



HOUSING
ALLIANCE
DELAWARE

HOUSING AND HOMELESSNESS IN DELAWARE



2022

Regardless of where you sit – whether you are talking about education, criminal justice reform, health care, or COVID-19 – the housing crisis is ubiquitous. You will, at some point, hear about how children can't learn because they are sleeping on a different couch each night; about how people returning from incarceration can't find housing so they end up violating the terms of their probation; about how people cycle through emergency rooms getting continuously sicker because they don't have a home where they can recover from surgery or store their medications; about how an elderly woman who tested positive for COVID-19 is living in her car in February and has run out of gas.

Housing is the foundation upon which we build our lives. Housing is so foundational that I often find, when talking with people in our communities, that it feels too big to solve. Housing is too complicated. It is too expensive. Responsibility is too diffuse, from local zoning codes to the state's landlord/tenant code to federal tax code. The housing market is a private market, and therefore ungovernable. For many people, even those who work in the sector, the housing crisis can sometimes feel too big.

But each day people help one another and do what they need to do to survive. People provide shelter to families, and transportation so that kids can get to school. They make dozens of phone calls until they get the help they need to pay rent. They self-medicate with alcohol or opiates because sleeping under the bridge is too much to bear. They call the housing authority every week waiting to be one of the lucky ones that gets a housing voucher. They spend years managing complicated financial deals, delayed construction timelines, regulatory barriers, and political and community opposition just to build a few more units of affordable housing. This will continue. People will continue to help people, others will do whatever it takes to survive. And unit by unit, more housing will be built.

But as housing costs soar and homelessness grows, I invite you to join us to tackle the housing crisis head on, and to show up at all the places where it shows up. At the local level, show up and demand that affordable housing be built in your neighborhood. At the state level, show up and demand that renters be protected from egregious injustices, and that Delaware invest more of its resources in affordable housing. At the federal level, show up and demand that housing resources do not disappear with the COVID-19 crisis; that the people left behind by our economy do not get left out in the cold.

Delaware is investing \$100 million in American Rescue Plan funds in affordable rental and homeownership development. The organizations and people putting this money to good use have never been harder at work, and the outcome will be positive. But I know, as do they, that a one-time investment will not solve our state's housing crisis.

Like many of you, I have no more patience for the suffering that I see each day in our communities and on our streets. Please, join us at the table as we work towards a new and better normal, where everyone has a safe place to call home.



Rachel Stucker,
Executive Director





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Housing Alliance Delaware's mission is to advance housing opportunities, end homelessness, and promote vibrant communities.

If you are experiencing homelessness and need help, contact Centralized Intake:
1-833-FIND-BED, intake@housingalliancede.org.

Our website: www.housingalliancede.org

[Donate to HAD](#)

Follow Housing Alliance Delaware on Facebook:
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DEFINITIONS



AFFORDABLE HOUSING

Housing is considered affordable when housing costs are no more than 30% of a household's gross income.



AREA MEDIAN INCOME (AMI)

The median household income in a particular geographic area, adjusted by household size.



CHRONICALLY HOMELESS

Individuals who have a disability and also have: 1) been continuously homeless (HUD Category 1 or 4) for at least one year; or 2) experienced homelessness at least four times in the last three years for a combined length of time of at least a year.



COST BURDENED

HUD defines cost-burdened families as those “who pay more than 30% of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe cost burden is defined as paying more than 50% of one’s income on housing costs.



DELAWARE HOUSING ASSISTANCE PROGRAM (DHAP)

Delaware’s COVID-19 rental assistance program that is funded with federal Eviction Rental Assistance (ERA) dollars.



EXTREMELY LOW-INCOME (ELI)

Household income is less than 30% of the AMI.



FAIR MARKET RENT (FMR)

Determined by HUD on an annual basis to reflect the market rate for standard rental units, adjusted to particular geographic areas.



HOMELESS

Individual or family who lacks a fixed, regular, and adequate nighttime residence and is sleeping in a homeless shelter or temporary housing for people experiencing homelessness, or is unsheltered.



HOUSING COSTS

For a renter, housing costs include rent and utilities. It may also include rental application fees, security deposits, moving costs, insurance, and other rental fees. For a homeowner, housing costs will include the principal and interest on a mortgage and utility costs. It may also include a variety of other items such as insurance premiums, property taxes, homeowner's association fees, and housing repairs.



HOUSING WAGE

The estimated hourly wage a full-time worker must earn to afford decent rental housing at the local FMR.



LOW-INCOME

A household whose income is less than 80% of the AMI.



UNSHELTERED

A person or family that is sleeping outdoors or other place not meant for human habitation, such as car, park, abandoned building, etc.

