling that **Delawareans are renting for longer periods to save or find a house that suits their needs financially. There are also large ownership gaps by race.** Eighty-one percent of White households are homeowners compared to 52% of Hispanic households and 51% of Black households; South New Castle had the highest ownership rate across races, including an 80% ownership rate for Black households;
- The median income of renters rose 24% between 2010 and 2020, compared to 21% for owners. **The state now has significantly more households with incomes exceeding \$100,000 and fewer households with incomes of less than \$50,000.** These trends are consistent across counties;
- **Increases in income varied by industry, with the largest wage growth within management, technical, and science sectors. The lowest wage growth was for jobs within the Healthcare Support industry.** The slow wage growth for healthcare workers may exacerbate shortages in this field, especially as Delaware's population continues to age; and
- Trends in jobs relative to housing units (the “jobs to housing ratio”) between 2010 and 2020 show that **jobs are increasingly filled by in-commuters in areas with large employment bases.** Northern New Castle County, for example, has more than three times more jobs than workers. A high jobs to housing ratio indicates that workers cannot find suitable housing near their places of employment, are choosing not to live near employment centers, and/or have split household commutes. This has consequences for recruitment and economic development of employment centers, as well as increasing household transportation costs.

Demographic Trends

Population growth. The population of Delaware has steadily increased since 2000, from 786,418 people to 989,948 in 2020— a 26% increase. Delaware’s population recently broke one million people in a state that is just 1,981 square miles.

Figure I-2.
Population, Delaware, 2000-2020



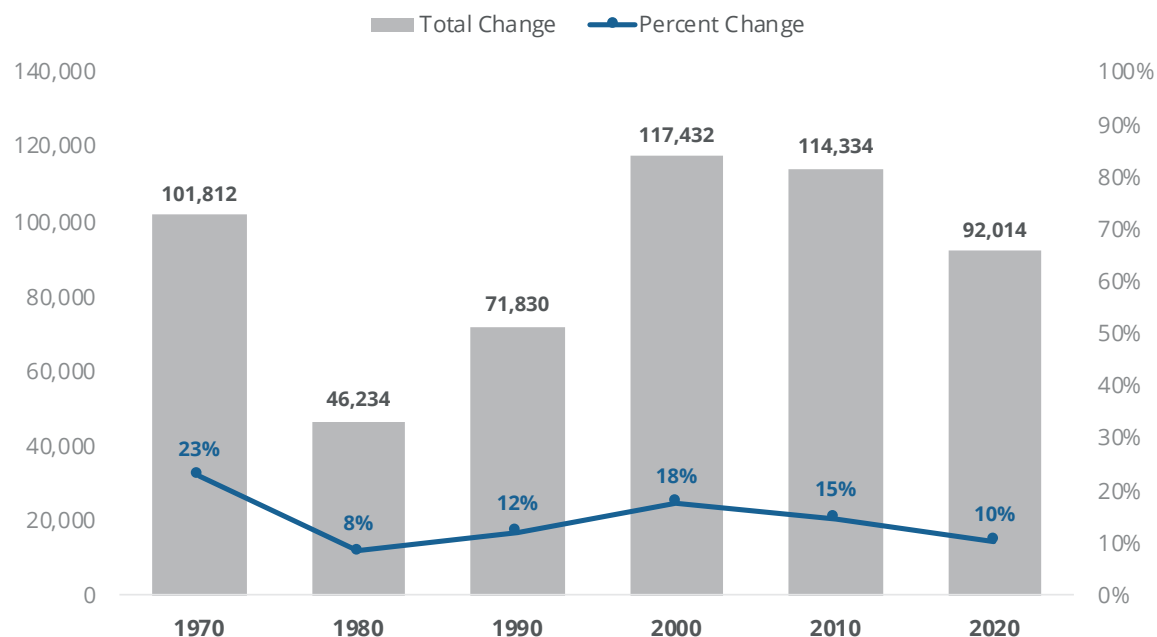
Source: Delaware Population Consortium and Root Policy Research.

After very strong growth between 1960 and 1970—Delaware’s population increased by 23% during this period—population growth slowed. Growth rebounded between 1990 and 2000 when the state added 117,432 people for a 18% increase.

Between 2000 and 2010, population grew by another 114,334—a 15% increase. From 2010 to 2020, population rose by 92,014—a 10% increase. Since 2000, the rate of population increase has been on a downward trend.

In 1970, Delaware’s total population was 548,104. By 2020 it had grown to 989,948, equivalent to an increase of 80%. Note that population change accounts for those who move in and out of the state, births, and deaths (net population change).

Figure I-3.
Numerical and Percent Change in Population by Decade, Delaware, 1970-2020



Source: U.S. Census Bureau, Decennial Census, and Root Policy Research.

Figure I-4 shows population changes by market areas. North New Castle County has the largest population of 502,044 and saw the lowest rate of growth between 2010 and 2020 at 3%. South New Castle County, in contrast, is a small market area at 68,675 people and grew faster than any other market area at 31%.

East Sussex County also grew rapidly at 28%, to 156,000 people. West Sussex's growth was significantly lower at 8%.

Kent County also exhibited differences between market areas but the differences were modest: North Kent County's population increased by 13% compared to South Kent County's increase of 9%. Note that percentages reflect the percent change in population by market area from 2010 to 2020.

Figure I-4.
Change in Population,
Market Areas, 2010
and 2020

Source:

U.S. Census Bureau, Decennial Census,
and Root Policy Research.

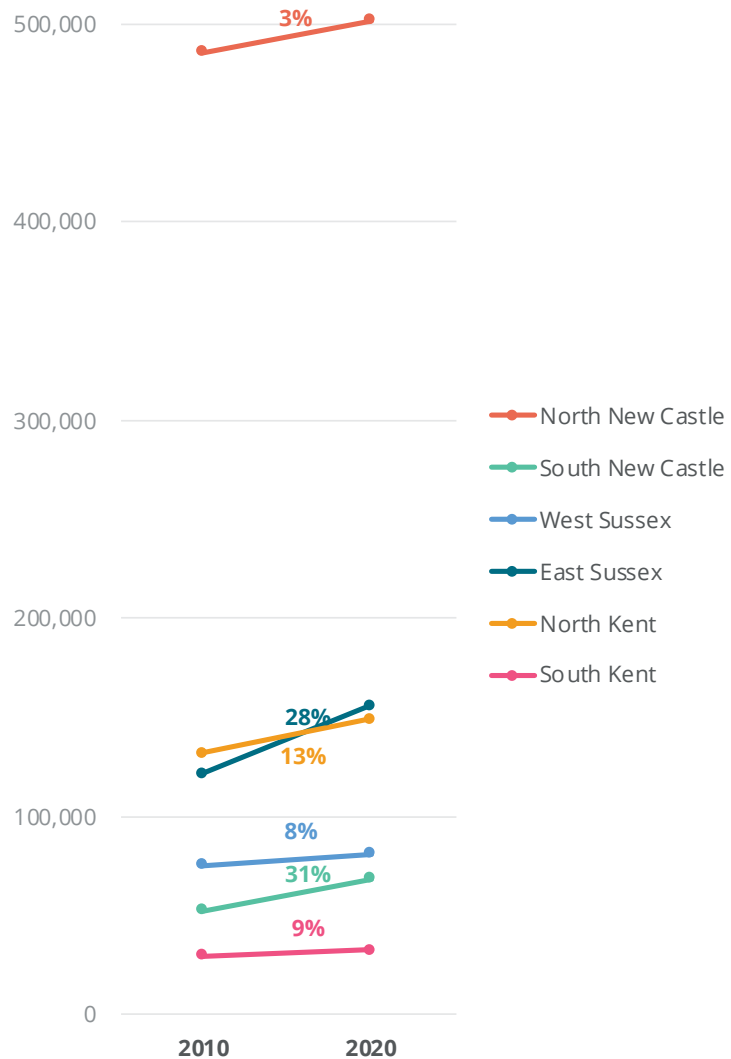
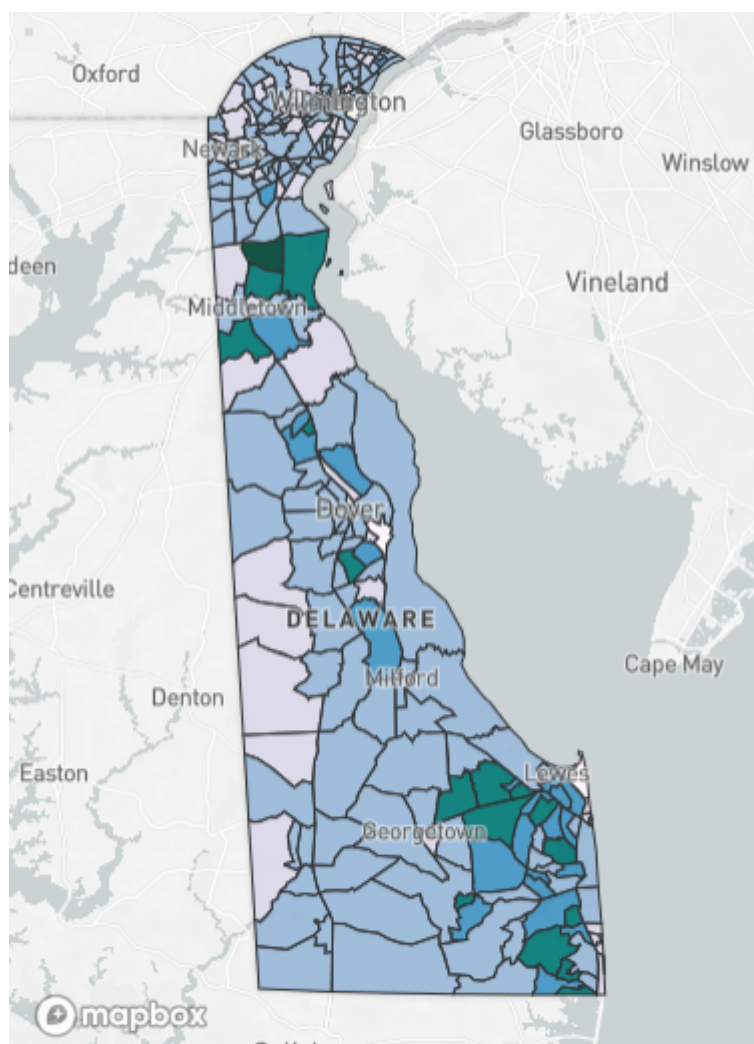


Figure I-5 maps the percent change in population by Census tract. South New Castle County (in the area surrounding Middletown), the area outside of Dover in Kent County, and along the coast of East Sussex County have seen the strongest population growth from 2010 to 2020. Growth was mostly stagnant in and immediately surrounding Wilmington and in West Sussex and Kent Counties near the Maryland border.

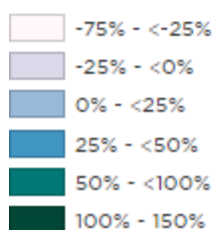
Figure I-5.
Percent Change in
Population, Delaware,
2010 and 2020

Source:

U.S. Census Bureau Decennial Census
 2010 and 2020, MySidewalk.



Percent Change in Population



In-migration. According to the American Community Survey (ACS), 40,052 people moved into Delaware from another state in the U.S. or county between 2019 and 2020. This was slightly lower than the level of in-migration in 2014-2015 and 2009-2010 (41,055 and 41,236, respectively).

Figure I-6 shows in-migration trends for market areas. North New Castle County has consistently had the largest numerical in-migration; however, this has been on a declining

trend. Despite the decrease, North New Castle County accounted for half of all newcomers to Delaware between 2019 and 2020.

East Sussex County saw the largest increase (30%), from annual migration of 5,500 people between 2014 and 2015 to 7,200 in 2019 and 2020. All other market areas have shown small increases in annual in-migration.

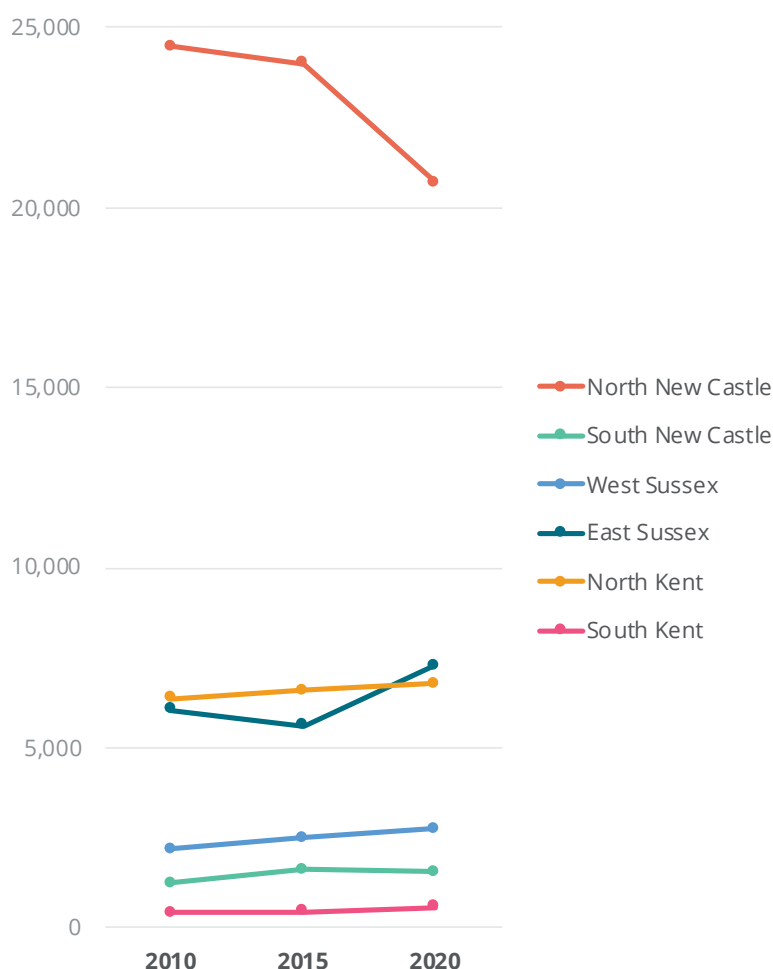
Figure I-6.
Population Moved to
Delaware in the Last
Year, Market Areas,
2010, 2015, and 2020

Note:

Reflects those who have moved from outside the state of Delaware or from another country.

Source:

2010, 2015, and 2020 5-year ACS and Root Policy Research.



Population growth vs. housing unit growth. Figure I-7 shows the change in population, households, and housing units from 2010 to 2020. This comparison shows how household formation is changing, and how well housing development is tracking with population and household changes.

In Delaware overall, the number of households outpaced population by 4 percentage points. This indicates that household formation is decreasing and more people are living alone. This trend occurred in all areas except for North New Castle County, East Sussex County, and Wilmington.

Growth in the number of households has also outpaced growth in the number of housing units by four percentage points, resulting in a shortfall of 6,700 units. Household growth was also much stronger than housing unit growth in West Sussex, East Sussex, North Kent, South Kent, and Dover.

In contrast, housing unit growth far outpaced household growth in North New Castle County, East Sussex County, and Wilmington.

Figure I-7.
Change in Population, Households, and Housing Units, Delaware, 2010 and 2020

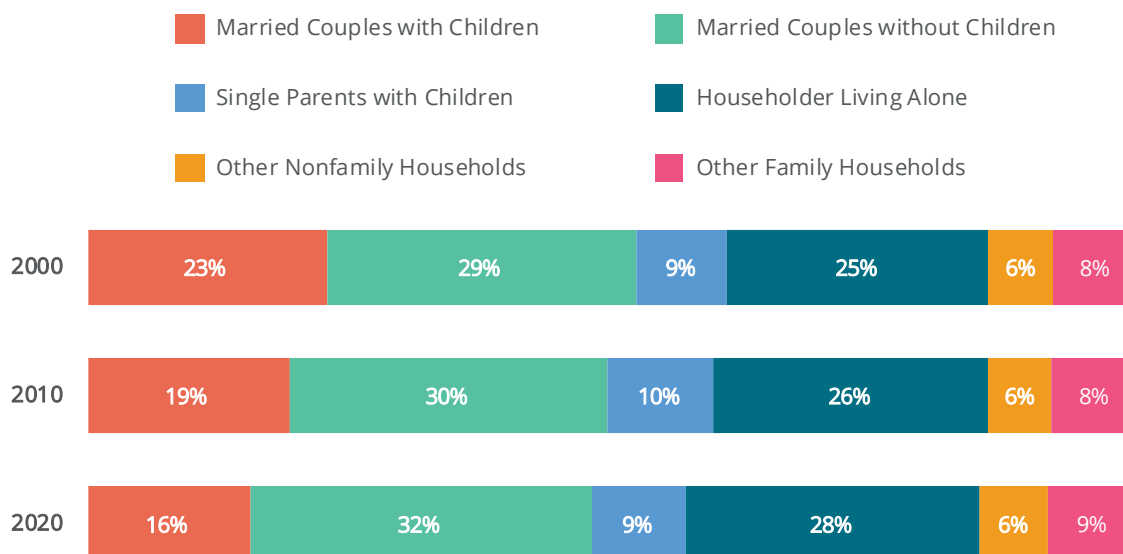
	Population Change		Household Change		Housing Unit Change	
	Number	Percent	Number	Percent	Number	Percent
Market Areas						
North New Castle County	16,018	3%	4,412	2%	10,165	5%
South New Castle County	16,222	31%	5,590	37%	6,071	35%
West Sussex	6,081	8%	4,553	18%	2,031	7%
East Sussex	34,152	28%	13,926	27%	17,213	18%
North Kent	16,983	13%	8,201	18%	6,249	12%
South Kent	2,558	9%	1,702	15%	1,121	9%
Major Cities						
Wilmington	47	0%	302	1%	1,245	4%
Dover	3,356	9%	1,694	13%	1,031	7%
Newark	-853	-3%	1,194	13%	1,221	12%
Delaware	69,745	8%	39,314	12%	32,553	8%

Source: 2010 and 2020 5-year ACS, and Root Policy Research.

Population and Household Characteristics

Figure I-8 shows household types in Delaware over time. From 2000 to 2020, the greatest downward shift in population has been among married couples with children. This household type made up 23% of Delaware's population in 2000 but now makes up 16%—a seven percentage point decrease. The greatest increases were among householders living alone and married couples without children, both growing by three percentage points.

Figure I-8.
Household type, Delaware, 2000, 2010, and 2020



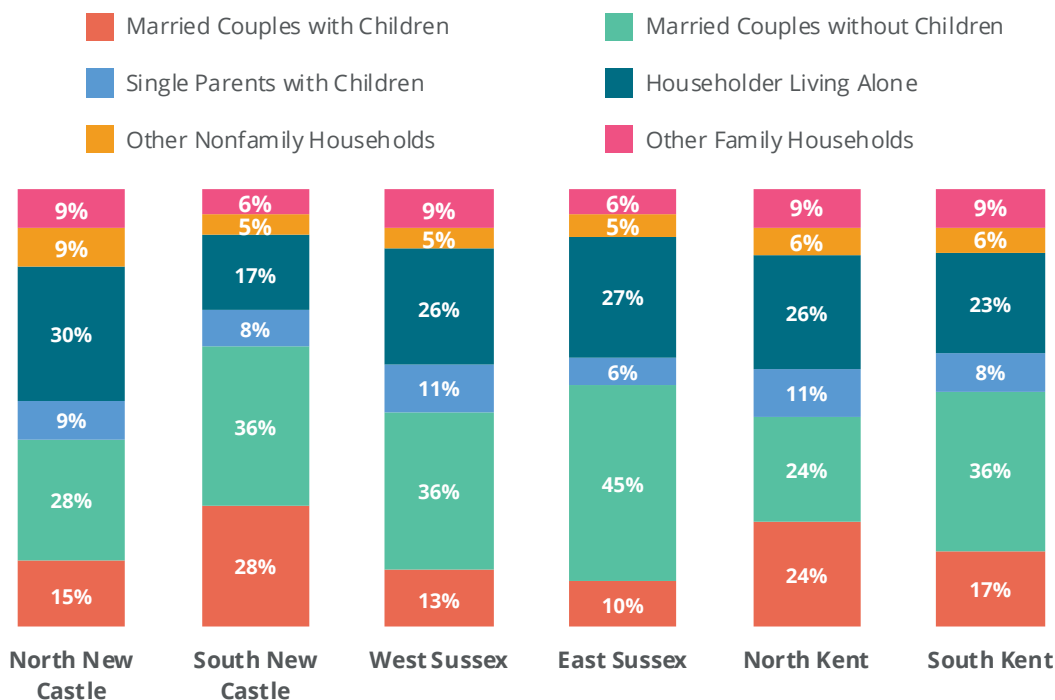
Source: 2021 5-year ACS and Root Policy Research.

Figure I-9 shows household type by market areas. North New Castle County has the highest proportion of householders living alone while South New Castle County has the highest proportion of married couples with children (28%).

North Kent County has the second highest proportion of married couples with children (24%) and is located directly beneath South New Castle County, indicating that this area of Delaware offers housing stock that better accommodates and attracts families. North Kent County and West Sussex also have the most single parents with children (11%).

Forty-five percent of East Sussex County's population are married couples without children—the highest among market areas.

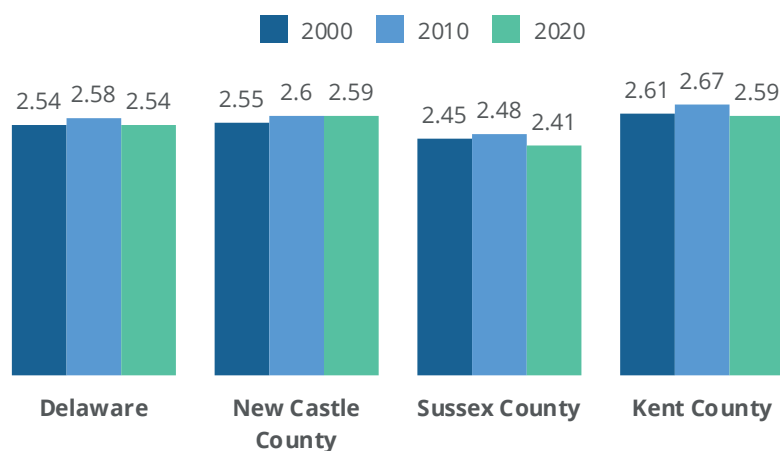
Figure I-9.
Household Type, Market Areas, 2021



Source: 2021 5-year ACS and Root Policy Research.

Household size. Figure I-10 shows the average household size over time in Delaware and its three counties. Kent and New Castle County have the highest average household size in 2020 at 2.59. Sussex County has the lowest average household size, aligning with the above analysis of household composition: the county has the highest proportion of married couples without children and nonfamily households living alone.

Figure I-10.
Average Household Size, Delaware, New Castle, Sussex, and Kent County, 2000, 2010 and 2020



Source:
U.S. Decennial Census, 2010 and
2020 5-year ACS and Root Policy
Research.

Household characteristics by tenure. Table 11 shows renter household demographics in 2010 and 2020. In one decade, Delaware added 18,404 renters—slightly less than the number of owners.

Renter median income rose by 25% between 2010 and 2020, and the number and share of renters by income category shifted upwards. In 2010, 37% of renters had incomes less than \$25,000. This income bracket saw a decrease of 3,083 households from 2010 to 2020 and now makes up 28% of all renter households. This shift could be due to low income renters moving out of Delaware, forming households, doubling up to afford rent, and earning more. The number of renters with income above \$100,000 grew by 7,957—the largest growth of all income brackets. This trend indicates that people with higher incomes are staying in the rental market longer to be able to find and afford a home. It also may mean that people with higher incomes are moving to Delaware.

The largest renter age cohort is ages 25 to 44, with 49,468 renter households. In 2010 and 2020, almost half of all renter households were within this range. The number of renters in this age cohort increased by 7,143 during the decade. Renter households age 45 to 66 increased by 8,855—an indication that households are staying in the renter market longer than in 2010. Nonfamily households saw large increase of 14,159 from 2010 to 2020.

Renter households increased across all racial and ethnic groups from 2010 to 2020. Black renter households saw the largest increase compared to other racial and ethnic groups with an additional 7,462 households.

Figure I-11.
Renter Household Demographics, Delaware, 2010 and 2020

	2010		2020		# Change
	Number	Percent	Number	Percent	
Total Households	87,634	100%	106,038	100%	18,404
Median Income	\$34,130		\$42,414		\$8,284
Income Distribution					
Less than \$25,000	32,425	37%	29,342	28%	-3,083
\$25,000 - \$50,000	27,167	31%	31,096	29%	3,929
\$50,000 - \$75,000	14,898	17%	18,902	18%	4,004
\$75,000 - \$100,000	7,887	9%	12,607	12%	4,720
\$100,000+	6,134	7%	14,091	13%	7,957
Age of Householder					
Younger households (15-24)	10,257	12%	7,689	7%	-2,568
All householders 25 and over	77,377	88%	98,349	93%	20,972
Ages 25-44	42,325	48%	49,468	47%	7,143
Ages 45-64	23,202	26%	32,057	30%	8,855
Ages 65 and older	11,850	14%	16,824	16%	4,974
Household Type					
Family household without children	18,536	21%	21,937	21%	3,401
Family household with children	29,296	33%	30,140	28%	844
Nonfamily households	39,802	45%	53,961	51%	14,159
Race/Ethnicity of Householder					
Non-Hispanic White	44,430	51%	48,173	45%	3,743
Hispanic	8,763	10%	11,658	11%	2,895
African American	30,234	35%	37,696	36%	7,462
Asian	3,067	4%	5,268	5%	2,201
Native American	351	0%	387	0%	36
Other minority	2,541	3%	2,654	3%	113

Source: 2010 and 2020 5-year ACS and Root Policy Research.

Table 12 shows demographics for owner households in Delaware from 2010 to 2020. The median income of owner households increased by \$14,199 compared to an \$8,284 increase for renter households. The entrance of more affluent owner households is confirmed in the income distribution breakdown. Owner households with incomes of \$25,000 or less decreased by 3,483 households, whereas incomes earning above \$100,000 increased by 32,384 from 2010 to 2020.

The largest decline in ownership was found for households ages 25-44, with a decrease of more than 10,000 households in 10 years. This drop is due to these households remaining renters longer or moving out of Delaware.

Overall, owners in Delaware have become older and more affluent and less likely to have children in the home. The increase of older owner households likely accounts for the increase in family households without children and nonfamily households living alone.

The number of owners in each racial and ethnic group increased. Black households were the only racial group where growth in renter households was larger than growth in owner households.

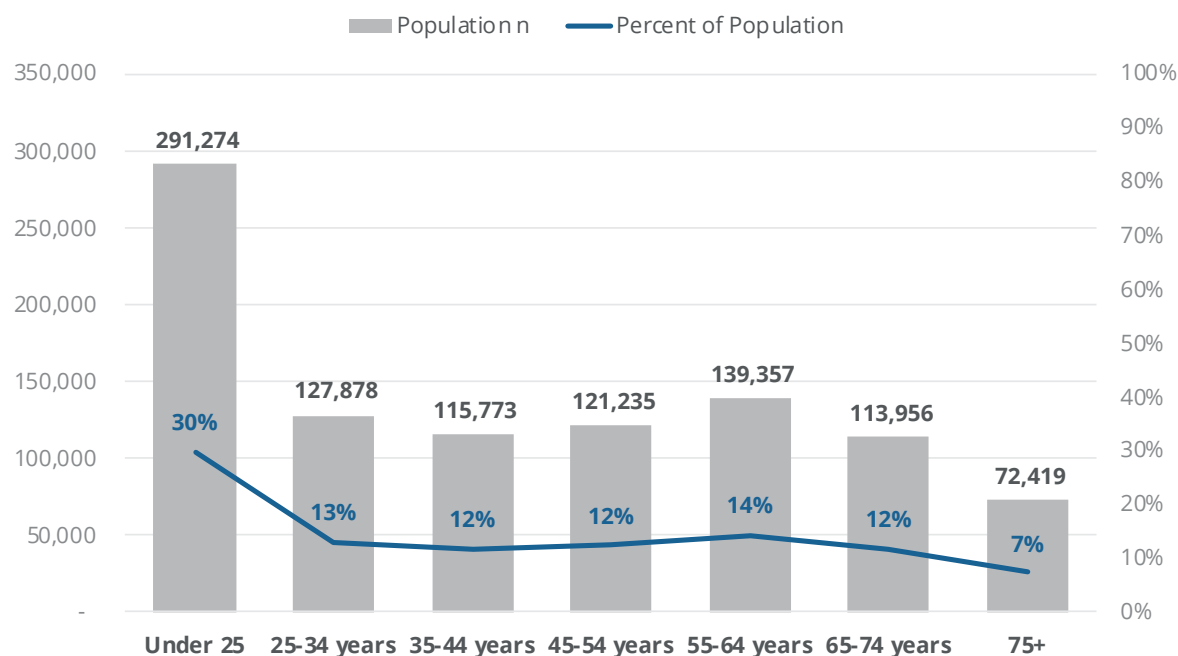
Figure I-12.
Owner Household Demographics, Delaware, 2010 and 2020

	2010		2020		# Change
	Number	Percent	Number	Percent	
Total Households	244,005	100%	264,915	100%	20,910
Median Income	\$68,370		\$82,569		\$14,199
Income Distribution					
Less than \$25,000	31,721	13%	28,238	11%	-3,483
\$25,000 - \$50,000	51,241	21%	45,321	17%	-5,920
\$50,000 - \$75,000	51,241	21%	46,941	18%	-4,300
\$75,000 - \$100,000	39,041	16%	38,830	15%	-211
\$100,000+	73,202	30%	105,585	40%	32,384
Age of Householder					
Younger households (15-24)	2,762	1%	1,546	1%	-1,216
All householders 25 and over	241,243	99%	263,369	99%	22,126
Ages 25-44	69,478	28%	59,213	22%	-10,265
Ages 45-64	108,422	44%	110,121	42%	1,699
Ages 65 and older	63,343	26%	94,035	35%	30,692
Household Type					
Family household without children	109,120	45%	130,253	49%	21,133
Family household with children	67,844	28%	60,682	23%	-7,162
Nonfamily households	67,041	27%	73,980	28%	6,939
Race/Ethnicity of Householder					
Non-Hispanic White	193,984	80%	199,103	75%	5,119
Hispanic	7,320	3%	11,979	5%	4,659
African American	33,917	14%	39,448	15%	5,531
Asian	5,856	2%	8,746	3%	2,890
Native American	732	0%	1,120	0%	388
Other minority	2,440	1%	3,465	1%	1,025

Source: 2010 and 2020 5-year ACS and Root Policy Research.

Age. Figure I-13 displays Delaware’s population by age cohort in 2021. Almost a third of Delaware’s population is under 25 years old (30%); this cohort also makes up the widest age range. Those ages 55 to 64 years old make up the largest 10-year cohort at 14%, followed by 25 to 34 year olds at 13%.

Figure I-13.
Population by Age Cohort, Delaware, 2021



Source: 2021 5-year ACS and Root Policy Research.

Figure I-14 shows population change by age in North and South New Castle County from 2010 and 2020. The largest numerical decrease was for the under 25 years age cohort in North New Castle County with a total loss of 13,130 people—an 8% decrease. Those ages 35-44 also decreased (-6,490). The strongest growth by cohort in North New Castle was for 45-54 years.

The largest increase was in South New Castle County for those age 75 years and older. This cohort grew by 162%, or 2,364 people. Growth was also strong for the 65-74 cohort with an increase of 132%, or 3,731 people.

Figure I-14.
Population by Age Cohort, New Castle Market Areas, 2010 and 2020

	2010		2020		Change 2010-2020	
	Number	%	Number	%	Number	%
North New Castle						
Under 25	165,488	36%	152,358	31%	-13,130	-8%
25-34 years	65,231	14%	73,025	15%	7,794	12%
35-44 years	67,483	15%	60,993	12%	-6,490	-10%
45-54 years	48,950	11%	64,484	13%	15,534	32%
55-64 years	53,970	12%	67,068	14%	13,098	24%
65-74 years	30,918	7%	44,443	9%	13,525	44%
75+	28,925	6%	32,302	7%	3,377	12%
South New Castle						
Under 25	17,117	35%	19,486	31%	2,369	14%
25-34 years	5,738	12%	7,948	12%	2,210	39%
35-44 years	8,850	18%	8,217	13%	-633	-7%
45-54 years	7,927	16%	9,554	15%	1,627	21%
55-64 years	4,620	10%	8,054	13%	3,434	74%
65-74 years	2,820	6%	6,551	10%	3,731	132%
75+	1,459	3%	3,823	6%	2,364	162%

Source: 2010 and 2020 5-year ACS and Root Policy Research.

Figure I-15 shows the number and percent change in population by age cohort in West and East Sussex County market areas. Both market areas saw the largest growth in cohorts age 65-74. In East Sussex, the cohort between 65 and 74 years old grew by 85%, or 14,051 people, and those 75 years and older grew by 66%, or 7,484 people. Those ages 35 to 44 years old had the greatest decline in the county with an 12% decrease from 2010 to 2020, followed by those ages 45 to 54 years with a 10% decrease.

In other ways, growth in the market areas differed: Young residents grew much faster in West Sussex than in East Sussex (13% v. 1%), while residents age 25-34 grew much faster in East Sussex (30%) than in West Sussex (7%).

Figure I-15.
Population by Age Cohort, Sussex Market Areas, 2010 and 2020

	2010		2020		Change 2010-2020	
	Number	%	Number	%	Number	%
West Sussex						
Under 25	23,264	33%	26,375	32%	3,111	13%
25-34 years	8,773	13%	9,395	12%	622	7%
35-44 years	9,052	13%	9,628	12%	576	6%
45-54 years	9,951	14%	10,495	13%	544	5%
55-64 years	8,125	12%	10,959	13%	2,834	35%
65-74 years	5,767	8%	9,318	11%	3,551	62%
75+	4,543	7%	5,399	7%	856	19%
East Sussex						
Under 25	30,445	25%	30,600	21%	155	1%
25-34 years	10,891	9%	14,117	9%	3,226	30%
35-44 years	13,884	11%	12,187	8%	-1,697	-12%
45-54 years	17,596	14%	15,822	11%	-1,774	-10%
55-64 years	20,555	17%	26,431	18%	5,876	29%
65-74 years	16,601	14%	30,652	21%	14,051	85%
75+	11,387	9%	18,871	13%	7,484	66%

Source: 2010 and 2020 5-year ACS and Root Policy Research.

Figure I-16 shows the number and percent change in population by age cohort in North and South Kent market areas. As with New Castle County and Sussex County, the age cohort with the highest rate of change is between 65 and 74 years in both North and South Kent. The market areas experienced similar growth among the youngest residents.

The market areas differed the most in growth among people between the ages of 35 and 54, with North Kent showing slow but positive growth within this cohort while growth declined in South Kent.

Figure I-16.
Population by Age Cohort, Kent Market Areas, 2010 and 2020

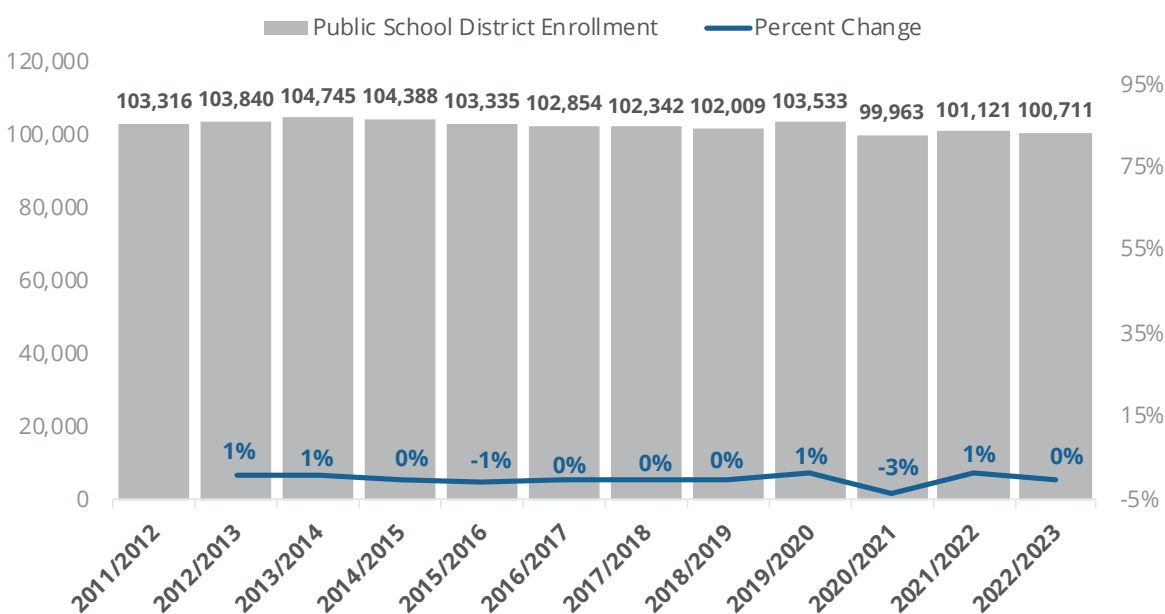
	2010		2020		Change 2010-2020	
	Number	%	Number	%	Number	%
North Kent						
Under 25	48,204	15%	48,980	14%	776	13%
25-34 years	47,023	15%	50,830	15%	3,807	7%
35-44 years	45,229	14%	50,640	15%	5,411	6%
45-54 years	44,083	14%	49,921	15%	5,838	5%
55-64 years	43,274	14%	48,863	14%	5,589	35%
65-74 years	42,335	14%	46,486	14%	4,151	62%
75+	42,049	13%	44,514	13%	2,465	19%
South Kent						
Under 25	8,578	30%	10,010	31%	1,432	17%
25-34 years	3,409	12%	4,225	13%	816	24%
35-44 years	3,947	14%	3,162	10%	-785	-20%
45-54 years	4,475	16%	4,262	13%	-213	-5%
55-64 years	3,997	14%	4,572	14%	575	14%
65-74 years	2,512	9%	3,797	12%	1,285	51%
75+	1,754	6%	2,480	8%	726	41%

Source: 2010 and 2020 5-year ACS and Root Policy Research.

School enrollment changes. School enrollment trends provide an indication of future population change and age composition. **Delaware's school enrollment has changed little since 2010, although enrollment has shifted away from public schools into charter schools.**

Figure I-17 shows the total number of students enrolled in public school districts in Delaware and the percent change by school year. Total enrollment in public school peaked in 2013 with 104,745 students and slowly declined until a temporary spike in enrollment in the 2019/2020 school year. The onset of the COVID-19 pandemic resulted in lowest enrollment in a decade with 99,963 students—a 3,500 student decrease from the previous year. Enrollment in the 2021/2022 and 2022/2023 school years suggests that school enrollment in public schools may have leveled off at around 101,000 students.

Figure I-17.
Public School Enrollment, Delaware, 2011/2012 School Year to 2022/2023 School Year

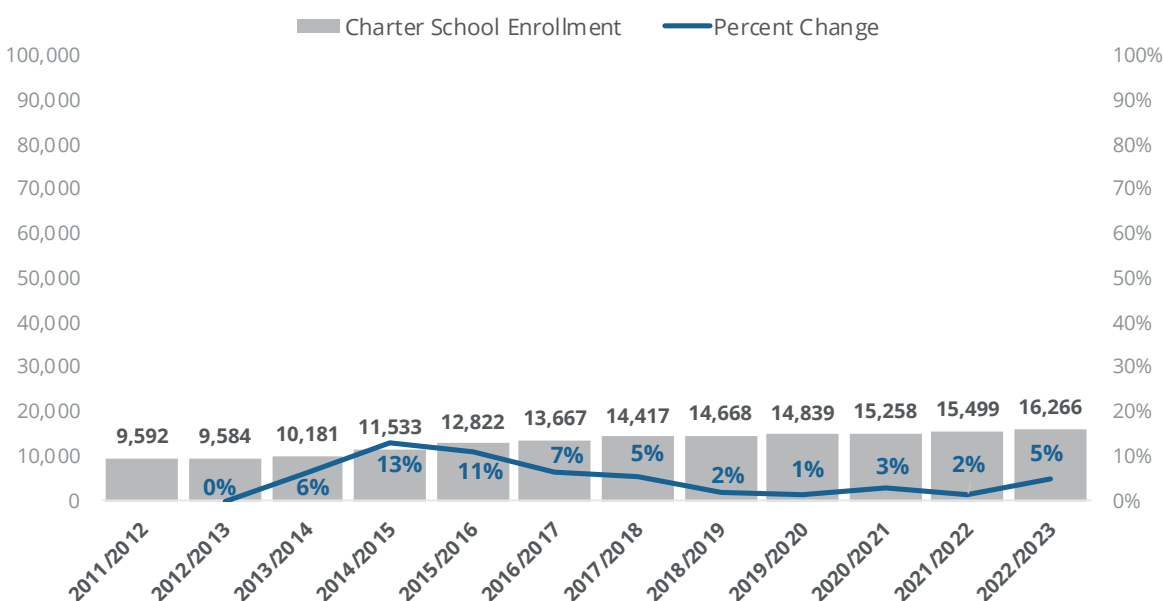


Source: Delaware Department of Education and Root Policy Research.

Figure I-18 shows charter school enrollment from the 2011 school year to the 2022 school year. Unlike the public school enrollment, charter schools have continued to grow, even during the pandemic years. Percent growth of charter schools peaked in 2014, growing 13% from 10,181 to 11,533 students.

Since 2011, charter schools have added an average of 884 students per year compared to an average loss of 234 students in public schools.

Figure I-18.
Charter School Enrollment, Delaware, 2011/2012 School Year to 2022/2023
School Year

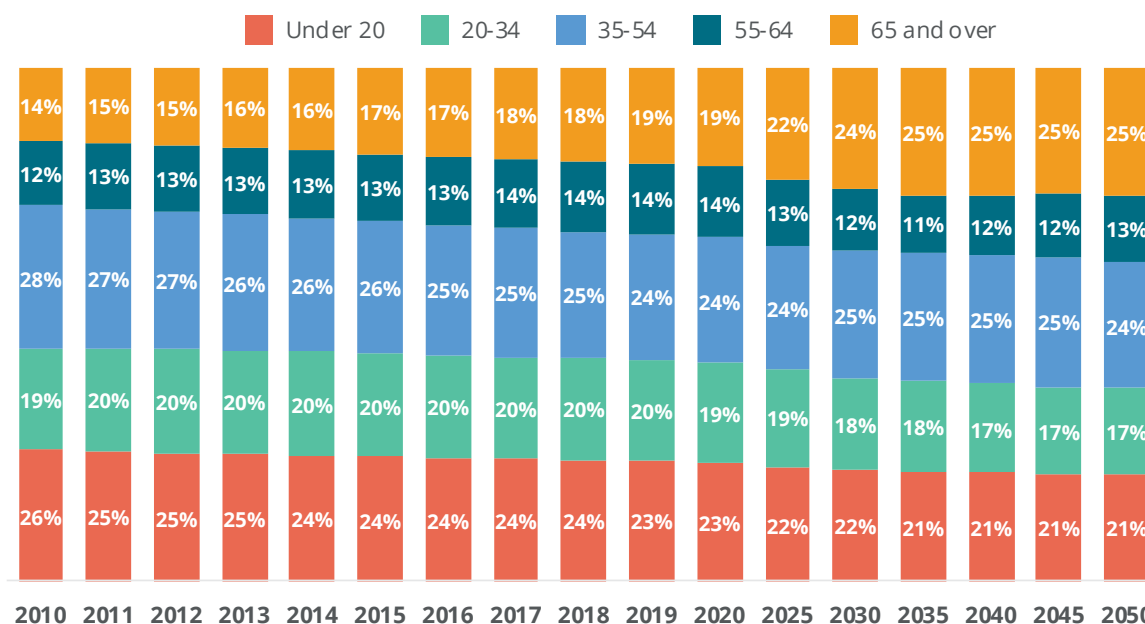


Source: Delaware Department of Education and Root Policy Research.

Projected population change by age. Figure I-19 shows population projections by age group from 2010 to 2050. **The largest growth is projected for those age 65 and older.** In 2010, this cohort made up 14% of the population in Delaware, but by 2050 they are expected to make up 25% of the population. **All other cohorts are expected to remain relatively stagnant after 2020.**

The largest proportional decrease will be for those age 35 to 54, who made up 28% of the population in 2010 and are anticipated to make up 24% by 2050.

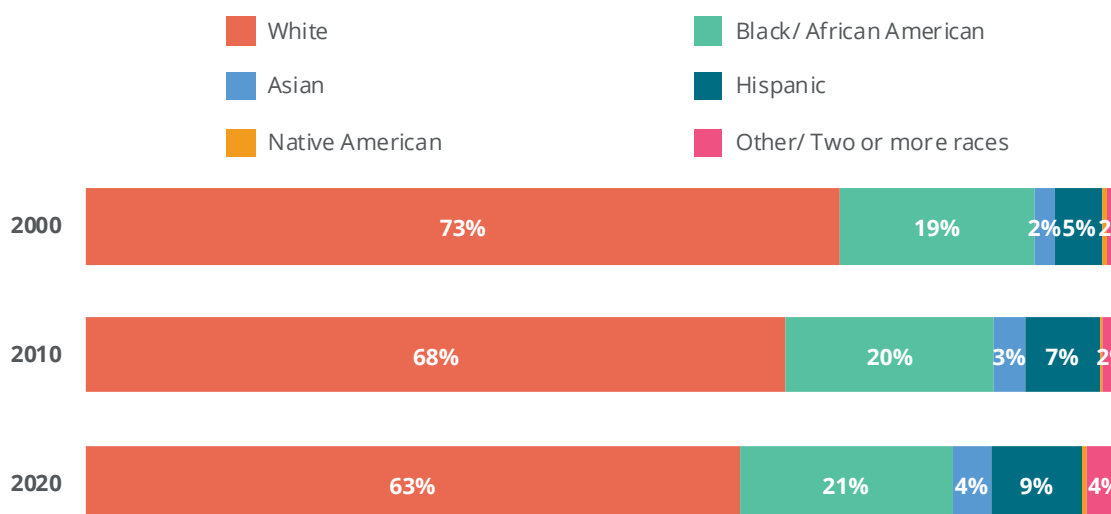
Figure I-19.
Population Trends and Projections by Age Group, Delaware, 2010-2050



Source: Delaware Population Consortium and Root Policy Research.

Race and ethnicity. Since 2000, the state's population has gradually become more racially and ethnically diverse. As shown in Figure I-20, the share of Hispanic residents has almost doubled (5% to 9%); the share of other/ two or more race households and Asian households has increased from 2% to 4%. Black households have increased by 1 percentage point each decade from 19% in 2000 to 21% in 2020.

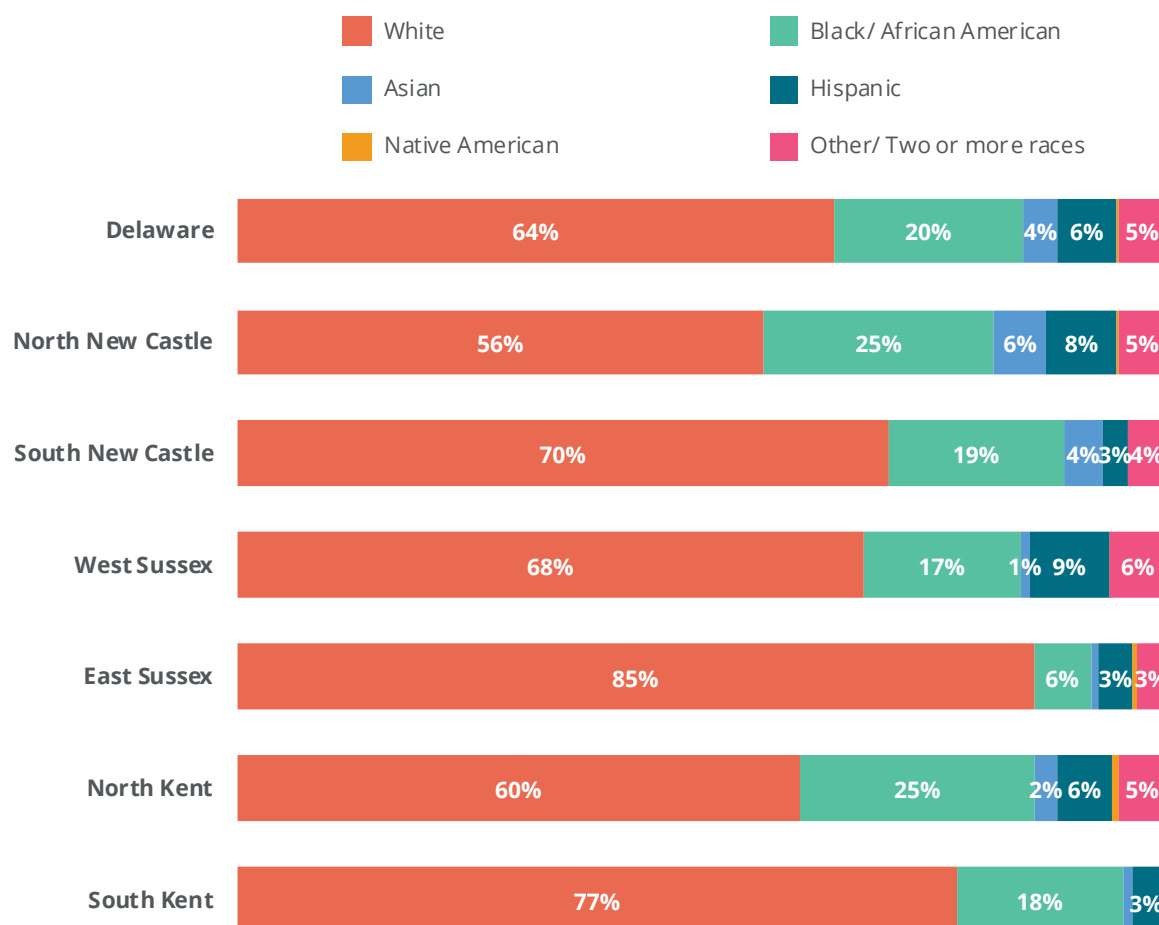
Figure I-20.
Population by Race and Ethnicity, Delaware, 2000, 2010, and 2020



Source: U.S. Decennial Census and 2010 and 2020 5-year ACS and Root Policy Research.

Figure I-21 shows race and ethnicity by market area compared to the state. A quarter of the population (25%) in North New Castle County and North Kent County are Black compared to 20% of the state and only 6% in East Sussex County. Eighty-five percent of East Sussex County's population is non-Hispanic White—20 percentage points over Delaware as a whole and 29 percentage points higher than North New Castle County. North Kent County is mostly on par with state demographics except for a slightly higher Black population.

Figure I-21.
Race and Ethnicity, Delaware, Market Areas, 2021

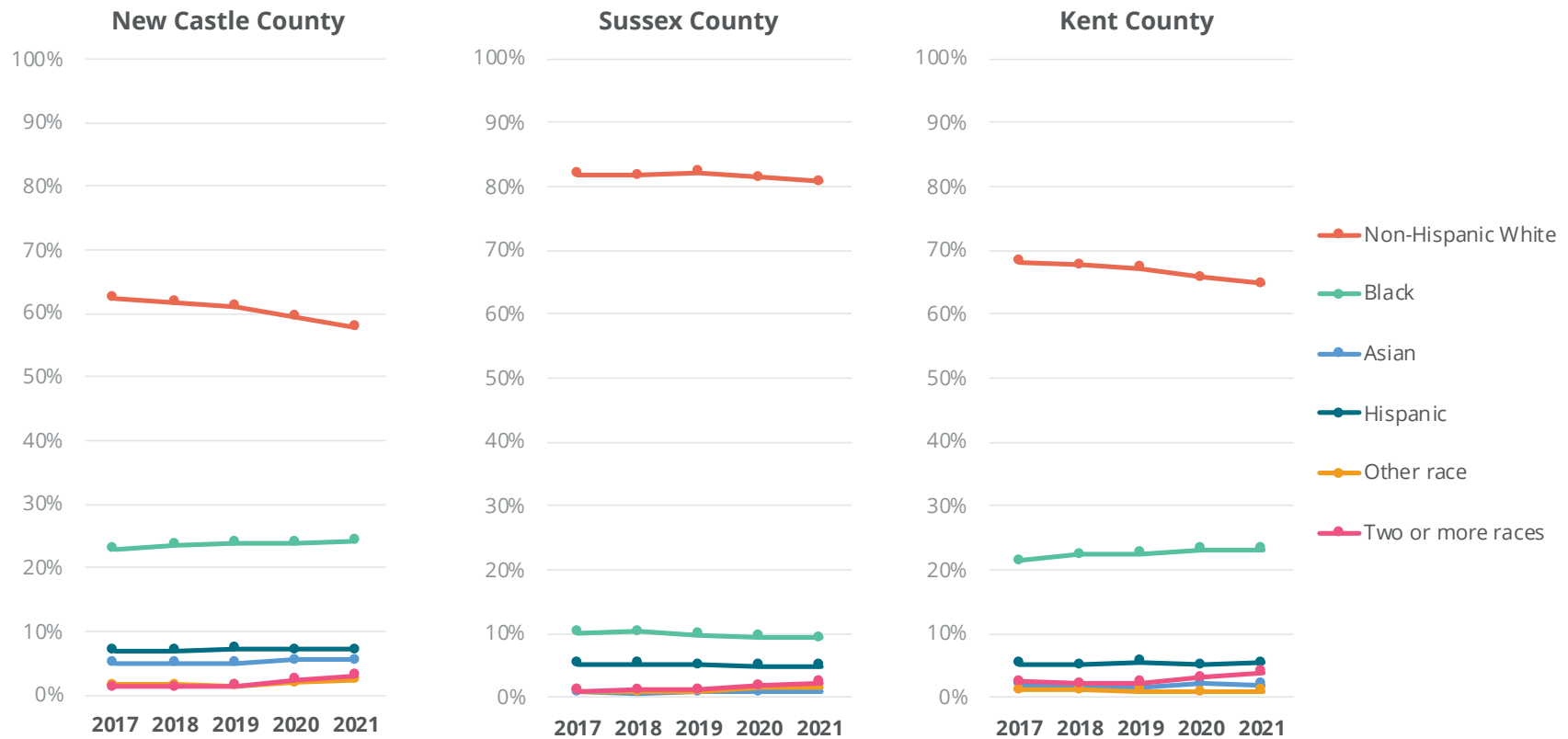


Source: 2021 ACS 5-year estimates and Root Policy Research.

Figure I-22 shows the three most populous races and ethnicities in Delaware—White, Black, and Hispanic—from 2017 to 2021 by county. White households in New Castle County have decreased slightly from 62% of the population in 2017 to 58% in 2021. Kent County's proportion of White households has also dipped slightly from 68% in 2017 to 65% in 2021. The proportion of all racial groups have remained consistent from 2017 to 2021 in Sussex County, where White households make up the highest proportion of all three counties at 81%.

New Castle County is the most diverse, with the highest proportion of Black residents (24%) and Hispanic residents (7%). The proportion of Black residents has slowly increased in Kent County, from 21% in 2017 to 23% in 2021.

Figure I-22.
Race and Ethnicity by County, 2017-2021



Source: 2017-2021 5-year ACS and Root Policy Research.

Income Trends

Income levels and growth vary by tenure. **Both owners and renters in Delaware have experienced income growth since 2010.** Although renters saw a slightly higher percent increase of 24% compared to 21% growth for owners, their income remained about half of owner median income.

Figure I-23.
Median Income by Tenure,
Delaware, 2010 and 2020

Source:
2010 and 2020 5-year ACS and Root Policy
Research.

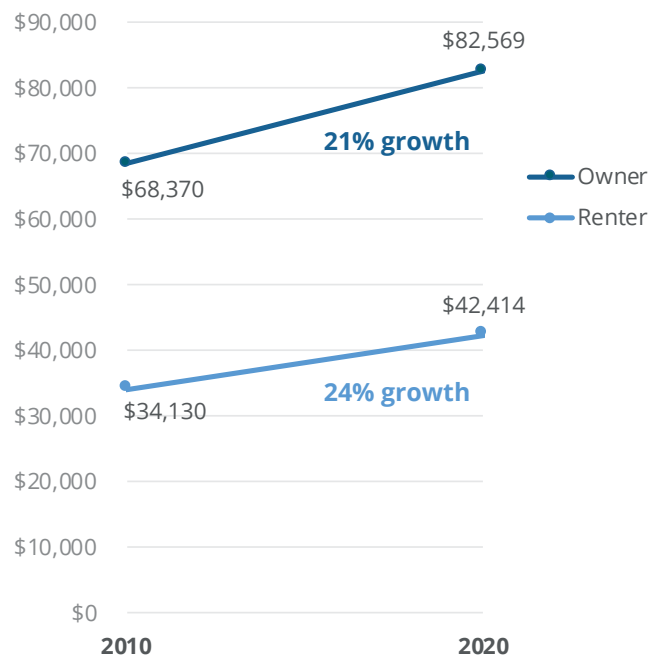
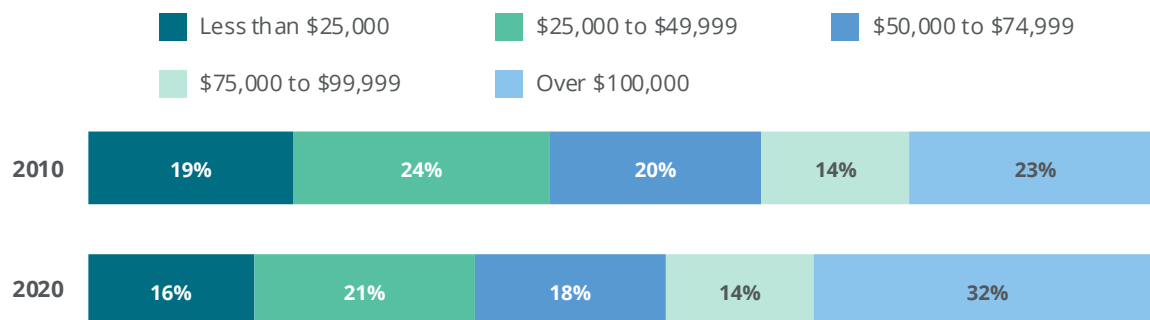


Figure I-24 shows shifts in income distribution during the past decade. The largest shifts have occurred in the share of households with incomes of \$100,000. Households earning over \$100,000 made up 23% of households in Delaware in 2010 and now make up 32%—a 9 percentage point increase. This growth was offset by a decline in households with incomes of less than \$50,000—a 6 percentage point decrease.

Figure I-24.
Income Distribution, Delaware, 2010 and 2020

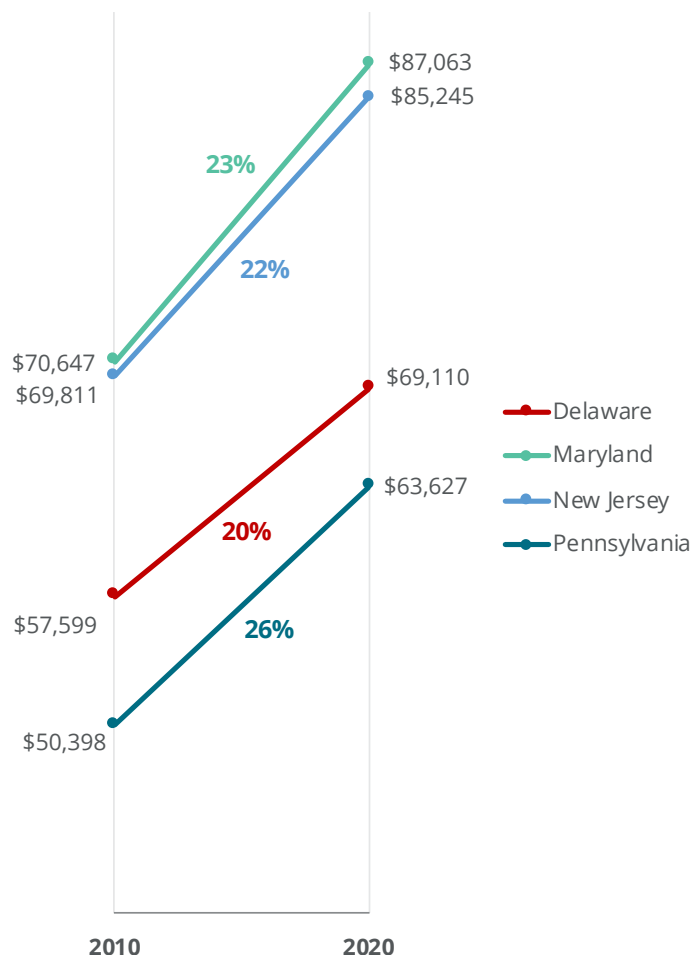


Source: 2010 and 2020 5-year ACS and Root Policy Research.

Trends compared to peer states. Figure I-25 shows the median income for Delaware and surrounding states of Maryland, New Jersey, and Pennsylvania. Delaware has the third lowest median income after New Jersey. Delaware’s median income in 2020 is \$16,135 less than New Jersey, the next highest income. Delaware and surrounding states have seen steep increases in income between 2010 and 2020. All states have seen an increase of at least \$10,000 within the decade. Maryland and New Jersey’s median income increased the most, by \$17,000 and \$15,000 respectively. **Delaware had the least growth in median income from 2010 to 2020 with an increase of \$11,511.**

Figure I-25.
Median Income, Delaware
and Surrounding States,
2010 and 2020

Source:
2010 and 2020 5-year ACS and Root Policy
Research.



Trends by tenure, county and city. Figure I-26 shows median income by tenure in New Castle, Sussex, and Kent County and the cities of Wilmington, Dover, and Newark. Median income for owners in Sussex County grew by 30% from 2010 to 2020 compared to 18% growth in renter median income. Similarly, median income for owners in Kent County outpaced that of renters by (16% to 11%).

In contrast, renters in New Castle County, Wilmington, and Newark saw their median income grow faster than owners—and this varied dramatically by area. Median income for renters in New Castle County rose by a very high 33%, compared to 19% for owners. In Wilmington,

growth in renter income barely outpaced that of owners. In Newark, renter income grew 55% while owner median income dropped by 2%; such fluctuations are common in university towns.

Figure I-26.
Median Income by Tenure, Delaware Counties, Wilmington, Dover, and Newark, 2010 and 2020

	Owners			Renters		
	2010	2020	% Change	2010	2020	% Change
County						
New Castle County	\$77,878	\$92,542	19%	\$34,665	\$46,178	33%
Sussex County	\$55,673	\$72,434	30%	\$31,746	\$37,464	18%
Kent County	\$61,752	\$71,735	16%	\$34,175	\$37,783	11%
City						
Wilmington	\$58,799	\$67,703	15%	\$25,390	\$30,024	18%
Dover	\$60,214	\$70,713	17%	\$32,672	\$32,541	0%
Newark	\$90,379	\$88,250	-2%	\$19,771	\$30,711	55%

Source: 2010 and 2020 5-year ACS and Root Policy Research.

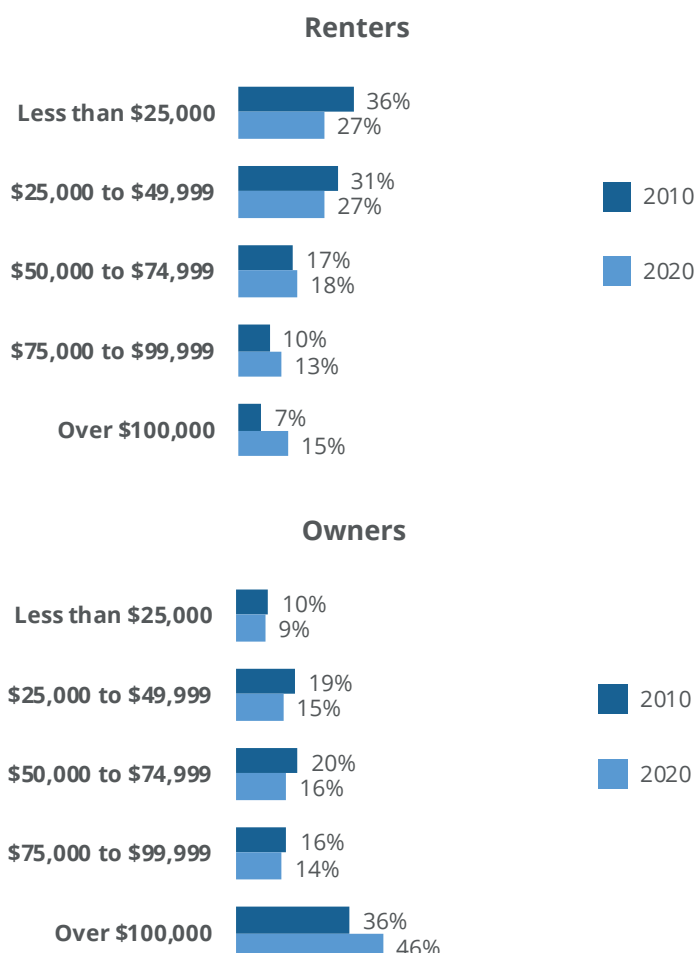
Figure I-27, 28, and 29 show income distribution by tenure in New Castle County, Sussex County, and Kent County, comparing 2010 to 2020. In New Castle County, renters and owners earning over \$100,000 increased by 8 percentage points and 10 percentage points, respectively, indicating an influx of wealthier families within the ownership market and more affluent households in the rental market who cannot afford or have not chosen to buy a home.

Renters earning less than \$25,000 have decreased by 9 percentage points, a sign that the rising cost of rent has displaced those with the lowest incomes from the New Castle County rental market.

Owners earning between \$50,000 and \$75,000 have decreased overall, while the number of renter households within the same income bracket have increased.

**Figure I-27.
Income Distribution by
Tenure, New Castle
County, 2010 and 2020**

Source: 2010 and 2020 5-year ACS and
Root Policy Research.



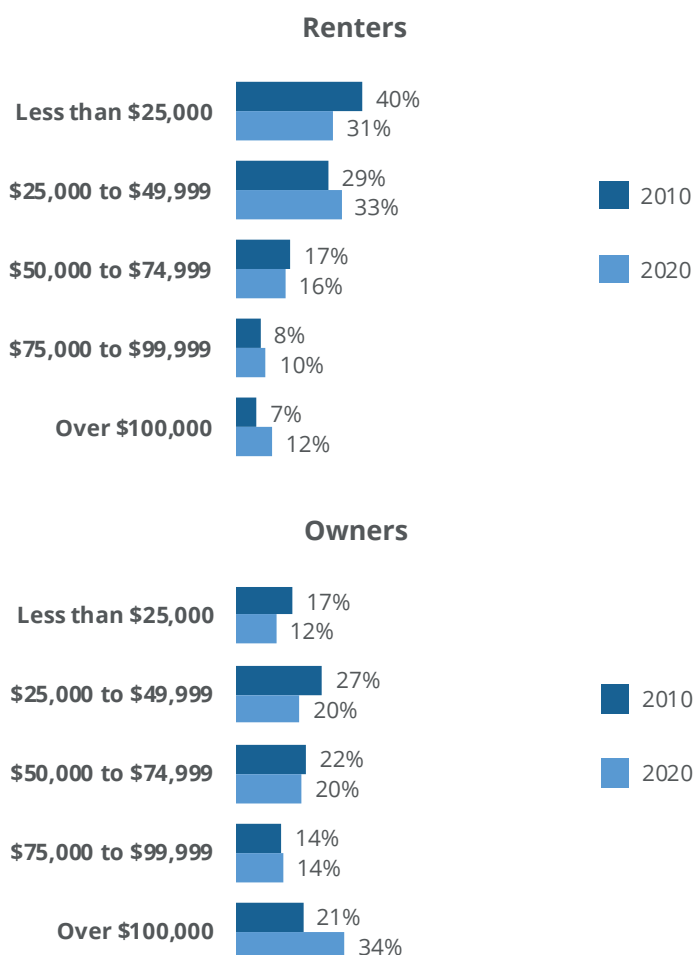
Compared to New Castle County, Sussex County has seen a more dramatic decline in homeowners with incomes of less than \$25,000. Owners earning under \$25,000 have declined by 5 percentage points compared to only 1 percentage point in New Castle County. Similarly, owner households earning between \$25,000 and \$49,999 have declined by 7 percentage points compared to 4 percentage points in New Castle County.

It is worth noting that households under \$50,000 have higher ownership rates in Sussex than in New Castle County. This may be because of the higher number of mobile homes in Sussex County's housing stock.

Owner and renter households with income over \$100,000 have increased by 13 percentage points and 5 percentage points, respectively. Renters earning between \$25,000 and \$50,000 have increased 4 percentage points while owners in the same income bracket have decreased by 7 percentage points. This indicates that over time, households within this bracket cannot find affordable options within the ownership market, because purchase prices have increased and/or investors have converted homes into rentals.

Figure I-28.
Income Distribution
by Tenure, Sussex
County, 2010 and 2020

Source: 2010 and 2020 5-year ACS and Root Policy Research.



In Kent County, owners earning above \$100,000 increased by 9 percentage points from 2010 to 2020, solidifying that across the state, owners have become increasingly wealthier. Owners with incomes between \$25,000 to \$50,000 declined by 4 percentage points, similar to those with incomes between \$50,000 and \$75,000. Renters showed different trends: the shares of renters in middle income brackets grew, while renters with incomes of \$25,000 and less dropped by 10 percentage points.

**Figure I-29.
Income Distribution
by Tenure, Kent
County, 2010 and 2020**

Source: 2010 and 2020 5-year ACS and Root Policy Research.

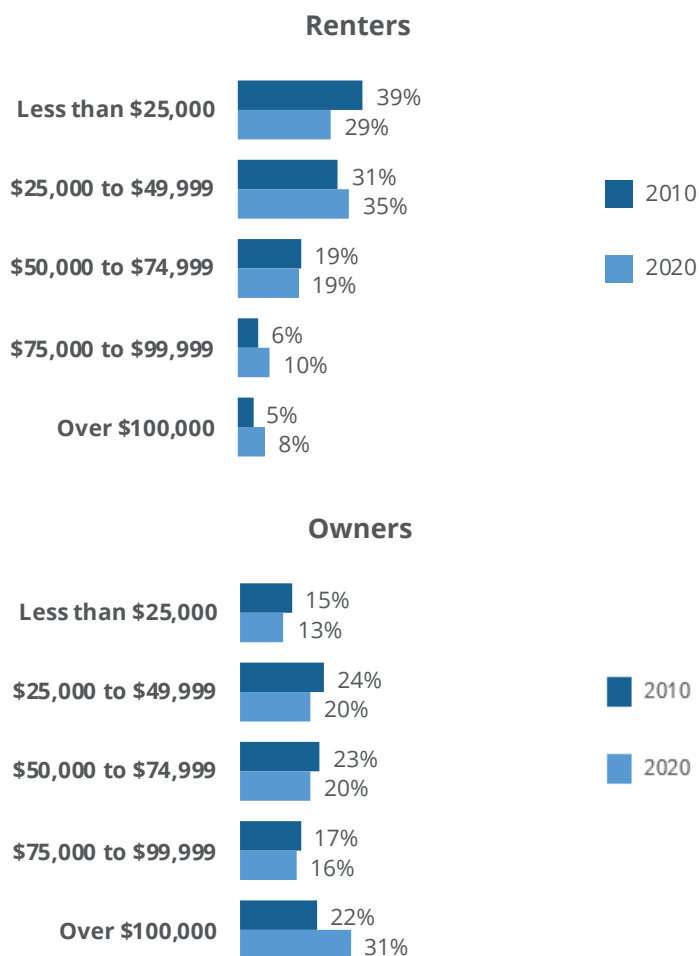


Figure I-30 through 32 show the income distribution for all residents by market area in 2010 and 2020. **In every market area, households earning less than \$25,000 have decreased from 2010 to 2020.** The largest decrease was found in South New Castle and East Sussex, where the share of households earning less than \$25,000 dropped by 35% and 34%, respectively. **On the other hand, households earning more than \$100,000 have grown by more than 30% in every market area.** The largest growth was in East Sussex, where households earning more than \$100,000 grew by 67% from 2010 to 2020.

Figure I-30.
Income Distribution,
New Castle Market
Areas, 2010 and 2020

Source:

2010 and 2020 5-year ACS and Root Policy Research.

	2010	2020	% Change
North New Castle			
Less than \$25,000	18%	16%	-15%
\$25,000 to \$49,999	23%	19%	-15%
\$50,000 to \$74,999	19%	17%	-12%
\$75,000 to \$99,999	14%	14%	1%
Over \$100,000	26%	34%	31%
South New Castle			
Less than \$25,000	11%	7%	-35%
\$25,000 to \$49,999	16%	13%	-22%
\$50,000 to \$74,999	16%	14%	-15%
\$75,000 to \$99,999	17%	13%	-26%
Over \$100,000	40%	54%	36%

Figure I-31.
Income Distribution,
Sussex Market Areas,
2010 and 2020

Source:

2010 and 2020 5-year ACS and Root Policy Research.

	2010	2020	% Change
West Sussex			
Less than \$25,000	24%	20%	-17%
\$25,000 to \$49,999	29%	26%	-10%
\$50,000 to \$74,999	20%	18%	-9%
\$75,000 to \$99,999	13%	13%	1%
Over \$100,000	15%	23%	59%
East Sussex			
Less than \$25,000	21%	14%	-34%
\$25,000 to \$49,999	26%	20%	-22%
\$50,000 to \$74,999	21%	20%	-6%
\$75,000 to \$99,999	13%	14%	9%
Over \$100,000	19%	32%	67%

Figure I-32.
Income Distribution,
Kent Market Areas, 2010
and 2020

Source:

2010 and 2020 5-year ACS and Root Policy Research.

	2010	2020	% Change
North Kent			
Less than \$25,000	20%	17%	-14%
\$25,000 to \$49,999	26%	24%	-8%
\$50,000 to \$74,999	22%	20%	-11%
\$75,000 to \$99,999	14%	14%	2%
Over \$100,000	18%	25%	40%
South Kent			
Less than \$25,000	25%	17%	-29%
\$25,000 to \$49,999	26%	34%	28%
\$50,000 to \$74,999	21%	18%	-15%
\$75,000 to \$99,999	14%	12%	-17%
Over \$100,000	14%	19%	39%

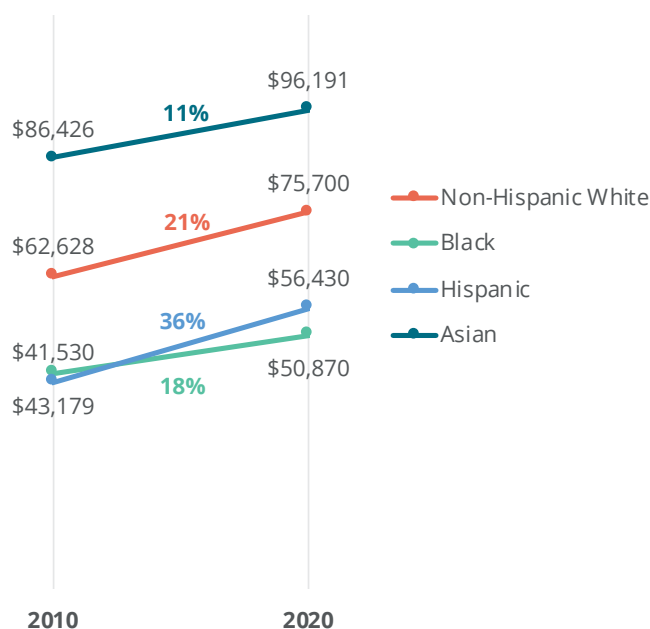
Trends by race and ethnicity. Asian households in Delaware have historically had the highest median income ranging from \$86,426 in 2010 to \$96,191 in 2020. Non-Hispanic White households have the second highest median income but have seen more rapid growth since 2010.

Hispanic households had the most dramatic change in median income. In 2010, their median income was \$41,530 and in 2020 it rose to \$56,430 in 2020—a 36% increase. Black households had the lowest median income in 2020 at \$50,870 and the second lowest increase after Asians.

Figure I-33.
Median Income by Race
and Ethnicity, Delaware,
2010 and 2020

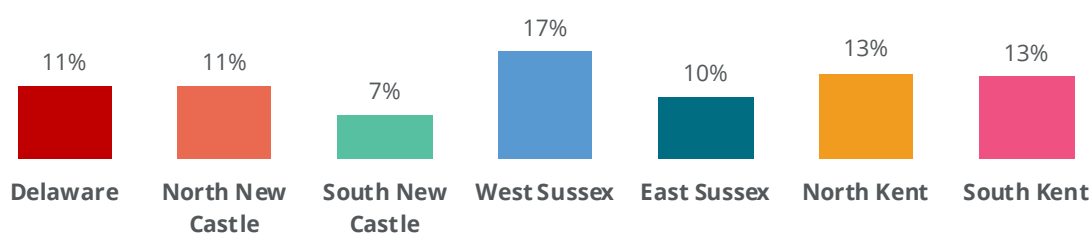
Source:

2010, 2015, and 2020 5-year ACS and Root Policy Research.



Poverty. Figure I-34 displays the poverty rate by market area in 2021. Poverty rate divides the number of residents in poverty by total residents. **West Sussex County has the highest poverty rate of all market areas at 17%**, followed by North Kent and South Kent (13%). **South New Castle has the lowest poverty rate at 7%** followed by East Sussex (10%) and North New Castle (11%). Sussex County has the largest gap between the two divisions: There is a 7 percentage point difference in the poverty rate between West and East Sussex.

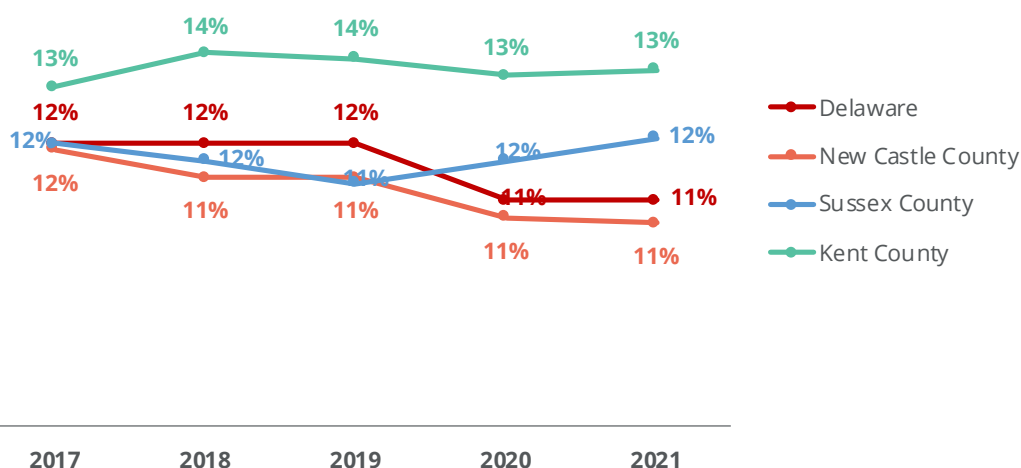
Figure I-34.
Poverty Rate, Delaware and Market Areas, 2021



Source: 2021 5-year ACS and Root Policy Research.

Figure I-35 shows poverty rates in Delaware, New Castle County, Sussex County, and Kent County from 2017 to 2021. **Despite the economic crisis brought on by the pandemic, there were no increases in the poverty rate in Delaware or the three counties.** This could be because of the influx of assistance that kept families above the poverty rate during this time. Overall, Sussex and Kent County had the same poverty rate in 2017 as they did in 2021 (12% and 13%, respectively), while the poverty rate in Delaware and New Castle County decreased from 12% in 2017 to 11% in 2021.

Figure I-35.
Poverty Rate, Delaware, New Castle County, Sussex County, and Kent County, 2017-2021

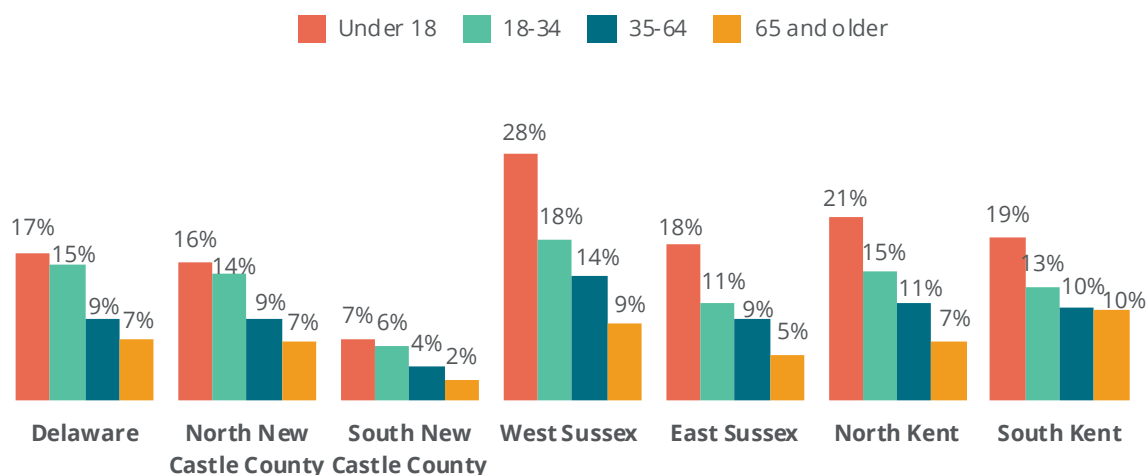


Source: 2021 5-year ACS and Root Policy Research.

Poverty by age. Figure I-36 shows poverty by age by county. Those ages 65 and older have the lowest poverty rates across all Market Areas while children have the highest poverty rate across all Market Areas.

In West Sussex, 28% of children under 18 live below the poverty level—the highest in the state. South New Castle County has the lowest child poverty rate at 7%, almost 10 percentage points lower than North New Castle County. South Kent has the highest poverty rate for individuals over 65 at 10% followed by West Sussex (9%).

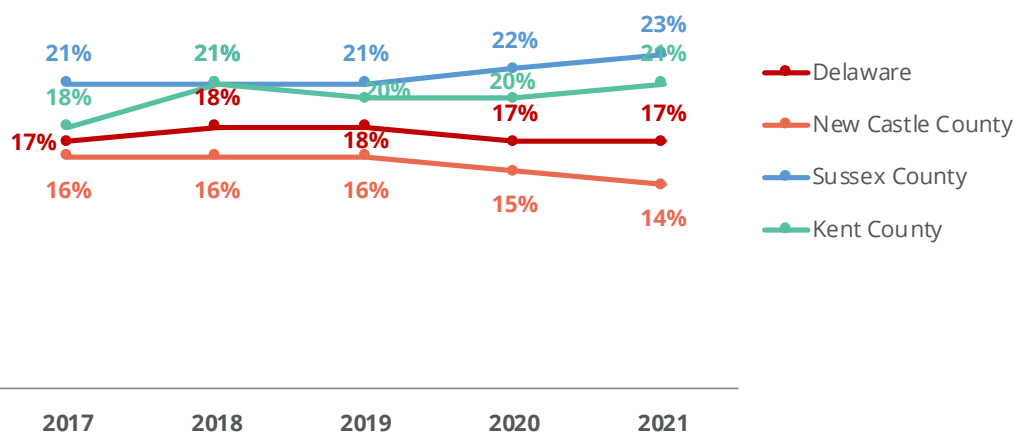
Figure I-36.
Poverty Rate by Age and Market area, Delaware, 2021



Source: 2021 5-year ACS and Root Policy Research.

Figure I-37 shows poverty rate for children over time. In Delaware overall and across counties, the child poverty rate has changed little over time, with the largest fluctuation a 3 percentage point increase in child poverty in Kent County.

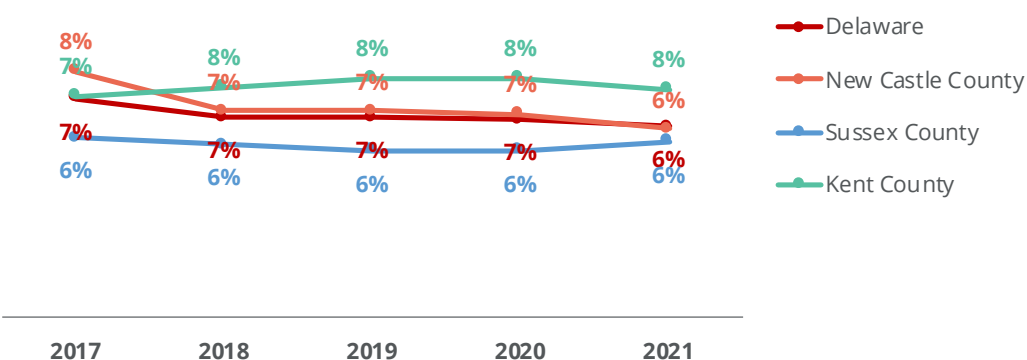
Figure I-37.
Child Poverty Rate by County, 2017-2021



Source: ACS 2017-2021 5-year estimates.

As demonstrated in Figure I-38, poverty for seniors has been consistently much lower than that of children and changed little over time. This can be attributed to consistent Social Security income payments.¹

Figure I-38.
Over 65 Poverty Rate by County, 2017-2021

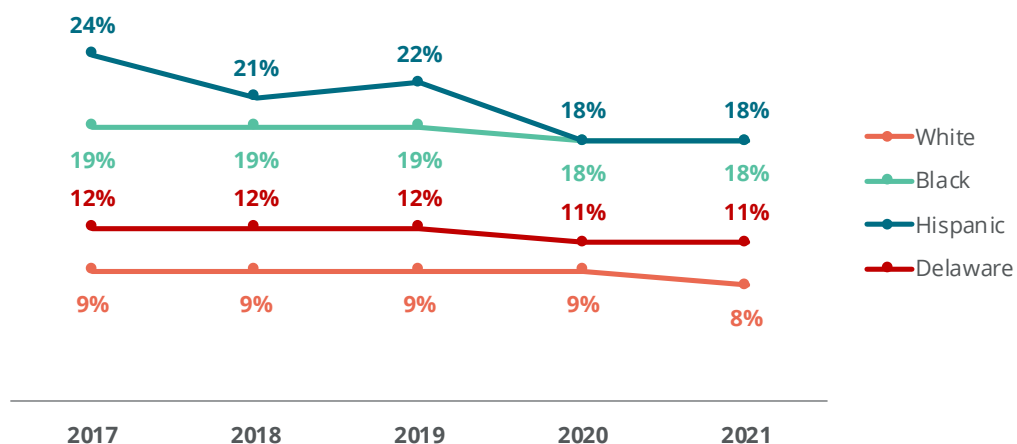


Source: 2017-2021 5-year ACS and Root Policy Research.

¹ <https://www.cbpp.org/sites/default/files/atoms/files/10-25-13ss.pdf>

Poverty by race. Figure I-39 shows poverty rate by race from 2017 to 2021. Poverty has only changed for Hispanic households. Hispanic residents had a poverty rate of 24% in 2017—the highest rate compared to non-Hispanic White and Black households, as well as Delaware overall. White households had the lowest poverty rate of 8% in 2021. The poverty rates of both Black and non-Hispanic White residents have changed little between 2017 and 2021.

Figure I-39.
Poverty Rate of Black, White, and Hispanic Households, Delaware, 2017-2021

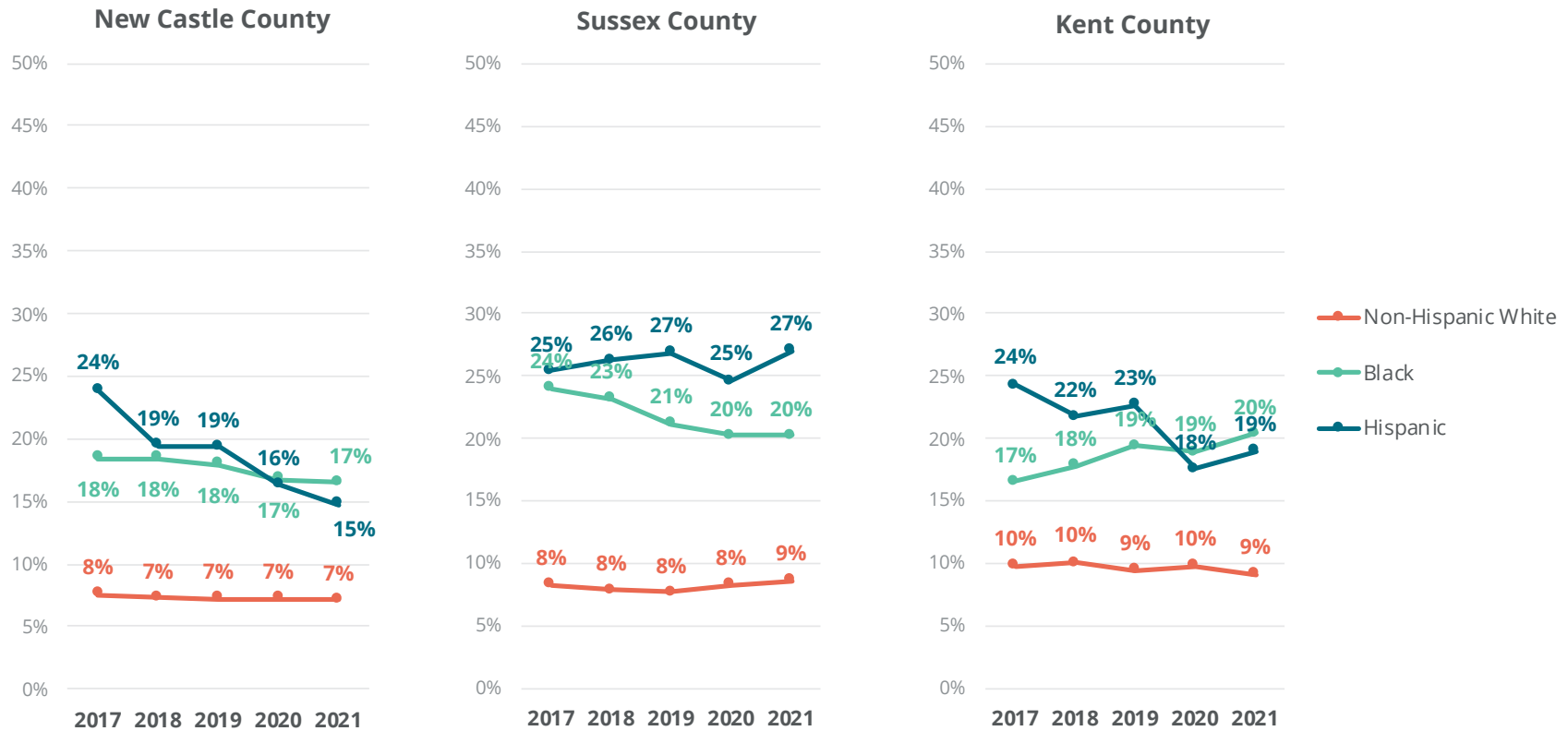


Source 2017-2021 5-year ACS and Root Policy Research.

Figure I-40 shows the poverty rate by race in New Castle County, Sussex County, and Kent County from 2017 to 2021. In all three counties, the poverty rate among White residents changed very little. In New Castle County, the poverty rate among Hispanic residents decreased by 9 percentage points. Similarly, in Kent County, the poverty rate for Hispanic residents decreased by 5 percentage points from 2017 to 2021. Conversely, the poverty rate for Hispanic residents increased by 2 percentage points during this time period in Sussex County. The poverty rate for Black residents increased by 4 percentage points in Kent County and decreased by 4 percentage points in Sussex County, while remaining stagnant in New Castle County.

Figure I-40.

Poverty Rate of Black, White, and Hispanic Households by County, 2017-2021



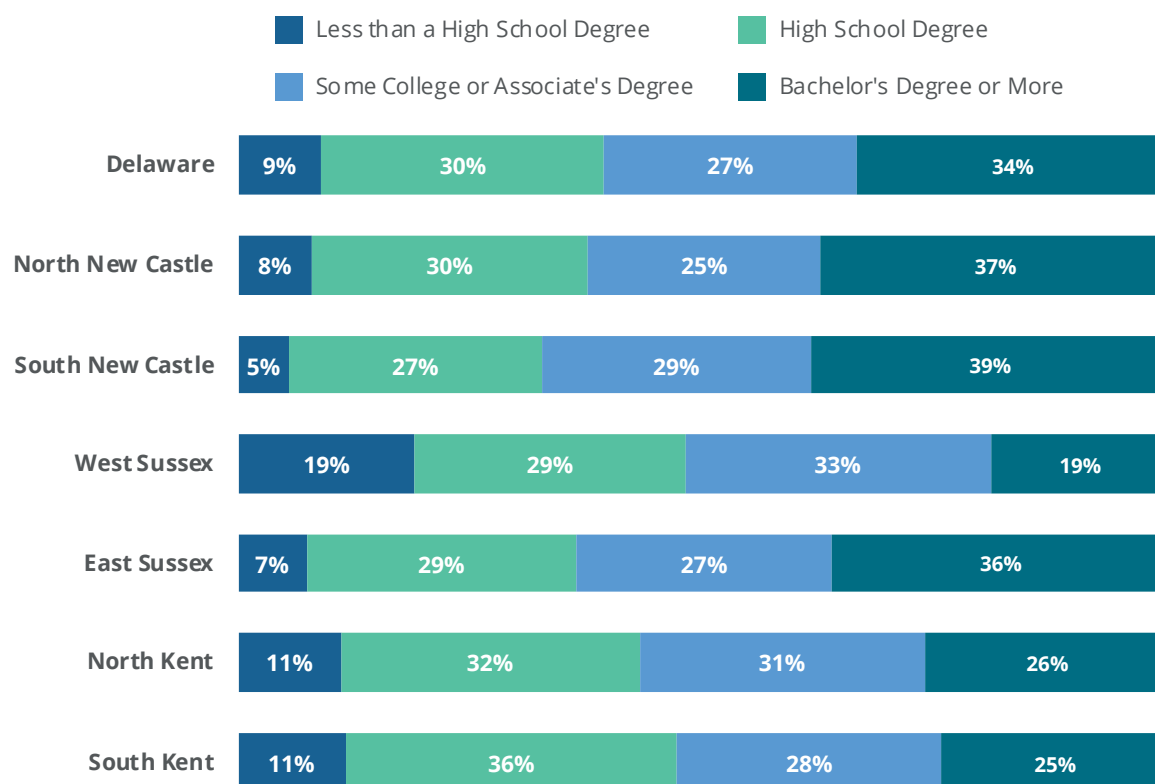
Source: 2017-2021 5-year ACS and Root Policy Research.