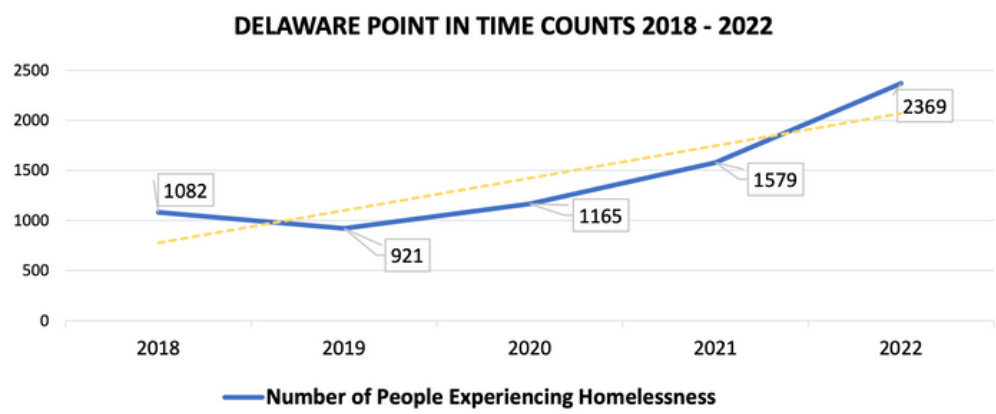


VERY LOW-INCOME

A household whose income is less than 50% of the AMI.



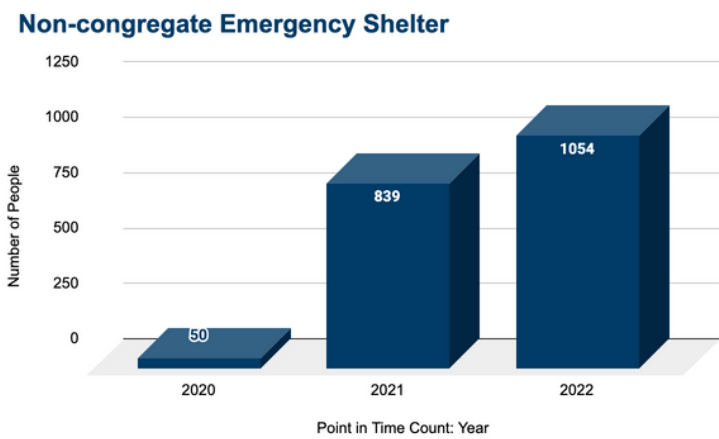
PART 1: HOMELESSNESS



From 2019 to 2022, the number of people experiencing homelessness in Delaware on any given night more than doubled. On one night in January 2019, 921 people were experiencing homelessness. On one night in February 2022, the number of people experiencing homelessness was 2,369.

This major increase in homelessness can be largely explained by changes in the delivery of homeless services during COVID-19, specifically additional beds non-congregate emergency shelter.

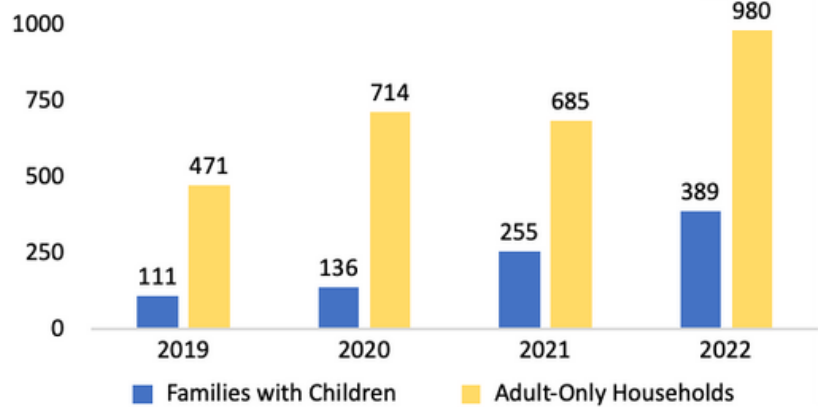
In 2020, before the implementation of the pandemic relief non-congregate shelter program, 50 people were sleeping in hotels/motels paid for by the Delaware Department of Health and Social Services (DHSS) Division of State Service Centers (DSSC) on the night of the PIT Count. In 2021, this number rose to 839 people. In 2022, more than 1,000 people were sleeping in hotels/motels paid for by the state on the night of the PIT count. In 2021 and 2022, DSSC became the single largest provider of emergency shelter in the state. This additional shelter capacity can also explain, in part, the change in demographics that is reflected in the Point in Time counts.



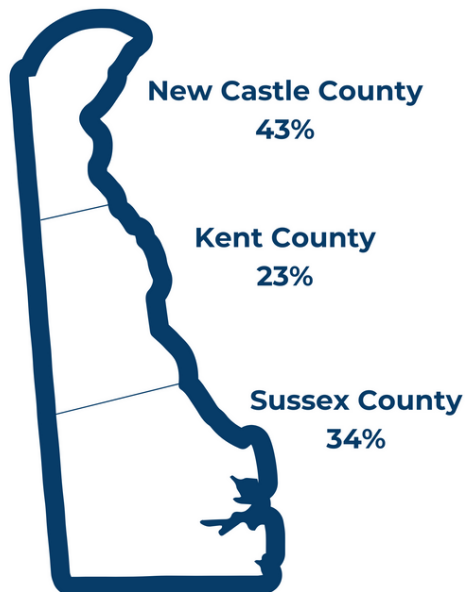
Households with children were often prioritized for hotel/motel stays in the pandemic relief non-congregate sheltering program.

Therefore, while homelessness among adult-only households doubled from 2019 – 2022, homelessness among families with children more than tripled. Additionally, in 2022, more than half of the children under 18 that were experiencing homelessness on the night of the PIT Count was sleeping at a hotel/motel paid for by the state. As a result, one in three people experiencing homelessness that night was a child under the age of 18 – the largest proportion of children ever captured in a PIT Count in Delaware.

Point in Time Count: Household Type



The geography of homelessness has also changed. Prior to 2020, the number of people experiencing homelessness in each county was roughly representative of the county's share of the state's population. For example, approximately 60% of people experiencing homelessness were in New Castle County (NCC), which is where approximately 60% of the state's population lives.



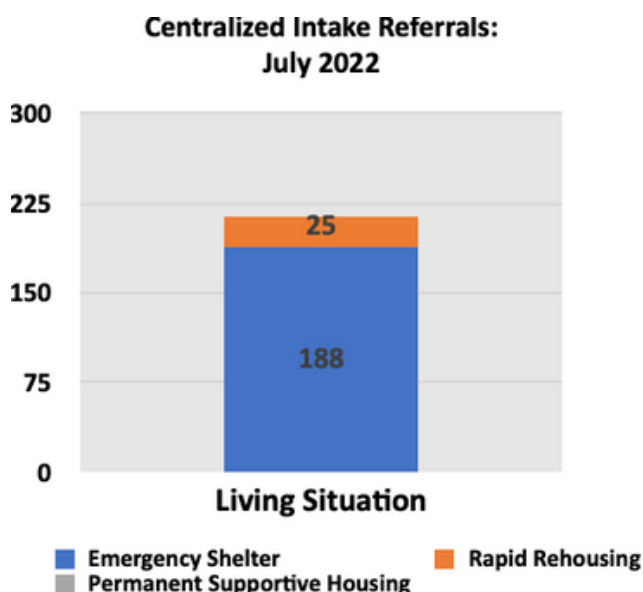
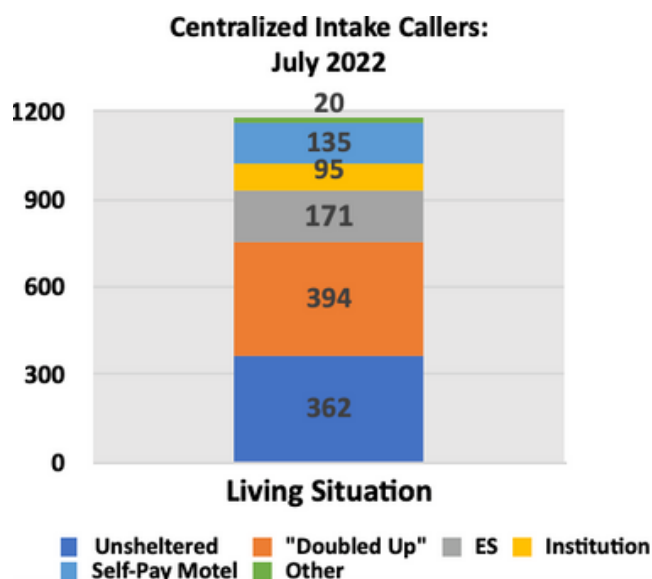
However, in 2021 and 2022, a much higher percentage of people experiencing homelessness were sleeping in Sussex County. In 2022, more than 1 in 3 people were experiencing homelessness in Sussex County, and 566 of those people were sleeping in a hotel/motel paid for by DSSC.

As safe sheltering opportunities expanded to accommodate vulnerable people and families during the COVID-19 crisis, people came forward to receive the assistance available. We do not know if their housing problems were caused by COVID-19. But we do know that for these people and families, their housing options in the community were so poor that living out of a hotel/motel room was the best housing option for them during the COVID-19 crisis.

We also don't know the extent to which the annualized number and characteristics of people experiencing homelessness in Delaware changed during this time. According to a study conducted by the University of Delaware and the University of Pennsylvania in 2022,¹ the total number of people in families with children that were sheltered by DSSC in 2020 was actually lower than the number of people in families sheltered by DSSC in 2019.

However, the number of families sheltered on any given night was significantly larger because the households served were provided with much longer stays as a public health measure to prevent the spread of COVID-19.

We do not know the extent to which this trend continued, but the program continued to provide extended stays for homeless people and families until the program ended on October 1, 2022.



At the time that these additional shelter resources were made available, the need for homeless assistance continued to outstrip the supply of available help.

In July 2022, more than 1,100 households contacted Centralized Intake at Housing Alliance Delaware because they were homeless or having a housing crisis. Of those households, 362 reported that they had slept in a place not meant for human habitation the night before they reached out for help (car, encampment, abandoned building, outside). Almost 400 households reported that they were unstably housed, staying temporarily with family or friends with no other housing option identified. In total, 628 households were literally homeless² (HUD Category 1) and seeking help.