Education and Educational Attainment

Higher education typically affords higher income, through which more housing opportunities are available. Figure I-41 provides an overview of educational attainment in Delaware and Market Areas in 2021.

In Delaware, 34% of the population holds a bachelor's degree or higher. North New Castle County is the only market area that is slightly above the state proportion, with 37% of its population with a bachelor's degree or higher. West Sussex has the lowest proportion of college degree holders at 19% and also has the highest proportion of those with less than a high school degree (19%). Forty-seven percent of those in South Kent do not have an education past high school—the highest of any market area.

Figure I-41.
Educational Attainment, Delaware and Market Areas, 2021



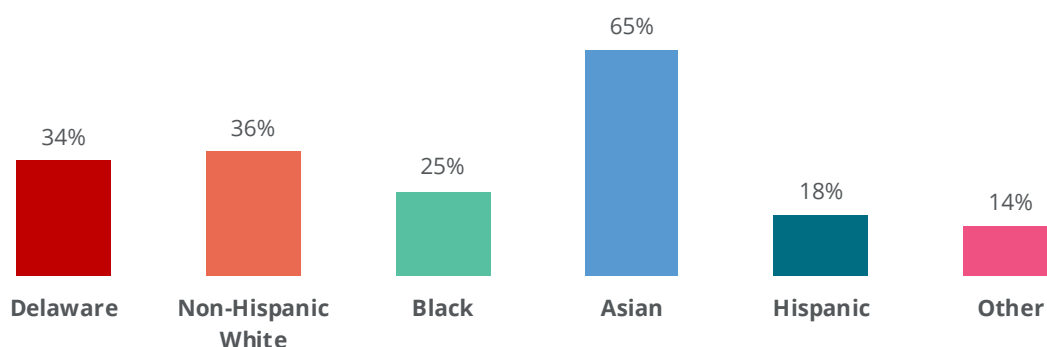
Note: For population 25 years and older.

Source: 2021 5-year ACS and Root Policy Research.

Attainment by race. Figure I-42 shows the percent of the population that hold a bachelor's degree or higher by race. Asian Delawareans have the highest proportion of college-educated individuals at 65%. Hispanic individuals have the smallest proportion at 18%. Twenty-five percent of Black residents have a bachelor's degree or higher compared to 36% of non-Hispanic White residents—an 11 percentage point difference. There are many reasons for

educational disparities between races, including generational advantages for those with parents who attended college, which present both socially and financially.

Figure I-42.
Educational Attainment by Race and Ethnicity, Delaware, 2021

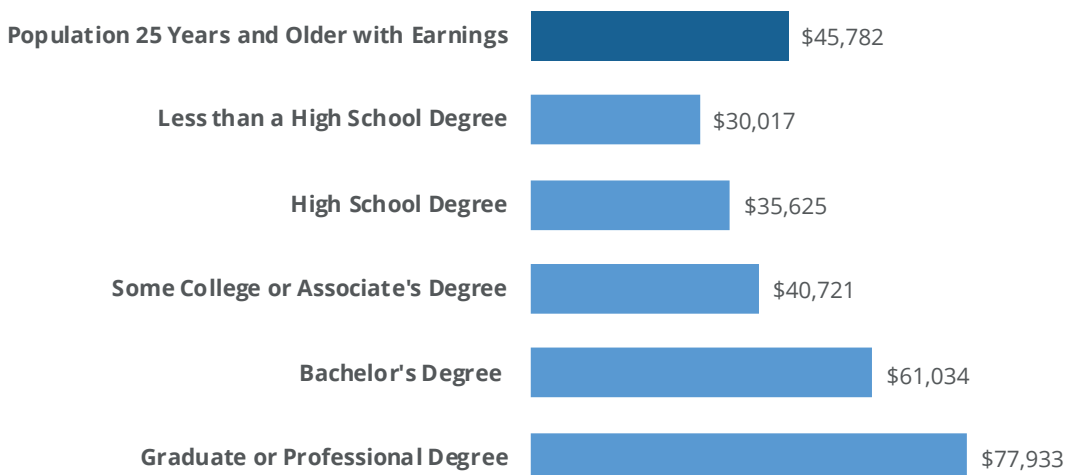


Note: For population 25 years and older.

Source: 2021 5-year ACS and Root Policy Research.

Earnings by attainment. Figure I-43 displays the median earnings by educational attainment. Median earnings increase with every level of attainment, with the largest jump in earnings from some college or associate's degree to bachelor's degree.

Figure I-43.
Earnings by Educational Attainment, Delaware, 2021



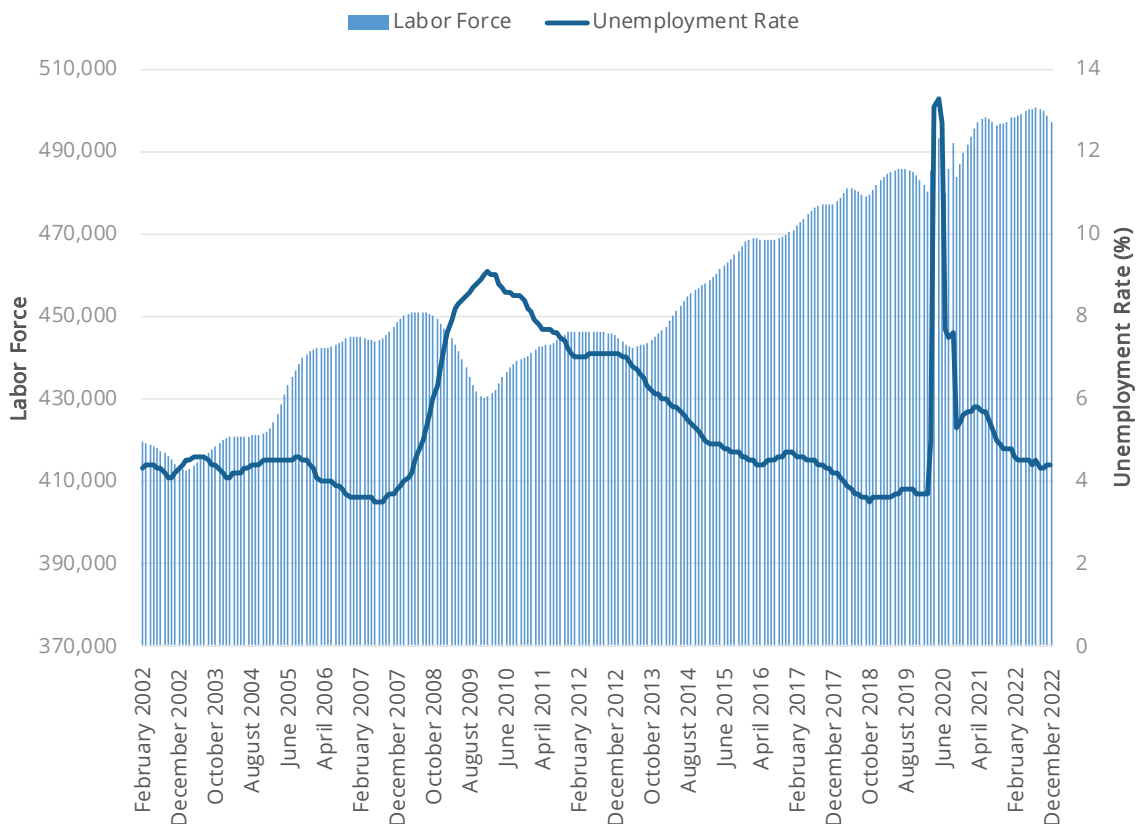
Source: 2021 5-year ACS and Root Policy Research.

Economy and Employment

Unemployment. Figure I-44 shows that unemployment reached record high levels during the pandemic but has dropped to just above pre-recession levels in 2022. The labor force, made up of people who are employed or unemployed but looking for a job, dropped slightly in 2020, but has surged upward since the beginning of 2021. This may indicate that more people have started looking for work as the economy recovers after COVID and more jobs being added in the state that attract workers. From January 2020 to December 2022, the labor force in Delaware increased by 15,480 from 481,858 to 497,338 workers and potential workers.

Figure I-44.

Delaware Unemployment Rate and Civilian Labor Force, February 2002 – December 2022



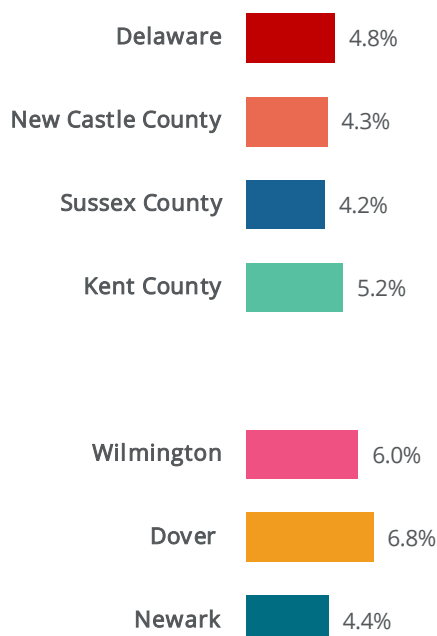
Source: Delaware Department of Labor and Root Policy Research.

Figure I-45 shows the average unemployment rate for 2022 by County. Kent County has the highest unemployment rate of 5.2%, followed by New Castle County at 4.3% and Sussex County at 4.2%. Kent is the only county with an unemployment rate higher than the state average of 4.8%. Dover has the highest unemployment rate compared to Wilmington and Newark at 6.8%. Wilmington has the next highest at 6.0%.

Figure I-45.
Average Annual
Unemployment Rate by
County and Major City,
Delaware, 2022

Source:

Bureau of Labor Statistics, Delaware
 Department of Labor, and Root Policy
 Research.



Employment industries and growth. Figure I-46 shows the workforce size by county from 2010 to 2021. New Castle County has the largest workforce at 282,150 in 2021, but only had a 5% growth compared to Sussex County that grew 19% and Kent County that grew 10%. Sussex County arguably saw the most dramatic growth, as it mirrored New Castle County's growth in numbers despite having a workforce that was almost 200,000 people smaller.

Figure I-46.
Workforce Size by County, Delaware, 2010 and 2021

	Annual Average Employment		Employment Growth	
	2010	2021	# Change	% Change
New Castle County	268,630	282,150	13,520	5%
Sussex County	68,790	82,110	13,320	19%
Kent County	57,710	63,420	5,710	10%
Delaware	397,730	435,600	37,870	10%

Source: Delaware Department of Labor and Root Policy Research.

Employment growth by industry is shown in Figure I-47. **Between 2010 and 2021, the industries that added the largest number of jobs were within Transportation and Material Moving (11,860 jobs) followed by Business and Financial Operations (9,150 jobs) and Healthcare Support (7,930 jobs).** The largest industries in terms of overall employment are Office and Administrative Support, Sale and Related, and Food Preparation and Serving Related. Together, these industries make up one third of all jobs in Delaware.

In terms of numbers, Office and Administrative Support saw the greatest decline (-11,640 jobs), followed by Production (-2,960 jobs) and Architecture and Engineering (-1,560 jobs). Architecture and Engineering also saw the largest percent decrease of any industry at -22% while Healthcare support saw the greatest percent increase at 74%.

Figure I-47.
Employment Growth by Industry, Delaware, 2010 and 2021

Industry	Annual Average Employment		Employment Growth	
	2010	2021	# Change	% Change
Management	17,930	20,400	2,470	14%
Business & Financial Operations	23,120	32,270	9,150	40%
Computer & Mathematical	12,080	16,730	4,650	38%
Architecture & Engineering	7,230	5,670	-1,560	-22%
Life, Physical & Social Science	5,310	5,790	480	9%
Community & Social Service	5,860	7,330	1,470	25%
Legal	4,480	5,500	1,020	23%
Educational Instruction & Library	22,810	25,840	3,030	13%
Arts, Design, Entertainment, Sports & Media	3,700	3,890	190	5%
Healthcare Practitioners & Technical	25,370	30,840	5,470	22%
Healthcare Support	10,680	18,610	7,930	74%
Protective Service	9,130	9,650	520	6%
Food Preparation & Serving Related	35,240	37,890	2,650	8%
Building & Grounds Cleaning & Maintenance	13,610	15,680	2,070	15%
Personal Care & Service	9,050	8,690	-360	-4%
Sales & Related	46,400	45,600	-800	-2%
Office & Administrative Support	70,860	59,220	-11,640	-16%
Farming, Fishing & Forestry	720	830	110	15%
Construction & Extraction	15,000	16,700	1,700	11%
Installation, Maintenance & Repair	15,270	15,680	410	3%
Production	20,790	17,830	-2,960	-14%
Transportation & Material Moving	23,100	34,960	11,860	51%
Total Employment	397,730	435,600	37,870	10%

Source: Delaware Department of Labor.

The following figures break employment growth from 2010 to 2021 by county. Figure I-48 shows employment growth in New Castle County. The largest growth in terms of number of jobs were within the Transportation and Material Moving (8,430 jobs), Business and Financial Operations (7,130 jobs), and Healthcare Support (5,070 jobs) industries. The largest declines were within the Office and Administrative Support (-11,330 jobs), Sales and Related (-3,210

jobs), and Production (-2,650 jobs) industries. Industry gains and losses in New Castle County largely mirror Delaware as a whole, reflecting that New Castle County is the economic center of the state.

Figure I-48.
Employment Growth, New Castle County, 2010 and 2021

Industry	Annual Average Employment		Employment Growth	
	2010	2021	# Change	% Change
Management	14,030	15,200	1,170	8%
Business & Financial Operations	18,750	25,880	7,130	38%
Computer & Mathematical	10,460	13,910	3,450	33%
Architecture & Engineering	4,860	4,040	-820	-17%
Life, Physical & Social Science	4,550	4,540	-10	0%
Community & Social Service	3,780	4,740	960	25%
Legal	3,680	4,500	820	22%
Educational Instruction & Library	14,920	16,310	1,390	9%
Arts, Design, Entertainment, Sports & Media	2,800	2,630	-170	-6%
Healthcare Practitioners & Technical	17,930	20,660	2,730	15%
Healthcare Support	6,700	11,770	5,070	76%
Protective Service	5,660	6,750	1,090	19%
Food Preparation & Serving Related	20,660	20,400	-260	-1%
Building & Grounds Cleaning & Maintenance	8,740	8,890	150	2%
Personal Care & Service	6,260	5,840	-420	-7%
Sales & Related	30,600	27,390	-3,210	-10%
Office & Administrative Support	52,090	40,760	-11,330	-22%
Farming, Fishing & Forestry	140	290	150	107%
Construction & Extraction	9,770	10,090	320	3%
Installation, Maintenance & Repair	9,490	9,000	-490	-5%
Production	9,980	7,330	-2,650	-27%
Transportation & Material Moving	12,810	21,240	8,430	66%
Total Employment	268,630	282,150	13,520	5%

Source: Delaware Department of Labor and Root Policy Research.

Figure I-49 shows economic growth by industry in Sussex County. Where New Castle County saw seven industries that declined in number since 2010, Sussex County only had four industries that declined— Production (-880 jobs), Office and Administrative Support (-530 jobs) Farming, Fishing, and Forestry (-70 jobs), and Personal Care and Service (-50 jobs). The industry with the most growth was Food Preparation and Serving Related with an additional 3,150 jobs from 2010 to 2021. This may reflect the county's growing tourism and retirement communities

by the coast that coincide with demand for more restaurants and other amenities. Overall, employment in Sussex County grew by 19% from 2010 to 2021 compared to only 5% in New Castle County and 10% in Kent County.

Figure I-49.
Employment Growth, Sussex County, 2010 and 2021

Industry	Annual Average Employment		Employment Growth	
	2010	2021	# Change	% Change
Management	1,830	2,390	560	31%
Business & Financial Operations	1,750	2,520	770	44%
Computer & Mathematical	520	800	280	54%
Architecture & Engineering	440	570	130	30%
Life, Physical & Social Science	250	390	140	56%
Community & Social Service	n/a	1,160	1,160	n/a
Legal	360	410	50	14%
Educational Instruction & Library	3,920	4,530	610	16%
Arts, Design, Entertainment, Sports & Media	420	570	150	36%
Healthcare Practitioners & Technical	4,290	5,540	1,250	29%
Healthcare Support	2,270	3,890	1,620	71%
Protective Service	1,360	1,430	70	5%
Food Preparation & Serving Related	8,690	11,840	3,150	36%
Building & Grounds Cleaning & Maintenance	2,800	4,190	1,390	50%
Personal Care & Service	1,410	1,360	-50	-4%
Sales & Related	8,960	10,510	1,550	17%
Office & Administrative Support	9,620	9,090	-530	-6%
Farming, Fishing & Forestry	430	360	-70	-16%
Construction & Extraction	2,850	3,920	1,070	38%
Installation, Maintenance & Repair	3,060	3,450	390	13%
Production	7,640	6,760	-880	-12%
Transportation & Material Moving	4,960	6,440	1,480	30%
Total Employment	68,790	82,110	13,320	19%

Source: Delaware Department of Labor and Root Policy Research

Figure I-50 shows employment growth in Kent County from 2010 to 2021. This county has the lowest total jobs in 2021 at 63,420— 20,000 less than Sussex County and 220,000 less than New Castle. Although the county has a small population and worker base, many industries saw modest growth. Employment within the Healthcare Practitioners and Technical industry grew by 1,240 jobs, followed by Healthcare Support with an increase of 1,060 jobs. Only three

industries declined— Protective Service (-470 jobs), Food Preparation and Serving Related (-450 jobs), and Office and Administrative Support (-460 jobs).

Figure I-50.
Employment Growth, Kent County, 2010 and 2021

Industry	Annual Average Employment		Employment Growth	
	2010	2021	# Change	% Change
Management	1,880	2,370	490	26%
Business & Financial Operations	2,420	3,090	670	28%
Computer & Mathematical	960	1,090	130	14%
Architecture & Engineering	n/a	860	860	n/a
Life, Physical & Social Science	500	760	260	52%
Community & Social Service	1,110	1,320	210	19%
Legal	440	570	130	30%
Educational Instruction & Library	3,980	4,850	870	22%
Arts, Design, Entertainment, Sports & Media	450	520	70	16%
Healthcare Practitioners & Technical	3,150	4,390	1,240	39%
Healthcare Support	1,720	2,780	1,060	62%
Protective Service	1,890	1,420	-470	-25%
Food Preparation & Serving Related	5,900	5,450	-450	-8%
Building & Grounds Cleaning & Maintenance	2,070	2,370	300	14%
Personal Care & Service	1,380	1,440	60	4%
Sales & Related	6,640	6,730	90	1%
Office & Administrative Support	8,790	8,330	-460	-5%
Farming, Fishing & Forestry	150	170	20	13%
Construction & Extraction	1,840	2,250	410	22%
Installation, Maintenance & Repair	2,440	2,570	130	5%
Production	3,060	3,540	480	16%
Transportation & Material Moving	n/a	6,580	6,580	n/a
Total Employment	57,710	63,420	5,710	10%

Source: Delaware Department of Labor

Wages and growth by industry. Figure I-51 shows average annual wage and growth in average annual wage by industry. Notably, in dollar terms, wage growth in the largest industries—Office and Administrative Support (\$9,239), Sales and Related (\$9,431), and Food Preparation and Serving Related (\$7,893)—was lower than the average wage growth in all occupations (\$12,972). Of all the industries that added the most employment, only Business and Financial Operations had wage level that increased more than the average wage growth of all industries.

The largest wage growth was for occupations within the Management (\$25,961), Computer and Mathematical (\$24,979), and Life, Physical and Social Science (\$20,219) industries.

The lowest wage growth was for jobs within the Healthcare Support industry (\$3,275). **The slow wage growth for healthcare workers may exacerbate shortages in this field as the cost of housing outpaces their wage.**

Figure I-51.
Wage Growth by Industry, Delaware, 2010 and 2021

Industry	Annual Average Wage		Wage Growth	
	2010	2021	# Change	% Change
Management	\$121,181	\$147,142	\$25,961	21%
Business & Financial Operations	\$67,320	\$86,995	\$19,675	29%
Computer & Mathematical	\$77,076	\$102,055	\$24,979	32%
Architecture & Engineering	\$75,785	\$93,366	\$17,581	23%
Life, Physical & Social Science	\$71,478	\$91,697	\$20,219	28%
Community & Social Service	\$42,547	\$50,514	\$7,967	19%
Legal	\$111,729	\$119,262	\$7,533	7%
Educational Instruction & Library	\$51,817	\$61,649	\$9,832	19%
Arts, Design, Entertainment, Sports & Media	\$48,977	\$54,889	\$5,912	12%
Healthcare Practitioners & Technical	\$76,844	\$92,700	\$15,856	21%
Healthcare Support	\$29,252	\$32,527	\$3,275	11%
Protective Service	\$38,699	\$52,158	\$13,459	35%
Food Preparation & Serving Related	\$21,952	\$29,845	\$7,893	36%
Building & Grounds Cleaning & Maintenance	\$25,362	\$34,460	\$9,098	36%
Personal Care & Service	\$26,270	\$34,338	\$8,068	31%
Sales & Related	\$36,597	\$46,028	\$9,431	26%
Office & Administrative Support	\$34,749	\$43,988	\$9,239	27%
Farming, Fishing & Forestry	\$31,420	\$37,554	\$6,134	20%
Construction & Extraction	\$44,337	\$54,719	\$10,382	23%
Installation, Maintenance & Repair	\$44,930	\$54,734	\$9,804	22%
Production	\$32,800	\$43,111	\$10,311	31%
Transportation & Material Moving	\$32,590	\$41,258	\$8,668	27%
All Occupations	\$46,848	\$59,820	\$12,972	28%

Source: Delaware Department of Labor

Jobs to housing unit ratio. Figure I-52 presents the number of jobs, the number of workers, the ratio of jobs to housing units, and the percent of jobs filled by in-commuters for Delaware's Census County Divisions (CCDs). A jobs to housing ratio over one means that there are more jobs than housing units for workers—meaning that those jobs must be filled by

workers living outside of their place of work (in-commuters). A jobs to housing ratio lower than one means that there are more housing units than jobs, so workers are more likely to commute to other areas to work or they may stay in the community to work (out-commuters or non-commuters).

Upper Christina CCD in northern New Castle County has the highest job to housing unit ratio, where there are more than three times as many jobs as there are workers. Georgetown, in western Sussex County has the second highest at 1.52 jobs for every housing unit. Notably, Georgetown is the only CCD in Sussex County to have a jobs/ housing ratio greater than one, meaning most people in Sussex County are commuting to other areas to work or staying in their market area to work.

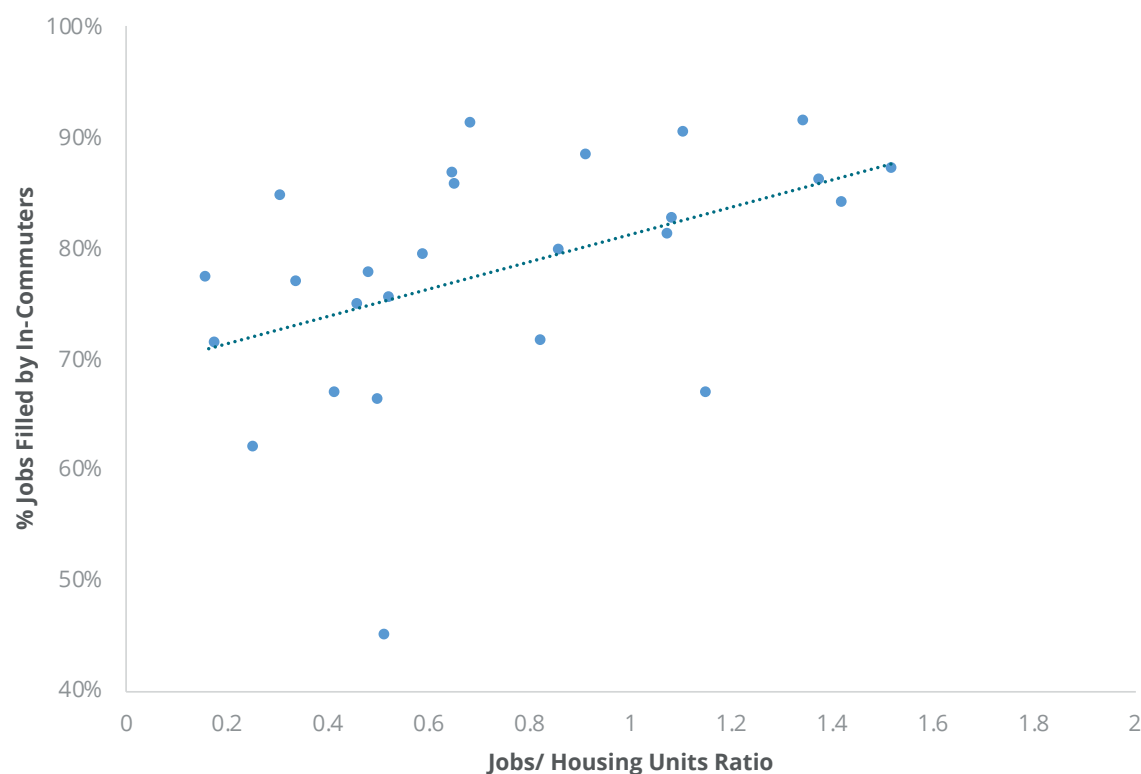
Figure I-52.
Number of Jobs and Workers in Market Areas, Delaware, 2020

County Division	Jobs	Workers	In-Commuters	Non-Commuters	Out-Commuters	Jobs/ Housing Ratio	% of Jobs Filled by In-Commuters
North New Castle							
Brandywine	38,554	32,936	31,828	6,726	26,210	1.08	83%
Glasgow	10,461	20,194	8,954	1,507	18,687	0.66	86%
Lower Christina	21,175	16,185	19,359	1,816	14,369	1.35	91%
New Castle	39,167	39,177	31,809	7,358	31,819	1.08	81%
Newark	38,539	26,301	32,387	6,152	20,149	1.42	84%
Piedmont	11,196	12,815	9,884	1,312	11,503	0.92	88%
Pike Creek-Central Kirkwood	11,867	19,627	10,288	1,579	18,048	0.65	87%
Red Lion	2,439	4,389	2,225	214	4,175	0.69	91%
Upper Christina	38,951	12,706	36,822	2,129	10,577	3.40	95%
Wilmington	46,852	28,711	40,289	6,563	22,148	1.38	86%
South New Castle							
Middletown- Odessa	11,708	29,415	7,767	3,941	25,474	0.50	66%
West Sussex							
Bridgeville- Greenwood	2,938	4,557	2,283	655	3,902	0.48	78%
Georgetown	8,738	5,547	7,611	1,127	4,420	1.52	87%
Laurel-Delmar	4,101	10,419	2,742	1,359	9,060	0.42	67%
Seaford	8,958	10,662	6,409	2,549	8,113	0.83	72%
East Sussex							
Lewes	16,894	11,969	7,611	1,127	4,420	0.51	45%
Milford South	5,160	8,224	3,894	1,266	6,958	0.52	75%
Millsboro	8,560	11,807	6,411	2,149	9,658	0.46	75%
Milton	3,428	7,403	2,636	792	6,611	0.34	77%
Selbyville	9,538	12,414	5,902	3,636	8,778	0.26	62%
North Kent							
Central Kent	1,987	11,855	1,420	567	11,288	0.18	71%
Dover	39,688	30,222	26,550	13,138	17,084	1.15	67%
Kenton	460	2,655	356	104	2,551	0.16	77%
Smyrna	8,632	10,026	6,886	1,746	8,280	0.86	80%
South Kent							
Felton	1,028	3,175	1,028	3,175	0	0.31	85%
Harrington	3,109	5,587	2,466	643	4,944	0.59	79%
Milford North	6,570	4,591	5,935	635	3,956	1.11	90%

Source: US Census LEHD Origin-Destination Statistics Data, 2020 5-year ACS, and Root Policy Research.

Urban CCDs generally have a larger jobs to housing ratio. Figure I-53 shows the relationship between the jobs to housing units ratio and the percent of jobs filled by in-commuters in each of the CCDs listed in the figure above. An increase in the number of jobs to housing ratio is associated with an increase in the share of jobs filled by in-commuters. Specifically, for every 0.5 unit increase in the jobs/ housing ratio, the percent of jobs filled by in-commuters increases by 75 percentage points.²

Figure I-53.
Jobs to Housing Units Ratio and Percent of Jobs Filled by In-Commuters, Delaware, 2020



Note: Primary jobs. Upper Christina CCD is removed because it is an outlier at 3.4 jobs/ housing units ratio. Correlation Coefficient is 0.47 and is statistically significant at the 95% confidence level.

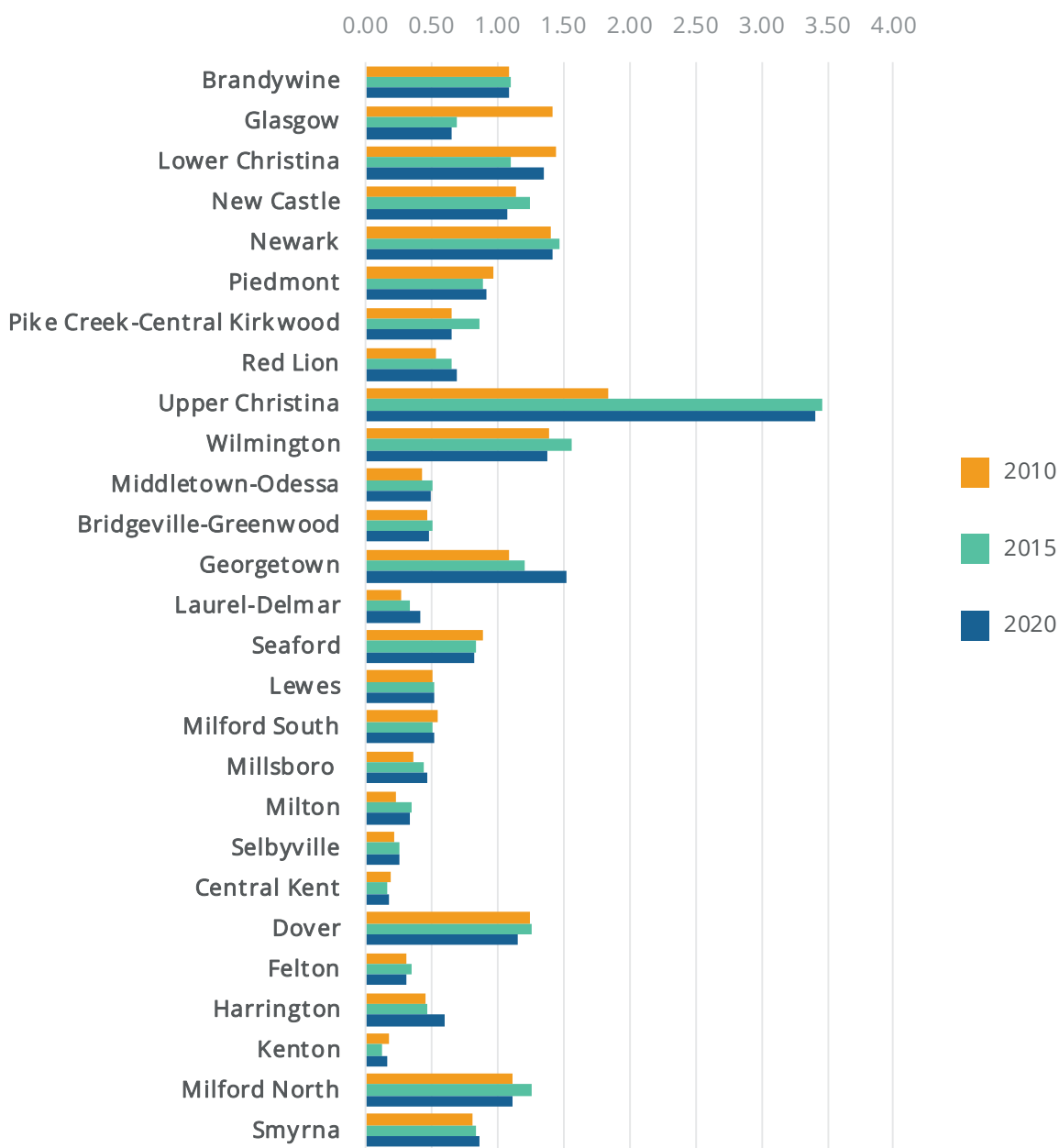
Source: US Census LEHD Origin-Destination Statistics Data 2020 and 2020 5-year ACS.

Figure I-54 compares the jobs to housing units ratio in each CCD in 2010, 2015, and 2020. There is variation between communities. Some ratios grow significantly while others decline slightly. The Glasgow CCD experienced a dramatic decrease in the job to housing ratio from 2010 to 2015, signaling that this area transformed from one that had too few housing units to jobs to one with more housing units than jobs. On the other hand, the jobs to housing unit ratio increased in the Georgetown CCD from 2010 to 2020, meaning that job growth outpaced

² Based on linear regression equation for Figure I-53 $y = 0.69 + 0.12x$

housing growth during this time period. The Wilmington CCD remained consistent from 2010 to 2020 with a slight jump in 2015, while the ratio in Dover and Newark CCD declined slightly since 2010.

Figure I-54.
Jobs to Housing Units Ratio, Market Areas in Delaware, 2010, 2015, and 2020



Note: Primary jobs.

Source: US Census LEHD Origin-Destination Statistics Data and 2020 5-year ACS.

Figure I-55 shows the number of in-commuters, out-commuters, and non-commuters in Wilmington—the state’s largest employment center. Twice as many workers commute into Wilmington than commute out. In-commuters to Wilmington live in a wide variety of places, with the top cities representing just 2% of in-commuters’ places of residence. Wilmington has twice the proportion of out-commuters as in-commuters.

Figure I-55.
In and Out
Commuters, Top
Origins and
Destinations,
Wilmington, 2020

Source:
LEHD and Root Policy Research.

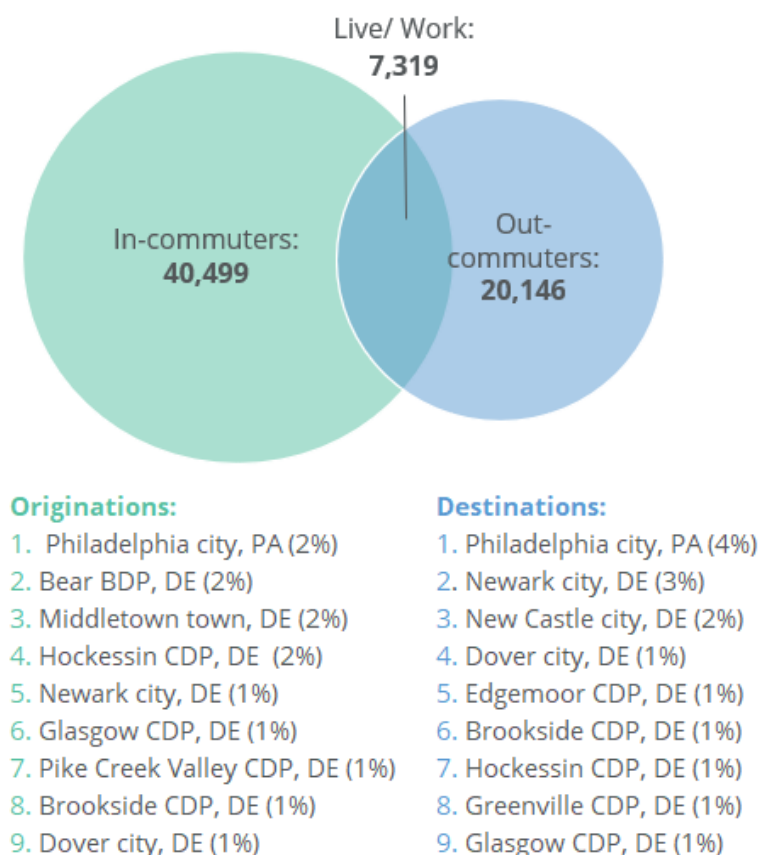


Figure I-56 shows in- and out-commuters in Dover and their top origins and destinations. There are 2.5 times as many in-commuters as out-commuters and, as with Wilmington, this suggests there is not enough housing stock to accommodate the number of jobs in Dover. Smyrna is a top origin and destination for Dover— three percent of people from Smyrna commute to Dover and five percent who live in Dover commute to Smyrna. Smyrna’s proximity to Dover allows for this economic interchange and provides housing for many of the workers in Dover.

**Figure I-56.
In and Out
Commuters, Top
Origins and
Destinations,
Dover, 2020**

Source:
LEHD and Root Policy Research.

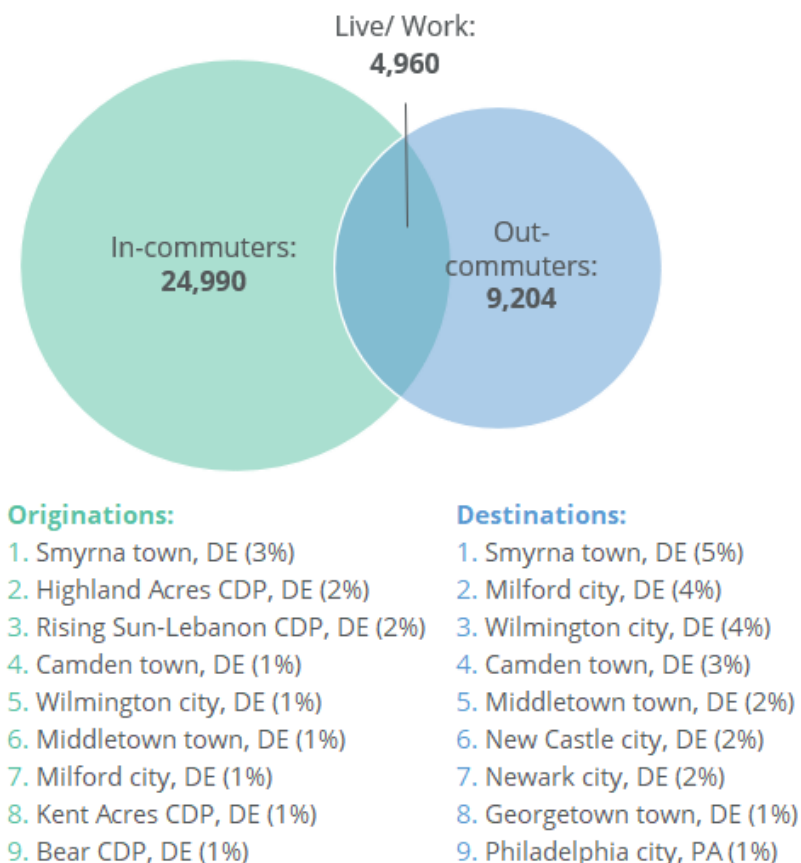
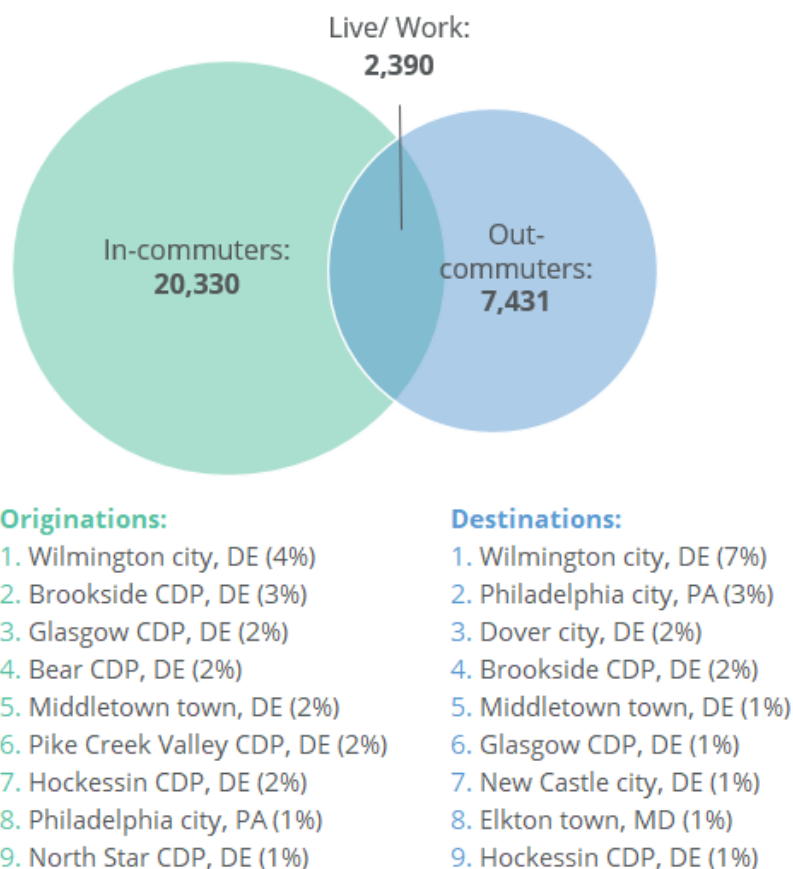


Figure I-57 shows in- and out-commuters in Newark and their top origins and destinations. Newark has almost three times as many in-commuters as out-commuters. Four percent of in-commuters are from Wilmington and seven percent of workers in Newark commute to Wilmington. Being only about 15 miles apart allows for this corridor to exchange workers.

**Figure I-57.
In and Out
Commuters, Top
Origins and
Destinations,
Newark, 2020**

Source:
LEHD and Root Policy Research.



Representing Sussex County, Figure I-58 shows the number of in- and out-commuters in Georgetown and their top origins and destinations. Notably, most workers commute to areas nearby beaches, suggesting that Georgetown is a housing hub for many who work near the coasts but may not be able to afford it.

**Figure I-58.
In and Out
Commuters, Top
Origins and
Destinations,
Georgetown,
2020**

Source:
LEHD and Root Policy
Research.

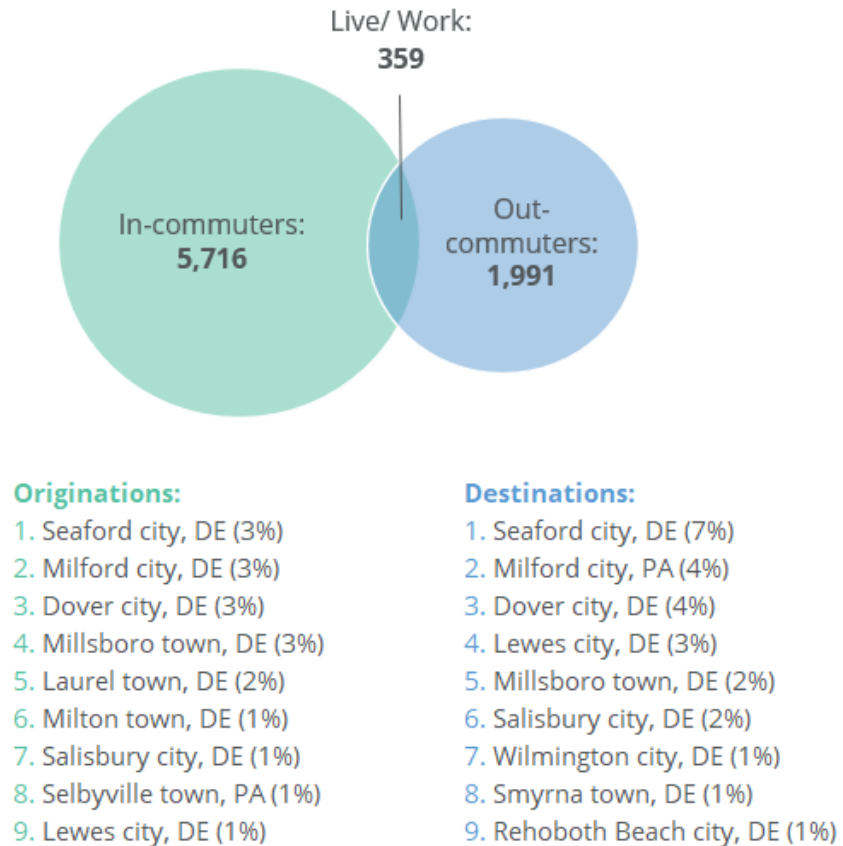
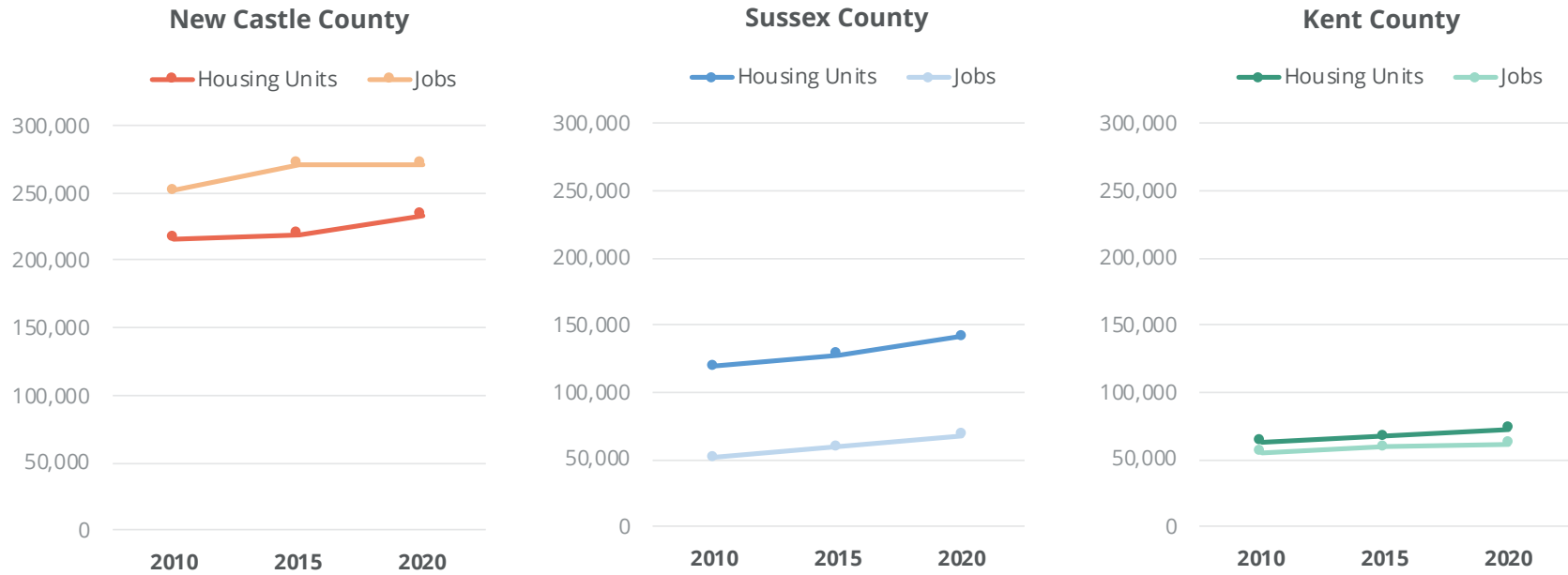


Figure I-59 shows the number of units and number of jobs by county in 2010, 2015, and 2020. New Castle is the only county to have more jobs than housing units. Its proximity to densely populated Philadelphia is likely one reason for this. The consequences of jobs outpacing housing units are more traffic from in-commuters and low vacancy rates for existing housing units. Both housing units and jobs have increased 8% from 2010 to 2020, suggesting that housing units are keeping pace with job growth but not at the level to meet current demand. The number of jobs in Sussex County has increased 32% compared to 18% growth of housing units. On the other hand, the number of housing units in Kent County increased by 15%, outpacing job creation by 5%.

Figure I-59.
Housing Growth vs. Job Growth by County, Delaware, 2010, 2015, and 2020



Source: US Census LEHD Origin-Destination Statistics Data and 2010, 2015, and 2020 5-year ACS.

SECTION II.

HOUSING SUPPLY

SECTION II.

Housing Supply

This section focuses on housing supply in Delaware. The section:

- Begins with a brief overview of housing production trends;
- Examines how different unit types accommodate the diverse needs of households, including the types that provide the most affordability;
- Reviews vacancy trends;
- Analyzes trends in homeownership;
- Discusses age of housing and condition;
- Examines the inventory of assisted housing; and
- Concludes with a review of manufactured, or mobile, home production and affordability.

Primary Findings

- **Delaware's housing stock is largely comprised of single family detached homes** (58% overall), followed by townhomes and rowhomes (16%), small multifamily developments (11%), and mobile homes (7%). Large multifamily structures make up just 3% of housing units. Since 2010, the most significant change to the state's housing stock has been the decline in mobile homes: mobile home inventory dropped by nearly 6,800 units. Most of the decline occurred in East Sussex County.
- **Trends in building permits—or type of development to come—indicate that the composition of the state's housing stock is unlikely to change.** Across all three counties in Delaware, single family homes comprise the largest share of new permitting and existing stock at roughly 74% across the state followed by structures of 5-49 units at 11% and mobile homes at 7%. Two-to-four-unit structures are virtually non-existent with the exception of a small quantity in Sussex County.
- The types of units built affects housing affordability and can influence the racial and ethnic diversity of neighborhoods. Single family detached homes are mostly occupied by White, higher income families across the state. Black, Hispanic, Asian, multi race/ethnicity and single parent households are most likely to occupy single family attached units or units in small multifamily developments. Households with disabilities are the most likely to occupy mobile homes. **Recent building permit activity may not meet the affordability needs and preferences of non-Hispanic White households and one-earner or lower income households.**

- Vacation homes across the state have increased slightly with most activity in the East Sussex market area. **Statewide, there are about four times the number of vacant units for seasonal or recreational purposes as there are vacant units for rent and for sale combined.**
- **Age and condition of housing units vary widely across the state. Overall, 13% of Delaware residents rated the condition of their current home or apartment as fair or poor.** This is highest in Kent County at 16%. New Castle County has over half of the state's units that are lacking complete plumbing and kitchen facilities and the oldest housing stock, with more than 80% of units built before 1980. South New Castle and East Sussex have the highest proportion of new homes. Across all housing units and types, weatherization is cited by residents as the top home improvement need, followed by interior walls.
- **Mobile homes represent only 7% of the housing stock, and fill a critical housing need for households making less than \$35,000:** 40% of mobile home occupants are in this income category. A decrease in mobile home stock and increase in prices have resulted in mobile homes being accessible only to households earning more than \$75,000 in 2021, particularly for families needing a larger unit (double wide).

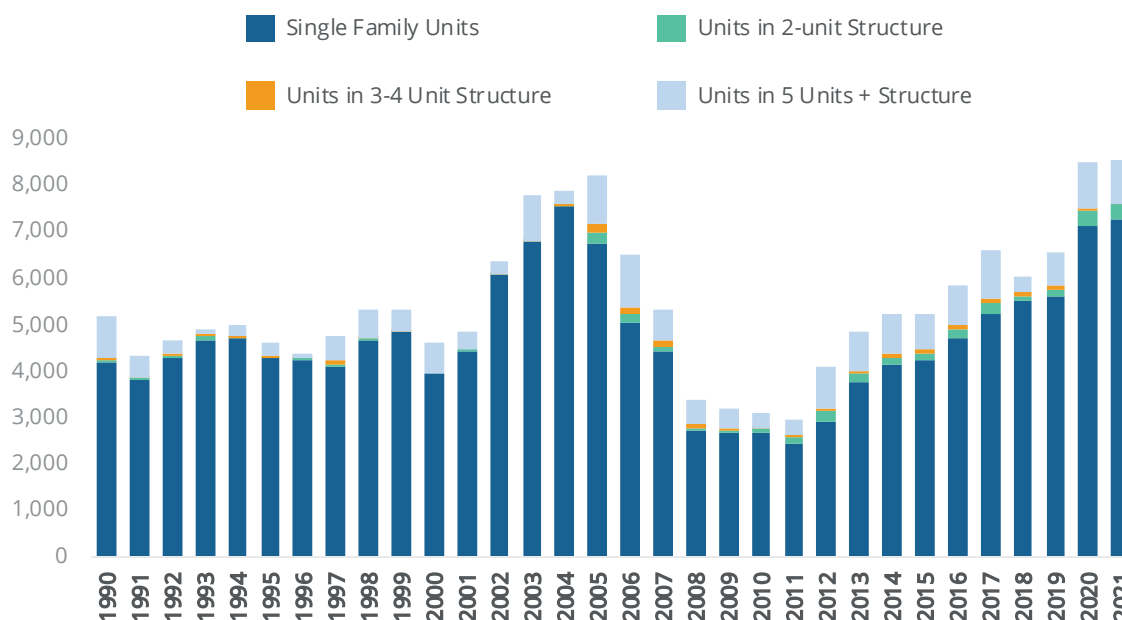
Housing Production Trends

Figure II-1 shows residential building permit activity in Delaware since 1990. Permit data indicate what developers intend to build in coming years.

Building permit activity is currently at its peak over this period, with 2020 and 2021 permitting reaching 9,000 units annually. **The vast majority of permits has been for single family detached homes.**

Building permits accelerated in the early 2000s, but reached their lowest levels following the 2008 recession. After 2011, permitting has steadily worked its way up to pre-recession levels.

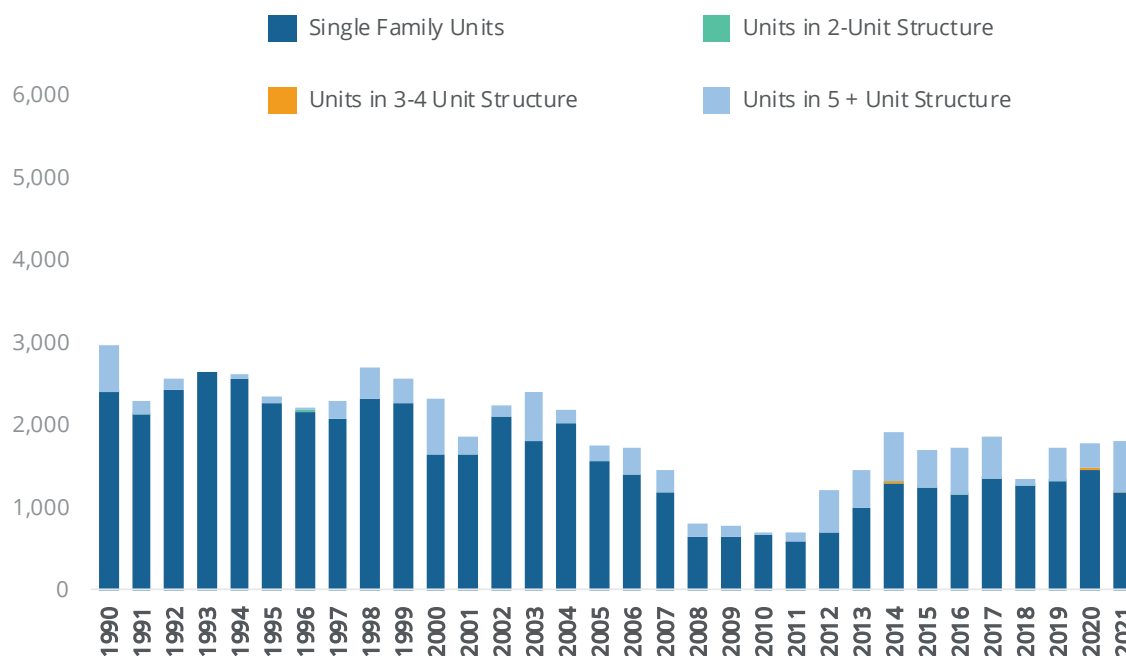
Figure II-1.
Building Permits, Delaware, 2000-2021



Source: US Housing Production Report and Root Policy Research.

Post-recession trends in building permits in New Castle County differ slightly from the state, as shown in Figure II-2. Permitting increased after 2011, but has not quite met pre-recession activity. Single family units continue to make up the majority of permits in New Castle County, yet multifamily units are currently being permitted in higher numbers than they have been historically. Duplexes, tri-plexes, and four-plexes received very few permits from 1990 to 2021.

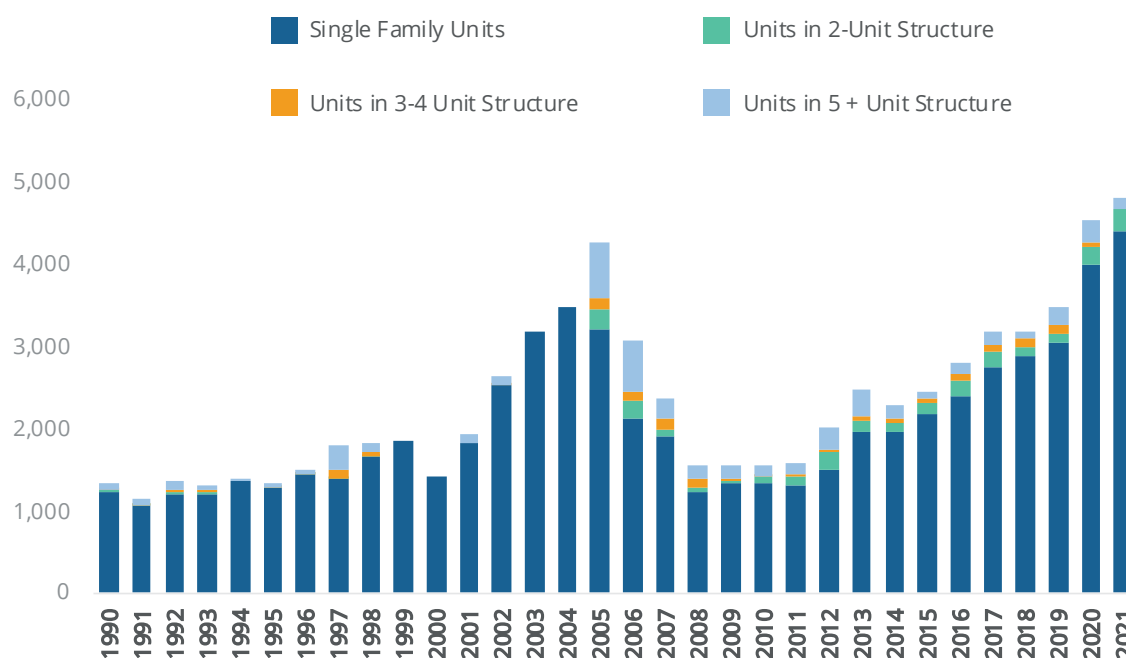
Figure II-2.
Building Permits, New Castle County, 1990-2021



Source: US Census Building Permit Survey and Root Policy Research.

As shown in Figure II-3, permitting trends in Sussex County closely resemble statewide patterns. Sussex County is currently peaking in permit activity above its previous height in 2005. Sussex County contributes the most permits of duplexes to the state, but, as with the other counties, the vast majority of permits are for single family units.

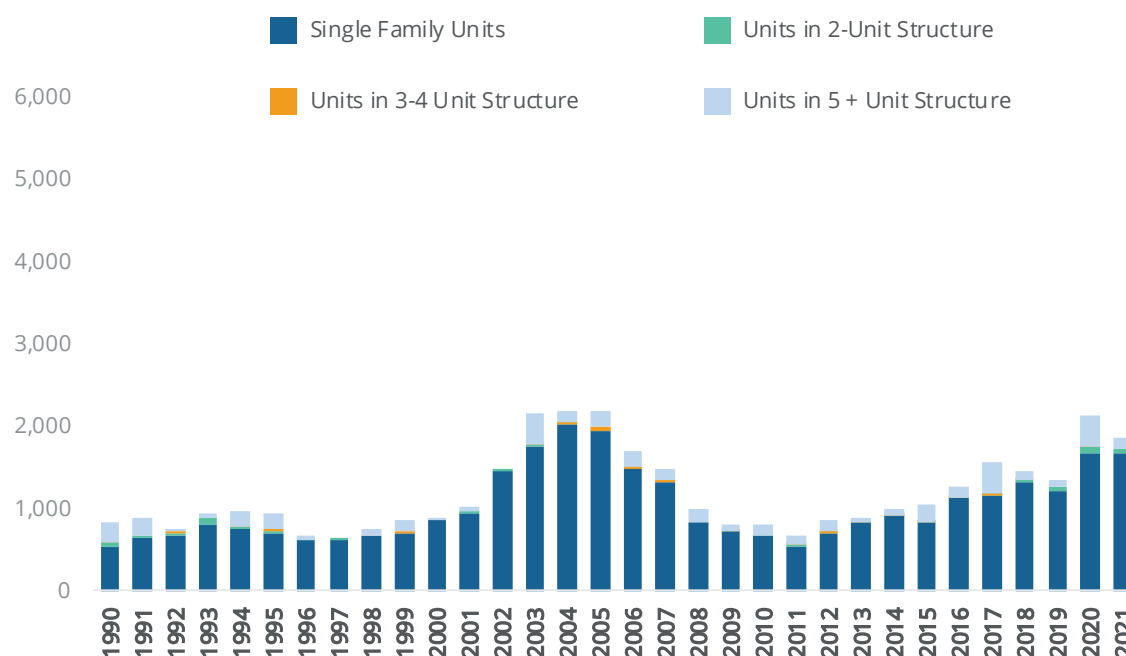
Figure II-3.
Building Permits, Sussex County, 1990-2021



Source: US Census Building Permit Survey and Root Policy Research.

Similar to New Castle County, building permits in Kent County have increased since the recession, but have not made it to peak permitting in the 1990s. The lowest permitting activity in Kent County was in the 1990s and during the 2008 recession. As with New Castle County, Kent County permits are only for single family units and units in a structure with five or more units.

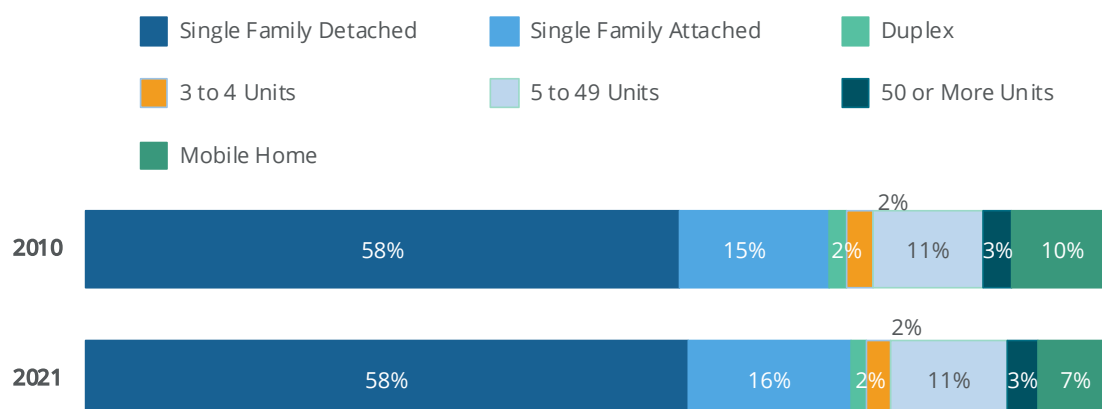
Figure II-4.
Building Permits, Kent County, 1990-2021



Source: US Census Building Permit Survey and Root Policy Research.

Although permit activity has accelerated in Delaware, the type of units added have remained largely the same since 2010, as shown in Figure II-5. Fifty-eight percent of housing units are single family detached and around 16% are single family attached. Structures with five to 49 units make up the next highest proportion of Delaware's housing stock at 11%. High density structures with 50 units or more account for only 3% of all units. **Mobile homes saw the greatest decrease in the proportion of housing stock, making up 10% in 2010 and 7% in 2021.**

Figure II-5.
Housing Unit Type, Delaware, 2010 and 2021



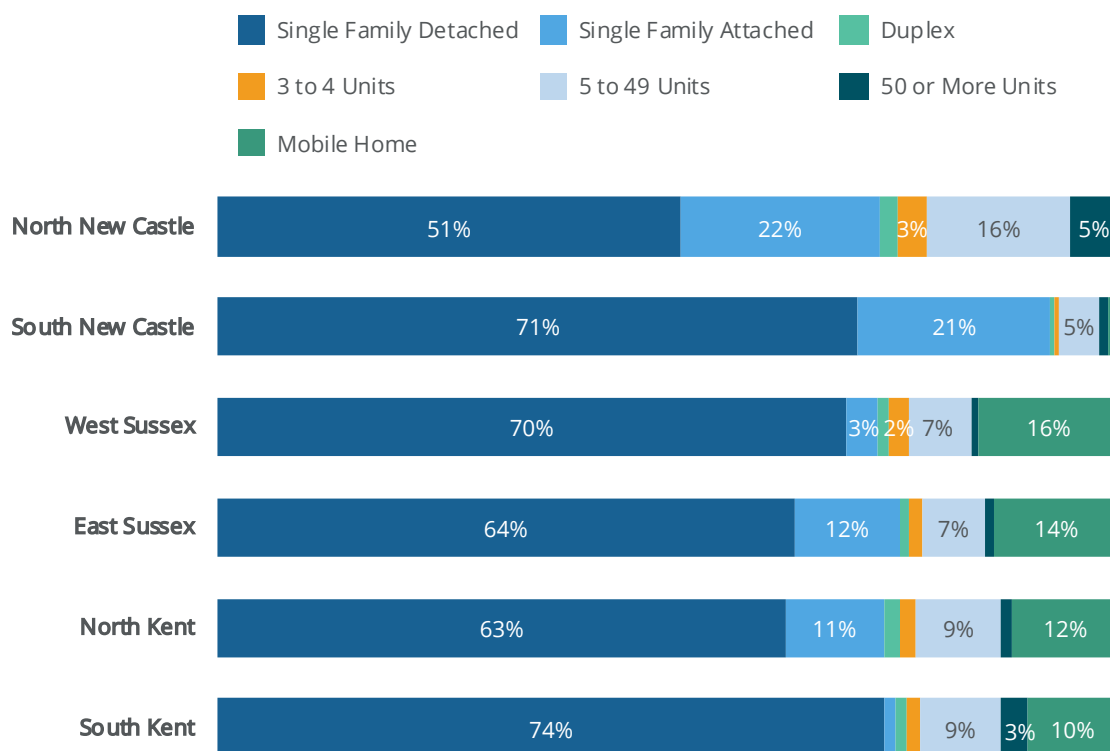
Source: 2011 and 2021 5-year ACS and Root Policy Research.

Figure II-6 displays units in structure by market areas. The areas with the highest proportion of single family detached homes are South Kent (74%) and South New Castle (71%). In contrast, just over half (51%) of housing units in North New Castle are single family detached homes.

North New Castle has the highest proportion of structures that have five to 49 units (16%) and 50 or more units (5%). Single family attached structures are also the most common in North and South New Castle compared to other market areas.

West Sussex has the highest proportion of mobile homes (16%) closely followed by neighboring East Sussex (14%).

Figure II-6.
Housing Unit Type, Market Areas, 2021



Source: 2021 5-year ACS and Root Policy Research.

Figure II-7 shows 2010 to 2021 changes in housing by type for North New Castle and South New Castle. While units in structure stayed mostly consistent in North New Castle, South New Castle's stock shifted to include a much higher share of single family attached homes. Single family attached homes grew ten percentage points and to make up 21% of South New Castle's housing stock. Single family detached homes still make up the vast majority of structures in South New Castle at 71%, but grew at a slower rate than attached homes.

The most significant change in housing stock in North New Castle was the decrease in the number of mobile homes: the inventory of mobile homes dropped by more than 4,500 units.

Figure II-7.
Housing Unit Type, New Castle Market Areas, 2010 and 2021

	North New Castle				South New Castle			
	2010		2021		2010		2021	
	Num.	%	Num.	%	Num.	%	Num.	%
Single Family Detached	103,650	52%	105,436	51%	13,001	80%	16,187	71%
Single Family Attached	42,279	21%	45,628	22%	1,814	11%	4,851	21%
Duplex	4,545	2%	4,016	2%	85	1%	105	0%
3 to 4 Units	6,545	3%	6,645	3%	196	1%	102	0%
5 to 49 Units	29,452	15%	32,858	16%	439	3%	1,033	5%
50 or More Units	8,161	4%	10,624	5%	7	0%	203	1%
Mobile Home	4,854	2%	335	0%	727	4%	289	1%
Other	66	0%	0	0%	0	0%	2	0%

Source: 2010 and 2021 5-year ACS and Root Policy Research.

Figure II-8 details the housing changes by type in Sussex market areas. West Sussex did not experience large changes or additions to their housing stock. In East Sussex, in contrast, single family detached homes climbed by 17,000 units—the most growth of any unit structure in the market area.

As with South Castle County, single family attached structures grew in East Sussex. East Sussex added an additional 4,545 single family attached structures from 2010 to 2021. The number of mobile homes in East Sussex decreased by about 5,000 units, and mobile homes now make up 14% of housing units compared to 22% in 2010.

Figure II-8.
Housing Unit Type, Sussex Market Areas, 2010 and 2021

	West Sussex				East Sussex			
	2010		2021		2010		2021	
	Num.	%	Num.	%	Num.	%	Num.	%
Single Family Detached	19,265	68%	22,007	70%	52,645	58%	69,653	64%
Single Family Attached	710	3%	1,087	3%	8,408	9%	12,953	12%
Duplex	571	2%	451	1%	552	1%	901	1%
3 to 4 Units	564	2%	676	2%	1,487	2%	1,695	2%
5 to 49 Units	1,908	7%	2,205	7%	6,013	7%	7,569	7%
50 or More Units	167	1%	262	1%	1,764	2%	1,161	1%
Mobile Home	5,088	18%	4,906	16%	20,329	22%	15,067	14%
Other	8	0%	50	0%	3	0%	88	0%

Source: 2010 and 2021 5-year ACS and Root Policy Research.

Figure II-9 details the housing changes by type in Kent market areas. The number and proportion of units by structure in North Kent stayed stable from 2010 to 2021. The same is true for South Kent with the exception of structures with five to 49 units. South Kent added 622 structures with five to 49 units from 2010 to 2021—a 97% increase.

Figure II-9.
Housing Unit Type, Kent Market Areas, 2010 and 2021

	North Kent				South Kent			
	2010		2021		2010		2021	
	Num.	%	Num.	%	Num.	%	Num.	%
Single Family Detached	32,808	64%	36,525	63%	8,994	72%	10,482	74%
Single Family Attached	4,834	9%	6,298	11%	285	2%	165	1%
Duplex	494	1%	1,049	2%	258	2%	194	1%
3 to 4 Units	725	1%	1,056	2%	419	3%	203	1%
5 to 49 Units	4,803	9%	5,490	9%	644	5%	1,266	9%
50 or More Units	644	1%	677	1%	187	1%	413	3%
Mobile Home	6,742	13%	6,883	12%	1,700	14%	1,448	10%
Other	0	0%	60	0%	26	0%	2	0%

Source: 2010 and 2021 5-year ACS and Root Policy Research.

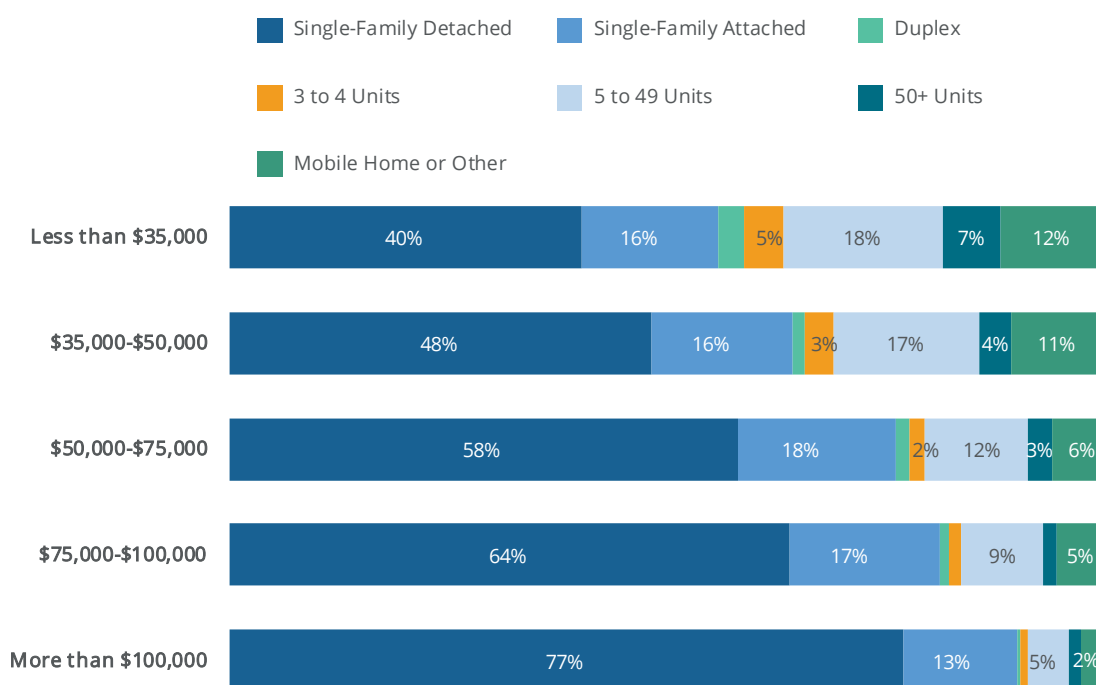
Housing Diversity and Household Needs

Housing needs and preferences change over time in response to household composition, income, employment, and age shifts. While diversity in housing type is typically easier to achieve in fast growing urban areas where density, volume building, and financial resources can be leveraged, diversity of housing types in all areas is important to accommodate the needs and preferences of households.

Figure II-10 shows the distribution of occupied housing types by income category for the state. **Households with lower incomes occupy a mix of different housing types, while higher income households overwhelmingly occupy single family detached units.** Specifically:

- Households with incomes below \$35,000 are more than three times as likely to occupy moderate density multifamily housing (units in buildings with five to 49 units) as households earning more than \$100,000;
- Households with incomes between \$35,000 and \$50,000 are five times as likely to occupy mobile homes as households earning more than \$100,000;
- Households earning above \$100,000 are almost twice as likely to live in a single family detached home compared to households earning less than \$35,000.

Figure II-10.
Housing Type Occupied by Income, Delaware, 2021

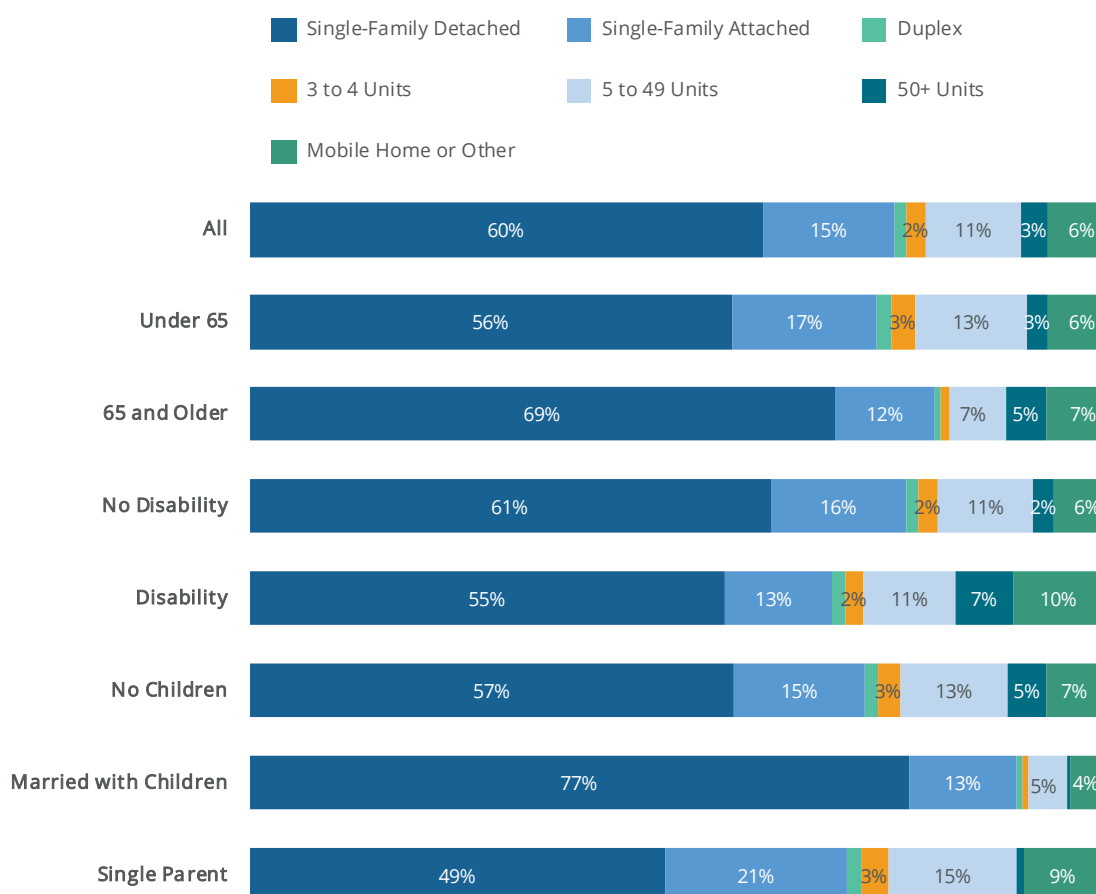


Source: 2021 5-year IPUMS and Root Policy Research.

Figure II-11 illustrates how household characteristics vary by housing type. Although 60% of all households in Delaware occupy single family detached units, this share is much lower among single parent households (49%) and slightly lower for households with a member with a disability (55%).

Single parents occupy single family attached units at a higher proportion than all households in Delaware (21% compared to 15%), while households with a disability occupy mobile homes at a slightly higher rate than the state (10% compared to 6%).

Figure II-11.
Housing Type Occupied by Household Characteristics, Delaware, 2021



Source: 2021 5-year IPUMS and Root Policy Research.

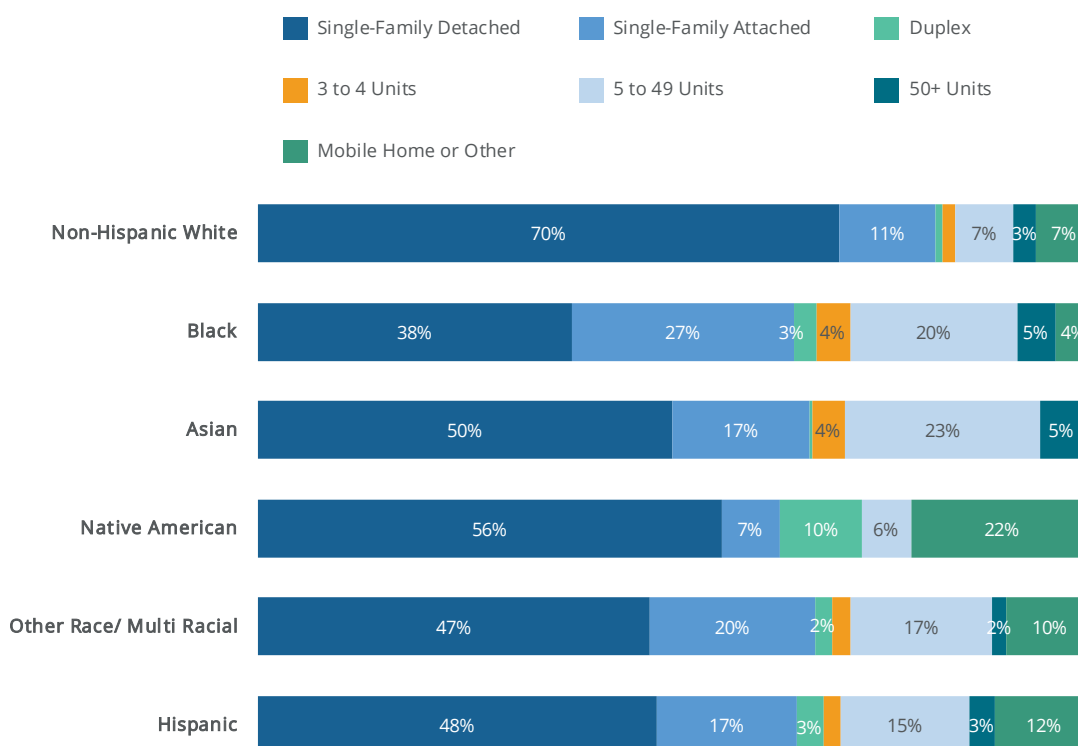
Figure II-12 shows housing type by race and ethnicity. Seventy-percent of non-Hispanic White households occupy single family detached units—the highest rate of any race or ethnicity.

Black households are the most likely to occupy single family attached units (27%), followed by other races/ multi-race households (20%), Hispanic households (17%), and Asian households

(17%). Native American and Hispanic households are more likely to occupy mobile homes (22% and 12%, respectively).

The 2023 Delaware Housing Survey revealed that Black households are more open to living in Duplexes, condos, and smaller single family homes if it meant they could become a homeowner and if their housing costs decreased.

Figure II-12.
Housing Type Occupied by Race and Ethnicity, Delaware, 2021

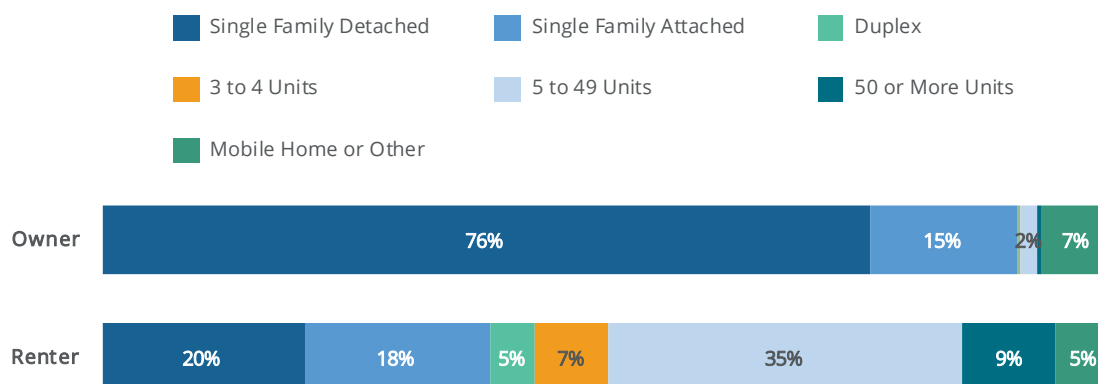


Source: 2021 5-year IPUMS and Root Policy Research.

Figure II-13 shows housing type occupied by tenure in 2021. Seventy-six percent of owners live in single family detached homes compared to only 20% of renters. Renters are more likely to occupy unit structures with five to 49 units (35%) compared to owners (2%). Overall, renters occupy a more diverse set of unit structures compared to owners.

Compared to 2010, the types of units occupied by renters and owners has changed very little.

Figure II-13.
Type of Housing Occupied by Renters and Owners, Delaware, 2021



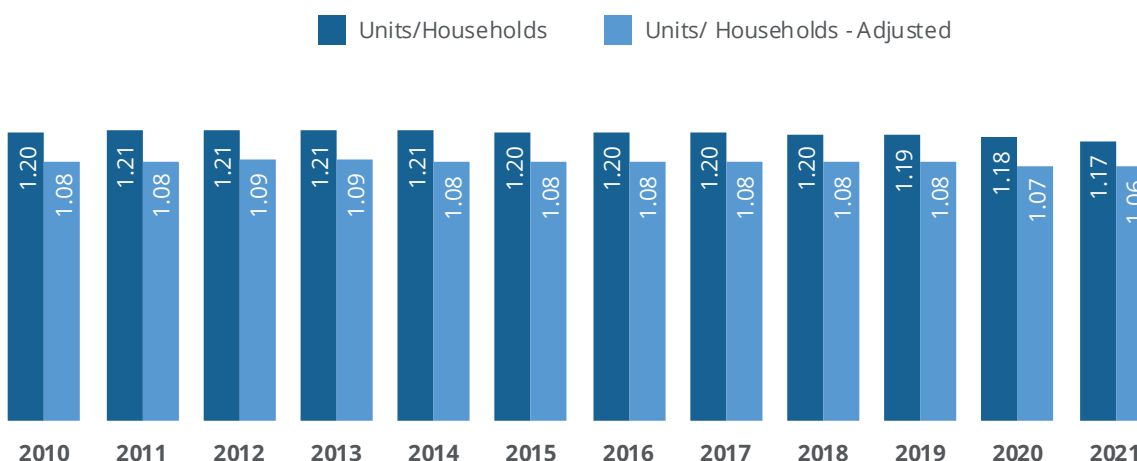
Source: 2021 5-year ACS and Root Policy Research.

Housing Unit Vacancies

Delaware's coastline attracts vacationers that call the beach home temporarily and leave properties vacant outside of their seasonal and recreational purpose. Housing planning in markets with large shares of homes for seasonal and recreational use must account for demand for both resident-occupied and vacation-reserved units.

As shown in Figure II-14, the ratio of total housing units to permanent households in the state was 1.20 until 2019 when it began declining. This indicates a tightening housing market. When adjusted for seasonal vacancies, the ratio is much lower at 1.06. This means there are only 6 vacant units for every 100 occupied homes.

Figure II-14.
Ratio of Housing Units to Permanent Households in Delaware and Adjusted for Seasonal Vacancies, Delaware, 2010-2021



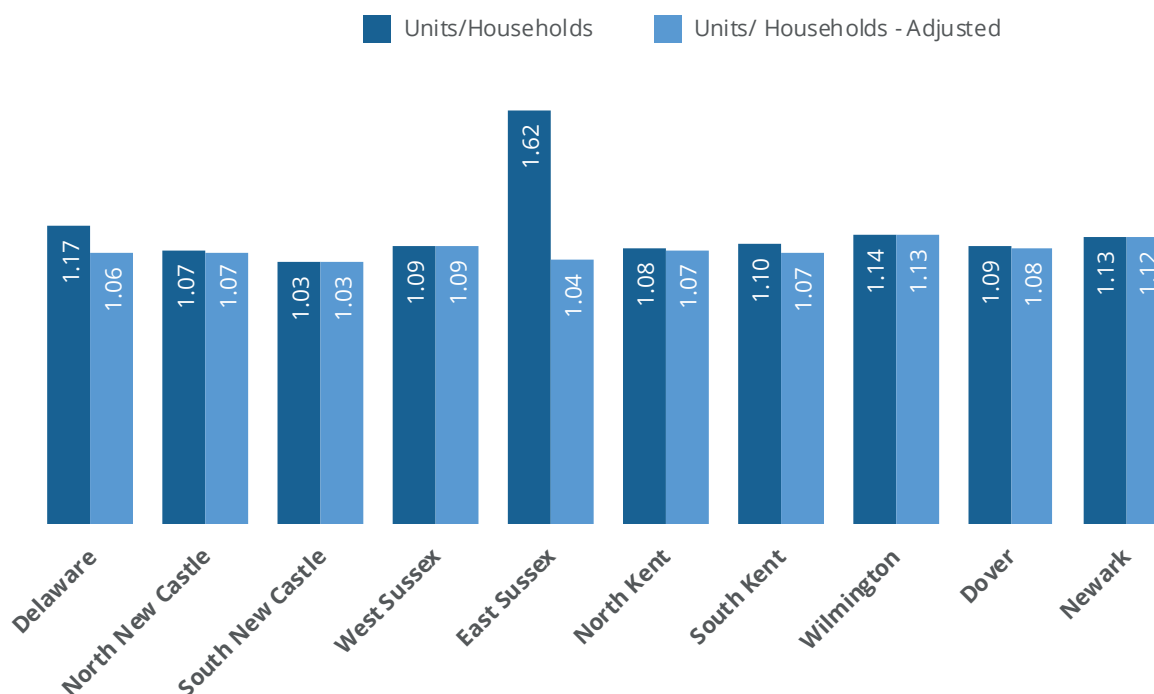
Source: 2010-2021 5-year ACS and Root Policy Research.

Figure II-15 shows the ratio of total housing units to permanent households by market area as well as the ratio adjusted for seasonal vacancies. For most market areas, adjusting for seasonal and recreational use units does not have much of an effect. However, in East Sussex, the adjustment results in a much lower ratio, revealing the limited housing available for permanent residents.

Vacancy rates are well below what is needed for a functional housing market in both South New Castle and East Sussex market areas.

By city, Dover has the lowest ratio, showing that the city has almost one housing unit to every permanent resident. The housing ratio of all three cities stays almost the same when adjusting for seasonal vacancies.

Figure II-15.
Ratio of Housing Units to Permanent Households by Market Area, Adjusted for Seasonal Vacancies, 2021

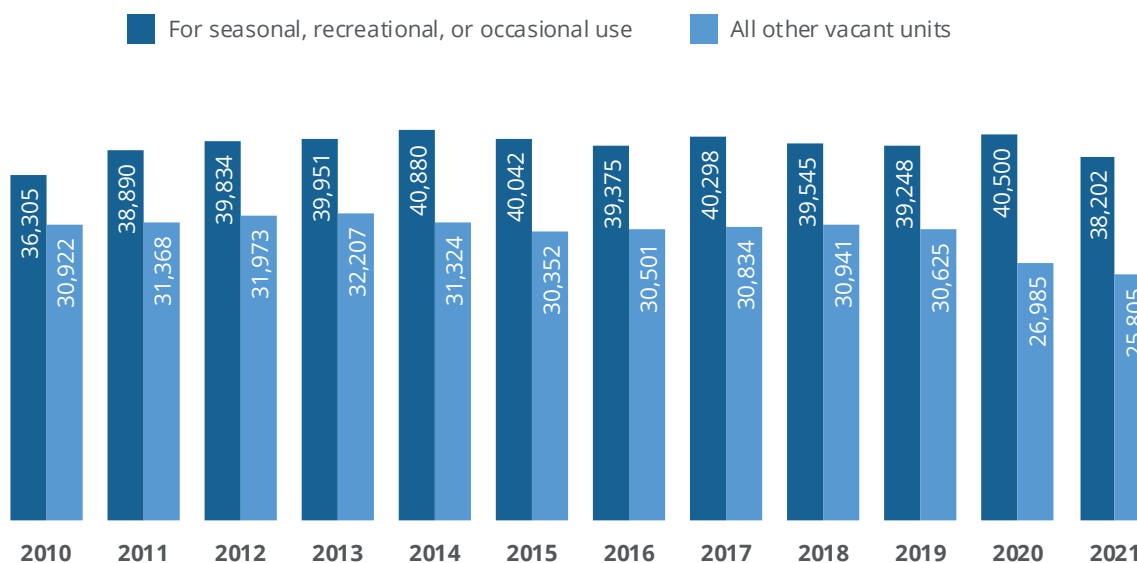


Source: 2021 5-year ACS and Root Policy Research.

As shown in Figure II-16, between 2010 and 2021, the increase in vacant units for seasonal, recreational, or occasional use far outpaced increases in all other vacant units. While the number of vacant units for seasonal, recreational, or occasional use increased by about 2,000 units, the number of all vacant units *decreased* by more than 5,000 units.

The increase in seasonal units squeezes inventory, which in turn creates price pressure in both the rental and for sale markets. Renters who are ready to buy cannot find homes to purchase so they rent for a longer time, thus reducing the overall supply of rental units, and inducing the market to raise rents.

Figure II-16.
Estimated Vacant Units, Delaware, 2010-2021



Note: All other vacant units include units for rent, for sale only, rented or sold but not occupied, for migrant workers, and other vacant for example held for settlement of an estate, held for personal reasons, or held for repairs.

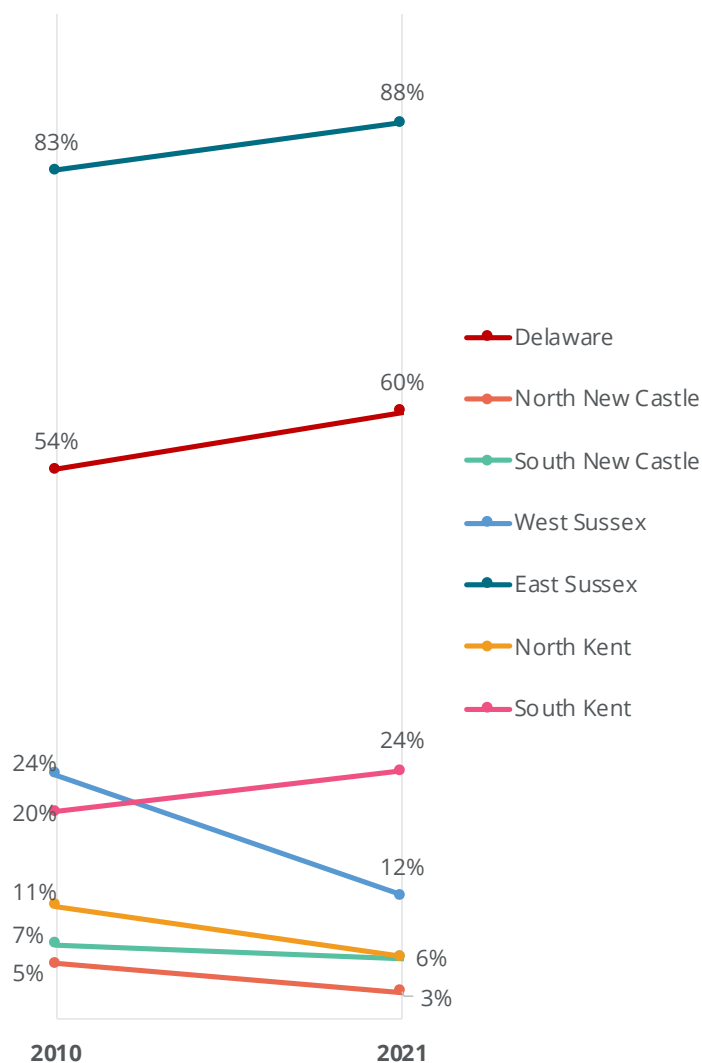
Source: 2010-2021 5-year ACS and Root Policy Research.

As shown in Figure II-17, the share of all vacant units that are used for seasonal or recreational purposes has increased from 54% to 60% in Delaware. The share of vacant units for seasonal or recreational purposes has increased the most in East Sussex, where it increased by five percentage points, from 83% in 2010 to 88% in 2021.

Figure II-17.
Share of Vacant Units
in Seasonal and
Recreational Use,
Market Areas, and
Delaware, 2010 and
2021

Source:

2010 and 2021 ACS 5-year estimates
 and Root Policy Research.



The number of vacant units for seasonal or recreational purposes is concentrated in East Sussex, which accounts for 96% of all vacant units for seasonal or recreational purposes. **Statewide, there are about four times the number of vacant units for seasonal or recreational purposes as there are vacant units for rent and for sale combined.** The ratio is, as expected, higher in East Sussex where there are 18 times the number of vacant units for seasonal or recreational purposes as there are vacant units for rent and for sale combined.

Figure II-18.
Vacant Units by Reason in Delaware, Market Areas, and Major Cities, 2021

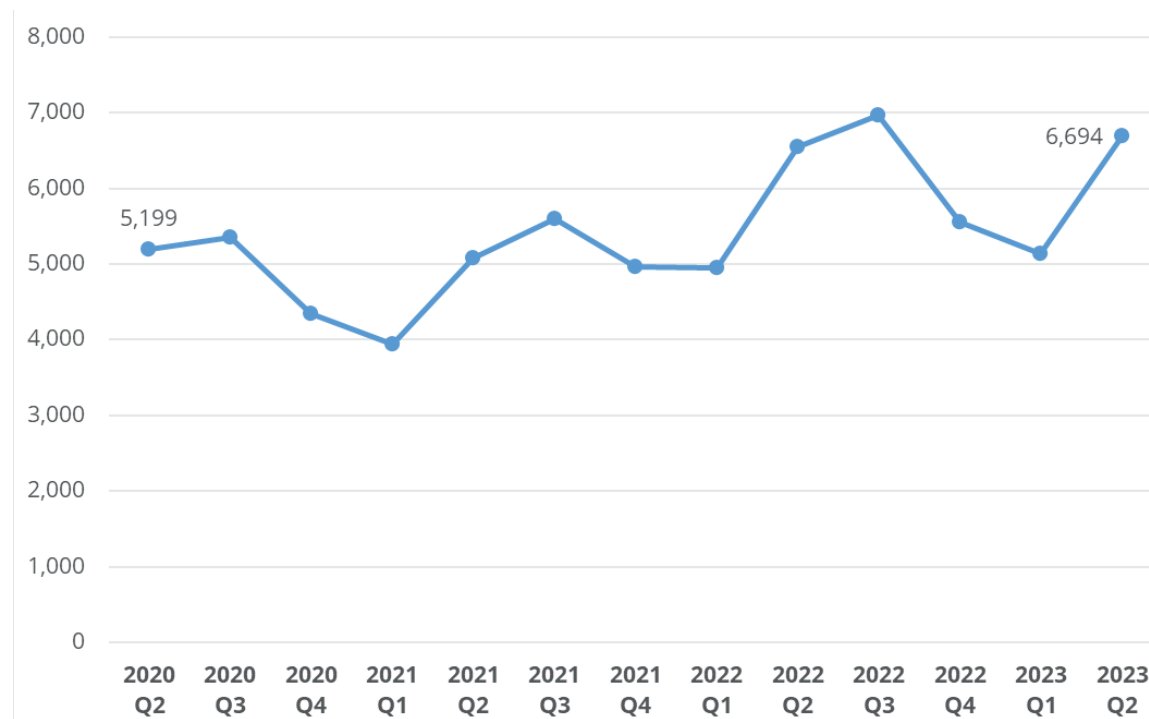
	For Rent	For Sale Only	Rented or Sold, Not Occupied	For Seasonal/ Rec. Use	For Migrant Workers	Other
Market Areas						
North New Castle	4,640	1,314	1,299	348	10	5,945
South New Castle	4	163	189	36	0	212
West Sussex	185	393	92	314	0	1,606
East Sussex	761	1,235	549	36,831	5	2,385
North Kent	754	512	402	254	0	2,272
South Kent	161	227	74	419	0	416
Cities						
Wilmington	1,333	237	425	103	10	2,212
Dover	475	172	74	40	0	533
Newark	611	96	104	51	0	360
Delaware	6,505	3,844	2,605	38,202	15	12,836

Source: 2021 5-year ACS and Root Policy Research.

Short term rentals. A share of the units that are vacant for seasonal and recreation use are units that are rented, leased, or occupied for compensation for less than 30 days—commonly known as Short term rentals (STRs). The presence of STRs is higher in East Sussex, where tourism is an important part of the economic base.

As shown in Figure II-19, the number of STRs in East Sussex increased by close to 1,500 units between the second quarter of 2020 and the third quarter of 2023. Around 55% of the units are located in the Rehoboth Beach and Bethany Beach areas.

Figure II-19.
Active Short Term Rental Listings in East Sussex, 2020 Q2-2023 Q3

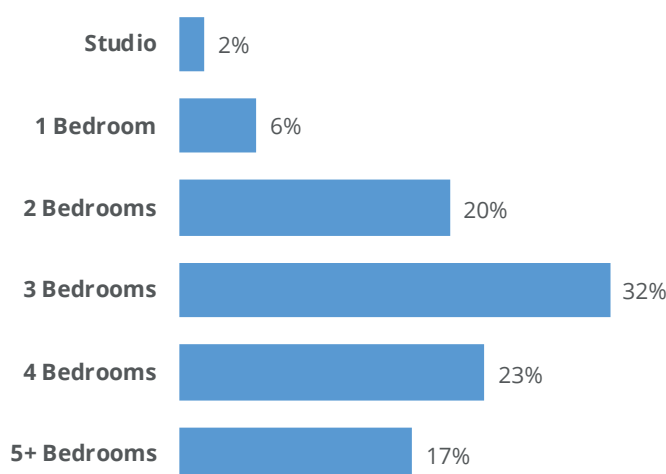


Note: Aggregated from zip code level data.

Source: AirDNA.

Figure II-20 shows the bedroom distribution of active STRs in the East Sussex area. The majority of listings have a large number of bedrooms—with 72% of units listed having 3 or more bedrooms.

Figure II-20.
Number of Bedrooms
Distribution of Active
Short Term Rental
Listings in East Sussex,
2023 Q3



Note:

Aggregated from zip code level data.

Source:

AirDNA.

Trends in vacant units. The percent change in vacant units by reason is presented in Figure II-21. The state and most market areas experienced drops in vacant units for rent and for

sale. South Kent and Newark were the only locations to see growth in vacancy of for sale units from 2010 to 2021, while Sussex and South Kent were the only locations to see increases in the number of vacant units for seasonal and recreational use.

Figure II-21.

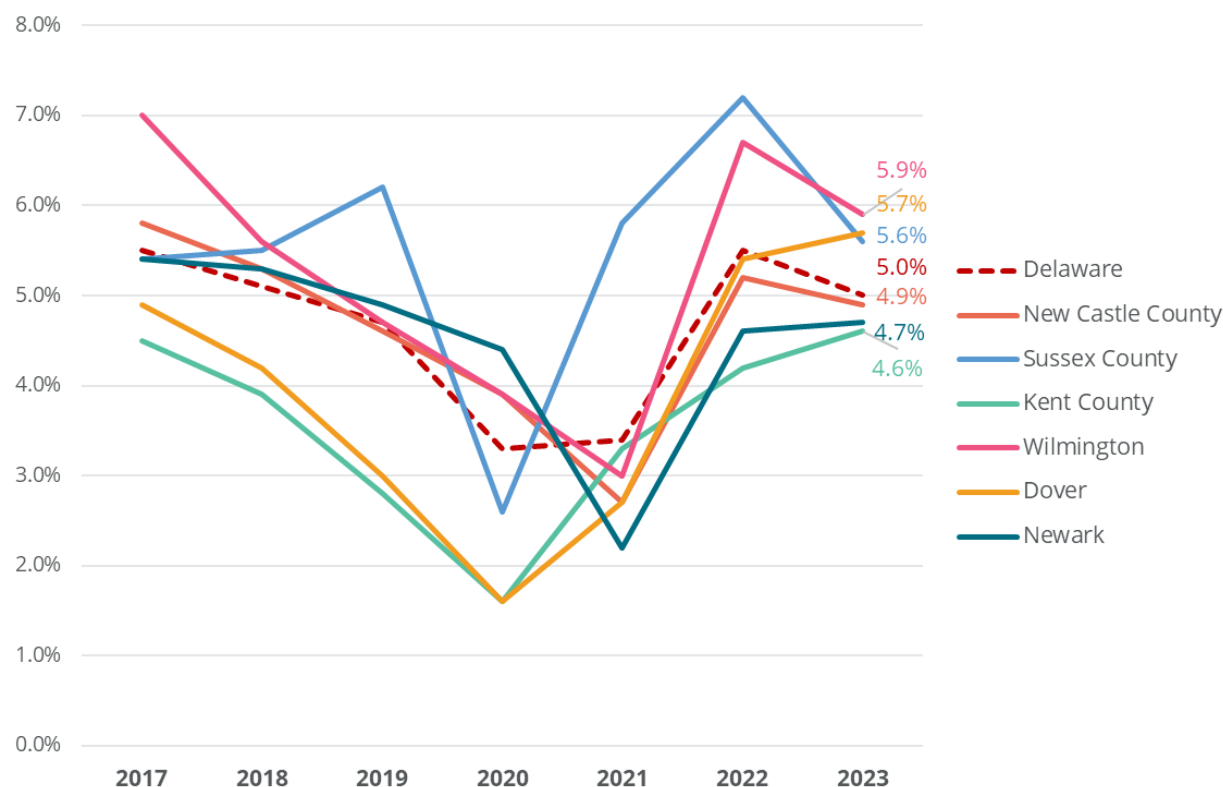
Percent Change in Vacant Units by Reason in Delaware, Market Areas, and Major Cities, 2010 and 2021

	For Rent	For Sale Only	Rented or Sold, Not Occupied	For Seasonal/ Rec. Use	For Migrant Workers	Other
Market Areas						
North New Castle	-41%	-51%	-6%	-61%	-62%	70%
South New Castle	-98%	-3%	0%	-49%	-	-42%
West Sussex	-40%	-57%	-67%	-60%	-	65%
East Sussex	-37%	-52%	-22%	9%	-94%	12%
North Kent	-22%	-49%	-10%	-54%	-	11%
South Kent	-33%	63%	-26%	79%	-	-5%
Cities						
Wilmington	-39%	-76%	79%	-72%	-	71%
Dover	-20%	-30%	-40%	-78%	-	-17%
Newark	22%	81%	-35%	-57%	-	159%
Delaware	-40%	-48%	-16%	5%	-87%	36%

Source: 2010 and 2021 5-year ACS and Root Policy Research.

Multifamily vacancies across Delaware dropped to very low levels in 2020—under 2% in some markets—as shown in Figure II-22. **As of July 2023, the state’s overall multifamily vacancy was 5%, which is the minimum for a healthy rental market.** The July rates suggest that vacancies could be on a declining trend after rising from 2020 and 2021; however, July vacancies reflect a typically tighter summer market.

Figure II-22.
Multifamily Vacancy Rates by County, Major Cities, and Delaware, 2017-July 2023



Note: CoStar vacancy data for 2023 represent January through July 2023.

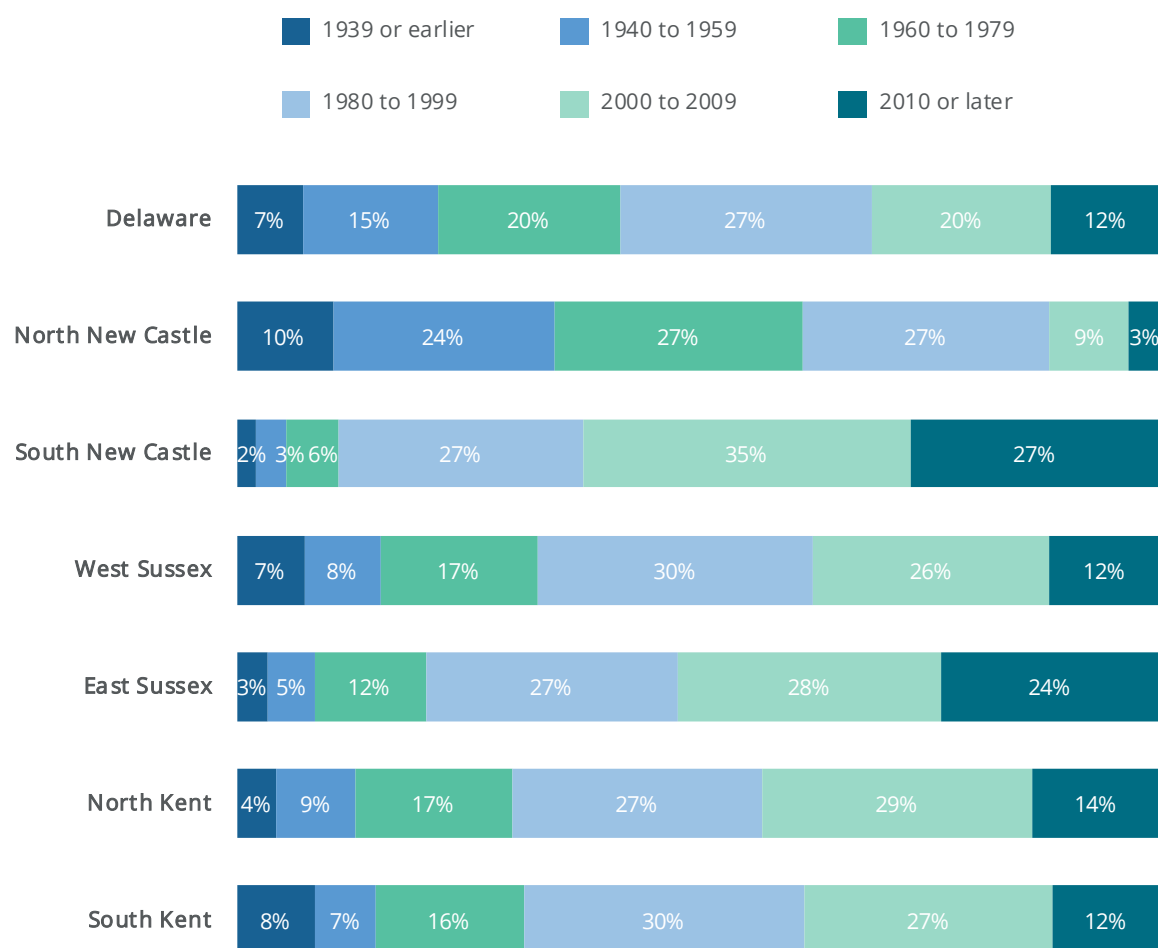
Source: CoStar.

Housing Condition

Units in poor condition are typically affordable—and are oftentimes the only choice for low income households in tight markets. Homes built before 1978, when the use of lead-based paint was banned, can have lead hazards that compromise the cognitive development of young children. Preserving and improving these units, including lead-hazard abatement, is important, particularly in small markets.

Age of housing units by tenure. Figure II-23 shows the distribution of owner-occupied units by decade built. Forty-one percent of owner-occupied units in Delaware were built before 1980. This varies by market area. In North New Castle, 61% were built before 1980. Only 11% of owner-occupied units in neighboring South New Castle were built before 1980.

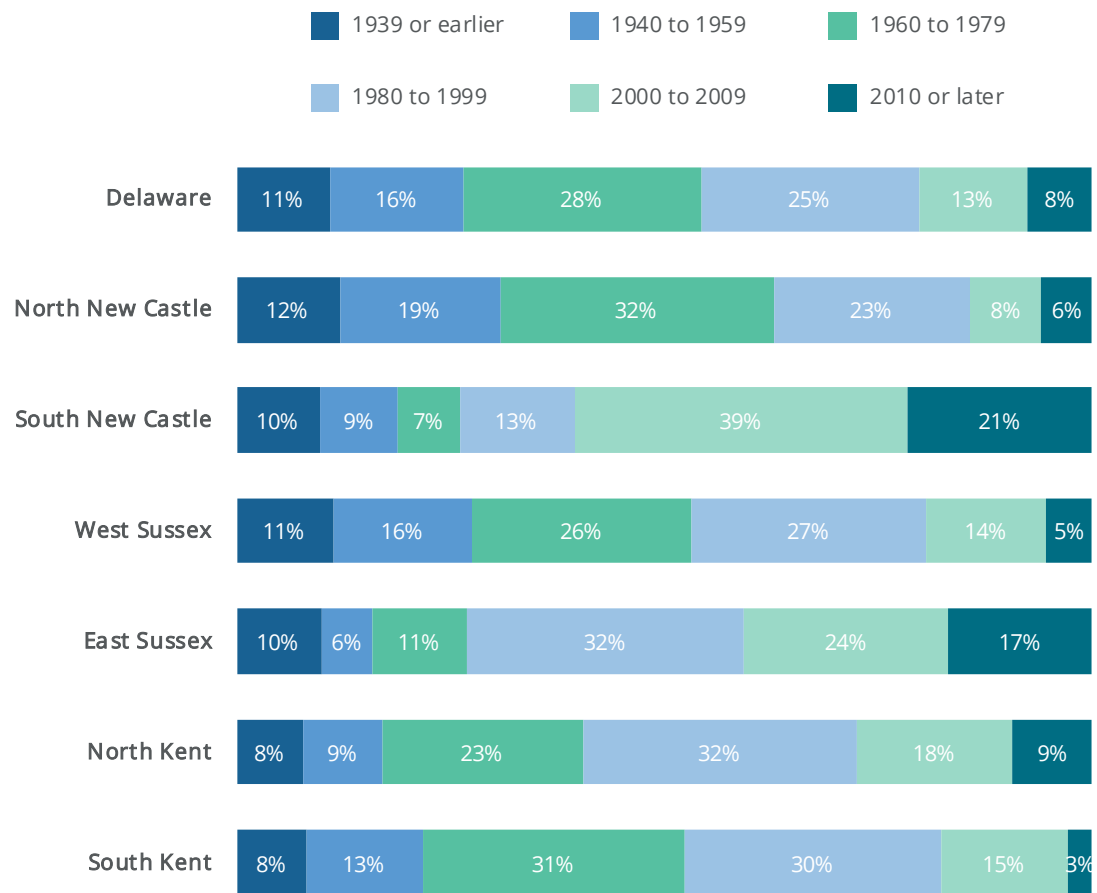
Figure II-23.
Distribution of Owner Occupied Housing Units by Decade Built, Delaware and Market Areas, 2021



Source: 2021 5-year ACS and Root Policy Research.

Figure II-24 shows the distribution of renter-occupied housing units by decade built. Over half (55%) of renter-occupied units were built before 1980 compared to 41% of owner-occupied units. As with owner-occupied households, North New Castle has the highest proportion of units built before 1980 at 63% while South New Castle has the least (26%), closely followed by East Sussex (27%).

Figure II-24.
Distribution of Renter Occupied Housing Units by Decade Built, Delaware and Market Areas, 2021



Source: 2021 5-year ACS and Root Policy Research.

Units in poor or fair condition. Census data track units in severely substandard condition—lacking complete plumbing and kitchen facilities. Figure II-25 shows the unit count of substandard units. North New Castle stands out for its large number of units that are severely substandard. Over half of the state’s units with incomplete kitchen and plumbing facilities are in North New Castle.

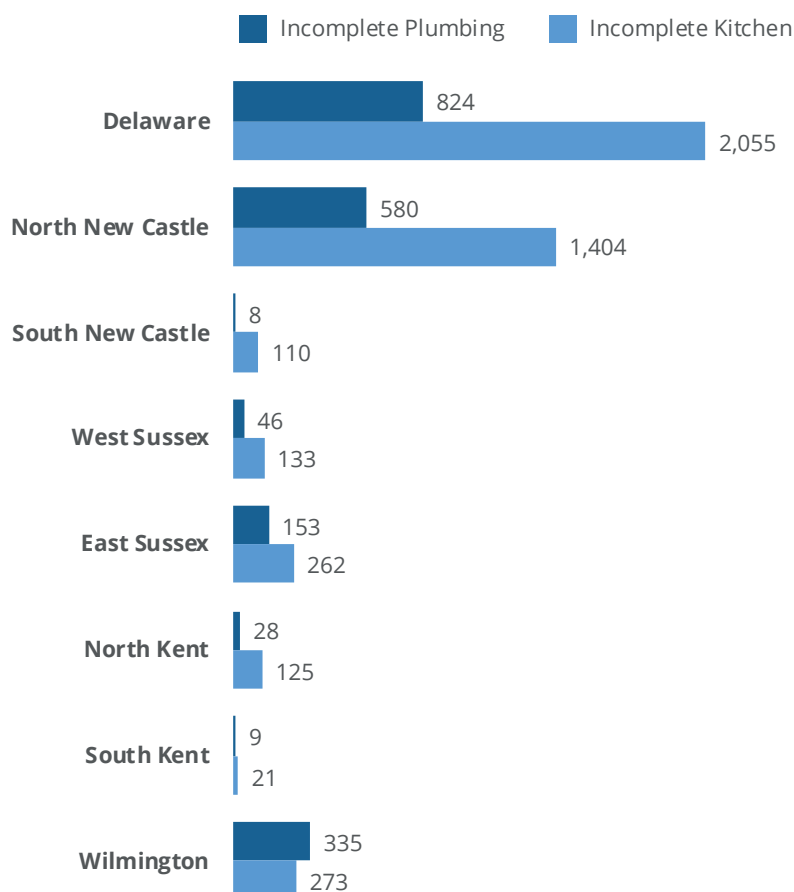
Figure II-25.
Units with
Incomplete
Plumbing and
Kitchen Facilities,
Delaware, Market
Areas, and
Wilmington, 2021

Note:

Data unavailable for Dover and Newark.

Source:

2021 5-year ACS and Root Policy Research.



Residents participating in the resident survey were asked about the condition of their homes, which provides a unique set of data on housing condition in the state. Overall, 13% of respondents rated the condition of their current home or apartment as fair or poor. Respondents in Kent County were slightly more likely than residents in other counties to say their homes were in fair or poor condition (16%), while New Castle County and Sussex County were slightly under the state overall at 11% and 12%, respectively.

Housing conditions also varied by tenure, race, ethnicity, income, and household characteristics.

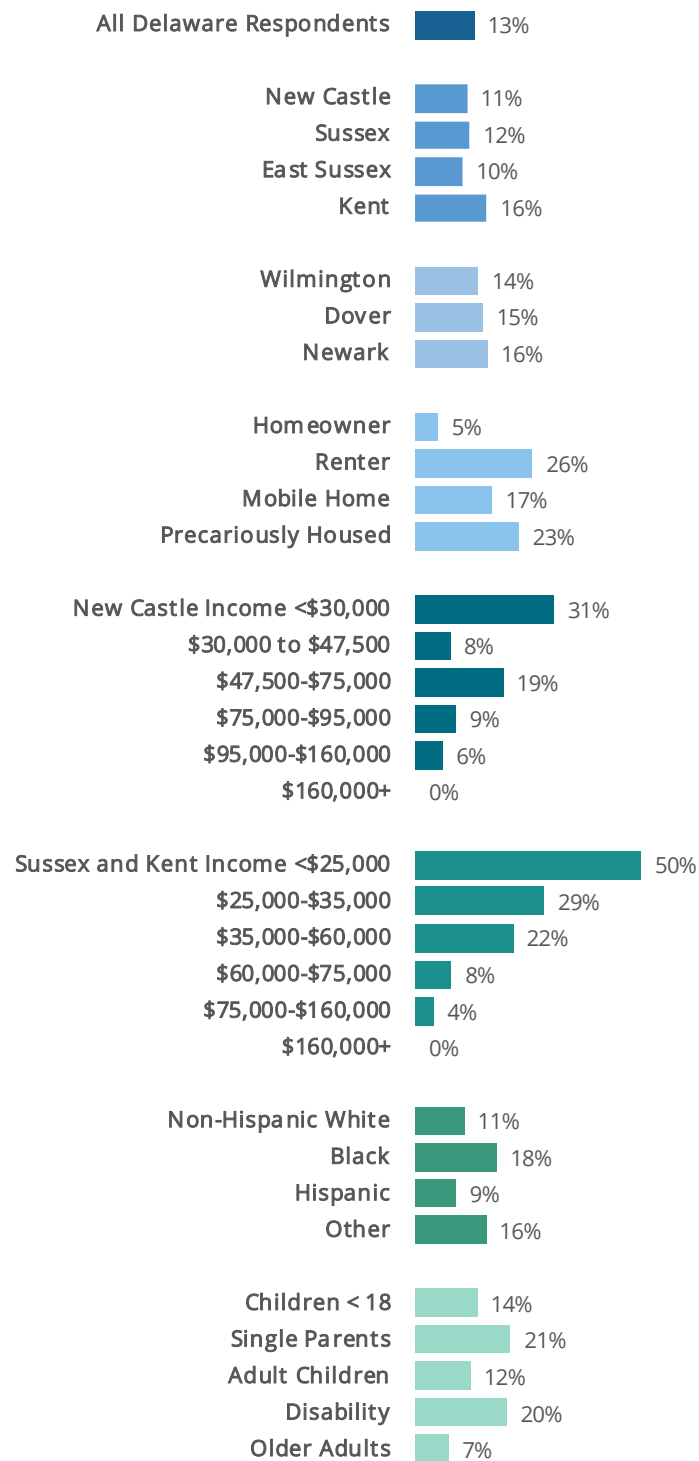
- Twenty-six percent of renters reported fair or poor conditions—20 points higher than homeowners.
- Eighteen percent of Black respondents reported poor or fair conditions compared to 11% of non-Hispanic White and 9% of Hispanic respondents;

- One in five single parents and households with a disability reported poor or fair housing conditions.

Figure II-26.
How would you rate the
condition of your home?
Percent Fair or Poor, 2023

Note:
 N = 512.

Source:
 Root Policy Research from the 2023 Delaware Housing Survey.



Repairs needed. Across all counties, weatherization (includes insulation, weather stripping, caulking, etc.) was the most common answer followed by interior wall repairs.

Differences by tenure and demographic characteristics.

- Homeowners needed electrical wiring repairs the most (29%), followed by roof repairs (28%);
- 38% of renters identified weatherization as a concern followed by interior wall repairs (33%);
- Across all household groups, weatherization was a key concern except for households with a disability who indicated interior wall repairs were slightly more important than weatherization;
- Mobile home residents were the only group who identified bathroom plumbing as a top concern (32%); and
- Hispanic respondents were the only group to indicate bed bugs as a concern. Of the Hispanic respondents who reported bed bugs, 40% were renters and another 40% were precariously housed. All other races rated weatherization, interior wall repairs, and roof repairs as top concerns.

Figure II-27.
Top Five Items Needing Repair by County

COUNTY

Delaware	New Castle	Sussex
1 Weatherization 33%	1 Weatherization 36%	1 Weatherization 27%
2 Interior walls 29%	2 Interior walls 29%	2 Interior walls 26%
3 Roof 21%	3 Roof 24%	3 Roof 22%
4 Electrical wiring 19%	4 Broken windows 18%	4 Electrical wiring 19%
5 Broken windows 18%	5 Foundation 17%	5 Bathroom plumbing 19%

East Sussex	Kent
1 Weatherization 28%	1 Weatherization 32%
2 Interior walls 28%	2 Interior walls 32%
3 Broken windows 20%	3 Electrical wiring 24%
4 Bathroom plumbing 20%	4 Broken windows 21%
5 Electrical wiring 19%	5 Bathroom plumbing 18%

Note: n = 494.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure II-28.
Top Five Items
Needing Repair by
Tenure

Note:
N = 494.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

TENURE

Homeowner			Renter		
1	Electrical wiring	29%	1	Weatherization	38%
2	Roof	28%	2	Interior walls	33%
3	Weatherization	28%	3	Roof	19%
4	Broken windows	26%	4	Electrical wiring	17%
5	Foundation	24%	5	Broken windows	16%
Mobile Home			Precariously Housed		
1	Bathroom plumbing	32%	1	Weatherization	32%
2	Weatherization	29%	2	Interior walls	30%
3	Flooring	26%	3	Roof	23%
4	Interior walls	23%	4	Broken windows	21%
5	Broken windows	19%	5	Bathroom plumbing	21%

Figure II-29.
Top Five Items
Needing Repair by
Race and Ethnicity

Note:
N = 494.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

RACE AND ETHNICITY

African American			Hispanic		
1	Interior walls	33%	1	Electrical wiring	38%
2	Weatherization	32%	2	Broken windows	31%
3	Roof	24%	3	Bed bugs	31%
4	Foundation	18%	4	Interior walls	31%
5	Electrical wiring	16%	5	Water system	25%
Non-Hispanic White			Other		
1	Weatherization	34%	1	Weatherization	37%
2	Interior walls	26%	2	Roof	27%
3	Bathroom plumbing	22%	3	Interior walls	24%
4	Roof	21%	4	Heating system	20%
5	Electrical wiring	21%	5	Sidewalk/driveway	17%

Figure II-30.
Top Five Items Needing Repair by Household Characteristics

HOUSEHOLD CHARACTERISTICS

Children Under 18			Single Parent			Adult Children		
1	Weatherization	34%	1	Weatherization	39%	1	Weatherization	36%
2	Interior walls	30%	2	Interior walls	27%	2	Interior walls	32%
3	Roof	27%	3	Roof	25%	3	Roof	24%
4	Electrical wiring	19%	4	Foundation	18%	4	Electrical wiring	20%
5	Broken windows	16%	5	Electrical wiring	17%	5	Broken windows	15%

Disability			Older Adults (Over 65)		
1	Interior walls	29%	1	Weatherization	36%
2	Weatherization	28%	2	Bathroom plumbing	30%
3	Roof	25%	3	Broken windows	29%
4	Electrical wiring	18%	4	Roof	19%
5	Broken windows	18%	5	Electrical wiring	19%

Note: n = 494.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Homeownership

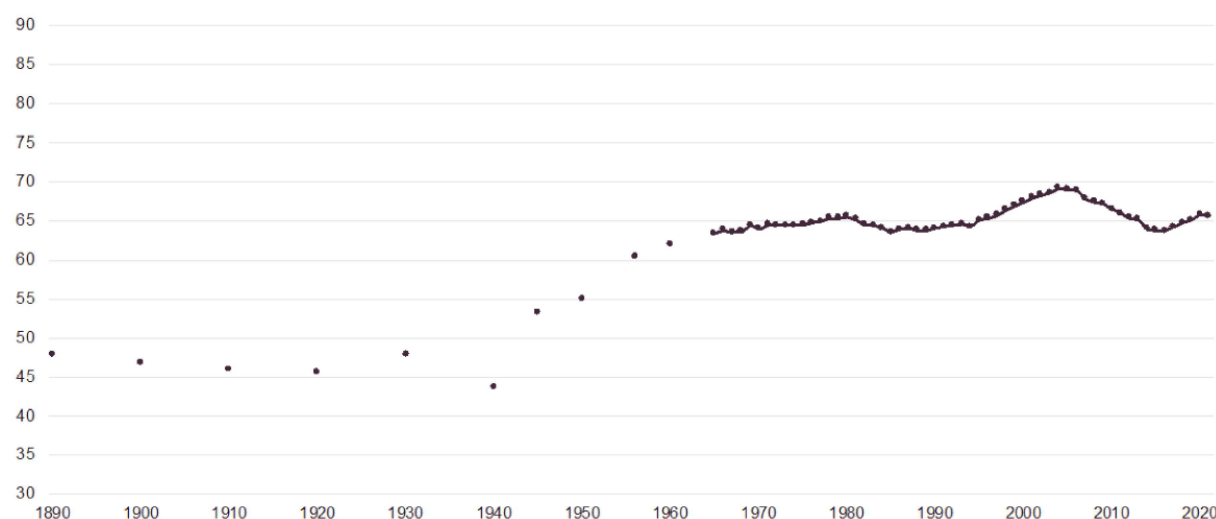
Homeownership is considered one of the most common methods of wealth building, particularly for low and moderate income households. The paydown of a mortgage principal can act as savings that allows a family to build wealth, to support retirement and/or to pass down to the next generation. Homeownership can also provide economic stability, as it can provide protection against inflation and involuntary displacement.

Home equity is the principal source of savings for most American households. This is especially true for BIPOC households and households in the lower segments of the income distribution. Numerous studies show that homeowners have more wealth and accumulate wealth faster than non-homeowners. Research shows that children with mothers who owned a home are

more likely to own a home and have higher educational attainment than their peers whose mothers did not own a home.¹

The U.S. homeownership rate is 64%, and this remained remarkably stable over the past 50 years. Since 1970, there has not been a sustainable increase in the nation's homeownership rate. The rise in homeownership in the early 2000s was rapidly reversed by foreclosures during the Great Recession.

Figure II-31.
U.S. Homeownership Rate



Source: Layton, Don. "The Homeownership Rate and Housing Finance Policy, Part1: Learning from the Rate's History." Joint Center for Housing Studies of Harvard University (2021.) From: <https://dqydj.com/historical-homeownership-rate-united-states/>

The homeownership rate in Delaware is higher than the U.S. rate at 71% as of 2020; however, it has declined from 74% in 2010.

Figure II-32 displays the ownership rate by market area from 2010 to 2020. South New Castle has the highest ownership rate in 2020 at 89%, and the rate is basically unchanged from 2010.

North New Castle, on the other hand, has the lowest ownership rate in all years and has decreased by four percentage points from 2010 to 2020, from 70% to 66%. South Kent has seen the greatest decrease in ownership. In 2010, its ownership rate was 74% and in 2020 it was 67%—a seven percentage point decrease.

¹ Aarland, K., & Reid, C. K. (2019). Homeownership and residential stability: does tenure really make a difference?. *International Journal of Housing Policy*, 19(2), 165-191.

Figure II-32.
Ownership Rate,
Delaware and Market
Areas, 2010 and 2020

Source:
 2010 and 2020 ACS and Root Policy
 Research.

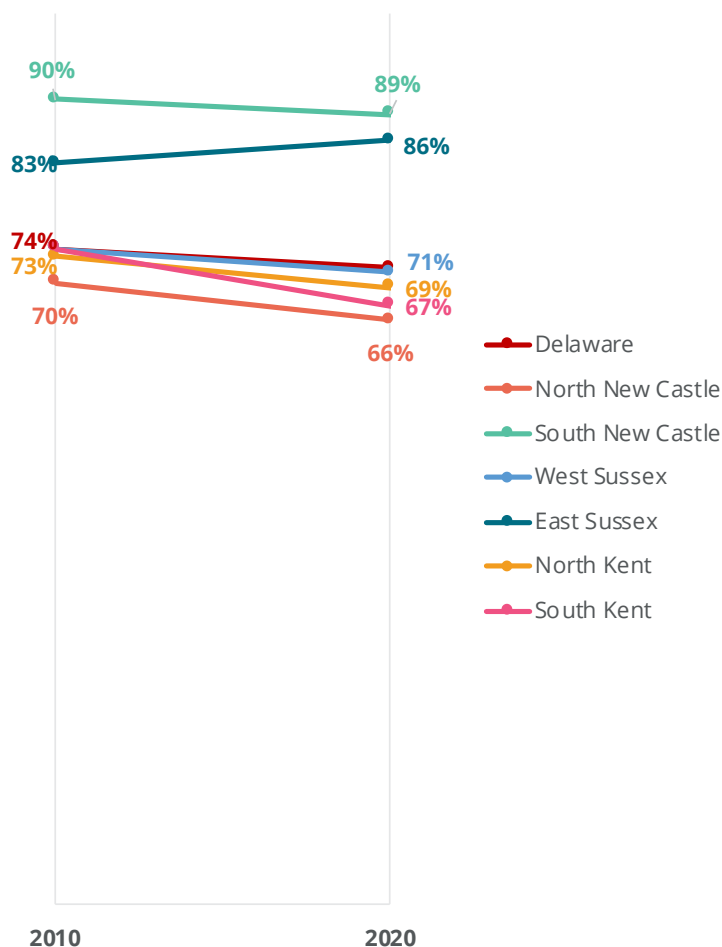
























Figure II-33 provides an overview of renters and owners in Delaware. Ownership rates highlighted in orange are lower than the overall ownership rate of 71% in Delaware. Overall, owners in Delaware tend to be older, have incomes over \$75,000, and are most likely to be White, non-Hispanic households.

- Households with income less than \$25,000 have an ownership rate of 49% compared to 87% of households with income above \$100,000. Only households with income above \$75,000 have ownership rates higher than the state's rate.
- The age cohort with the highest ownership rate is those over 65 at 85%. Only 35% of householders 35-44 are owners, a worrying sign that despite the time in life when income and savings generally climb, households are unable to find affordable housing stock in Delaware.
- Families without children have a slightly higher ownership rate of 73% compared to 68% of families with children. Nonfamily households (roommates or unrelated households) and individuals living alone have the lowest ownership rates out of all household types. This indicates that ownership may be difficult to access on a single income, or that these

households tend to be younger and not financially equipped to enter the homeownership market.

- **There are major disparities in homeownership between racial and ethnic groups.** White Delawareans have an ownership rate of 81%—almost 20 points higher than all other groups. Asian households have the second highest homeownership of 63%. Black Delawareans have the lowest ownership rate of 51%. This reflects both past and present systemic discrimination within the homeownership market that is revealed in discriminatory lending, real estate agents, and exclusion through low credit scores and low income.

Figure II-33.
Profile of Owners and Renters, Delaware, 2021

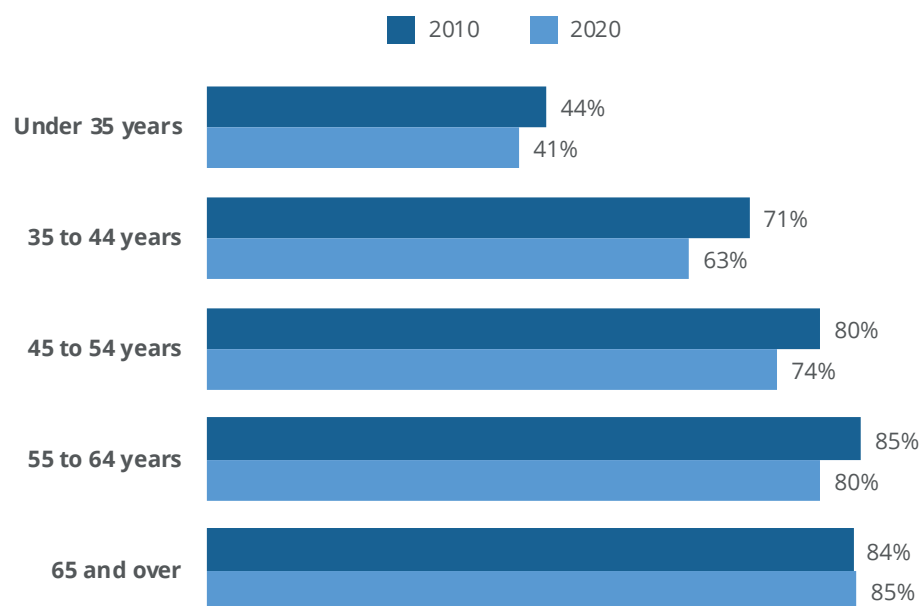
	Renters		Owners		Ownership Rate	Ownership Rate Charted
	Number	Percent	Number	Percent		
Total Households	108,662	100%	272,435	100%	71%	 71%
Median Income	\$45,396		\$86,678			
Income Distribution						
Less than \$25,000	28,445	26%	27,836	10%	49%	 49%
\$25,000 - \$50,000	30,885	28%	42,694	16%	58%	 58%
\$50,000 - \$75,000	19,730	18%	46,275	17%	70%	 70%
\$75,000 - \$100,000	12,893	12%	40,606	15%	76%	 76%
\$100,000+	16,709	15%	115,024	42%	87%	 87%
Age of Householder						
Younger households (15-24)	8,179	8%	1,774	1%	18%	 18%
All householders 25 and over	100,483	92%	270,661	99%	73%	 73%
Ages 25-34	28,622	26%	23,349	9%	45%	 45%
Ages 35-44	38,464	35%	21,417	8%	36%	 36%
Ages 45-64	33,143	31%	111,779	41%	77%	 77%
Ages 65 and older	17,301	16%	97,069	36%	85%	 85%
Household Type						
Family household without children	75,306	69%	201,617	74%	73%	 73%
Family household with children	33,356	31%	70,818	26%	68%	 68%
Nonfamily household - living alone	44,232	41%	64,778	24%	59%	 59%
Other nonfamily household	11,931	11%	12,122	4%	50%	 50%
Race/Ethnicity of Householder						
Non-Hispanic White	48,340	44%	203,792	75%	81%	 81%
Hispanic	11,911	11%	12,719	5%	52%	 52%
African American	39,098	36%	40,880	15%	51%	 51%
Asian	5,503	5%	9,188	3%	63%	 63%
Native American	53	0%	78	0%	60%	 60%
Other minority	3,624	3%	4,083	1%	53%	 53%

Note: . Ownership rates highlighted in orange are lower than the overall ownership rate of 71% in Delaware

Source: 2021 5-year ACS and Root Policy Research.

Homeownership by age. Figure II-34 shows owner-occupied households by age overtime. Cohorts aged 35 to 44 and 45 to 54 saw the greatest declines in ownership from 2010 to 2020. In 2010, 71% of those 35 to 44 years old were homeowners compared to 63% in 2020. The decline in ownership for this age cohort reflects the steep increases in home prices and shortage of homes to purchase. Rental households may stay in a holding pattern while they save.

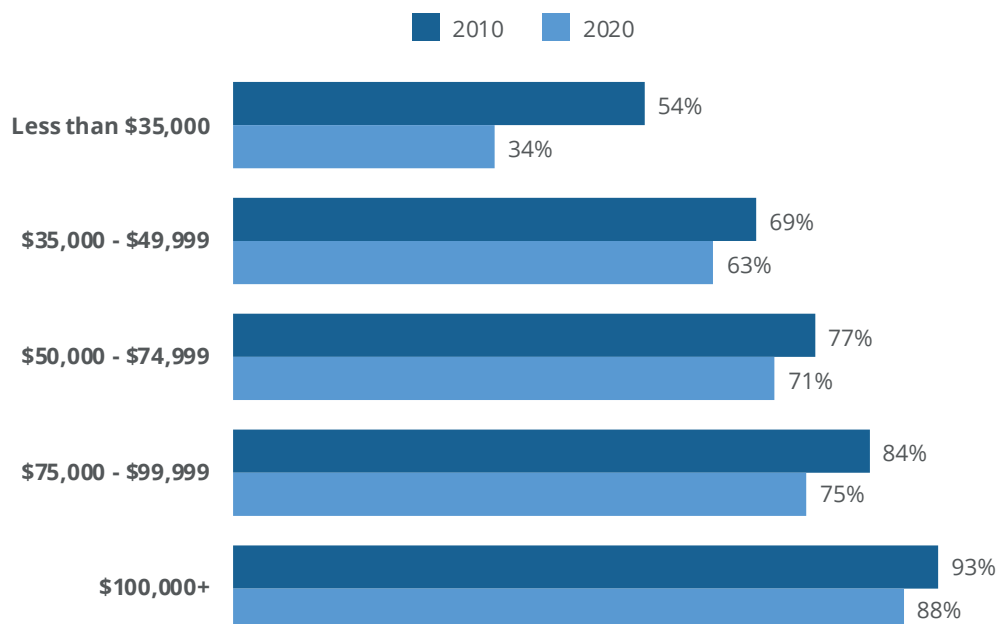
Figure II-34.
Homeownership Rate by Age, Delaware, 2010 and 2020



Source: 2000 US Decennial Census, 2010, 2020 5-year ACS and Root Policy Research.

Homeownership by income. From 2010 to 2020, the homeownership rate of those with less than \$35,000 decreased by 20 percentage points, from 54% to 34%. This suggests that those with this income are either leaving Delaware to find affordable homeownership opportunities elsewhere or staying in the rental market because homeownership is no longer as financially accessible as it was in 2010. **Across all income brackets, homeownership decreased in the decade between 2010 and 2020, showing that barriers to homeownership have intensified across the income spectrum.**

Figure II-35.
Homeownership Rate by Income, Delaware, 2010 and 2020



Source: 2010 and 2020 5-year ACS and Root Policy Research.

Homeownership by race and ethnicity. By race, White households have the highest homeownership rate, hovering around 80% since 2000. Black and Hispanic households have among the lowest homeownership rates; however, Hispanic households are increasingly becoming homeowners. In 2000, 42% of Hispanic households were owners compared to 51% in 2020. Black homeownership has hovered around 50% since 2000, suggesting that this population struggles to access homeownership and is more likely to rent compared to other races. In 2021, this equated to a 30 percentage point gap between both White and Black households and White and Hispanic households.

The homeownership rate did not decrease drastically between 2020 and 2021, indicating that pandemic-related homeowner assistance helped many maintain their same tenure position.

It should be noted that although American Indian and Alaska Native households have high ownership rates, they make up less than 1% of the population. Similarly, Native Hawaiian and Pacific Islander households make up less than 1% of Delaware's population and have seen a decline in homeownership from 54% to 40% from 2000 to 2020. No data was available in 2010 for this population.

Figure II-36.
Homeownership by Race
and Ethnicity, Delaware,
2000, 2010, 2020, and 2021

Source:

2000, 2010, 2020, and 2021 5-year ACS and
 Root Policy Research.

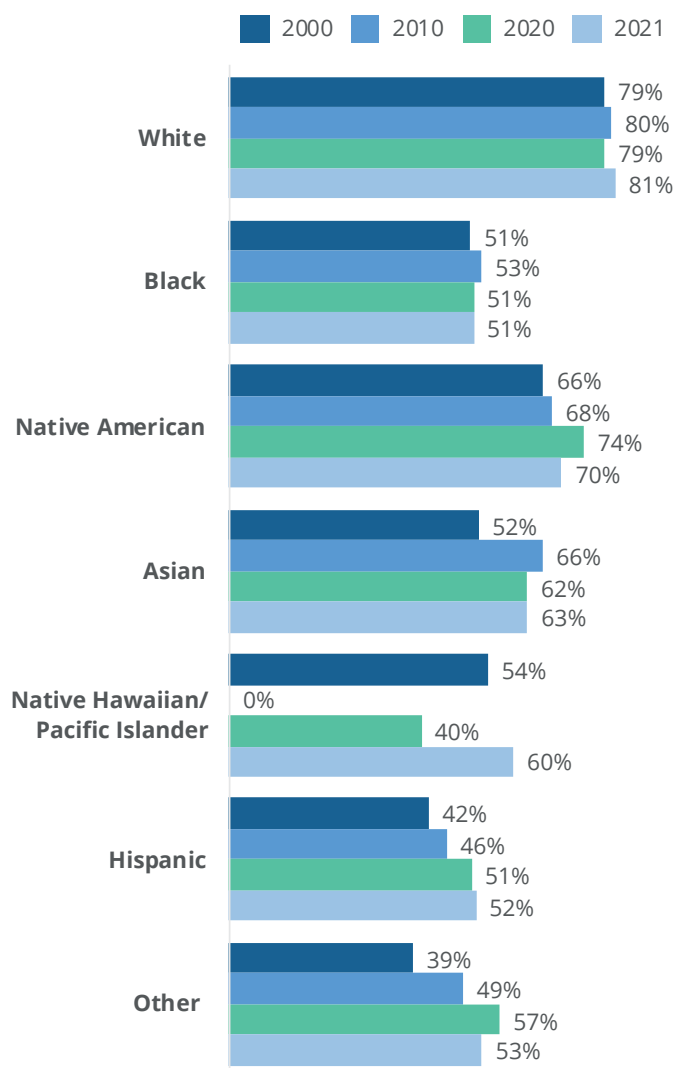
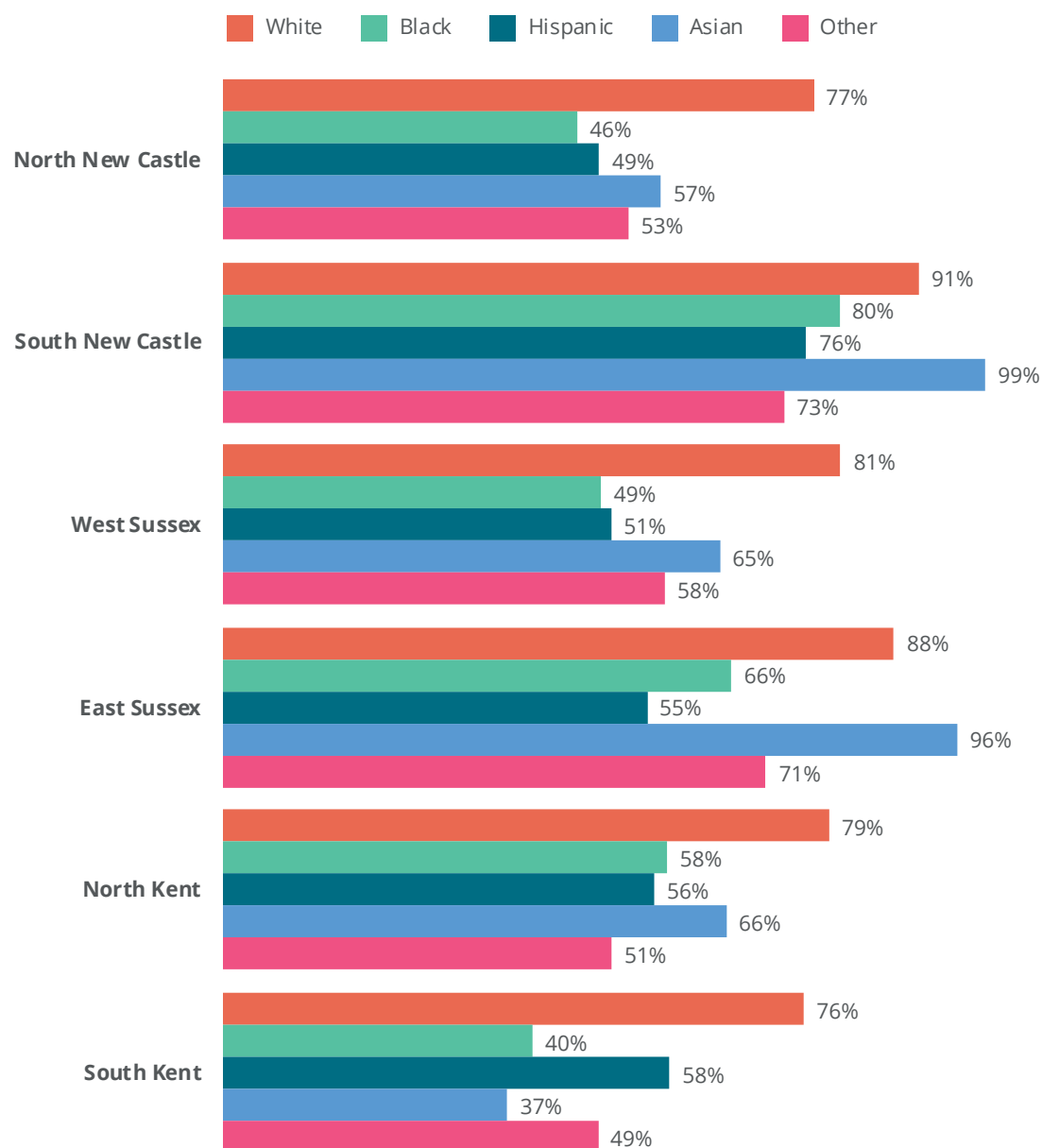


Figure II-37 shows ownership rate by race and market area.

Homeownership is highest in South New Castle, and also more equitable among races and ethnicities.

Homeownership is lowest in South Kent. South Kent also has the largest disparity between White and Black homeownership rates (76% White homeownership rate v. 40% Black homeownership rate). Asians also have a disproportionately low homeownership rate in South Kent at 37%.

Figure II-37.
Ownership by Race, Market Areas, 2021



Source: 2021 5-year ACS and Root Policy Research

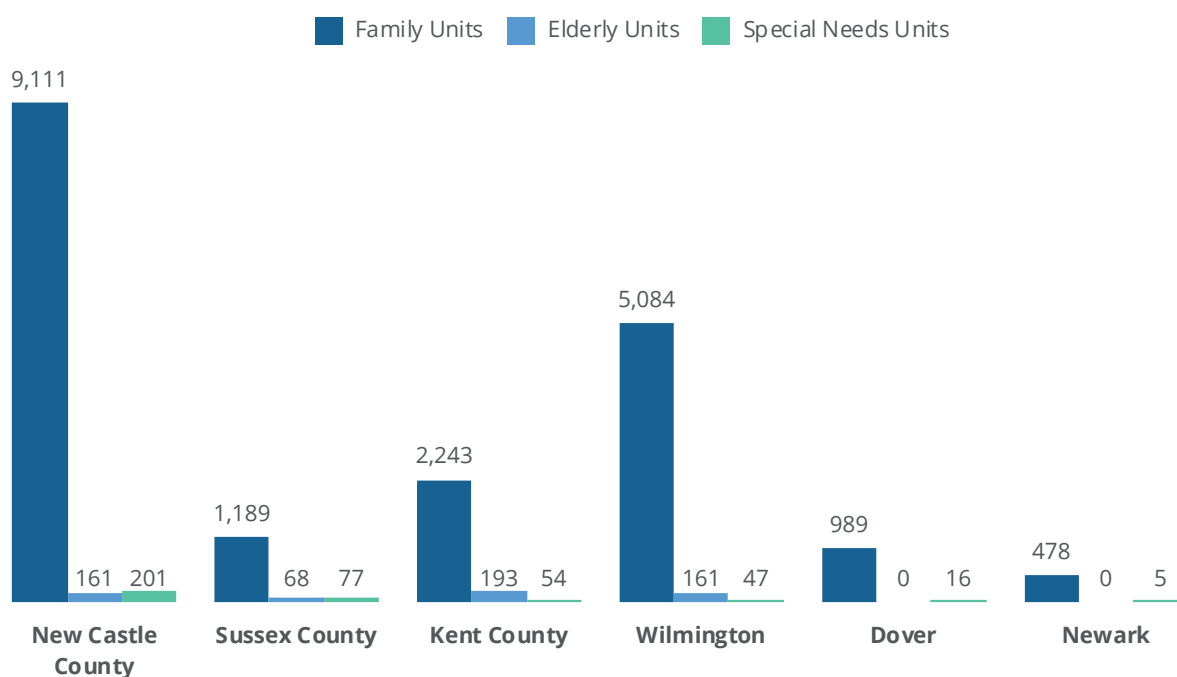
Assisted Housing Units

Of Delaware's 445,000 housing units, about 13,000 units—or 3%—have a contract or are managed by an entity that ensures their affordability. These are broadly referred to as assisted

housing units.² Ninety-four percent of assisted housing units are designated for families, 3% are designated for seniors, and 2% are designated for residents with special needs.

As shown in Figure II-38, **New Castle County has the largest number of assisted units, followed by Kent County and Sussex counties.** Wilmington has more family units than Sussex and Kent County combined with 5,084 units.

Figure II-38.
Number of Assisted Units by Type, County and City, 2022

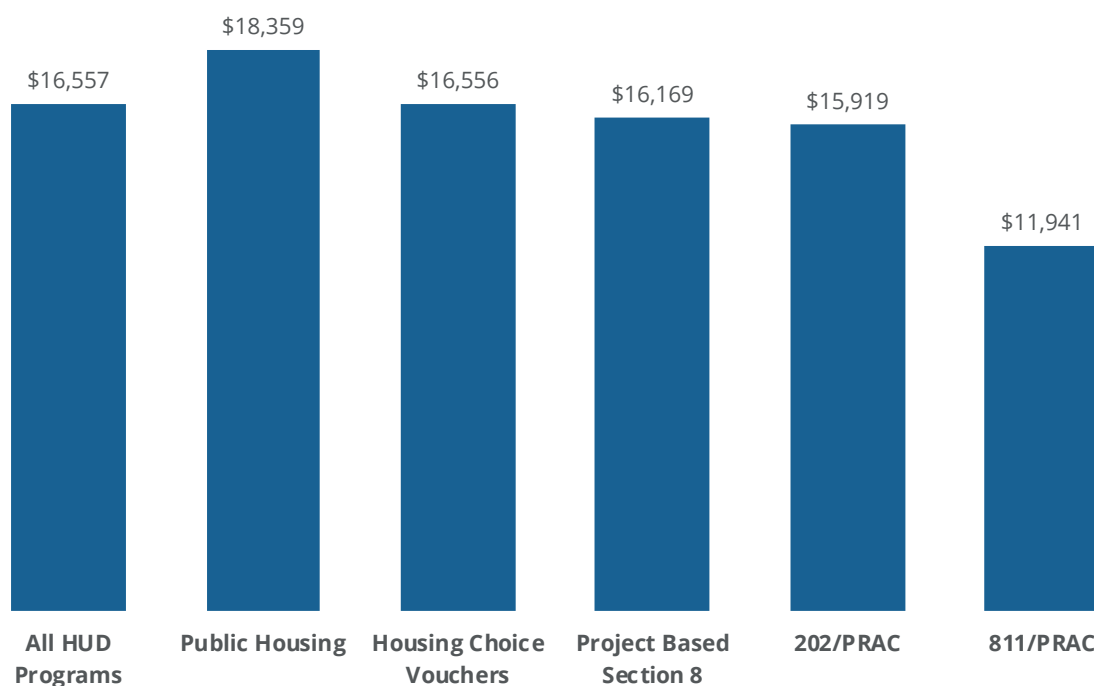


Source: HUD Picture of Subsidized Households.

As shown in Figure II-39, **the average income of households living in housing with any type of assistance is \$16,557.** Average income varies slightly by assistance program. Those in 811/ PRAC housing (for people with disabilities) have the lowest average income at \$11,941 while those in public housing have the highest at \$18,359.

² It is important to note that this number only included publicly assisted rental units and doesn't include all rental units permitted under other affordability restrictions ensured by a municipality or third party.

Figure II-39.
Average Household Income of Recipients by Program Type, Delaware, 2022

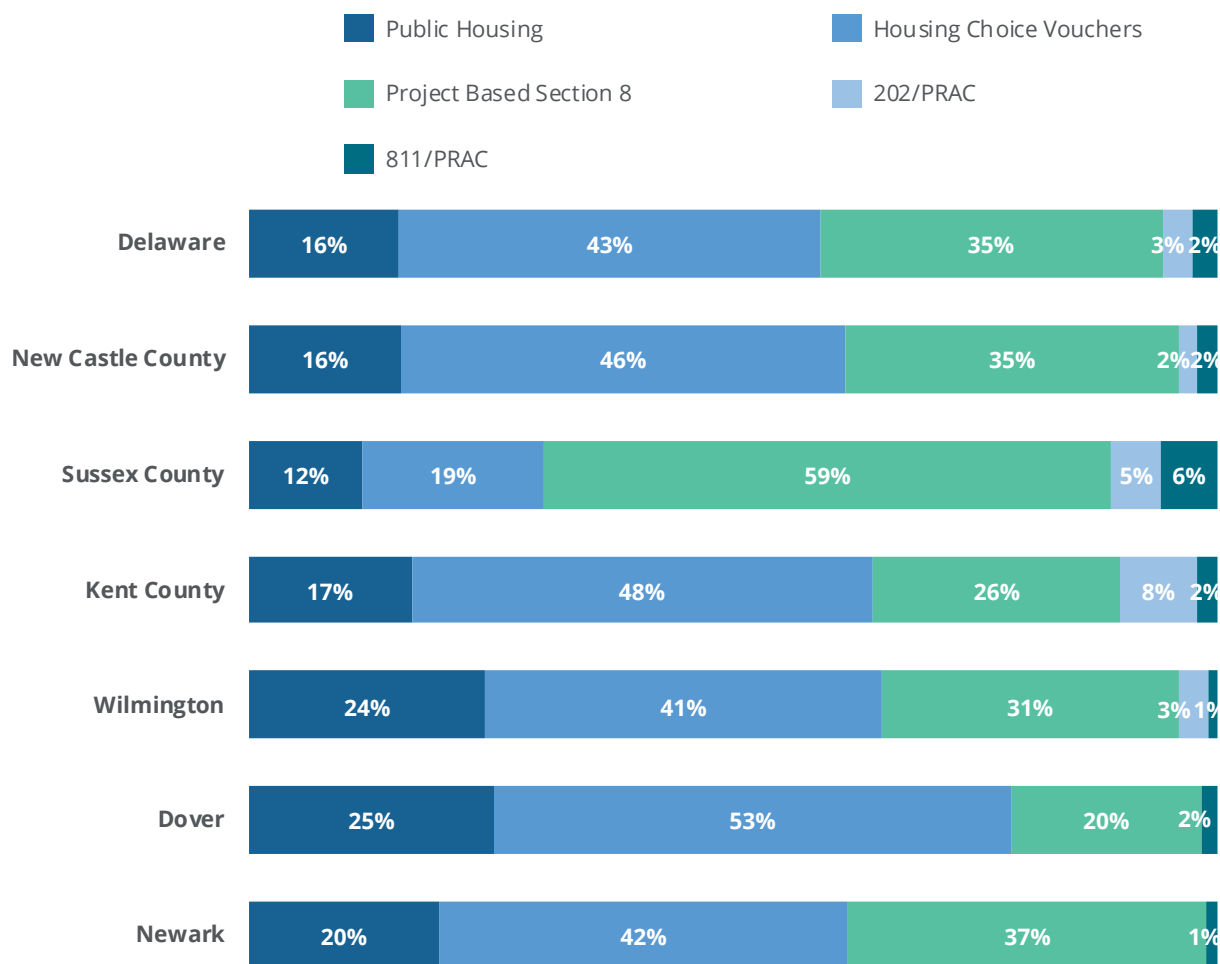


Source: HUD Picture of Subsidized Households.

Figure II-40 shows the type of assistance by county. The two primary assistance programs are Housing Choice Vouchers and Project based developments. Sussex County stands out for their large share of Project based Section 8 units—developments in which rental assistance vouchers are attached to units. New Castle County has the largest share of Housing Choice Vouchers of any county (46%) while Dover has the largest share of Housing Choice Vouchers of all three cities (53%). Only 19% of HUD programs in Sussex County are Housing Choice Vouchers.

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.

Figure II-40.
Proportion of HUD Programs by State, County, and City, 2022



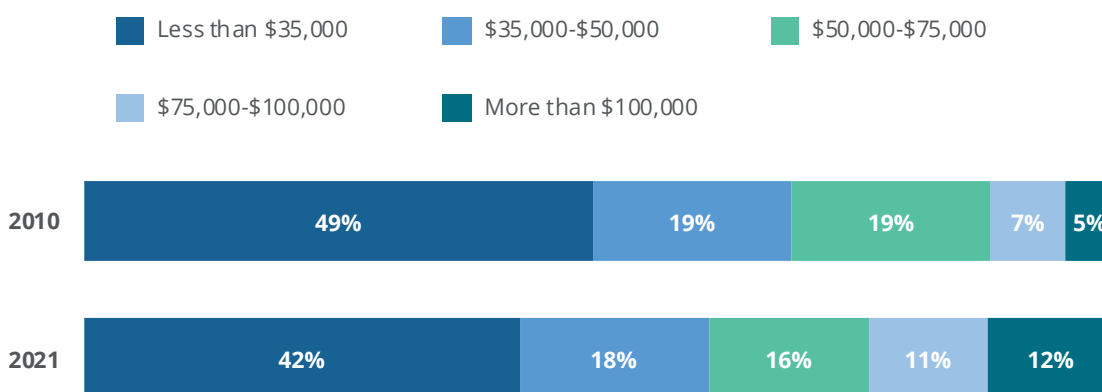
Source: HUD Picture of Subsidized Households.

Mobile Home Impact on Housing Supply

Mobile homes are a housing solution for the state's lowest income households, although the occupants' income ranges have been expanding. Mobile homes make up 12% of the units occupied by households with incomes of \$50,000 and are a more common source of housing than large multifamily homes. Nearly half of respondents to the survey said they chose their mobile home because of cost. This exemplifies how mobile homes provide an affordable entrance to homeownership and afford more space to lower income renters.

Almost half (49%) of mobile home occupants had household incomes of less than \$35,000 in 2010. In 2021, this dropped by seven points to 42%, while households with incomes over \$100,000 increased from 5% to 12%.

Figure II-41.
Mobile Home Occupants by Income, Delaware, 2010 and 2021

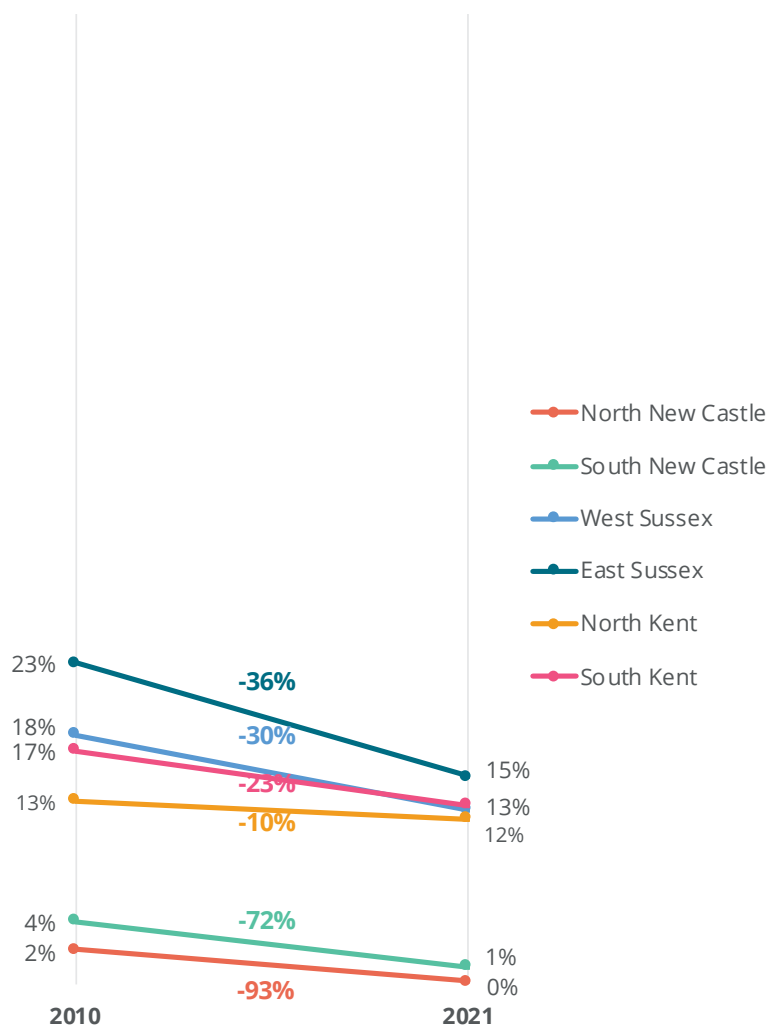


Source: 2010 and 2021 5-year IPUMS and Root Policy Research.

Mobile homes have declined as a proportion of total housing units since 2010, as shown in Figure II-42. In East Sussex, for example, mobile homes have gone from making up 23% of all housing units in 2010 to 15% in 2021—a 93% decrease. North Kent saw a 10% decline of mobile homes as a share of all housing units—the smallest of all market areas.

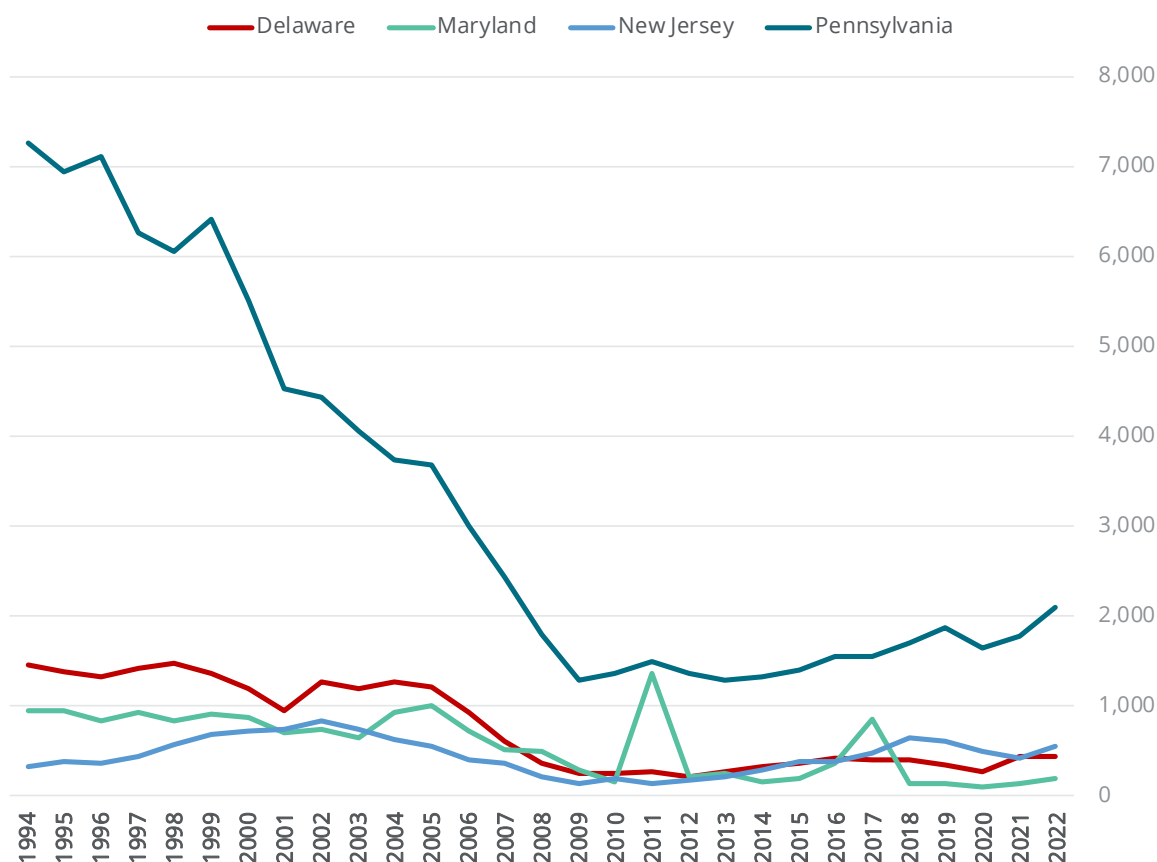
**Figure II-42.
Mobile Homes as
Share of Total
Housing Units,
Market Areas, 2010
and 2021**

Source:
2010 and 2021 5-year ACS and Root
Policy Research.



The trend of declining mobile home stock is not unique to Delaware. Figure II-43 shows manufactured housing shipments to Delaware and surrounding states. Pennsylvania saw the steepest decline in shipments of manufactured homes from 1994 to 2009, and has since plateaued. Similarly, in Delaware, shipments of manufactured homes peaked in 1998 at 1,470 units and have since decreased to 424 units in 2022.

Figure II-43.
Manufactured Housing Shipments, Delaware, Maryland, New Jersey, and
Pennsylvania, 1994-2023



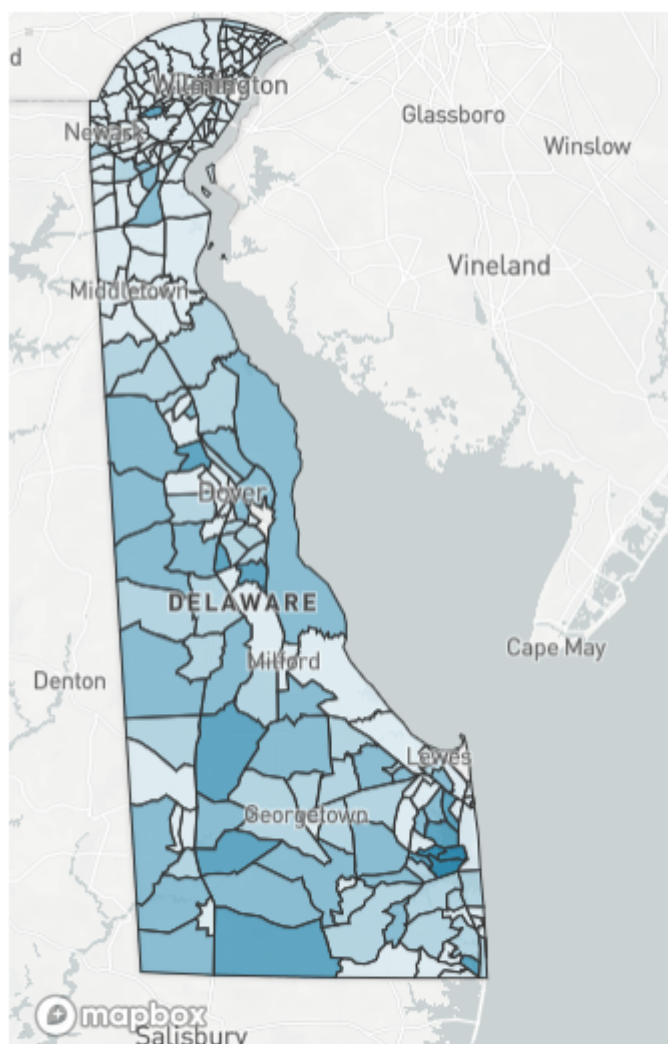
Source: U.S. Census Manufactured Housing Survey.

Figure II-44 shows the number of mobile homes per housing unit by Census tract in Delaware. East Sussex contains the Census tracts with the highest concentrations of mobile homes (0.8 to 0.9 mobile homes per housing unit), while West Sussex and North New Castle (just above Middletown) also contain tracts with high concentrations of 0.3 to 0.8 mobile homes per housing unit. It is estimated that mobile homes contribute over 10% to the homeownership rate in these areas.

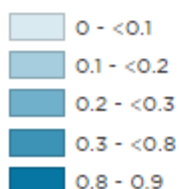
Figure II-44.
Mobile Homes per Housing
Unit, Delaware, 2021

Source:

2021 5-year ACS, MySidewalk, and Root Policy Research.



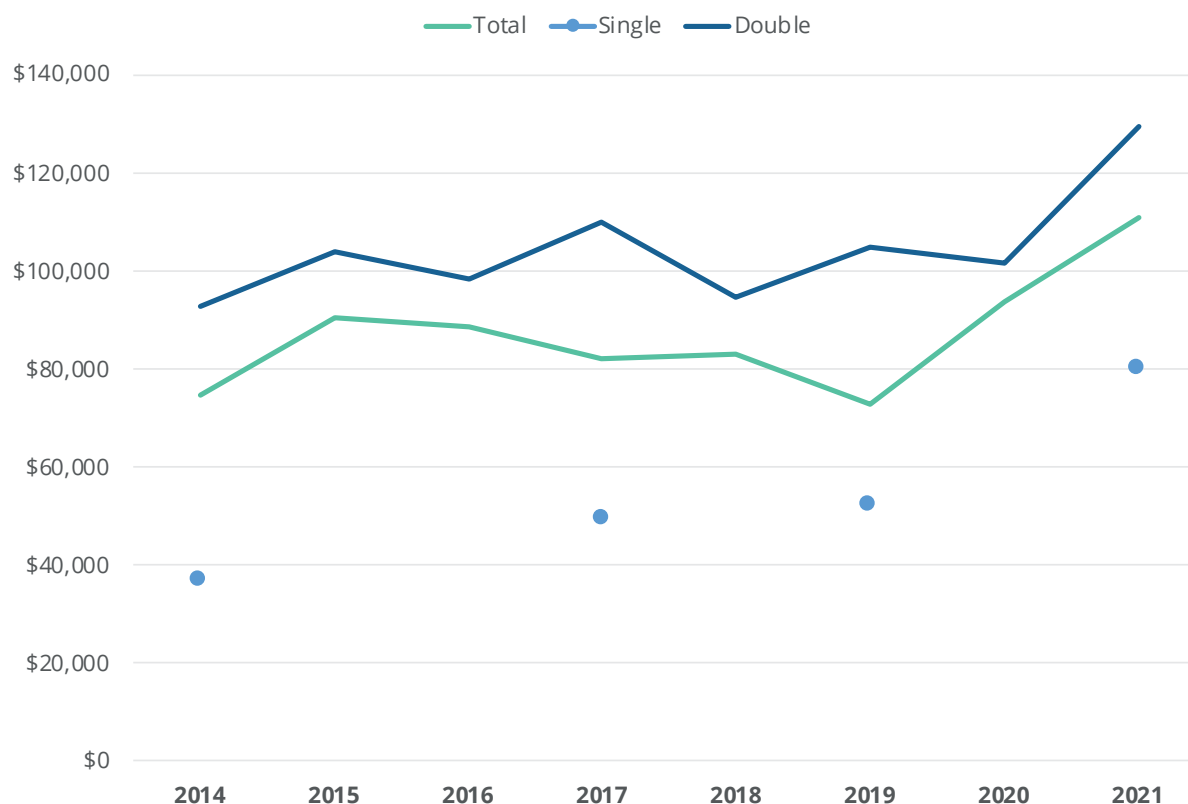
Housing Units by Units in Structure -
Mobile Homes per housing unit



Sixty-five percent of mobile homes are occupied by non-Hispanic White residents, followed by 14% Black residents, and 11% Hispanic residents. The concentration of mobile homes in rural East Sussex and the lower portion of North New Castle overlap with a concentration of White residents.

Figure II-45 shows the average sales price of mobile homes sold or intended for sale. Single wide mobile homes are shipped in one large section, while double-wide homes are two sections joined together. The average of all types of mobile homes stayed within the \$70,000 to \$90,000 range from 2014 to 2019, but rose sharply above \$90,000 in 2020 and above \$110,000 in 2021.

Figure II-45.
Average Sales Price of New Mobile Homes Sold or Intended for Sale by Size of Home, Delaware, 2014-2021



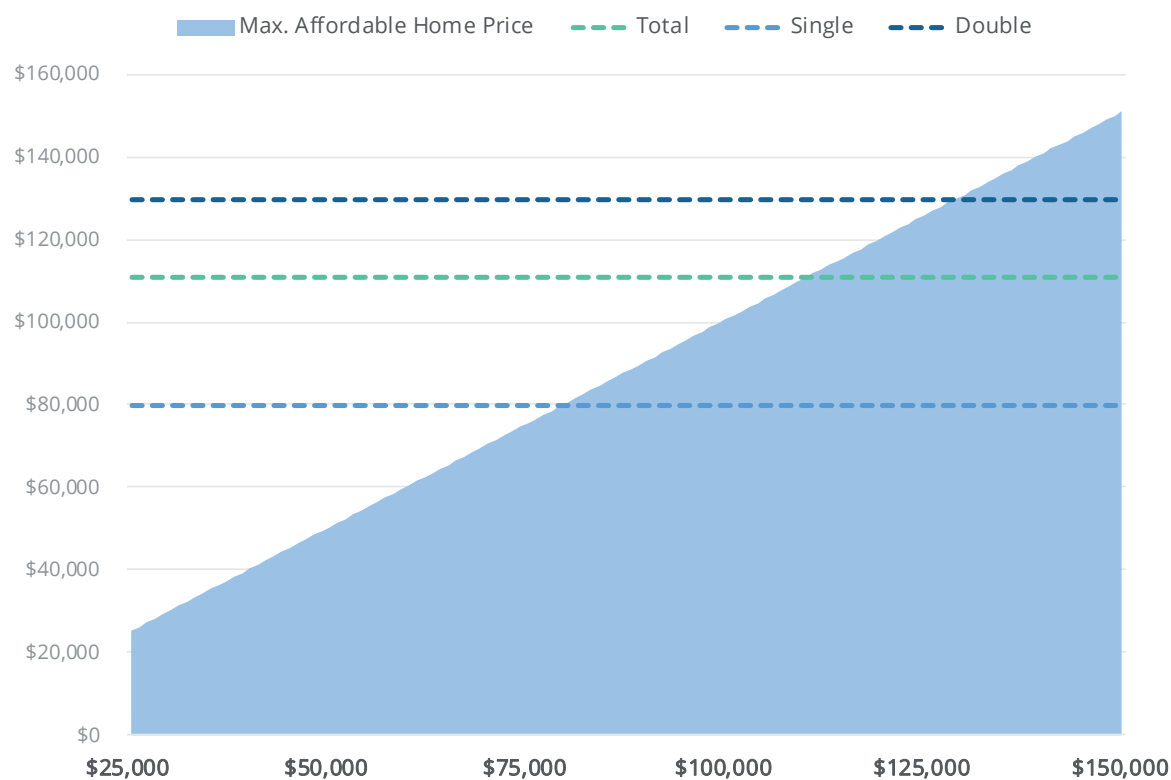
Note: Data for single-sized manufactured homes unavailable for 2015, 2016, 2018, and 2020.

Source: U.S. Commerce Department Census Bureau from survey sponsored by the U.S. Department of Housing and Urban Development, and Root Policy Research.

Figure II-46 displays the maximum affordable price of a mobile home for selected income intervals compared to the average single wide, double wide, and overall price of mobile homes in 2021.³ **Only households with income over \$75,000 can buy a mobile home and pay its monthly expenses without spending over 30% of their income on housing.** Households with income between \$75,000 and \$125,000 are restricted to mobile homes that are single-wide. Double-wide mobile homes are only affordable to households with income \$125,000 or more. As mobile home prices increase, what once was an affordable avenue to homeownership may only be accessible to those with higher incomes.

³ Maximum affordable mobile home price is based on a 20-year chattel loan with a 10% down payment and interest rate of 8.6%, in line with the median chattel loan interest rate and loan term [reported by the Consumer Financial Protection Bureau](#) in 2021. Property taxes, insurance, and lot rent are assumed to collectively account for 68% of the monthly payment. This was derived from data on current mobile homes for sale in Delaware on Zillow.com where lot rent was detailed. The monthly payment on an affordable home price (interest payment, extra fees, and lot rent combined) does not exceed 30% of the buyer's income.

Figure II-46.
Maximum Affordable Mobile Home Price, Delaware, 2021



Note: Models affordable mobile home pricing for buyers with chattel loans only. The model does not apply to mobile home buyers who use a conventional mortgage loan to buy both the mobile home and property.

Source: U.S. Commerce Department Census Bureau from survey sponsored by the U.S. Department of Housing and Urban Development, Consumer Financial Protection Bureau, Zillow.com, and Root Policy Research.

SECTION III.

HOUSING AFFORDABILITY AND NEEDS

SECTION III.

Housing Affordability and Needs

This section is an analysis of affordability and housing costs in Delaware. It estimates current housing needs and projects future housing needs based on demographic changes and job growth. This section includes:

- Cost burden and housing costs;
- Trends in homeownership delinquencies and foreclosures;
- Rental demand and supply and the shortage of affordable rental units;
- The availability and shortage of for sale units to renters who desire ownership;
- The needs of current owners, including those living in manufactured or mobile homes; and
- Projected housing needs.

Primary Findings

- **Between 2010 and 2021, the number of Delaware renters paying more than 30% of their incomes in housing costs—the measure of housing cost burden—increased by 26%.** Nearly 11,000 more renters are cost burdened in Delaware compared to 2010. Renter cost burden increased for every county.
- **In contrast, the number of cost burdened owners declined by 16,500, or 22%.** Owner cost burden dropped for every county. The large decrease in interest rates between 2010 and 2021 and owners' ability to refinance their mortgage loans and reduce their mortgage payments contributed to the reduction in owner cost burden.
- **Overall in the state, 50% of renters face cost burden compared to 21% of owners.** The resident survey data show that when Delaware households reduce their housing cost burden, they redirect that money to boosting their savings and paying down debt.
- **Diverse housing types can promote affordability and reduce cost burden.** The state's lowest income renters have very high levels of cost burden due to the shortage of affordable rentals but are less burdened if they live in higher density rental housing. Middle income renters—earning \$35,000 to \$75,000—have lower levels of cost burden when they are living in duplexes to fourplexes and higher density rental housing. For renters looking to buy, the least expensive products are units in small to large multifamily complexes. These products have become relatively more affordable over time than single family detached homes. Single family attached homes and homes in 3-4 unit complexes

also offer more relative affordability. It is important, therefore, for the state to offer a mix of housing types to lower cost burden and meet the range of needs of Delaware renters.

The analysis in this section was coupled with data from the statistically significant resident survey to estimate the state's existing and projected housing needs. Those include:

Rental needs

- **Increased funding for Housing Choice Vouchers or similar rental assistance** to help the 13,600 renters who have incomes of less than 30% AMI and cannot find affordable private sector rental units. This assistance should be targeted to renters in the North New Castle subdivision.
- **New affordable rental units paired with services** for a subset of these renters plus the approximately 1,600 households without regular safe shelter, and also targeted to North New Castle.
- **To keep up with growth in very low income renter households, increased funding to support the construction of an average of at least 250 rental units per year for 10 years affordable to <50% AMI renters.**
- **Increased funding for additional production of rental units affordable to <50% AMI renters** to alleviate renter cost burden of existing renters, facilitate housing stability, mitigate the impact of rent increases, and accommodate workforce housing needs. A doubling of the 250 rental units per year needed to keep up with growth would address the needs of 20% of cost burdened renters.
- **Improvements, including accessibility improvements, to rental housing to address the needs of the more than 28,000 renters who report living in poor or fair condition housing.**

Homeowner needs

- **To maintain the state's homeownership rate across income ranges and keep up with growth, production of at least 800 ownership units a year affordable to households with incomes of less than 100% AMI.**
- **To address gaps in homeownership by race and ethnicity, targeted down payment assistance coupled with affordable homeownership products to facilitate ownership** for the more than 34,000 renters who express high levels of interest in owning a home, even with equity gain restrictions.
- **Improvements, including accessibility improvements, for the 4,250 low income homeowners who report living in poor or fair condition homes.**
- **Accessibility improvements for 730 households with a disabled member living in mobile homes.**

Area Median Income

The housing needs estimates in this section utilize both income ranges and Area Median Income (AMI)—a measure of income ranges based on the median, or middle income household.

The AMI approach aspires to measure how well housing prices match a distribution of households by income; if housing is affordable, the distribution of housing prices will match the distribution of household income.

Figure III-1 shows the median income of a two-person household by geographic area in Delaware. Figure III-2 shows the maximum affordable rent, including utilities, for those incomes. It is based on the industry standard that no more than 30% of a household's gross income should be used for housing costs. The maximum amount is also used to determine how much a household could afford to pay to buy a home.

Figure III-1.
Two Person AMI by
State and County,
2021

Note:

A two person household aligns with the average household size of renters at 2.34, according to 2021 5-year ACS data.

Source:

HUD Income Limits and Root Policy Research.

2-person AMI	Delaware	New Castle County	Sussex County	Kent County
30% AMI	\$19,920	\$22,680	\$18,030	\$16,560
50% AMI	\$33,200	\$37,800	\$30,050	\$27,600
60% AMI	\$39,840	\$45,360	\$36,060	\$33,120
80% AMI	\$53,120	\$60,480	\$48,080	\$44,160
100% AMI	\$66,400	\$75,600	\$60,100	\$55,200
120% AMI	\$79,680	\$90,720	\$72,120	\$66,240

Figure III-2.
Maximum
Affordable Rent by
AMI by State and
County, 2021

Source:

HUD Income Limits and Root Policy Research.

2-person AMI	Delaware	New Castle County	Sussex County	Kent County
30% AMI	\$498	\$567	\$451	\$414
50% AMI	\$830	\$945	\$751	\$690
60% AMI	\$996	\$1,134	\$902	\$828
80% AMI	\$1,328	\$1,512	\$1,202	\$1,104
100% AMI	\$1,660	\$1,890	\$1,503	\$1,380
120% AMI	\$1,992	\$2,268	\$1,803	\$1,656

Cost Burden

The most common definition of affordability is linked to industry standards. The federal government considers housing as affordable when the housing payment—the rent or mortgage

payment plus taxes and utilities—consumes 30% or less of a household's gross income. Households who pay more than 30% are "cost burdened." Households experiencing cost burden have less money to spend on other essentials like healthcare, education, groceries, and transportation—adversely affecting their household well-being, limiting their economic growth potential, and constraining local spending.

Federal definition of affordability

- 1) Housing costs are "affordable" if they do not exceed 30% of household's gross monthly income
- 2) "Costs" include basic utilities, mortgage insurance, HOA fees, and property taxes



The 30% proportion is derived from historically typical mortgage lending requirements. Thirty percent allows flexibility for households to manage other expenses (e.g., childcare, health care, transportation, food costs, etc).

The figure below shows the numbers of renters and owners facing cost burden in 2010 and 2021. **Nearly 11,000 more renters are cost burdened in Delaware compared to 2010, an increase of 26%.** Renter cost burden increased for all counties and cities with the exception of Newark where the change was minimal. Kent County and Dover had the largest and very significant increases in the number of cost burdened renters.

The number of cost burdened owners, in contrast, declined by 16,500 in the state, or 22%. Owner cost burden dropped for every county and city, with the largest decrease in New Castle County and Wilmington. The large decrease in interest rates and owners' ability to refinance their mortgage loans and reduce their mortgage payments contributed to the reduction in owner cost burden.

Figure III-3.
Change in Cost Burdened Renters and Owners, State, Counties, Cities, 2010 - 2021

	2010 Renters	2021 Renters	2010-2021 Change	2021 % Change	2010 Owners	2021 Owners	2010-2021 Change	2010-2021 % Change
New Castle County	27,692	31,910	4,218	15%	40,825	31,097	-9,728	-24%
Sussex County	7,146	9,130	1,984	28%	19,409	16,150	-3,259	-17%
Kent County	7,195	10,008	2,813	39%	13,650	11,839	-1,811	-13%
Wilmington	8,011	8,361	350	4%	4,373	2,820	-1,553	-36%
Dover	2,679	4,272	1,593	59%	2,235	1,994	-241	-11%
Newark	2,664	2,673	9	0%	967	838	-129	-13%
Delaware	42,033	50,148	10,958	26%	73,884	59,086	-16,592	-22%

Source: 1-year (counties and state) and 5-year (cities) ACS and Root Policy Research.

Overall in the state, 50% of renters face cost burden compared to 21% of owners.

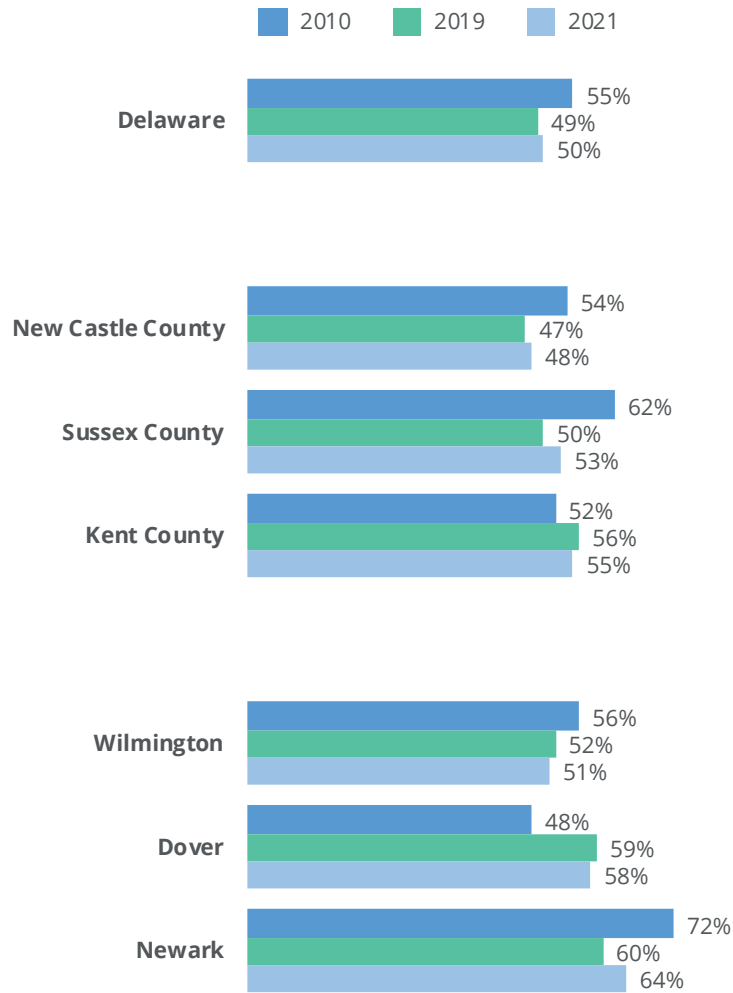
Figure III-4 shows how the share of renters and owners facing cost burdened shifted between 2010, 2019, and 2021. For the state overall, the *percentage* of cost burdened renters declined between 2010 and 2019 even as the overall number of cost burdened renters increased. Despite the pandemic, the share of cost burdened renters did not increase between 2019 and 2021, likely due to rental assistance programs and growth of higher income renters.

The share of cost burdened renters has been declining for all counties except Kent, where it has increased slightly. The share of cost burdened renters has increased the most in Dover; this occurred between 2010 and 2019.

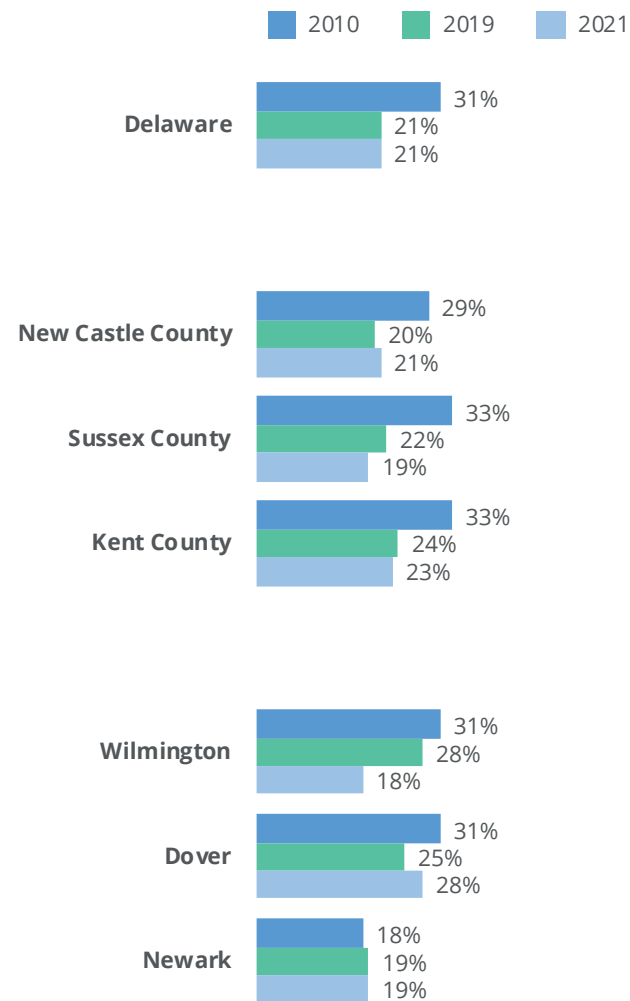
The percentage of owners facing cost burden dropped in all counties and cities, except for Newark, where it has remained the same. In Wilmington, the share of burdened owners dropped the most between 2019 and 2021—a trend that differs from other geographies.

Figure III-4.

Shifts in the Share of Cost Burdened Renters



Shifts in the Share of Cost Burdened Owners



Source: 1-year (counties and state) and 5-year (cities) ACS and Root Policy Research.

What respondents would do if housing cost less. When households are not cost burdened, they are able to use their disposable income for other purposes. As part of the resident survey to support the HNA, respondents were asked what they would do with the additional money they would have if their housing cost less. Figures III-5 through III-8 show those responses.