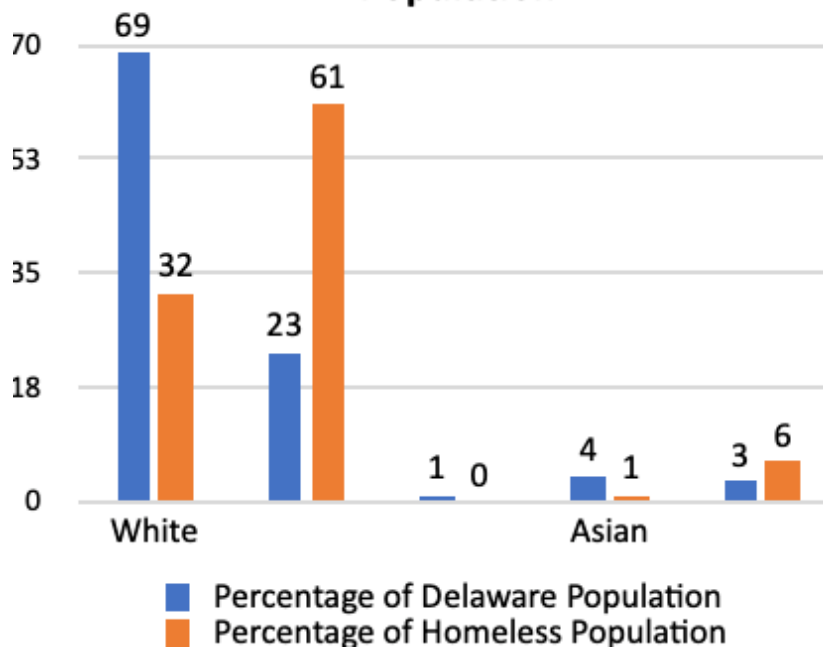
During that same time, Centralized Intake was only able to make a total of 213 referrals to available homeless assistance resources. No referrals were made in July 2022 to permanent supportive housing units in Delaware.

On Oct 1, 2022, DSSC's ended their pandemic relief non-congregate sheltering program. This forced the people and families who were still being served (over 400 households in August 2022)

to identify alternative housing arrangements. We do not yet know the impact this will have on homelessness in our state.

We know that some households were able to move from the hotels and motels to stable housing. We also know that some households moved into congregate homeless shelters and encampments. It is likely that others moved into unstable living situations with family or friends, where their precarious housing situation will go un-reported in future data collection efforts about homelessness.

Race: Percentage of Delaware Population vs. Percentage of Delaware Homeless Population



One thing that did not change during the COVID-19 crisis was the extent to which homelessness disproportionately impacts Black and African American people and families in Delaware.

Black people make up a disproportionate share of people experiencing homelessness in Delaware given their proportion of the overall population. On the night of the 2022 PIT count, 61% of people experiencing homelessness were Black, while 32% were white. In contrast, Black people represent 23% of Delaware's general population, and white people represent 69% (U.S. Census Bureau). In other words, in 2022 Black people (adults and children) in Delaware were 5X more likely to experience homelessness than white people.

It is not hard to trace this disparate outcome to a long history of racist housing policies. Our country's history, and our state's history, are full of stories, policies, practices, and laws that prevented Black Americans from owning homes, accruing wealth, or living in certain neighborhoods with access to more economic and housing opportunities.



PART 2: RENTAL HOUSING

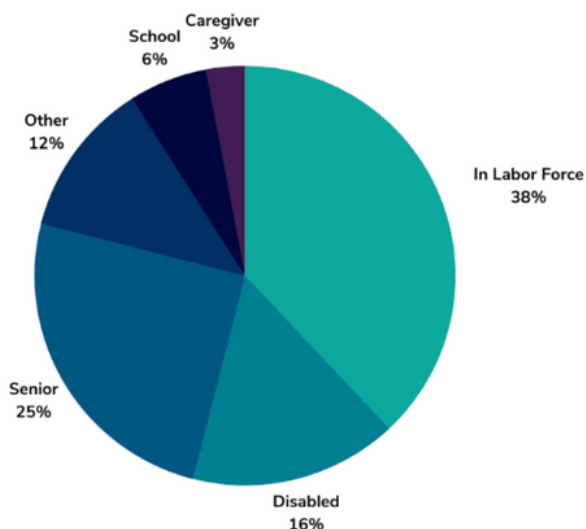
Rental housing remains out of reach for thousands of people and families in Delaware. For many renter households, the affordable housing problem has only gotten worse. From 2020 – 2022 property owners increased rent prices so dramatically and so quickly that the federally calculated Fair Market Rents (FMRs) and housing data have not been able to keep up. Nonetheless, the data that we do have makes it clear that household incomes are not keeping up with rental costs.

In 2021, the fair market rent for a 2-bedroom apartment in Delaware was \$1,183.00 per month. This means that a worker needs to earn \$22.76/hour to be able to afford a modest 2-bedroom apartment.

It is estimated by state labor officials that 55,000 people in Delaware earn minimum wage, or lower. Minimum wage in Delaware is currently \$10.50 per hour (\$21,840 annually). A full-time minimum wage worker in Delaware can afford \$546 per month in rent. This is less than half of what is required to rent a two-bedroom unit at fair market value, and still far below the fair market rent of one-bedroom units and studio apartments as well, at \$972 and \$874 respectively. To be able to afford a one-bedroom home, a worker at minimum wage would have to work 71 hours each week, or 1.8 full-time jobs.

Extremely low-income (ELI) renter households, those with incomes below 30% of the area median income (AMI), are most likely to be housing cost burdened. Cost burdened households spend more than 30% of their monthly gross income on housing costs. Severely cost burdened households spend more than 50% of their monthly income on housing costs.

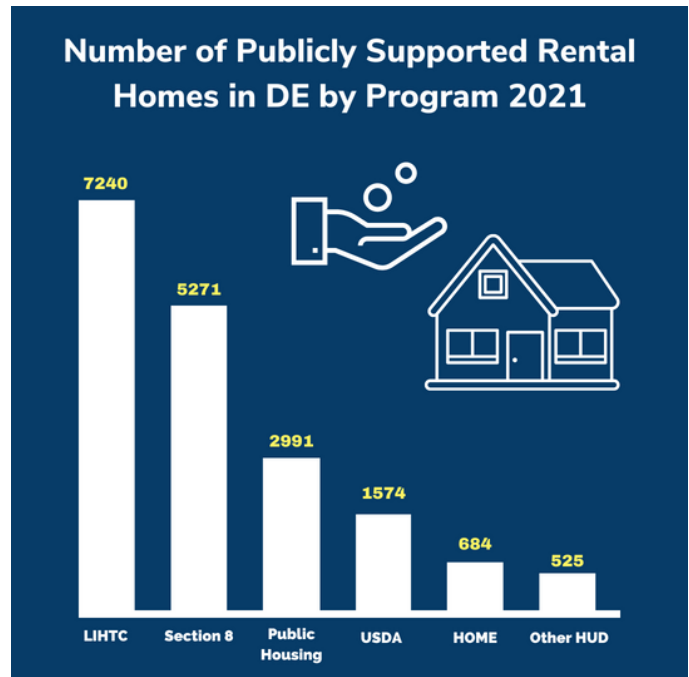
Extremely Low Income Renter Households



Of the more than 100,000 renter households in Delaware, 26,000 are ELI households. Three out of four ELI renter households are severely housing cost burdened, spending more than 50% of their monthly income on housing costs.

Additionally, 38% of ELI renter households are in the labor force, 25% are seniors, 16% are living with a disability, 6% are enrolled in school, and 3% are single adult caregivers. These households must often sacrifice other essential things such as healthcare, food, clothing, etc., to be able to keep a roof over their head.

Social Security recipients are an important subgroup that is impacted by the lack of affordable housing. Living on a fixed income restricts an individual's price range when looking for a home. Rising rents push disabled and elderly residents, especially those who receive SSI, out of the rental market altogether. As of December 2020, there were 17,143 SSI recipients living in Delaware, receiving no more than \$783/month in disability income. Without significant financial and/or housing assistance, SSI recipients are particularly vulnerable to experiencing housing instability and homelessness. In fact, there is nowhere in the U.S. where an SSI recipient can afford a 1-bedroom rental unit without additional housing or financial help.



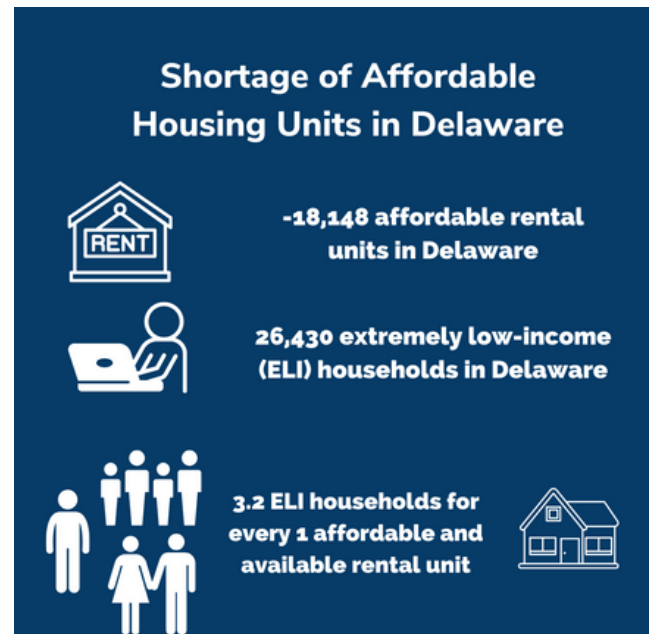
Only 1 in 4 American households that qualifies for government sponsored rental assistance receives this help. While housing assistance is woefully under-funded given the extent of the need, federal funding for affordable housing from HUD and USDA is an important resource that helps keep many low-income families stably housed. Thousands of households in Delaware rely on some type of government subsidy to be able to afford to live in housing in our communities, such as Low-Income Housing Tax Credit (LIHTC) subsidies, Housing Choice Vouchers, public housing, or other types of government rental subsidies. According to the National Housing Preservation Database, there were 13,832 publicly supported rental homes in Delaware in 2021.

In the U.S. the LIHTC program is the primary mechanism by which new affordable housing units are funded and built. In 2021, it is estimate that there were a total of 7,240 multifamily rental units in Delaware that were subsidized by the LIHTC program.

These rental homes will not remain affordable in perpetuity. In the next 5 years it is estimated that 1,143 of publicly supported rental homes are in Delaware are at risk of losing their affordability, 40% of which are LIHTC assisted units. In 15 years, the number of rental units with expiring affordability restrictions jumps to over 5,000 rental units.³ This puts a significant portion of low-income renter households in Delaware at risk of losing access to affordable homes in the immediate and near future. We cannot afford to lose any of the units we currently have.