Most households would put their housing cost savings to productive use. Overall, 45% of Delaware residents would put more money into savings and 43% would pay off loans if their housing cost less. New Castle County was the only county where respondents prioritized paying off loans.

Responses differed somewhat by demographics and housing situation:

- Half of homeowners (52%) and 61% of mobile home residents would use extra money to repair their home while 48% of renters would pay off loans;
- 41% of renters would put extra money towards a down payment to buy a home, indicating that current rent is preventing this group from savings for long-term investments;
- Half of Black respondents (51%) opted to pay off loans compared to 38% of non-Hispanic White respondents, suggesting there are varying barriers to saving for future investments and homeownership;
- Single parents were the only group to devote more money towards after-school activities for their children (23%).

Figure III-5.

If your housing cost less, what would you do with the extra money? By County

COUNTY

Delaware	New Castle County	Sussex County	East Sussex County
1 Put Money in Savings 45%	1 Pay off loans 44%	1 Put money in savings 40%	1 Put money in savings 38%
2 Pay Off Loans 43%	2 Repair home 39%	2 Pay off loans 33%	2 Pay off loans 30%
3 Repair Home 40%	3 Put money in savings 39%	3 Repair home 33%	3 Repair home 30%
4 Put Money in Retirement 32%	4 Put money in retirement 32%	4 Travel 26%	4 Travel 26%
5 Travel 22%	5 Travel 18%	5 Put money in retirement 23%	5 Put money in retirement 20%
Kent County			
1 Put money in savings 52%			
2 Pay off loans 39%			
3 Repair home 38%			
4 Put money in retirement 33%			
5 Travel 21%			

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure III-6.
If your housing cost less, what
would you do with the extra
money? By Tenure

Note:
n = 477.

Source:
Root Policy Research from the 2023 Delaware Housing
Survey.

TENURE					
Homeowner			Renter		
1	Repair Home	52%	1	Pay Off Loans	48%
2	Put Money in Savings	45%	2	Put Money in Savings	46%
3	Pay Off Loans	43%	3	Put Money into Down Payment	41%
4	Put Money in Retirement	36%	4	Put Money in Retirement	24%
5	Travel	24%	5	Buy Car	22%
Mobile Home					
1	Repair Home	61%			
2	Put Money in Savings	39%			
3	Travel	26%			
4	Pay Off Loans	26%			
5	Put Money in Retirement	22%			

Figure III-7.

If your housing cost less, what would you do with the extra money? By Race and Ethnicity

RACE AND ETHNICITY

African American		Hispanic		Other		Non-Hispanic White	
1	Pay off loans 51%	1	Repair home 42%	1	Put money in savings 55%	1	Put money in savings 44%
2	Put money in savings 35%	2	Pay off loans 40%	2	Pay off loans 48%	2	Repair home 40%
3	Repair home 26%	3	Put money in savings 34%	3	Put money in retirement 30%	3	Pay off loans 38%
4	Put money into a down payment 19%	4	Put money in retirement 26%	4	Repair home 24%	4	Put money in retirement 34%
5	Travel 16%	5	Put money into a down payment 25%	5	Get needed medication 21%	5	Travel 23%

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure III-8.

If your housing cost less, what would you do with the extra money? By Household Characteristics

HOUSEHOLD CHARACTERISTICS

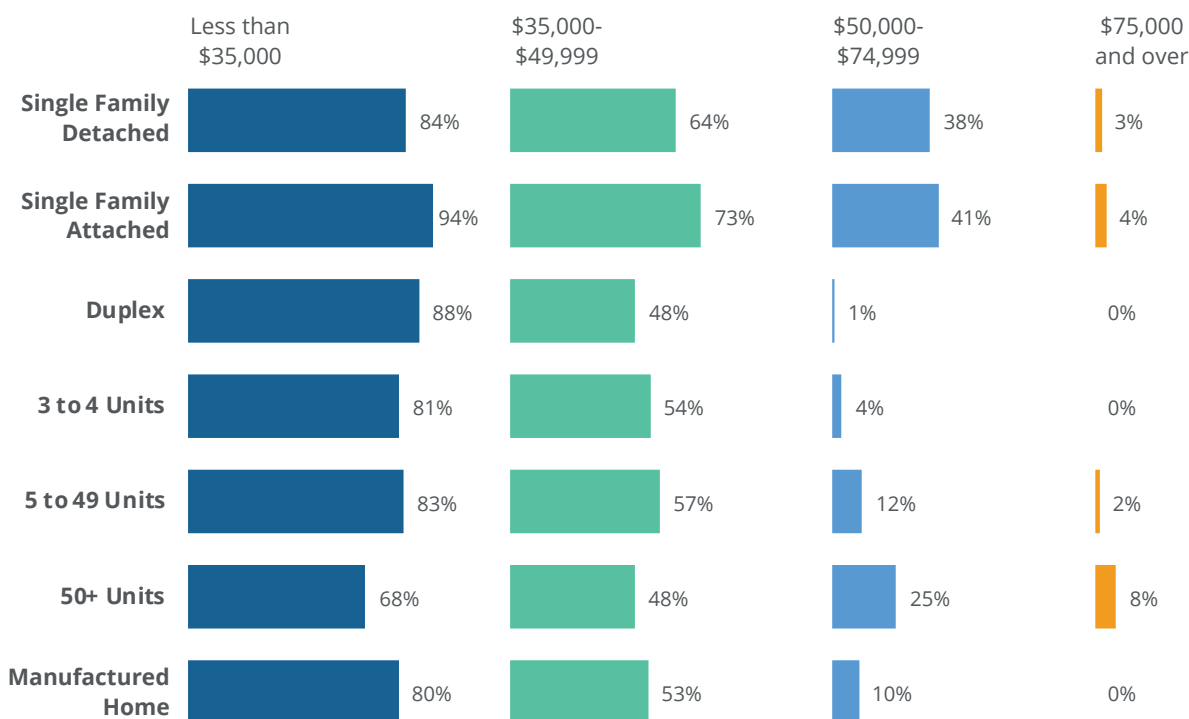
Children Under 18	Single Parent	Children Over 18	Disability
1 Pay Off Loans 43%	1 Pay Off Loans 42%	1 Pay Off Loans 48%	1 Put Money in Savings 47%
2 Put Money in Savings 41%	2 Repair Home 36%	2 Put Money in Savings 41%	2 Pay Off Loans 44%
3 Repair Home 41%	3 Put Money in Savings 34%	3 Repair Home 40%	3 Repair Home 35%
4 Put Money in Retirement 39%	4 More After School Kid Activities 23%	4 Put Money in Retirement 32%	4 Put Money in Retirement 23%
5 Travel 21%	5 Buy Car 23%	5 Put Money into Down Payment 15%	5 Travel 19%
Older Adults (Over 65)			
1 Put Money in Savings 36%			
2 Repair Home 35%			
3 Travel 28%			
4 Pay Off Loans 28%			
5 Put Money in Retirement 21%			

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Housing types and cost burden. Figure III-9 shows rates of cost burden by household income and housing type. While lower income renter households have high rates of cost burden regardless of the housing type they occupy, they are less likely to be cost burdened if they occupy units in buildings with 50 or more units in structure; and are slightly less likely to be cost burdened if they occupy mobile homes. Renter households with incomes between \$35,000 and \$50,000 are the least likely to be cost burdened if they occupy duplexes or units in buildings with 50 or more units in structure. Renter households with incomes between \$50,000 and \$75,000 are the least likely to be cost burdened if they occupy duplexes followed by units in structure with 3 to 4 units.

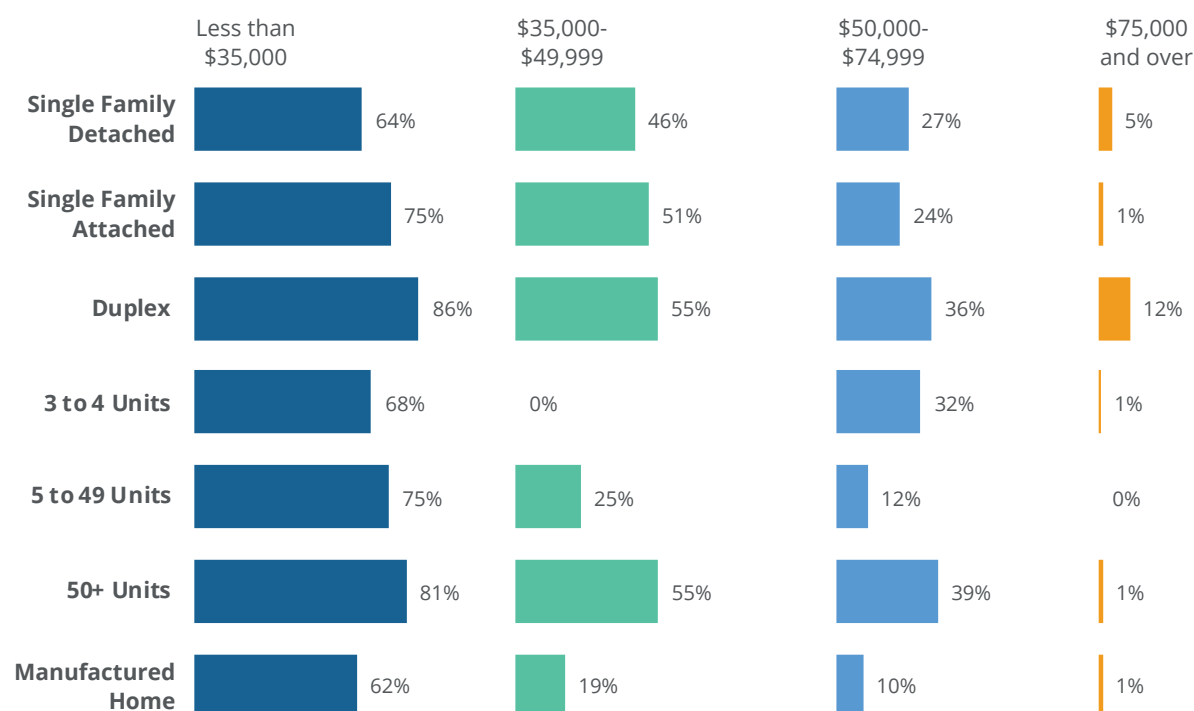
Figure III-9.
Percent of Renters that are Cost Burdened, by Income and Housing Type,
Delaware, 2021



Source: ACS 2021 5-year PUMS estimates and Root Policy Research.

Among owners, cost burden tends to be lower across all income categories for those occupying manufactured homes.

Figure III-10.
Percent of Owners that are Cost Burdened, by Income and Housing Type, Delaware, 2021



Source: ACS 2021 5-year PUMS estimates and Root Policy Research.

Figure III-11 and III-12 show median gross rent and median home value for different housing types. The right portion of the table shows how much more expensive single family detached housing is compared to each of the other categories. This is called the “single family premium.”¹ This analysis determines how much more it costs a renter or homeowner to occupy a single family detached home—or other housing type.

In the rental market, with the exception of single family attached units, **single family detached units have a higher gross rent than other housing types**. Until recently, duplexes up to units in 50 or more unit structures have been more affordable than single family attached and detached homes. However, the premium of single family attached homes decreased across unit types from 2010 to 2021. This is likely due to higher costs of new multifamily development, as well as the amenities now built into some multifamily market rate developments.

¹ These comparisons are for illustrative purposes only since they do not control for other housing attributes such as age and location.

Currently, duplexes remain the least expensive housing type to rent in comparison to single family detached homes, followed by rentals in 3 to 4 unit buildings.

Figure III-11.
Median Gross Rent by Housing Type and Percent Cheaper than Single Family Detached Home, Delaware, 2000, 2010, and 2021

Housing Type	Median Gross Rent			% Cheaper than Single Family Detached Rent		
	2000	2010	2021	2000	2010	2021
Single Family Detached	\$585	\$893	\$1,070	0%	0%	0%
Single Family Attached	\$590	\$868	\$1,159	-1%	3%	-8%
Duplex	\$510	\$646	\$853	15%	38%	25%
3 to 4 Units	\$455	\$683	\$922	29%	31%	16%
5 to 9 Units	\$540	\$765	\$992	8%	17%	8%
10 to 19 Units	\$575	\$790	\$1,027	2%	13%	4%
20 to 49 Units	\$610	\$805	\$1,076	-4%	11%	-1%
50+ Units	\$550	\$711	\$995	6%	26%	8%

Note: Nominal dollars. Single family attached homes in this context refer to townhomes and rowhomes.

Source: IPUMS various years and Root Policy Research.

For homeownership, the least expensive products to buy are units in small to large multifamily complexes. These products have become relatively more affordable than single family detached homes. Single family attached homes and homes in 3-4 unit complexes also offer more relative affordability. Duplexes are the most expensive product after single family detached homes, yet are still 27% cheaper.

Figure III-12.

Median Gross Home Value by Housing Type and Percent Cheaper than Single Family Detached Home, Delaware, 2000, 2010, and 2021

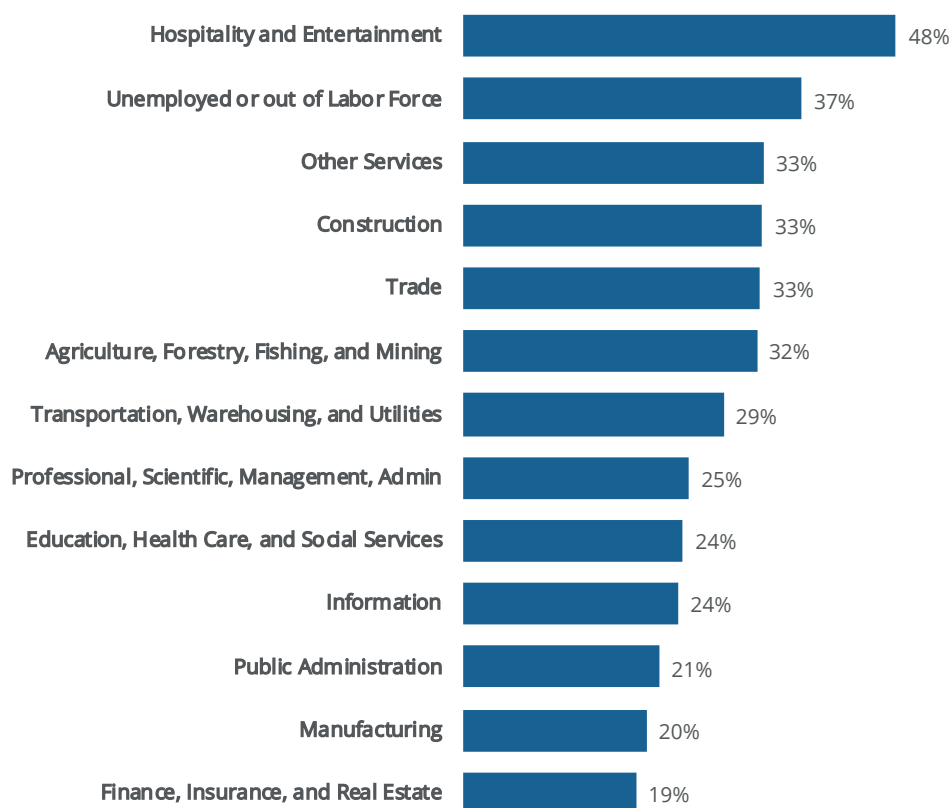
Housing Type	Median Home Value			% Cheaper than Single Family Detached Home		
	2000	2010	2021	2000	2010	2021
Single-family Detached	\$125,000	\$250,000	\$289,500	0%	0%	0%
Single Family Attached	\$103,750	\$175,000	\$199,500	20%	43%	45%
Duplex	\$80,000	\$175,000	\$227,500	56%	43%	27%
3 to 4 Units	\$125,000	\$175,000	\$205,000	0%	43%	41%
5 to 9 Units	\$85,000	\$150,000	\$167,500	47%	67%	73%
10 to 19 Units	\$85,000	\$150,000	\$175,000	47%	67%	65%
20 to 49 Units	\$85,000	\$175,000	\$185,000	47%	43%	56%
50+ Units	\$162,500	\$175,000	\$167,500	-23%	43%	73%

Note: Nominal dollars. Single family attached homes in this context refer to townhomes and rowhomes..

Source: IPUMS various years and Root Policy Research.

Employment industry and cost burden. Figure III-13 shows rates of cost burden by employment industry of the household head. **Rates of cost burden are the highest among those employed in hospitality industries including the arts, entertainment, and recreation industry and the accommodation and food services (48%).** These workers have a rate of cost burden that is higher than among the unemployed or out of the labor force (37%), Households in which the head is employed in Finance and Insurance, and Real estate have the lowest rate of cost burden at 19%.

Figure III-13.
Cost Burden by Head of Household Employment Industry, Delaware, 2021



Note: Households' industry is determined by the industry of the household head.

Source: ACS 2021 5-year PUMS estimates and Root Policy Research.

Housing Costs

Figure III-14 shows median housing cost throughout Delaware by tenure and years living in current home. **The highest median mortgage payment is in the East Sussex market area at \$1,350 while the highest median rent is in New Castle County and Kent County at \$1,100.** Newark is the city with the highest median rent of \$1,628. Median mortgage and rent generally decrease with the length of time the respondent is in their current home.

**Figure III-14.
Median Housing
Costs by County, City,
Tenure and Number
of Years in the Home**

Note:
n = 477.

Source:
Root Policy Research from the 2023
Delaware Housing Survey.

	Median Rent	Median Mortgage	Median Utilities	Median Internet
County				
New Castle	\$1,100	\$1,300	\$250	\$100
Sussex	\$900	\$1,300	\$250	\$120
East Sussex	\$950	\$1,350	\$250	\$120
Kent	\$1,100	\$1,272	\$300	\$150
City				
Wilmington	\$1,088	\$1,200	\$250	\$100
Dover	\$1,100	\$1,200	\$300	\$135
Newark	\$1,628	\$1,400	\$250	\$100
Years Living in Delaware				
Less than one year	\$1,303	\$2,670	\$175	\$70
1 to 5 years	\$1,250	\$1,400	\$250	\$119
5 to 10 years	\$978	\$1,400	\$300	\$110
10 to 20 years	\$900	\$1,200	\$300	\$140
20 to 30 years	\$1,200	\$1,300	\$300	\$135
30 or more years	n/a	\$792	\$300	\$165
Race and Ethnicity				
Non-Hispanic White	\$1,100	\$1,325	\$275	\$120
Black	\$1,000	\$1,200	\$250	\$120
Hispanic	\$1,245	\$1,300	\$300	\$120
Other	\$1,050	\$1,750	\$200	\$80
Household Characteristics				
Children < 18	\$1,263	\$1,450	\$300	\$120
Single parent	\$1,250	\$1,100	\$300	\$100
Adult children	\$1,050	\$1,300	\$350	\$130
Disability	\$1,085	\$1,200	\$300	\$128
Older adults	\$1,165	\$1,200	\$273	\$150
Delaware	\$1,100	\$1,300	\$299	\$120

When faced with rising housing costs, residents typically employ a number of strategies to reduce household expenses. Those strategies, as captured through the resident survey, are shown in Figures III-15 through III-16.

Respondents across the state cut back on going out to keep up with their housing costs most frequently (47%), followed by looking for better deals on monthly expenses (35%), using a credit card to pay for housing costs (17%), getting food from a food pantry (16%), and receiving money from family (15%). This did not vary considerably among counties, except for in Kent County, where 42% indicated they put off needed medical treatment to meet housing costs.

Homeowners, renters, and mobile home residents all selected cutting back on going out the most to keep up with housing costs, followed by looking for better deals. 30% of renters and 39% of mobile home residents used a food pantry to keep up with housing costs;

Fourteen percent of non-Hispanic White households identified using a credit card or another form of debt to pay housing costs compared to 21% of Black households, 21% of Hispanic households, and 34% of households who identified as another race.

Figure III-15.
What Residents Forgo to Keep Up With Housing Costs by County

COUNTY

Delaware	New Castle County	Sussex County	East Sussex County
1 Put Money in Savings 45%	1 Pay off loans 44%	1 Put money in savings 40%	1 Put money in savings 38%
2 Pay Off Loans 43%	2 Repair home 39%	2 Pay off loans 33%	2 Pay off loans 30%
3 Repair Home 40%	3 Put money in savings 39%	3 Repair home 33%	3 Repair home 30%
4 Put Money in Retirement 32%	4 Put money in retirement 32%	4 Travel 26%	4 Travel 26%
5 Travel 22%	5 Travel 18%	5 Put money in retirement 23%	5 Put money in retirement 20%
Kent County			
1 Put money in savings 52%			
2 Pay off loans 39%			
3 Repair home 38%			
4 Put money in retirement 33%			
5 Travel 21%			

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey

Figure III-16.
What Residents Forgo to Keep Up With Housing Costs by Tenure

Note:
n = 477.

Source:
Root Policy Research from the 2023 Delaware Housing Survey.

TENURE		
Homeowner		
1	Cut back on going out	45%
2	Do not have to manage housing costs	40%
3	Looked for better deals on monthly expenses	35%
4	Had to find additional employment	15%
5	Used credit card to pay for housing costs	14%
Renter		
1	Cut back on going out	51%
2	Looked for better deals on monthly expenses	41%
3	Had to get food from food pantry	30%
4	Received money from family	28%
5	Used credit card to pay for housing costs	27%
Mobile Home		
1	Cut back on going out	52%
2	Had to get food from food pantry	39%
3	Do not have to manage housing costs	30%
4	Received money from family	26%
5	Looked for better deals on monthly expenses	22%

Rental Affordability

Housing costs rise for a number of reasons, with the main drivers being production that lags demand and an influx of higher income renters who have the ability to pay higher rents. Both occurred in Delaware. Between 2010 and 2021, the state added 21,028 renter households and 25,969 rental units—barely enough to meet demand. Renter households with incomes of \$75,000 and more increased by 16,301.

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%. Conversely, the supply of rental units affordable to households earning \$75,000 or more per year increased by over 240%.

Figure III-17 shows these changes. The figure demonstrates the shift from units that were once affordable to those who earn less than \$50,000 into prices affordable to households more than \$50,000. This mismatch results in low-income renters becoming increasingly cost burdened. On the other end of the spectrum the state's highest income renters are spending a smaller percentage of their income on lower priced units than they can actually afford, causing lower income renters to compete for a small number of units.

Figure III-17.

Shifts in Number of Renters and Affordable Units by Income, Delaware, 2010 and 2021

	2010		2021		2010-2021 Change	
	Renters	Affordable Units	Renters	Affordable Units	Renters	Affordable Units
Less than \$24,999	32,323	16,509	28,445	11,366	-3,878	-5,142
\$25,000-\$49,999	26,744	61,757	30,885	51,824	4,141	-9,933
\$50,000-\$74,999	15,266	16,738	19,730	39,907	4,464	23,169
\$75,000 or more	13,301	3,435	29,602	11,736	16,301	8,301

Source: 2010 and 2021 5-year ACS and Root Policy Research.

As shown in Figure III-18, between 2019 to 2021, renter income growth fell short of what was needed to keep up with rising rents in the state, except for Sussex County, where income growth slightly outpaced rent increases.

Figure III-18.
Rent v. Renter Income Growth from 2019 to 2021



Source: CoStar, 2021 5-year ACS, and Root Policy Research.

Figure III-19 shows average rents for multifamily units compared to the maximum affordable rent for a household earning an income equal to 50% and 100% of the 2-person household AMI. In all counties and major cities of the state, average rents are unaffordable for households with incomes of 50% AMI or less, with the widest gap in Dover.

Figure III-19.
Multifamily Average Rents, and Affordability, 2023

Note:

CoStar rent data represent January through July 2023.

Source:

CoStar, 2023 HUD Income Limits, and Root Policy Research.

	Average Rent	Max. Affordable Rent for 50% AMI (2-person)	Max. Affordable Rent for 100% AMI (2-person)
Delaware	\$1,465	\$978	\$1,955
New Castle County	\$1,499	\$1,116	\$2,233
Sussex County	\$1,387	\$890	\$1,780
Kent County	\$1,331	\$818	\$1,635
Wilmington	\$1,431	\$1,116	\$2,233
Dover	\$1,389	\$818	\$1,635
Newark	\$1,536	\$1,116	\$2,233

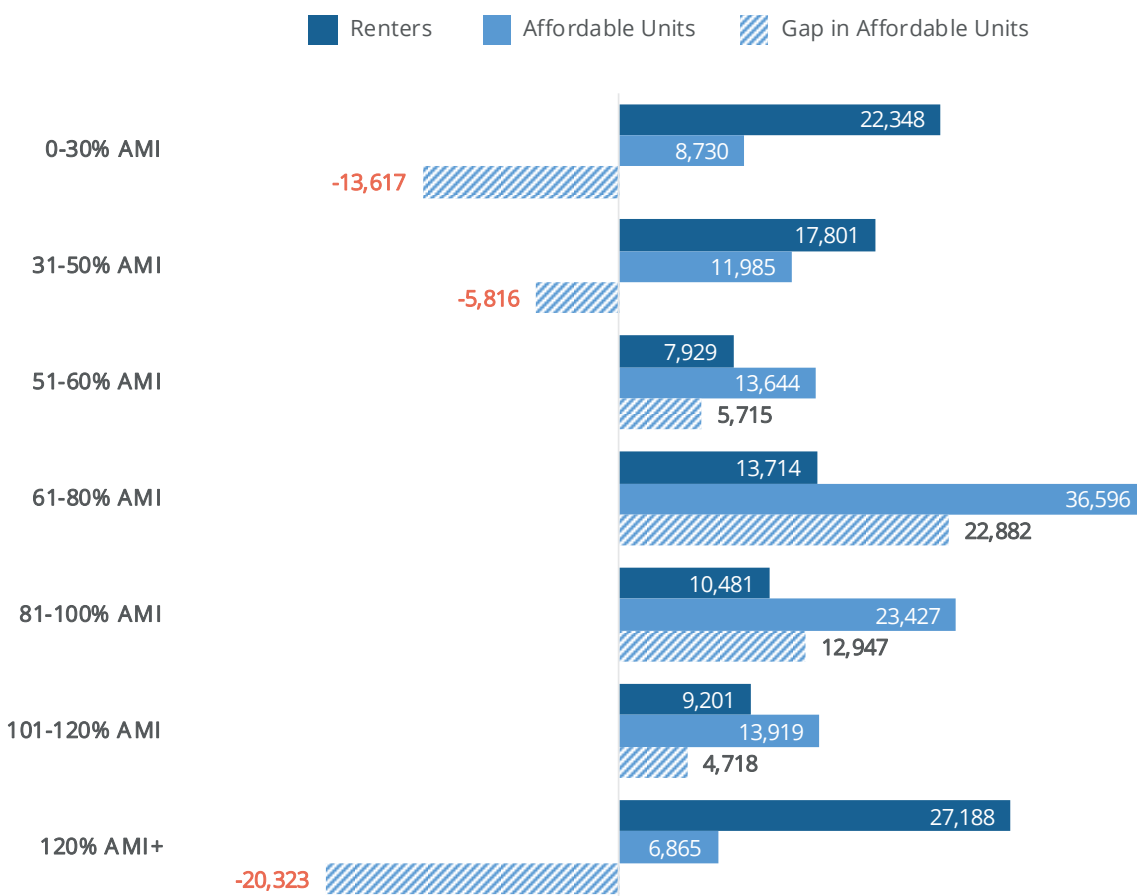
Rental gaps analysis. To examine how well Delaware’s current housing market meets the needs of its residents a modeling effort called a “gaps analysis” is performed. The analysis compares the supply of housing at various price points to the number of households who can afford such housing. If there are more housing units than households, the market is “oversupplying” housing at that price range. Conversely, if there are too few units, the market is “undersupplying” housing.

Figure III-20 presents rental gaps for the state in 2021 by AMI:

- 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;
- 17,801 renters earn between 31% and 50% AMI (equivalent to income between \$19,920 and \$33,200 for a two-person household) and need rental units priced between \$498 and \$830 to meet their affordability needs. However, there are only 11,985 in this price range, leaving a 5,816 unit shortage;
- Gaps begin to ease at the 50% AMI level, where there are sufficient affordable units for those with incomes up to 120% AMI. Note, however, that the cumulative gap of affordable units to households by AMI does not dissipate until renters earn at least 60% AMI.

The “shortage” shown for higher income renters (120% AMI and above) suggests those renters are spending less than 30% of their income on housing, as there are fewer units more than \$1,992 (the maximum rent for 120% AMI two person household) than there are with incomes over 120% AMI. **The gap for this group is not a “housing need” but rather points to an income mismatch in the market in which higher income households are occupying homes affordable to lower income households. It also may suggest that renters with high incomes are renting and saving money for a down payment.**

Figure III-20.
Gaps in Rental Market by AMI, Delaware, 2021



Note: AMI based on two person household HUD income limits in Delaware.

Source: 2021 5-year ACS and Root Policy Research

Figure III-21 displays the rental gaps for North and South New Castle County:

- Affordability gaps in North New Castle are largely aligned with the state. Those with incomes between 0% and 30% AMI (equivalent to \$22,680 or less for a two-person household) in need of units \$567/ month or less face a shortage of 10,095 units;
- Renters in North New Castle with income between 31% and 50% AMI (equivalent between \$22,680 and \$37,800 for a two-person household) in need of units between \$567 and \$945 face a shortage of 2,064 units;
- North New Castle has the greatest number of affordable units for renters 61% to 80% AMI, where there is a surplus of 17,665 affordable units;
- South New Castle has significantly less renters and rental stock compared to North New Castle; therefore gaps should be interpreted with caution. Even with its small amount of renters and rental stock, there is still a gap for those between 0% and 30% AMI of 88 units.

**Figure III-21.
Gaps in Rental
Market by AMI,
New Castle Market
Areas, 2021**

Source:
2021 5-year ACS and Root Policy
Research.

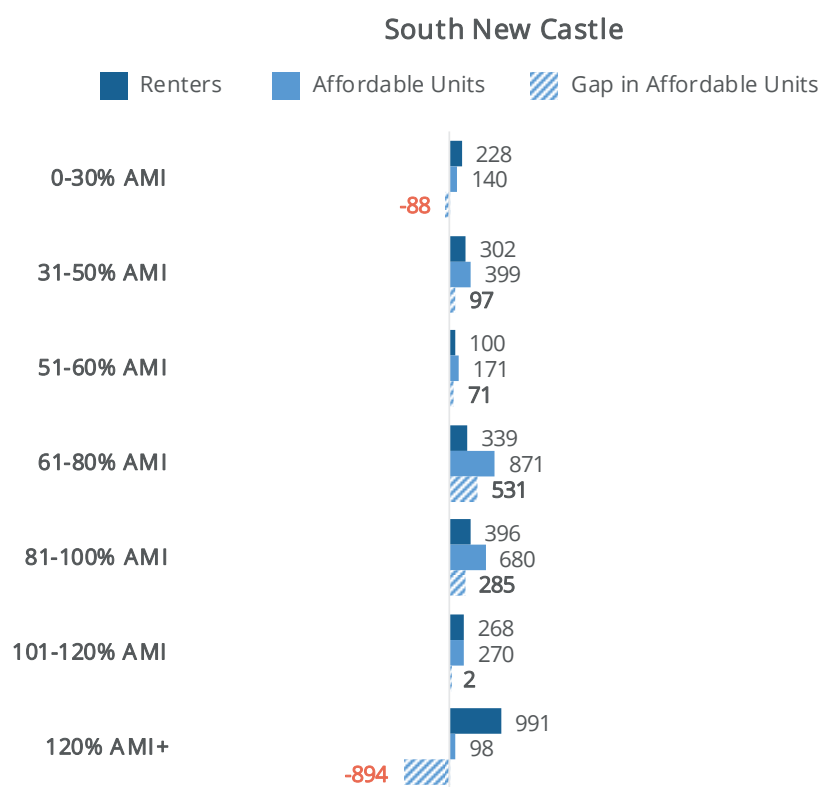
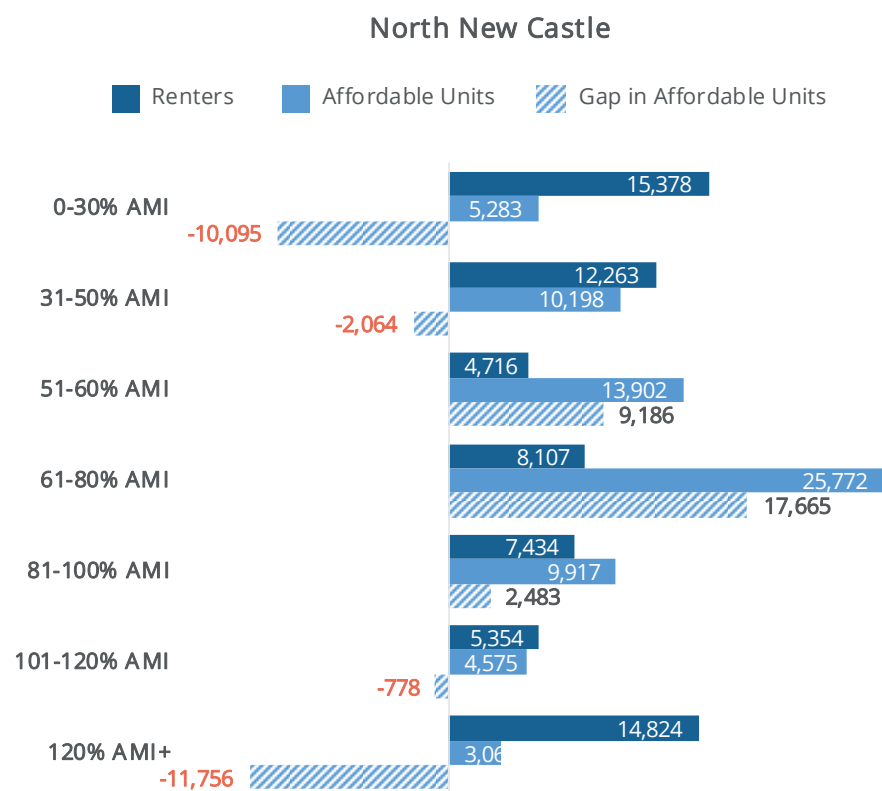


Figure III-22 shows rental gaps in West Sussex and East Sussex County:

- As with Delaware and New Castle County, West Sussex faces a shortage of affordable units for those with income 0% to 30% AMI (equivalent to \$18,030 or less for a two-person household) who need units priced at \$451/ month or below. West Sussex would need an additional 971 to meet demand for this income group;
- In West Sussex, the income mismatch in the market that appears for households over 120% AMI extends to those between 101 and 120% AMI, where these higher income households are likely occupying units that are affordable to lower income households;
- While the affordability gaps for West Sussex are concentrated for renters below 30% AMI, in East Sussex, both renters between 31% and 50% AMI and below 30% AMI face affordability gaps. There is a shortage of 1,194 affordable units for those below 30% AMI and a shortage of 685 affordable units for those between 31% and 50% AMI;
- In West Sussex, renters between 61% and 80% AMI have the greatest surplus of affordable units (1,043 units). In East Sussex, the greatest surplus is for renters with slightly higher income at 81% to 100% AMI (1,540 units).

Figure III-22.
Gaps in Rental
Market by AMI,
Sussex Market
Areas, 2021

Source:
 2021 5-year ACS and Root Policy
 Research.

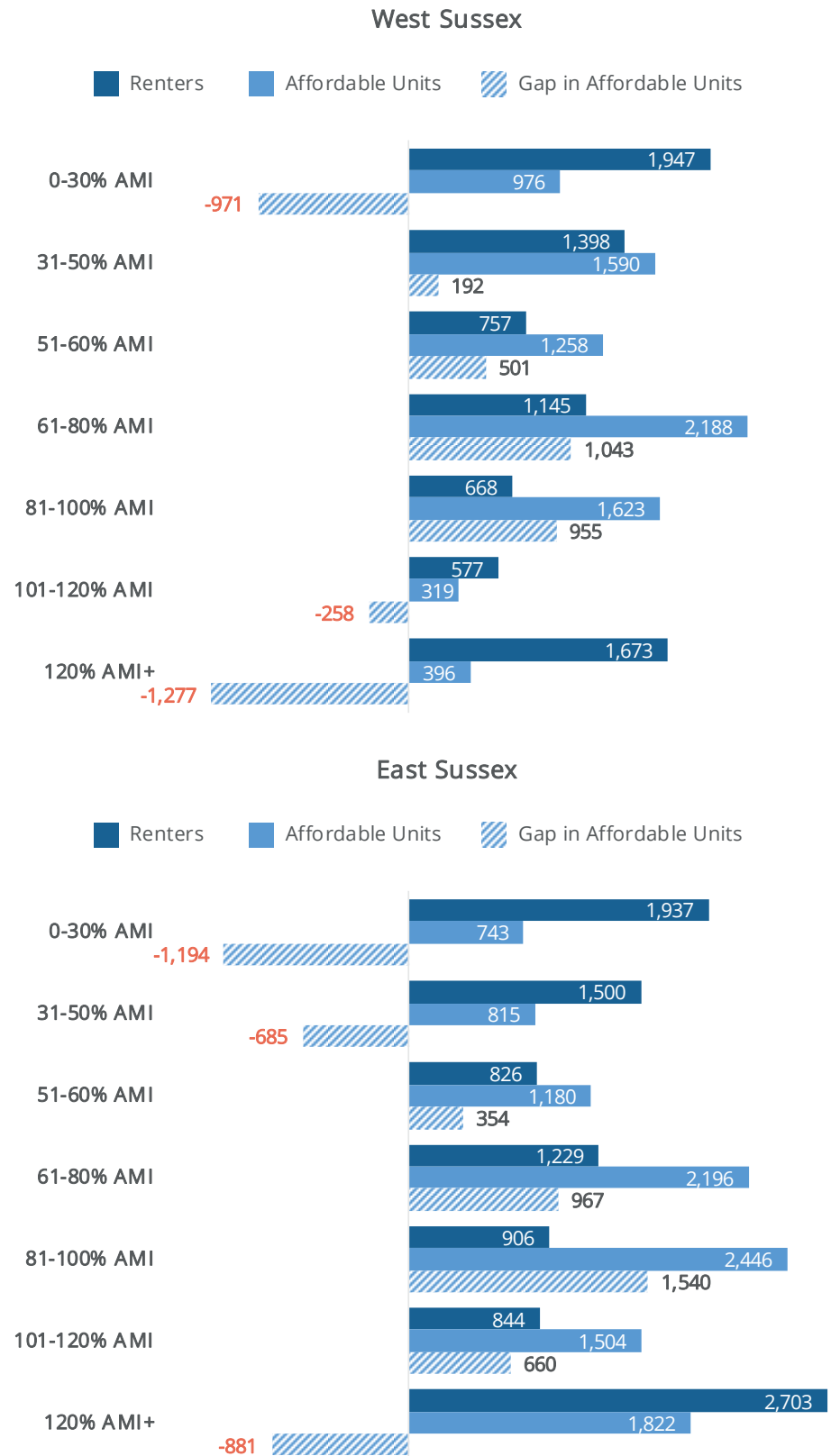
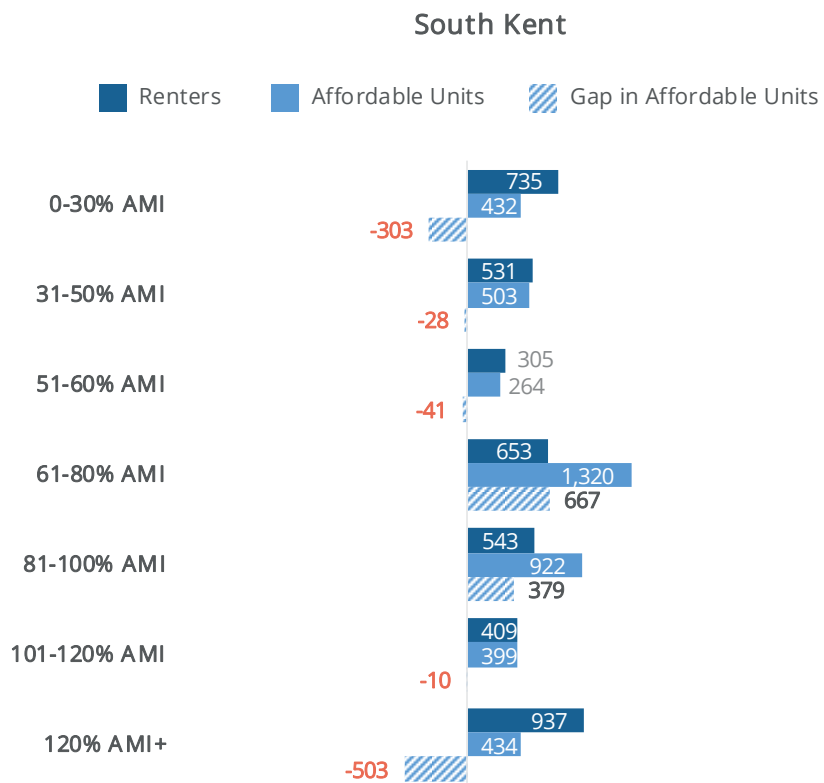
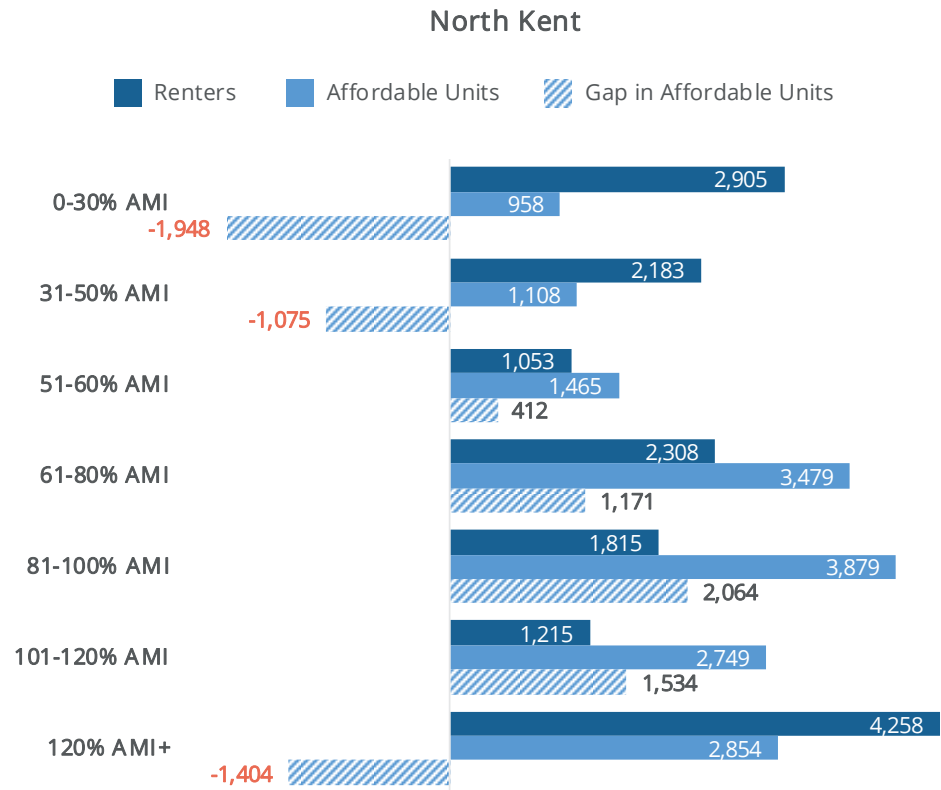


Figure III-23 compares the gaps in the rental market in North and South Kent County market areas:

- As with Delaware, New Castle County, and Sussex County, North Kent County has a shortage of affordable units for those with income 0% to 30% AMI (equivalent to \$16,560 or less for a two-person household) who need units priced at \$414/ month or below. North Kent would need an additional 1,948 affordable units to meet demand for this income group;
- Renters in North Kent with income between 31% and 50% AMI (equivalent between \$16,560 and \$27,600 for a two-person household) in need of units between \$414 and \$690 face a shortage of 1,075 units;
- Affordability gaps in South Kent include all groups under 60% AMI, where there is a 303 unit shortage for those 0% to 30% AMI, a 28 unit shortage for those 31% to 50% AMI, and 41 unit shortages for those 51% to 60% AMI;
- In North Kent, renters between 81% and 100% AMI have the greatest surplus of affordable units (2,064 units). In South Kent, the greatest surplus is for renters with slightly lower income at 61% to 80% AMI (667 units).

**Figure III-23.
Gaps in Rental
Market by AMI,
Kent Market
Areas, 2021**

Source:
2021 5-year ACS and Root
Policy Research.

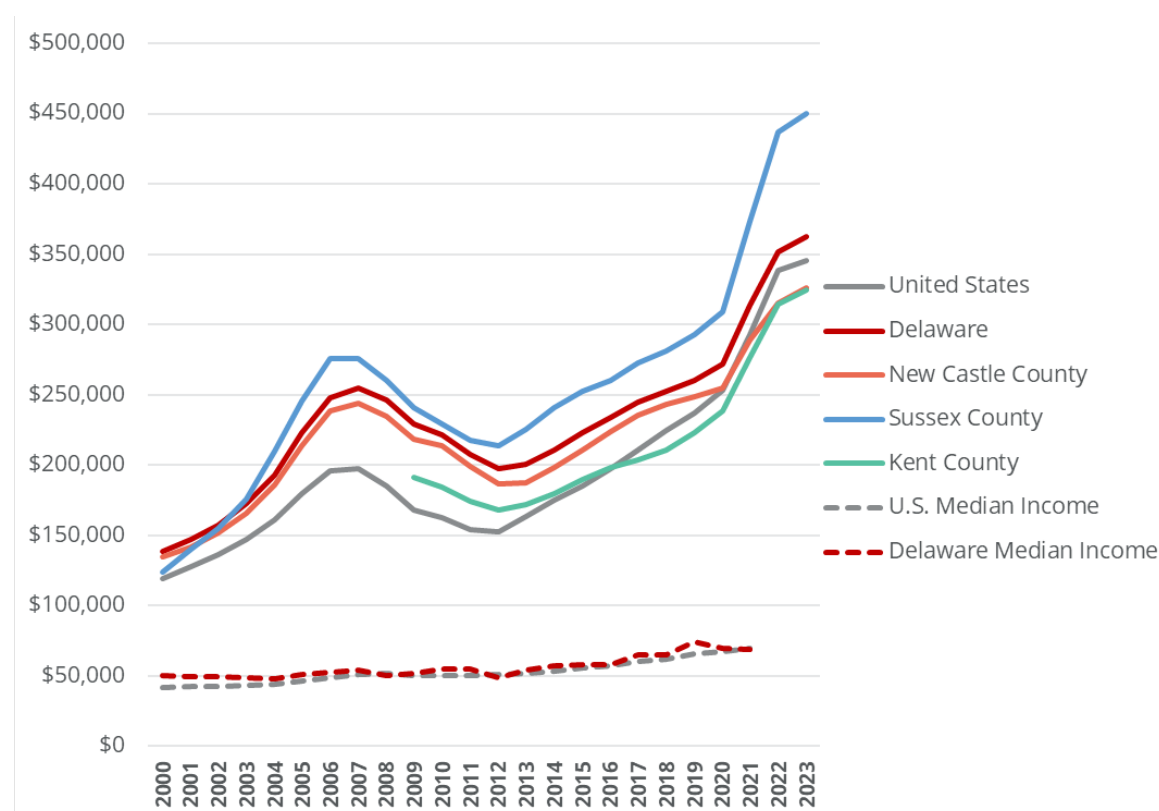


Homeownership Affordability

Figure III-24 shows the typical home value according to Zillow's Home Value Index (ZHVI) for the U.S. compared to Delaware and the counties.

Between 2019 and June 2023, home values in the U.S. increased by 46%. In Delaware home values increased by 39%. Among the counties, growth in Sussex far outpaced growth at the national level; growth in Kent County matched the increase at the national level; and growth in New Castle was lower.

Figure III-24.
Typical Home Value and Median Income



Note: Data for 2023 represents the typical home value for January through June.

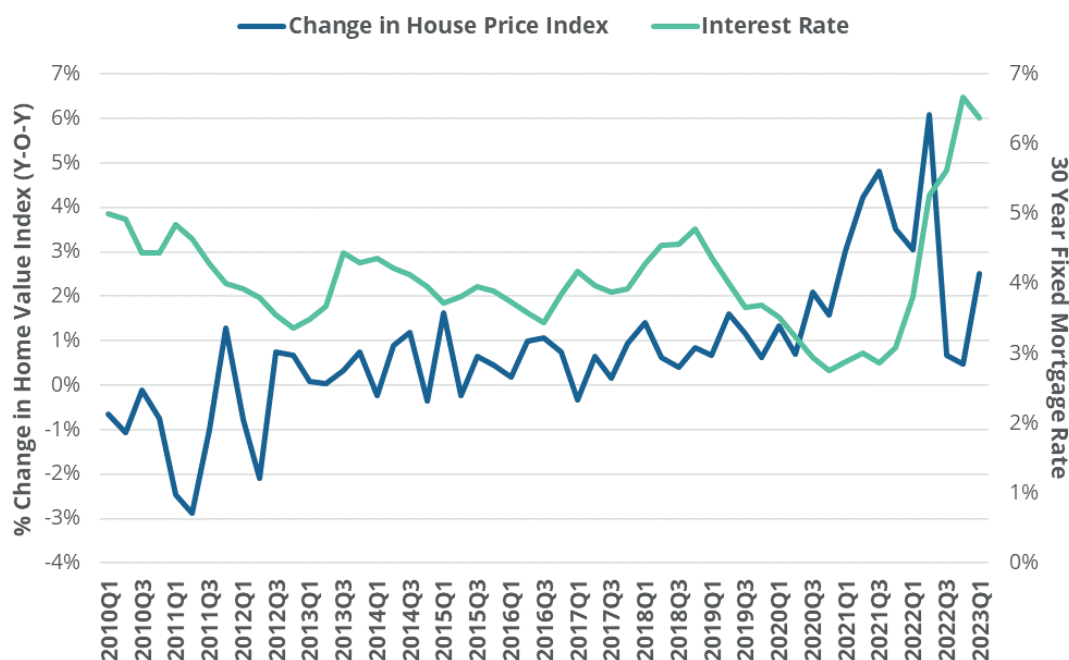
Source: Zillow Home Value Index, Federal Reserve Bank of St. Louis, and Root Policy Research.

Drivers of price increases. Declining interest rates have been a major factor in increases in Delaware home prices, as shown in Figure III-25 below. The Federal Reserve's increase in rates to address rising inflation began to temper price increases in late 2022, but price growth started accelerating again in the first quarter of 2023.

The pandemic induced low interest rates caused a wave of refinancing activity, resulting in reduced inventory available for sale. Current owners are incentivized to keep their lower interest rates, which is decreasing the magnitude of price drops in response to higher interest rates.

Figure III-25.

Mortgage Interest Rates and Change in House Price Index, Delaware, 1st quarter 2010 – 1st quarter 2023



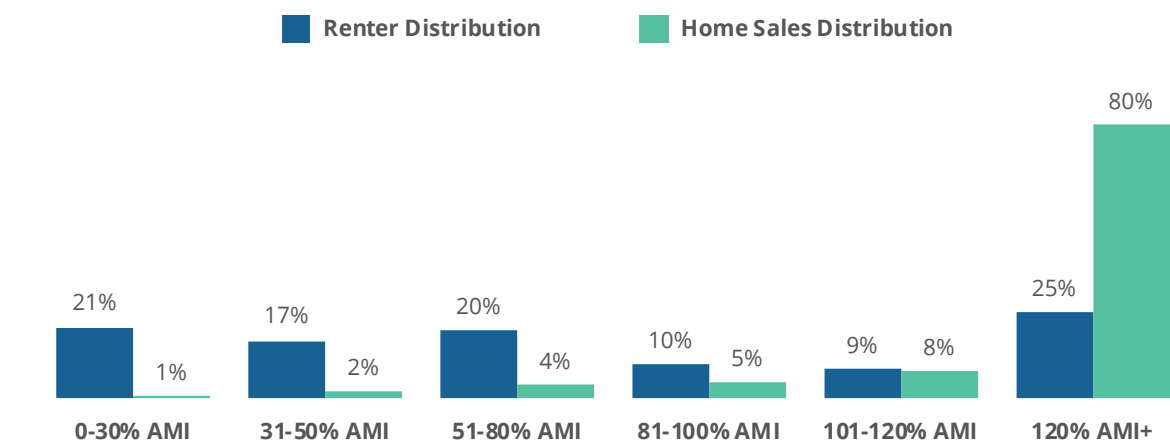
Note: Percent change in home value index is calculated year-over-year.

Source: U.S. Federal Housing Finance Agency, Freddie Mac.

Homeownership affordability gaps. Gaps between supply and demand for homeownership units are examined by comparing the distributions of what renters can afford to the units available for sale. Figure III-26 shows that for 2022.

- 38% of renters have incomes lower than 50% of the AMI. For these renters, homeownership is nearly impossible, with only 3% of home sales priced at their affordability level.
- Middle income renters, with incomes between 50% and 100% of the AMI, will also find homeownership largely out of reach. These renters make up 39% of all renters. About 20% of homes sold in 2022 were priced at their affordability level.
- 80% of homes for sale in 2022 were priced for 120%+ AMI households. This compares to 25% of Delaware renters with incomes at that level.
- The homeownership market in 2022 catered to higher income buyers migrating into Delaware or buying second homes rather than existing Delaware renters.

Figure III-26.
Renter and Affordable Home Sales Distribution, by AMI, 2022



Note: Assumes a 30-year mortgage at a rate of 6.5% with a 10% down payment, 30% of monthly payment is used for property taxes, utilities, and insurance.

Source: Root Policy Research, 2021 ACS 5 year estimates, and 2022 HMDA.

Figure III-27 shows the share of the number of homes affordable to households with income between 50% and 100% AMI (proxied by the number of mortgages) to the number of renters in that income bracket. Wilmington offers the largest share at 9%, and South Kent offers the smallest at just 2% of homes for sale affordable to 50-100% AMI households. In no market is there a reasonable opportunity for 50-100% AMI renters to become owners.

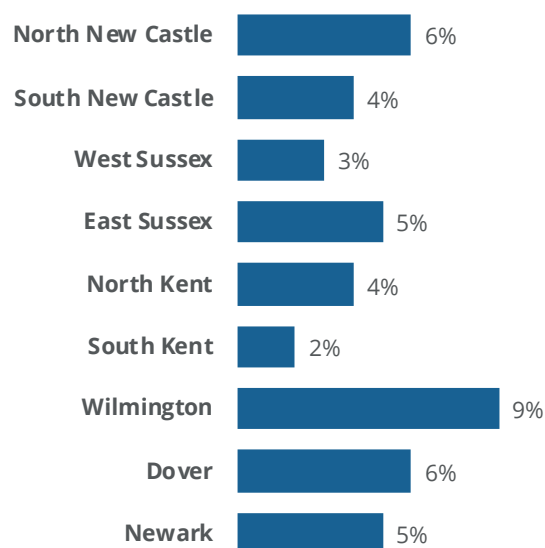
Figure III-27.
Share of Affordable Home Purchases to Renters with Income between 50% and 100% AMI, by Market Area and City, 2022

Note:

Assumes a 30-year mortgage at a rate of 6.5% with a 10% down payment, 30% of monthly payment is used for property taxes, utilities, and insurance.

Source:

Root Policy Research, 2021 ACS 5 year estimates, and HMDA.



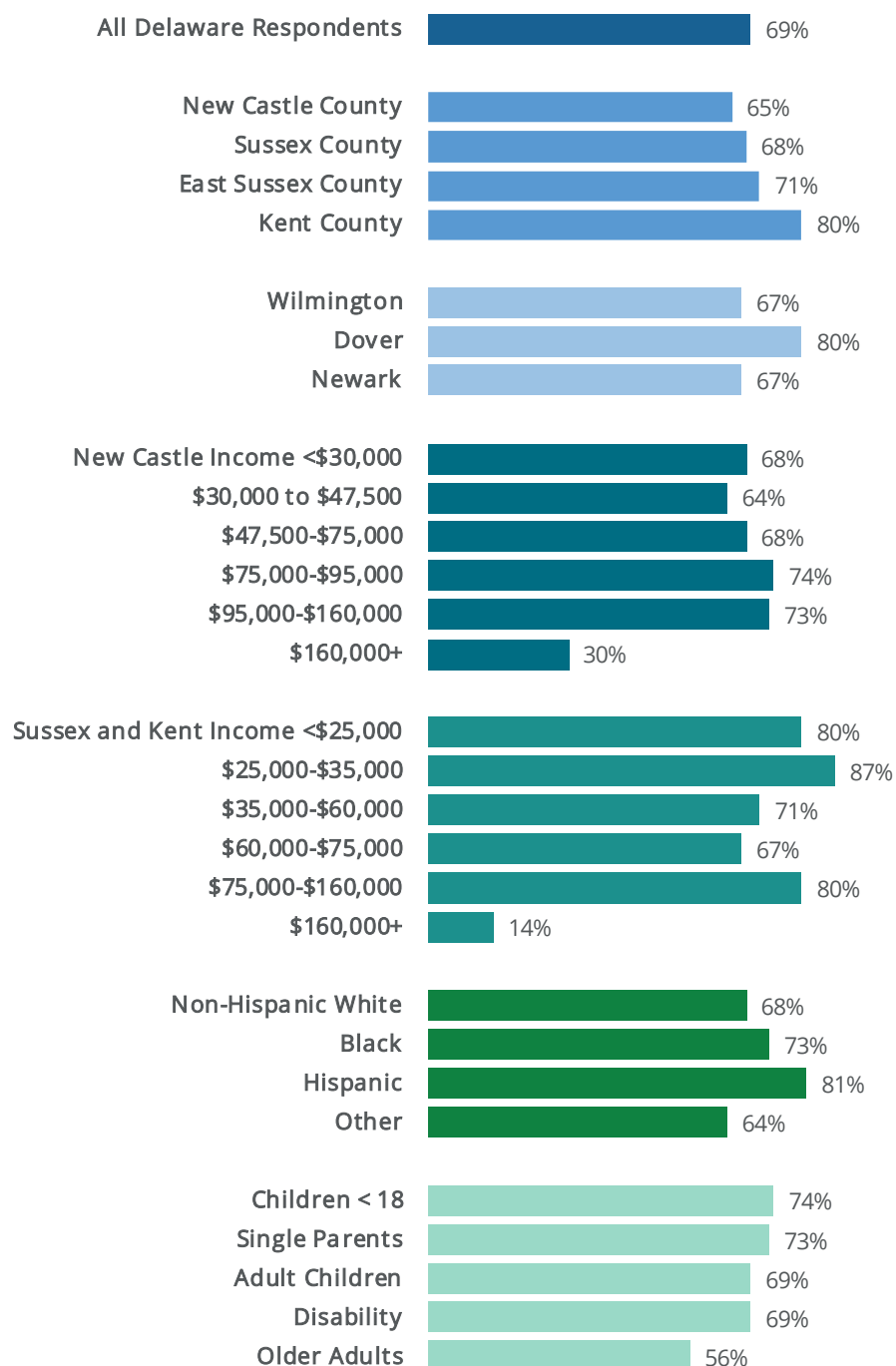
Interest in deed-restricted homes. For renters with incomes below what is needed to buy a market rate home, for sale homes developed or rehabilitated with public subsidies are often an option. These homes carry “deed-restrictions,” usually in the form of caps on price increases, to ensure that the public subsidy is passed on to the next buyer. This is a similar approach to homes that are built on a land trust.

Interest in deed-restricted products was captured in the resident survey. Overall, **one-third of respondents in the random sample reported they were somewhat interested in buying an affordable home in a program with restrictions**, such as resale eligibility only to others in the program.

Interest was higher for respondents captured in the snowball sample, which captures lower income households. Figure III-28 breaks down interested by county, household income, race and ethnicity, and household characteristics.

- Respondents in Kent County expressed the most interest for buying a deed restricted home with 80% of renters selecting somewhat interested or very interested;
- Interest for the program is strong across income ranges except for the very highest income households.
- 81% of Hispanic households and 73% of Black households would be interested in a deed-restricted program to achieve homeownership compared to 68% of non-Hispanic White respondents;
- 73% of single parents and 74% of families with children under 18 would be interested in a deed restricted program. Older adults have the least support at 56%.

Figure III-28.
Percent of Respondents Somewhat Interested or Very Interested in Buying a
Deed Restricted Home



Note: n = 731.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

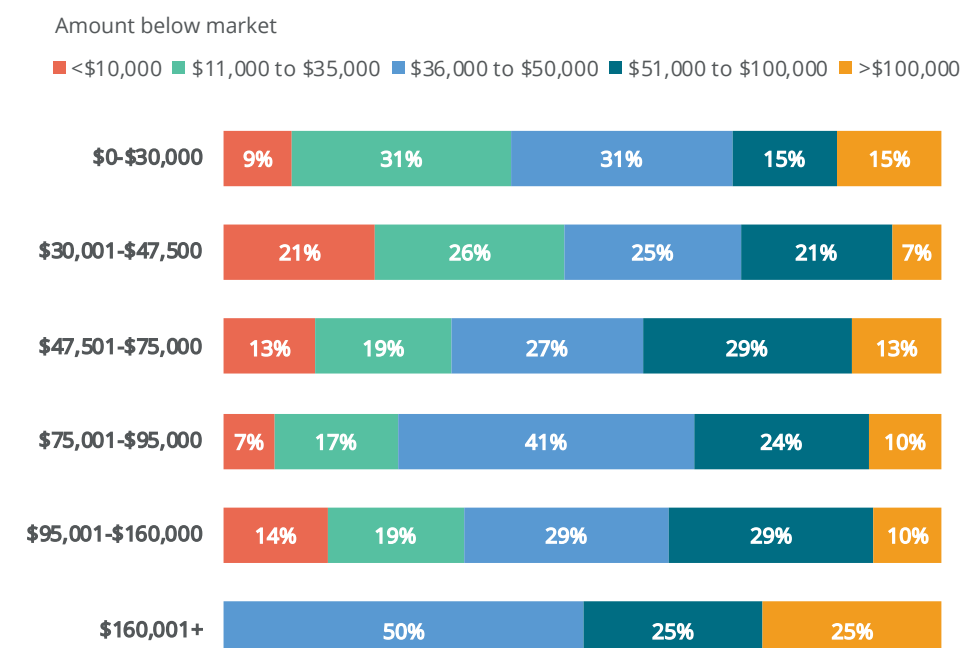
Survey respondents were also asked how much less than a market rate home a deed-restricted home would need to be priced before they would consider buying.

The largest share of respondents (29%) said that the home would need to be \$36,000 to \$50,000 below market-rate before they would be willing to buy a deed-restricted home. Twenty-one percent said between \$11,000 and \$35,000, and another 21% said between \$51,000 and \$100,000.

Responses varied by income. As shown below, in New Castle County, households with incomes below \$160,000 were willing to accept a lower price differential between deed-restricted and market rate homes. For those with incomes of less than \$47,500, about 70% would accept a price difference of \$50,000 and lower, compared to 50% of those with incomes of \$160,000 and more.

In Sussex and Kent Counties, the lowest income households were willing to accept small price differentials in deed-restricted homes. In contrast, most of the highest income households needed the largest price differential (more than \$100,000) to be willing to buy a deed-restricted home.

Figure III-29.
How Much Less Expensive Would the Restricted Home Have To Be? Household Income, New Castle County

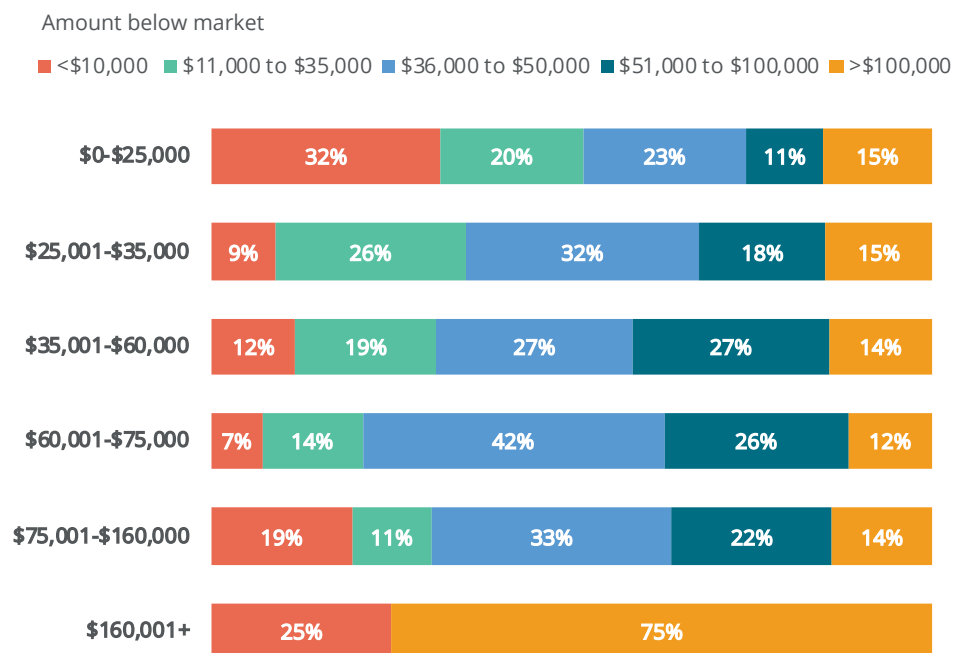


Note: n = 295.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure III-30.

How Much Less Expensive Would the Restricted Home Have To Be? Household Income, Sussex and Kent Counties



Note: n = 287.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Barriers to homeownership. As home prices increase, so does the amount needed for a down payment, and saving for a down payment becomes more of a challenge for many households.

Figure III-31 compares the required down payment at the median property value of an originated mortgage in 2012 and 2022. Down payments are shown for 3.5% of the property value (which is the minimum required for an FHA mortgage), 10%, and 20%.

In order to avoid mortgage insurance in 2022, households need to save an amount ranging from at least \$33,000 in the counties with lower median prices up to \$105,000 for a median price home in South New Castle. The amount required has increased the most in South New Castle County (\$34,000 more needed at 20%).

Figure III-31.**Median Property Value of Originated Mortgages and Estimated Down Payment Requirements by Market Areas and Cities, 2018 and 2022**

	Median Property Value		3.5% Down payment		10% Down payment		20% Down payment	
	2018	2022	2018	2022	2018	2022	2018	2022
Delaware	\$245,000	\$355,000	\$8,575	\$12,425	\$24,500	\$35,500	\$49,000	\$71,000
North New Castle	\$235,000	\$315,000	\$8,225	\$11,025	\$23,500	\$31,500	\$47,000	\$63,000
South New Castle	\$355,000	\$525,000	\$12,425	\$18,375	\$35,500	\$52,500	\$71,000	\$105,000
West Sussex	\$195,000	\$285,000	\$6,825	\$9,975	\$19,500	\$28,500	\$39,000	\$57,000
East Sussex	\$305,000	\$455,000	\$10,675	\$15,925	\$30,500	\$45,500	\$61,000	\$91,000
Kent	\$255,000	\$325,000	\$8,925	\$11,375	\$25,500	\$32,500	\$51,000	\$65,000
Wilmington	\$165,000	\$225,000	\$5,775	\$7,875	\$16,500	\$22,500	\$33,000	\$45,000
Dover	\$195,000	\$285,000	\$6,825	\$9,975	\$19,500	\$28,500	\$39,000	\$57,000
Newark	\$245,000	\$365,000	\$8,575	\$12,775	\$24,500	\$36,500	\$49,000	\$73,000

Source: HMDA and Root Policy Research.

In addition to down payment barriers, other barriers in access to financing exist. Figures III-32 and III-33 show the volume of mortgage applications and the distribution of application outcomes by income and race/ethnicity. As expected, **lower income households are more likely to have their applications denied**. However, there is no meaningful difference in origination rates for households with income over 80% of AMI.

Figure III-32.**Mortgage Application Outcomes by Income, 2022**

Income	Total Apps.	Percent Distribution of Application Outcome				
		Loan Originated	App. Denied	App. but Not Accepted	Withdrawn by Applicant	File Closed for Incompleteness
Low (<80% AMI)	6,512	65%	18%	2%	10%	6%
Middle (80-120% AMI)	4,694	73%	8%	2%	14%	4%
High (>120% AMI)	5,926	72%	6%	2%	17%	3%
Total	17,132	70%	11%	2%	13%	4%

Note: Include mortgage applications for first lien 30-year mortgages for principal residence.

Source: HMDA and Root Policy Research.

Mortgage application outcomes vary more by race and ethnicity. As shown below, 74% of applications from non-Hispanic White households were originated in 2022, compared to 66% of applications from Hispanic households, 64% from Black/African American households, and 56% of applications from Asian households.

Figure III-33.
Mortgage Application Outcomes by Race/Ethnicity, 2022

Race/Ethnicity	Total Apps.	Percent Distribution of Application Outcome				
		Loan Originated	App. Denied	App. but Not Accepted	Withdrawn by Applicant	File Closed for Incompleteness
2 or more race/ethnicity	1,024	65%	13%	1%	17%	4%
Asian	1,266	56%	7%	4%	25%	8%
Black / African American	3,963	64%	16%	2%	14%	4%
Hispanic / Latino	1,209	66%	16%	1%	11%	5%
White, not Hispanic/Latino	9,924	74%	9%	2%	12%	4%
Total	17,386	69%	11%	2%	13%	4%

Note: Include mortgage applications for first lien 30-year mortgages for principal residence.

Source: HMDA and Root Policy Research.

As shown in the figure below, racial and ethnic disparities persist even for households with incomes over 80% AMI. Black/ African American and Hispanic/Latino households are the most likely to have their application denied, and Asian and households of multiple races and/or ethnicities are the most likely to withdraw their application.

Figure III-34.
Mortgage Application Outcomes by Race/Ethnicity, Income Over 80% of AMI, 2022

Race/Ethnicity	Total Apps.	Percent Distribution of Application Outcome				
		Loan Originated	App. Denied	App. but Not Accepted	Withdrawn by Applicant	File Closed for Incompleteness
2 or more race/ethnicity	413	67%	7%	2%	22%	4%
Asian	634	50%	7%	4%	30%	8%
Black / African American	990	69%	10%	2%	16%	4%
Hispanic / Latino	169	69%	12%	2%	15%	5%
White, not Hispanic/Latino	3,720	78%	4%	2%	14%	4%
Total	5,926	72%	6%	2%	17%	4%

Note: Include mortgage applications for first lien 30-year mortgages for principal residence.

Source: HMDA and Root Policy Research.

Figure III-35 shows mortgage application quantities and denial rates by race/ethnicity and age by county.

Sussex County has a very large difference between White and Non-white origination rates, with 32% of Black applicants being denied compared to only 9% of White applicants. Non-white applicants are roughly twice as likely to be denied as White applicants in New Castle County with the exception of Asian applicants who have a similar denial rate to White applicants.

Across age groups, younger applicants are the most likely to be denied in all counties, which helps explain the decline in homeownership among younger age cohorts.

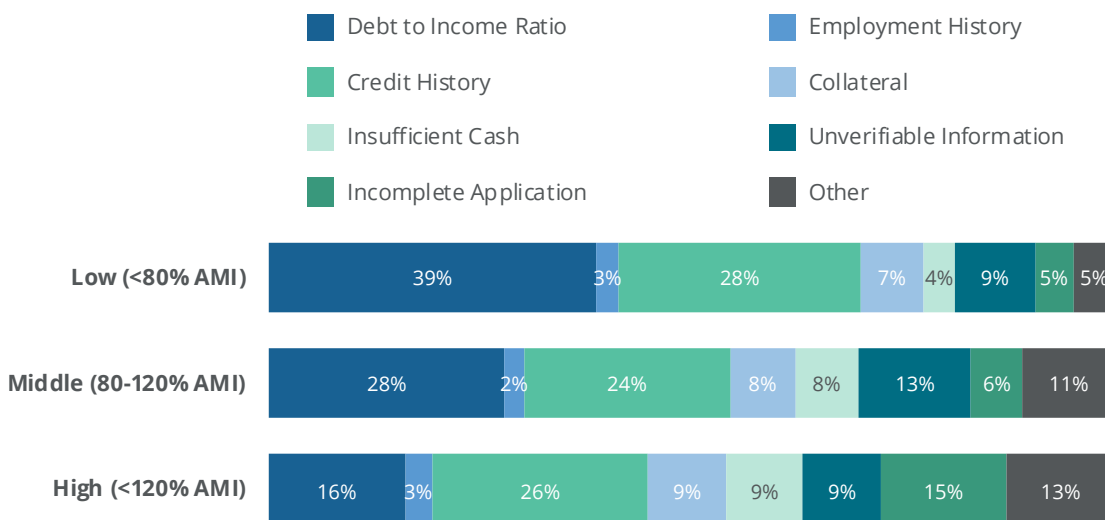
Figure III-35.
Mortgage Applications by Race/Ethnicity and Age by County

	Number of Applicants			Denial Rate		
	New Castle	Sussex	Kent	New Castle	Sussex	Kent
Race						
White	3,720	4,361	1828	6%	9%	11%
Black	2045	541	1360	12%	32%	17%
Hispanic	675	298	231	13%	19%	18%
Asian	1050	130	86	7%	12%	9%
2 or more race/ethnicity	473	281	269	8%	17%	17%
Age						
< 25	343	271	281	12%	18%	17%
25-34	2517	971	1044	6%	16%	13%
35-44	2333	902	889	8%	17%	13%
45-54	1357	826	622	9%	15%	16%
55-64	927	1507	575	11%	9%	14%
65+	582	992	340	9%	8%	14%

Source: HMDA and Root Policy Research.

Figures III-36 and III-37 show the distribution of denial reasons by income and race and ethnicity. Debt to income ratio is the top denial reason for lower income households. Given the higher share of applications denied due to credit history and incomplete application, households with higher income can benefit from credit counseling and assistance during the application process. **Credit history and debt to income ratio are the biggest barriers across all households except for Asian applicants**, for whom credit history is a less frequent barrier.

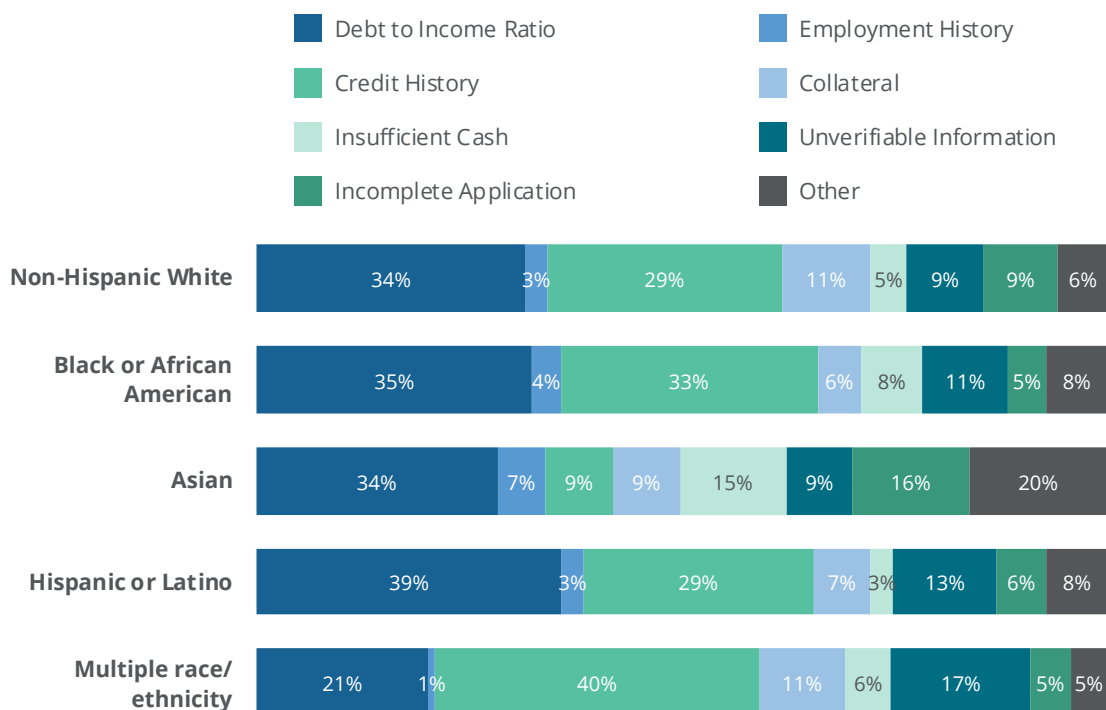
Figure III-36.
Mortgage Denial Reasons by Income, 2022



Note: Include denied mortgage applications for first lien 30-year mortgages for principal residence.

Source: HMDA and Root Policy Research.

Figure III-37.
Mortgage Denial Reasons by Race/Ethnicity, 2022



Note: Include denied mortgage applications for first lien 30-year mortgages for principal residence.

Source: HMDA and Root Policy Research.

Needs of Existing Owners

The most common needs among Delaware homeowners are home repairs and improvements, including accessibility improvements for older and disabled households members to allow them to age in place.

The resident survey asked a number of questions related to home improvements. Those responses provide a unique set of data on housing condition and needs that is not found in secondary sources like Census data.

In Delaware, owners report far fewer condition issues than renters or mobile home occupants: 26% of renter respondents and 17% of mobile home occupants indicated their home is in fair or poor condition compared to only 6% of homeowners.

However, accessibility improvements to accommodate a need for a household member with a disability are widespread and highest for owners. Based on the survey responses, accessibility improvements are needed by 40% of mobile home residents, 29% of homeowners, and 18% of renters who have a household member with a disability.

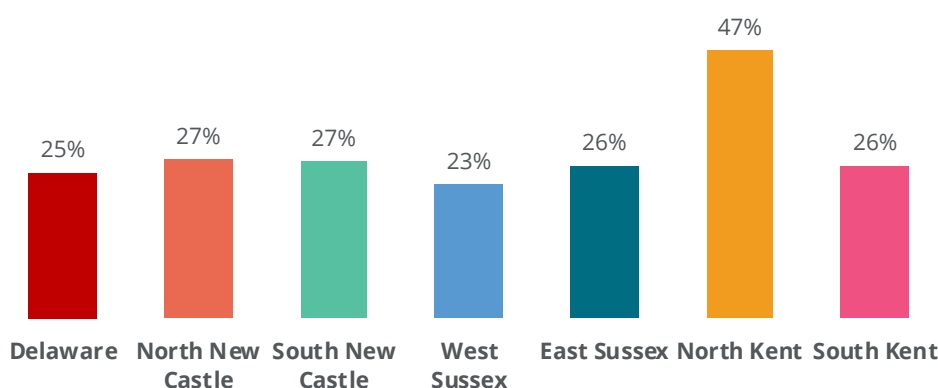
Applying these statistics to the number of households, **an estimated 4,250 low income homeowners need improvements, including accessibility improvements.** These homeowners report living in poor or fair condition homes. Another 730 households with a disabled member living in mobile homes need improvements.

In addition to accessibility improvements, owners report needing repairs to interior walls and windows.

Mobile home conditions. As mobile homes age, they become more difficult to move, putting owners at risk of losing their homes when parks close or lot rents increase beyond what they can afford.

Figure III-38 shows the share of mobile homes that were built before 1980. Statewide, an estimated one quarter of mobile homes were built before 1980. In North Kent County, almost half (47%) were built before 1980.

Figure III-38.
Share of Mobile Homes Built Before 1980, Market Areas, 2021



Note: Data represent an estimate of occupied mobile homes build Before 1980.

Source: 2021 5-year ACS and Root Policy Research.

In the 2023 Delaware Housing Survey, 17% of mobile home residents reported that their home was in fair or poor condition—12 percentage points higher than homeowners in other unit structures. **The most commonly identified need for repairs in mobile homes was interior walls,** followed by flooring, kitchen and bathroom plumbing, sewer system repairs, foundation, and roof work. This is discussed in further detail in the housing condition subsection of this report.

In June 2022, Senate Bill 317 was passed and gave more protections to mobile home owners. The bill limited the amount a mobile home park owner could increase lot rent and prohibits lot rent increases if there are health or safety violations that have not been addressed by park management. Park management with violations must provide documentation to the Delaware Manufactured Home Relocation Authority that issues have been resolved before an increase of lot rent.²

Home improvement needs. A proxy for owners' housing condition needs is home improvement loan demand. Figure III-39 shows home improvement loan originations and loan denials by race and age. Loan originations were highest in New Castle County among White applicants. Denials were highest for Hispanic applicants in Kent County, closely followed by Black applicants. By age, originations were highest for applicants ages 35 to 44 while the denial rate was highest among those younger than 25 in Sussex and Kent County. Kent County has the highest average denial rate across races and age groups.

² <https://www.capegazette.com/article/new-law-gives-manufactured-home-owners-some-recourse/242914>

Figure III-39.
Home Improvement Loan Characteristics by Applicant Race and Age, New Castle, Sussex, and Kent Counties, 2022

	Number of Applicants			Denial Rate		
	New Castle	Sussex	Kent	New Castle	Sussex	Kent
Race						
White	1,618	1,139	644	23%	26%	30%
Black	534	73	182	47%	47%	51%
Hispanic	158	60	31	49%	42%	52%
Other	598	204	170	37%	28%	35%
Age						
< 25	10	8	6	40%	50%	50%
25-34	261	116	144	42%	38%	38%
35-44	740	259	253	34%	33%	36%
45-54	764	260	241	29%	32%	33%
55-64	659	386	211	30%	29%	36%
65+	462	440	164	29%	18%	34%

Source: HMDA and Root Policy Research.

Figure III-40 shows the median loan amount and median applicant income by race and age. The requested loan amounts are large across all demographic groups. White applicants had the highest median loan amount of \$75,000 and the second highest income compared to other races at \$98,000. Applicants over 65 had the lowest median income of both originated loans and denied applications.

Figure III-40.
Home Improvement Median Loan Amount and Applicant Income by Applicant Race and Age, 2022

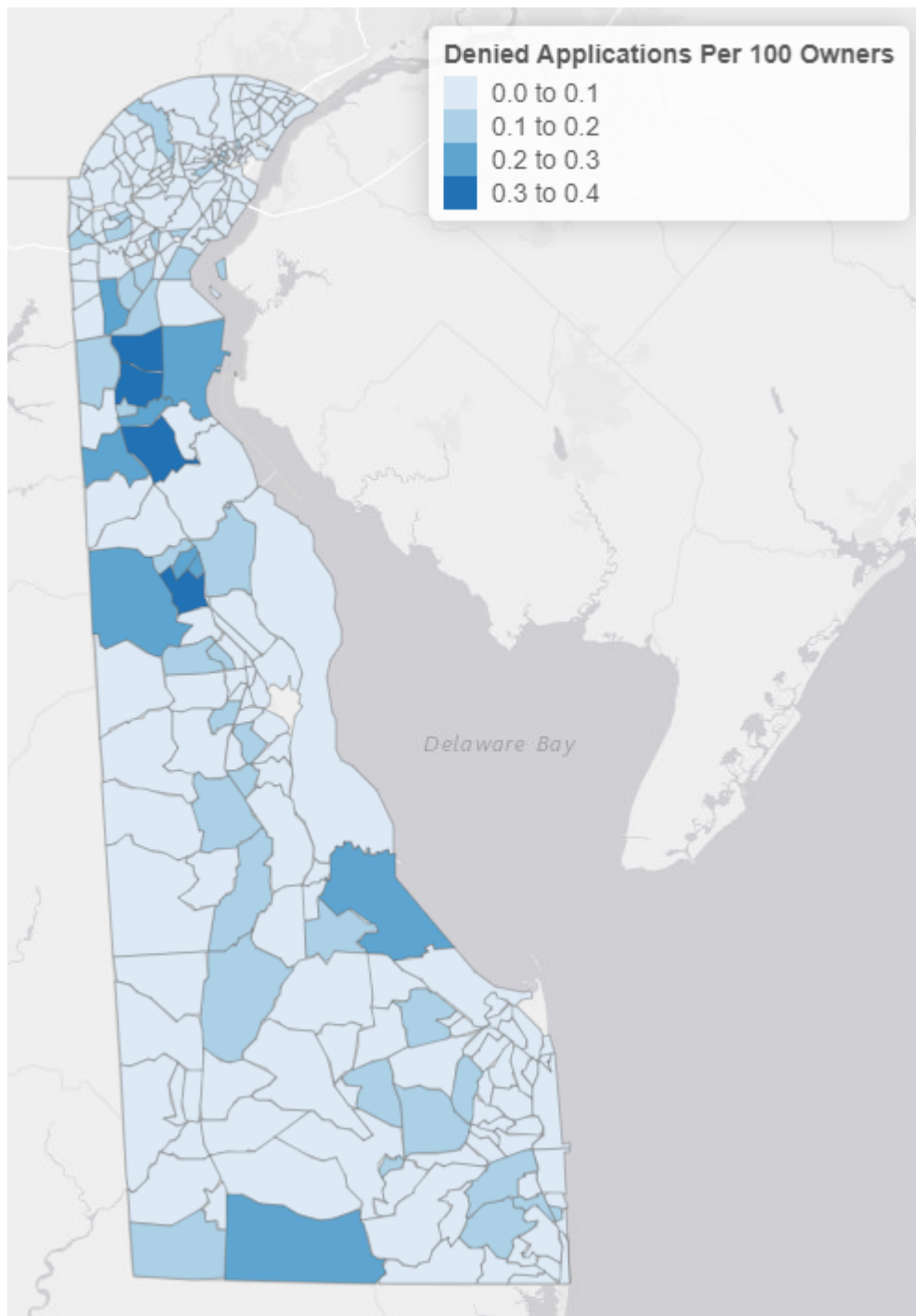
	Originated Loans		Denied Applications	
	Median Loan Amount	Median Applicant Income	Median Loan Amount	Median Applicant Income
Race				
White	\$75,000	\$98,000	\$65,000	\$72,000
Black	\$65,000	\$82,000	\$55,000	\$78,000
Hispanic	\$55,000	\$75,000	\$55,000	\$70,000
Other	\$75,000	\$115,000	\$75,000	\$94,500
Age				
< 25	\$75,000	\$79,000	\$75,000	\$63,000
25-34	\$55,000	\$90,000	\$55,000	\$80,000
35-44	\$65,000	\$112,000	\$65,000	\$95,000
45-54	\$75,000	\$115,000	\$65,000	\$90,500
55-64	\$75,000	\$93,500	\$65,000	\$68,000
65+	\$75,000	\$74,000	\$65,000	\$54,000

Source: HMDA and Root Policy Research.

The following map shows the number of originated and denied home improvement loans per 100 owners. Census tracts in South New Castle, East Sussex, and Dover have the highest concentration of denied home improvement loans.

North New Castle has the greatest number of structures built before 1980, particularly in Wilmington with 82% of units built before 1980. The low concentration of applications in Wilmington coupled with the age of housing units could indicate insufficient home equity requisite to applying for a home improvement loan. Census tracts in East Sussex have high concentrations of denials compared to other tracts in the state.

Figure III-41.
Denied Home Improvement Loan Applications per 100 Owners , Delaware, 2022



Source: HMDA and Root Policy Research.

Projected Housing Needs

This section estimates the number of housing units needed to accommodate population growth through 2030, using population and household projections prepared at the county level by the Delaware Population Consortium. As shown in Figure III-42, by 2030 the state is projected to reach approximately 416,400 households—nearly 25,000 more than in 2020. By 2035, households are projected to total 422,400.

Of the 24,400 new resident-occupied units, 18,200 should be owner occupied and 6,100 should be renter occupied to maintain the state's homeownership rate.

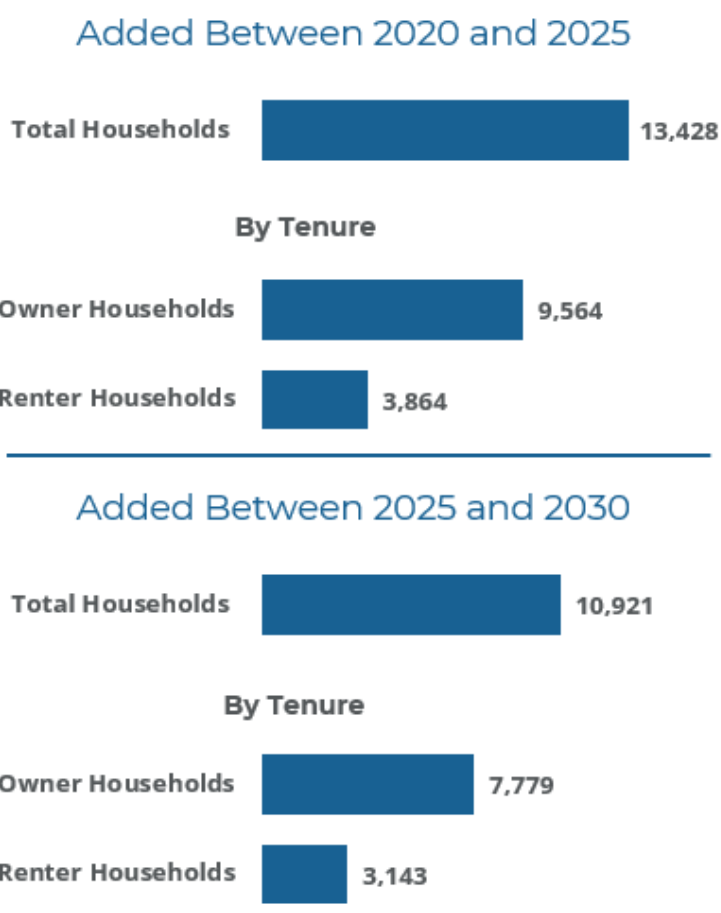
Figure III-42.
Projected Growth in
Households by Tenure,
Delaware

Note:

Holds latest CHAS tenure distribution constant.

Source:

Delaware Population Consortium, HUD CHAS 2019 estimates, and Root Policy Research.

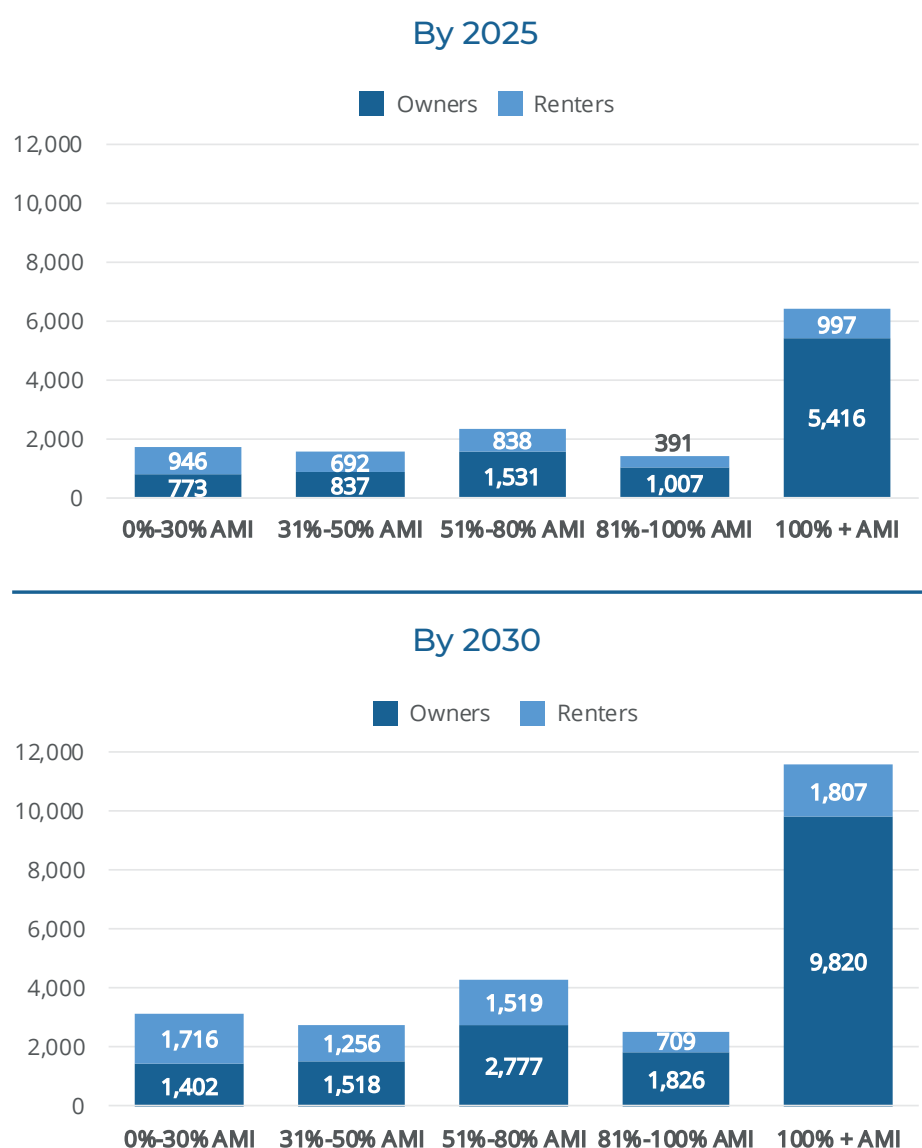


To keep up with household growth through 2030, the state will need to add 24,400 new units, or an average of 2,400 units per year.

If the recent volume of residential permitting continues planned development will meet production needs overall. However, a significant share of new production would need to be affordable products below 100% AMI and meant for workforce and permanent residents (v. seasonal residents). Public subsidies will be needed to support continued homeownership among households with incomes of 100% AMI and less and to sustain renters with incomes of 50% AMI and less.

Figure III-43 shows the number of units needed by tenure and AMI, based on the state's AMI distribution provided by HUD's Comprehensive Housing Affordability Strategy (CHAS) most recent data. The estimates indicate that by 2030, over 3,100 units will be needed to accommodate households with income at 30% AMI or below, almost 2,800 units will be needed to accommodate households with income between 31% and 50% AMI, and almost 4,300 units will be needed to accommodate households with income between 51% and 80% AMI. Overall, around 10,200 units affordable to households under 80% AMI will be needed, including around 5,700 ownership units and around 4,500 rental units.

Figure III-43.
Projected Units Needed by AMI and Tenure, Delaware



Note: Holds latest CHAS tenure and income distribution constant.

Source: Delaware Population Consortium, HUD CHAS 2019 estimates, and Root Policy Research.

Figures III-44 and III-45 show projected units needed in of the counties by tenure and AMI. By 2025:

- New Castle will need around 1,280 units affordable to households under 80% AMI, including around 660 ownership units and around 620 rental units.
- Sussex will need around 2,700 units affordable to households under 80% AMI, including around 1,870 ownership units and around 850 rental units.
- Kent will need around 1,530 units affordable to households under 80% AMI, including around 800 ownership units and around 740 rental units.