Presently, there is a shortage of 18,148 affordable and available rental homes for extremely low-income (ELI) renters in Delaware. There are 26,430 ELI renter households in Delaware, but only 8,282 affordable and available rental homes that meet the affordability needs of this population.⁴ In other words, for every 3.2 ELI households, there is only 1 affordable and available unit.

This deficit leaves thousands of families and individuals without stable and affordable housing and makes rehousing those affected by homelessness exceptionally difficult in such a tight and competitive rental market.





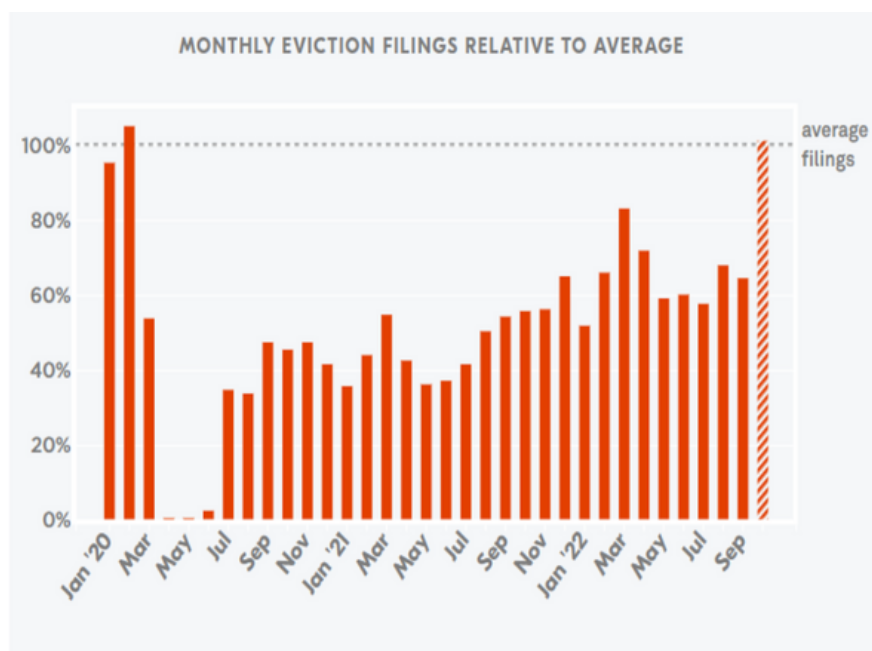
PART 3: EVICTION

Eviction is life-altering. It can cause job loss, school disruption for children, and an inability to find decent housing in the future. Often, people move into poorer and less safe neighborhoods after an eviction.⁵ In Delaware, if an eviction is filed against you – regardless of the outcome – it stays on your record for future potential landlords to see, severely limiting your family’s future housing and community options.

Before 2020, Delaware had one of the highest rates of eviction in the country. Each year, 15 out of 100 renter households was filed against in court.⁶

The good news is that eviction filings have remained well below average in Delaware since 2020. This has been due in large part to federal and state eviction moratoriums, diversion practices and protections put in place by Delaware’s Justice of the Peace Court, and the availability of financial help for renters through the local administered and federally funded emergency rental assistance (ERA) program.

Through April, May and June of 2020, eviction filings nearly stopped due to the local moratorium on evictions at the start of the COVID-19 crisis. Since filing resumed in July 2020, the number of filings as steadily increased, but has remained below the pre-pandemic average.



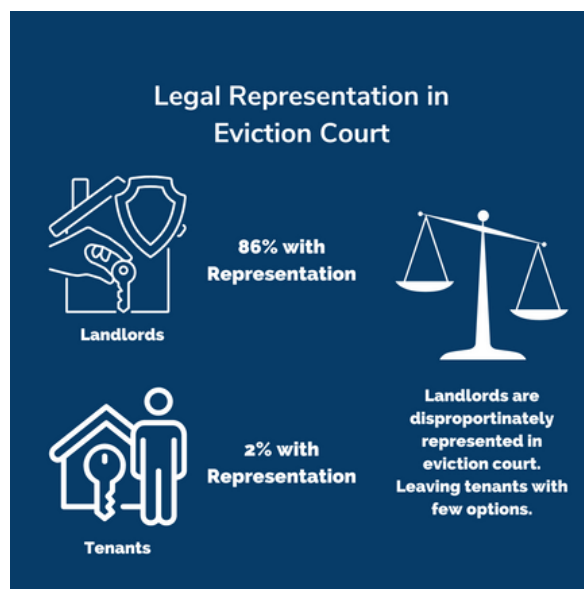
In September 2022, eviction filings in New Castle County were 35% below average. Eviction filings were 37% below average in Kent County, and 43% below average in Sussex County.⁷

Not all eviction filings are for owed rental arrears, but most of them are. Rental arrears disproportionately impact people of color and low-income households. According to the National Equity Atlas, in Delaware 66% of renter households in arrears are people of color, 83% are low-income, 80% are households with children, and 60% are unemployed.⁸

A study by the University of Delaware published in 2020 found that eviction cases in Delaware involving money judgments were often for very small amounts, with 31% of cases being for arrears between \$1,000-1,999 and 17% between \$300-999. Overall, 28% of money judgment cases involved amounts less than \$1,000.⁹

The eviction process is difficult to navigate, and one that overwhelmingly favors landlords. In Delaware, 86% of landlords have representation of some kind in eviction court, while only 2% of tenants have representation.