Figure III-44.

Projected Units Needed by 2025, by County, AMI, and Tenure

	Total	Percent of AMI				
		0-30% AMI	31-50% AMI	51-80% AMI	81-100% AMI	100+ AMI
Delaware	13,428	1,610	1,509	2,410	1,388	6,511
New Castle	2,993	414	347	519	316	1,397
Sussex	6,525	757	734	1,227	698	3,109
Kent	3,910	439	428	664	374	2,005
Owner Units	9,969	812	882	1,628	1,040	5,607
New Castle	2,032	164	176	320	218	1,154
Sussex	5,237	456	485	930	574	2,792
Kent	2,700	192	221	379	248	1,661
Renter Units	3,459	798	627	782	348	905
New Castle	961	250	171	199	98	243
Sussex	1,288	301	249	297	124	317
Kent	1,210	246	208	286	126	344

Note: Holds latest CHAS tenure and income distribution for each county constant.

Source: Delaware Population Consortium, HUD CHAS 2019 estimates, and Root Policy Research.

By 2030³:

- New Castle will need around 1,700 units affordable to households under 80% AMI, including around 890 ownership units and around 832 rental units.
- Sussex will need around 5,600 units affordable to households under 80% AMI, including around 3,840 ownership units and around 1,740 rental units.
- Kent will need around 2,700 units affordable to households under 80% AMI, including around 1,400 ownership units and around 1,300 rental units.

Figure III-45.

Projected Units Needed by 2030, by County, AMI, and Tenure

	Total	Percent of AMI				
		0-30% AMI	31-50% AMI	51-80% AMI	81-100% AMI	100+ AMI
Delaware	24,349	2,888	2,732	4,393	2,520	11,815
New Castle	4,016	556	465	696	424	1,875
Sussex	13,392	1,553	1,506	2,519	1,432	6,382
Kent	6,941	779	761	1,179	664	3,559
Owner Units	18,268	1,497	1,624	3,010	1,911	10,227
New Castle	2,727	220	236	429	293	1,548
Sussex	10,749	935	996	1,909	1,178	5,730
Kent	4,793	341	392	672	440	2,948
Renter Units	6,081	1,391	1,108	1,384	609	1,588
New Castle	1,289	336	229	267	131	326
Sussex	2,643	618	510	610	254	651
Kent	2,148	437	369	507	224	611

Note: Holds latest CHAS tenure and income distribution for each county constant.

Source: Delaware Population Consortium, HUD CHAS 2019 estimates, and Root Policy Research.

The previous estimates do not include units for seasonal and vacation use. **To accommodate seasonal demand, nearly 5,900 additional units are needed**, for a total of 30,230 new units. As shown in Figure III-46, the vast majority of these units are needed in Sussex County.

³ The state-level 2030 needs differ slightly from the cumulative county-level needs due to population growth rate assumptions.

Figure III-46.
Projected Units Needed by
Occupancy Type, by
County

Source:

Delaware Population Consortium and Root
 Policy Research.

		Occupancy Type	
		Resident Units	Seasonal Units
Total			
Units Needed by 2025:			
Delaware	16,269	13,428	2,841
New Castle	3,000	2,993	7
Sussex	9,320	6,525	2,795
Kent	3,949	3,910	39
Units Needed by 2030:			
Delaware	30,231	24,349	5,882
New Castle	4,030	4,016	14
Sussex	19,180	13,392	5,788
Kent	7,021	6,941	80

SECTION IV.

RESIDENT SURVEY FINDINGS

SECTION IV.

Resident Survey Findings

This section reports the findings from a resident survey conducted for the Delaware Housing Needs Assessment (HNA). The survey provides current data on Delawareans' housing situation, housing preferences, housing needs, and how choice within the housing market differs by income, location, race/ethnicity, tenure, and other household characteristics.

The Root team is grateful to the residents and stakeholders who shared their experiences and perspectives about their own housing experiences in Delaware.

Primary Findings

Overall, the data tells the story of varying access to quality affordable housing. Access largely depends on where someone lives in Delaware, their income, tenure, race, ethnicity, disability and family status, and age. Primary findings from residents' perspectives and experiences include:

Housing challenges

- Around one in four (26%) renters identified “needing a place quickly” as a factor for choosing their current home, highlighting that more renters look for units out of need rather than preference.
- Eight percent of households in Delaware are precariously housed, and 88% of these are living with families and friends. Traditional homeless counts miss these vulnerable residents. This high proportion suggests that the state's at-risk of homelessness population is much larger than traditional street and shelter counts are identifying.
- Poor housing condition is a challenge faced by many renters and mobile home occupants but few owners: 26% of renter respondents and 17% of mobile home occupants indicated their home is in fair or poor condition compared to only 6% of homeowners.
- Accessibility improvements to accommodate a need for a household member with a disability are widespread and highest for owners. Based on the survey responses, accessibility improvements are needed by 40% of mobile home residents, 29% of homeowners, and 18% of renters who have a household member with a disability.

Displacement and pandemic effect

- Ten percent of respondents have had to move out of a home or apartment when they did not want to in the last five years. New Castle County has the lowest level of forced displacement compared to other counties at 9%.
- Eleven percent of Delawareans reported they had to skip payments on some bills to pay for housing costs due to the COVID-19 crisis and 10% reported they had taken on debt via credit cards or another loan service to pay for housing costs. Eight percent reported they paid less than the minimum on some bills to meet housing costs.
- Nineteen percent of renters utilized pandemic-related rental assistance compared to 1% of homeowners who participated in mortgage relief programs.
- In the snowball sample—which was more representative of renters’ experiences—Forty percent of renters in Kent County who applied for assistance reported their landlord filed an eviction against them while they waited for the assistance. 20% of renters in New Castle County and 18% in Sussex County had an eviction filed against them while waiting for assistance;
- The top reasons residents are concerned about displacement from their current home were financial issues (54%), followed by health issues (44%), worry of a rent increase (32%), and inability to keep up with maintenance (30%). Seventy-four percent of renters who were worried about displacement were concerned a rent increase will force them to move.

Future housing preferences and solutions

- Thirty-five percent of respondents desire to move in the next five years. Older adults, homeowners, and those with household incomes above \$160,000 have the least desire to move in the next five years, while renters and those who are precariously housed have the most desire to move. For lower income respondents, the timing of their move relies on variables outside of their control—when they are able to obtain transportation, their position on housing waitlists, health of family members, and availability of affordable housing.
- When asked about housing trade-offs, respondents were most willing to live in a variety of unit structures if it lowered monthly costs: 38% would live in a *small* single family home, 25% would live near dense apartments, 23% would live in an ADU, and 20% would live in a condo if those products lowered their housing costs. Desire to live in alternative housing types regardless of cost was highest for small single family homes, condos, and homes located near multifamily housing.
- Respondents reported that large and medium single family homes were most appropriate for their own neighborhood. Unit structures deemed least appropriate in Delaware by

respondents were accessory dwellings/ granny flats if occupied by workers, homes for vacation or short term rental use, and tiny homes.

- Fourteen percent of Delawareans reported that money for critical repairs would improve their housing situation, followed by assistance for emergency situations (12%), help with a down payment (10%), and help finding affordable housing (9%).
- Twenty-six percent of renters reported that getting help with a down payment would improve their housing situation. A quarter of precariously housed respondents reported that “help finding affordable housing” would improve their housing situation.

Methodology

The resident survey was fielded in two different ways:

- 1) Through a statistical sample, where randomly selected residents were invited to participate in the survey via text in a method that generates a sample that represents the characteristics of Delaware households overall. For the purposes of this section, this sample is called the 2023 Delaware Housing Survey.
- 2) Through a “snowball” sample, where community contacts spread the word about the survey. This sample provides a richer picture of certain households.

A total of 517 residents participated in the 2023 Delaware Housing Survey and 2,133 residents responded to the 2023 Delaware Housing “Snowball” Survey.

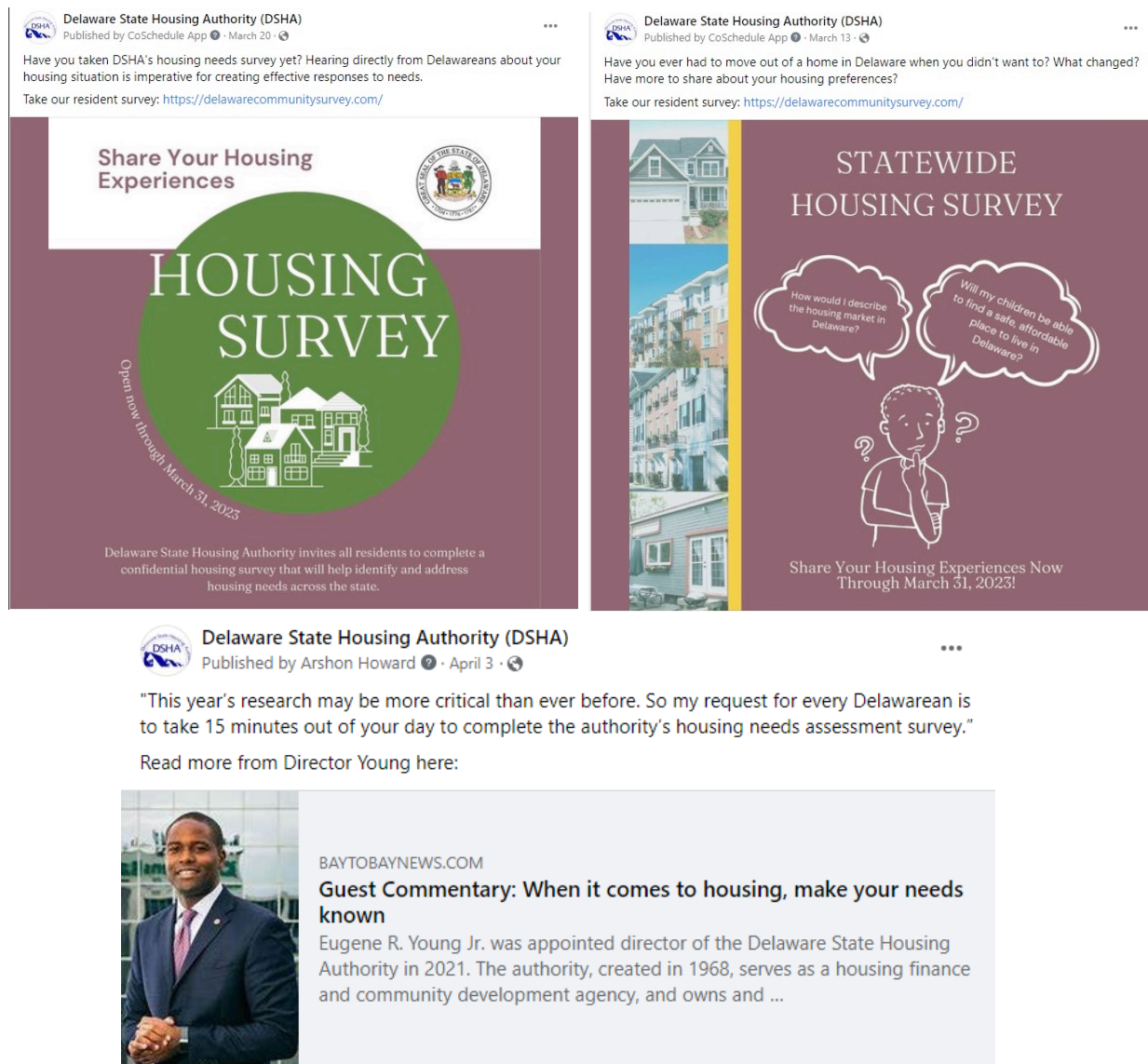
Random sampling. The random sampling method randomly selected Delaware households to participate in the survey. Using this technique, all Delaware households had the same probability of inclusion in the survey sample, generating a randomly drawn survey sample. Because every resident had an equal chance of being selected in the random sample, self-selection bias and other potentially confounding variables are mitigated. Therefore, the random sample can be extrapolated as Delaware’s current population.

Each respondent had the option to complete the survey by phone or online in English, Spanish, or Creole and received either a \$10 Amazon gift card or \$10 Starbucks gift card. Throughout this section, survey findings drawn from this sample are referred to as the random sample and sourced as the 2023 Delaware Housing Survey.

Snowball sampling. The survey respondents from the snowball survey do not represent a random sample of Delaware. The snowball survey is based on snowball sampling methods, where the opportunity to participate in the survey is promoted to residents from channels that build and grow outward, like a snowball increasing in size when rolled down a hill. Rather than randomly identifying Delaware households to participate, these surveys were promoted to residents via several channels, including agency newsletters and email lists, and through

trusted community partners. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences of the sample from the larger population. Respondents had the option to enter a drawing for a \$100 Visa gift card.

The survey and promotional materials were available in English, Spanish, and Creole and respondents could participate online or by phone. Examples of promotion language used are below:



Sample size note. When considering the experience of members of certain groups, the sample sizes are too small ($n < 40$ respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large

margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Figure IV-1 presents the demographics of respondents from the random survey sample sizes compared to American Community Survey (ACS) data from 2021.

The snowball sample oversampled single parents, families with children, people with disabilities, Black households, renters, and those who are precariously housed compared with the random sample. This enables deeper analysis into the issues concerning these groups that are often harder to capture within random samples.

Figure IV-1.
Resident Survey Sample Sizes and Proportions

	Random Sample		Snowball Sample		ACS %
	n = 517	%	n = 2,133	%	
Household composition					
Families with children < 18	148	29%	756	35%	24%
Single parents with children <18	53	10%	398	19%	9%
Families with adult children	124	24%	564	26%	-
People with a disability	139	27%	742	35%	13%
Over 65	151	29%	514	24%	19%
Race					
Non-Hispanic White	325	63%	1,334	63%	66%
Black	69	13%	499	23%	21%
Hispanic	65	13%	62	3%	7%
Other	58	11%	133	6%	6%
Tenure					
Owners	322	62%	1,052	49%	71%
Renters	110	21%	714	33%	29%
Mobile Home	23	4%	68	3%	7%
Precariously Housed	40	8%	225	11%	-
Other	22	4%	74	4%	-
County					
New Castle	264	51%	1,037	49%	57%
Sussex	151	29%	561	26%	25%
Kent	102	20%	535	25%	18%
City					
Wilmington	107	21%	465	22%	7%
Dover	45	9%	243	11%	4%
Newark	40	8%	150	7%	3%

Note: "n=" refers to the number of respondents, or the sample size.

Source: 2021 5-year ACS and Root Policy Research from the 2023 Delaware Housing Survey and the 2023 Delaware Housing Snowball Survey.

Geographic representation. The random sample contains enough responses that the survey data can be segmented by Delaware’s three counties, and for East Sussex only in addition to the entire county.

Timing of survey fieldwork. The random sample was fielded during the month of February. The snowball sample was promoted throughout the months of February and March and the survey was open through mid-April.

Explanation of terms. Throughout this section, several terms are used that require explanation.

- **“Precariously housed”** includes residents who are currently homeless or living in transitional or temporary/emergency housing. This category may also include residents living temporarily with friends or family to avoid homelessness but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services);
- **“Disability”** indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental;
- **“Children”** indicates children under the age 18 live in the household;
- **“Single parent”** are respondents living with their children only or with their children and other adults but not a spouse/partner;
- **“Adult children”** refers to households where respondents indicated they have children over 18 living with them; and
- **“Tenure”** in the housing industry means rentership or ownership.

Demographics

Figure IV-2 compares participants in the random and snowball sample by number. The snowball sample has 1,616 more respondents than the random sample, enabling deeper analysis into hard-to-reach populations. Throughout this report, groups with low numbers in the random sample are supplemented through analysis of the group in the snowball sample. Specifically, sections that confront disproportionate housing needs and pandemic effect rely heavily on the snowball sample to better understand groups that are typically lower income, such as renters, single mothers, and households with a disability.

Figure IV-2.
Resident Survey Participants

RESIDENT SURVEY BY THE NUMBERS

NUMBER OF SURVEY RESPONDENTS



HOUSEHOLDS WITH CHILDREN UNDER 18



SINGLE PARENTS



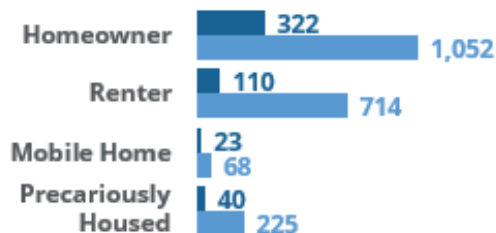
HOUSEHOLDS WITH A DISABILITY



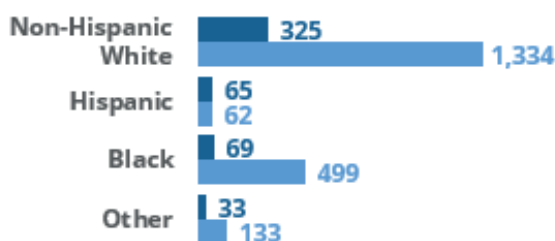
HOUSEHOLDS OVER 65



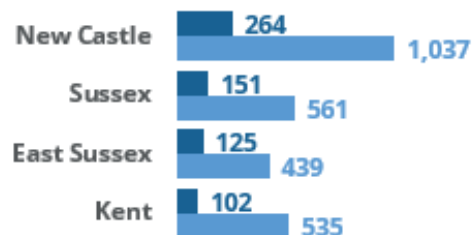
HOUSING STATUS



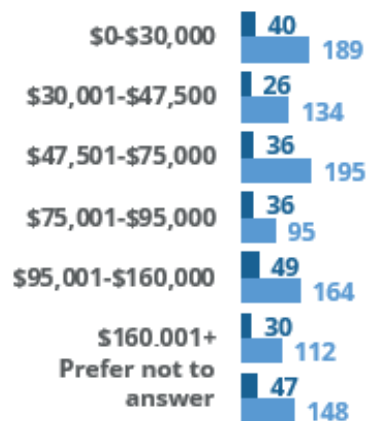
RACE/ETHNICITY



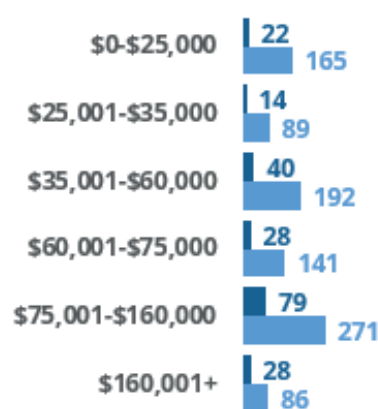
WHERE RESPONDENTS LIVE



HOUSEHOLD INCOME - NEW CASTLE



HOUSEHOLD INCOME - SUSSEX & KENT



Source: Root Policy Research from the 2023 Delaware Housing Survey and the 2023 Delaware Housing Snowball Survey.

Random sample. Figure IV-3 breaks down household characteristics, race and ethnicity, tenure, and age by county for the respondents included in the random sample.

**Figure IV-3.
Survey Resident Profile by
County and Selected
Characteristics**

Note:
n = 517.

Source:
Root Policy Research from the 2023 Delaware
Housing Survey.

	New Castle	Sussex	East Sussex	Kent	Delaware
Household Characteristics					
Families with children < 18	29%	20%	18%	40%	29%
Single parents with children < 18	12%	9%	8%	9%	10%
Families with adult children in home	25%	16%	15%	33%	23%
People with a disability	25%	23%	22%	38%	27%
Over 65	21%	48%	54%	23%	29%
Race/ Ethnicity					
Non-Hispanic White	55%	75%	76%	65%	63%
Black	18%	7%	8%	11%	13%
Hispanic	14%	9%	6%	15%	13%
Other	7%	4%	5%	8%	8%
Tenure					
Homeowner	59%	68%	70%	61%	62%
Renter	27%	15%	14%	16%	21%
Mobile Home	2%	5%	6%	11%	4%
Precariously Housed	9%	7%	6%	7%	8%
Age					
18-24	1%	1%	2%	1%	1%
25-34	11%	5%	5%	12%	9%
35-44	15%	10%	9%	14%	13%
45-64	43%	28%	25%	42%	38%
65+	21%	48%	54%	23%	29%
Total	51%	29%	24%	20%	100%

Snowball sample. Figure IV-4 shows representation by county within the snowball sample that will be used to further explore subpopulations. This sample was able to capture higher proportions of residents who identified as single parents, had an adult child living at home, had a disability, or were precariously housed.

**Figure IV-4.
Survey Respondent
Profile by County and
Selected Characteristics**

Note: n = 2,133.

Source: Root Policy Research from the
2023 Delaware Housing Snowball Survey.

	New Castle	Sussex	East Sussex	Kent	Delaware
Household Characteristics					
Families with children < 18	37%	29%	23%	43%	35%
Single parents with children < 18	19%	12%	10%	25%	19%
Families with adult children in home	25%	22%	19%	35%	26%
People with a disability	35%	29%	30%	40%	35%
Over 65	22%	36%	40%	17%	24%
Race/ Ethnicity					
Non-Hispanic White	56%	75%	77%	61%	63%
Black	29%	12%	11%	25%	23%
Hispanic	3%	2%	2%	3%	3%
Other	7%	4%	4%	7%	6%
Tenure					
Homeowner	48%	57%	61%	44%	49%
Renter	37%	24%	21%	37%	33%
Mobile Home	1%	7%	7%	5%	3%
Precariously Housed	11%	9%	7%	12%	11%
Age					
18-24	2%	4%	1%	3%	2%
25-34	16%	17%	9%	14%	14%
35-44	20%	20%	14%	24%	20%
45-64	38%	37%	34%	41%	38%
65+	22%	21%	40%	17%	24%
Total	49%	26%	21%	25%	100%

Housing Challenges

This section presents results on housing challenges among Delaware residents. It presents results to questions regarding lack of housing, housing condition and need for repairs, housing costs, and the impacts of the COVID-19 pandemic. In addition, it looks at housing challenges among residents with disabilities, and residents experiencing homelessness.

Current housing situation. Figure IV-5 shows the housing situation of respondents in the random sample. This sample can be used as an estimate for the current population of Delaware:

- Fifty-seven percent of Delawareans own a detached single family home;
- The highest percentage of ownership of a detached single family home is in Sussex County at 63%. The lowest is in New Castle County at 52%, due to higher ownership of attached housing and lower homeownership in general. Compared to other counties, New Castle County has more residents who are owners of attached homes (13%).
- New Castle County has a much higher proportion of renters living in large complexes of 20 units or more (10%) and occupying attached homes (7%) and small apartment complexes (4%).
- Kent County is much more likely than other counties to have residents living in mobile homes, with most owning a home and renting a lot (8%).
- Fewer than 1% of Delaware residents live in housing provided by their employer.
- Eight percent of households in Delaware are precariously housed, with 88% living with families and friends. New Castle County had the highest proportion of their population staying with friends and family at 9%, followed by 6% in Sussex, East Sussex, and Kent County.

**Figure IV-5.
Housing Situation by
County**

Note:
n = 477. Numbers may be more than total if
respondent selected more than one option.

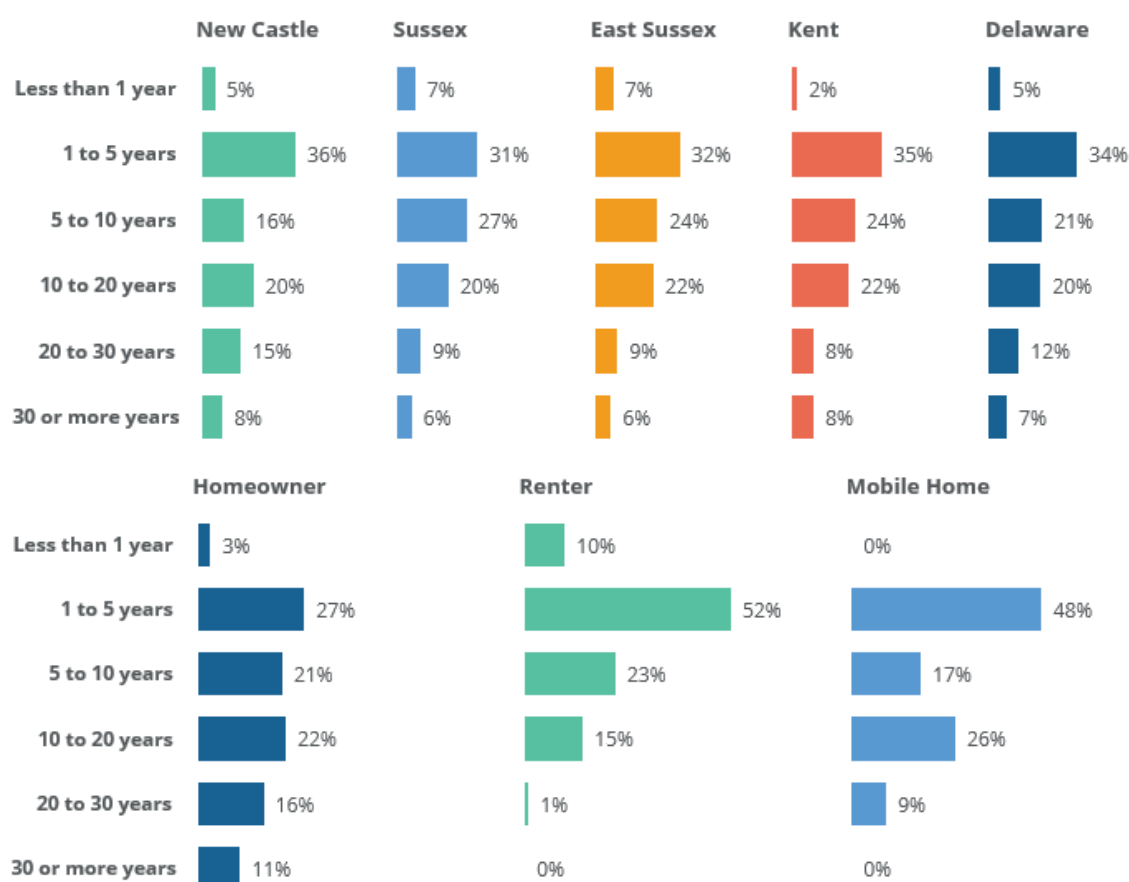
Source:
Root Policy Research from the 2023 Delaware
Housing Survey.

	New Castle	Sussex	East Sussex	Kent	Delaware
Owner in detached single family home	52%	63%	62%	61%	57%
Renter in detached single family home	7%	6%	6%	7%	7%
Renter in room of house or apartment	3%	5%	5%	2%	3%
Owner in attached home	13%	10%	12%	4%	10%
Renter in attached home	7%	1%	2%	2%	4%
Renter in small apartment complex	4%	1%	1%	0%	2%
Renter in large apartment complex	10%	1%	1%	5%	6%
Owner of mobile home and lot in park	0%	2%	3%	2%	1%
Owner of mobile home and renter of lot	2%	3%	3%	8%	4%
Renter of a mobile home	0%	0%	0%	1%	0%
Staying with friends or family	9%	6%	6%	6%	7%
Staying in a shelter or transitional housing	0%	0%	0%	0%	0%
Living out of a car or RV	0%	1%	0%	1%	0%
Camping or sleeping outside/ vacant building	0%	0%	0%	0%	0%
Staying at a motel/ hotel	0%	1%	1%	0%	0%
Assisted living/ long term care community	0%	0%	0%	0%	0%
Group home	0%	1%	1%	2%	1%
Housing provided by job	0%	1%	1%	0%	0%
Other	2%	5%	3%	4%	4%

Figure IV-6 shows the length of time respondents have lived in their current home by county and tenure:

- In Delaware overall, 34% have moved into their current home relatively recently (moving to current home within the last one to five years). Across all counties, this is the most common length of time in current home. Length of time in homes is similar across counties with the largest variances for New Castle—with a larger share of residents occupying their homes for more than 10 years;
- Seven percent of residents in Delaware have lived in their home for more than 30 years. Sussex County has the lowest proportion of residents that have stayed in their home for this long, at 6%;
- Fifty-two percent of renters and 48% of mobile home residents have been in the current unit for one to five years, compared with 27% for homeowners.
- Homeowners are more likely to have lived in their homes more than 30 years (11%) compared to renters (0%) and mobile home residents (0%).

Figure IV-6.
Length of Time in Current Home by County and Tenure



Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Most important factors in choosing current home. When asked to identify the factors most important to respondents when they chose their current home, the top five responses were related to affordability, safety, and housing characteristics (e.g., number of bedrooms, and proximity to work and friends).

Figures IV-7 through IV-12 demonstrate that, especially for renters, housing choice is a function of meeting basic needs and incorporating personal preferences, if, after meeting basic needs, choice is available. Homeowners are more likely to have the luxury to make choices based on design and size.

Differences by county. Cost was the top factor for choosing one's home for all counties. More respondents in Kent County identified cost as a primary factor (48%) than in any other county; East Sussex/Sussex had the fewest respondents identify cost as a factor (33%-35%). Respondents in Sussex County had the most open-ended comments that specified reasons for choosing their current home. Most described a preference for living in a more rural area by the ocean or with more land.

Differences by tenure and demographic characteristics.

- Twenty-six percent of renters identified “needing a place quickly” as a factor for choosing their current home.
- Homeowners prioritized number of bedrooms, proximity to work and liking type of home after cost and safety;
- Those with lower incomes prioritized cost, followed by safety and characteristics of the home, such as more bedrooms. Higher income households identified safety and housing characteristics more often than cost. Those with income between \$25,000 and \$35,000 in Sussex specified that they chose their home because it was close to resources like grocery stores;
- Cost and safety were prioritized across all races. Black respondents and those who selected “other” race were the only racial groups who identified “needing a place quickly” as a factor for choosing their current home;
- Families with children were the only group to identify proximity to schools as a factor for choosing their current home following cost, safety, number of bedrooms, and proximity to work.

Figure IV-7.
Top Five Most Important Factors in Choosing Current Home by County

COUNTY

Delaware			New Castle			Sussex		
1	Cost	41%	1	Cost	42%	1	Cost	35%
2	Safe neighborhood	30%	2	Safe neighborhood	32%	2	Close to parks	28%
3	Number of bedrooms	24%	3	Number of bedrooms	27%	3	Safe neighborhood	23%
4	Close to work	20%	4	Close to work	25%	4	Number of bedrooms	21%
5	Close to friends	16%	5	Close to friends	18%	5	Other	13%
East Sussex			Kent					
1	Cost	33%	1	Cost	48%			
2	Close to parks	30%	2	Safe neighborhood	34%			
3	Safe neighborhood	21%	3	Close to work	21%			
4	Number of bedrooms	18%	4	Liked type of home	21%			
5	Others	15%	5	Number of bedrooms	19%			

Note: n= 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-8.
Top Five Most Important Factors in Choosing Current Home by Tenure

TENURE

Homeowner			Renter			Mobile Home		
1	Cost	39%	1	Cost	51%	1	Cost	48%
2	Safe neighborhood	34%	2	Needed place quickly	26%	2	Liked type of home	30%
3	Number of bedrooms	28%	3	Safe neighborhood	25%	3	Needed place quickly	26%
4	Close to work	21%	4	Allows Pets	20%	4	Close to work	17%
5	Liked type of home	18%	5	Close to work	20%	5	Close to parks	17%

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-9.
Top Five Most Important Factors in Choosing Current Home by Income in New Castle County

INCOME - NEW CASTLE COUNTY

Less than \$30,000			\$30,000-\$47,500			\$47,500-\$75,000		
1	Cost	43%	1	Cost	50%	1	Cost	39%
2	Safe neighborhood	29%	2	Close to friends	27%	2	Safe neighborhood	33%
3	Needed place quickly	26%	3	Close to work	23%	3	Close to work	30%
4	Number of bedrooms	26%	4	Needed place quickly	19%	4	Number of bedrooms	30%
5	Close to friends	17%	5	Safe neighborhood	19%	5	Close to friends	21%
\$75,000-\$95,000			\$95,000-\$160,000			Above \$160,000		
1	Cost	53%	1	Cost	51%	1	Safe neighborhood	46%
2	Safe neighborhood	31%	2	Close to work	37%	2	Number of bedrooms	36%
3	Number of bedrooms	25%	3	Safe neighborhood	31%	3	Cost	29%
4	Close to work	22%	4	Number of bedrooms	24%	4	Close to work	29%
5	Close to friends	19%	5	Liked type of home	20%	5	Close to K12	21%

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-10.
Top Five Most Important Factors in Choosing Current Home by Income in
Sussex and Kent Counties

INCOME - SUSSEX AND KENT COUNTY

Less than \$25,000			\$25,000-\$35,000			\$35,000-\$60,000		
1	Number of bedrooms	23%	1	Other	42%	1	Cost	50%
2	Allow Pets	18%	2	Cost	33%	2	Safe neighborhood	38%
3	Cost	18%	3	Amenities	25%	3	Close to work	24%
4	Close to work	18%	4	Close to healthcare	25%	4	Liked type of home	21%
5	Close to friends	18%	5	Close to work	17%	5	Number of bedrooms	21%
\$60,000-\$75,000			\$75,000-\$160,000			Above \$160,000		
1	Cost	57%	1	Cost	48%	1	Safe neighborhood	36%
2	Liked type of home	29%	2	Safe neighborhood	29%	2	Close to parks	32%
3	Close to parks	21%	3	Number of bedrooms	25%	3	Liked type of home	25%
4	Number of bedrooms	21%	4	Close to parks	24%	4	Amenities	21%
5	Close to work	14%	5	Close to work	16%	5	Cost	21%

Note: n= 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

**Figure IV-11.
Top Five Most
Important Factors in
Choosing Current
Home by Race and
Ethnicity**

Note:
n = 477.

Source:
Root Policy Research from the 2023
Delaware Housing Survey.

RACE AND ETHNICITY

African American	
1 Cost	34%
2 Safe neighborhood	33%
3 Number of bedrooms	23%
4 Close to work	21%
5 Needed place quickly	18%
Non-Hispanic White	
1 Cost	40%
2 Safe neighborhood	27%
3 Number of bedrooms	26%
4 Close to work	19%
5 Close to friends	19%

Hispanic	
1 Cost	47%
2 Safe neighborhood	33%
3 Close to work	28%
4 Number of bedrooms	18%
5 Liked type of home	14%
Other	
1 Cost	55%
2 Safe neighborhood	45%
3 Close to work	24%
4 Needed place quickly	24%
5 Number of bedrooms	24%

Figure IV-12.
Top Five Most Important Factors in Choosing Current Home by Household Characteristics

HOUSEHOLD CHARACTERISTICS

Children Under 18			Single Parent			Adult Children		
1	Cost	40%	1	Cost	41%	1	Cost	40%
2	Safe neighborhood	31%	2	Number of bedrooms	33%	2	Safe neighborhood	36%
3	Number of bedrooms	29%	3	Safe neighborhood	28%	3	Number of bedrooms	31%
4	Close to work	22%	4	Needed place quickly	20%	4	Close to work	24%
5	Close to K12	19%	5	Close to work	17%	5	Liked type of home	18%
Disability			Older Adults (Over 65)					
1	Cost	38%	1	Cost	97%			
2	Safe neighborhood	28%	2	Safe neighborhood	64%			
3	Number of bedrooms	26%	3	Close to work	53%			
4	Close to work	17%	4	Number of bedrooms	49%			
5	Close to friends	15%	5	Close to friends	37%			

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Housing condition. Many Delawareans report living in substandard living conditions and accepting poor housing conditions is often a tradeoff in securing affordability. Figure IV-13 shows the percentage of respondents who rated the condition of their home fair or poor.

Differences by county. Overall, 13% of respondents rated the condition of their current home or apartment as fair or poor. Respondents in Kent County were slightly more likely than residents in other counties to say their homes were in fair or poor condition (16%), while New Castle County and Sussex County were slightly under the state overall at 11% and 12%, respectively.

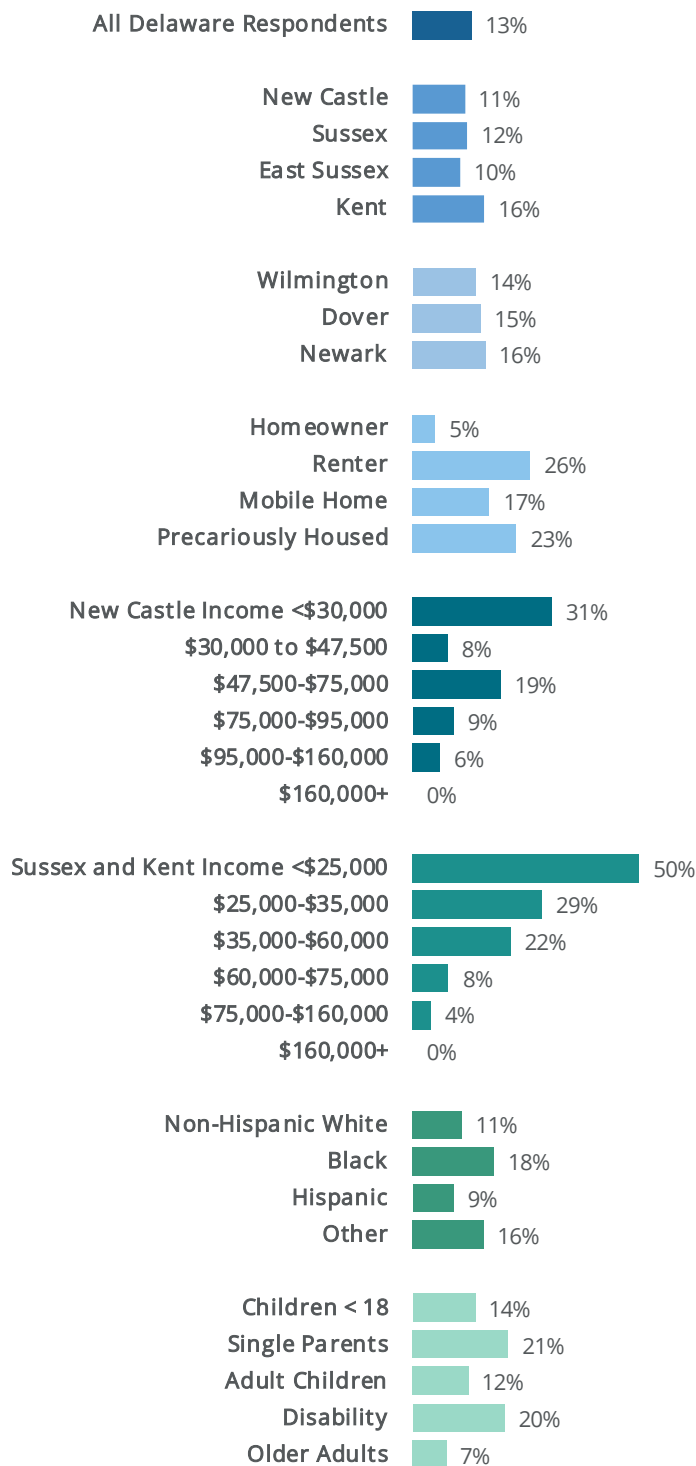
Differences by tenure and demographic characteristics. Housing conditions also varied by tenure, race, ethnicity, income, and household characteristics.

- Twenty-six percent of renters report poor or fair conditions—20 percentage points more than homeowners (5% report living in poor or fair condition housing);
- Eighteen percent of Black respondents reported poor or fair conditions compared to 11% of non-Hispanic White and 9% of Hispanic respondents;
- One in five single parents and households with a disability reported poor or fair housing conditions;
- Generally, as income increases, so does the quality of housing. No respondents making over \$160,000 reported conditions that were poor or fair. By contrast, 50% of households earning less than \$25,000 in Sussex and Kent Counties reported living in poor or fair housing conditions. Low income households in New Castle County are much less likely than low income households in Sussex and Kent Counties to report living in fair or poor housing conditions (31% v. 50%).

Figure IV-13.
How would you rate the
condition of your home?
Percent Fair or Poor

Note:
N = 512.

Source:
Root Policy Research from the 2023 Delaware
Housing Survey.



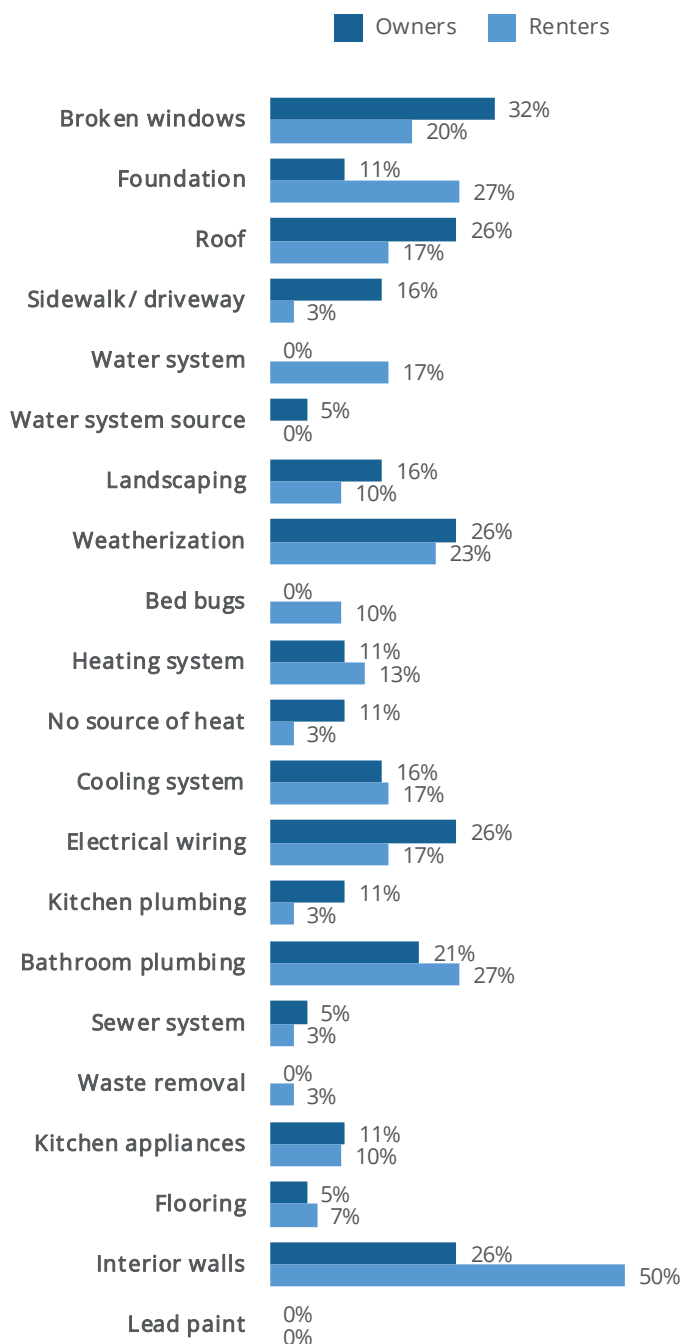
Type of repairs needed. Figure IV-14 displays the types of repairs needed for respondents that rated the condition of their home fair or poor. By tenure, half of all renters reported that interior walls needed repairs compared to 26% of owners. Almost one-third (32%)

of owners reported repairs to windows were needed. Renters were much more likely to report repairs to their water system and foundation compared to owners.

Figure IV-14.
Repairs Needed by Tenure

Note:
n = 69.

Source:
Root Policy Research from the 2023 Delaware
Housing Survey.



Respondents had the opportunity to identify why repairs had not yet been made, and most (45%) said they cannot fix these items because of cost. By tenure, 74% of owners and 75% of mobile home residents reported they cannot afford the repairs. Forty percent of renters reported repairs have not yet been made by the landlord. Twenty percent of renters and 22%

of precariously housed individuals worry that rent will increase if they submit a maintenance request.

By demographic group, one-third (33%) of Hispanic respondents and 25% of Black respondents reported they are worried their rent will increase if they submit a maintenance request compared to 11% of White respondents. 23% of single parents and 19% of households with a disability also expressed worry about rent increases following a maintenance request.

Additional responses included:

- *"My wife is handicapped and we only have one income. I could do [repairs] but I don't have the time."*
- *"When I request repairs my rent goes up."*
- *"It took over six months to fix a leak in the ceiling. I used a kiddie pool to catch the water and my rent still increased."*

Housing accessibility. Twenty-seven percent of respondents reported that they have a disability or a member of their household has a disability. Of these households, accessibility improvements to accommodate needs are widespread: 40% of mobile home residents, 29% of homeowners, and 18% of renters reported they need accessibility improvements. Specifically, 55% of homeowners in attached single family homes reported need for improvements, followed by 11% of respondents living with friends or family, renters in an attached home (7%), mobile home owners who pay lot rent (7%), and homeowners in an attached home (5%).

In the snowball sample, 37% (742 respondents) reported that they have a disability or a member of their household has a disability, allowing for cross-sectional analysis of need.

Figure IV-15 breaks down modification need by jurisdiction, tenure, income, race, ethnicity, and household characteristics using data from the snowball sample.

Differences by county. Kent County has the most need with almost half of households with a disability requiring an additional modification. This compares to 37% in Sussex and 31% in New Castle Counties. All three cities have lower accessibility needs than the state overall.

Differences by tenure and demographic characteristics.

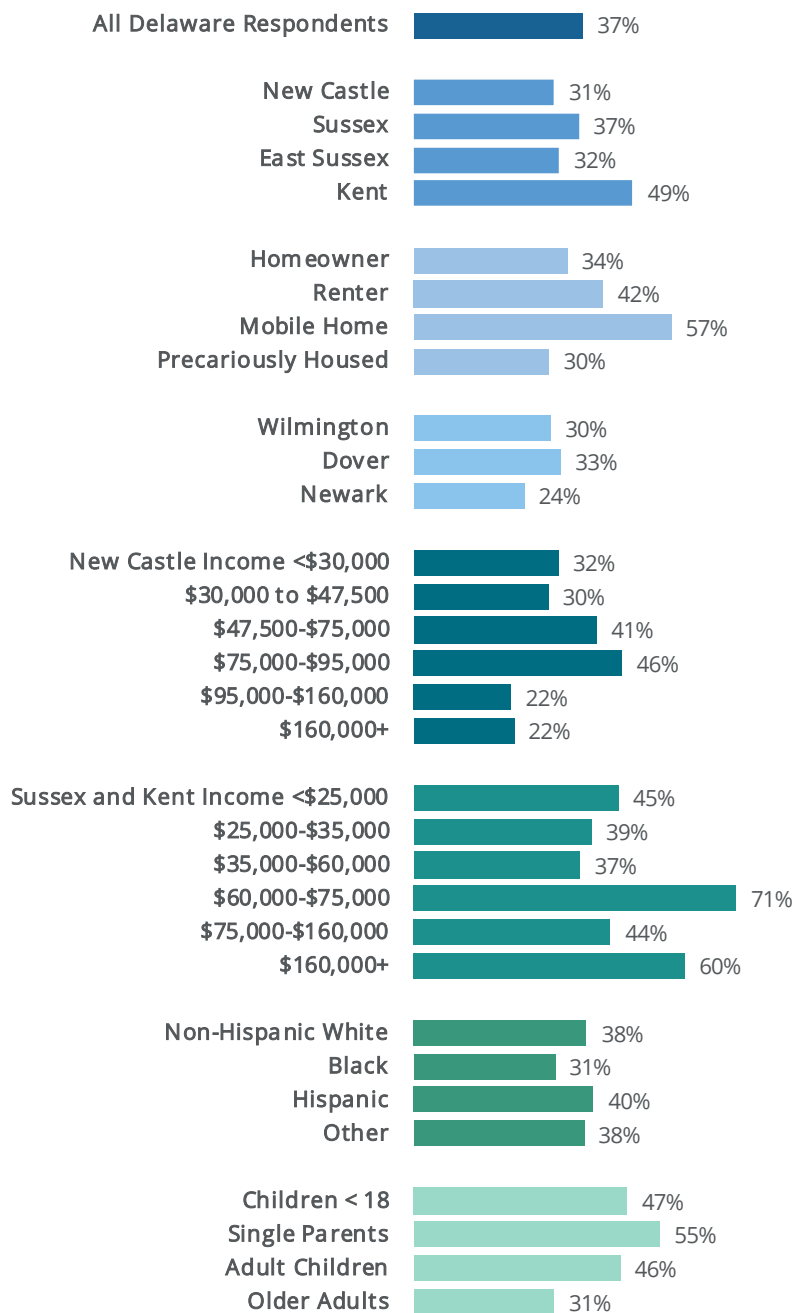
- Forty-two percent of renters and 57% of mobile home residents need additional modifications compared to 34% of homeowners;
- Middle income households (\$47,000 to \$75,000) reported needing modifications more often than lower income households across counties;
- Black and non-Hispanic White households reported highest need for modification at 40% and 38%, respectively; and

- Over half of single parents (55%) reported a need for modifications, followed by households with children under 18 (47%), and households with adult children (46%).

Figure IV-15.
Percent of Households with a Disability in Need of Modifications

Note:
n = 742.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.



Accessibility improvements needed. The top improvements needed including ramps (33% of all households in need of modifications), grab bars (30%), stair lifts (28%), and service animal accommodations (21%).

Figures IV-16 and IV-17 specify the type of improvements needed by tenure and household characteristics. Across tenure and household types, service animals and grab bars were top items that would improve accessibility.

Figure IV-16.
Accessibility
Improvement Needs
by Tenure

Note:
N = 554.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

TENURE

Homeowner			Renter		
1	Grab bars	31%	1	Service animal	31%
2	Stair lifts	18%	2	Grab bars	23%
3	Ramps	13%	3	Stair lifts	15%
4	Wider doorways	11%	4	Ramps	8%
5	Service animal	11%	5	Wider doorways	8%
Mobile Home			Precariously Housed		
1	Grab bars	40%	1	Grab bars	33%
2	Ramps	40%	2	Ramps	17%
3	Service animal	20%	3	Services for developmental disability	17%
4	-	-	4	Stair lifts	8%
5	-	-	5	Wider doorways	8%

Figure IV-17. Accessibility Improvement Needs by Household Characteristics

Note:
N = 554.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

HOUSEHOLD CHARACTERISTICS

Children Under 18		
1	Stair lifts	21%
2	Ramps	18%
3	Service animal	14%
4	Fire alarm for hearing impairment	13%
5	Grab bars	9%
Adult Children		
1	Ramps	22%
2	Stair lifts	18%
3	Grab bars	12%
4	Fire alarm for hearing impairment	11%
5	Service animal	8%

Single Parent		
1	Stair lifts	24%
2	Ramps	18%
3	Service animal	15%
4	Grab bars	6%
5	Wider doorways	6%
Older Adults (Over 65)		
1	Grab bars	20%
2	Other	19%
3	Ramps	17%
4	Stair lifts	12%
5	Wider doorways	7%

Challenges finding accessible housing. Figure IV-18 shows the percentage of respondents with a disability who do not think it is likely at all that they will find a place to live that meets their accessibility needs if they move, segmented by county and tenure. Renters, mobile home residents, and precariously housed respondents were the most concerned about finding an accessible unit: 32% of renters, 38% of mobile home residents, and 39% of precariously housed respondents report this concern, compared to only 20% of homeowners with a disability.

Figure IV-18.
Percent of Respondents who Believe it is “Not Likely at All” to Find Accessible Home by County and Tenure

Note:
n = 742.

Source:
Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Not Likely at All	
County	
New Castle	27%
Sussex	35%
East Sussex	36%
Kent	26%
Tenure	
Homeowner	20%
Renter	32%
Mobile Home	38%
Precariously Housed	39%
Delaware	29%

Homeownership

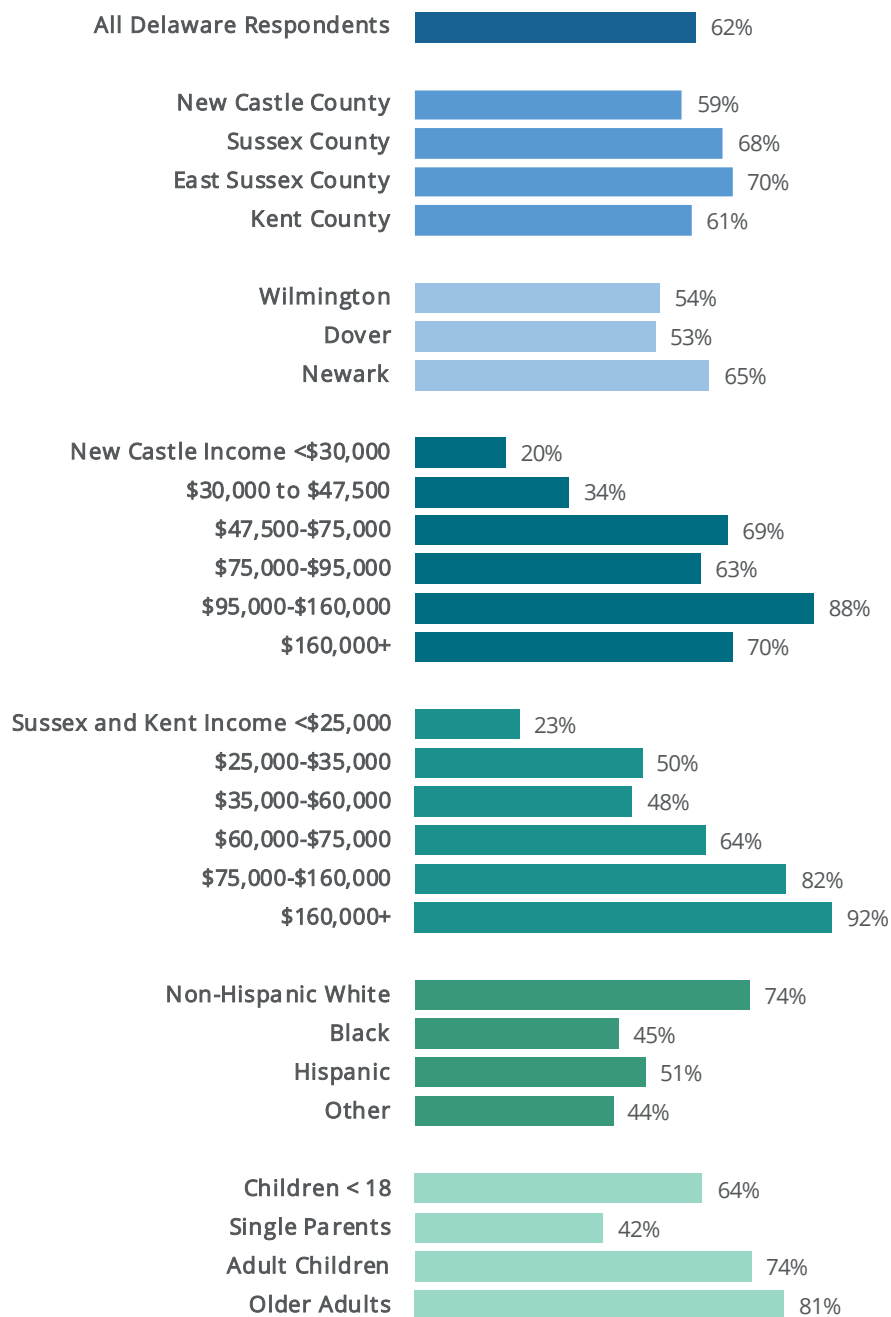
Homeownership presents financial advantages that enable households to accrue wealth with an increased sense of housing stability. Of the random sample, 62% of respondents are homeowners; this compares to 71% in the state according to the ACS.

Disparities in access to homeownership exist by race and household characteristics. Figure IV-19 shows that non-Hispanic White households have the highest ownership rate of all races at 74% compared to 51% of Hispanic households, 45% of Black households, and 44% of households who selected another race. Older adults have an 81% ownership rate, followed by 74% of households who have children, but they are adults. Families with young children are less likely to be owners (64%) and only 42% of single mothers are homeowners.

Figure IV-19.
Ownership Rate,
Delaware, Race
and Household
Characteristics

Note:
n = 325.

Source:
Root Policy Research from the
2023 Delaware Housing Survey.



Financing homeownership. Nearly half of homeowners in Delaware utilized a third party or bank to finance their home, followed by 29% who used a government-backed mortgage. This varied by race, where 58% of Black households utilized government-backed mortgages, compared to 29% who used a third party or bank. Forty-one percent of Hispanic households utilized government-backed mortgages. These data emphasize the importance of government programs for non-White households who are seeking to own a home for the first time.

Half of Black and Hispanic households were also first-time owners: 52% of Black households and 51% of Hispanic households were owning for the first time when they got their mortgages, compared to 36% of non-Hispanic White households.

Barriers to homeownership. The renter-heavy snowball sample offers insight into the obstacles Delawareans face when attempting to enter the homeownership market. Figures IV-20 through Figure IV-24 break down the barriers to homeownership by jurisdiction, income, race and ethnicity, and household characteristics.

Differences by county. In Delaware overall, 43% of renter respondents said they continue to rent because they cannot come up with a down payment on a home. This was also the top reason in Kent County for 50% of renters and in New Castle County for 41% of renters.

Responses differed in Sussex County. In Sussex County (and East Sussex County), the top reason for not buying was “housing is not affordable anywhere,” identified by 42% of renters.

Differences by demographic characteristics.

- Low income respondents (less than \$30,000 in New Castle County and \$25,000 in Sussex and Kent County) indicated that a bad or low credit score was a barrier to homeownership;
- Bad or low credit is also a major barrier for Hispanic and Black households: 48% of Black renters and 42% of Hispanic renters reported credit score as the reason for continuing to rent compared to 27% of non-Hispanic White respondents;
- Bad or low credit impacted renter families with children: 43% of families with children less than 18, 42% of single parents, and 42% of renter families with adult children said a bad or low credit score is the reason for continuing to rent; and

Fifty-four percent of renters who selected preference for renting did so because renting offers flexibility and because renting is cheaper than owning. Thirty-five percent of older adults who were currently renting reported that they prefer to rent.

Figure IV-20.
Top Five Reasons for Renting by County

COUNTY

Delaware			New Castle			Sussex		
1	Cannot pay down payment	43%	1	Cannot pay down payment	41%	1	Housing is not affordable anywhere	42%
2	Housing is not affordable anywhere	38%	2	Bad/low credit score	37%	2	Cannot pay down payment	39%
3	Bad/low credit score	35%	3	Housing is not affordable anywhere	37%	3	Not affordable where I want	29%
4	Not affordable where I want	31%	4	Not affordable where I want	32%	4	Bad/low credit score	28%
5	Too much debt	21%	5	Too much debt	21%	5	Too much debt	17%
East Sussex			Kent					
1	Housing is not affordable anywhere	45%	1	Cannot pay down payment	50%			
2	Cannot pay down payment	34%	2	Housing is not affordable anywhere	36%			
3	Not affordable where I want	32%	3	Bad/low credit score	34%			
4	Bad/low credit score	28%	4	Not affordable where I want	30%			
5	Too much debt	17%	5	Too much debt	23%			

Note: n = 731.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure IV-21.
Top Five Reasons for Renting by Household Income in New Castle County

INCOME - NEW CASTLE COUNTY

Less than \$30,000			\$30,000-\$47,500			\$47,500-\$75,000		
1	Bad/low credit score	50%	1	Cannot pay down payment	46%	1	Cannot pay down payment	43%
2	Cannot pay down payment	38%	2	Bad/low credit score	46%	2	Housing is not affordable anywhere	37%
3	Housing is not affordable anywhere	33%	3	Not affordable where I want	35%	3	Not affordable where I want	35%
4	Could not qualify for mortgage	26%	4	Housing is not affordable anywhere	28%	4	Bad/low credit score	30%
5	Not affordable where I want	20%	5	Too much debt	25%	5	Too much debt	24%
\$75,000-\$95,000			\$95,000-\$160,000			Above \$160,000		
1	Housing is not affordable anywhere	65%	1	Not affordable where I want	58%	1	Housing is not affordable anywhere	70%
2	Cannot pay down payment	48%	2	Housing is not affordable anywhere	38%	2	Not affordable where I want	50%
3	Not affordable where I want	26%	3	Cannot pay down payment	38%	3	Do not want to buy where I am	30%
4	Bad/low credit score	26%	4	Bad/low credit score	23%	4	Cannot pay down payment	30%
5	Too much debt	26%	5	Too much debt	23%	5	Other	30%

Note: n = 731.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure IV-22.
Top Five Reasons for Renting, Household Income in Sussex and Kent County

INCOME - SUSSEX AND KENT COUNTY

Less than \$25,000			\$25,000-\$35,000			\$35,000-\$60,000		
1	Bad/low credit score	45%	1	Housing is not affordable anywhere	54%	1	Housing is not affordable anywhere	42%
2	Cannot pay down payment	43%	2	Cannot pay down payment	46%	2	Cannot pay down payment	42%
3	Housing is not affordable anywhere	41%	3	Bad/low credit score	38%	3	Bad/low credit score	37%
4	Not affordable where I want	28%	4	Not affordable where I want	28%	4	Not affordable where I want	24%
5	Could not qualify for mortgage	25%	5	Too much debt	18%	5	Too much debt	19%
\$60,000-\$75,000			\$75,000-\$160,000			Above \$160,000		
1	Cannot pay down payment	51%	1	Cannot pay down payment	65%	1	Not affordable where I want	86%
2	Housing is not affordable anywhere	29%	2	Not affordable where I want	43%	2	Prefer to rent	14%
3	Not affordable where I want	22%	3	Housing is not affordable anywhere	33%	3	Want a manufactured home	14%
4	Too much debt	20%	4	Too much debt	33%	4	Cannot find land for manufactured home	14%
5	Cannot find land for manufactured home	16%	5	Bad/low credit score	23%	5	Cannot afford HOA fee	14%

Note: n = 731.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure IV-23.
Top Five Reasons for
Renting by Race and
Ethnicity

Note:
n = 731.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey:

RACE AND ETHNICITY

African American			Hispanic		
1	Bad/low credit score	48%	1	Cannot pay down payment	62%
2	Cannot pay down payment	41%	2	Bad/low credit score	42%
3	Housing is not affordable anywhere	30%	3	Not affordable where I want	31%
4	Not affordable where I want	26%	4	Housing is not affordable anywhere	27%
5	Too much debt	25%	5	Too much debt	27%
Non-Hispanic White			Other		
1	Housing is not affordable anywhere	48%	1	Cannot pay down payment	51%
2	Cannot pay down payment	45%	2	Housing is not affordable anywhere	28%
3	Not affordable where I want	38%	3	Not affordable where I want	23%
4	Bad/low credit score	27%	4	Bad/low credit score	23%
5	Too much debt	19%	5	Cannot Afford HOA Fee	16%

Figure IV-24.
Top Five Reasons for Renting by Household Characteristics

HOUSEHOLD CHARACTERISTICS

Children Under 18			Single Parent			Adult Children		
1	Bad/low credit score	43%	1	Bad/low credit score	42%	1	Bad/low credit score	42%
2	Cannot pay down payment	42%	2	Cannot pay down payment	38%	2	Cannot pay down payment	41%
3	Not affordable where I want	33%	3	Not affordable where I want	34%	3	Housing is not affordable anywhere	32%
4	Housing is not affordable anywhere	33%	4	Housing is not affordable anywhere	32%	4	Not affordable where I want	25%
5	Too much debt	21%	5	Could not qualify for mortgage	19%	5	Too much debt	25%

Disability			Older Adults (Over 65)		
1	Cannot pay down payment	40%	1	Prefer to rent	35%
2	Housing is not affordable anywhere	37%	2	Housing is not affordable anywhere	35%
3	Bad/low credit score	35%	3	Cannot pay down payment	34%
4	Not affordable where I want	23%	4	Bad/low credit score	26%
5	Could not qualify for mortgage	19%	5	Could not qualify for mortgage	21%

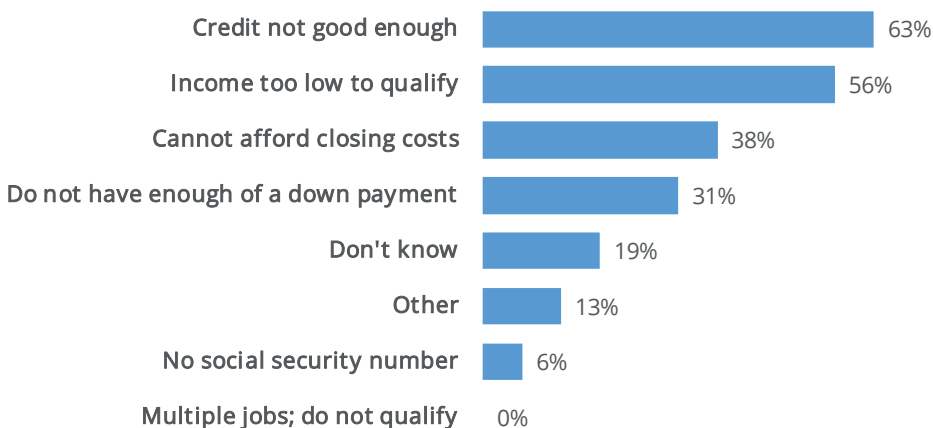
Note: n = 731.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

For renters who would prefer homeownership to renting, obtaining a mortgage is the first step; however, 30% reported that they tried to get a mortgage but couldn't qualify. These data differ from above in that they represent the reasons that respondents who were denied could not get a loan (v. why renters are making a choice to rent).

Figure IV-25 displays reasons renters could not get a mortgage: 63% said this was because they did not have good enough credit, followed by 56% who said income was too low to qualify. Insufficient closing costs were 38% of the reason, followed by insufficient down payment at 31%.

Figure IV-25.
Reasons for Mortgage Disqualification in Delaware



Note: n = 16.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-26 uses data from the snowball sample to illustrate the reasons for mortgage denial by race:

- Sixty-seven percent of Black and Hispanic renters who tried to get a mortgage listed credit as not good enough to qualify, which was slightly higher than 53% of non-Hispanic White renters; and
- “Income too low to qualify” was within the top three answers for all races except for Hispanic renters who tried to get a mortgage. Hispanic renters named insufficient down payment and closing costs and poor credit as the reasons for not obtaining a mortgage loan.

Figure IV-26.
Reasons for
Mortgage
Disqualification by
Race and Ethnicity

Note:
n = 79.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

RACE AND ETHNICITY		
African American		Hispanic
1	Credit not good enough 67%	1 Don't have enough for down payment 100%
2	Cannot afford closing costs 41%	2 Cannot afford closing costs 100%
3	Income too low to qualify 33%	3 Credit not good enough 67%
4	Do not have enough of a down payment 33%	4 n/a -
5	Don't know 4%	5 n/a -
Non-Hispanic White		Other
1	Income too low to qualify 63%	1 Income too low to qualify 71%
2	Credit not good enough 53%	2 Credit not good enough 43%
3	Cannot afford closing costs 51%	3 Don't have enough for down payment 43%
4	Do not have enough of a down payment 49%	4 Cannot afford closing costs 43%
5	Other 18%	5 Multiple jobs; do not qualify 29%

Starting the homebuying process. For renter households in the random sample that are currently looking into the homebuying process, 24% said they would start their home search on the Internet, followed by 23% who said they would contact a real estate agent. One in five (20%) of Delawareans reported they did not know where to start with the homebuying process—an indication that a barrier outside of financing is knowledge and navigation of the process itself.

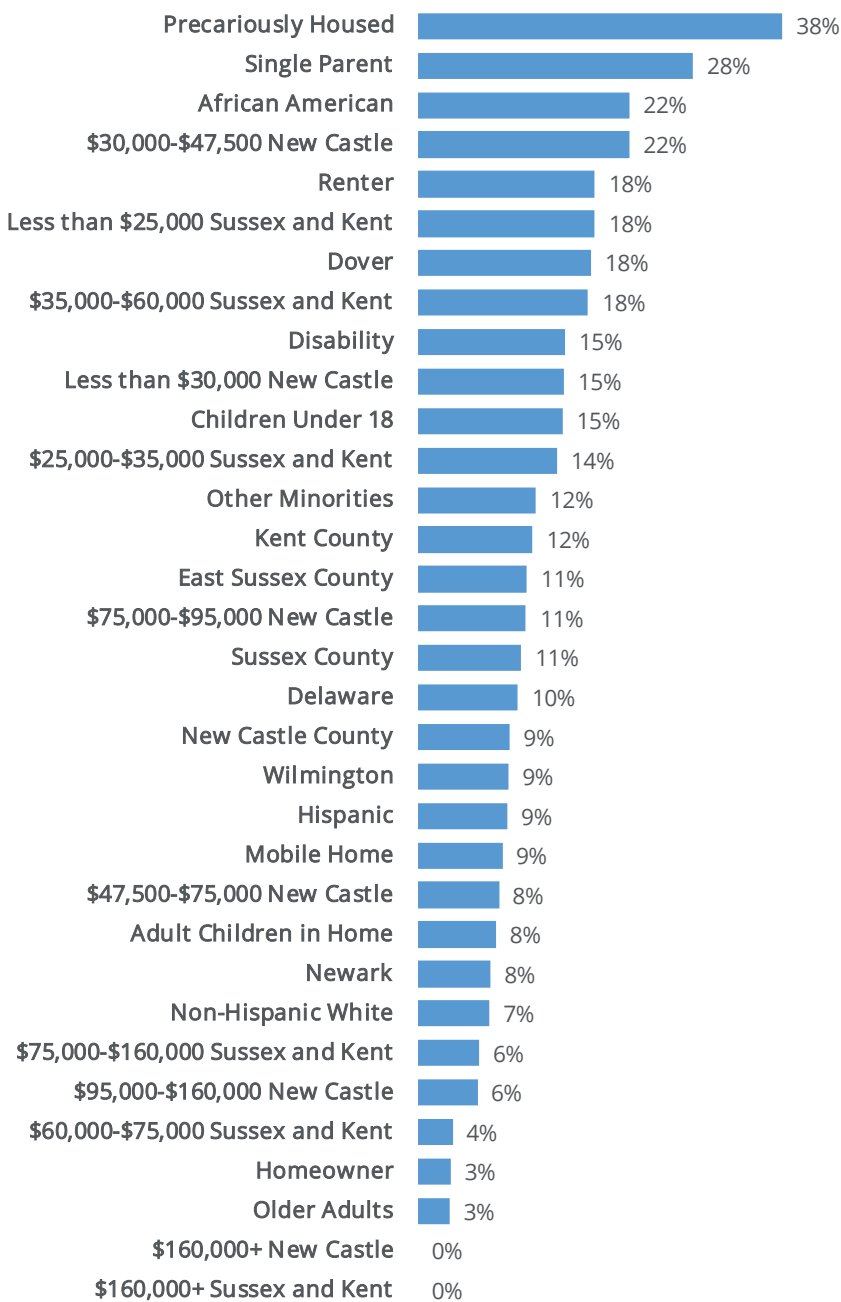
Displacement and Pandemic Effect

The economic and health crisis brought on by the global pandemic greatly affected the finances and housing situations of many Delawareans. For households already in precarious housing situations, the pandemic exacerbated any existing financial turbulence.

Respondents were asked if in the last five years they have had to move out of a home or apartment in Delaware when they did not want to. The five-year time frame picks up moves related to the pandemic and displacement prior to it. Figure IV-27 explores displacement by group.

- Ten percent of all respondents had to move out of a home or apartment when they did not want to in the last five years. Of all counties, New Castle has the lowest proportion of its population that was displaced (9%), compared to Kent County, which had the highest proportion (12%);
- Eighteen percent of renters and 38% of precariously housed respondents were displaced in the last five years compared to only 3% of homeowners and 9% of mobile home residents—including mobile homeowners who rent their lot;
- The experience of displacement was felt mostly by household that earn less than \$75,000 in New Castle County and less than \$60,000 in Sussex and Kent Counties;
- Black households disproportionately experienced displacement with 22% of respondents reporting a forced move compared to 7% of non-Hispanic White respondents, 9% of Hispanic respondents, and 12% of respondents who selected another race; and
- Twenty-eight percent of single parents moved when they did not want to— the highest of any group surveyed apart from precariously housed.

Figure IV-27.
Percent Displaced in Past Five Years



Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

People who have experienced displacement are difficult to capture in a random sample; therefore, the snowball sample aids the analysis of this hard-to-reach group. A total of 480 people in the snowball sample reported they had to move in the past five years when they did not want to.

Figure IV-28 through Figure IV-33 analyzes the top five reasons respondents were forced to move in the snowball sample.

Differences by county. Overall, 22% of respondents in Delaware were displaced because of a rent increase. “Other” was tied for highest reason. These responses were consistent across counties.

The experience in East Sussex County differed slightly from other counties; renters said their top reason for displacement was that the landlord sold their unit (24%)—yet this was about the same as the share that were displaced due to a rent increase (23%).

Some respondents offered more specific answers:

- *“Lost job during COVID and got behind on rent.”*
- *“Evicted because DEHAP ran out of funding and wasn’t transparent about it.”*
- *“Change in relationship.”*
- *“Domestic violence”*
- *“I decided to buy a home but was a car salesperson who relied on commission when COVID hit—set me back on payments.”*
- *“Landlord refused DEHAP funds and told me if I wanted to stay I had to pay out of my own pocket.”*

Differences by tenure and demographic characteristics.

- Thirty-seven percent of renters experienced displacement in the last five years compared to only 7% of homeowners;
- Households earning below \$30,000 in New Castle County and less than \$25,000 in Sussex and Kent Counties reported substandard housing issues as a top five reason for displacement more than higher income brackets;
- Twenty-one percent of Hispanic respondents and 18% Black respondents listed eviction as a reason for displacement. Eviction was not listed within non-Hispanic White respondents’ top five;
- Older adults were the only group to list health reasons as a top reason for displacement; and
- Fifty-seven percent of respondents with children reported that their children had to move schools as a result of their displacement.

Figure IV-28.
Top Five Reasons for Displacement by County

COUNTY

Delaware		New Castle		Sussex	
1	Rent increase 22%	1	Other 39%	1	Rent increase 26%
2	Other 22%	2	Rent increase 36%	2	Landlord sold unit 24%
3	Landlord sold unit 17%	3	Housing was unsafe 27%	3	Other 22%
4	Housing was unsafe 13%	4	Landlord sold unit 26%	4	Housing was unsafe 13%
5	Evicted 13%	5	Evicted 25%	5	Landlord rented to someone else 12%
East Sussex		Kent			
1	Landlord sold unit 24%	1	Rent increase 19%		
2	Other 24%	2	Other 19%		
3	Rent increase 23%	3	Landlord refused to renew lease 17%		
4	Turned into vacation rental 12%	4	Could not pay utilities 17%		
5	Housing was unsafe 12%	5	Evicted 13%		

Note: n = 480; respondents could choose more than one answer, thus percentages may not add up to 100%.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure IV-29. Top Five Reasons for Displacement by Tenure

Note:
n = 480.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

TENURE

Homeowner			Renter		
1	Rent increase	25%	1	Rent increase	22%
2	Landlord sold unit	20%	2	Other	21%
3	Other	15%	3	Landlord sold unit	18%
4	Landlord rented to someone else	13%	4	Landlord refused to renew	16%
5	Evicted	11%	5	Could not pay utilities	13%
Mobile Home			Precariously Housed		
1	Landlord rented to someone else	44%	1	Other	27%
2	Landlord refused to renew	22%	2	Rent increase	25%
3	Property was in poor condition	22%	3	Housing was unsafe	23%
4	Other	22%	4	Property was in poor condition	23%
5	Foreclosure	11%	5	Landlord rented to someone else	21%

Figure IV-30.
Top Five Reasons for Displacement by Household Income in New Castle County

INCOME - NEW CASTLE COUNTY

Less than \$30,000		\$30,000-\$47,500		\$47,500-\$75,000	
1	Housing was unsafe 24%	1	Other 30%	1	Rent increase 24%
2	Other 23%	2	Evicted 23%	2	Housing was unsafe 20%
3	Poor condition of property 21%	3	Rent increase 23%	3	Other 20%
4	Landlord rented to someone else 20%	4	Landlord refused to renew lease 16%	4	Landlord sold unit 17%
5	Rent increase 20%	5	Foreclosure 16%	5	Poor condition of property 15%
\$75,000-\$95,000		\$95,000-\$160,000		Above \$160,000	
1	Foreclosure 29%	1	Other 42%	1	Rent increase 50%
2	Landlord refused to renew lease 21%	2	Rent increase 17%	2	Landlord sold unit 25%
3	Evicted 14%	3	Housing was unsafe 17%	3	Landlord did not offer longer lease 25%
4	Rent increase 14%	4	Landlord rented to someone else 8%	4	Turned into vacation rental 25%
5	Could not pay utilities 14%	5	Landlord sold unit 8%	5	Changed jobs 25%

Note: n = 480.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure IV-31.
Top Five Reasons for Displacement by Household Income in Sussex and Kent County

INCOME - SUSSEX AND KENT COUNTY

Less than \$25,000		\$25,000-\$35,000		\$35,000-\$60,000	
1	Other 31%	1	Landlord sold unit 30%	1	Rent increase 26%
2	Rent increase 22%	2	Evicted 26%	2	Other 26%
3	Landlord rented to someone else 17%	3	Rent increase 26%	3	Landlord refused to renew lease 19%
4	Poor condition of property 17%	4	Could not pay utilities 17%	4	Housing was unsafe 15%
5	Housing was unsafe 14%	5	Other 17%	5	Landlord sold unit 13%
\$60,000-\$75,000		\$75,000-\$160,000		Above \$160,000	
1	Rent increase 34%	1	Landlord rented to someone else 24%	1	Could not pay utilities 78%
2	Landlord refused to renew lease 26%	2	Landlord sold unit 22%	2	Landlord did not offer longer lease 67%
3	Landlord did not offer longer lease 26%	3	Evicted 16%	3	Evicted 11%
4	Could not pay utilities 21%	4	Foreclosure 16%	4	Rent increase 11%
5	Landlord sold unit 21%	5	Rent increase 11%	5	Landlord sold unit 11%

Note: n = 480.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure IV-32.
Top Five Reasons
for Displacement by
Race and Ethnicity

Note:
n = 480.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

RACE AND ETHNICITY

African American		
1	Rent increase	23%
2	Other	23%
3	Evicted	18%
4	Landlord refused to renew	15%
5	Landlord sold unit	14%
Non-Hispanic White		
1	Rent increase	22%
2	Other	20%
3	Landlord sold unit	19%
4	Housing was unsafe	15%
5	Landlord rented to someone else	14%

Hispanic		
1	Evicted	21%
2	Rent increase	21%
3	Other	21%
4	Landlord sold unit	14%
5	Landlord rented to someone else	7%
Other		
1	Evicted	11%
2	Landlord rented to someone else	11%
3	Landlord refused to renew	2%
4	Foreclosure	2%
5	Rent increase	26%

Figure IV-33.
Top Five Reasons for Displacement by Household Characteristics

HOUSEHOLD CHARACTERISTICS

Children Under 18		Single Parent		Adult Children in Home	
1	Rent increase	20%	1	Rent increase	20%
2	Landlord sold unit	18%	2	Other	18%
3	Landlord refused to renew	17%	3	Landlord refused to renew	17%
4	Other	17%	4	Could not pay utilities	16%
5	Evicted	16%	5	Evicted	15%
Disability		Older Adults (Over 65)			
1	Rent increase	21%	1	Other	33%
2	Other	18%	2	Landlord sold unit	22%
3	Landlord sold unit	15%	3	Health reasons	14%
4	Could not pay utilities	13%	4	Evicted	11%
5	Property was in poor condition	13%	5	Rent increase	11%

Note: n = 480.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

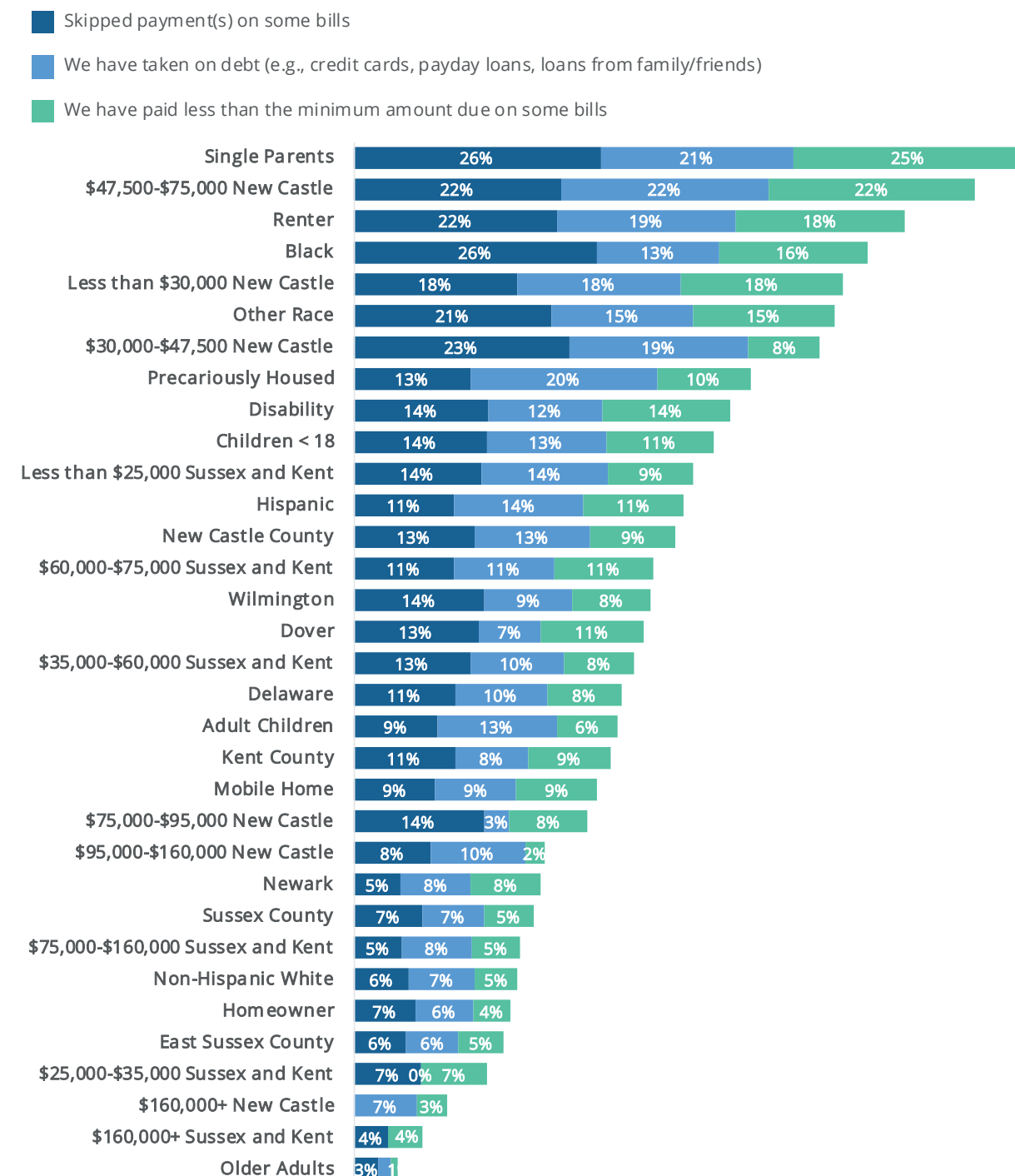
Managing housing costs during COVID-19. Figure IV-34 presents the share of survey respondents who had to skip payments on bills, take on debt, and pay less than minimum on bills to pay for housing costs during the pandemic.

Single parents, residents earning between \$47,500 and \$75,000 in New Castle County, and renters most frequently had to take these steps.

Among the methods they used, skipping payments on bills was generally most common, although the frequency was similar across methods.

Figure IV-34.

Percent of Respondents Needing to Skip Payments, Increase Debt, or Pay Less than Minimum Amount to Afford Housing Costs Due to COVID-19



Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Study.

Pandemic assistance. In response to the financial crisis in the wake of the pandemic, the U.S. Treasury Department dispersed funds through the Emergency Rental Assistance Program. Delaware State Housing Authority (DSHA) created the Delaware Housing Assistance Program (DEHAP) to effectively disperse these funds to Delawareans behind in rent and utility payments. Funds were also available for homeowners behind on their mortgage.

Figures IV-35 through IV-38 show the percentage of Delawareans captured in the random sample that utilized rental and mortgage assistance programs.

- Overall, DEHAP was used by more respondents than the mortgage program (6% compared to 1%). Aid was used by a small proportion of residents; 88% of respondents did not use any assistance during the pandemic;
- Nineteen percent of renters used DEHAP compared to 1% of homeowners who used the mortgage relief program. The result shows the disproportionate impact of the pandemic on renters and the importance of rental assistance in stabilizing vulnerable renters;
- Lower income households were more likely to have used DEHAP: 33% of households earning less than \$30,000 in New Castle County and 9% of households earning less than \$25,000 in Sussex and Kent County reporting gaining assistance from the program;
- Use and need for aid also differed by race and ethnicity: 22% of Black households used DEHAP for pandemic assistance compared to 2% of non-Hispanic White households and 8% of Hispanic households; and
- Twenty-five percent of single parents used the DEHAP program—the largest proportion of any group to do so.

Figure IV-35.
Pandemic Assistance
Used by County and
Cities

Note:
n = 517.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

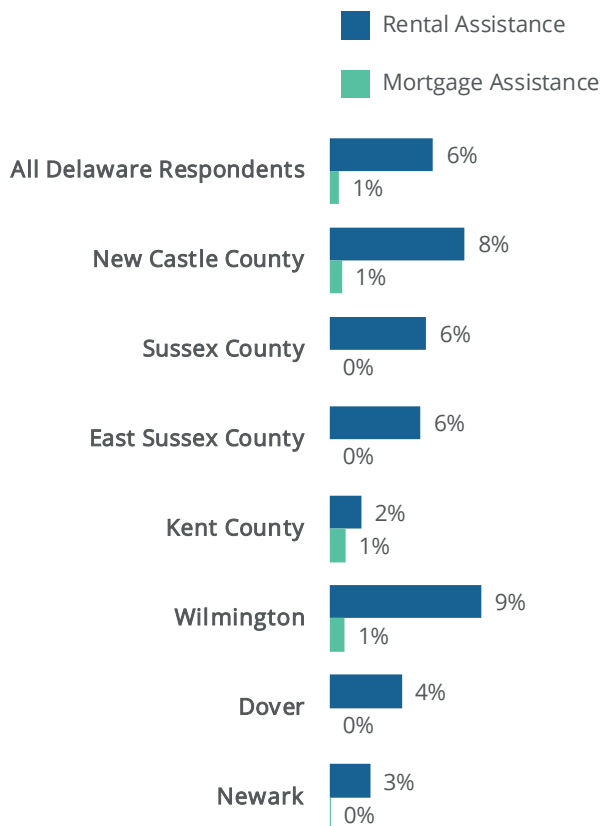


Figure IV-36.
Pandemic Assistance
Used by Tenure and Race
and Ethnicity

Note:
n = 517.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.

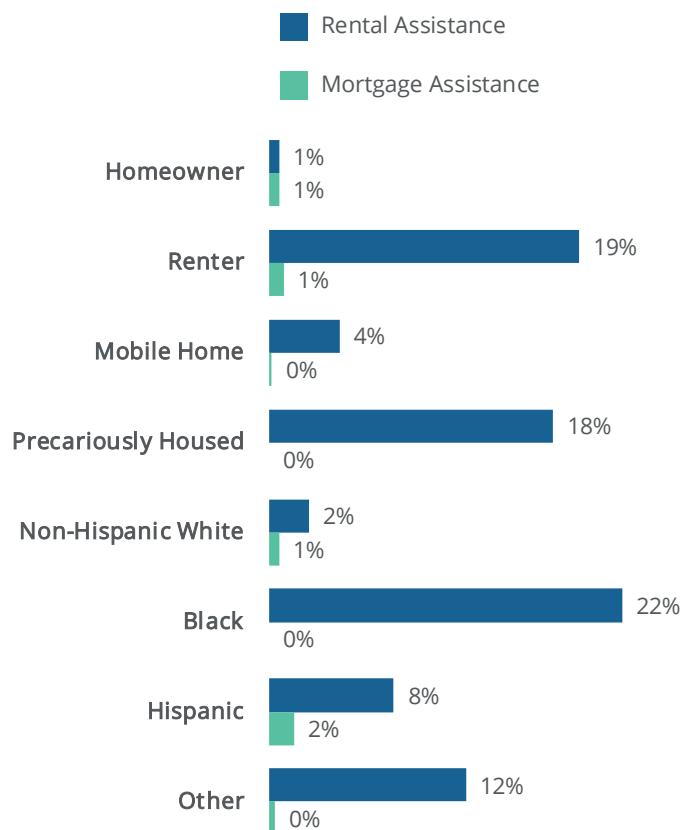
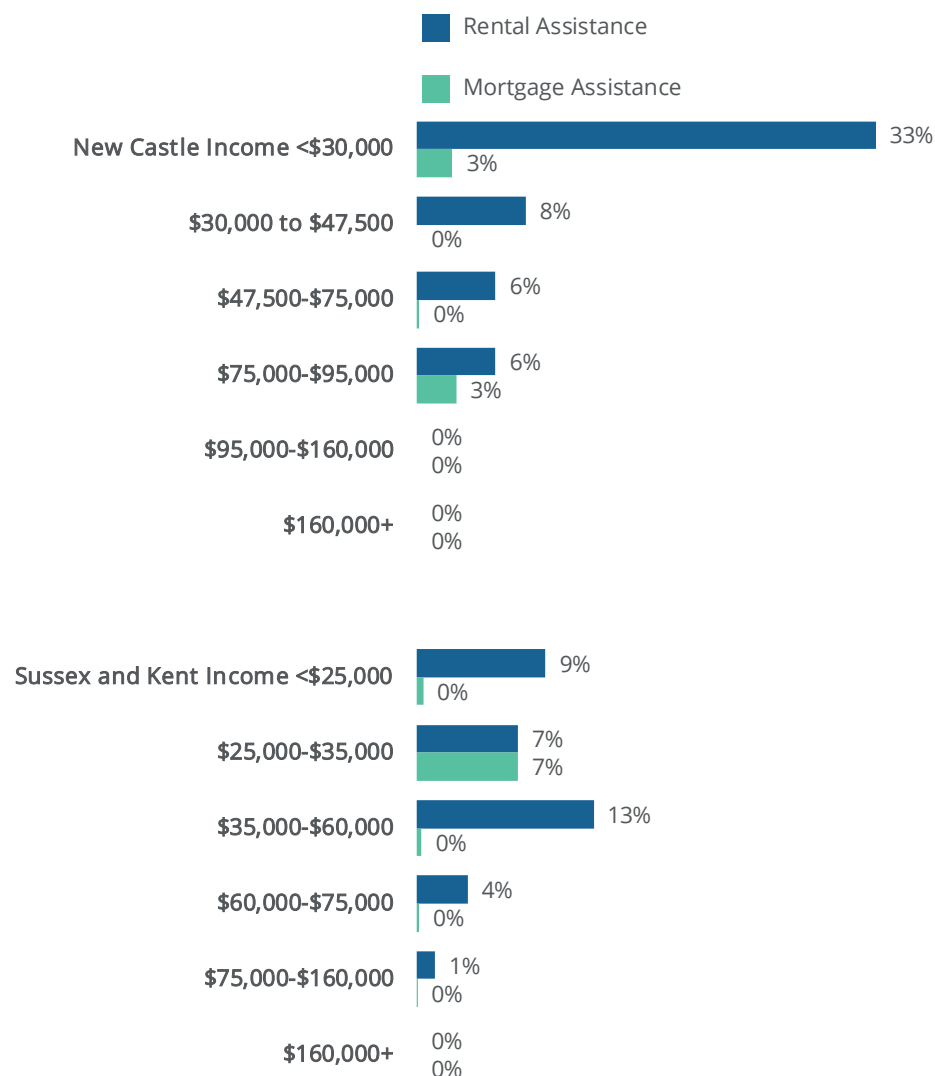


Figure IV-37.
Pandemic Assistance Used by Household Income



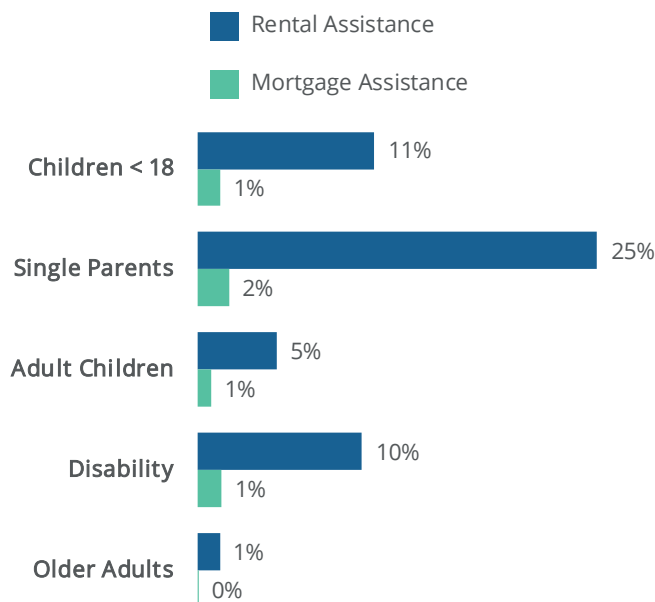
Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-38.
Pandemic Assistance Used
by Household Characteristics

Note:
n = 517.

Source:
Root Policy Research from the 2023 Delaware
Housing Snowball Survey.



Future Housing Preferences

Desire to move. Figures IV-39 through IV-41 present the proportion of respondents who would move if they had the opportunity. In Delaware overall, 35% of respondents desire to move in the next five years.

The overwhelming majority of precariously housed residents wanted to move (80%). More than 50% of renters and single parents also expressed a higher desire to move. Older adults, homeowners, and those with household incomes above \$160,000 have the least desire to move in the next five years. The low inventory of homes for sale coupled with the reluctance of homeowners to move in the next five years suggests that renters will continue to be challenged to find affordable homes to buy without an increase in new construction.

Why do residents want to move? Across the state, a different sized home and finding a more affordable home to buy are top reasons why residents would like to move if they had the opportunity. In Sussex County, family reasons are also a top reason. Figures IV-42 through IV-47 present the top five reasons why residents want to move by jurisdiction and for selected respondent characteristics.

Renters identified desire to own and find more affordable housing to buy or rent as top reasons move out of their current housing, while homeowners identified cosmetic reasons, like finding a different sized home, more frequently. Forty-four percent of precariously housed residents prioritized finding stable housing when they move. Black residents identified wanting to own a home more frequently than other races.

Respondents who selected “other” provided more specific answers:

- *“I want to stop living out of my car. The 12+ months in a car have defeated me.”*
- *“I got evicted and my children and I live with my mom. I plan to move because we need our own space.”*
- *“No longer able to drive so want to move closer to family in another state.”*
- *“I want to downsize and want my new home to be designed for more social connection and environmental sustainability like co-housing.”*
- *“I need a home that is more handicap accessible.”*

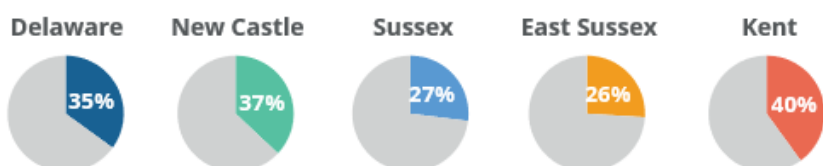
When respondents plan to move. Over half of respondents plan on moving within the next five years (53%) and one in five respondents said that the timing of their move depends on their financial circumstances.

In contrast, respondents in the snowball survey specified that the timing of their move relies on variables outside of their control: when they are able to obtain transportation, their position on housing waitlists, health of family members, and availability of affordable housing.

Figure IV-39.

Percent Who Plan to Move in the Next Five Years by County and Tenure

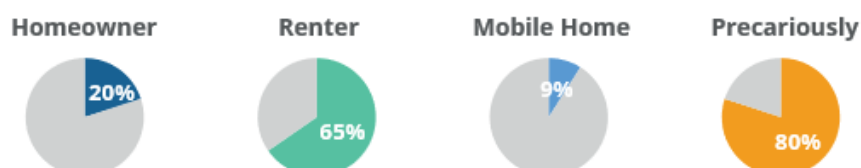
COUNTY



RACE AND ETHNICITY



TENURE

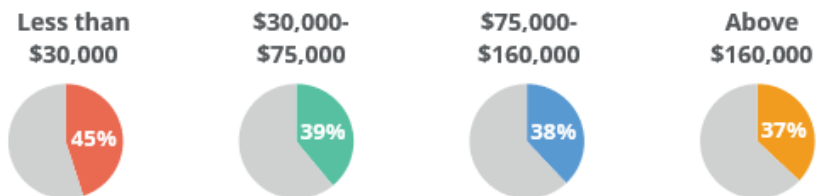


Note: n = 517.

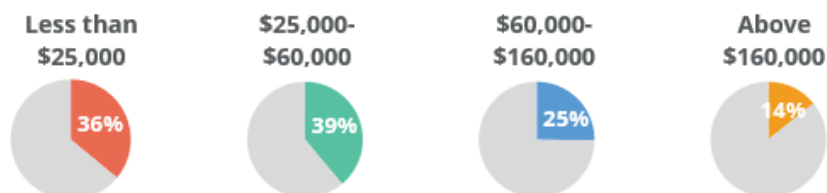
Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-40.
Percent Who Plan to Move in the Next Five Years by Household Income

BY INCOME - NEW CASTLE COUNTY



BY INCOME - SUSSEX AND KENT COUNTY

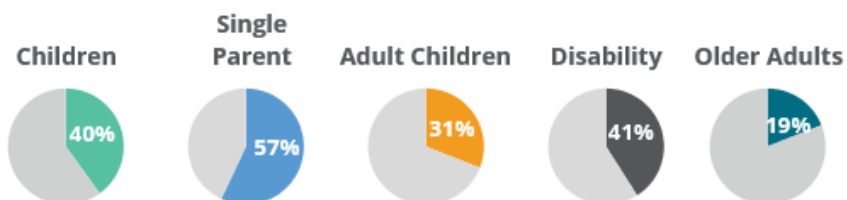


Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-41.
Percent Who Plan to Move in the Next Five Years by Household Characteristics

HOUSEHOLD CHARACTERISTICS



Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-42.
Primary Motivations to Move by County

COUNTY

Delaware			New Castle			Sussex		
1	Different sized home	24%	1	Different sized home	26%	1	Family reasons	24%
2	To find a more affordable home to buy	21%	2	Want to own	24%	2	To find a more affordable home to buy	17%
3	Want to own	20%	3	To find a more affordable home to buy	22%	3	Different neighborhood	15%
4	Different neighborhood	19%	4	Different neighborhood	21%	4	Other	15%
5	Family Reasons	17%	5	Find stable housing	17%	5	Find stable housing	14%
East Sussex			Kent					
1	Family reasons	23%	1	Different sized home	37%			
2	To find a more affordable home to buy	17%	2	To find a more affordable home to buy	26%			
3	Other	17%	3	Different town	26%			
4	Different neighborhood	15%	4	Want to own	22%			
5	Find stable housing	13%	5	To find a more affordable home to rent	17%			

Note: n = 242.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-43. Primary Motivations to Move by Tenure

Note:
n = 242.

Source:
Root Policy Research from the 2023
Delaware Housing Survey.

TENURE

Homeowner			Renter		
1	Different sized home	34%	1	Want to own	41%
2	Different home	18%	2	To find a more affordable home to buy	28%
3	Family reasons	17%	3	To find a more affordable home to rent	27%
4	Other	17%	4	Different sized home	22%
5	Income property	16%	5	Different neighborhood	22%
Mobile Home			Precariously Housed		
1	Family reasons	50%	1	Find stable housing	44%
2	Different sized home	33%	2	Find more affordable home to buy	25%
3	To find a more affordable home to rent	17%	3	Family reasons	22%
4	To find a more affordable home to buy	17%	4	Different town	19%
5	Want to retire	17%	5	Want to own	17%

Figure IV-44.
Primary Motivations to Move by Household Income in New Castle County

Less than \$30,000			\$30,000-\$47,500			\$47,500-\$75,000		
1	Different sized home	32%	1	Different neighborhood	53%	1	Different sized home	32%
2	Find stable housing	25%	2	Want to own	33%	2	Find stable housing	21%
3	Find more affordable home to rent	25%	3	Find more affordable housing to rent	27%	3	Want to own	21%
4	Want to own	25%	4	Find more affordable housing to buy	27%	4	Find more affordable home to buy	16%
5	Find more affordable home to buy	21%	5	Find stable housing	20%	5	Want to retire	16%
\$75,000-\$95,000			\$95,000-\$160,000			Above \$160,000		
1	Different neighborhood	32%	1	Different sized home	22%	1	Different sized home	22%
2	Want to own	26%	2	Different neighborhood	22%	2	Different neighborhood	22%
3	Find a more affordable home to buy	21%	3	Other	22%	3	Other	22%
4	Other	21%	4	Want to own	17%	4	Want to own	17%
5	Find stable housing	16%	5	Find job outside of Delaware	17%	5	Find job outside of Delaware	17%

Note: n= 242.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-45.
Primary Motivations to Move by Household Income in Sussex and Kent County

INCOME - SUSSEX AND KENT COUNTY

Less than \$25,000			\$25,000-\$35,000			\$35,000-\$60,000		
1	Find a more affordable home to rent	40%	1	Family reasons	50%	1	Find a more affordable home to buy	29%
2	Want to own	33%	2	Find job outside of Delaware	33%	2	Different town	29%
3	Find a more affordable home to buy	27%	3	Different town	33%	3	Find stable housing	25%
4	Family reasons	20%	4	Different neighborhood	33%	4	Find a more affordable home to rent	25%
5	Other	20%	5	Find stable housing	17%	5	Different sized home	21%
\$60,000-\$75,000			\$75,000-\$160,000			Above \$160,000		
1	Different sized home	33%	1	Family reasons	33%	1	Different sized home	29%
2	Find a more affordable home to buy	27%	2	Different town	24%	2	Want to retire	29%
3	Other	20%	3	Find a more affordable home to buy	19%	3	Different neighborhood	29%
4	Want to own	13%	4	Different sized home	19%	4	Find a more affordable home to buy	14%
5	Want to retire	13%	5	Different neighborhood	19%	5	Family reasons	14%

Note: n= 242.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-46.
Primary Motivations to
Move by Race and
Ethnicity

Note:
n= 242.

Source:
Root Policy Research from the 2023
Delaware Housing Survey.

RACE AND ETHNICITY

African American			Hispanic		
1	Find a more affordable home to buy	28%	1	Different sized home	34%
2	Want to own	26%	2	Different neighborhood	34%
3	Different sized home	26%	3	Want to own	25%
4	Find stable housing	21%	4	Find a more affordable home to buy	19%
5	Find more a affordable home to rent	21%	5	Find stable housing	13%
Non-Hispanic White			Other		
1	Different sized home	23%	1	Different town	45%
2	Family reasons	21%	2	Different neighborhood	30%
3	Find a more affordable home to buy	21%	3	Find more affordable home to buy	25%
4	Want to own	17%	4	Want to own	20%
5	Find stable housing	16%	5	Different sized home	20%

Figure IV-47.
Primary Motivations to Move by Household Characteristics

HOUSEHOLD CHARACTERISTICS

Children Under 18		Single Parent		Children Over 18	
1	Different sized home 28%	1	Want to own 31%	1	Different sized home 33%
2	Want to own 22%	2	Find stable housing 22%	2	Find more affordable home to buy 24%
3	Different neighborhood 22%	3	Find more affordable home to buy 22%	3	Want to own 20%
4	Find more affordable home to buy 21%	4	Different sized home 19%	4	Find stable housing 16%
5	Different town 18%	5	Different neighborhood 19%	5	Other 16%

Disability		Older Adults (Over 65)	
1	Different sized home 30%	1	Find more affordable home to rent 22%
2	Find more affordable home to buy 27%	2	Family reasons 22%
3	Find stable housing 19%	3	Different sized home 22%
4	Find more affordable home to rent 19%	4	Other 22%
5	Different neighborhood 18%	5	Want to retire 20%

Note: n= 242.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Housing tradeoffs. Figure IV-48 displays the housing choice tradeoffs Delawareans are willing to make. For this question, respondents were asked to identify what characteristics would encourage them to live in a duplex or townhome, condo, accessory dwelling unit (ADU), small single family home (less than 2,000 square feet), co-housing with unrelated people, nearby more dense housing like a large apartment complex, a place where a car would be required, and a place with limited parking. These questions aim to reveal housing preference while considering factors such as affordability.

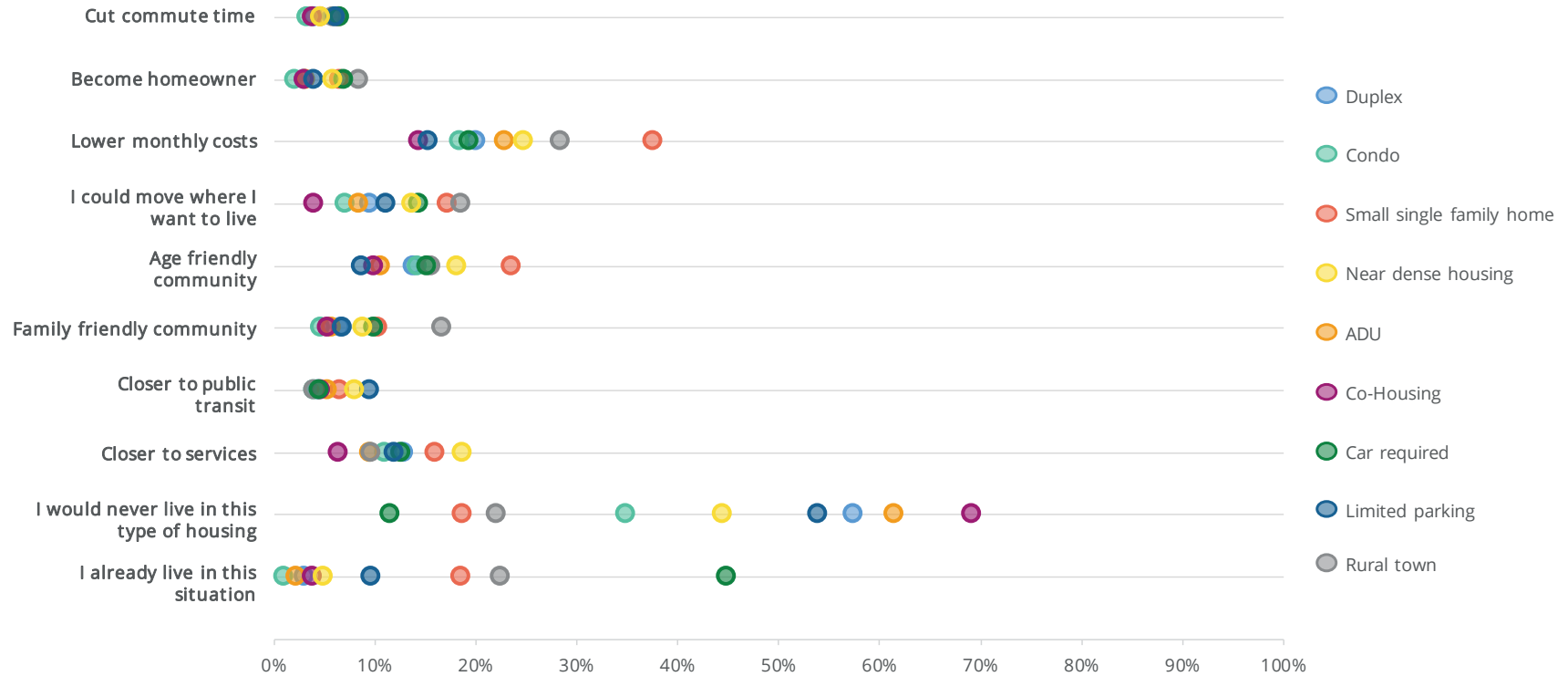
Co-housing, ADU's, duplexes, and places with limited parking were the least popular forms of housing: 31% of respondents said they would live in co-housing if available; 39% would live in an ADU; 43% would live in a duplex or townhome; and 46% would live in an area with limited parking.

Delawareans were more favorable of all housing types if it led to lowering monthly costs. A small single family home was the most popular form of housing if it led to lower monthly costs

among housing types: 38% of Delawareans would be willing to make that trade off, followed by living in a rural town at 28%, and living near dense housing at 25%.

Respondents were not as likely to compromise on housing type if it meant becoming a homeowner. Only 6% would choose a small single family home to become a homeowner and 8% would move to a rural town to become a homeowner. This suggests that, while many Delawareans desire to be homeowners, they want to ensure that their investment goes towards a home they want rather than any housing type that is available.

Figure IV-48.
Which of the following are reasons that would encourage you to live in...?



Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-49 through IV-52 explores tradeoffs for living in a duplex, condo, small single family residence, and ADU by race and ethnicity. Across these housing types, lowering monthly housing costs was a key tradeoff. Black respondents consistently considered living in a housing type if it would help them become a homeowner, while Hispanic respondents were the least favorable to smaller housing types.

Differences in duplex tradeoffs by race and ethnicity. Around 20% of Non-Hispanic White, Black, and Hispanic respondents reported they would live in a duplex if it meant their housing costs were less. The largest variations were found for proximity to services and outright rejection of living in a duplex. While 21% of those who selected another race and 17% of Black respondents reported they would live in a duplex if they were closer to services, no Hispanic resident selected this option. 66% of Hispanic respondents also reported they would never live in a duplex compared to 58% of White respondents and 41% of Black respondents.

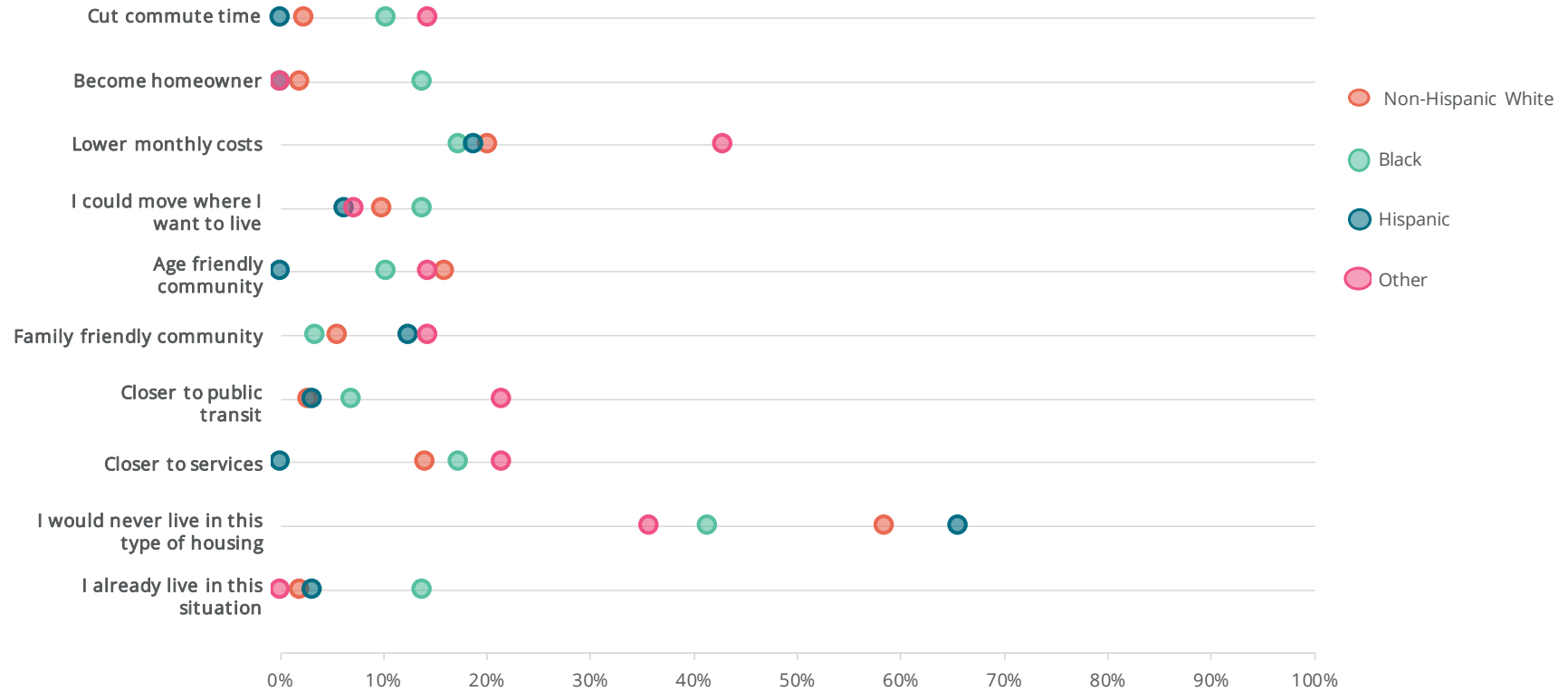
Differences in condo tradeoffs by race and ethnicity. Around half of White, Hispanic, and those of another race reported they would never live in a condo. Black respondents were more open to this housing type, with 38% reporting they would never live in a condo. Black respondents were also more likely to live in a condo if it meant they could be a homeowner compared to other races. Around 20% of respondents reported they would live in a condo if it was part of an age friendly community or lowered monthly costs.

Differences in small single family home tradeoffs by race and ethnicity. Small single family homes were the most preferred across races compared to duplexes, condos, and ADUs, although Hispanic respondents were the least favorable with 26% reporting they would never live in this housing type. White households were the most likely to indicate they already live in this situation.

Differences in ADU tradeoffs by race and ethnicity. ADUs were the least favorable housing type across all races. There was still some variation, however, with 45% of those who identified as another race and 57% of Black respondents reporting they would never live in this type of home compared to 63% of Hispanic respondents and 64% of White respondents. Lowering monthly costs and living in an age friendly community were the top two tradeoffs for White respondents while lowering monthly costs and proximity to public transit were prioritized by Black respondents.

Figure IV-49.

Which of the following are reasons that would encourage you to live in a duplex? By Race and Ethnicity

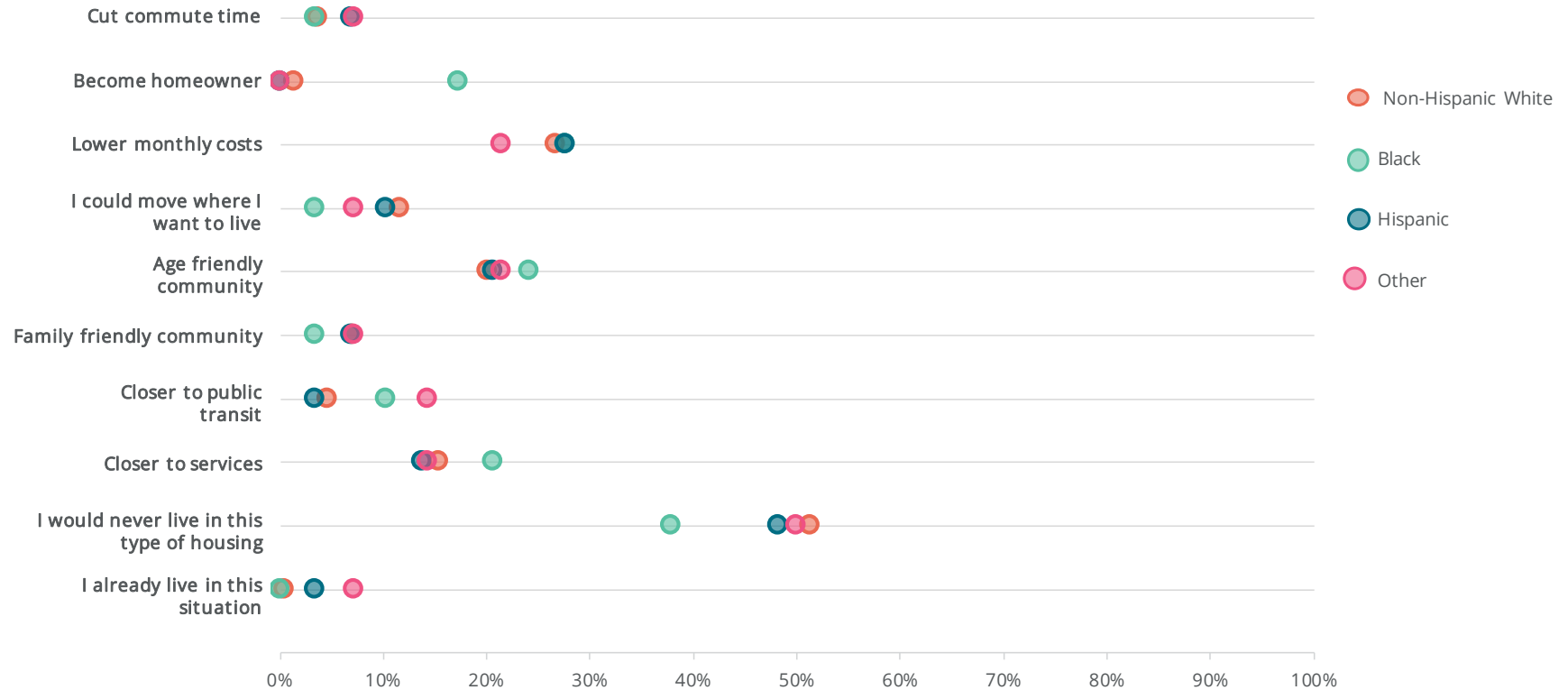


Note: n = 289.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-50.

Which of the following are reasons that would encourage you to live in a condo? By Race and Ethnicity



Note: n = 286.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-51.
Which of the following are reasons that would encourage you to live in a small single family home? By Race and Ethnicity

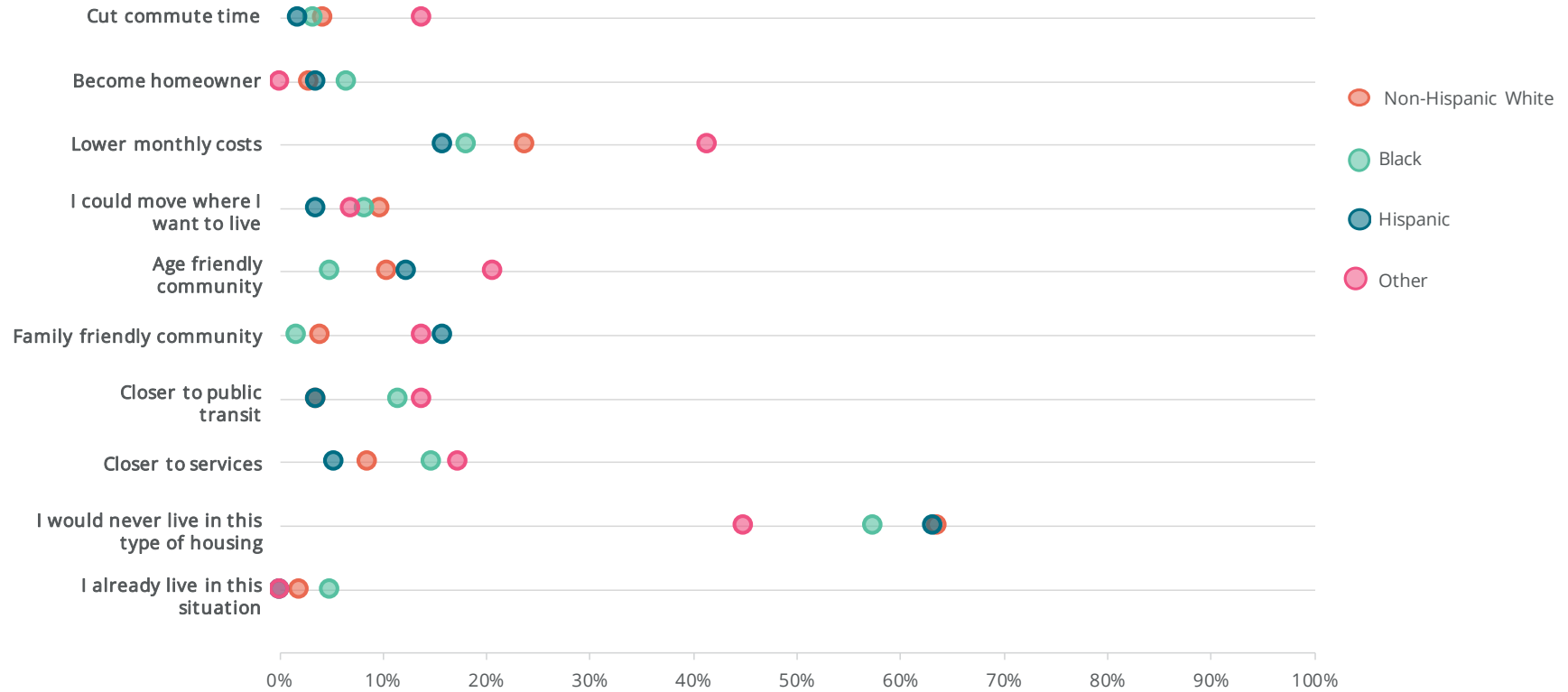


Note: n = 454.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-52.

Which of the following are reasons that would encourage you to live in an ADU? By Race and Ethnicity



Note: n = 454.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Appropriate location for certain home types. Residents were asked to consider whether different housing types were appropriate in their neighborhood, other neighborhoods, or not appropriate in Delaware. Figure IV-53 presents these results.

Overall, residents were open to different lot sizes and some soft density in their neighborhoods, though they favored single family development. Residents were more open to density and product diversity “in other neighborhoods.”

Housing types/ uses “appropriate in my neighborhood”. The following housing types were most frequently considered “appropriate in my neighborhood”:

- Large single family homes with more than 3,000 square feet (53%); and
- Medium-sized single family homes between 1,500 and 3,000 square feet (70%).

Residents were more mixed about their perception of whether or not low density attached products, like townhomes or duplexes, were appropriate for their neighborhood.

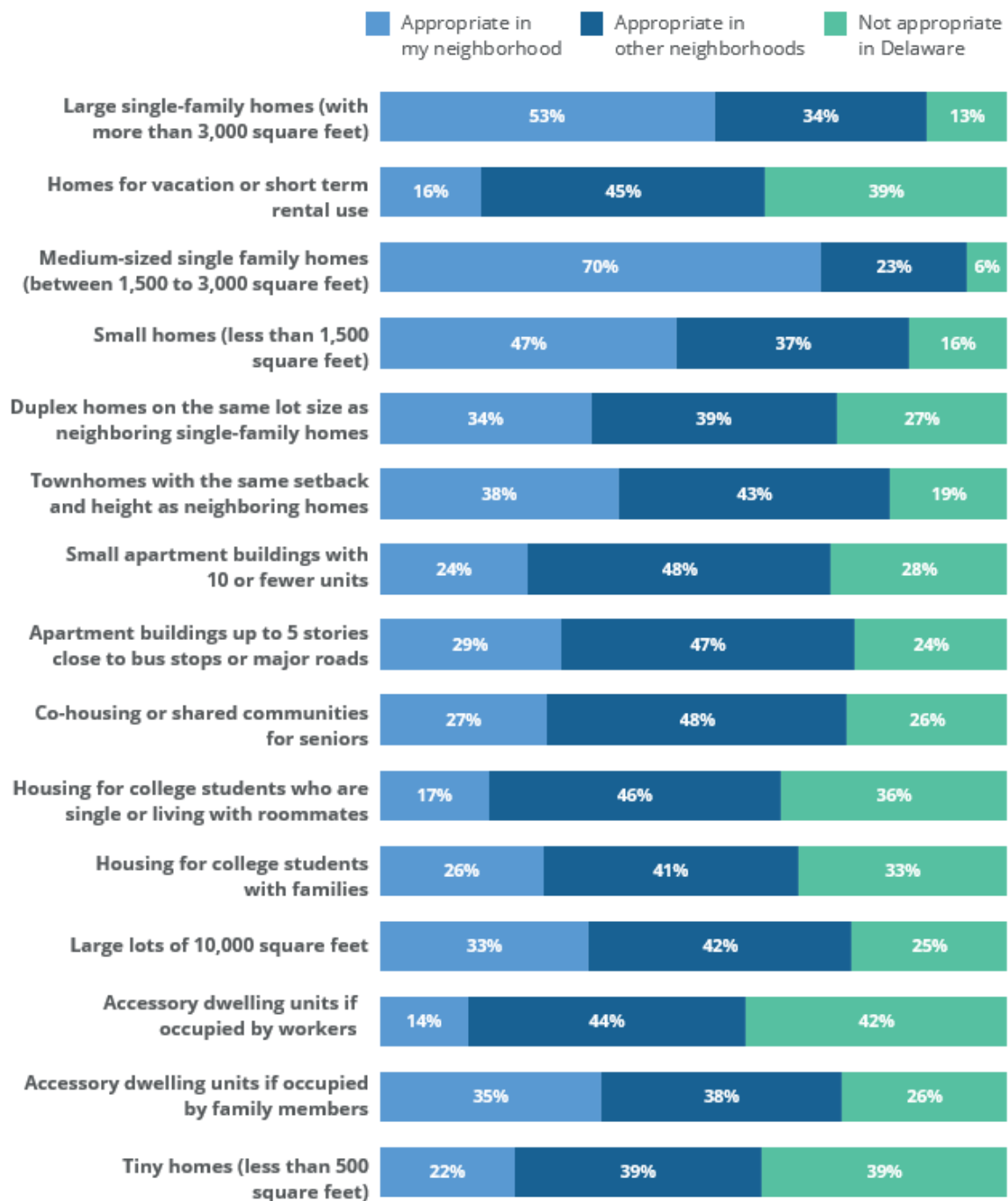
Housing types/ uses “appropriate in other neighborhoods”. The following housing types were most frequently considered “appropriate in other neighborhoods”:

- Small apartment buildings with 10 or fewer units (48%);
- Co-housing or shared communities for seniors (48%); and
- Apartment buildings up to five stories close to bus stops or major roads (47%).

Housing types/ uses “not appropriate in Delaware”. The following housing types were most frequently considered “not appropriate in Delaware”:

- Accessory dwellings/ granny flats if occupied by workers (42%);
- Homes for vacation or short-term rental use (39%); and
- Tiny homes (less than 500 square feet (39%).

Figure IV-53.
Appropriateness by Housing Type, Delaware



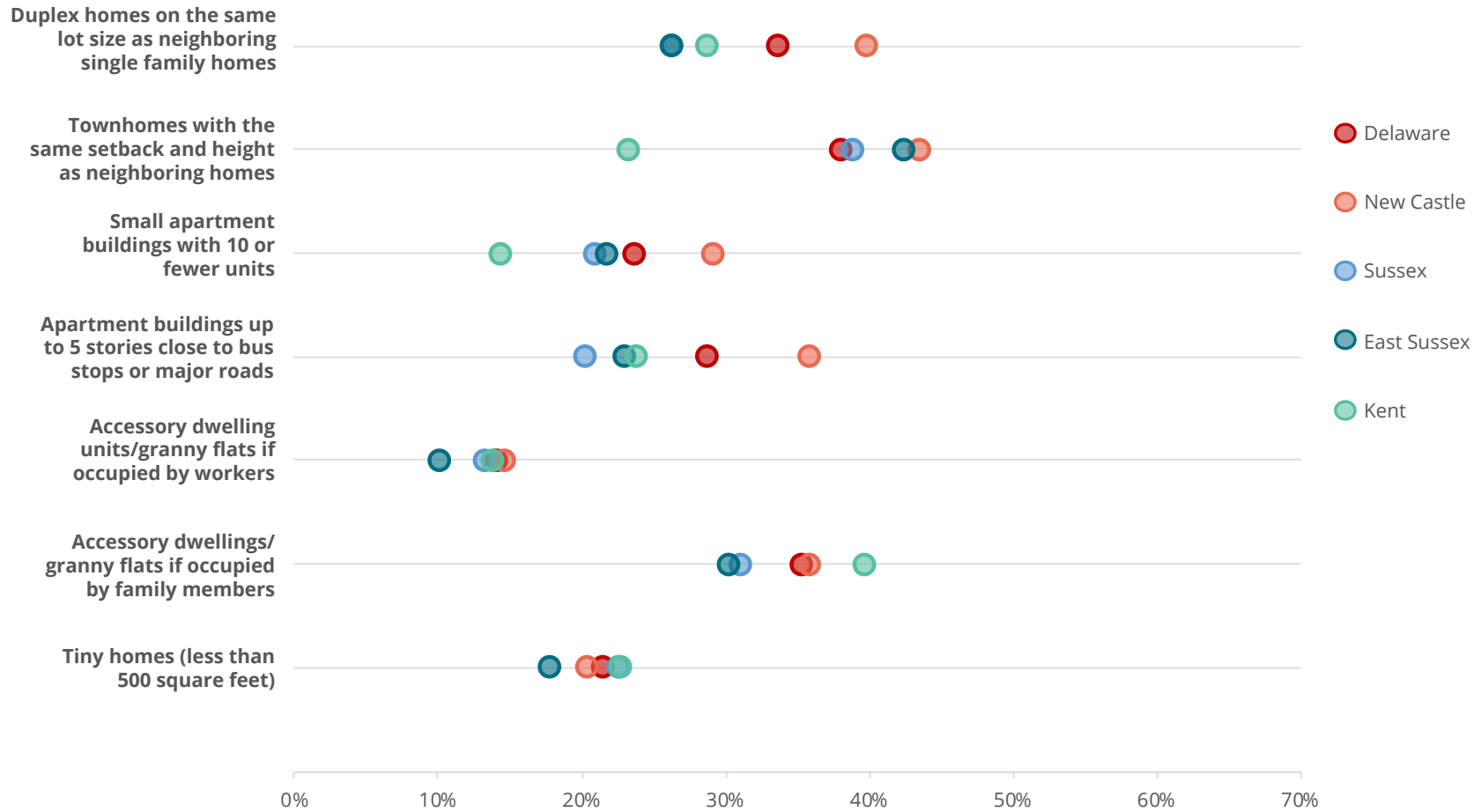
Note: n = 431.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Support for gentle density. Figures IV-54 through IV-58 present Delawareans' appetite for gentle density housing types in their neighborhood by jurisdiction, race, ethnicity, and tenure. As shown, support for the different forms of gentle density varies demographically.

- Residents in New Castle County were the most supportive of duplex and townhomes (40%) while Kent County is most supportive of ADUs for family members (40%) and tiny homes (23%);
- Black residents were the most supportive of duplexes, townhomes, and apartment buildings up to five stories near bus stops;
- Renters were generally more supportive of gentle density;
- In New Castle County, those with incomes less than \$30,000 were most supportive of gentle density, with the exception of ADUs for family members, while those with income over \$160,000 were the least supportive of all forms of gentle density;
- In Sussex and Kent County, households earning between \$25,000 and \$35,000 were most supportive of gentle density housing; and
- By household characteristics, older adults were the least supportive of gentle density, while single parents and parents of children less than 18 were the most supportive.

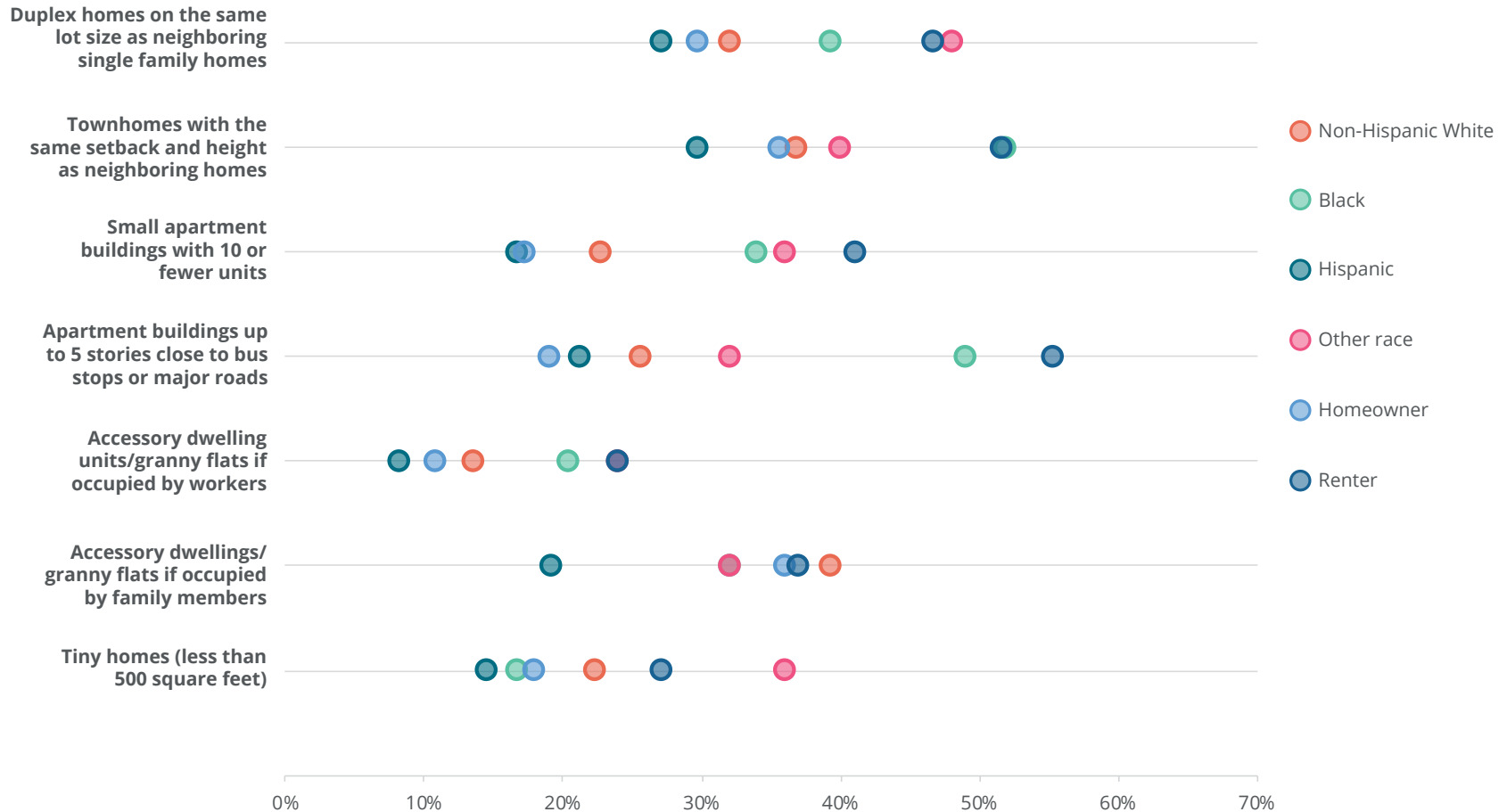
Figure IV-54.
Support for Gentle Density Housing Types *in My Neighborhood* by County



Note: n = 427.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-55.
Support for Gentle Density Housing Types *in My Neighborhood* by Race and Tenure

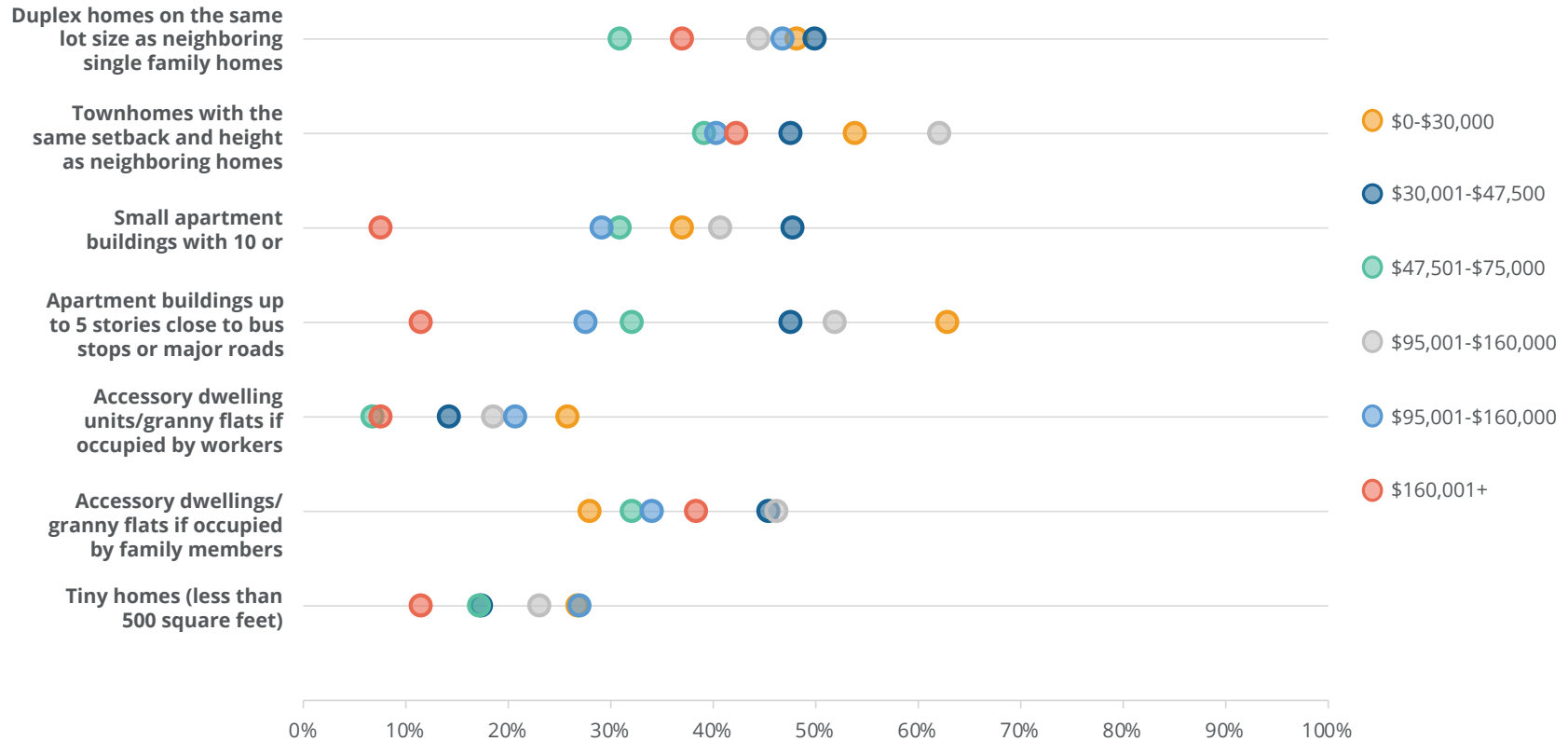


Note: n = 427.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-56.

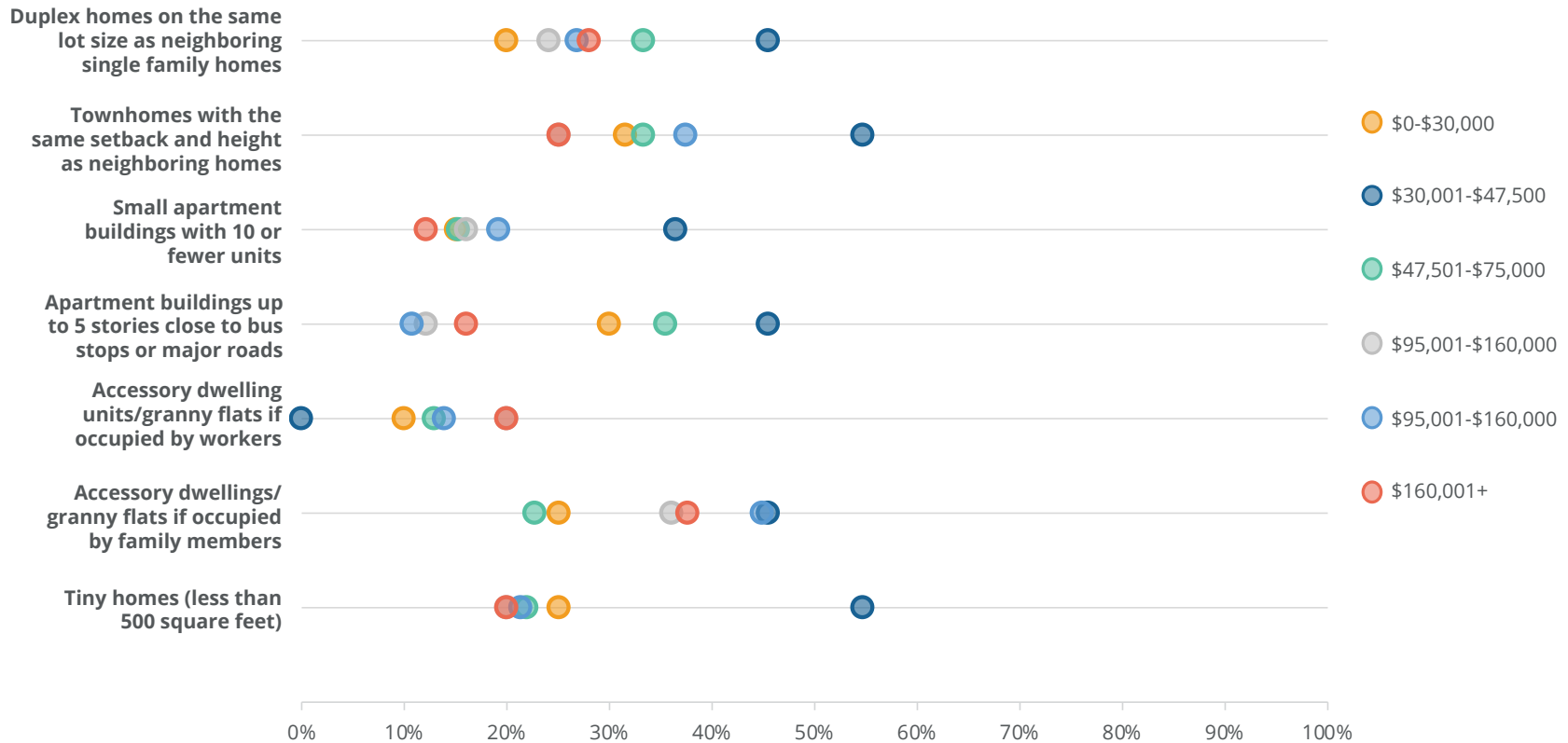
Support for Gentle Density Housing Types *in My Neighborhood* by Household Income in New Castle County



Note: n = 427.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

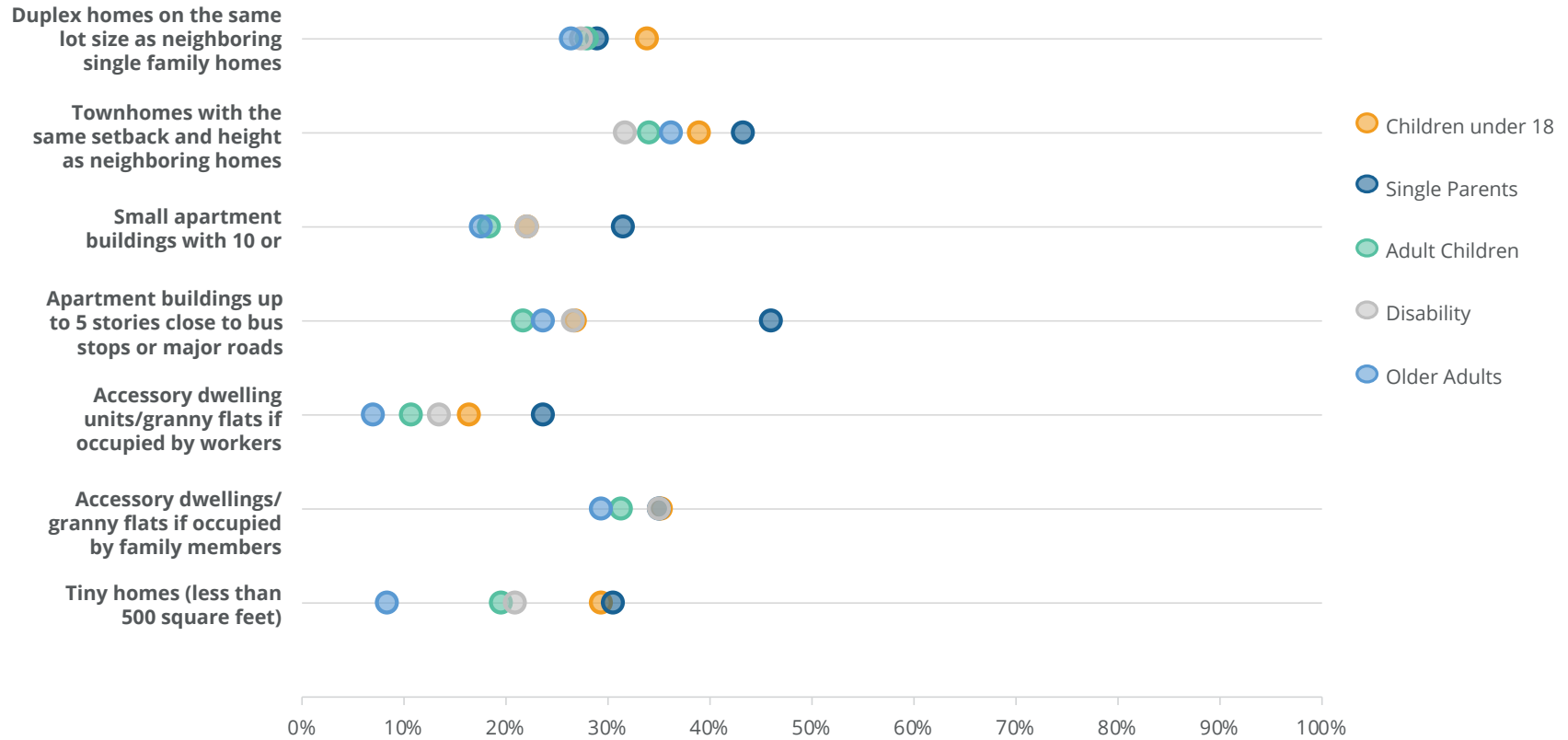
Figure IV-57.
Support for Gentle Density Housing Types *in My Neighborhood* by Household Income in Sussex and Kent County



Note: n = 427.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-58.
Support for Gentle Density Housing Types *in My Neighborhood* by Household Characteristics



Note: n = 427.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Current Housing Stability

Twelve percent of respondents indicated that they want to stay in their current house but were worried that they would not be able to stay in their current housing situation. Figure IV-59 through IV-61 breaks down the top five reasons by selected respondent characteristics.

Differences by county. In Delaware overall, the most selected answer that stirred worry of displacement in residents was financial issues (54%), followed by health issues (44%), worry of a rent increase (32%), and inability to keep up with maintenance (30%).

Sixty percent of respondents in Sussex County indicated that health issues threatened their housing security. Rent increases were a top concern for residents in Dover and Newark, while in Wilmington, financial and health issues were listed before rent increases.

Some respondents wrote about their stability challenges:

- *"The steps are becoming too difficult for me. I live on the second floor and there is no elevator."*
- *"The bus does not run on the weekends so I'm stuck in the house. I'm 59 years old and don't have a car. I need more accessibility."*
- *"My rent is \$2,250. I cannot afford to live here and must move my kids again."*
- *"Inflation is eating away my retirement savings along with impact of inflation of consumer goods."*
- *"Homeowner is selling in the next year. I have nowhere to go."*
- *"Landlord might retaliate after I made property/ apartment complaints to New Castle County Code Enforcement."*

Differences by tenure and demographic characteristics. Seventy-four percent of renters who were worried they will have to move reported were concerned a rent increase will force them to move. Concern for displacement also varied by household characteristics. Twenty-four percent of families with children under 18 and 33% single parents were concerned their current home did not have enough space to keep living in, while 64% of older adults reported concern that their health would prevent them from living in their current home long-term.

Figure IV-59.
Top Five Reasons for Concern Over Displacement from Current Home by County

COUNTY

Delaware		New Castle		Sussex	
1	Financial issues	54%	1	Financial issues	55%
2	Health issues	44%	2	Worried rent will increase	42%
3	Worried rent will increase	32%	3	Health issues	36%
4	Can't keep up with maintenance	30%	4	Can't keep up with maintenance	21%
5	Other	14%	5	Other	15%
East Sussex		Kent			
1	Financial issues	55%	1	Space is too small	40%
2	Health issues	55%	2	Financial issues	40%
3	Can't keep up with maintenance	45%	3	Worried rent will increase	20%
4	Worried rent will increase	20%	4	Health issues	20%
5	Other	20%	5	Can't keep up with maintenance	20%

Note: n= 63.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-60.
Top Five Reasons for
Concern Over
Displacement from
Current Home by
Tenure

Note:
n = 63.

Source:
Root Policy Research from the 2023
Delaware Housing Survey.

TENURE

Homeowner		Renter	
1	Financial issues 58%	1	Worried rent will increase 74%
2	Health issues 55%	2	Financial issues 42%
3	Can't keep up with maintenance 42%	3	Health issues 42%
4	Other 15%	4	Other 16%
5	Too far from services 9%	5	Space is too small 5%
Mobile Home		Precariously Housed	
1	Financial issues 75%	1	Worried rent will increase 50%
2	Worried rent will increase 50%	2	Space too small 50%
3	Health issues 50%	3	Financial issues 50%
4	Can't keep up with maintenance 50%	4	Can't keep up with maintenance 25%
5	- -	5	Other 25%

Figure IV-61.
Top Five Reasons for Concern Over Displacement from Current Home by Household Characteristics

HOUSEHOLD CHARACTERISTICS

Children Under 18		Single Parent		Children Over 18	
1	Financial issues	76%	1	Financial issues	67%
2	Space too small	24%	2	Space too small	33%
3	Health issues	24%	3	Health issues	33%
4	Worried rent will increase	18%	4	Can't keep up with maintenance	33%
5	Can't keep up with maintenance	18%	5	Worried rent will increase	17%
Disability		Older Adults (Over 65)			
1	Financial issues	75%	1	Health issues	64%
2	Health issues	69%	2	Financial issues	32%
3	Worried rent will increase	44%	3	Can't keep up with maintenance	32%
4	Can't keep up with maintenance	31%	4	Worried rent will increase	27%
5	Space too small	6%	5	Other	23%

Note: n= 63.

Source: Root Policy Research from the 2023 Delaware Housing Survey

Improving housing stability. Figures IV-62 through IV-67 show what Delawareans would need to improve their housing situation by county and major cities, tenure, household income, race, ethnicity, and household characteristics.

Differences by county. Almost half of respondents (49%) in Delaware marked none of the given options would improve their housing situation. Some may have selected this option because they feel comfortable in their current situation. This is an encouraging outcome, but there are varying rates of satisfaction between groups.

Others provided more specific items that would improve their housing situation:

- *“Help paying medical costs.”*
 - *“Affordable childcare.”*
 - *“Housing market, interest rates, and closing costs to actually be lowered to something affordable again as current prices are unattainable for young married couples.”*
 - *“Finding housing I can afford for myself and three children. I had to move back in with my mom and we don’t have the space we need.”*
 - *“I have a criminal history that is 10 years old and continually get denied housing.”*
- New Castle County residents selected assistance for emergency situations second most often while Sussex and Kent County selected money for critical repairs.

Differences by tenure and demographic characteristics.

- Getting help with a down payment for ensuring more housing stability was the top answer for renters (26%). The top answer for homeowners after “none of the above” was “money for critical repairs” (17%). A quarter of precariously housed respondents reported that “help finding affordable housing” would improve their housing situation.
- Money for critical repairs was within the top five answers for non-Hispanic White and Hispanic respondents, indicating overlap between these groups and the answers of homeowners. The top answer for Black respondents behind “none of the above” was “assistance for emergency situations” (22%).
- Twenty-six percent of single parents and 15% of households with a disability reported assistance for emergency situations would improve their housing situation.

Figure IV-62.**What items do you need in order to improve your housing situation? By County****COUNTY**

Delaware			New Castle			Sussex		
1	None of the above	49%	1	None of the above	48%	1	None of the above	57%
2	Money for critical repairs	14%	2	Assistance for emergency situations	15%	2	Money for critical repairs	12%
3	Assistance for emergency situations	12%	3	Money for critical repairs	14%	3	Help caring for home	9%
4	Help with down payment	10%	4	Help with down payment	11%	4	Assistance for emergency situations	8%
5	Help finding affordable housing	9%	5	Help finding affordable housing	10%	5	Help with rental search	6%
East Sussex			Kent					
1	None of the above	59%	1	None of the above	41%			
2	Money for critical repairs	10%	2	Money for critical repairs	18%			
3	Assistance for emergency situations	8%	3	Help getting a loan	14%			
4	Help caring for home	8%	4	Help with down payment	14%			
5	Help with rental search	7%	5	Help finding affordable housing	11%			

Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-63.
What items do you
need in order to
improve your housing
situation? By Tenure

Note:
n = 517.

Source:
Root Policy Research from the 2023
Delaware Housing Survey.

TENURE

Homeowner			Renter		
1	None of the above	64%	1	Help with down payment	26%
2	Money for critical repairs	17%	2	Help getting a loan	22%
3	Assistance for emergency situations	11%	3	Help finding affordable housing	21%
4	Help caring for home	9%	4	None of the above	21%
5	Help budgeting and managing money	6%	5	Assistance to pay rent	18%
Mobile Home			Precariously Housed		
1	None of the above	57%	1	Help finding affordable housing	25%
2	Help getting a loan	17%	2	Help with down payment	25%
3	Money for critical repairs	17%	3	Assistance to pay rent	18%
4	Help finding affordable housing	13%	4	Help with deposit	18%
5	Information on Tenant's Rights	9%	5	Help getting a loan	18%

Figure IV-64.

What items do you need in order to improve your housing situation? By Household Income in New Castle County

INCOME - NEW CASTLE COUNTY

Less than \$30,000			\$30,000-\$47,500			\$47,500-\$75,000		
1	Assistance for emergency situations	20%	1	Assistance for emergency situations	35%	1	None of the above	33%
2	None of the above	20%	2	Money for critical repairs	27%	2	Assistance for emergency situations	31%
3	Assistance to pay rent	18%	3	None of the above	23%	3	Money for critical repairs	25%
4	Help Getting Loan	15%	4	Assistance to pay rent	15%	4	Help Caring for Home	17%
5	Help with Rental Search	13%	5	Help Getting Loan	15%	5	Assistance to pay rent	14%
\$75,000-\$95,000			\$95,000-\$160,000			Above \$160,000		
1	None of the above	50%	1	None of the above	76%	1	None of the above	73%
2	Help with down payment	17%	2	Money for critical repairs	16%	2	Help Finding Affordable Housing	13%
3	Money for critical repairs	14%	3	Help budgeting and managing money	10%	3	Help with down payment	13%
4	Help budgeting and managing money	11%	4	Assistance for emergency situations	6%	4	Assistance to pay rent	7%
5	Help Getting Loan	11%	5	Help with down payment	6%	5	Help Caring for Home	7%

Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-65.**What items do you need in order to improve your housing situation? By Household Income in Sussex and Kent County****INCOME - SUSSEX AND KENT COUNTY**

Less than \$25,000		\$25,000-\$35,000		\$35,000-\$60,000	
1	Money for critical repairs 32%	1	None of the above 43%	1	None of the above 38%
2	None of the above 23%	2	Help Getting Loan 21%	2	Help with down payment 18%
3	Assistance for emergency situations 18%	3	Move in with Parents 14%	3	Money for critical repairs 18%
4	Help Getting Loan 14%	4	Help budgeting and managing money 14%	4	Help with Deposit 15%
5	Help Finding Affordable Housing 14%	5	Help finding affordable housing 14%	5	Help finding affordable housing 15%
\$60,000-\$75,000		\$75,000-\$160,000		Above \$160,000	
1	None of the above 61%	1	None of the above 59%	1	None of the above 79%
2	Money for critical repairs 18%	2	Assistance for emergency situations 11%	2	Money for critical repairs 14%
3	Assistance to pay rent 11%	3	Money for critical repairs 9%	3	Help caring for home 7%
4	Assistance for emergency situations 11%	4	Help caring for home 9%	4	Assistance for emergency situations 4%
5	Help with down payment 11%	5	Help with down payment 6%	5	Help budgeting and managing money 4%

Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure IV-66.
What items do you
need in order to
improve your housing
situation? By Race and
Ethnicity

Note:
N = 517.

Source:
Root Policy Research from the 2023
Delaware Housing Survey.

RACE AND ETHNICITY

African American			Hispanic		
1	None of the above	33%	1	None of the above	37%
2	Assistance for emergency situations	22%	2	Money for critical repairs	17%
3	Help with down payment	19%	3	Help budgeting and managing money	15%
4	Help getting a loan	17%	4	Help with down payment	14%
5	Assistance to pay rent	12%	5	Help finding affordable housing	12%
Non-Hispanic White			Other		
1	None of the above	59%	1	Money for critical repairs	24%
2	Money for critical repairs	14%	2	None of the above	24%
3	Assistance for emergency situations	10%	3	Help with deposit	15%
4	Help finding affordable housing	8%	4	Help with down payment	15%
5	Help caring for home	8%	5	Assistance to pay rent	12%

Figure IV-67.

What items do you need in order to improve your housing situation? By Household Characteristics

HOUSEHOLD CHARACTERISTICS

Children Under 18			Single Parent			Adult Children		
1	None of the above	38%	1	Money for critical repairs	28%	1	None of the above	45%
2	Money for critical repairs	24%	2	Assistance for emergency situations	26%	2	Money for critical repairs	18%
3	Assistance for emergency situations	18%	3	Help budgeting and managing money	19%	3	Assistance for emergency situations	15%
4	Help budgeting and managing money	12%	4	Help with down payment	17%	4	Help with down payment	13%
5	Help with down payment	12%	5	Assistance to pay rent	13%	5	Help finding affordable housing	11%

Disability			Older Adults (Over 65)		
1	None of the above	38%	1	None of the above	68%
2	Assistance for emergency situations	28%	2	Help caring for home	10%
3	Money for critical repairs	26%	3	Money for critical repairs	9%
4	Help with down payment	17%	4	Assistance for emergency situations	6%
5	Help caring for home	15%	5	Other	5%

Note: n = 517.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

SECTION V.

STAKEHOLDER CONSULTATION AND COMMUNITY INPUT

Section V.

Stakeholder Consultation and Community Input

This section of Delaware's Housing Needs Assessment (HNA) presents the primary findings from interviews and focus groups with stakeholders in housing development, housing and homelessness services and advocacy, lending, property management and rentals, local planning, and state policymaking. It is organized around the primary themes that emerged through stakeholder discussions.

The section also reports findings from two focus groups held virtually in Spanish with residents, and the community input received at the Housing Needs Assessment (HNA) public release event in October 2023.

Between January to March 2023, more than 100 stakeholders and residents participated in one-on-one interviews and small focus groups for the HNA.

Figure V-1.
Organizations and Industries Represented in Interviews and Focus Groups

American Planning Association	DE Department of Transportation	House Housing Committee	New Castle County
Better Homes of Seaford	DE Federation of Housing Counselors	Housing Advocates	New Ecology
Biden School of Public Policy and Administration	DE Homebuilders	Housing Alliance of Delaware	Newark Police Department
Cardinal Financial	DE Housing Coalition	Independent Resources	Office of State Planning Coordination
Catholic Charities	DE League of Local Governments	Ingerman Group	Peoples Place
Center for Community Research	DE Manufactured Home Owners Association	Kent County	Reach Riverside
Children's Beach House	DE NAHRO	La Esperanza	Redemption City
City of Dover	DE State Housing Authority	Landlords & Property Owners	Senate Housing and Land Use Committee
City of Newark	Discover Bank	Latin American Community Center	Southbridge Community Services
City of Wilmington	Division of Public Health / Population Health Bureau	Licensed Social Workers & Service Providers	Springboard Collaborative
Community Legal Aid	Domestic Violence Task Force	LifeLine	State Council for Persons with Disabilities
Community Resource Center	Energize Delaware	LIHTC Developers	Sussex County
Cornerstone West CDC	Family Promise of Southern Delaware	Market Rate Developers	Sussex Housing Group
DE Apartment Association	Fuller Center for Housing	Metropolitan Wilmington Urban League	United Way of Delaware
DE Association of Realtors	Habitat for Humanity	Milford Housing Development Corporation	West End Neighborhood House
DE Coalition Against Domestic Violence	HDC MidAtlantic	Ministry of Caring	Wilmington Conservancy Land Bank
DE Council on Housing	Healthy Communities Delaware	Mortgage Bankers Association	Woodlawn Trustees
	HOMES Campaign	NeighborGood Partners	YMCA of Delaware

Source: Root Policy Research.

Delaware's Housing Market

The initial question asked of stakeholders was: *"How would you describe Delaware's housing market today?"* This prompted active discussions on the state's current market conditions, trends, and challenges. Figure V-2 summarizes the themes that emerged from those discussions.

Figure V-2.

How would you describe Delaware's housing market today?

high demand, low supply
limited opportunity **anti-rental** **in crisis**
distorted **scarce & expensive**
lowest vacancy ever seen **buyer's market**
income discrimination

Source:
Root Policy Research.

Stakeholders expressed their concerns for the housing market's long-term trajectory, especially as housing prices continue to outpace income growth. With market rents averaging \$1,100 per month, rents are *"out of reach"* for many households across the state. Higher rents have increasingly prevented renters in the state from transitioning to homeownership, as they have less discretionary income to put toward a down payment on a home. If these trends continue, stakeholders warn that the state will lose a significant portion of its families, young adults, and essential workers (e.g., doctors, teachers, service workers) to more affordable states.

Housing Needs of Specific Resident Groups

Stakeholders spoke extensively on the unique needs of certain resident groups in Delaware. Populations identified by stakeholders as having the greatest housing needs include:

- Persons or families experiencing homelessness;
- Seniors and elderly persons;
- Persons with a disability;
- Families with children and single mothers;
- Young adults;
- Individuals or households experiencing (or have experienced) domestic violence and residents who have been victims of human trafficking; and
- Justice involved residents.

Many of these groups also represent the unique needs of people of color and immigrant and undocumented families, as well as low income families in general.

Persons experiencing homelessness. Stakeholders who work with unhoused populations were asked to describe the state of homelessness in Delaware, housing and service gaps, and other related issues. Primary themes that emerged from these discussions included the need for targeted affordable units and supportive services, misaligned policies, and barriers to addressing homelessness.

Overall, stakeholders expressed there is a dire need for affordable units and homeless shelters across the state. Stakeholders representing rural and suburban areas noted that most rapid rehousing options are located in Wilmington, and these need to be expanded into all areas of the state to avoid people being relocated and losing community connections when they fall into homelessness. Many lower income communities have formed natural, informal networks; people are friendly, they help each other out.

“Deconcentration of poverty is not always the highest priority...moving people can remove people from their social networks and supports.”

There is also a need for ADA improvements to make shelters accessible to those with physical disabilities. The limited number of ADA accessible shelters was attributed to the lack of developer interest and capacity which stakeholders related to the state’s inability to attract out-of-state developers. This was contextualized in a Request for Proposal issued by the state to make homeless shelters ADA accessible which received no response. Lack of interest and capacity was also attributed to the state’s small supply of permanent supportive housing (PSH) units.

Stakeholders identified challenges with transitional housing options, specially Delaware’s limited supply of transitional housing.

The distribution of homeless shelters and temporary housing across Delaware was also identified as a barrier to helping individuals exit homelessness. Many stakeholders explained that the lack of temporary housing in Western Sussex County has forced unhoused individuals to spend their entire pay on Ubers to access work. As more homeless persons spend their income on transportation, stakeholders fear it will become increasingly difficult for residents to exit homelessness and find permanent housing.

Stakeholders also shared their concerns on state and local policies targeted towards reducing homelessness. As noted by stakeholders, Delaware’s elected officials often link homelessness to mental health and substance abuse challenges instead of lack of affordable housing. Others described concerns among elected officials such as the cost of addressing homelessness (e.g., sanitation stations) and unfunded mandates such as the Homeless Bill of Rights.

These discussions concluded with stakeholders advocating for more non-congregate shelters, including repurposing underutilized or vacant hotels to house individuals and families experiencing homelessness. It is important for transitional housing to offer flexibility on household composition, accept animals/pets, and be ADA accessible.

Service provision gaps. Stakeholders would like to see a better functioning service system with more formal model for ongoing training and education for service providers. Stakeholders feel that Delaware needs to bolster knowledge among providers of how to effectively utilize the Housing First model and provide effective services to help individuals successfully exit homelessness.

Seniors. Seniors and elderly persons face significant housing challenges in Delaware, particularly those living in rural areas.

Rising housing costs have resulted in a sharp increase in homelessness and displacement among seniors. To avoid displacement, service providers explained that they have witnessed a significant increase in the number of seniors and elderly persons re-entering the workforce with one individual sharing that *"73 year olds are working in supermarkets."* For those who are displaced, service providers explained that a large number of seniors end up living out of their cars. The state's subsidized senior-only housing is severely limited, have long waitlists, and are in poor condition.

Stakeholders advocated for more resources targeted to seniors, specifically resources that help elderly persons navigate the state's housing market and service system. Seniors aren't sure where to go to look and they aren't always adept at navigating search engines. Service providers would also like to see more assistance for home repairs as well as financial assistance for seniors interested in downsizing and selling their homes.

Persons with disabilities. Stakeholders framed the unique challenges disabled residents face as: a severe shortage of accessible homes, affordable homes, and group homes; limited support services; and negative experiences with landlords.

Individuals also discussed the intersection between homelessness and disability as well as the ideal housing situation for clients.

The shortage of housing suitable for disabled residents was mentioned by nearly all stakeholders and providers. Most notably, one individual shared that there is a *"horrific lack of affordable housing available for disabled adults who need minimal support but cannot live independently."* Wait lists are years long, and if the units are privately-provided, many are in poor condition without accessibility improvements (inside or outside). For most Delawareans with disabilities, public housing is their best option, but the availability is very limited.

Limited housing options have been exacerbated by landlords refusing to grant accommodations. Stakeholders feel that housing wait lists for accessible, publicly-assisted units have grown substantially in part due to the lack of accessible private sector units.

In Newark, stakeholders noted that residents with disabilities only have one choice for housing. Providers identified the program as problematic for some because it requires 24/7 supervision, which not all persons with disabilities need. In addition, work options are limited to underpaid

menial labor. Service providers would like to see Delaware introduce programs that allow more choices for Delawareans with disabilities in work options and housing independence.

Public or supervised housing is not the answer for all persons with disabilities, especially those who are younger adults, employed, and can live fairly independently. These residents would benefit from co-housing community, where they can get support from case managers and other residents; the Madison Housing in Columbia, Maryland was given as an example of what is needed in Delaware. *“My dream scenario would be if all of my friends lived on the same street.”*

Group homes were a frequent topic of discussion among stakeholders. As mentioned throughout focus groups and interviews, Delaware has a very limited supply of group homes and most are at capacity, meaning individuals cannot be placed in housing until someone dies or leaves.

When asked what the ideal housing situation looks like for their clients, providers explained that they would like to see more integrated housing designated for seniors and disabled adults such as condos or townhomes. Providers recommended that this housing be walking distance to grocery stores, post offices, pharmacies, and public transportation. Adults with disabilities also need cooperative environments where tenants can support one another.

Advocates and providers stressed the need for educating residents without disabilities on the intersection between homelessness and disability. As one individual noted, 25-40% of Delaware’s homeless population has a disability but the non-disabled community does not associate the two. This prompted an active discussion on the need for widespread education on the way in which homelessness and disability are interconnected. Stakeholders strongly recommend that Delaware approach these problems as interrelated rather than attacking one problem at a time. One individual suggested that the state follow Houston’s approach which freed up housing for adults with disabilities by addressing homelessness.

In addition to educating the wider community, stakeholders strongly recommend launching education campaigns targeted to families with household members with disabilities. For example, many families are unaware of the options family members with disabilities should have available to them. Education for families should focus on disabled persons’ ability to make personal choices and be independent. Stakeholders explained that Delaware has a state education law that requires schools to educate students with disabilities on how to independently live in their community. In Delaware, this education starts at 16 years old—though stakeholders recommended Delaware follow other states which starts independent living education at 14 years.

Stakeholders would also like to see more services for residents with disabilities—as one stakeholder noted, it is impossible to separate housing from supportive services. Respite care for families is also very much needed. Providers would like to see more support for individuals going through the housing process as many are not aware of the resources available to them

and need help navigating such complicated processes. These challenges have been compounded by Delaware's service system because residents need to get onto multiple waitlists for housing placement. To overcome this barrier, providers recommend designating a housing navigator position to serve adults with disabilities as they move through the housing process. While this is a preferred approach, participants acknowledged that it would be difficult to achieve because these positions are often underpaid. Other services needed to better help Delaware's disabled population include: assistance completing housing chores (e.g., cleaning) and transportation to doctor's appointments.

Families with children. Families with children face unique housing barriers in Delaware, specifically families with more than two children. Stakeholders explained that many areas across the state have occupancy requirements which often force families to rent larger units that they cannot afford.

Others noted the substantial increase in the number of families being displaced because landlords refuse to renew leases. Service providers struggle to support families post-displacement due to limited capacity and funding. Without support, many families are at a greater risk for homelessness or long-term housing instability.

Overall, stakeholders and service providers are concerned for children experiencing homelessness and their educational outcomes. Many participants explained that it is increasingly difficult for homeless children to get to school as many families do not have a car. School districts have made efforts to remedy these challenges with one school district spending over \$60,000 per year for transportation services.

Single mothers. Stakeholders mentioned single mothers as among the hardest populations to house and the most housing-challenged of all resident groups. This was attributed to their sources of income—many have to rely on child support which landlords view as inconsistent income.

Stakeholders mentioned that rising housing costs are exacerbated by high child care costs—the incomes of single mothers are being squeezed by both. Some stakeholders complimented Wilmington's approach to addressing the needs of single mothers which was summarized as building single family homes and selling them to single mothers at an affordable rate.

Young adults and students. Young adults (18 to 23 years) face significant barriers when looking for rental options, especially for those who do not have parent support including aging out of foster care. Stakeholders explained that the lack of single units available—or the tailoring of new studios and 1-bedrooms to new college graduates—have exacerbated these challenges, as well as landlords who refuse to rent to young tenants. Many landlords have the idea that young adults will be disruptive, destructive, and/or experience long-term job instability.

For youth transitioning from foster care into independence, finding stable housing is a huge barrier for employment, as applicants need stable housing for work credentials. The “benefits cliff” was also mentioned; as youth go through their journey of independence, they lose some services and cost burden reshuffles toward housing. Stakeholders noted that DSHA has a “pretty high” income threshold before benefits are lost. Stakeholders actively advocated for reforming services thresholds to reward people who are working to climb the economic ladder.

Stakeholders also spoke about the University of Delaware’s large and growing student population specially concerning rental demand and population growth with limited housing to accommodate such growth.

The large influx of students from surrounding states into Newark to attend the University of Delaware has exacerbated demand for rental units in the area. Students have sought housing in Newark neighborhoods that have historically provided affordable housing for workforce. In some cases, landlords are incentivized to rent to students because they can charge higher rents (especially if parents and/or college savings is supporting housing costs), which is displacing non-student renters. Stakeholders mentioned that students are paying premium prices for one bedroom units.

Some stakeholders feel that builders and landlords in Newark will accommodate students at the expense of low income households: *“New production is catering to students whose parents can pay high rent.”* These stakeholders lamented the demolitions of traditionally affordable middle income housing for student housing.

Many participants spoke positively about the City of Newark allowing increased density near the university as a strategy to keep students from single family neighborhoods.

Households experiencing domestic violence and victims of human trafficking. Households and individuals experiencing (or have experienced) domestic violence have trouble using vouchers in Delaware and are at a greater risk for displacement and chronic homelessness. Contributing factors were identified as: perceptions and stigma among landlords; lack of available rentals in Delaware; affordability challenges due to limited incomes; complications with background checks; and capacity and resource constraints within the organizations who specialize in serving these populations.

Households experiencing domestic violence are at a greater risk of long-term housing instability because they often struggle to access housing. Landlords perceive them as higher risk and fear having the police called to their properties. As one service provider noted, many landlords are unsympathetic to these households and would rather evict victims than hold their perpetrators responsible.

Delaware’s landlord-tenant code allows households experiencing domestic violence to break their lease early without retribution; however, stakeholders said that landlords frequently tell victims that they cannot end their lease under any circumstance. Other stakeholders explained

that households are often hesitant to report no contact order violations out of fear that they will be evicted.

Challenges accessing housing have been exacerbated by background check requirements. Service providers explained that this disproportionately impacts domestic violence victims because both parties are often charged when the police are called for a domestic violence incident.

Credit was also identified as a barrier. As explained by providers, many victims are not in charge of their finances—their abusers are—and have no or bad credit which severely limits housing opportunities for them.

Limited capacity and accessible resources to assist victims were identified as a challenge. Participants explained that housing placement for survivors can take up to 18 months with an additional six months to formulate a housing plan. These timelines were described as unacceptable, leaving many victims without assistance and encouraging them to stay with perpetrators. One participant noted that capacity constraints have forced survivors to work themselves into state programs rather than seeking assistance prior to crisis.

These observations prompted an active discussion on how to lower housing barriers for these households. Many stakeholders suggested removing screening criteria and background check requirements, while others advocated for education and training for landlords and local governments to better understand the dynamics of domestic violence. Stakeholders emphasized the importance of this education for local governments as many elected officials enact policies and ordinances that have disparate impacts on domestic violence victims such as noise ordinances.

Incidents of domestic violence are often inter-familial and when the perpetrator is removed from the household, this can place a new and significant burden on victims. The limited funding allocated for victims compensation pay is often insufficient to cover housing and childcare costs. With this in mind, participants advocated for more federal grants to provide rental assistance to survivors of domestic violence and/or human trafficking, as well as specialized shelters for these populations. Stakeholders would like to see Delaware administer more rental assistance vouchers for affected households, noting that since 2022, only 14 vouchers have been issued. Increased vouchers would need to be intentionally paired with affordable units that accept vouchers as a source of income.

When asked what the ideal path forward looks like, most stakeholders advocated for targeted affordable units, embedded wraparound services and peer support, near transportation, schools, and resources. Providers said that many victims want to stay in their current neighborhoods to avoid changing schools, but this is difficult with the state's neighborhood-based small school district system. Providers often must move clients to Maryland or Virginia where it is easier to find rental housing.

“Longer term, survivors need confidence that they are in a safe community and a sense of permanency.”

“I want to see the state treat housing like a crisis. Even catalyst funds are not enough and don’t touch this population. Money would help a lot.”

One provider explained that their primary goal is to provide safe housing with embedded community services and peer support. Other participants expanded on this and recognized that peer support is important to some survivors but others would like to feel independent with accessible services and resources available as needed.

When asked what type of housing they would like to see for their clients, stakeholders said that, ideally housing choice would include extremely low income units, units with more than one bedroom (which is not what developers are building; they tend to favor studios and one bedrooms), and a townhome community with subsidized housing and supportive services and peer support. Providers also emphasized the need for priorities or reserved units for their clients with a single application for publicly-subsidized units.

“The [HUD housing] locator is easy to navigate, but it’s a lot of effort to go to individual locations and a lot of the locations do not have units available/ have a waiting list. A single application would make it easier to navigate...and eliminate the application fees that can really add up.”

Justice-involved residents. Stakeholders and service providers identified recently incarcerated residents and residents with criminal histories as being one of the most difficult populations to serve. Stakeholders said that residents with a criminal history are significantly more likely to be turned down by landlords and are often subject to indiscriminate rental prices/increases.

Stakeholders explained the process residents go through after incarceration. Recently incarcerated individuals are often mandated to move to transitional housing or group homes. However, Delaware has a very limited supply of these housing types, most of which are located in Georgetown, and these come with time limits to find permanent housing.

Providers would like to see Delaware provide increased housing subsidies for these residents, as well as a larger supply of transitional housing, especially because many need extra time to find a job before they can live without housing supports.

Workforce Housing

Stakeholders spoke in-depth on the challenges workers experience in Delaware. Discussions on workforce housing mainly focused on the mismatch between wages and housing prices and proximity to jobs. Stakeholders fear that unaffordable housing will lead to an exodus of critical workforce. With an aging population, workers—specifically in the health care, social services, and service industries—will be crucial for the state’s long-term sustainability.

Beach and resort workers experience greater challenges finding housing as these areas have very limited opportunities for affordable rentership. One stakeholder noted that high housing prices have segregated seasonal and year-round workers to the west side of Delaware. Because many work on the eastern side of the state, they are forced to commute, contributing to high volumes of traffic on country roads not designed for such traffic. Seasonal workers face similar housing challenges, though stakeholders identified conversion of unit into Airbnbs and short term rentals (STRs) as preventing seasonal workers from renting and/or occupying housing jointly.

Long commutes and traffic were contextualized in the state's limited number of public transportation options. Stakeholders explained that many workers are forced to purchase or lease a car to travel to work, and transportation costs can have a significant impact on household costs. As one individual noted, households end up paying over 60% of their income on combined housing and transportation costs. Others emphasized the importance of expanding public transit options, describing it as one of the central components of affordable housing.

Stakeholders also discussed challenges among employers, specifically recruiting and retaining workers. This is a particular concern in Kent and Sussex counties—for example, stakeholders explained that Kent County is making efforts to expand its agriculture industry and attract more business to the area but has been unsuccessful due to the county's limited supply of workforce housing. In Sussex County, stakeholders noted that employers are scrambling for workers which prompted one individual to emphasize the need for more education and workforce training.

Overall, stakeholders agree that localities and the state should be working towards expanding programs for employer-assisted housing. Providers and advocates explained that workforce housing initiatives could focus on providing—and expanding—affordable units, rental assistance, and/or homeownership assistance (e.g., down payment assistance). Some stakeholders noted that beach and tourist businesses have started to provide housing for their employees and hospitals have started to explore housing programs for staff—but these efforts are new and not widespread. Many stakeholders view these programs as progress but would like housing assistance programs extend to teachers who face significant challenges finding housing due to low and stagnant wages.

Stakeholders shared their concerns for Delaware's economic trajectory: If the state cannot find a way to house workers affordably, the state's population of working age residents will progressively decline. With a declining workforce, Delaware's aging population will likely suffer from a lack of health care and social services, and the state's tourism industry will suffer from low service delivery.

When asked what they thought would best address workforce housing needs, stakeholders mentioned: incentivizing employers to provide workforce housing and/or housing assistance.

Challenges Faced by Renters and Property Owners

The main themes that emerged from stakeholder discussions and interviews on the needs and challenges of renters were: loss of affordable options, housing vouchers, and evictions. Property owners discussed concern about losing revenue due to eviction backlogs, rising cost of maintenance, and good-tenant programs.

Loss of affordable options. Stakeholders spoke on the changing dynamics of Delaware's rental market, specifically increased rents and Delaware's low supply of income diverse housing. Providers estimated that the average rent is between \$1,500 to \$2,000 in suburban and rural areas and up to \$3,000 in urban areas. These rents are far above what households can afford. Stakeholders noted that although Delaware has comparatively low maximum rents, incomes are substantially lower and are often unable to keep pace with rising costs.

Providers noted that it is becoming increasingly costly to maintain rental properties due to a combination of the age of the stock, difficulty finding labor/on site managers, higher costs of supplies and materials. New Castle, in particular, has aging housing stock that needs rehabilitation.

The limited number of affordable units has placed a significant burden on renters. With a limited supply of rental units, many renters in the state have started living with friends and family members to reduce housing expenses.

Stakeholders emphasized the importance of expanding and continuing rental assistance for low income households with one individual calling it the best solution. However, many service providers anticipate assistance ending due to the limited amount of funding available. Stakeholders are concerned that when rental assistance ends low income renters will become more vulnerable to displacement, housing instability, and/or homelessness. Others noted the impact it will have on renters' ability to transition to homeownership: With higher monthly rents, many households will find it difficult to save for a down payment.

Stakeholders offered several solutions for Delaware to increase its supply of affordable rental units, including:

- Explore programs to redevelop and repurpose vacant units (e.g., hotels/motels, old office buildings). Stakeholders recommended focusing these efforts in Georgetown, which has a comparatively greater supply of vacant units.
- Establish an ongoing revenue stream for rental assistance programs—stakeholders are concerned what will happen to renters once programs run out of funding.
- Some stakeholders also advocated for policies that would restrict rental cost appreciation such as deed restricted or rent controlled units.

Supportive services. Many stakeholders advocated for dedicated funding for supportive services. One stakeholder who is a property owner shared that an analysis of their portfolio found that their clients with services had much higher rent repayment rates (95%) during the pandemic than those not receiving services (75%). Others noted that peer states—New Jersey, Pennsylvania, New York—have a separate reserve fund for supportive services. *“We need to broaden social infrastructure. My community would approve a public housing project if I could guarantee them services.”*

Housing vouchers. Challenges unique to voucher holders include finding landlords who accept vouchers, very long wait lists for obtaining vouchers, concentrations of units that accept vouchers in Wilmington due to shortages in other parts of the state, and income discrimination. Stakeholders feel that landlords are more likely to turn down voucher holders in the current market and this has increased in recent years. This has had a disproportionate impact on Black and African American renters, who are more likely to rely on voucher assistance. These discussions prompted stakeholders to advocate for source of income (SOI) protections.

Waitlists in the state were described as years long with one participant estimating there are 8,000 households on the state’s waitlist. Others identified challenges with how vouchers can be used: voucher holders can apply only one voucher to a housing unit, preventing voucher holders from sharing housing. In the current market, it would be ideal if more than one voucher could be applied to one unit (equivalent to students or roommates sharing housing).

Several organizations and agencies in the state administer vouchers through their programs, and it can be challenging for voucher holders and applicants to differentiate among the various requirements and rules. Property owners noted that in Wilmington, for example, they need to work with three different agencies (SRAP, DSHA, and the Wilmington PHA) to administer one voucher. *“The way SRAP works is a model. If every voucher were like SRAP, we would accept them all!”*

High demand markets have almost no units that accept vouchers. This has led to many renters with vouchers moving to Wilmington to find landlords that accept vouchers. Public housing authorities have increased the AMI at which vouchers can be used and this has done little to change voucher utilization outside of Wilmington. Stakeholders worry that this will further concentrate voucher holders in Wilmington.

Stakeholders shared a range of recommendations to best address the needs of voucher holders and incentivize landlords to accept tenants with vouchers including:

- Enact source of income (SOI) protections; stakeholders believe that SOI protections would have a significant impact on voucher holders.
- Establish a landlord mitigation fund to incentivize landlords to accept vouchers. Many stakeholders favored establishing a landlord mitigation fund paired with counseling for

tenants. Participants explained that this fund could help with repairs, prevent evictions, among other benefits.

- Provide landlords with information and resources on housing choice vouchers. Many landlords do not understand the voucher process and the majority do not know where to start.
- Streamline the housing quality inspection process and allow pre-inspections. The delay in leasing up units due to inspection approvals is a huge disincentive for private owners to rent to voucher holders (v. market rate tenants). Wilmington is especially difficult because they contract with a private company which only does inspections on Wednesdays. If their schedule is full, it can take weeks to get an inspection. And if the inspection fails—and sometimes they fail for very minor issues—it can take weeks to get a re-inspection. Minor issues, such as a crack in a wall electrical outlet which can be easily repaired, should be able to be re-certified in a virtual inspection.
- Establish one point of contact for households seeking rental assistance representing all five housing authorities. Participants explained that households in need of vouchers face barriers accessing resources due to the lack of collaboration among authorities and between authorities and local governments.
- To make Housing Choice Vouchers a “win win” for property owners and tenants:
 - Provide landlords information on what a tenant can afford early in the application process; as it is now, it may take weeks to get information on what a tenant can afford to pay. The resident should know if they can afford the unit, but oftentimes they still apply, even if they can't afford the unit;
 - Streamline the inspection process including allowing virtual re-inspections;
 - Allow approval for very small rent increases (e.g., \$10/month) instead of making property owners go through a formal process, as that encourages them to hike rents higher;
 - Provide additional funding (rental assistance, landlord cash incentives) to help landlords make units work for hard to house tenants. This could be paired with good tenant counseling.

Evictions. Stakeholders from a variety of industries explained that evictions have increased in the past few years particularly among families, single mothers, and minorities.

Stakeholders differed in how they perceived Delaware's tenant protections. Some characterized Delaware as a relatively tenant-friendly state, especially as compared to Maryland. Court backlogs during the pandemic have lengthened the time to evict to three to six months, which amounts to a significant amount of rental income, especially for small property owners.

Housing advocates feel differently, and view the need for additional policies to increase housing stability among vulnerable renters. Some stakeholders advocated for laws preventing landlords from increasing rent more than once in a 12 month period.

Housing industry members expressed concern about right to representation or right to counsel legislation proposed during the past legislative session and hoped to be more involved in effective policy action in the future. Their concerns relate to lost income from the lengthen amount of time for the eviction process, especially for small landlords.

Stakeholders shared what they thought would best address the substantial rise in tenant evictions. Stakeholders agreed that providing rental assistance and post-eviction assistance and support for families and individuals is needed. However, stakeholders did note that providing these services will be challenging due to limited funding for organizations that address pre- and post-eviction needs.

Affordable Homeownership

Affordable homeownership was an important topic of discussion which focused on:

- 1) The growing challenge of attaining homeownership among young adults, renters, and low and moderate income households;
- 2) The mismatch between the type of housing available and housing that meets affordability needs;
- 3) How investors and out-of-state buyer activity has changed the housing market;
- 4) Credit and lending barriers; and
- 5) Challenges for manufactured or mobile home owners.

Homeownership opportunities. Opportunities for homeownership are severely limited in Delaware due to the low inventory of affordable homes for renters, young adults, first-time homebuyers, and low income households.

When asked which types of renters have the most trouble becoming homeowners, stakeholders listed:

- 1) Those with no cash up front/down payment,
- 2) Those who cannot afford to pay the Realty tax (tax used to be split between buyer and seller but buyer most likely to cover it all in this market),
- 3) Seniors because there is nowhere to downsize affordably, and
- 4) Those now priced out by interest rate increases.

To attain homeownership in Delaware's current market, households need greater access to homes in their price range. Homes are currently selling for \$300,000 to \$400,000 and over \$600,000 in coastal areas. However, stakeholders noted that the majority of residents can only afford homes priced at between \$160,000 to \$200,000. Stakeholders explained that Delaware's market is missing income diverse housing, making it more difficult for renter households to transition to homeownership—the following section describes these challenges in greater detail.

Those who spoke about racial gaps in homeownership explained that it is most difficult for Black/African American and Hispanic/Latino residents to become homeowners, and that these residents are the prime beneficiaries of assistance programs. One stakeholder estimated that *"60% to 70% of residents seeking homeowner assistance programs identify as Black or African American."* Other stakeholders identified Hispanic residents as facing greater credit and lending barriers which reduces their ability to qualify for mortgage loans. Given these trends, stakeholders would like to see additional funding dedicated to supporting non-White residents seeking affordable homeownership—including an exploration of special purpose credit lending.

Down payment assistance. When discussing homeownership opportunities, stakeholders emphasized that expansive and long-term down payment assistance programs are a significant need across the state. Stakeholders described previous and existing programs to help first-time homebuyers, noting that these are successful but underfunded:

- Dover had a program that provided \$20,000 for low income households seeking homeownership. The program helped with down payments and mortgage payments. However, program funding (CDBG) was limited and ran out quickly.
- Wilmington had a program that provided \$15,000 in down payment assistance for qualifying households—stakeholders explained that the program was adopted to incentivize more individuals to move to the area.
- Sussex County established a fund in 2022 to distribute grants between \$10,000 and \$30,000 to households needing down payment assistance. The county dedicated a total of \$500,000 but the funding ran out within months.

Several stakeholders complimented the state on the Kiss Your Landlord Good-bye program. One mentioned a program in Virginia that uses CDBG funding to rehabilitate vacant homes and then offers them to people who have secured loans through homeownership programs through the state.

Housing types. Stakeholders discussed the supply of different housing types across the state. When asked which missing middle housing types are most needed, stakeholders identified: 1) condos and townhomes; 2) duplexes; and 3) Accessory Dwelling Units (ADUs).

Stakeholders noted that housing preferences among young adults have shifted in recent years with a greater demand for townhomes, condos, and duplexes—products which can also offer better affordability. However, many counties struggle to introduce this type of housing as part of new development.

Others identified ADUs and manufactured/modular homes as the most difficult housing types to increase. One stakeholder mentioned that Newark’s Housing Needs Assessment recommended allowing ADUs. However, community members have expressed concern about ADUs being occupied by students. Other housing organizations have made efforts to increase Delaware’s inventory of manufactured/modular homes but no progress has been made due to limited funding and resources.

Funding was identified as one of the biggest barriers to increasing the supply of these housing types as well as political will. Speaking on the latter, one stakeholder noted that elected officials often favor affordable single family homes and owner occupied housing units, especially in Wilmington.

Investors and out-of-state buyers. Stakeholders identified out-of-state buyers and investors as contributing to the state’s market challenges. Stakeholders explained that this has been exacerbated in recent years as developers have increasingly turned agricultural land into single family homes for out-of-state buyers. One stakeholder referred to the development of high priced (>\$600,000) homes marketed to out-of-state buyers as “elite NIMBYism.” Others noted that investors have started targeting aging LIHTC properties to turn them for a profit.