This imbalance predictably means that landlords are often successful in their eviction cases. In 82% of all eviction cases, landlords are awarded possession judgment,¹⁰ which "is an order to the constable to



remove all persons who have been found to be wrongfully in the unit".¹¹ In other words, an order for an eviction to occur. In 72% of possession judgments, the tenant does not even show up for the hearing.

While it is not clear the extent to which households who are evicted go directly from eviction to homeless shelters or the streets, we do know that eviction is often a precursor to homelessness. Any efforts to prevent homelessness must be accompanied by eviction prevention and reform efforts. A recent study conducted by the University of Delaware Center for Community Research and Service found that 21% of adults, approximately 1 in 5, who slept in an emergency shelter in Delaware in 2019 had an eviction filed against them in court within the prior 2 years.¹²

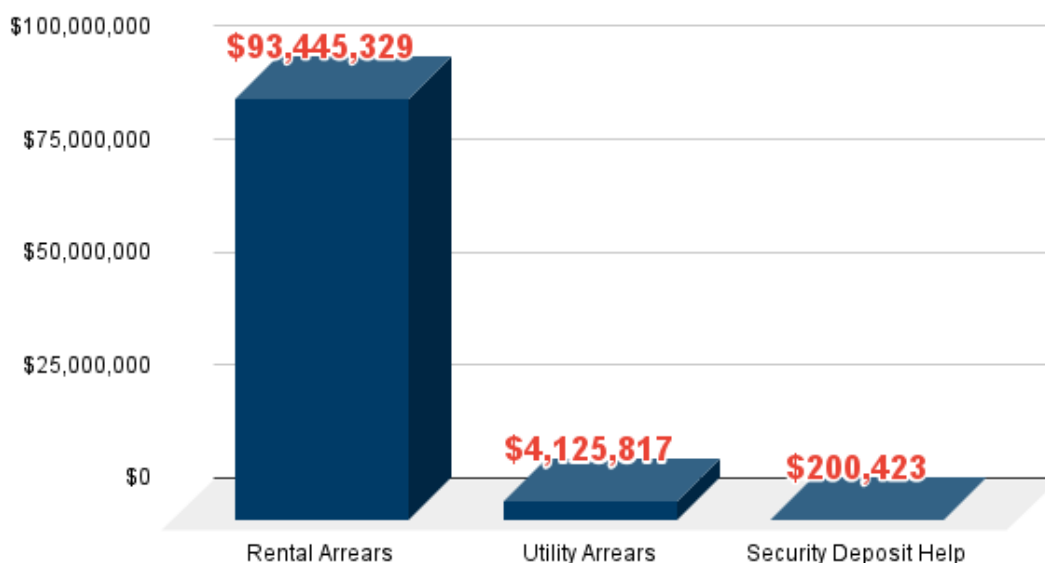
In this same study, a recent history of eviction was found to be more common among homeless women (25% of women) than homeless men (16% of men), more common among Black adults (27%) than white adults (14%) and more common among households headed by Black women (36%) than households headed by white women (25%).¹²

Since 2020 rent and utility assistance has been available to eligible renters in Delaware through the Delaware Housing Assistance Program (DE-HAP). DE-HAP is administered by the Delaware State Housing Authority and funded with federal COVID relief funds.

Between March 2021 and August 19, 2022, 38,638 requests for rent or utility help were submitted to DE-HAP. During that same time, 16,426 cases were paid, or were in the process of being paid.

In total, during this 17-month period, \$93,445,329 was paid out in rental assistance, \$4,125,817 in utility assistance, and \$200,423 in security deposit help. In total, over \$97 million was distributed to assist 16,426 renter households avoid eviction.¹³ There are an estimated 45,090 renter households in Delaware with incomes below 50% of the Area Median Income (AMI). If all households served were very low-income households, it would mean that 36% of low-income renter households received financial assistance of some kind during this time.

DEHAP Funds Distributed March 2021 - August 2022



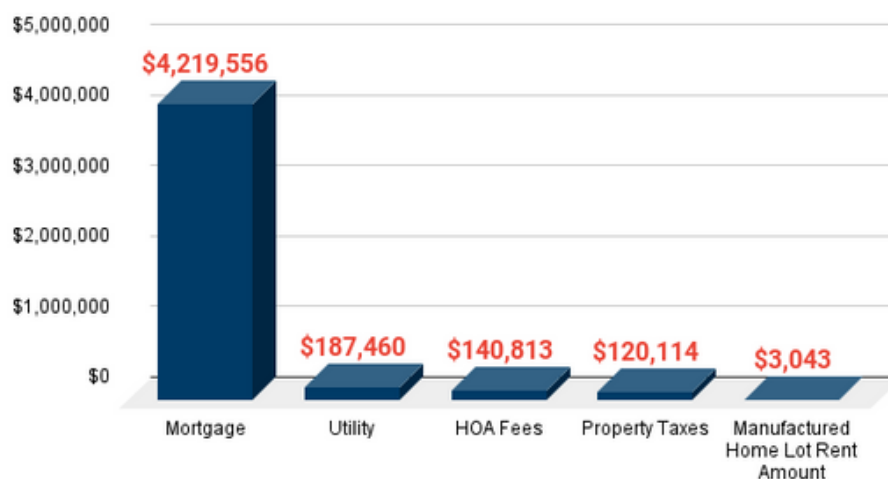
Currently, there is approximately \$25 million in ERA funds remaining in the DE-HAP program. Once these funds are expended, it is likely that eviction filing rates will increase to pre-pandemic norms if there are no changes made or additional interventions made available to low-income renter households. Interventions could consist of additional arrears assistance or common-sense tenant protections, such as [Right to Representation legislation](#), [just cause legislation](#), or other simple changes to Delaware's landlord tenant code that would prevent families from losing their homes when cases can be resolved (like [right to redemption](#), which many neighboring states and jurisdictions already have in place).