Stakeholders discussed policies that could reduce the number of wealthy investors owning multiple homes in the state. Stakeholders would like to see Delaware follow other states and impose a higher transfer fee for buying investment properties. Some stakeholders recommended following New Jersey’s non-residency tax which taxes homeowners who occupy the unit less than six months of the year. Many discussed frustrations with the state’s current use of the Realty tax, which is allocated to purposes other than housing.

Credit and lending barriers. Several stakeholders emphasized credit for home purchases as the most challenging barrier to helping residents transition to homeownership. Credit barriers were contextualized in the limited number of down payment assistance programs, poor (or no) credit, high levels of debt, and high credit score requirements. Other stakeholders identified the lack of credit, equity, and homeownership education programs as contributing to lending barriers.

Low income households are disproportionately impacted by credit requirements. Stakeholders noted that higher credit scores are required for some affordable housing types—for example, manufactured and modular homes require a credit score of 660 while conventional loans require 620 and Federal Housing Administration (FHA) loans, just 520. One stakeholder attributed the challenges low income households face in getting a mortgage to the secondary market, noting that investors are not willing to tolerate high debt ratios.

Stakeholders noted that condos are a high demand product and that condos and townhomes should be prioritized in new development for their relative affordability. One noted that FHA loans can be “tricky” for condos and that condo HOA boards need to understand that FHA approval needs to be “kept up” so that buyers with FHA loans are eligible to purchase within their complex.

Given challenges first time homebuyers and low-income households often face in the housing market, stakeholders emphasized the need for education on credit and equity building. Stakeholders shared that many residents are purchasing items such as expensive cars and taking on payments that compromise credit. Stakeholders recommended providing credit education, in high schools and in general, with a particular emphasis on:

- The value of building credit, how to access your credit score, how to improve credit score;
- The impact credit can have on life trajectories;
- Trust of lenders and banks—stakeholders explained that lenders want to help homeowners not foreclose their homes; and
- What to do when struggling financially.

Other stakeholders suggested expanding targeted homeownership counseling to close disparities in homeownership readiness through fairs and community events.

Several stakeholders complimented DSHA on the new rent reporting program.

Mobile and manufactured homeowners. Mobile and manufactured homeowners face unique housing challenges, especially in Sussex County and Coverdale. Sussex County has a large supply of mobile homes that were built in the 1960s and 1970s; because these homes were built 50 years ago, many are in fair or poor condition. Stakeholders strongly recommend the county determine which homes can be improved and which cannot. This would allow for greater insight on which communities will need new housing altogether. Stakeholders also noted that Sussex County’s population of mobile homeowners transitioning from seasonal owners to full-time owners. This led many stakeholders to recommend that county leaders shift their strategies to accommodate the increase in full-time mobile homeowners. In Coverdale, stakeholders noted that most mobile homeowners are living in generational poverty.

Stakeholders also noted that many organizations and agencies have worked to increase the state’s supply of mobile and manufactured homes, specifically modular and factory built homes as these housing types are a more affordable option to households looking to transition to homeownership. However, this has become increasingly difficult due to high credit scores required to get into a manufactured home: households need a credit score of 660 to get into a manufactured home v. 620 for a conventional loan and 520 for FHA.

Housing Production Challenges

When asked about housing production in Delaware, stakeholders expressed their concern with the state's ability to develop the number of units needed in a timely manner. Discussions largely focused on development barriers including: zoning challenges; building costs; and LIHTC/QAP.

Nearly every stakeholder mentioned lack of supply as a major barrier. Some questioned investing in programs that are dependent on housing availability—e.g., vouchers—when units do not exist to support those programs: *“Vouchers are just rearranging the deck chairs.”* These stakeholders advocated for putting more state funding into housing production and pushing for federal funds that are allocated more specifically to needs (v. size of a state population).

Many stakeholders emphasized that production is the only way to address the symptom of the housing problem.

Zoning barriers. Stakeholders discussed zoning barriers and challenges developers confront—specifically, challenges associated with zoning processes that often steer affordable housing developers away from high opportunity areas because of resistance by residents, typically homeowners, who resist housing growth.

Stakeholders gave examples of zoning and land use barriers by county:

- In the unincorporated areas within New Castle County, the code prevents developing attached housing such as townhomes. There has been little effort since 2000 to address this, and it is driven by NIMBYism.
- Suburban New Castle County residents believe that dense and affordable housing should be placed in Wilmington and it is hard for politicians to counter this viewpoint.
- South New Castle County's code is perceived as “restrictive” that often favors “fancy developments.” Newark, in contrast, does much more than its fair share in housing provision.
- By right development is very rare in unincorporated areas, including in New Castle County.
- In rural areas, residents “weaponize” limited infrastructure (water and sewer system expansion) to resist growth—even for very small developments, for group homes.
- Resistance to development, coupled with very low density zoning, drives affordable units into already dense and low income concentrated areas because a moderate level of density is key to the economic feasibility of affordable multifamily developments.

Overall in Delaware, barriers include:

- Zoning that primarily supports one industry—agriculture. Zoning should facilitate a broader mix of economic development for the state’s economic future.
- Zoning does not “signal” to developers that they should build in the state. Incentivizing multifamily zoning within local governments would go a long way and show that the state is open to outside developers.
- Limited land that is zoned for reasonable density; most parcels are zoned for an acre or ½ acre. This is too restrictive. Affordable developers driven to low- to moderate- income areas where they can develop at a lower cost, can be more competitive, and which are “sites of least resistance.”
- Very limited options for tiny homes; most code does not allow.
- Lack of inclusionary zoning; many stakeholders would like local governments to adopt mandatory inclusionary zoning policies. The state could lead by creating a model inclusionary zoning code that local governments could utilize.
- Allowing annexations without any affordability requirements; annexations are the ideal way to require that shares of new homes are affordable.
- Conditional use requirements in Sussex County and lack of by-right zoning in New Castle County.

Participants explained that nearly all counties in Delaware primarily zone for single family detached homes, and stakeholders strongly advocate that multifamily zoning be expanded especially in Kent County and Sussex County’s unincorporated areas. Density is very low, even in these counties’ “growth” zones; the most denser developments are only 10 units per acre, which is basically a townhome cluster. To support economic development in both counties, residential zoning needs to be broadened to allow greater density and eliminate bulk plane regulations.

The state’s urban areas are exploring density bonuses and would welcome help from the state in incentives for developers. This would not only encourage local governments to address progressive and effective policies; it would also produce units. The downtown development districts program is working—developers are responding to incentives—and it would be nice to see it more actively used for housing.

Building costs. Developers spoke about building costs, which have stayed stubbornly high. While lumber costs are declining, other commodity prices have increased. One stakeholder gave an example of a family needing to pay an additional \$60,000 to a builder to cover building cost overages after material prices increased.

Developers are disadvantaged from building in Delaware because, compared to other states, maximum rents are lower, because the state's population is lower income—but it costs the same to develop. *"In southern Delaware, rents are so low that we can't support any serious type of debt repayment for new construction. The only way to get that done is with vouchers."*

Some stakeholders spoke about the need to increase funding to make up the gap in tax credits and energy efficiency standards. Others identified infrastructure challenges due to Delaware's limited sewer and water infrastructure and the need to bring some systems up to code which is pricey (up to \$25,000 per unit). One stakeholder complimented Milford for waiving some infrastructure fees to support affordable housing.

Inclusionary zoning. One of the most common solutions offered by stakeholders was implementing an inclusionary zoning ordinance to require developers to designate a percentage of units as affordable to different income levels. This is a favorable approach among stakeholders as it would help produce units for both rental and homeownership if applied to planned unit developments (PUDs). Some stakeholders feel that towns and counties are asking too little of developers, allowing them to knock down trees to build high-priced homes to attract retirees and second homeowners at the expense of local residents and workers.

Stakeholders noted that inclusionary zoning has become appealing to some Town Council members, though they would like to see a model for the ordinance—such as financing, enforcement measures, and administrative management. Crafting effective legislation is paramount to avoid non-compliance; some stakeholders mentioned builder inclusionary requirements that are not enforced and/or "backroom deals" that inhibit affordable units from being developed.

Other participants mentioned that local governments have mandated inclusionary zoning when cities rezone and these have been effective, especially if developers are given a range of compliance options, including working with nonprofits to redevelop existing housing in underserved neighborhoods and/or build workforce housing projects or special needs housing, even if it is offsite.

Low Income Housing Tax Credit developments. Stakeholders spoke extensively on Delaware's Low Income Housing Tax Credit (LIHTC) and Qualified Allocation Plan (QAP).

Most lamented the small amount of credits received by the state, noting that only three developers received credits annually. This is terribly inadequate to meet needs. Stakeholders wished that the federal government would base credits on need rather than population, as the current allocation hurts small states with few resources.

A side effect of inadequate credits is that tax credit developers are incentivized to work in states with larger allocations and a better chance of receiving credits, making it hard to attract LIHTC developers to Delaware. One stakeholder said the need for affordable units is 18,000—

compared to the roughly 200 units built on average each year. This is an *“80 year problem assuming the current housing stock lasts that long.”*

Many stakeholders noted that Sussex County had not seen a LIHTC in many years, attributing this to lack of support/NIMBYism, lack of local contribution or match, and zoning barriers—specifically lack of land zoned for multifamily development in Sussex County. One stakeholder said that the price caps on units makes it difficult to use LIHTC in Sussex County.

One developer mentioned that the state does a good job of tailoring AMIs to different sub-markets. However, they would like DSHA to allow AMIs to adjust to match current HUD levels between the time they receive credits and when they lease up to better reflect market changes.

Stakeholders shared their perceptions of how the QAP should be adjusted, and many spoke about threshold criteria that incentivizes development of units in higher opportunity areas. Others commented on the “readiness” points which can be expensive to achieve. Some said that finding land in high opportunity areas is “impossible” and “manipulating where housing goes” slows down the process of development and prevents units from being developed on land that is already owned. Some developers had acquired land only to find that the thresholds changed and their proposed developments would no longer be competitive for credits. Others said that the plan’s points and thresholds have made it significantly more difficult to invest in areas that are not of opportunity or resyndicate existing buildings not in areas of opportunity. A handful of stakeholders commented on the need to strike a better balance between using credits for new construction v. redevelopment, noting that many LIHTC properties need to be redeveloped.

Housing Condition and Rehabilitation Needs

Stakeholders discussed Delaware’s rehabilitation efforts, loans, repair costs, and funding concerns. Housing condition, unhealthy neighborhoods, and energy efficient improvements/upgrades were also highlighted.

Housing condition. When discussing the condition of housing in Delaware, stakeholders specifically mentioned lead hazards as a significant housing and health concern. In fact, one participant mentioned that there has been a substantial uptick in the number of residents with asthma, likely due to lead pipes and paint in homes. Participants explained that Delaware had a lead hazard program that was award winning until funding was cut. Stakeholders strongly recommend re-introducing this program. Others recommended tying housing condition with health improvements such as using health indicators to determine lead priorities because addressing poor condition housing saves health care costs.

Poor housing condition is a particular concern for low income households, and stakeholders explained that many low income housing units, including publicly-assisted housing, has poor insulation and some have lead pipes. This was attributed to Delaware not having energy efficient requirements or high building standards for these housing types and people living in poverty in rural areas having no ability to maintain or improve housing, including those living in

mobile homes. Most of the state's mobile homes were built in the 1960s and 1970s and have challenges that cannot be easily fixed. Some estimates put Delaware's homes in poor or fair condition at 160,000 units.

New Castle County and Wilmington were identified as having the greatest rehabilitation needs due to aging housing stock. Others identified Sussex County as needing funding for rehabilitation—this was attributed to Delaware not regulating or inspecting rental housing in the county. Participants also mentioned challenges in southern Delaware: Because rents are comparatively lower, it has been impossible to make rehabilitation deals feasible. As of now, rehabilitation in these areas can only be completed through vouchers.

Maintenance costs. Housing industry members noted that the cost of maintaining rental properties has significantly increased due to the state's aging housing stock, difficulty finding labor and on-site managers to complete ongoing maintenance, and the high cost of supply and materials. Stakeholders explained that maintenance fees have become increasingly challenging and although Delaware provides repair programs, many residents are unaware of qualification requirements and how to access such programs.

Members from the real estate industry explained that the cost of maintenance has incentivized landlords and property owners to keep rents high.

Maintenance costs were also discussed in the context of Delaware's rehabilitation programs. According to stakeholders, rehabilitation loans are rarely used because of the construction and rehabilitation oversight needed to execute these loans. Participants explained that the requirements for oversight has made it increasingly difficult to issue these loans as well as manage them. As a result, residents often look to grants, some provided by foundations or nonprofits, rather than loans, though this is also problematic as funding for these programs are being cut.

To assist both landlords and residents, stakeholders suggest dedicating funding for maintenance needs, expanding resources to help residents maintain their housing units, and capping corporate maintenance fees.

Energy efficient improvements. Energy efficient improvement needs were noted by many stakeholders. Stakeholders specifically spoke about Delaware's energy equity fund which seeks to reduce energy burden among low and moderate income households. Stakeholders are hopeful that the results of a recent assessment of energy efficient needs and funding will help alleviate energy costs and expand efforts to make energy efficient improvements to more housing units. Stakeholders also spoke highly of Delaware's energy efficient mortgage program which allows residents to borrow up to 10% of their loan for energy efficient updates.

One stakeholder noted that DSHA's design requirements create challenges for prefab construction, which can lower building costs and can be very energy efficient. DSHA's goals seem to be at odd in this situation.

Recommendations to improve the state's rehabilitation efforts and priorities include:

- Create opportunities where capital is available to homeowners and property owners to make improvements—this could be a permanent grant program, rebate program, or long-term loan program with an ongoing revenue source.
- Create a rental repair program for landlords using Delaware's lead mitigation funds.
- Focus rehabilitation programs at 80% AMI or less.
- Advocate for more federal funding to align with Delaware's housing and energy goals.

Community Opposition

Stakeholders frequently mentioned that community and local opposition to new housing has been one of the greater barriers to expanding affordable housing across the state.

Stakeholders emphasized that in Delaware, opposition to new housing is not about density concerns but rather affordable housing itself. Developers described the length of the process for development approval ranging from 2 to 7 years due to political processes; this costs upwards of a million dollars—just to get a project approved.

Community opposition in Delaware is largely driven by out-of-state buyers, second homeowners, and individuals moving to Delaware from New York, Maryland, and Washington D.C. One stakeholder explained that in-migration has exacerbated affordability challenges—out-of-state buyers are not only purchasing homes for \$600,000 but actively encouraging developers to build at their price point. Others mentioned that second homeowners oppose affordable housing because they fear *"new housing will bring problems they left behind and/or deal with where their first home is located."* Retirees moving to Delaware have also presented challenges—as noted by one individual, retirees moving from D.C. support affordable housing but do not want housing located near them.

Stakeholders mentioned that zoning changes and the public process are significant barriers to increasing housing as both attract significant opposition. Many individuals noted arguments they frequently hear from residents against new development: For example, one stakeholder explained that people have weaponized sewer systems when looking to build group homes and have been very effective in saying traffic will increase with more housing. Others noted that existing homeowners use concerns about increased costs associated with schoolchildren effectively to quash new development. According to stakeholders, local opposition to construction are most prominent in New Castle County and the western portion of Sussex County.

These discussions prompted many stakeholders to recommend expanding public education on affordable and workforce housing. Stakeholders would like to see widespread education on the benefits of affordable and workforce housing—as one stakeholder noted, most residents do not understand that workforce housing is imperative for retaining essential employment

positions such as teachers, doctors, and service professionals (e.g., hairdressers). Other stakeholders emphasized the need to expand this education to City Councils across the state, most of which have members that do not understand the importance of affordable housing. This would include sharing information on the economics of housing development and economic realities of workers who struggle to find housing.

“We need to build relationships to teach people that housing is not enemy they think it is. We allow false narratives to take over conversations about affordable housing. Housing improves communities.”

Recommendations to combat local opposition and false perceptions of affordable housing offered by stakeholders include:

- Conduct community outreach and education campaigns to increase communities’ understanding of affordable housing and housing needs. Stakeholders recommend outreach frame housing as a public good and show which essential workers need housing (e.g., doctors, nurses, teachers, and service workers).
- Use academic research to effectively reframe and counter concerns; stakeholders mentioned Rutgers University as doing good work in this area.
- Launch geographically targeted communication campaigns in areas where local opposition is most prominent and challenging to address.
- Utilize data to show communities that property values do not decrease when affordable housing is developed.

Role of Government

Stakeholders spoke on the current role of local and state government in addressing Delaware’s housing needs and the role they should or should not play. Participants also provided a range of solutions to increase and strengthen governmental collaboration as well as expanding education on housing needs.

Solutions offered by stakeholders included:

- State departments could better support local governments plan for housing by providing traffic studies, infrastructure assessments, technical assistance on reforming land use ordinances, etc. The state does this well for economic development and it should be also done for housing.
- At the very least, the state should require a housing component in Comprehensive Plans, and hold local governments to their plans. Ideally, the state should usurp the NIMBYism in counties by providing provisions where densities are allowed by right.

- Invest in understanding which state and local programs work and how residents are benefitting from programs to inform effective policymaking. Legislative offices refer constituents to state agencies and are unsure how well they are assisted.
- Strengthen relationships between the legislature, advocates, and industry members.
- Establish greater collaboration between the state and local governments—many participants reported that housing needs vary across the state and localities would benefit from stronger connections and relationships with state leadership.
- Educate state and local leadership on the relationship between homelessness and housing. Numerous stakeholders mentioned that homelessness is often misunderstood in Delaware with many leaders believing homelessness is not a housing problem but a mental health and substance abuse issue. Stakeholders recommend addressing misconceptions through education as housing and homelessness are multi-faceted issues.

Spanish Speaking Resident Focus Groups

To supplement the survey data collected from Spanish speaking residents and residents of Hispanic descent—these demographic groups had relatively low response rates to the survey—two focus groups were conducted in Spanish on May 6, 2023 via Zoom. Recruitment was done via stakeholders who work with the Hispanic community. A total of 5 residents participated. Participants joined from Georgetown, Millsboro, Wilmington, Dover, and Newark.

Some participants are longtime residents and have been in Delaware for over 15 years while newer residents arrived in 2018. Participants originate from Latin America, specifically Guatemala, Honduras, and Mexico. Participants work in lower wage sectors including the chicken processing industry, and accommodation and food services sector.

Living in Delaware. Residents noted they like living in Delaware and wish to remain in the state. All participants noted they have children living in their households and the safety, small town feel, and quality of schools were the main draw for moving and staying in Delaware.

Another participant noted that they moved to Delaware from New Jersey because they want to become homeowners and feel they may have a better chance of doing so in Delaware. They have found that, compared to New Jersey, there seems to be a stronger set of organizations that provide support to the Hispanic community. They also found better access to healthcare and an overall sense that the State Government is more interested in learning about the needs of the immigrant community.

Rising housing costs. Residents noted that the rise in housing costs has accelerated recently. They noted rent increases over the past year ranging from \$30 per month (in mobile homes parks) to \$300 per month (in apartments). Residents in mobile home parks noted their rents are in the \$1,000 to \$1,200 range, and after utilities housing costs range between \$2,500 to \$3,000 a month.

Several of them have more than one family occupying the housing unit, which helps them manage living expenses. However, some are worried that living with other relatives who are not on the lease puts them at risk of losing their housing if their landlord finds out.

Some residents also noted that high housing costs prevent them from saving for college and planning for their children's future. Children in turn feel discouraged about not being able to afford college in the future and begin losing motivation in school, feeling they might be better off working than going to school.

Barriers to housing. Residents shared the main barriers they faced when looking for housing. The main barriers discussed were:

- **Credit history.** This was the number one barrier cited by participants. Many do not have a credit history in the U.S. and others do not have the financial literacy to navigate the credit system. A participant noted that their household moved to Delaware specifically with the goal of buying a home, but their mortgage application was denied due to their low credit score. They recently applied for a credit card to start building their credit but are unsure they are correctly navigating the credit system.
- **Lack of social security number** presents a major barrier to finding housing among newcomers and undocumented residents. Residents who wish to transition into homeownership but do not have a social security number find it very difficult to get a mortgage.
- **Children.** Participants stated that landlords prefer to rent to tenants without children. They noted landlords are unwilling to rent to tenants with children and turn them away.
- **Language.** Participants also noted that not speaking English makes it very difficult to fill in the paperwork correctly and communicate with potential landlords. They have to ask others for help in order to translate their leases and have trouble understanding exactly what the lease agreement contains. For example, some participants noted that although they have a yearlong lease, they have experienced rent increases six months into the lease and do not know exactly why. They have also been charged extra fees and are unsure why the fees were charged.

Mobile homes. Due to the barriers listed above—many of which are unique to the immigrant community—several participants noted they feel their only housing option is a mobile home, where owners are more likely to rent to households without a social security number and homes have more bedrooms that can accommodate families with children. A participant living in a mobile home noted affordable rents at around \$800 only offer a one bedroom, which is not adequate to accommodate the 4 children in the household.

Participants in mobile homes noted that their landlords do not take care of any maintenance requests, tenants are in charge of doing and paying for any necessary repairs to the rental unit.

When they have asked for repairs in the past, landlords have told them that if they do not like making the repairs themselves, the only option they have is to move out. All participants noted their long term dream is to own a home in the state. However, they noted they were not interested in ownership of a mobile home where lot rents are charged. They noted lot rents are about \$500 to \$800; thus, they feel a mobile home is equivalent to renting. They noted that the landlord can ask residents to leave the lot and moving a mobile home is not a reasonable option. In addition, they noted mobile home parks can be sold or closed without any protection for mobile homeowners.

The participants living in mobile home parks also noted that they currently pay their rent in cash, making it hard to build a record of stable rent payment history.

Solutions. Recommendations suggested by participants included:

- **Housing navigators and outreach targeted to the Hispanic community.** Most of the participants were not aware of the services offered by DSHA and would benefit from affirmative marketing. In addition, there is a high need for education on how to navigate the housing market among the Hispanic community. Given the language barrier and unfamiliarity with the housing and financial systems among the immigrant community, housing navigation services that can help residents understand the requirements and fill in the paperwork landlords ask for. They can also provide guidance on lease agreements and education on renters' rights and obligations.
- **Financial education.** There is a high need for education on how to navigate the financial system among the Hispanic and immigrant community. They are interested in learning how to build their credit history.
- **Assistance for residents without a social security number.** There is a high need for housing programs that cater to the needs of residents who do not have access to a social security number, but they are not aware of any current programs that offer more flexibility around such documentation.
- **Work to lower discrimination against households with children.** Residents with children would benefit from programs that can increase the number of landlords that rent to tenants with children. Landlord education programs around familial status discrimination laws and better enforcement of such laws, as well as guidance to tenants on how to file a complaint could be beneficial.

October Housing Needs Assessment Public Release Event

DSHA publicly released the Executive Summary of the HNA on October 10, 2023, during an in-person event. Following the formal presentation of the findings from the Executive Summary, DSHA staff facilitated a breakout session about "Missing Middle" housing types. The attendees included representatives from a variety of industries and sectors, including real estate, affordable housing developers, local and state elected officials, nonprofits, lenders, and

concerned citizens. The session began with an overview of the housing types that are considered “Missing Middle,” as well as local examples of missing middle housing. Staff then led a discussion about familiarity with missing middle housing, barriers to the construction of such housing, and concerns about increasing the stock of missing middle housing. Several themes emerged, as described below.

Zoning. Several attendees mentioned that zoning is a significant barrier to the development of missing middle housing types. Specifically, one nonprofit developer cited the lack of available land that is zoned for multifamily development. Another attendee emphasized the importance of by-right zoning. Yet another developer stressed that the industry will continue to pursue the path of least resistance; this underscores the need to streamline permitting processes to allow diverse housing types to occur. It was noted that some jurisdictions in Delaware are easier to build in than others. The Sussex County Rental Program, which provides a density bonus to developers who set aside units for residents making 80% or less of the county median income, was highlighted as a positive example of how to increase affordable housing stock.

When asked whether zoning changes would be better addressed at the local level or the state level, audience members had mixed views. One attendee indicated support for state-level action, but expressed doubt that the General Assembly would address the issue. Other attendees were more optimistic about the willingness of state legislators to consider zoning policies. One attendee expressed their view that public attitudes about missing middle are starting to shift. Specifically, they noted that prior to the adoption of an ordinance permitting accessory dwelling units (ADUs) in New Castle County, there was a lot of public opposition; in the years since the ordinance passed there have not been any complaints related to ADUs.

Infrastructure. Another common theme was the need for infrastructure to support the addition of missing middle to the current housing stock. In particular, one stakeholder discussed the current need for more law enforcement, EMS, and fire services in South New Castle County; they indicated that it will be difficult to gain support for new housing unless more emergency services are made available to the area. Another attendee advocated for infill development in areas where public water and sewer are already available.

Technical assistance. Several attendees indicated that technical assistance for local governments is necessary in order to create missing middle housing. Specifically, attendees mentioned the need for assistance with revising zoning ordinances, traffic studies, and hyper local needs assessments to help guide the distribution of housing units.

Data dashboard. Another breakout session focused on the forthcoming data dashboard that summarizes and complements the HNA. This breakout session included representatives from city and county governments, nonprofit organizations, and lenders. Participants shared their priorities for data to be included in the dashboard. They also examined dashboards created by other jurisdictions and noted what they liked best and least about those examples.

SECTION VI.

DISPROPORTIONATE HOUSING NEEDS

SECTION VI.

Disproportionate Housing Needs

This section explores the groups that have more housing needs relative to others. Those who experience financial hardship and discrimination are particularly vulnerable to enduring housing instability—and often those residents disproportionately persons of color, immigrants, persons with disabilities, and single parent households.

The resident survey snowball sample overrepresents those who are precariously housed, have a disability, are single mothers, and identify as Black, allowing a deep analysis within each resident group. Collectively, these groups will be referred to as “selected groups” throughout this section. Selected groups’ housing needs are compared by location, income, race, ethnicity, and housing characteristics to gain insight into the experiences that sustain disproportionate housing needs. Disproportionate housing needs of Hispanic households are more robustly discussed in the qualitative engagement section.

This section has two distinct parts:

- The first part of the section compares reported housing challenges across selected groups, discusses how challenges differ, and pinpoints where disproportionate needs occur;
- The second part of the section discusses each selected group separately.

Definitions

- Race, ethnicity, household incomes, and family status are self-defined and reported in the resident survey.
- We define precariously housed individuals as those who are staying with friends and family (and are not on the lease or property title), staying in a shelter or transitional housing, living out of a car or RV, camping or sleeping outside, or staying in motels. Traditionally, this subsample is difficult to pick up in random samples given frequent moves, lack of address, or telephone number. The random sample counted 40 precariously housed households compared to 225 in the snowball sample. The snowball sample was able to survey more precariously housed individuals because it was distributed among organizations that aid this population and advertised to those on waiting lists for housing assistance.

Demographics of Selected Groups

Figure VI-1 displays selected characteristics of each group that explored in this section: Delaware residents who are precariously housed, households with disabilities, single parents, and Black respondents. Noticeable disparities include:

- Black respondents are overrepresented within the precariously housed population. Thirty-two percent of precariously housed respondents are Black despite making up 23% of the population;
- Persons with disabilities are also overrepresented as precariously housed: Half of the precariously housed population reported a disability compared to 35% of the sample overall;
- Families with adult children account for 39% of households with a disability. Of these, 18% of households with an adult child reported that child is living at home due to a disability; and
- Half (50%) of single parents reported a disability compared to 35% of the sample overall. Forty-two percent of single parents have an adult child in the home in addition to at least one child under 18, and this is 16 percentage points higher than the sample overall.

**Figure VI-1.
Precariously Housed,
Disability, Single
Parent, and Black
Respondents by
Tenure, Race, and
Household
Characteristics**

Note:

n = 2,133 for all respondents; n = 225 for precariously housed, n = 742 for disability, n = 398 for single parents, and n = 499 for Black respondents.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey.

	Precariously Housed	Disability	Single Parent	Black	All Respondents
Tenure					
Homeowner	n/a	39%	24%	26%	49%
Renter	n/a	39%	57%	55%	33%
Mobile Home	n/a	3%	2%	2%	3%
Precariously Housed	n/a	15%	15%	14%	11%
Race/ Ethnicity					
Non-Hispanic White	53%	61%	44%	n/a	63%
Black	32%	24%	43%	n/a	23%
Hispanic	4%	2%	3%	n/a	3%
Other	8%	8%	7%	n/a	6%
Household Characteristics					
Families with children < 18	44%	40%	n/a	51%	35%
Single parents with children < 18	15%	27%	n/a	34%	19%
Adult Children	28%	39%	42%	32%	26%
Disability	48%	n/a	50%	36%	35%
Over 65	5%	21%	2%	10%	24%

Displacement Experience

Figure VI-2 displays the percentage of respondents who indicated they had to move in the past five years when they did not want to. This question provides insight into where displacement occurs and for whom. Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Across all selected groups, precariously housed respondents had higher rates of displacement. Similarly, single parents within each of the selected groups had displacement rates at least 25% higher than the sample overall. Older adults and mobile home residents had the lowest rates of displacement in the last five years.

The following explores displacement by each selected group:

Precariously housed. Fifty-two percent of all precariously housed respondents were forced to move when they did not want to in the past five years.

- Precariously housed respondents faced the highest levels of displacement in Wilmington (49%);
- Seventy-one percent of precariously housed single parents reported displacement—38% more than precariously housed overall; and
- Precariously housed older adults, respondents with adult children in the home, identified as “other” race, and lived in Dover experienced the lowest levels of displacement.

Disability. Thirty-four percent of all households with a disability reported they were forced to move when they did not want to in the past five years.

- Those who reported a disability or a member of their household with a disability reported displacement most frequently in Kent County (41%) and New Castle County (33%);
- Forty-five percent of renters with a disability were displaced compared to 17% of owners; and
- Sixty-percent of single parents with a disability reported displacement—the highest of any group with a disability.

Single parents. Forty-eight percent of all single parents experienced displacement in the last five years.

- Sussex and Kent County had the highest proportion of single parents who were displaced at 47% and 57%, respectively; and

- Single parents with a disability and precariously housed single parents were disproportionately displaced relative to all single parents.

Black respondents. Twenty-nine percent of all Black respondents experienced displacement in the last five years.

- Forty-eight percent of Black respondents in Newark experienced displacement—64% higher than Black respondents overall; and
- Black renters and precariously housed both were displaced at rates 25% higher than Black respondents overall at 37% and 46%, respectively.

Figure VI-2.
Percentage of Respondents Who Experienced a Forced Move/Displaced in Past Five Years

	Precariously Housed	Disability	Single Parent	Black
New Castle County	52%	33%	42%	32%
Sussex County	45%	28%	47%	28%
East Sussex County	30%	26%	46%	25%
Kent County	55%	41%	57%	24%
Wilmington	49%	29%	37%	33%
Dover	41%	31%	30%	25%
Newark	58%	31%	41%	48%
Homeowner	n/a	17%	42%	6%
Renter	n/a	45%	47%	37%
Mobile Home	n/a	14%	0%	8%
Precariously Housed	n/a	57%	71%	46%
White	52%	34%	56%	n/a
Black	46%	37%	42%	n/a
Hispanic	63%	31%	30%	n/a
Other	74%	43%	52%	n/a
Children < 18	59%	52%	n/a	38%
Single Parent	71%	60%	n/a	42%
Adult Children	44%	41%	59%	32%
Disability	57%	n/a	60%	37%
Older Adult	36%	11%	50%	17%
Overall	52%	34%	48%	29%

Note: n = 2,133; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-3 displays a matrix of the top reason for displacement by selected groups and characteristics. “Rent increase” was the most selected reason for displacement across all selected groups.

Notably, in Wilmington, eviction was the most selected reason for displacement across all selected groups. In Sussex County, “landlord sold unit” was the most frequent answer.

Figure VI-3.
Most Selected Reason for Forced Move

	Precariously Housed	Disability	Single Parents	Black
New Castle County	Rent increase	Rent increase	Unsafe housing	Rent increase
Sussex County	Unit rented to someone else	Landlord sold unit	Landlord sold unit	Landlord sold unit
East Sussex County	Unsafe housing	Landlord sold unit	Landlord sold unit	Could not pay utilities
Kent County	Unsafe housing	Could not pay utilities	Landlord refused to renew	Landlord refused to renew
Wilmington	Evicted	Evicted	Evicted	Evicted
Dover	Landlord sold unit	Landlord sold unit	Landlord refused to renew	Landlord refused to renew
Newark	Landlord refused to renew	Unsafe housing	Unsafe housing	Unsafe housing
Homeowner	n/a	Rent increase	Rent increase	Landlord sold unit
Renter	n/a	Rent increase	Landlord refused to renew	Rent increase
Mobile Home	n/a	Unit rented to someone else	n/a	n/a
Precariously Housed	n/a	Poor condition of property	Unsafe housing	Rent increase
White	Unsafe housing	Rent increase	Rent increase	n/a
Black	Rent increase	Rent increase	Rent increase	n/a
Hispanic	Evicted	Health reasons	Landlord refused to renew	n/a
Other Race	Unit rented to someone else	Turned to vacation rental	Rent increase	n/a
Children < 18	Unsafe housing	Could not pay utilities	n/a	Evicted
Single Parent	Unsafe housing	Landlord refused to renew	n/a	Rent increase
Adult Children	Poor condition of property	Could not pay utilities	Could not pay utilities	Rent increase
Disability	Poor condition of property	n/a	Could not pay utilities	Rent increase
Older Adult	Unit rented to someone else	Health reasons	Landlord sold unit	Evicted
Overall	Rent increase	Rent increase	Rent increase	Rent increase

Note: n = 304

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Pandemic Housing Challenges

Figure VI-4 details the percentage of respondents who reported they lost their housing due to the COVID-19 pandemic. Cells highlighted red indicate that the percentage is more than 25% above the overall group and cells highlighted blue indicate the percentage is 25% less than the overall group.

Across all selected groups, Wilmington has a disproportionate number of respondents who lost their housing due to the pandemic. Similarly, single parents within each of the selected groups had displacement proportions at least 25% higher than the rate of each group overall.

Households with adult children, older adults, and all selected groups in Sussex and Kent County had the lowest proportions of respondents in selected groups who lost housing during the pandemic.

The following explores displacement by each selected group:

Precariously housed. More than one in five (22%) precariously housed respondents lost their housing due to the pandemic.

- Precariously housed respondents reported losing housing at the highest levels in Wilmington (32%)—45% more than all precariously housed;
- Twenty-nine percent of precariously housed single parents reported displacement—three times as much as the sample overall; and
- Precariously housed older adults, respondents with adult children in the home, identified as “other” race, and lived in Dover experienced the lowest levels of displacement.

Disability. Seven percent of households with a disability reported that they lost their housing due to the pandemic.

- Those who reported a disability or a member of their household with a disability reported losing housing most frequently in Wilmington (10%) and Dover (10%);
- Ten percent of parents with children and 10% of single parents with a disability also reported losing housing due to the pandemic; and
- No homeowners with a disability lost their housing due to the pandemic, highlighting the enduring stability homeownership offers.

Single parents. About one in ten (11%) of single parents lost their housing due to the pandemic.

- One in five (20%) of single parents in Wilmington reported they lost their housing due to the pandemic—the highest of any location; and
- Thirteen percent of Black single parents lost housing during the pandemic compared to 7% of White single parents and 11% of single parents overall.

Black respondents. Eight percent of Black respondents reported losing their housing due to the pandemic.

- Eleven percent of Black respondents in Wilmington reported losing their housing—nearly three times as high as all Black respondents;
- Almost one in four (24%) Black respondents who are precariously housed lost their housing during the pandemic; and
- Around one in five (21%) Black respondents with children under 18 lost their housing—148% more than all Black respondents. This is a particularly striking finding given that children also experienced school disruptions during the pandemic.

Figure VI-4.
Percentage of Respondents Who Lost Housing Due to COVID-19

	Precariously Housed	Disability	Single Parent	Black
New Castle County	23%	8%	14%	9%
Sussex County	22%	6%	4%	7%
East Sussex County	17%	5%	2%	8%
Kent County	20%	7%	8%	8%
Wilmington	32%	10%	20%	11%
Dover	15%	10%	11%	6%
Newark	25%	4%	9%	14%
Homeowner	n/a	0%	1%	0%
Renter	n/a	9%	11%	8%
Mobile Home	n/a	5%	0%	8%
Precariously Housed	n/a	22%	29%	24%
White	21%	7%	7%	n/a
Black	24%	8%	13%	n/a
Hispanic	25%	13%	10%	n/a
Other	16%	3%	15%	n/a
Children < 18	26%	10%	n/a	21%
Single Parent	29%	10%	n/a	13%
Adult Children	11%	4%	4%	5%
Disability	22%	n/a	10%	8%
Older Adult	0%	2%	0%	4%
Overall	22%	7%	11%	8%

Note: n = 2,133. Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-5 displays a matrix of the most selected impact on respondents' housing situation by selected groups and characteristics. Both single parents and Black respondents selected that they skipped payments on bills to keep up with housing costs during the pandemic, while households with a disability took on debt, and precariously housed respondents moved in with family most often.

Figure VI-5.
Most Selected COVID Impact

	Precariously Housed	Disability	Single Parents	Black
New Castle County	Moved in with family	Skipped payments on bills	Skipped payments on bills	Skipped payments on bills
Sussex County	Moved in with family	Moved in with family	Skipped payments on bills	Moved in with family
East Sussex County	Moved in with family	Took on debt to pay housing	Skipped payments on bills	Skipped payments on bills
Kent County	Moved in with family	Took on debt to pay housing	Moved in with family	Skipped payments on bills
Wilmington	Lost my housing	Skipped payments on bills	Skipped payments on bills	Skipped payments on bills
Dover	Moved in with family	Skipped payments on bills	Picked up more work	Skipped payments on bills
Newark	Lost my housing	Skipped payments on bills	Skipped payments on bills	Skipped payments on bills
Homeowner	n/a	Took on debt to pay housing	Took on debt to pay housing	Skipped payments on bills
Renter	n/a	Skipped payments on bills	Skipped payments on bills	Skipped payments on bills
Mobile Home	n/a	Lived in poor conditions	Picked up more work	Picked up more work
Precariously Housed	n/a	Moved in with family	Moved in with family	Moved in with family
White	Moved in with family	Took on debt to pay housing	Paid less than min. on bills	n/a
Black	Moved in with family	Took on debt to pay housing	Skipped payments on bills	n/a
Hispanic	Lost my housing	Paid rent late	Paid rent late	n/a
Other Race	Moved in with family	Moved in with family	Moved in with family	n/a
Children < 18	Moved in with family	Moved in with family	n/a	Skipped payments on bills
Single Parent	Moved in with family	Moved in with family	n/a	Skipped payments on bills
Adult Children	Moved in with family	Took on debt to pay housing	Moved in with family	Skipped payments on bills
Disability	Moved in with family	n/a	Moved in with family	Skipped payments on bills
Older Adult	Took on debt to pay housing	Took on debt to pay housing	Skipped payments on bills	Skipped payments on bills
Overall	Moved in with family	Took on debt to pay housing	Skipped payments on bills	Skipped payments on bills

Note: n = 2,133

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Solutions to Improve Housing Situation

Figure VI-6 shows a matrix of the most selected item to improve respondents’ housing situation by selected groups and characteristics. Single parents and Black respondents both selected “help with down payment” most often while precariously housed selected help “finding an affordable home” most frequently. Households with a disability reported “help with a rental application” would improve their housing situation most often.

Figure VI-6.
Top Item to Improve Housing Matrix

	Precariously Housed	Disability	Single Parents	Black
New Castle County	Rental assistance	Rental assistance	Help with down payment	Help with down payment
Sussex County	Finding affordable home	Help with budgeting	Finding affordable home	Emergency assistance
East Sussex County	Help with downpayment	Moving back in with parents	Help with down payment	Emergency assistance
Kent County	Finding affordable home	Landlord accepts vouchers	Finding affordable home	Help with down payment
Wilmington	Rental assistance	Finding affordable home	Help with down payment	Rental assistance
Dover	Finding affordable home	Help with rental application	Help with down payment	Help with down payment
Newark	Finding affordable home	Homeownership counseling	Finding affordable home	Finding affordable home
Homeowner	n/a	Money for critical repairs	Money for critical repairs	Money for critical repairs
Renter	n/a	Homeownership counseling	Help with down payment	Help with down payment
Mobile Home	n/a	Landlord accepts vouchers	Assistance to pay rent	Help getting loan
Precariously Housed	n/a	Help with down payment	Finding affordable home	Help with down payment
White	Finding affordable home	Finding affordable home	Help with down payment	n/a
Black	Help with down payment	Help with down payment	Help with down payment	n/a
Hispanic	Help with down payment	Emergency assistance	Emergency assistance	n/a
Other Race	Help with rental search	Finding affordable home	Rental assistance	n/a
Children < 18	Finding affordable home	Finding affordable home	n/a	Help with down payment
Single Parent	Finding affordable home	Help with down payment	n/a	Help with down payment
Adult Children	Finding affordable home	Finding affordable home	Finding affordable home	Help with down payment
Disability	Rental assistance	n/a	Help with down payment	Help with down payment
Older Adult	Rental assistance	Help caring for home	Help with down payment	Finding affordable home
Overall	Finding affordable home	Help with rental application	Help with down payment	Help with down payment

Note: n = 2,133

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

The following subsections take a deep dive into the demographics and needs of each selected group.

Precariously Housed Residents

Figure VI-7 shows the living circumstances for those who identified living in a precarious housing situation.

Precariously housed residents in New Castle and Sussex Counties most commonly live with friends or family. For East Sussex, however, staying in a hotel/motel is most common. In Kent County, precariously housed residents are more likely to be staying in shelters or in transitional housing. New Castle and Kent County have the highest proportion of precariously housed living out of a car or RV, where Sussex County has the highest proportion sleeping outside.

Figure VI-7.
Precariously Housed Respondents by Living Situation

	New Castle	Sussex	East Sussex	Kent	All Precariously Housed
Staying with family or friends	23%	34%	19%	24%	28%
Staying in shelter or transitional housing	21%	29%	0%	31%	25%
Living out of a car/ RV	19%	10%	0%	18%	15%
Camping or sleeping outside	8%	12%	6%	9%	10%
Staying in hotel/motel	3%	1%	31%	0%	2%

Note: n = 225.

Source: Root Policy Research from the 2023 Delaware Snowball Survey.

Figure VI-8 shows precariously housed respondents by household characteristics, race, ethnicity, and age. Cells highlighted red indicate that the percentage is more than 25% above the overall group and cells highlighted blue indicate the percentage is 25% less than the overall group.

In New Castle and Kent County, about half of precariously housed individuals have a disability. Having children under 18 is the second most common characteristic in all counties, making up 45% of precariously housed individuals in New Castle County, 33% in Sussex County, 30% in eastern Sussex County, and 49% in Kent County.

The majority of precariously housed individuals identified as Non-Hispanic White in Sussex County (73%) and Kent County (63%). In New Castle County, 43% of precariously housed individuals identified as Black and 39% identify as Non-Hispanic White.

Figure VI-8.
Precariously Housed by Race and Ethnicity, Household Characteristics

25% Higher than All Precariously Housed
 25% Lower than All Precariously Housed

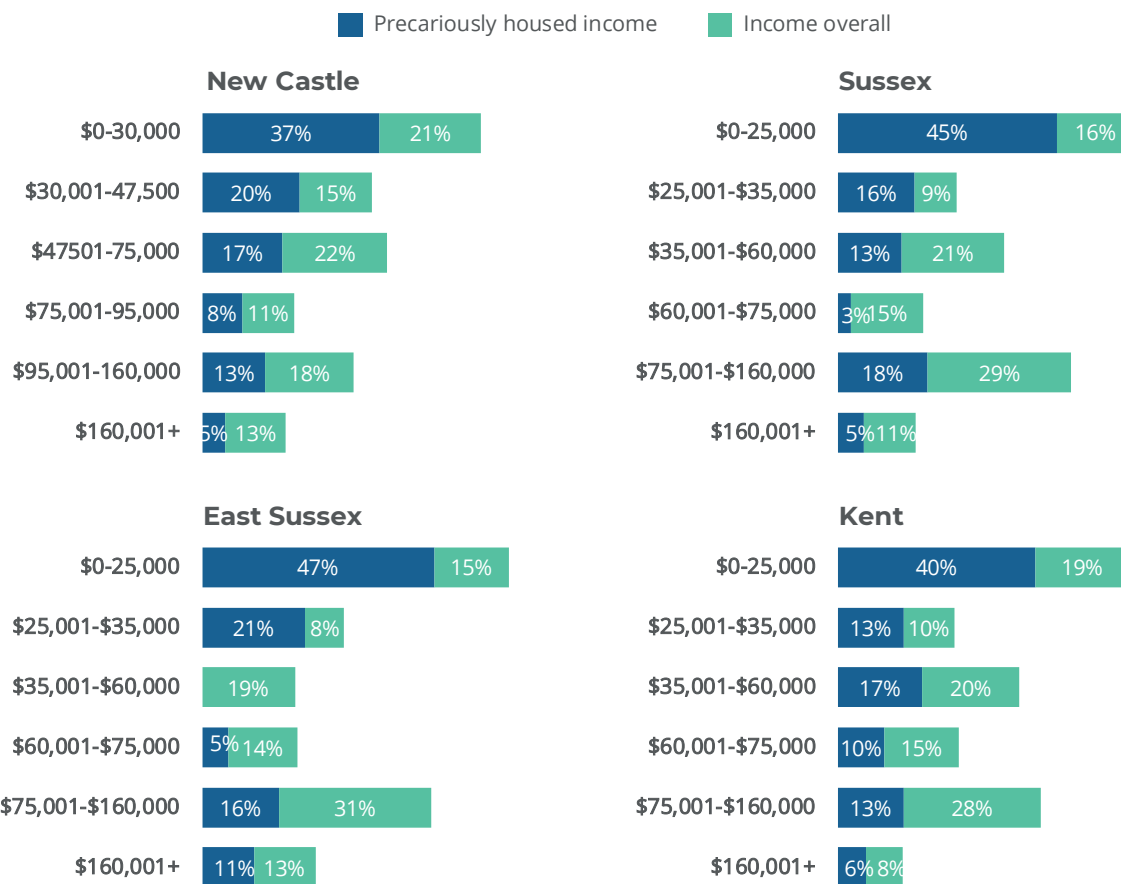
	New Castle	Sussex	East Sussex	Kent	All Precariously Housed
Race/ Ethnicity					
Non-Hispanic White	39%	73%	70%	63%	47%
Black	43%	16%	23%	23%	28%
Hispanic	4%	4%	0%	3%	3%
Other	10%	4%	3%	9%	7%
Household Characteristics					
Families with children < 18	45%	33%	30%	49%	38%
Single parents with children < 18	30%	14%	10%	29%	23%
Families with adult children in home	30%	18%	17%	34%	27%
People with a disability	50%	35%	47%	55%	42%
Over 65	4%	6%	3%	6%	4%
Total	44%	19%	12%	25%	100%

Note: n = 225; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-9 shows the household income distribution for those who are precariously housed. In New Castle County, 37% have income less than \$30,000. In Sussex County, 45% have income less than \$25,000 and in Kent County 40% have income less than \$25,000. Compared to the households overall in each county, precariously housed households earn less. Interestingly, the income bracket between \$95,000 and \$160,000 in New Castle County and \$75,000 to \$160,000 in Sussex and Kent Counties have a relatively large share of precariously housed households compared to middle-income households.

Figure VI-9.
Income Distribution of Precariously Housed and Sample Overall by County

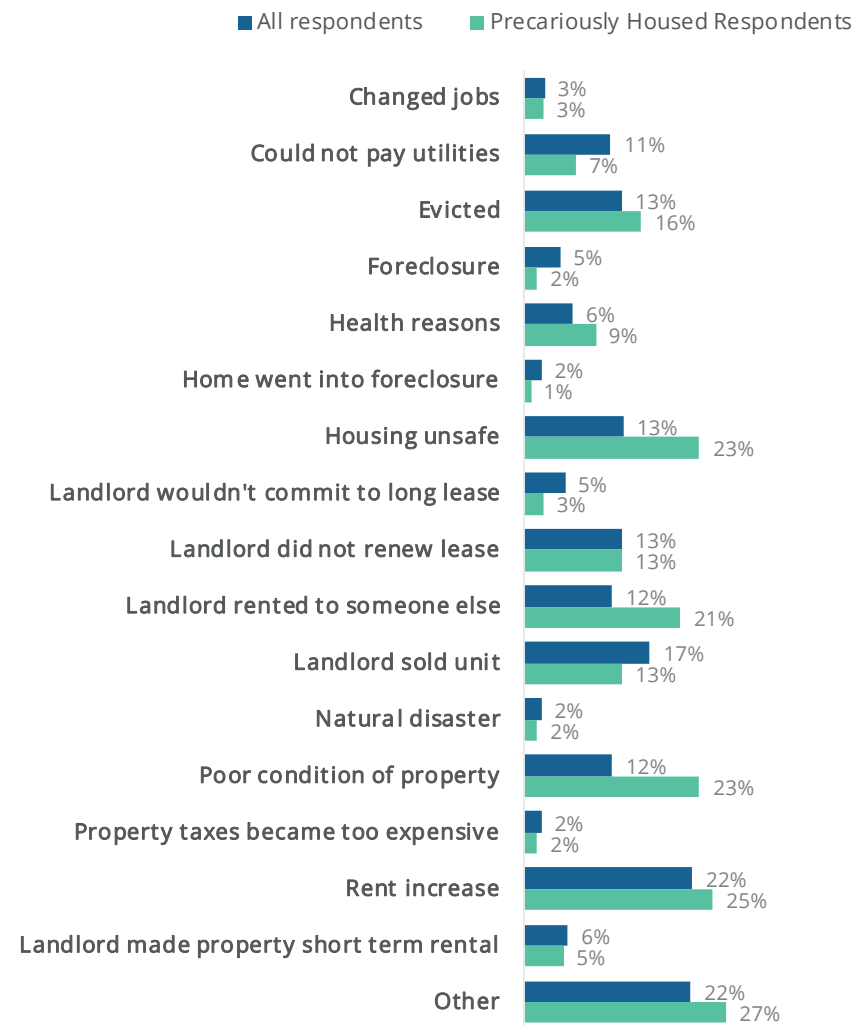


Note: n = 2,133 income overall, n = 225 precariously housed.

Source: Root Policy Research from the 2023 Delaware Snowball Survey

Figure VI-10 compares reasons for a forced move or displacement in the past five years compared to all respondents in the sample. Precariously housed respondents reported eviction, health reasons, unsafe housing, landlord renting to someone else, poor condition of property, and rent increase more frequently than the sample overall.

Figure VI-10.
Top Reasons for a Forced Move



Note: n = 480, all respondents; n = 116, precariously housed.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

The following figures display the top five reasons for a forced move selected by precariously housed respondents and distinct variations by location, race, and household characteristics. Cells highlighted red indicate that the percentage is more than 25% above the overall group and cells highlighted blue indicate the percentage is 25% less than the overall group.

Differences by county and city. The highest proportion of precariously housed respondents who selected unsafe housing were in Sussex County (32%), East Sussex County (44%), and Newark (29%). Wilmington had the highest proportion of precariously housed respondents who reported eviction as the reason for their forced move (30%).

Differences by race and ethnicity. While the responses of the non-Hispanic White precariously housed population are mostly aligned with all precariously housed respondents, Black and Hispanic respondents selected eviction more than the precariously housed sample overall—Black respondents 37% more than all and Hispanic respondents 158% more than all.

Differences by household characteristics. Families with adult children in their home overrepresented the selection of “poor condition of property” at 29%—11% percent higher than precariously housed sample overall. Older adults reported their landlord rented to someone else 142% more than all precariously housed.

Figure VI-11.

Top Five Reasons for Forced Move, Precariously Housed by County and City

25% Higher than All Precariously Housed

25% Lower than All Precariously Housed

	New Castle	Sussex	East Sussex	Kent	Wilmington	Dover	Newark	All Precariously Housed
Rent increase	29%	23%	22%	19%	26%	9%	14%	25%
Housing unsafe	21%	32%	44%	22%	22%	18%	29%	23%
Poor condition of property	26%	18%	22%	22%	22%	9%	14%	23%
Landlord rented to someone else	19%	32%	22%	17%	9%	18%	14%	21%
Evicted	19%	14%	11%	11%	30%	9%	14%	16%

Note: n = 116; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-12.
Top Five Reasons for Forced
Move, Precariously Housed
by Race and Ethnicity

Note:

n = 116; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey.

25% Higher than All Precariously Housed
 25% Lower than All Precariously Housed

	White	Black	Hispanic	Other	Precariously Housed Overall
Rent increase	24%	27%	20%	21%	25%
Housing unsafe	27%	15%	20%	21%	23%
Poor condition of property	24%	27%	0%	14%	23%
Landlord rented to someone else	24%	15%	0%	21%	21%
Evicted	11%	21%	40%	14%	16%

Figure VI-13.

Top Five Reasons for Forced Move, Precariously Housed by Household Characteristics

25% Higher than All Precariously Housed
25% Lower than All Precariously Housed

	Children < 18	Single Parents	Adult Children	Disability	Older Adults	Precariously Housed Overall
Rent increase	22%	24%	25%	23%	0%	25%
Housing unsafe	26%	26%	21%	24%	0%	23%
Poor condition of property	26%	21%	29%	26%	0%	23%
Landlord rented to someone else	22%	12%	14%	23%	50%	21%
Evicted	19%	12%	18%	15%	0%	16%

Note: n = 116; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Households with Disabilities

The constrained supply of affordable housing presents additional challenges to those who have disabilities or those with a family member with a disability. Households with a disability likely need more than just an accessible unit; a home may likely need to be close to public transportation and be surrounded by quality, even sidewalks. These needs vastly narrow housing choices for this group.

Figure VI-14 summarizes the demographics of households with disabilities in Delaware:

- Sixty-one percent of households with a disability in the sample are non-Hispanic White households. Sussex County has the highest proportion of White households with a disability (70%) and New Castle County has the lowest (54%);
- Almost half of households with a disability reside in New Castle County in the sample, followed by Kent County (29%), Sussex County (22%);
- By tenure, 39% of households with a disability are homeowners and 39% are renters. Five percent reside in mobile homes and 15% are precariously housed. The highest percentage of owners with a disability are in East Sussex (44%) and Kent County (43%);
- Fifteen percent of households with a disability are precariously housed with the highest proportion in Kent County (17%); and
- Overall, the most common ages of those who reported a disability are between the ages of 45-64 (44%) and this is consistent in New Castle County and Kent County. Sussex and East Sussex have the highest proportions of those over 65 with a disability at 35% to 36%.

Figure VI-14.
Households with Disabilities by Tenure, Race/Ethnicity, Age, County, and City

■ 25% Higher than All Households with a Disability
■ 25% Lower than All Households with a Disability

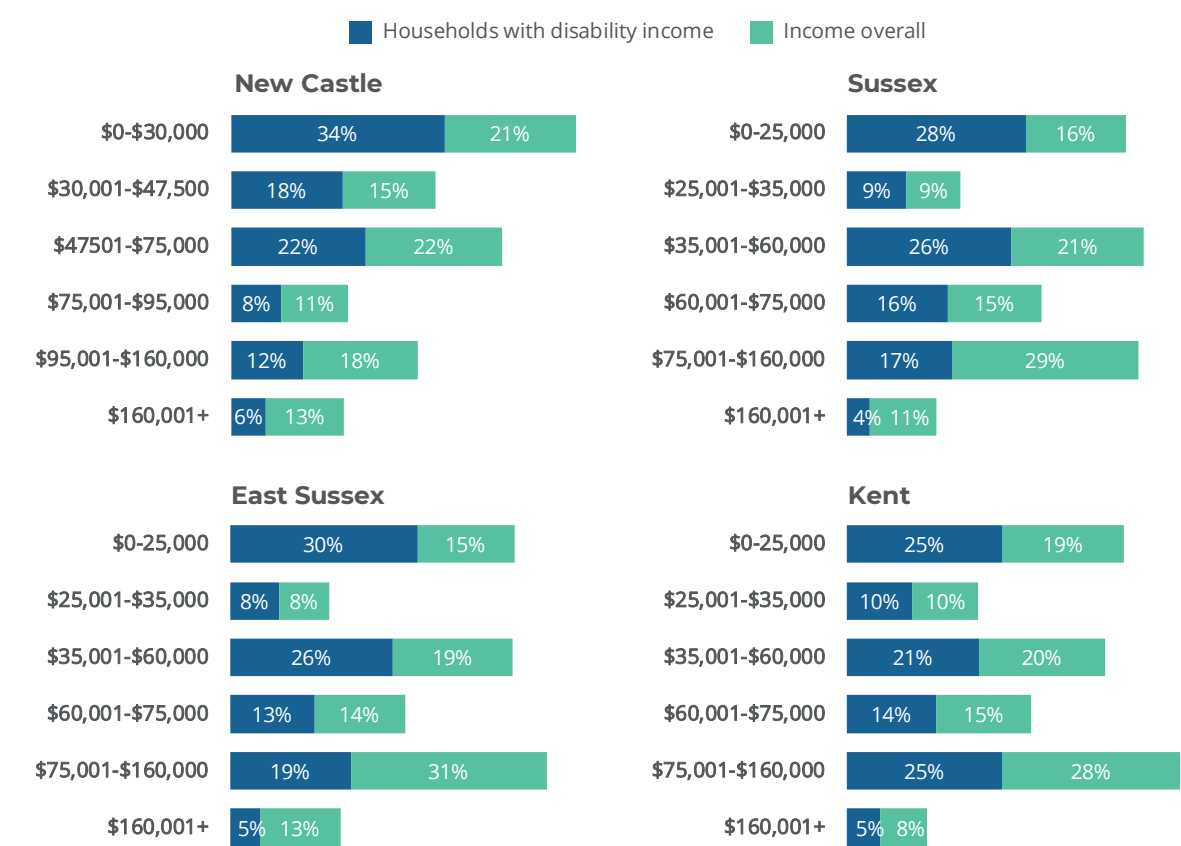
	New Castle	Sussex	East Sussex	Kent	All Households with a Disability
Tenure					
Homeowner	36%	40%	44%	43%	39%
Renter	43%	37%	33%	36%	39%
Mobile home	0%	9%	8%	2%	3%
Precariously housed	15%	10%	11%	17%	15%
Race/ Ethnicity					
Non-Hispanic White	54%	70%	74%	66%	61%
Black	30%	12%	13%	2%	2%
Hispanic	3%	15%	1%	20%	24%
Other	9%	8%	7%	8%	8%
Age					
18-24	1%	2%	1%	1%	1%
25-34	15%	12%	12%	7%	12%
35-44	19%	19%	15%	23%	20%
45-64	43%	32%	35%	56%	44%
65+	20%	35%	36%	11%	21%
Total	49%	22%	18%	29%	100%

Note: n = 742; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Compared to the general population of Delaware, households with a disability are in lower income brackets. In New Castle, 34% of households with a disability have income less than \$30,000 compared to 21% of all Delaware households. New Castle County has the highest proportion of households that earn over \$160,000 (13%); however, only 6% of households with a disability in the county earn this much.

Figure VI-15.
Income Distribution of Households with a Disability and Sample Overall by County

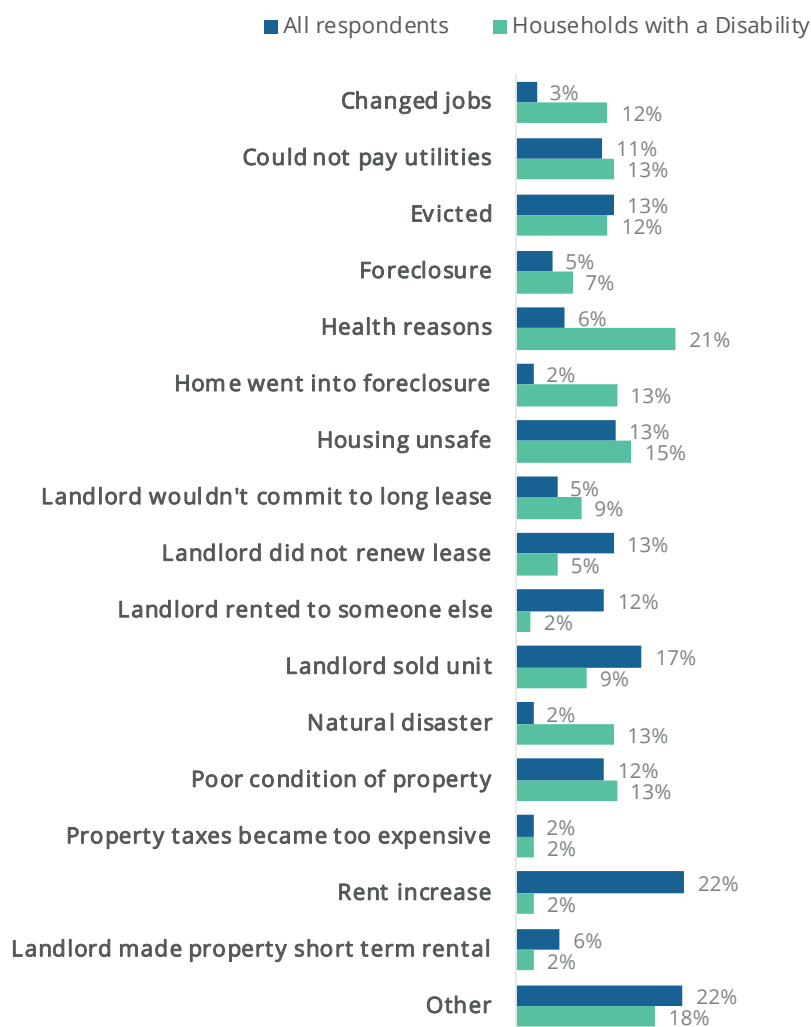


Note: n = 742.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey

Figure VI-16 compares reasons for a forced move or displacement in the past five years among persons with disabilities compared to all respondents in the sample. Households with a disability reported a change in jobs, health reasons, landlord unwilling to commit to a long lease, and natural disasters at a higher rate than all respondents.

Figure VI-16.
Top Reasons for a Forced Move, Households with a Disability



Note: n = 480, all respondents; n = 255, with disabilities.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-17 through VI-20 break down the top five reasons for moving listed by all households with a disability by location, tenure, race, ethnicity, and household characteristics.

Differences by county and city. The top reasons for displacement among persons with disabilities was a rent increase, although “landlord selling unit” was not far behind: 15 percent of all households with a disability reported their forced move was a result of their landlord selling their unit. Sussex and East Sussex County had the highest proportion who reported this, at 28% and 21%, respectively. New Castle County, Wilmington, and

Dover had the highest proportions of households with a disability that reported poor condition of property or unsafe housing was the reason for their forced move.

Differences by tenure. Thirty-three percent of mobile home residents with a disability and 25% of precariously housed with a disability reported poor condition of property was the reason for their forced move, compared to 13% of all households with a disability.

Differences by race and ethnicity. Twenty percent of Hispanic households with a disability reported their move was due to landlords selling their unit compared to 15% of all households with a disability. Black households reported poor condition of property led to their displacement 50% more than all households with a disability.

Differences by household characteristics. Households with a disability and children under 18, single parents, and adult children all reported that inability to pay utilities was a reason for their forced move at higher rates than all households with a disability. Older adults reported their landlord selling their unit was a reason for forced move at a much higher rate than all households with a disability.

Figure VI-17.

Top Five Reasons for Forced Move, Households with Disability by County and City

■ 25% Higher than All Households with a Disability
■ 25% Lower than All Households with a Disability

	New Castle	Sussex	East Sussex	Kent	Wilmington	Dover	Newark	All Households with a Disability
Rent increase	24%	22%	18%	17%	24%	14%	20%	21%
Landlord sold unit	13%	28%	21%	11%	17%	29%	7%	15%
Could not pay utilities	11%	11%	12%	18%	12%	7%	0%	13%
Poor condition of property	21%	4%	6%	8%	17%	4%	27%	13%
Housing unsafe	17%	11%	15%	8%	19%	11%	33%	13%

Note: n = 255; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-18.
Top Five Reasons for Forced
Move, Households with
Disability by Tenure

Note:

n = 246; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey.

	Homeowner	Renter	Mobile Home	Precariously Housed	All Households with a Disability
Rent increase	28%	18%	0%	23%	21%
Landlord sold unit	14%	17%	0%	11%	15%
Could not pay utilities	14%	15%	0%	8%	13%
Poor condition of property	8%	8%	33%	26%	13%
Housing unsafe	4%	11%	0%	24%	13%

Figure VI-19.
Top Five Reasons for
Forced Move,, Households
with Disability by Race and
Ethnicity

Note:

n = 252; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey

25% Higher than All Households with a Disability
 25% Lower than All Households with a Disability

	White	Black	Hispanic	Other	All Households with a Disability
Rent increase	19%	25%	20%	27%	21%
Landlord sold unit	18%	12%	20%	8%	15%
Could not pay utilities	13%	14%	0%	15%	13%
Poor condition of property	13%	20%	0%	4%	13%
Housing unsafe	14%	14%	0%	8%	13%

Figure VI-20.
Top Five Reasons for
Forced Move,,
Households with
Disability by Household
Characteristics

Note:

n = 255; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey.

25% Higher than All Households with a Disability
 25% Lower than All Households with a Disability

	Children < 18	Single Parents	Adult Children	Older Adults	All Households with a Disability
Rent increase	18%	17%	18%	12%	21%
Landlord sold unit	14%	11%	16%	29%	15%
Could not pay utilities	18%	18%	18%	6%	13%
Poor condition of property	14%	14%	13%	12%	13%
Housing unsafe	12%	13%	9%	6%	13%

Single Parents

Housing stability is often a challenge for single parents who rely on a single income to care for children, emergency costs, shelter, food, and other necessities. It should be noted that as with the random sample, **women make up the majority of single parents in Delaware:** 82% of single parents identify as women in the snowball sample.

Figure VI-21 shows single parents by location, tenure, and race and ethnicity:

- Forty-four percent of single parents in the sample are non-Hispanic White households, followed by 43% Black single parents. Sussex County has the highest proportion of White single parents (59%) and New Castle County has the lowest (32%). 53% of single parents in New Castle County are Black;
- About half of single parents reside in New Castle County in the sample, followed by Kent County (33%), Sussex County (17%), and East Sussex (12%);
- By tenure, only 24% of single parents are homeowners and 57% are renters. Two percent live in mobile homes and 15% are precariously housed. The highest percentage of single parents who are homeowners live in Kent County (36%).

**Figure VI-21.
Single Parents by
Tenure, Race/Ethnicity,
and County**

Note:

n = 398; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey.

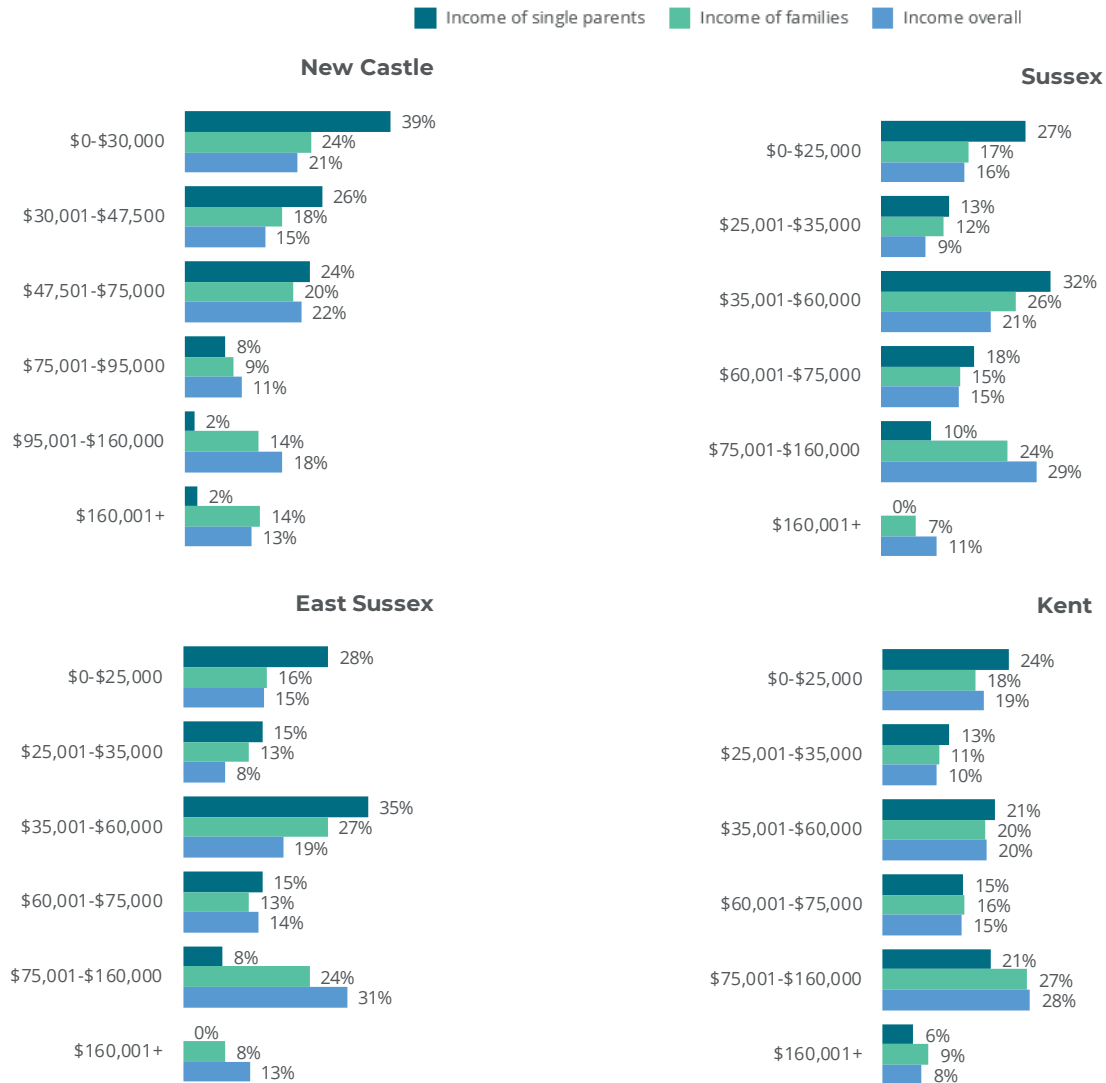
	New Castle	Sussex	East Sussex	Kent	All Single Parents
Tenure					
Homeowner	18%	18%	24%	36%	24%
Renter	61%	69%	70%	44%	57%
Mobile Home	0%	3%	0%	4%	2%
Precariously Housed	17%	10%	7%	14%	15%
Race/ Ethnicity					
Non-Hispanic White	32%	59%	61%	54%	44%
Black	53%	34%	30%	33%	43%
Hispanic	2%	1%	0%	4%	3%
Other	10%	3%	4%	5%	7%
Total	49%	17%	12%	33%	100%

Figure VI-22 shows the income distribution of single parent households and families with children. **Overall, single parents are in lower income brackets.** In New Castle County, for example, 39% of single parents make less than \$30,000 compared to 24% of families with children. In Sussex County, 24% of families with children earn between \$75,000 to \$160,000 and only 10% of single parents in the county earn between this range.

Figure VI-22.
Income Distribution
of Single Parents
and Families with
Children by County

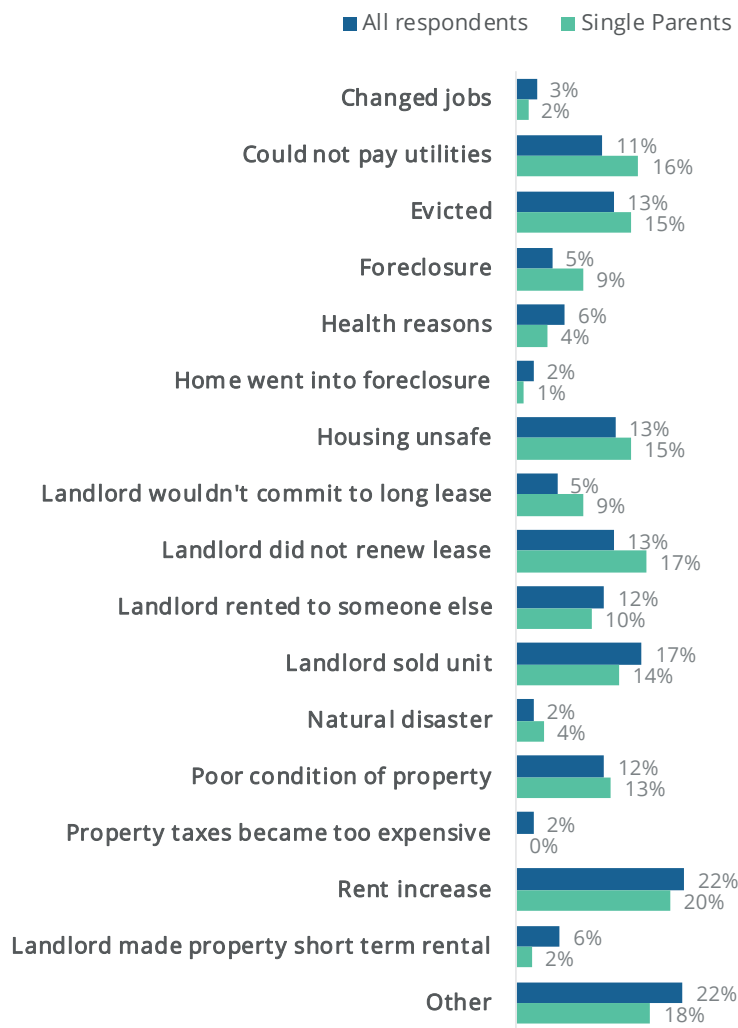
Note:
n = 398.

Source:
Root Policy Research from the 2023
Delaware Housing Snowball Survey.



Reasons for an unwilling move in the past five years vary slightly for single parents compared to the overall population—although those variances are lower than for precariously housed and persons with disabilities. Seventeen percent of single parents had to move because their landlord did not renew the lease, compared to 13% of the snowball sample overall. Stability is also threatened by splitting one income for all household and child-related expenses: 16% of single parent respondents moved because they could not afford utilities compared to 11% of the snowball sample as a whole. Single parents also listed eviction and foreclosure as reasons for their move slightly more often than the sample overall: 15% of single parents were evicted compared to 13% of the overall sample and 9% were foreclosed upon compared to 5% of the overall sample.

Figure VI-23.
Top Reasons for a Forced Move



Note: n = 480, all respondents; n = 191, single parents.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-23 through VI-26 show the top five reasons single parents listed for a move that they did not want to make broken down by county, city, tenure, race, ethnicity, and housing characteristics:

Differences by county and city. Twenty-percent of all single parents reported their forced move was a result of a rent increase. Wilmington had the highest proportion of single parents who reported this at 27%. Comparatively, 17% of all single parents reported that their landlord refusing to renew their lease was a reason for forced move, followed closely by not being able to pay utilities (16%), being evicted (15%), and housing being unsafe (also 15%).

By county, Kent County had much higher shares of single parents who were displaced due to landlords refusing to renew leases and not being able to pay utilities.

Differences by tenure. Twenty-six percent of precariously housed single parents reported unsafe housing was the reason for their forced move compared to 15% of all single parents. Nearly a quarter (24%) of single parent renters reported that their landlord refused to renew their lease, causing them to move when they did not want to, compared to 17% of all single parents.

Differences by race and ethnicity. Thirty-three percent of Hispanic single parents reported their move was due to a rent increase compared to 20% of all single parents. Black single parents reported eviction led to their displacement 30% more than all single parents.

Differences by household characteristics. Twenty-two percent of single parents with adult children reported that inability to pay utilities was a reason for their forced move, compared to 16% of all single parents.

Figure VI-23.
Top Five Reasons for Forced Move, Single Parents by Location

25% Higher than All Single Parents
 25% Lower than All Single Parents

	New Castle	Sussex	East Sussex	Kent	Wilmington	Dover	Newark	All Single Parents
Rent increase	20%	22%	19%	20%	27%	23%	0%	20%
Landlord refused to renew lease	16%	9%	10%	22%	21%	31%	22%	17%
Could not pay utilities	13%	13%	14%	21%	15%	8%	0%	16%
Evicted	18%	6%	10%	16%	27%	8%	0%	15%
Housing unsafe	25%	13%	10%	5%	21%	8%	56%	15%

Note: n = 191; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure VI-24.
Top Five Reasons for
Forced Move, Single
Parents by Tenure

Note:

n = 191; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey.

25% Higher than All Single Parents
 25% Lower than All Single Parents

	Homeowner	Renter	Mobile Home	Precariously Housed	All Single Parents
Rent increase	23%	19%	n/a	24%	20%
Landlord refused to renew lease	0%	24%	n/a	19%	17%
Could not pay utilities	15%	20%	n/a	5%	16%
Evicted	20%	13%	n/a	12%	15%
Housing unsafe	3%	16%	n/a	26%	15%

Figure VI-25.
Top Five Reasons for
Force Move, Single
Parents by Race and
Ethnicity

Note:
 n = 191. Cells highlighted red indicate
 that the percentage is more than 25%
 above the overall group; cells
 highlighted blue indicate the percentage
 is 25% less than the overall group.

Source:
 Root Policy Research from the 2023
 Delaware Housing Snowball Survey

	25% Higher than All Single Parents				
	25% Lower than All Single Parents				
	White	Black	Hispanic	Other	All Single Parents
Rent increase	18%	22%	33%	29%	20%
Landlord refused to renew lease	16%	21%	33%	0%	17%
Could not pay utilities	18%	15%	0%	7%	16%
Evicted	12%	19%	0%	14%	15%
Housing unsafe	14%	15%	33%	7%	15%

Figure VI-26.
Top Five Reasons for Forced Move,
Single Parents by Household
Characteristics

Note:

n = 191; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group.

Source:

Root Policy Research from the 2023 Delaware Housing Snowball Survey.

25% Higher than All Single Parents
 25% Lower than All Single Parents

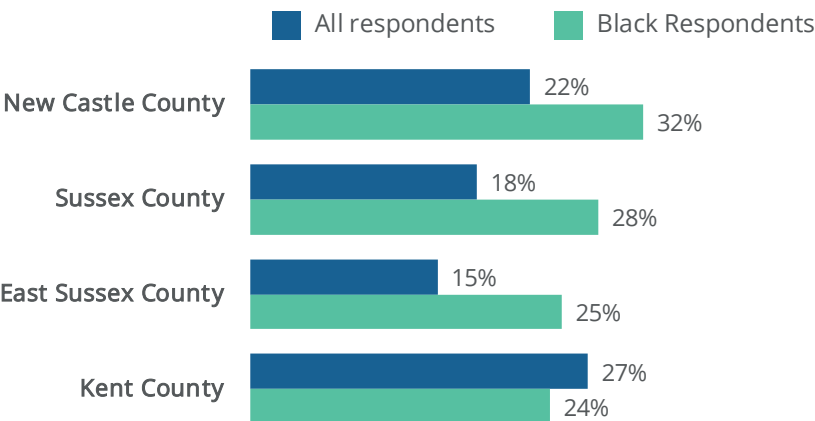
	Adult Children	Disability	Older Adults	All Single Parents
Rent increase	19%	17%	0%	20%
Landlord refused to renew lease	21%	18%	33%	17%
Could not pay utilities	22%	18%	0%	16%
Evicted	14%	14%	0%	15%
Housing unsafe	7%	13%	33%	15%

Black/African American Households

This section aims to provide insight into the varying experiences of Black Delawareans by location.

Figure VI-27 shows the percentage of Black respondents by county who have had to move when they did not want to in the past five years compared to the sample overall. New Castle County, Sussex County, and East Sussex County have the highest disparities with a difference of 10 percentage points between the Black population and overall population. This shows that **displacement impacts the Black community disproportionately across Delaware, whether or not residents live in urban or rural communities.**

Figure VI-27.
Forced Moved in Past Five Years, All Respondents and Black Respondents



Note: n = 2,133 for all respondents, n = 499 Black respondents.

Source: Root Policy Research from the 2023 Delaware Housing Supplemental Survey.

Figure VI-28 compares reasons for forced moves for Black respondents and respondents overall by county. Blue shading indicates that the percentage is at least 25% less than answers overall and red indicates that an answer is at least 25% more than answers overall in the county:

Black respondents in Sussex County disproportionately lost their housing because they could not afford utilities or were evicted. On the eastern side of the county, 19% of Black respondents were evicted compared to only 6% of respondents in eastern Sussex County overall.

Kent County had a disproportionate number of Black respondents that reported they moved unwillingly because the place they were living was converted to a short term rental by their landlord. This highlights concern for displacement in rural areas and its disproportionate impacts on the Black community.

Figure VI-28.
Reasons for Forced Move, Black Respondents by County

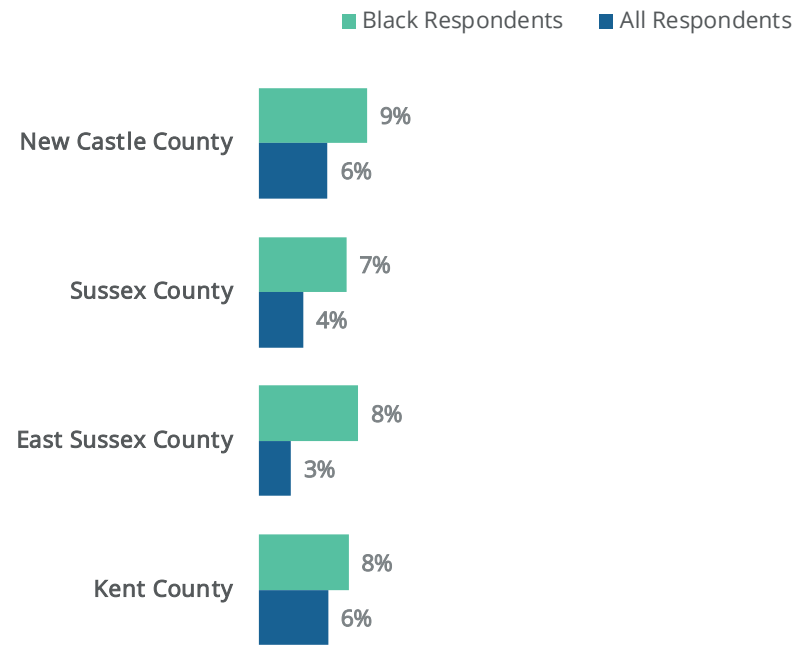
	New Castle County		Sussex County		East Sussex County		Kent County	
	Black Respondents	Overall	Black Respondents	Overall	Black Respondents	Overall	Black Respondents	Overall
Changed jobs	2%	5%	0%	5%	0%	5%	5%	1%
Could not pay utilities	14%	17%	13%	7%	19%	6%	4%	17%
Evicted	22%	25%	13%	7%	14%	5%	8%	13%
Foreclosure	5%	9%	0%	1%	0%	0%	1%	6%
Health reasons	6%	12%	3%	7%	5%	9%	8%	4%
Home went into foreclosure	1%	4%	0%	3%	0%	3%	5%	1%
Housing unsafe	19%	27%	0%	13%	0%	12%	4%	8%
Landlord wouldn't commit to long lease	0%	3%	0%	7%	0%	6%	0%	10%
Landlord did not renew lease	17%	20%	6%	8%	5%	8%	3%	17%
Landlord rented to someone else	7%	17%	6%	12%	10%	11%	0%	13%
Landlord sold unit	14%	26%	19%	24%	10%	24%	0%	13%
Natural disaster	7%	6%	0%	0%	0%	0%	3%	1%
Other	27%	39%	9%	22%	14%	24%	5%	19%
Poor condition of property	20%	23%	0%	9%	0%	11%	1%	9%
Property taxes became too expensive	2%	6%	3%	1%	5%	2%	0%	1%
Rent increase	29%	36%	13%	26%	14%	23%	0%	19%
Property turned to shortterm rental	5%	7%	0%	12%	0%	12%	12%	4%

Note: n = 145; Cells highlighted red indicate that the percentage is more than 25% above the overall group; cells highlighted blue indicate the percentage is 25% less than the overall group..

Source: Root Policy Research from the 2023 Delaware Snowball Survey.

Figure VI-29 shows that **across all counties, Black respondents disproportionately lost their housing due to the pandemic**. The gap is greatest in Sussex County, where 7% of Black respondents compared to 4% of respondents overall lost their housing, and East Sussex County, where 8% of Black respondents lost their housing compared to 3% of the respondents overall in the county.

Figure VI-29.
Percentage of Respondents Who Lost Housing Due to COVID-19, Black Respondents and All Respondents



Note: n = 2,133 for all respondents; n = 499 for Black respondents.
Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Hispanic Households

Hispanic households made up only 3% (n = 62) of the snowball sample and 13% (n = 65) of the significant sample. Given the small subsample, data subcategories are less meaningful and should be interpreted as a general finding. The Hispanic sample is also mostly representative of older adults; 87% of respondents were over the age of 65.

As such, this section provides an overview of the Hispanic population as captured in the snowball sample and then summarizes qualitative findings on housing needs captured through focus groups:

- Forty-four percent are homeowners, 41% are renters, and 14% are precariously housed. Just 2% of Hispanic residents live in mobile homes in the sample;
- One-third of Hispanic households have children under 18 and 15% are single parents;
- Twenty-four percent of Hispanic households identified themselves or someone in their household with a disability;
- The median household size of Hispanic households is larger than for households overall.

Twenty-three percent of Hispanic respondents reported they were forced to move in the last five years when they did not want to. Specific reasons given by respondents were:

- *“Tuve que dejar la vivienda porque mi pareja me sacó y ahora vivo en un shelter.”* (“My partner kicked me out of my housing so now I live in a shelter.”)
- *“I lost my job due to a disability.”*
- *“I lost my job then had ankle surgery that did not help my ankle. My husband got laid off from a company after working there 22 years and we used all our retirement money until it was gone. We lost our mobile home, furniture, cars, clothes, and ended up homeless.”*

During the pandemic, 18% of Hispanic respondents reported skipping payments on bills to meet housing costs and 8% of Hispanic respondents lost their housing due to the pandemic compared to 5% in the snowball sample overall. Both of these statistics are likely linked; skipping bills to meet housing costs is not a permanent solution and eventually, a household will have to choose between housing and other necessities like food and heat.

To improve housing, Hispanic respondents specified that “finding a two bedroom apartment” and finding a more accessible, single story home would be helpful.

Focus groups with the Hispanic community were held to gain a better understanding of their housing needs, and the stakeholder section covers this in depth. Several participants noted that more than one family shared a housing unit to manage rising housing costs but worried that this put them at risk of losing the unit altogether. Housing costs were also a barrier to saving for a home or college for their children for participants. Credit history, lack of social security number, children, and language were the main barriers to housing identified by the Hispanic focus groups.

APPENDIX A.

HOUSING CONDITIONS IN WILMINGTON, DOVER, AND
NEWARK

APPENDIX A.

Housing Conditions in Wilmington, Dover, and Newark

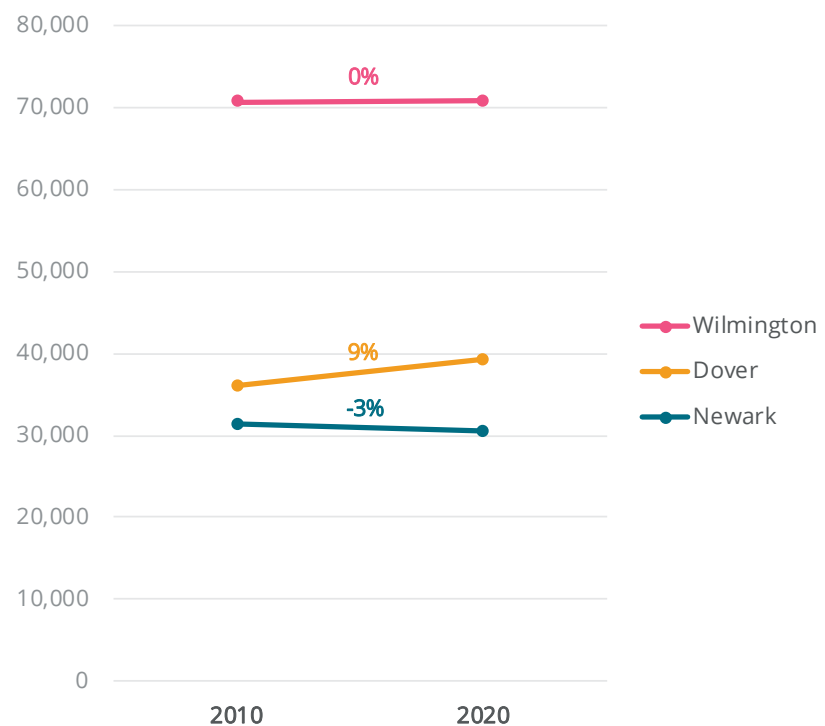
This section provides insight into the demographics, housing supply, and affordability within Delaware's three largest cities: Wilmington, Dover, and Newark.

Demographic and Economic Analysis

Population growth. Figure A-1 illustrates population change in Wilmington, Dover, and Newark from 2010 to 2020. Dover's population grew 9% from 36,047 to 39,403, while Newark's decreased by 3% from 31,454 to 30,601. Wilmington's population stayed stagnant at 70,800.

Figure A-1.
Change in
Population,
Wilmington, Dover,
and Newark, 2010
and 2020

Source:
U.S. Census Bureau, Decennial
Census, and Root Policy Research.



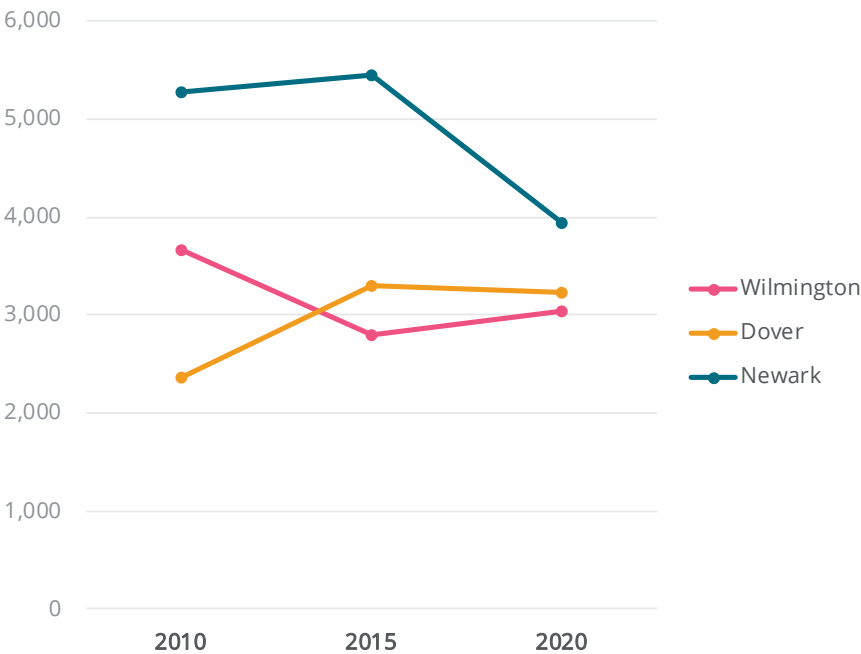
In-migration. The previous graph measures net change in population, accounting for births, deaths, moves to the state, and moves out of the state. Figure A-2 shows the same in-migration data for Wilmington, Dover, and Newark. Newark's trends are unique to the

effects of the pandemic on a university. Of the three cities, Dover was the only city where in-migration was positive between 2010 and 2020.

Figure A-2.
Population Moved
to Delaware in
the Last Year,
Wilmington,
Dover, and
Newark, 2010,
2015, and 2020

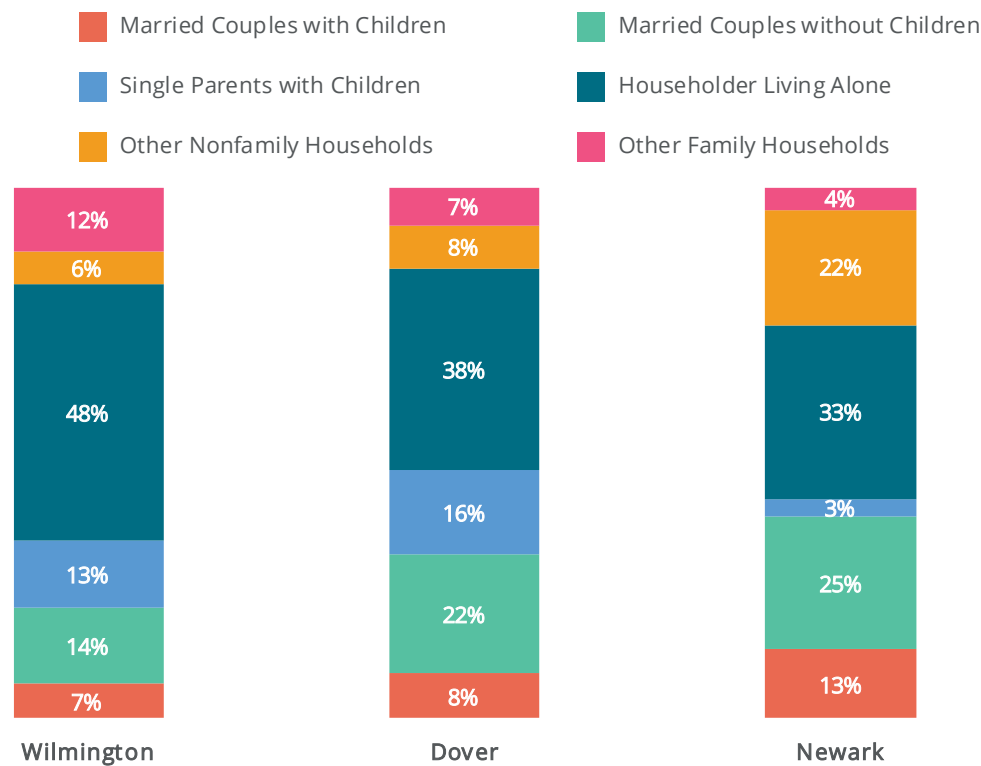
Note:
Reflects those who have moved
from outside the state of
Delaware or from another
country..

Source:
2010, 2015, and 2020 5-year ACS
and Root Policy Research.