PART 4:

HOMEOWNERSHIP

Delaware Mortgage Relief Program Assistance Distributed



Homeowners that were economically impacted by COVID-19 have faced hardship keeping up with their mortgage payments. After the federal moratorium on residential foreclosure expired on June 30, 2022, foreclosure rates have climbed across the country. Currently, Delaware has one of the highest foreclosure rates in the nation. Delaware's foreclosures increased by 101.1% from the first half of 2021 (449) to the first half of 2022 (903). Between January and June 2022, Delaware's foreclosure rate was 0.20% of all housing units, meaning that 1 in every 497 homes was in foreclosure. Delaware currently has the fourth highest foreclosure rate in the nation behind only Illinois, New Jersey, and Ohio.¹⁴

In June 2022, the Delaware State Housing Authority launched the Delaware Mortgage Relief Program (DMRP). Under this program, homeowners can receive up to \$40,000 to cover mortgage delinquencies or avoid immediate displacement due to tax delinquency, missed utility payments, or other delinquencies.¹⁵ Households are eligible if their income is at or below 150% AMI, they have experienced financial hardship since 2020 due to the pandemic and have been delinquent on payments for 30 days or more.¹⁶

As of November 1, 2022, over \$4.2 million in financial relief had been distributed to 575 homeowners by the DMRP. Nearly \$2 million is pending for contributions to loan modifications, with 446 applications in progress.¹⁷ Of all DMRP recipient households, 64% are Black, 25% are white; 43% of households have incomes at 50% or below AMI, while 38% earn between 51-80% of AMI; 77% are female, 23% are male; 8% are Hispanic, 85% are non-Hispanic white. As of November 2022, \$35,917,682 in funding remained available in the DMRP.



Not only have current homeowners been financially impacted, but significant increases in home prices in 2021 and 2022 have made it harder than ever for prospective homeowners, particularly first-time homebuyers and moderate- and low-income homebuyers, to enter the homeownership market.

From September 2020 – September 2021, the average home price in Delaware increased by 17%. From September 2021 – September 2022, the average home price increased again, by another 12%.¹⁸ Overall, in the past 2 years, home prices in Delaware increased by 31%.

In addition to preventing new families from purchasing homes, this increase in home costs creates downward pressure on the rental market, keeping people who would otherwise move into homeownership opportunities in rental homes, creating an even more competitive rental market, with fewer available units for lower income renter households.

HOW YOU CAN HELP

Achieving safe, affordable housing for every Delawarean is only possible with your continued support. Below are several ways you can become a champion for housing.

1. Become a Housing Advocate

Volunteer to participate in events and projects throughout Delaware. You can develop relationships with local policy makers and help to educate them about the affordable housing needs in your community, attend HAD's annual Day for Housing in Dover, and participate in raising community awareness about housing and homelessness.

If you are a housing developer and/or landlord who would like to learn more about how you can help create and support affordable housing in Delaware, contact HAD Policy Director, Sonya Starr at sonyastarr@housingalliancede.org.

2. Join the Delaware Continuum of Care

The Continuum of Care (CoC) is a community-based collaborative that ensures a responsive, fair, and just approach to addressing homelessness, and strives to achieve housing for all. Anyone in Delaware is welcome to join. The CoC is governed by a volunteer Board, has working committees, and is responsible for overseeing a number of federally required activities related to Delaware's response to homelessness. HAD is the Lead CoC Agency for the Delaware CoC. For more information about the CoC or to join as a member, visit <https://www.housingalliancede.org/delaware-continuum-of-care>.

3. Donate to Housing Alliance Delaware

Support Housing Alliance Delaware's mission to advance housing opportunities, end homelessness, and promote vibrant communities throughout Delaware.

Your contribution helps us continue our work and our services to people experiencing homelessness. Donate here: <https://www.housingalliancede.org/donatehad>.

4. Join the Sussex Housing Group

Sussex Housing Group (SHG) is a partnership of organizations that includes representation from the public and private sector, non-profits and other community-based organizations, and communities. SHG works collaboratively on housing and community development issues as they affect communities in Sussex County, DE.

Sign up today as a member of the Sussex Housing Group by contacting HAD Policy and Community Development Manager, Wes Wootten at weswootten@housingalliancede.org.

5. Contact Your Local Legislators

Make your voice heard. Contact your local representatives and let them know that you care about affordable housing. Visit here to search for your local state representative and senator: <https://legis.delaware.gov/FindMyLegislator>.



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