Household characteristics. Delving deeper into the composition of each city, Figure A-3 displays household type in Wilmington, Dover, and Newark. Compared to Dover and Newark, Wilmington has the highest proportion of its population that is a householder living alone at 48%. Newark has the highest percentage of married couples with children (13%), followed by Dover (8%), and Wilmington (7%). Newark also has the highest proportion of its population of other nonfamily households at 22%. This is likely a reflection of Newark’s student population at the University of Delaware. Dover has the highest proportion of single parents at 16%, which is similar to Wilmington (13%) and much higher than Newark (3%).

Figure A-3.
Household Type, Wilmington, Dover, Newark, 2021

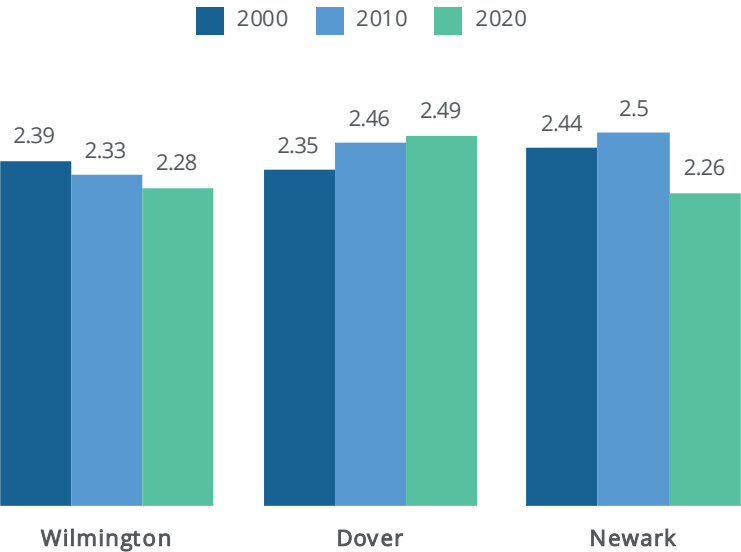


Source: 2021 5-year ACS and Root Policy Research.

Figure A-4 breaks down the household size in Wilmington, Dover, and Newark. The average household size in Wilmington has decreased slightly every decade, from 2.39 people per household in 2000 to 2.28 people per household in 2020. On the other hand, the average household size in Dover has increased from 2.35 people per household in 2000 to 2.49 people per household in 2020. Newark has the smallest average household size in 2020 at 2.26 people. Compared to their respective counties, Wilmington, Dover, and Newark have smaller average household sizes.

Figure A-4.
Average Household
Size, Wilmington,
Dover, and Newark,
2000, 2010 and 2020

Source:
U.S. Decennial Census, 2010 and
2020 5-year ACS and Root Policy
Research.



Age. Figure A-5 displays population change by numbers and percent in Wilmington, Dover, and Newark from 2010 to 2020. Of the three cities, Wilmington was the only one to see a decline in the population 75 and over with a 19% decrease, or 884 people. Dover and Newark saw gains for this cohort of 40% and 53%, respectively. Wilmington also lost population for those under 25 (-7%) and 35 to 44 years old (-11%). Dover’s population for every cohort grew with the exception of those under 25 years old, which declined by 7%, or 1,093 people. Newark had the largest growth for the 25 to 34 cohort, with a 65% increase, or 1,890 people.

Figure A-5.
Population by Age Cohort, Wilmington, Dover, Newark, 2010 and 2020

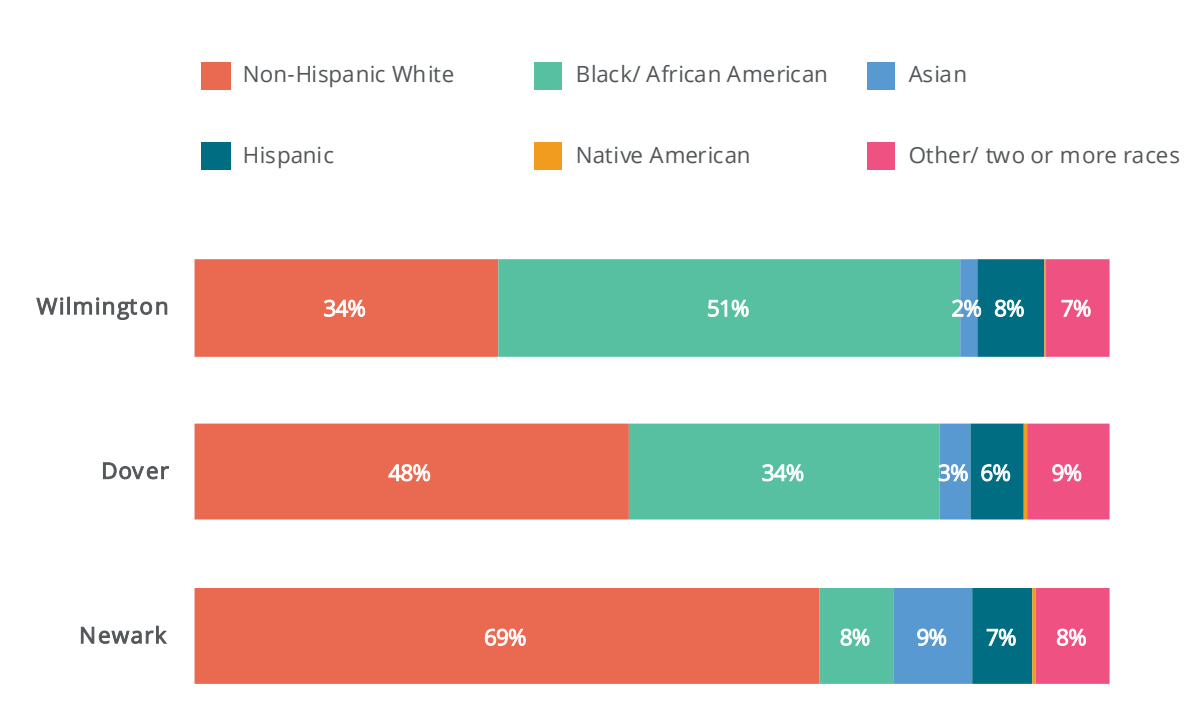
	2010		2020		Change 2010-2020	
	Number	%	Number	%	Number	%
Wilmington						
Under 25	23,503	33%	21,828	30%	-1,675	-7%
25-34 years	11,287	16%	12,761	18%	1,474	13%
35-44 years	9,858	14%	8,742	12%	-1,116	-11%
45-54 years	10,430	15%	9,490	13%	-940	-9%
55-64 years	7,429	10%	9,490	13%	2,061	28%
65-74 years	4,215	6%	5,766	8%	1,551	37%
75+	4,572	6%	3,688	5%	-884	-19%
Dover						
Under 25	15,041	42%	13,948	37%	-1,093	-7%
25-34 years	4,860	14%	5,599	15%	739	15%
35-44 years	3,796	11%	3,934	10%	138	4%
45-54 years	3,547	10%	4,340	11%	793	22%
55-64 years	3,583	10%	3,728	10%	145	4%
65-74 years	2,448	7%	3,134	8%	686	28%
75+	2,270	6%	3,189	8%	919	40%
Newark						
Under 25	17,546	57%	17,126	51%	-420	-2%
25-34 years	2,893	9%	4,783	14%	1,890	65%
35-44 years	2,271	7%	2,127	6%	-144	-6%
45-54 years	2,520	8%	2,389	7%	-131	-5%
55-64 years	2,800	9%	2,904	9%	104	4%
65-74 years	1,524	5%	2,202	7%	678	44%
75+	1,493	5%	2,291	7%	798	53%

Source: 2010 and 2020 5-year ACS and Root Policy Research.

Race and Ethnicity. Figure A-6 shows race and ethnicity in Wilmington, Dover, and Newark in 2021. Newark has the largest non-Hispanic White population (69%), followed by Dover (48%), while Wilmington has the largest Black population (51%). Wilmington also has

the largest proportion of Hispanic householders (8%). Newark has the largest proportion of Asian householders at 9%.

Figure A-6.
Race and Ethnicity, Wilmington, Dover, and Newark, 2021



Source: 2021 ACS 5-year estimates and Root Policy Research.

The dissimilarity index, shown in Figure A-7, measures segregation by determining the percentage of a racial or ethnic group that would have to move to be evenly distributed within a city. Values from 0-40 are considered low levels of segregation, 41-54 are moderate, and 55-100 are high. Areas with small populations with little diversity may present misleading dissimilarity indices, therefore, the cities of Wilmington, Dover, and Newark are analyzed. Out of the three cities, Wilmington is the only one with dissimilarity indices above 40—demonstrating moderate Black/White and Hispanic/White concentration. Cities that are racially and ethnically diverse typically have higher levels of segregation than non-diverse cities.

Figure A-7.
Dissimilarity Index, Wilmington, Dover, and Newark, 2020

	Black/ White		Hispanic/ White		Asian/ White	
	Index	Rating	Index	Rating	Index	Rating
Wilmington	54.7	Moderate	47.8	Moderate	31.1	Low
Dover	15.0	Low	21.1	Low	18.9	Low
Newark	22.9	Low	11.2	Low	19.2	Low

Source: Brown University, Diversity and Disparities Project and Root Policy Research.

Figure A-8 explores the dissimilarity index from 1980 to 2020 in Wilmington, Dover, and Newark. Since 1980, the dissimilarity index has decreased for Black and White populations in Wilmington and Dover. In Newark there was a slight increase from 16.4 to 22.9 from 2010 to 2020. The only consistent increase over time was found for Hispanic and White residents in Dover, where the dissimilarity index increased from 15.4 in 1980 to 21.1 in 2020.

Figure A-8.
Dissimilarity Index, Wilmington, Dover, and Newark, 1980-2020

Source:
Brown University, Diversity and Disparities Project and Root Policy Research.

	1980	1990	2000	2010	2020
Wilmington					
Black/ White	60.7	60.9	60.0	55.4	54.7
Hispanic/ White	61.2	60.6	53.2	52.0	47.8
Asian/ White	36.1	37.0	28.3	24.1	31.1
Dover					
Black/ White	34.2	27.6	22.3	21.0	15.0
Hispanic/ White	15.4	17.9	20.1	22.3	21.1
Asian/ White	19.2	20.7	23.0	19.0	18.9
Newark					
Black/ White	32.6	24.0	15.4	16.4	22.9
Hispanic/ White	13.6	17.8	14.7	13.2	11.2
Asian/ White	28.1	14.4	21.4	20.3	19.2

Income trends. Figure A-9 shows income distribution in Wilmington, Newark, and Dover. Dover was the only city to maintain the same proportion of households earning less than \$25,000. Households earning less than \$25,000 decreased by 15% in Wilmington and 21% in Newark. Households with income over \$100,000 saw the most growth out of any

income bracket in Wilmington (30% increase), while households with income from \$75,000 to \$99,999 had the highest growth in Dover (26% increase), and those with income from \$25,000 to \$49,999 in Newark (18% increase).

Figure A-9.
Income Distribution,
Wilmington, Dover, and
Newark, 2010 and 2020

Source:
2010 and 2020 5-year ACS and Root Policy
Research.

	2010	2020	% Change
Wilmington			
Less than \$25,000	35%	30%	-15%
\$25,000 to \$49,999	26%	24%	-7%
\$50,000 to \$74,999	15%	16%	4%
\$75,000 to \$99,999	9%	11%	20%
Over \$100,000	15%	20%	30%
Dover			
Less than \$25,000	25%	25%	-2%
\$25,000 to \$49,999	28%	26%	-6%
\$50,000 to \$74,999	22%	18%	-17%
\$75,000 to \$99,999	12%	16%	26%
Over \$100,000	12%	15%	23%
Newark			
Less than \$25,000	31%	25%	-21%
\$25,000 to \$49,999	16%	19%	18%
\$50,000 to \$74,999	15%	15%	1%
\$75,000 to \$99,999	12%	13%	11%
Over \$100,000	26%	28%	8%

Poverty. Figure A-10 shows trends in poverty rates for Wilmington, Dover, and Newark from 2017 to 2021. Wilmington is the only city to have a lower poverty rate in 2021 than in 2017 (27% to 24%). Dover saw its peak poverty rate in 2019 at 24%, and, by 2021, had the lowest poverty rate of all three cities at 21%. Newark is unique in that its poverty rate is influenced by students reporting the city as their place of residence, which fluctuates by academic year.

Figure A-10.
Poverty Rate,
Wilmington, Dover, and
Newark, 2017-2021

Source:
2017-2021 5-year ACS and Root Policy
Research.

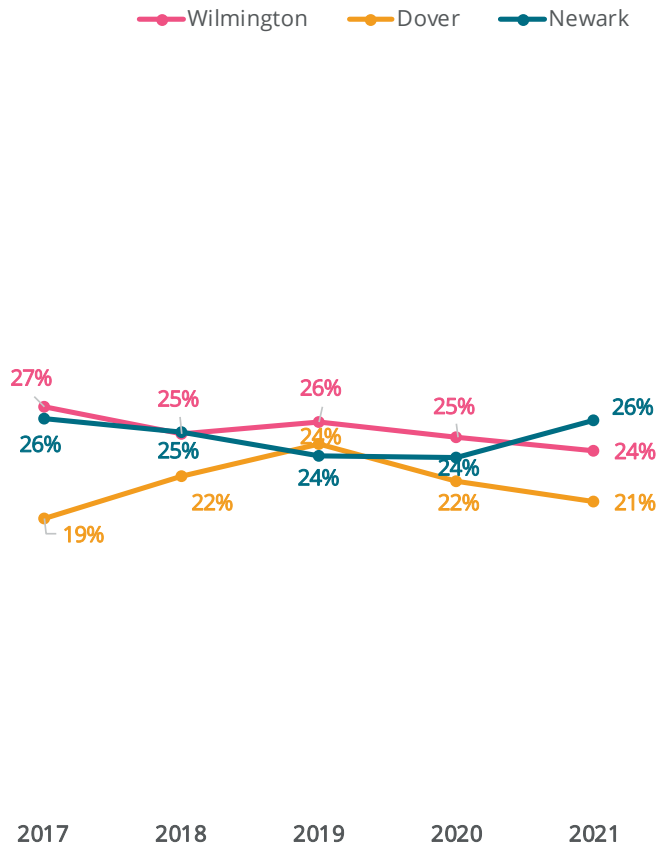


Figure A-11 shows poverty rate by age in Wilmington, Dover, and Newark. In Wilmington, 41% of children under age 18 live in poverty—the highest of all three cities. Wilmington also has the highest poverty rate of those over 65 at 15%. In Dover, 35% of children under 18 are in poverty, followed by 11% in Newark.

In Newark, half of residents between the ages of 18 and 34 are considered in poverty; however this is likely because of the high student population.

Figure A-11.
Poverty Rate by
Age, Wilmington,
Dover, and
Newark, 2021

Source:
2021 5-year ACS and Root Policy
Research.

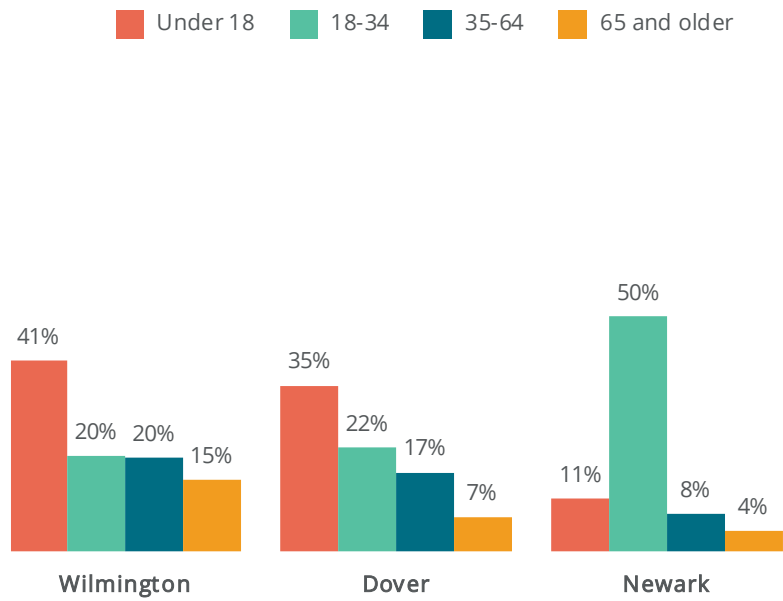
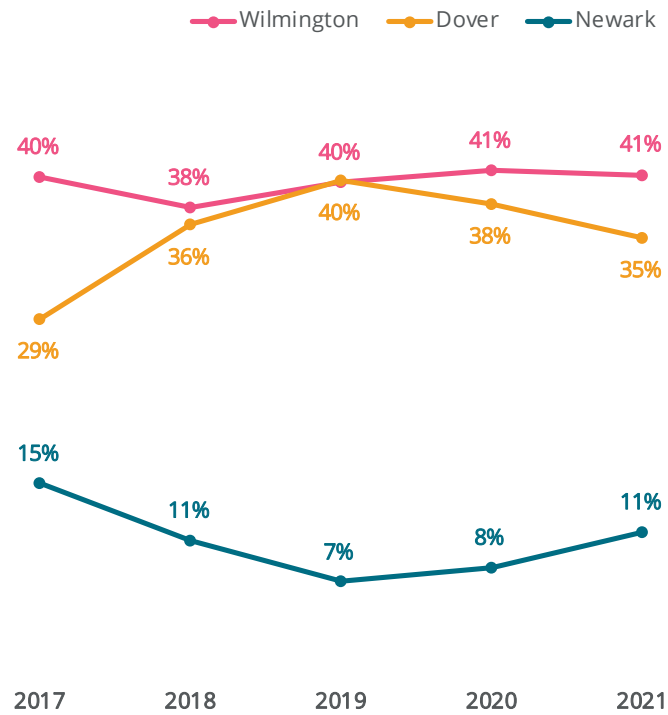


Figure A-12 compares child poverty rates from 2017 to 2021. Wilmington, Dover, and Newark have much higher child poverty rates compared to their respective counties. Wilmington’s child poverty has been consistently high and varied little across years. Dover’s in contrast, has moved the most—from 29% in 2017, to 40% in 2019, to 35% in 2021. Newark has the lowest child poverty rate of all three cities in 2021 at 11% and is the only city to have seen a decline from 2017 to 2021.

Figure A-12.
Child Poverty Rate,
Wilmington, Dover,
and Newark, 2021

Source:
2021 5-year ACS and Root Policy
Research.



As with child poverty, older adults in Wilmington, Dover, and Newark experience poverty at higher rates than their respective counties. Fifteen percent of older adults in Wilmington are in poverty in 2021, down from 21% in 2017. Poverty rates in Dover and Newark have stayed mostly steady from 2017 to 2021. Only 4% of older adults in Newark experienced poverty in 2021—the lowest of all three cities.

Figure A-13.
Over 65 Poverty Rate,
Wilmington, Dover,
Newark, 2017-2021

Source:
2017-2021 5-year ACS and Root Policy
Research.

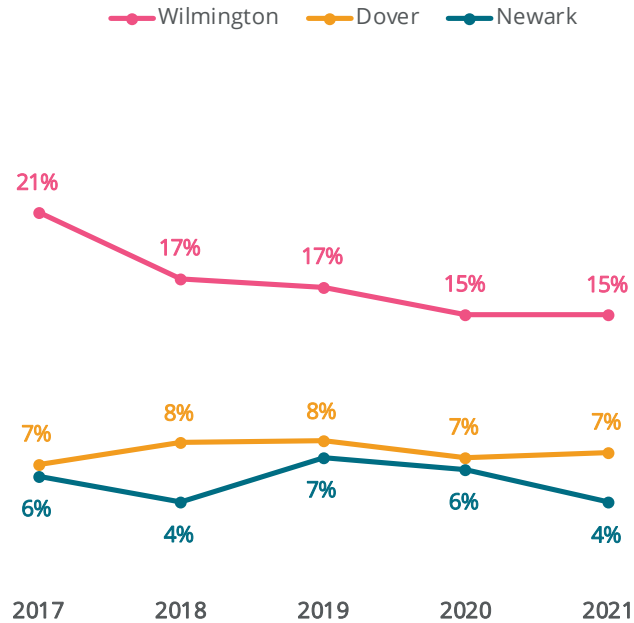
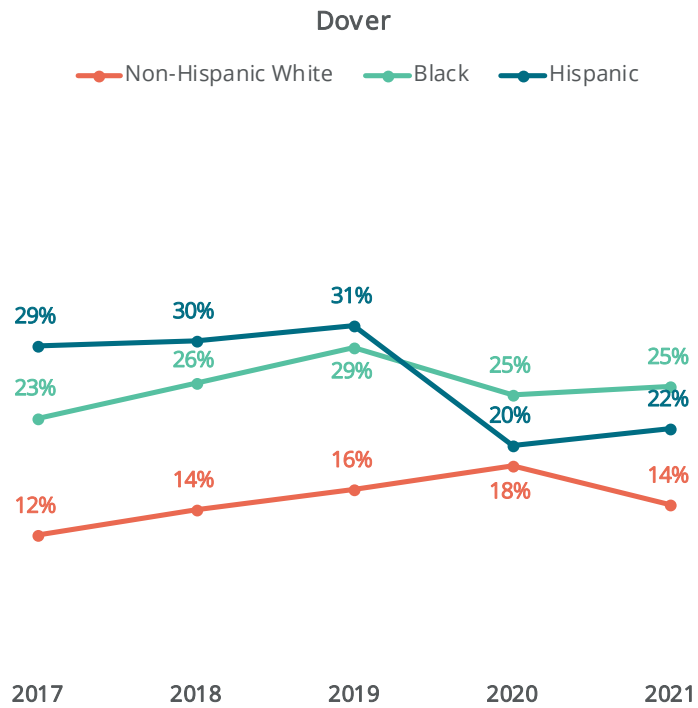
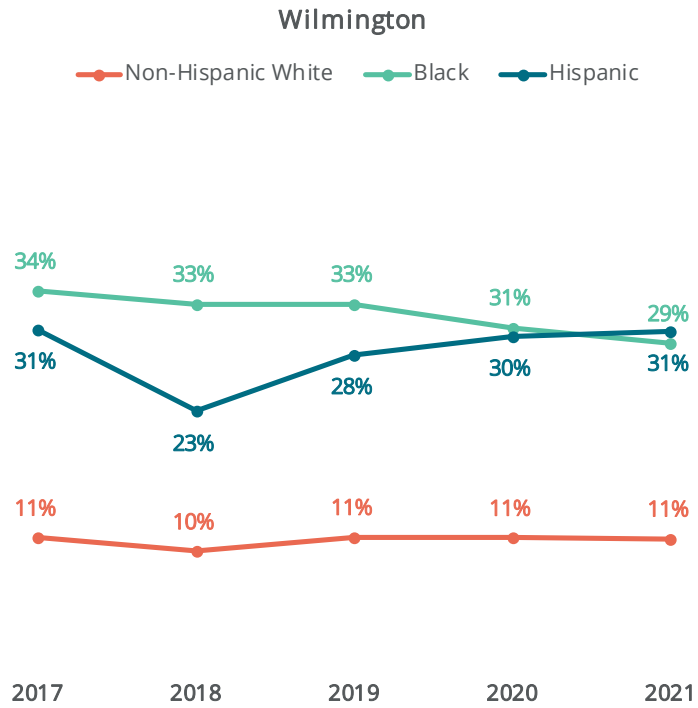
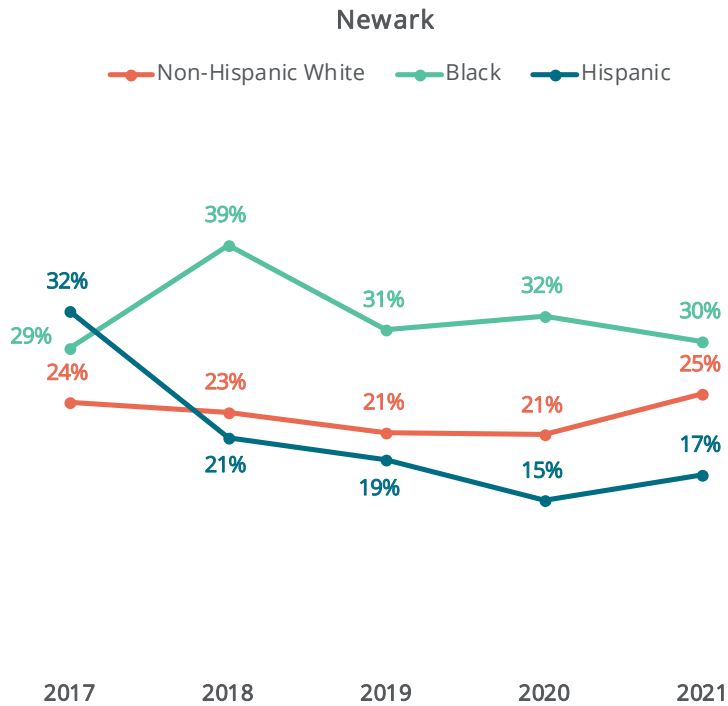


Figure A-14 compares poverty rates by race from 2017 through 2021 in Wilmington, Dover, and Newark. While the White poverty rate stayed stagnant from 2017 to 2021 in Wilmington, it rose slightly in Dover from 12% in 2017 to 14% in 2021, peaking in 2020 at 18%. The poverty rate among Hispanic residents dropped by 8 percentage points in Dover, from 29% in 2017 to 22% in 2021. Newark saw the greatest decline in the Hispanic poverty rate from 32% in 2017 to 17% in 2021—a 15 percentage point decrease.

Figure A-14.
Poverty Rate of
Black, White, and
Hispanic
Households,
Wilmington, Dover,
and Newark, 2017-
2021

Source:
 2017-2021 5-year ACS and Root
 Policy Research.

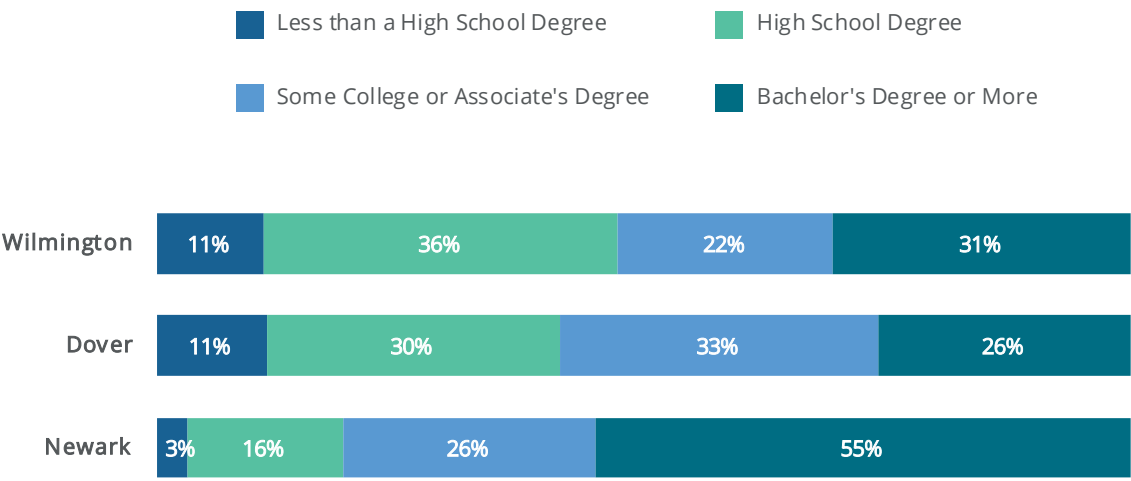




Education. Figure A-15 displays educational attainment in Wilmington, Dover, and Newark. More than half (55%) of Newark residents have a bachelor's degree or higher, which is reflective of a university town, followed by Wilmington at 31% and Dover at 26%. Dover's residents more commonly have at least some college or an associate's degree.

Wilmington has the highest proportion of residents with a high school education only at 36%. Eleven percent of residents in Wilmington and Dover have less than a high school degree.

Figure A-15.
Educational Attainment, Wilmington, Dover, and Newark, 2021



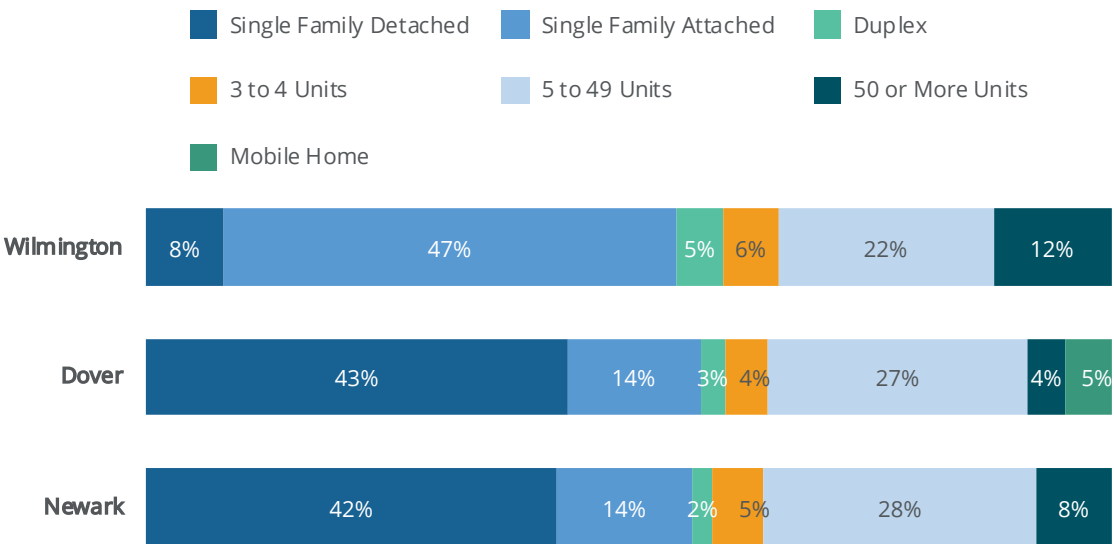
Note: For population 25 years and older.
Source: 2021 5 year ACS and Root Policy Research.

Housing Supply

Unit type. Figure A-16 shows units in structure in Wilmington, Dover, and Newark. Just 8% of Wilmington’s housing stock is comprised of single family detached homes. Forty-three percent of structures in Dover and 42% of structures in Newark are single family detached homes.

Almost half (47%) of all units in Wilmington are single family attached, while only 14% of units in Dover and Newark are single family attached. Wilmington also has a higher proportion of multifamily structures with 50 or more units (12%) compared to Dover and Newark (4% and 8%). All cities have relatively large shares of housing stock in low density multifamily structures with 5 to 49 units.

Figure A-16.
Housing Unit Type, Wilmington, Dover, and Newark, 2021



Source: 2021 5-year ACS and Root Policy Research.

Figure A-17 compares the proportion of units in structure in 2010 to 2021 in Wilmington, Dover, and Newark. Dover and Newark’s housing stock composition is very similar except that Newark has a higher share of large multifamily structures and Dover has a higher share of mobile homes. Wilmington’s housing stock composition differs considerably, with nearly half comprised of single family attached homes.

Between 2010 and 2021, the share of housing stock made up of single family detached homes declined across all cities and the share of units in five to 49 unit multifamily developments increased.

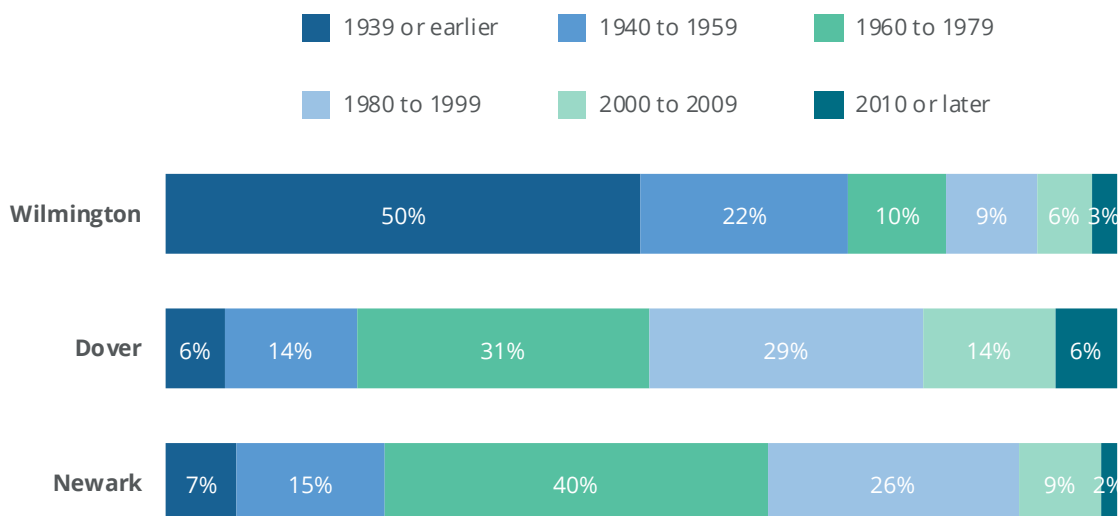
Figure A-17.
Housing Unit Type, Wilmington, Dover, and Newark, 2010 and 2021

	Wilmington		Dover		Newark	
	2010	2021	2010	2021	2010	2021
Single Family Detached	11%	8%	47%	43%	51%	42%
Single Family Attached	52%	47%	16%	14%	13%	14%
Duplex	7%	5%	2%	3%	1%	2%
3 to 4 Units	6%	6%	3%	4%	5%	5%
5 to 49 Units	12%	22%	24%	27%	23%	28%
50 or More Units	12%	12%	4%	4%	6%	8%
Mobile Home	0%	0%	5%	5%	0%	0%
Other	0%	0%	0%	0%	0%	0%

Source: 2010 and 2021 5-year ACS and Root Policy Research.

Figure A-18 shows owner-occupied housing units by decade built in Wilmington, Dover, and Newark. All three cities have an old housing stock, but Wilmington stands out with half (50%) of owner-occupied units built before 1939. In total, 82% of owner-occupied units were built before 1980 in Wilmington, followed by 62% in Newark and 51% in Dover.

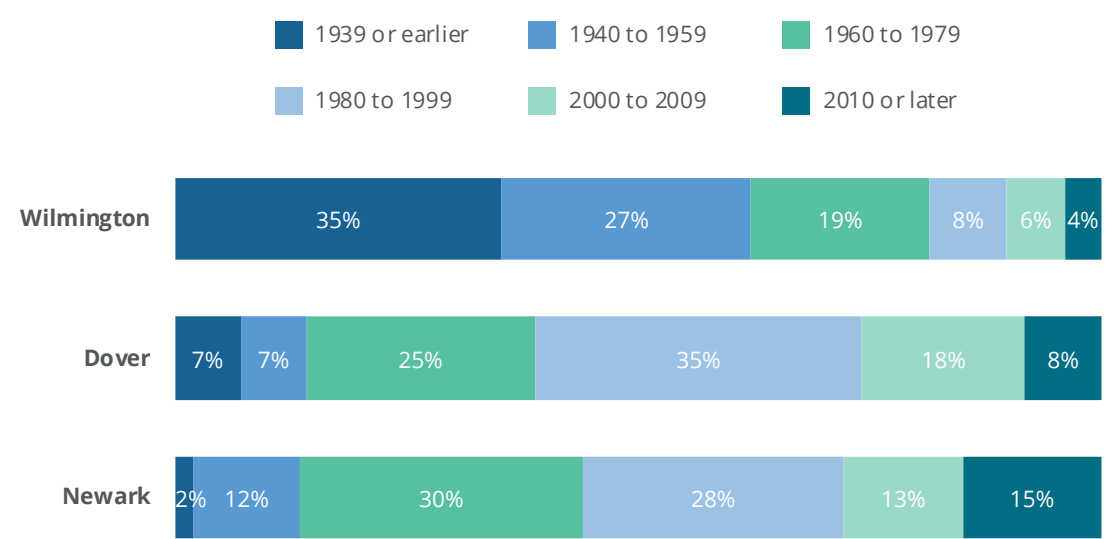
Figure A-18.
Distribution of Owner Occupied Housing Units by Decade Built, Wilmington, Dover, and Newark, 2021



Source: 2021 5-year ACS and Root Policy Research.

Eighty-one percent of renter-occupied units in Wilmington were built before 1980, mirroring owner-occupied units in the city. Newark and Dover have slightly newer renter-occupied units compared to owner-occupied units: 44% of renter-occupied units in Newark were built before 1980, followed by 39% in Dover.

Figure A-19.
Distribution of Renter Occupied Housing Units by Decade Built, Wilmington, Dover, and Newark, 2021

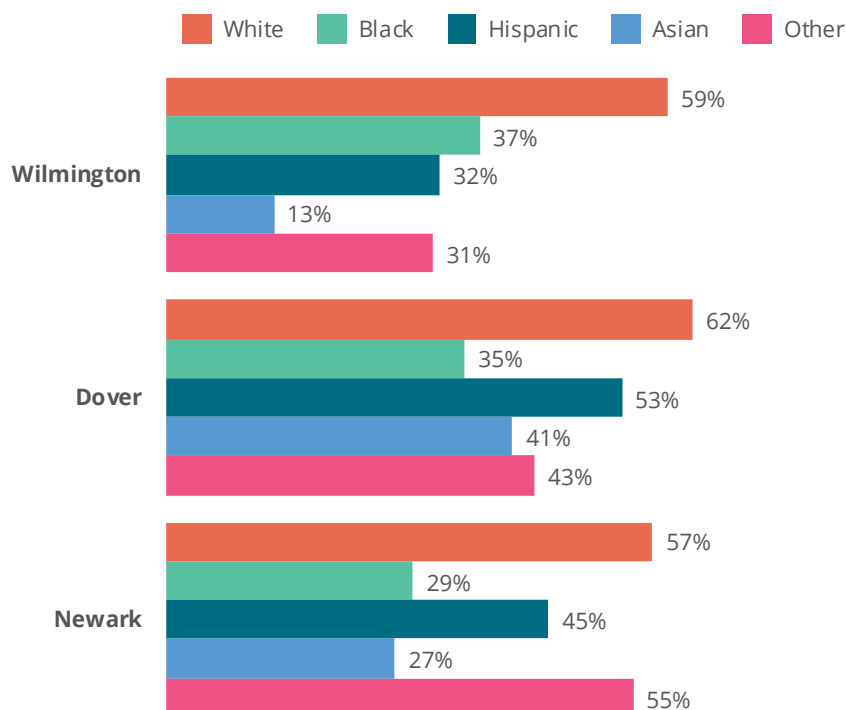


Source: 2021 5-year ACS and Root Policy Research.

Homeownership. By city, Dover has the highest ownership rate across all races with the exception of Black households and households who identify as another race. The homeownership rate for Hispanic households in Dover is the same as that for the state overall.

The homeownership rate is particularly low for Asian households in all cities as well as Black households.

Figure A-20.
Ownership by Race, Wilmington, Dover, and Newark, 2021



Source: 2021 5-year ACS and Root Policy Research

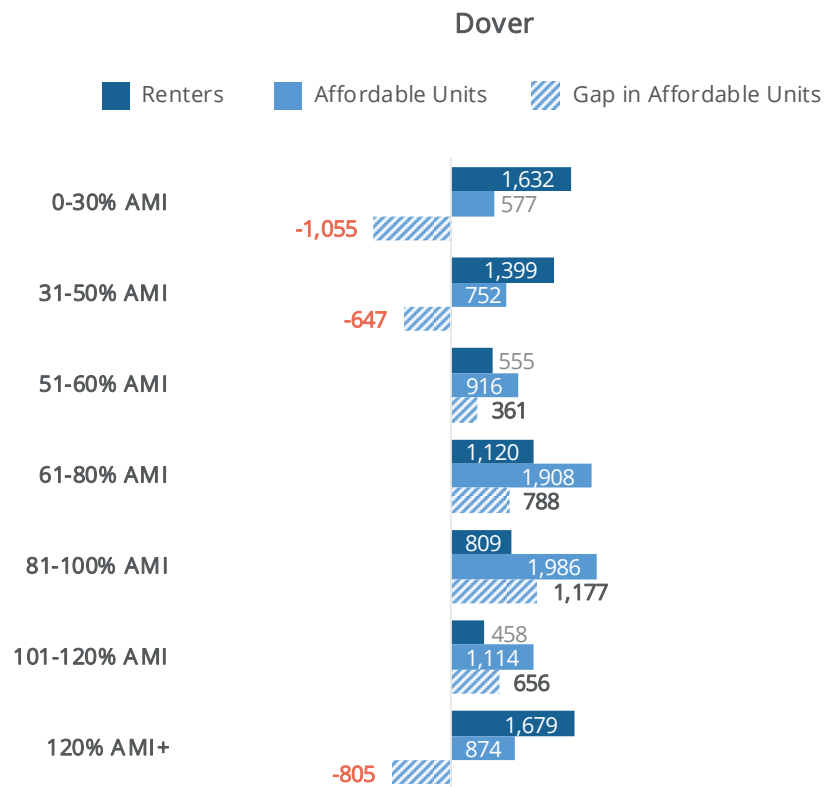
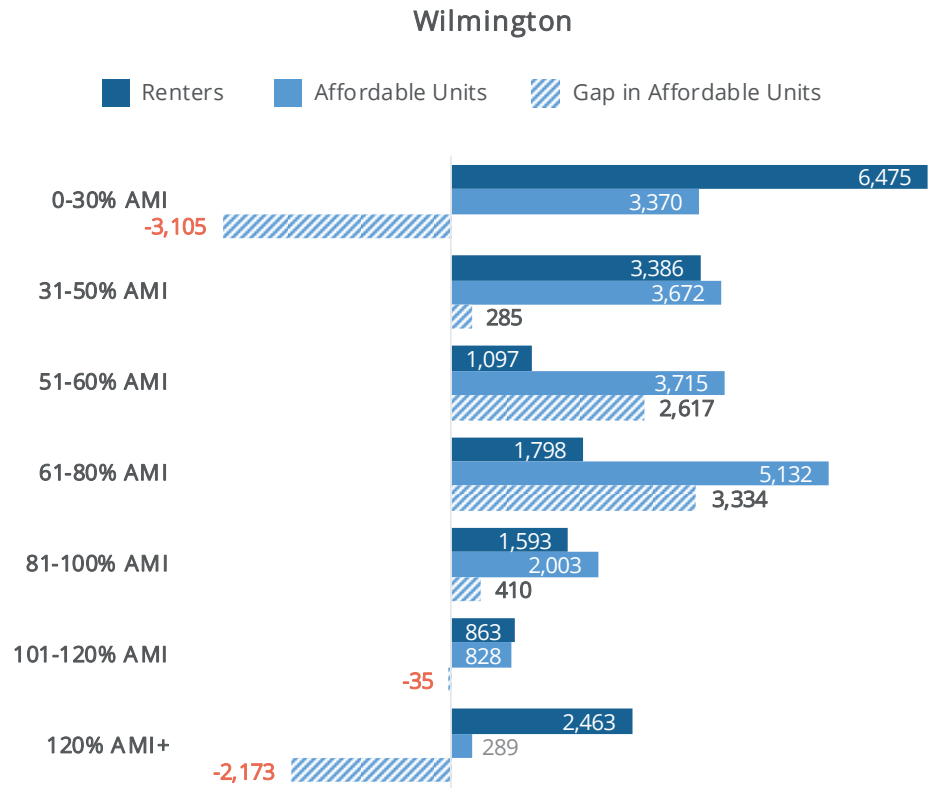
Affordability

Figure A-21 shows gaps in the rental market in Wilmington, Dover, and Newark:

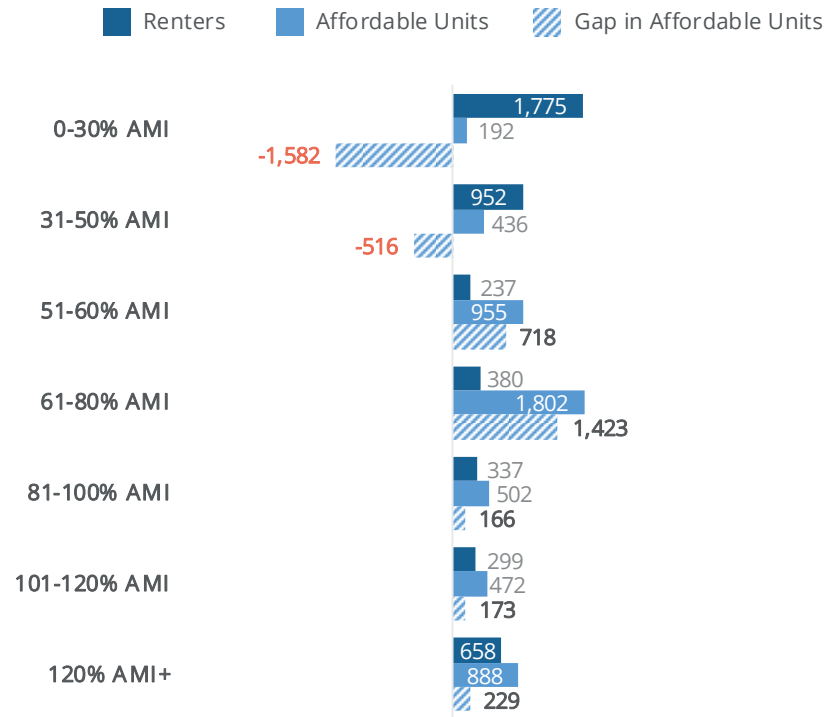
- **All three cities have shortages for renters 0% to 30% AMI.** Wilmington has a gap of 3,105 affordable units where renters in this income category need units less than \$567/ month to remain affordable. Dover has a gap of 1,055 affordable units (\$414/ month and under) for those 0% to 30% AMI and Newark has a gap of 1,582 affordable units (\$567/ month and under);
- **Affordability gaps extend to those at 31% to 50% AMI in Dover and Newark.** In Dover, there is a shortage of 647 affordable units priced between \$414 and \$690 for this income group. In Newark there is a shortage of 516 affordable units priced at \$567 and \$945 for this income group.

**Figure A-21.
Gaps in Rental
Market by AMI,
Wilmington,
Dover, and
Newark, 2021**

Source:
2021 5-year ACS and Root
Policy Research.



Newark



Resident Survey

This section summarizes the housing experiences of residents in Wilmington, Dover, and Newark who participated in the 2023 Delaware Housing Survey and 2023 Delaware Housing Snowball Survey.

Methodology. The resident survey was fielded in two different ways:

- 1) Through a statistical sample, where randomly selected residents were invited to participate in the survey via text in a method that generates a sample that represents the characteristics of Delaware households overall. For the purposes of this section, this sample is called the 2023 Delaware Housing Survey.
- 2) Through a “snowball” sample, where community contacts spread the word about the survey. This sample provides a richer picture of certain households.

A total of 517 residents participated in the 2023 Delaware Housing Survey and 2,133 residents responded to the 2023 Delaware Housing “Snowball” Survey.

Random sampling. The random sampling method randomly selected Delaware households to participate in the survey. Using this technique, all Delaware households had the same probability of inclusion in the survey sample, generating a randomly drawn survey sample. Because every resident had an equal chance of being selected in the random sample, self-selection bias and other potentially confounding variables are mitigated. Therefore, the random sample can be extrapolated as Delaware’s current population.

Each respondent had the option to complete the survey by phone or online in English, Spanish, or Creole and received either a \$10 Amazon gift card or \$10 Starbucks gift card. Throughout this section, survey findings drawn from this sample are referred to as the random sample and sourced as the 2023 Delaware Housing Survey.

Snowball sampling. The survey respondents from the snowball survey do not represent a random sample of Delaware. The snowball survey is based on snowball sampling methods, where the opportunity to participate in the survey is promoted to residents from channels that build and grow outward, like a snowball increasing in size when rolled down a hill. Rather than randomly identifying Delaware households to participate, these surveys were promoted to residents via several channels, including agency newsletters and email lists, and through trusted community partners. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences of the sample from the larger population. Respondents had the option to enter a drawing for a \$100 Visa gift card.

Demographics. In the random sample, there was a total of 107 respondents in Wilmington, followed by 45 respondents in Dover, and 40 respondents in Newark. In the snowball sample, there was a total of 456 respondents in Wilmington, followed by 243 respondents in Dover, and 150 respondents in Newark.

Random sample. Figure A-22 breaks down household characteristics, race and ethnicity, tenure, and age by city for the respondents included in the random sample.

Snowball sample. Figure A-23 shows representation by city within the snowball sample that will be used to further explore subpopulations. This sample was able to capture higher proportions of residents who identified as single parents, had an adult child living at home, had a disability, or were precariously housed.

Figure A-22.
Survey Resident Profile by
City and Selected
Characteristics

Note:
n = 517.

Source:
Root Policy Research from the 2023 Delaware
Housing Survey.

	Wilmington	Dover	Newark	Delaware
Household Characteristics				
Families with children < 18	39%	34%	20%	29%
Single parents with children < 18	11%	13%	0%	10%
Families with adult children in home	22%	30%	25%	23%
People with a disability	23%	40%	20%	27%
Over 65	20%	26%	23%	29%
Race/ Ethnicity				
Non-Hispanic White	52%	57%	68%	63%
Black	19%	17%	6%	13%
Hispanic	16%	10%	15%	13%
Other	8%	10%	5%	8%
Tenure				
Homeowner	54%	53%	65%	62%
Renter	36%	17%	25%	21%
Mobile Home	1%	15%	0%	4%
Precariously Housed	6%	4%	10%	8%
Age				
18-24	1%	0%	5%	1%
25-34	11%	8%	15%	9%
35-44	14%	15%	15%	13%
45-64	43%	40%	40%	38%
65+	20%	26%	23%	29%
Total	21%	9%	8%	100%

Figure A-23.
Survey Respondent Profile
by City and Selected
Characteristics

Note:
n = 2,133.

Source:
Root Policy Research from the 2023 Delaware
Housing Snowball Survey.

	Wilmington	Dover	Newark	Delaware
Household Characteristics				
Families with children < 18	33%	38%	43%	35%
Single parents with children < 18	19%	18%	15%	19%
Families with adult children in home	22%	30%	25%	26%
People with a disability	31%	37%	33%	35%
Over 65	25%	15%	15%	24%
Race/ Ethnicity				
Non-Hispanic White	55%	50%	69%	63%
Black	32%	33%	14%	23%
Hispanic	4%	3%	4%	3%
Other	5%	9%	8%	6%
Tenure				
Homeowner	49%	37%	49%	49%
Renter	36%	47%	40%	33%
Mobile Home	1%	3%	0%	3%
Precariously Housed	10%	10%	8%	11%
Age				
18-24	3%	2%	3%	2%
25-34	16%	17%	13%	14%
35-44	19%	21%	25%	20%
45-64	36%	42%	44%	38%
65+	25%	15%	15%	24%
Total	22%	11%	7%	100%

Most important factors in choosing current home. When asked to identify the factors most important to respondents when they chose their current home, the top five responses were related to affordability, safety, and housing characteristics (e.g., number of bedrooms, and proximity to work and friends). By city, Newark stands out as having most residents choose “close to work” over cost as the reason they chose their current home. Cost and safe neighborhoods were primary factors across cities.

Figure A-24.
Top Five Most Important Factors in Choosing Current Home by City

CITY

Wilmington		Dover		Newark				
1	Cost	46%	1	Cost	53%	1	Close to work	50%
2	Safe neighborhood	31%	2	Safe neighborhood	37%	2	Cost	47%
3	Number of bedrooms	28%	3	Close to work	28%	3	Safe neighborhood	36%
4	Close to work	27%	4	Needed place quickly	26%	4	Number of bedrooms	25%
5	Close to friends	25%	5	Number of bedrooms	19%	5	Liked type of home	19%

Note: n = 477.
Source: Root Policy Research from the 2023 Delaware Housing Survey.

Housing conditions. Respondents in Wilmington, Dover, and Newark listed weatherization as their most needed repair. Interior wall repair was the second most selected choice in Wilmington and Dover, while repairs to the roof was the second most common choice in Newark.

Figure A-25.
Top Five Items Needing Repair by City

CITY

Wilmington			Dover			Newark		
1	Weatherization	39%	1	Weatherization	37%	1	Weatherization	44%
2	Interior walls	33%	2	Interior walls	37%	2	Roof	29%
3	Foundation	22%	3	Electrical wiring	23%	3	Interior walls	29%
4	Roof	21%	4	Bathroom plumbing	21%	4	Broken windows	21%
5	Electrical wiring	21%	5	Broken windows	19%	5	Foundation	18%

Note: n = 494.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Barriers to homeownership. Based on results from the 2023 Delaware Housing Survey, the ownership rate in Delaware is 62%. The ownership rate in Wilmington is eight percentage points lower at 54%, and in Dover it is nine percentage points lower at 53%. Newark has a slightly higher ownership rate than the state at 65%. The renter-heavy snowball sample offers insight into the obstacles residents in these cities face when attempting to enter the homeownership market.

Forty-two percent of renters in Wilmington reported that bad or low credit score stood in the way of homeownership. In Dover, 36% listed bad or low credit score as a reason for renting instead of owning and in Newark 35% reported this reason. **In both Dover and Newark, the top barrier to owning was the down payment.** Over half (52%) in Dover and 48% in Newark said they cannot pay a down payment.

Figure A-26.
Top Five Reasons for Renting by City

CITY

Wilmington			Dover			Newark		
1	Bad/low credit score	42%	1	Cannot pay down payment	52%	1	Cannot pay down payment	48%
2	Cannot pay down payment	38%	2	Bad/low credit score	36%	2	Housing is not affordable anywhere	45%
3	Not affordable where I want	35%	3	Housing is not affordable anywhere	31%	3	Not affordable where I want	35%
4	Housing is not affordable anywhere	31%	4	Not affordable where I want	28%	4	Bad/low credit score	35%
5	Too much debt	21%	5	Too much debt	23%	5	Too much debt	20%

Note: n = 731.

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Displacement and pandemic effect. The economic and health crisis brought on by the global pandemic greatly affected the finances and housing situations of many residents in Wilmington, Dover, and Newark. For households already in precarious housing situations, the pandemic exacerbated any existing financial turbulence.

Respondents were asked if in the last five years they have had to move out of a home or apartment in Delaware when they did not want to. The five-year time frame picks up moves related to the pandemic and displacement prior to it. Figure A-27 details the top five reasons respondents listed for their displacement. The top answer in all three cities was “other.” Some respondents offered more specific answers with this selection:

- *“Lost job during COVID and got behind on rent.”*
- *“Change in relationship.”*
- *“Domestic violence.”*
- *“I decided to buy a home but was a car salesperson who relied on commission when COVID hit—set me back on payments.”*
- *“Landlord refused DEHAP funds and told me if I wanted to stay I had to pay out of my own pocket.”*

Twenty-three percent of residents in Wilmington and 25% in Dover faced displacement due to their landlord selling their unit or property. In Newark, 23% were displaced because of

unsafe housing. Wilmington contained the only respondents who reported that an eviction was behind their displacement—one in five (20%) reported an eviction.

Figure A-27.
Top Five Reasons for Displacement by City

CITY					
Wilmington			Dover		
1	Other	26%	1	Other	37%
2	Landlord sold unit	23%	2	Landlord sold unit	24%
3	Evicted	20%	3	Rent increase	13%
4	Rent increase	20%	4	Landlord refused to renew lease	11%
5	Housing was unsafe	17%	5	Landlord rented to someone else	9%
			Newark		
1	Other	37%	2	Housing was unsafe	23%
3	Rent increase	20%	4	Landlord refused to renew lease	17%
			5	Health reasons	13%

Note: n = 480.
Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Desire to move. Figure A-28 presents the top five reasons why residents in Wilmington, Dover, and Newark want to move. Answers varied by city. Thirty-one percent of residents in Wilmington and 33% in Dover wanted to move to find a different sized home. The top answer in Newark, on the other hand, was to find more stable housing (31%).

Figure A-28.
Primary Motivations to Move by City

CITY

Wilmington	Dover	Newark
1 Different sized home 31%	1 To find a more affordable home to buy 33%	1 Find stable housing 31%
2 Want to own 29%	2 Want to own 33%	2 Find more affordable home to buy 31%
3 To find a more affordable home to buy 19%	3 Different sized home 33%	3 Want to own 25%
4 Different neighborhood 19%	4 Find more affordable home to rent 21%	4 Other 25%
5 Find stable housing 14%	5 Different town 24%	5 Find more affordable home to rent 19%

Note: n= 242.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Twelve percent of respondents in Delaware indicated that they want to stay in their current house but were worried that they would not be able to stay in their current housing situation. Respondents were asked to specify the reasons for their concern. Rent increase was common across all three cities—44% in Wilmington, 50% in Dover, and 60% in Newark. Almost 70% of respondents in Wilmington reported that financial issues were the main reason for their concern about displacement.

Figure A-29.
Top Five Reasons for Concern Over Displacement from Current Home by City

CITY

Wilmington			Dover			Newark		
1	Financial issues	69%	1	Rent increase	50%	1	Rent increase	60%
2	Health issues	50%	2	Space is too small	50%	2	Financial issues	40%
3	Rent increase	44%	3	Financial issues	50%	3	Space is too small	20%
4	Can't keep up with maintenance	13%	4	-	-	4	Can't keep up with maintenance	20%
5	Children live too far away	6%	5	-	-	5	Other	20%

Note: n= 63.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Affordability. Respondents were asked to specify what activities or items they have had to forgo to keep up with housing costs. In both Wilmington and Dover, respondents most often selected that they cut back on going out. In Newark, 47% said they did not have to manage housing costs.

Figure A-30.
What Residents Forgo to Keep Up With Housing Costs by City

CITY

Wilmington		Dover		Newark	
1	Cut back going out 50%	1	Cut back going out 47%	1	Do not have to manage housing costs 47%
2	Looked for better deals on monthly expenses 42%	2	Do not have to manage housing costs 40%	2	Looked for better deals on monthly expenses 39%
3	Do not have to manage housing costs 24%	3	Looked for better deals on monthly expenses 37%	3	Cut back going out 36%
4	Had to get food from food pantry 23%	4	Put off medical treatment 23%	4	Had to find additional employment 17%
5	Received money from family 19%	5	Used credit card to pay for housing costs 19%	5	Received money from family 14%

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Respondents were asked what they would do with their money if their housing cost less. This question also reveals what people generally forgo to pay housing costs. Forty-four percent of respondents in Wilmington said they would pay off loans, over half (53%) in Dover said they would put money in savings, and 38% in Newark reported they would put additional money towards retirement.

Figure A-31.**If your housing cost less, what would you do with the extra money? By City****CITY**

Wilmington		Dover		Newark	
1	Pay off loans 44%	1	Put money in savings 53%	1	Put money in retirement 38%
2	Put money in savings 43%	2	Repair home 44%	2	Pay off loans 33%
3	Repair home 40%	3	Pay off loans 36%	3	Put money in savings 33%
4	Put money in retirement 34%	4	Put money in retirement 27%	4	Repair home 33%
5	Put Money into Down Payment 18%	5	Put Money into Down Payment 22%	5	Travel 18%

Note: n = 477.

Source: Root Policy Research from the 2023 Delaware Housing Survey.

Figure A-32 shows what residents in Wilmington, Dover, and Newark would need to improve their housing situation. In all three cities, more than a third of respondents marked none of the given options would improve their housing situation. Some may have selected this option because they feel comfortable in their current situation. This is an encouraging outcome, but levels vary by city. In Wilmington, 19% of respondents specified that assistance for emergency situations would improve their housing situation. Twenty percent of respondents in Dover reported that help getting a loan would help improve their housing situation, and 13% of respondents in Newark said help budgeting and managing money would improve their situation.

Figure A-32.
What items do you need in order to improve your housing situation? By City

CITY					
Wilmington			Dover		
1	None of the above	42%	1	None of the above	36%
2	Assistance for emergency situations	19%	2	Help getting a loan	20%
3	Money for critical repairs	16%	3	Help with down payment	20%
4	Help finding affordable housing	11%	4	Money for critical repairs	18%
5	Help getting a loan	10%	5	Finding affordable housing	16%
Newark					
1	None of the above	55%	2	Help budgeting and managing money	13%
3	Help finding affordable housing	13%	4	Help with down payment	13%
5	Money for critical repairs	13%			

Note: n = 517.
 Source: Root Policy Research from the 2023 Delaware Housing Survey.

APPENDIX B.

ADDITIONAL SURVEY ANALYSIS

APPENDIX B.

Additional Survey Analysis

This section provides additional analysis of survey results by tenure. Responses are from the 2023 Delaware Housing Supplemental Survey, which had 2,133 total responses allowing for additional crosstabs of owners and renters by income and county. Despite the higher response, there was not a sufficient sample to break out mobile home renters and owners. Themes explored in depth are:

- Repairs needed by owners and renters by county and income;
- Modifications needed for owner and renter households with a disability by county and income;
- Reasons for displacement in the past five years for owners and renters by county and income;
- Reasons for the desire to move for owners and renters by county and income;
- Support for gentle density housing types for owners and renters by county and income;
- Top concerns for forced move for owners and renters by county and income.

Repairs needed. If respondents indicated that their home was in fair or poor condition, they were prompted to specify the repairs needed.

- **In New Castle County, weatherization was the most common complaint among renters at 44% compared to 26% of owners.** Thirty-three percent of renters reported interior wall damage compared to 26% of owners. Owners identified broken windows, foundation issues roof issues, electrical wiring problems, and bathroom plumbing at rates higher than renters;
- **In Sussex County, renters most commonly reported weatherization as a needed repair at 28%.** Renters reported issues with their water, sewer and heating systems more frequently than owners. **Owners most frequently selected issues with broken windows (30%) and electrical wiring (30%).** More owners selected issues with broken windows, foundation, roof, electrical wiring, and bathroom plumbing than renters;
- **In East Sussex County, renters selected weatherization most frequently (34%).** Renters in East Sussex selected issues with their water system, heating system, and weatherization more frequently than owners. **Owners selected issues with broken**

windows (33%) and electrical wiring most often (33%). Owners selected issues with broken windows, foundation, roof, no source of heat, electrical wiring, and bathroom plumbing more frequently than renters;

- **In Kent County, renters selected issues with interior walls most frequently (43%).** Renters in Kent County selected issues with broken windows, kitchen appliances, and interior walls more frequently than owners. **Owners selected issues with electrical wiring most often (42%),** and selected issues with their roof, sidewalk or driveway, landscaping, electrical wiring, and sewer system more often than renters;
- By income, owners in New Castle County with income below \$30,000 were more likely to select issues with their roof and electrical wiring, while renters below \$30,000 more frequently selected issues with weatherization and interior walls;
- By income, owners in Sussex and Kent County with income below \$25,000 most frequently reported issues with electrical wiring and broken windows while renters in this income bracket most frequently reported weatherization.

Figure B-1.
Repairs Needed by Tenure and County

	New Castle County		Sussex County		East Sussex		Kent County		Delaware	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Broken Windows	26%	14%	30%	9%	33%	13%	18%	26%	26%	16%
Foundation	24%	14%	26%	8%	28%	9%	23%	16%	24%	13%
Roof	28%	23%	26%	19%	22%	9%	32%	10%	28%	19%
Sidewalk or Driveway	12%	5%	13%	4%	11%	0%	18%	8%	13%	6%
Water System	10%	9%	13%	21%	17%	28%	0%	7%	9%	11%
No Reliable Water Source	0%	3%	0%	2%	0%	3%	0%	5%	0%	3%
Landscaping	16%	8%	4%	4%	6%	6%	18%	2%	14%	6%
Weatherization	26%	44%	26%	28%	17%	34%	36%	30%	28%	38%
Bed Bugs	4%	13%	0%	13%	0%	3%	5%	10%	4%	13%
Heating System	21%	11%	13%	21%	11%	25%	14%	15%	18%	14%
No Source of Heat	0%	3%	13%	8%	17%	3%	0%	3%	3%	4%
Cooling System	12%	11%	4%	8%	6%	3%	9%	8%	10%	10%
Electrical Wiring	25%	15%	30%	17%	33%	13%	41%	23%	29%	17%
Kitchen Plumbing	6%	8%	4%	6%	6%	3%	14%	10%	7%	8%
Bathroom Plumbing	21%	15%	26%	11%	28%	16%	14%	16%	20%	14%
Sewer System	9%	2%	4%	11%	6%	6%	18%	10%	10%	6%
Waste Removal	0%	0%	0%	2%	0%	0%	0%	0%	0%	0%
Kitchen Appliances	7%	13%	9%	8%	11%	6%	0%	26%	6%	15%
Flooring	7%	5%	9%	8%	11%	9%	5%	3%	7%	5%
Interior Walls	26%	33%	22%	25%	22%	28%	18%	43%	24%	33%
Lead Paint	1%	3%	0%	0%	0%	0%	0%	0%	1%	2%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-2.
Repairs Needed by Income in New Castle County and Tenure

	\$0-\$30,000		\$30,001-\$47,500		\$47,501-\$75,000		\$75,001-\$95,000		\$95,000-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Broken Windows	25%	19%	10%	13%	19%	10%	18%	0%	43%	17%	0%	-
Foundation	8%	19%	30%	13%	44%	13%	18%	11%	14%	17%	0%	-
Roof	42%	25%	20%	13%	25%	31%	27%	44%	29%	0%	33%	-
Sidewalk or Driveway	8%	6%	10%	7%	6%	8%	27%	0%	14%	0%	33%	-
Water System	8%	8%	10%	7%	0%	8%	0%	0%	14%	17%	33%	-
No Reliable Water Source	0%	2%	0%	0%	0%	5%	0%	0%	0%	0%	0%	-
Landscaping	0%	4%	0%	20%	31%	8%	27%	11%	14%	0%	33%	-
Weatherization	25%	49%	30%	43%	38%	41%	27%	22%	0%	83%	67%	-
Bed Bugs	8%	11%	10%	13%	0%	13%	0%	0%	0%	17%	0%	-
Heating System	17%	13%	20%	13%	25%	8%	18%	11%	43%	0%	0%	-
No Source of Heat	0%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-
Cooling System	8%	15%	0%	7%	25%	10%	9%	0%	14%	33%	0%	-
Electrical Wiring	42%	23%	30%	20%	6%	10%	45%	11%	14%	0%	0%	-
Kitchen Plumbing	8%	6%	0%	13%	0%	8%	0%	11%	14%	0%	0%	-
Bathroom Plumbing	17%	17%	10%	17%	19%	10%	27%	22%	29%	0%	0%	-
Sewer System	8%	2%	30%	0%	0%	5%	18%	0%	0%	0%	0%	-
Waste Removal	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-
Kitchen Appliances	8%	9%	10%	13%	6%	10%	9%	22%	14%	17%	0%	-
Flooring	8%	4%	20%	3%	6%	5%	0%	0%	0%	33%	0%	-
Interior Walls	33%	34%	40%	27%	25%	41%	18%	11%	14%	50%	67%	-
Lead Paint	0%	0%	0%	3%	0%	3%	0%	22%	0%	0%	33%	-

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-3.
Repairs Needed by Income in Sussex and Kent County and Tenure

	\$0-\$25,000		\$25,001-\$35,000		\$35,001-\$60,000		\$60,001-\$75,000		\$75,001-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Broken Windows	36%	18%	20%	28%	6%	26%	33%	6%	0%	10%	-	-
Foundation	27%	12%	20%	22%	25%	13%	0%	0%	33%	0%	-	-
Roof	27%	15%	40%	17%	25%	9%	33%	25%	33%	10%	-	-
Sidewalk or Driveway	27%	6%	0%	6%	19%	4%	33%	13%	0%	10%	-	-
Water System	9%	3%	0%	11%	6%	17%	0%	31%	0%	20%	-	-
No Reliable Water Source	0%	3%	0%	6%	0%	0%	0%	0%	0%	10%	-	-
Landscaping	9%	3%	0%	0%	25%	4%	0%	0%	0%	0%	-	-
Weatherization	27%	38%	20%	17%	31%	26%	0%	6%	67%	60%	-	-
Bed Bugs	9%	6%	0%	28%	0%	13%	0%	13%	0%	0%	-	-
Heating System	9%	24%	0%	17%	13%	9%	0%	19%	67%	20%	-	-
No Source of Heat	0%	0%	0%	6%	19%	9%	0%	6%	0%	10%	-	-
Cooling System	0%	12%	20%	17%	0%	4%	33%	0%	0%	10%	-	-
Electrical Wiring	45%	18%	60%	33%	31%	22%	33%	13%	0%	20%	-	-
Kitchen Plumbing	9%	15%	40%	0%	6%	4%	0%	13%	0%	0%	-	-
Bathroom Plumbing	27%	18%	20%	11%	19%	4%	0%	13%	33%	20%	-	-
Sewer System	9%	6%	0%	17%	19%	17%	33%	0%	0%	20%	-	-
Waste Removal	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	-	-
Kitchen Appliances	0%	29%	20%	17%	0%	9%	33%	6%	0%	10%	-	-
Flooring	0%	3%	20%	6%	0%	13%	33%	0%	33%	0%	-	-
Interior Walls	18%	35%	0%	39%	25%	39%	33%	13%	0%	40%	-	-
Lead Paint	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	-	-

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Modifications needed. Respondents who indicated that they or a member of their household had a disability specified modifications that were needed in their unit:

- In New Castle County, renters with a disability most frequently selected grab bars (26%), stair lifts (26%), and service animals (26%) were needed to better serve their needs. Renters selected modified fire alarms and reserved accessible parking more often than owners with a disability. **Owners most frequently selected grab bar modifications (45%),** and chose grab bars, stair lifts, ramps, services for developmental disabilities, and alarm for a nonverbal child more frequently than renters;
- In Sussex County, renters with a disability most frequently selected wider doorways (25%), and selected the need for ramps, wider doorways, and modified fire alarms more often than owners. **Owners most frequently selected grab bars (31%) and stair lift modifications (31%),** and selected grab bars, stair lifts, service animals, and services for developmental disabilities more often than renters;
- In East Sussex County, renters with a disability most frequently selected stair lifts (32%), ramps (32%), and modified fire alarms (32%), and selected the need for ramps and fire alarms more often than owners. **Owners most frequently selected stair lifts (33%), grab bars (25%), and service animals (25%),** and selected grab bars, service animals, and need for services for developmental disability more often than renters;
- In Kent County, renters with a disability most frequently selected stair lift modifications (54%), and selected grab bars, stair lifts, and service animals more often than owners. **Owners most frequently selected ramps (58%),** and selected this modification more often than renters;
- Renters with income less than \$30,000 in New Castle County most frequently reported the need for a service animal;
- Sixty-percent of owners with a disability and income less than \$25,000 reported the need for ramps.

Figure B-4.
Modifications Needed for Households with a Disability by Tenure and County

	New Castle County		Sussex County		East Sussex		Kent County		Delaware	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Grab bars	45%	26%	31%	22%	25%	14%	20%	29%	29%	25%
Stair lifts	39%	26%	31%	19%	33%	32%	31%	54%	33%	30%
Ramps	35%	21%	15%	22%	8%	32%	58%	14%	45%	20%
Wider doorways	13%	9%	8%	25%	8%	9%	9%	7%	10%	13%
Fire alarm	6%	14%	8%	22%	8%	32%	27%	29%	18%	20%
Alarm for non verbal child	16%	10%	0%	6%	0%	0%	2%	11%	6%	9%
Reserved accessible parking	6%	22%	8%	8%	8%	5%	0%	21%	3%	18%
Service animal	23%	26%	23%	8%	25%	5%	7%	39%	14%	24%
Services for developmental disability	32%	9%	15%	3%	17%	0%	7%	4%	16%	6%
Other	39%	17%	23%	8%	25%	9%	16%	21%	24%	16%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-5.
Modifications Needed for Households with a Disability by Tenure and Income in New Castle County

	\$0-\$30,000		\$30,001-\$47,500		\$47,501-\$75,000		\$75,001-\$95,000		\$95,000-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Grab bars	50%	33%	50%	33%	33%	18%	67%	0%	67%	100%	0%	-
Stair lifts	0%	5%	50%	56%	44%	18%	33%	57%	50%	100%	0%	-
Ramps	0%	10%	50%	0%	22%	41%	67%	14%	50%	100%	33%	-
Wider doorways	0%	19%	50%	0%	0%	0%	0%	14%	33%	0%	0%	-
Fire alarm	0%	10%	25%	22%	11%	24%	0%	0%	0%	0%	0%	-
Alarm for non verbal child	0%	10%	0%	11%	11%	18%	0%	0%	33%	0%	67%	-
Reserved accessible parking	0%	29%	25%	22%	11%	12%	0%	14%	0%	100%	0%	-
Service animal	0%	48%	25%	22%	22%	18%	0%	0%	33%	0%	67%	-
Services for developmental disability	0%	14%	75%	22%	0%	0%	33%	0%	50%	0%	67%	-
Other	100%	24%	25%	0%	44%	12%	0%	14%	33%	0%	0%	-

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-6.
Modifications Needed for Households with a Disability by Tenure and Income in Sussex and Kent County

	\$0-\$25,000		\$25,001-\$35,000		\$35,001-\$60,000		\$60,001-\$75,000		\$75,001-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Grab bars	20%	0%	20%	-	50%	-	11%	13%	19%	-	0%	-
Stair lifts	0%	0%	0%	-	25%	-	0%	13%	41%	-	86%	-
Ramps	60%	0%	40%	-	38%	-	100%	0%	63%	-	0%	-
Wider doorways	0%	0%	20%	-	0%	-	0%	0%	11%	-	0%	-
Fire alarm	20%	0%	20%	-	13%	-	0%	0%	26%	-	86%	-
Alarm for non verbal child	0%	0%	20%	-	0%	-	0%	0%	0%	-	0%	-
Reserved accessible parking	0%	0%	0%	-	13%	-	0%	0%	0%	-	0%	-
Service animal	20%	100%	40%	-	25%	-	0%	0%	0%	-	0%	-
Services for developmental disability	40%	0%	0%	-	25%	-	0%	0%	4%	-	0%	-
Other	20%	0%	20%	-	13%	-	11%	0%	7%	-	14%	-

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Reasons for displacement. Respondents who had been forced to move in the past five years specified reasons for their displacement:

- In New Castle County, renters most frequently selected that a rent increase (21%) was the cause of their displacement, and selected eviction, landlord refusing to renew lease, inability to pay utilities, and unsafe housing more frequently than owners;
- In Sussex County, renters most frequently selected that their landlord selling their unit was the reason for their displacement (41%);
- Similarly, in East Sussex County, 24% of renters selected that their displacement was due to their landlord selling their unit. Twenty-four percent also reported that a rent increase was the reason for their displacement;
- In Kent County, almost half (48%) of all renters reported that their displacement was due to their landlord not renewing the lease.

Figure B-7.
Reasons for Displacement by County and Tenure

	New Castle County		Sussex County		East Sussex		Kent County		Delaware	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Evicted	5%	15%	0%	8%	0%	4%	18%	18%	11%	12%
Landlord rented to someone else	10%	7%	0%	5%	0%	4%	18%	13%	13%	6%
Landlord refused to renew lease	5%	12%	9%	11%	17%	6%	0%	48%	3%	16%
Foreclosure	0%	8%	9%	0%	0%	0%	15%	3%	10%	5%
Rent increase	20%	21%	36%	39%	17%	24%	25%	25%	25%	22%
Could not pay utilities	5%	12%	9%	11%	0%	6%	15%	30%	11%	13%
Landlord sold unit	30%	15%	27%	41%	33%	24%	13%	20%	20%	18%
Landlord would not accommodate long lease	5%	1%	0%	14%	0%	8%	15%	18%	10%	6%
Unit turned into vacation rental	0%	5%	9%	20%	17%	14%	3%	10%	3%	7%
Changed jobs	0%	3%	9%	3%	0%	2%	0%	0%	1%	2%
Health reasons	5%	6%	18%	5%	33%	4%	0%	3%	4%	5%
Housing unsafe	5%	16%	9%	11%	17%	6%	3%	5%	4%	11%
Poor condition of property	15%	10%	9%	5%	17%	4%	3%	10%	7%	8%
Natural disaster	5%	4%	0%	0%	0%	0%	0%	3%	1%	3%
Home went into foreclosure	0%	3%	9%	5%	0%	4%	0%	0%	1%	3%
Property taxes were unaffordable	5%	3%	0%	0%	0%	0%	3%	3%	3%	2%
Other	30%	22%	27%	24%	33%	16%	5%	33%	15%	21%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-8.
Reasons for Displacement by Tenure and Income in New Castle County

	\$0-\$30,000		\$30,001-\$47,500		\$47,501-\$75,000		\$75,001-\$95,000		\$95,000-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Evicted	0%	18%	0%	22%	0%	9%	100%	8%	0%	0%	0%	0%
Landlord rented to someone else	0%	16%	0%	7%	0%	0%	0%	0%	0%	0%	0%	0%
Landlord refused to renew lease	0%	13%	0%	19%	0%	11%	0%	17%	0%	0%	0%	0%
Foreclosure	0%	2%	0%	22%	0%	0%	0%	33%	0%	0%	0%	0%
Rent increase	50%	18%	25%	26%	50%	23%	0%	8%	0%	20%	0%	50%
Could not pay utilities	0%	18%	0%	11%	25%	6%	0%	17%	0%	0%	0%	0%
Landlord sold unit	0%	18%	25%	15%	25%	14%	0%	17%	33%	0%	100%	0%
Landlord would not accommodate long lease	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0%	50%
Unit turned into vacation rental	0%	0%	0%	0%	0%	11%	0%	17%	0%	0%	0%	50%
Changed jobs	0%	2%	0%	4%	0%	3%	0%	0%	0%	0%	0%	50%
Health reasons	0%	11%	0%	4%	25%	0%	0%	8%	0%	0%	0%	0%
Housing unsafe	0%	20%	0%	11%	25%	17%	0%	8%	0%	40%	0%	0%
Poor condition of property	0%	20%	25%	0%	50%	9%	0%	0%	0%	20%	0%	0%
Natural disaster	0%	7%	25%	0%	0%	6%	0%	0%	0%	0%	0%	0%
Home went into foreclosure	0%	4%	0%	7%	0%	0%	0%	8%	0%	0%	0%	0%
Property taxes were unaffordable	0%	4%	0%	7%	0%	3%	0%	0%	0%	0%	0%	0%
Other	50%	20%	25%	30%	25%	20%	0%	0%	67%	20%	0%	0%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-9.
Reasons for Displacement by Tenure and Income in Sussex and Kent County

	\$0-\$25,000		\$25,001-\$35,000		\$35,001-\$60,000		\$60,001-\$75,000		\$75,001-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Evicted	0%	17%	50%	9%	0%	9%	0%	4%	30%	0%	0%	50%
Landlord rented to someone else	0%	10%	0%	0%	0%	6%	9%	0%	30%	7%	0%	0%
Landlord refused to renew lease	0%	17%	0%	0%	0%	24%	9%	32%	0%	21%	0%	0%
Foreclosure	0%	3%	0%	0%	0%	0%	9%	0%	30%	0%	0%	0%
Rent increase	0%	38%	50%	18%	43%	21%	73%	20%	10%	7%	0%	50%
Could not pay utilities	0%	10%	0%	9%	0%	12%	9%	28%	0%	7%	86%	50%
Landlord sold unit	0%	14%	50%	36%	0%	18%	18%	24%	10%	43%	14%	0%
Landlord would not accommodate long lease	0%	3%	0%	9%	0%	3%	0%	40%	0%	0%	86%	0%
Unit turned into vacation rental	0%	14%	50%	0%	0%	15%	9%	4%	0%	14%	0%	0%
Changed jobs	0%	3%	0%	0%	0%	0%	0%	0%	5%	0%	0%	0%
Health reasons	0%	0%	0%	9%	14%	0%	0%	0%	0%	0%	0%	50%
Housing unsafe	0%	7%	0%	0%	29%	9%	0%	0%	0%	0%	0%	0%
Poor condition of property	0%	7%	50%	9%	0%	0%	9%	4%	0%	7%	0%	0%
Natural disaster	0%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Home went into foreclosure	0%	0%	0%	9%	0%	3%	9%	0%	0%	0%	0%	0%
Property taxes were unaffordable	100%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other	100%	21%	0%	27%	57%	18%	0%	4%	0%	21%	0%	50%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Desire to move. Respondents who wanted to move from their current home were asked to specify the reasons why:

- In New Castle County, renters most frequently selected that they desire to move because they want to own (53%) while owners selected that they wanted a different sized home (44%);
- In Sussex County, renters most frequently indicated that they want to own (49%) while owners selected that they desired a different sized home (34%);
- In East Sussex County, renters also specified that they want to own (49%) while 31% of owners desired a different sized home;
- In Kent County, renters most frequently selected that they want to own (52%) compared to 31% of owners who wanted a different sized home;
- By income in New Castle County, as renter income goes up, so does the desire to buy a home. Renters with income below \$30,000 have more respondents who want to find a more affordable home and stable housing. Owners across incomes want to find a more affordable home to buy;
- By income in Sussex and Kent County, higher income renter and owner households desire a different sized home, while lower income owners and renters indicated they wanted to move because of family reasons or because they wanted to live in a different town.

Figure B-10.
Reasons for the Desire to Move by Tenure and County

	New Castle County		Sussex County		East Sussex		Kent County		Delaware	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Find stable housing	1%	26%	1%	25%	1%	23%	7%	27%	2%	26%
Find more affordable home to rent	2%	28%	3%	23%	4%	20%	5%	19%	3%	24%
Find more affordable home to buy	13%	28%	13%	29%	12%	32%	13%	36%	13%	31%
Want to own	2%	53%	2%	49%	2%	49%	2%	52%	2%	52%
Want to rent	3%	2%	4%	2%	5%	0%	4%	2%	3%	2%
Live closer to work	5%	5%	4%	6%	2%	3%	2%	8%	4%	6%
Want job outside Delaware	5%	4%	7%	5%	6%	5%	10%	6%	7%	5%
Graduating	2%	5%	2%	4%	2%	5%	5%	4%	3%	4%
Family reasons	20%	13%	15%	16%	16%	14%	18%	16%	18%	14%
Want different sized home	44%	26%	34%	20%	31%	18%	31%	32%	38%	27%
Want to retire	17%	5%	9%	4%	9%	1%	11%	4%	14%	5%
Income property	10%	2%	12%	6%	10%	6%	14%	3%	11%	3%
Want different town	22%	11%	25%	8%	21%	4%	16%	11%	21%	11%
Want different neighborhood	22%	23%	12%	9%	9%	8%	13%	23%	17%	21%
Other	24%	14%	41%	10%	44%	10%	23%	11%	28%	12%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-11.
Reasons for the Desire to Move by Tenure and Income in New Castle County

	\$0-\$30,000		\$30,001-\$47,500		\$47,501-\$75,000		\$75,001-\$95,000		\$95,000-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Find stable housing	6%	36%	0%	23%	0%	24%	0%	21%	0%	4%	0%	0%
Find more affordable home to rent	6%	33%	0%	25%	7%	29%	0%	31%	2%	13%	0%	0%
Find more affordable home to buy	39%	26%	6%	36%	27%	33%	5%	14%	12%	33%	8%	0%
Want to own	6%	43%	6%	64%	7%	62%	0%	48%	0%	67%	0%	71%
Want to rent	11%	3%	6%	0%	3%	1%	0%	3%	2%	0%	0%	0%
Live closer to work	6%	3%	17%	3%	0%	6%	5%	10%	0%	8%	11%	0%
Want job outside Delaware	0%	2%	0%	7%	3%	1%	9%	7%	2%	13%	11%	14%
Graduating	0%	2%	6%	7%	7%	4%	5%	7%	0%	4%	0%	0%
Family reasons	17%	10%	28%	18%	17%	13%	32%	3%	26%	13%	8%	14%
Want different sized home	17%	23%	33%	23%	33%	37%	45%	17%	58%	29%	47%	29%
Want to retire	17%	5%	17%	7%	7%	3%	18%	10%	23%	8%	21%	0%
Income property	11%	1%	11%	0%	13%	4%	9%	7%	7%	0%	5%	0%
Want different town	28%	10%	17%	13%	17%	9%	32%	7%	21%	13%	13%	29%
Want different neighborhood	33%	26%	17%	28%	17%	19%	23%	14%	28%	29%	11%	0%
Other	28%	16%	28%	13%	20%	13%	14%	7%	21%	4%	26%	14%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-12.

Reasons for the Desire to Move by Tenure and Income in Sussex and Kent County

	\$0-\$25,000		\$25,001-\$35,000		\$35,001-\$60,000		\$60,001-\$75,000		\$75,001-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Find stable housing	0%	0%	7%	7%	5%	5%	4%	4%	3%	3%	6%	6%
Find more affordable home to rent	0%	0%	7%	7%	3%	3%	4%	4%	4%	4%	6%	6%
Find more affordable home to buy	0%	0%	7%	7%	19%	19%	17%	17%	12%	12%	0%	0%
Want to own	0%	0%	0%	0%	3%	3%	4%	4%	0%	0%	6%	6%
Want to rent	11%	11%	7%	7%	0%	0%	4%	4%	6%	6%	6%	6%
Live closer to work	0%	0%	7%	7%	5%	5%	4%	4%	3%	3%	0%	0%
Want job outside Delaware	11%	11%	21%	21%	5%	5%	0%	0%	9%	9%	6%	6%
Graduating	0%	0%	0%	0%	8%	8%	8%	8%	3%	3%	0%	0%
Family reasons	22%	22%	36%	36%	16%	16%	17%	17%	13%	13%	18%	18%
Want different sized home	11%	11%	29%	29%	16%	16%	50%	50%	40%	40%	35%	35%
Want to retire	11%	11%	0%	0%	11%	11%	0%	0%	12%	12%	12%	12%
Income property	11%	11%	0%	0%	16%	16%	25%	25%	9%	9%	18%	18%
Want different town	22%	22%	14%	14%	22%	22%	13%	13%	22%	22%	29%	29%
Want different neighborhood	11%	11%	7%	7%	14%	14%	17%	17%	10%	10%	12%	12%
Other	78%	78%	57%	57%	38%	38%	21%	21%	21%	21%	18%	18%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Concerns about future displacement. Respondents were asked if they were worried they would be forced to move from their current home when they did not want to:

- In New Castle County, 62% of renters are concerned that a rent increase will force them to move. Sixty-seven percent are concerned that financial issues will force them to move. For owners, 72% are concerned that maintenance will ultimately force them to move;
- In Sussex County, 38% of renters anticipate that a rent increase will force them to move while 55% of owners are worried financial issues will force them to move;
- In East Sussex, 77% of renters are concerned a rent increase would displace them and over half of owners (55%) are concerned that financial issues would cause displacement;
- In Kent County, 72% of renters are concerned a rent increase would force them to move while 58% of owners are concerned that financial issues and maintenance would force them to move;
- By income in New Castle County, owners under \$75,000 reported higher rates of concern that maintenance would displace them, while renters under \$75,000 reported rent increases as the top concern.

Figure B-13.
Top Concerns for Forced Move by Tenure and County

	New Castle County		Sussex County		East Sussex		Kent County		Delaware	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Rent increase	0%	62%	13%	38%	14%	77%	4%	72%	5%	65%
Space too small	0%	5%	3%	0%	3%	0%	4%	0%	2%	3%
Financial issues	56%	67%	55%	31%	55%	38%	69%	69%	58%	65%
Health issues	48%	20%	42%	6%	41%	8%	31%	17%	42%	18%
Maintenance	72%	11%	42%	0%	41%	0%	54%	17%	58%	11%
Too far from services	4%	3%	0%	3%	0%	0%	4%	0%	3%	2%
Cannot drive	6%	4%	6%	0%	7%	0%	4%	0%	6%	2%
Children far away	4%	6%	6%	6%	7%	8%	4%	0%	5%	6%
Other	24%	16%	35%	22%	31%	23%	23%	17%	27%	20%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-14.**Top Concerns for Forced Move by Tenure and Income in New Castle County**

	\$0-\$30,000		\$30,001-\$47,500		\$47,501-\$75,000		\$75,001-\$95,000		\$95,000-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Rent increase	0%	58%	0%	53%	0%	57%	0%	50%	0%	-	0%	100%
Space too small	0%	3%	0%	6%	0%	7%	0%	0%	0%	-	0%	0%
Financial issues	55%	74%	60%	82%	79%	43%	60%	50%	33%	-	40%	0%
Health issues	45%	29%	80%	18%	43%	7%	40%	25%	50%	-	0%	0%
Maintenance	91%	13%	100%	0%	86%	29%	40%	0%	83%	-	20%	0%
Too far from services	0%	3%	0%	6%	7%	0%	0%	0%	17%	-	0%	0%
Cannot drive	9%	6%	0%	0%	0%	7%	0%	0%	33%	-	0%	0%
Children far away	9%	13%	0%	0%	7%	7%	0%	0%	0%	-	0%	0%
Other	9%	13%	0%	29%	21%	7%	20%	75%	33%	-	60%	0%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-15.

Top Concerns for Forced Move by Tenure and Income in Sussex and Kent County

	\$0-\$25,000		\$25,001-\$35,000		\$35,001-\$60,000		\$60,001-\$75,000		\$75,001-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Rent increase	0%	72%	0%	83%	7%	58%	0%	0%	20%	75%	0%	-
Space too small	0%	0%	0%	0%	13%	0%	0%	0%	0%	0%	0%	-
Financial issues	63%	72%	33%	83%	73%	50%	83%	0%	60%	50%	0%	-
Health issues	50%	17%	50%	17%	27%	0%	17%	100%	30%	0%	0%	-
Maintenance	88%	22%	67%	0%	33%	8%	17%	0%	40%	0%	0%	-
Too far from services	0%	6%	0%	0%	0%	0%	0%	0%	0%	0%	100%	-
Cannot drive	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%	-
Children far away	13%	0%	0%	0%	0%	8%	0%	0%	10%	0%	0%	-
Other	38%	11%	50%	0%	13%	42%	33%	0%	20%	50%	0%	-

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Support for gentle density. The tables below show the percentage of respondents who indicated that each form of gentle density housing would be “appropriate in their neighborhood”:

- **In New Castle County, owners and renters generally aligned on their support.** Thirty-seven percent of renters supported ADUs occupied by workers in their neighborhood compared to 27% of owners and 34% of renters supported tiny homes in their neighborhoods compared to 24% of owners;
- **In Sussex County, renters were generally more favorable towards gentle density than owners.** Thirty-eight percent of renters supported ADUs with workers compared to 22% of owners and 48% supported ADUs with family members compared to 43% of owners. Renters also supported tiny homes at higher rates than owners with 45% of renters in support of tiny homes in their neighborhood compared to 23% of owners;
- **As with Sussex County, renters in East Sussex were more in favor of ADUs for workers and family members and tiny homes. Owners, however, were more supportive of duplex homes** on the same lot sizes as neighboring homes than renters;
- **In Kent County, gaps between owners and renters were not quite as big.** Thirty-eight percent of owners and 43% of renters supported duplexes in their neighborhood, 31% of owners and 34% of renters supported ADUs for workers in their neighborhood, and 50% of owners and 46% of renters supported ADUs for family members in their neighborhood;
- **By income in New Castle County, townhomes had the most support across incomes for both owners and renters;**
- **By income in Sussex and Kent County, duplexes generally had the most support across the spectrum for both owners and renters,** with 83% of renters with income over \$160,000 in support.

Figure B-16.

Gentle Density Housing Types “Appropriate in my Neighborhood” by Tenure and County

	New Castle County		Sussex County		East Sussex		Kent County		Delaware	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Duplex homes on the same lot size as neighboring single family homes	43%	42%	35%	24%	35%	20%	38%	43%	39%	37%
Townhomes with the same setback and height as neighboring homes	50%	50%	38%	38%	40%	40%	40%	40%	44%	44%
Small apartment buildings with 10 or fewer units	29%	29%	22%	22%	23%	23%	28%	28%	27%	27%
Apartment buildings up to 5 stories close to bus stops or major roads	33%	33%	21%	21%	22%	22%	29%	29%	29%	29%
Accessory dwelling units/granny flats if occupied by workers	27%	37%	22%	38%	21%	31%	31%	34%	27%	36%
Accessory dwellings/ granny flats if occupied by family members	50%	45%	43%	48%	41%	51%	50%	46%	48%	46%
Tiny homes (less than 500 square feet)	24%	34%	23%	45%	21%	40%	31%	42%	25%	38%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-17.

Gentle Density Housing Types “Appropriate in my Neighborhood” by Tenure and Income in New Castle County

	\$0-\$30,000		\$30,001-\$47,500		\$47,501-\$75,000		\$75,001-\$95,000		\$95,000-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Duplex homes on the same lot size as neighboring single family homes	33%	57%	61%	58%	45%	67%	47%	48%	42%	38%	43%	22%
Townhomes with the same setback and height as neighboring homes	59%	59%	67%	67%	57%	57%	49%	49%	50%	50%	43%	43%
Small apartment buildings with 10 or fewer units	24%	24%	39%	39%	36%	36%	35%	35%	26%	26%	30%	30%
Apartment buildings up to 5 stories close to bus stops or major roads	25%	25%	44%	44%	34%	34%	42%	42%	31%	31%	31%	31%
Accessory dwelling units/granny flats if occupied by workers	23%	34%	13%	40%	36%	40%	29%	48%	23%	17%	36%	44%
Accessory dwellings/ granny flats if occupied by family members	35%	41%	44%	38%	58%	49%	49%	55%	47%	54%	61%	56%
Tiny homes (less than 500 square feet)	15%	32%	36%	41%	27%	37%	25%	34%	21%	21%	28%	33%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.

Figure B-18.

Gentle Density Housing Types “Appropriate in my Neighborhood” by Tenure and Income in Sussex and Kent County

	\$0-\$25,000		\$25,001-\$35,000		\$35,001-\$60,000		\$60,001-\$75,000		\$75,001-\$160,000		\$160,001+	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Duplex homes on the same lot size as neighboring single family homes	44%	63%	19%	56%	42%	55%	36%	42%	44%	67%	28%	83%
Townhomes with the same setback and height as neighboring homes	53%	53%	31%	31%	38%	38%	38%	38%	46%	46%	38%	38%
Small apartment buildings with 10 or fewer units	42%	42%	19%	19%	23%	23%	24%	24%	30%	30%	20%	20%
Apartment buildings up to 5 stories close to bus stops or major roads	47%	42%	15%	15%	29%	28%	25%	25%	30%	30%	18%	18%
Accessory dwelling units/granny flats if occupied by workers	41%	41%	12%	46%	25%	35%	18%	35%	34%	31%	27%	67%
Accessory dwellings/ granny flats if occupied by family members	63%	44%	27%	53%	41%	42%	38%	45%	53%	49%	54%	100%
Tiny homes (less than 500 square feet)	47%	48%	19%	49%	27%	42%	24%	38%	32%	41%	24%	67%

Source: Root Policy Research from the 2023 Delaware Housing Snowball Survey.