



HOUSING
ALLIANCE
DELAWARE

The State of Housing in The First State

2019

The State of Housing & Homelessness In The First State 2019

Letter from the Executive Director

One of the most fulfilling experiences as Housing Alliance Delaware's Executive Director is hosting our annual educational and advocacy event, *Day for Housing*. Held on the footpath to Legislative Hall in Dover, it brings together stakeholders from Delaware's entire housing spectrum – from homeless service providers to community development corporations, from elected officials to housing counselors, and for-profit and nonprofit affordable housing developers – to renew and direct attention to the state's affordable housing needs.

Our *Day for Housing* theme this year was "50 Years of Fair Housing in Delaware." Over 100 attendees, from a wide diversity of interests and backgrounds in this field, gathered to memorialize the passage of the Equal Rights to Housing Act. We honored those named and unnamed individuals, organizations, and actions that were instrumental in the contentious and difficult fight that led to the legislation passage. Signed into law on April 25, 1969, the Equal Rights to Housing Act established Delaware's first protections for renters and homebuyers against discrimination in the housing market based upon race, color, religion, or national origin. In the half-century since then, it has helped countless Delawareans find stable and healthy housing. The event served as a poignant reminder that the need for access to safe, decent, affordable housing is a universal one, which should not be hampered by race, creed, ethnicity, or economic status.

In reviewing the data in this year's *State of Housing in the First State* report, I ask myself if, '50 years later, is there more to be done to ensure that all Delawareans have access to quality housing in communities of opportunity in our state?'

The answer is a resounding, 'Yes!'

Our 2019 report provides a broad summary of Delaware's housing environment, using the most up-to-date data available to us. The data will show that in many ways Delaware's housing market has continued to improve. A comparison of year-to-year data for our annual Point in Time count, a census for homelessness, shows a 15% reduction in homelessness in Delaware in 2019 (921 individuals), compared to the 2018 data (1,021) (page 14). Annual housing starts remains strong and is now 106% greater than that of the lowest part of the Great Recession (page 10).

Unfortunately, in other ways, housing availability in our state is growing further and further out of reach for more families. The state's renter wage, the hourly wage necessary to adequately afford a two-bedroom rental unit, has increased again. It now sits at \$21.97 per hour – or 2.5 full-time minimum wage jobs (page 5). This gross disparity in affordability has left 85% of Extremely Low-Income households using more than 30% of their monthly income on housing expenses (page 8).

Homeownership, an important vehicle to building inter-generational wealth, and a significant bridge to exiting poverty, continues to be unattainable, even for moderate income Delawareans. For example, it is estimated that in Sussex County a family making \$80,000 per year would only qualify for a mortgage \$20,000 less than the county's median home price (page 12). The rising renters-wage and this homeownership affordability gap may be spurring homelessness in Sussex County, where homelessness increased more than 50% from 2018.

To fulfill the promise that the Delaware Fair Housing Act made in 1969, we must commit to make stable, decent, and affordable housing for all a priority in our state and recognize the generational costs of failing to do so. It will require changes in land use, zoning, eviction laws, tenant-screening practices, and building and preserving more affordable housing. The goal is attainable. In 2019, Housing Alliance Delaware will continue our commitment to advancing housing opportunities, ending homelessness and promoting vibrant communities. We look forward to continuing to collaborate with our partners in this fight and welcome opportunities to collaborate with new partners.

Sincerely,





HOUSING ALLIANCE DELAWARE

Our Mission

Advance Housing Opportunities,
End Homelessness,
Promote Vibrant Communities

Our Values

Commitment
Compassion
Collaboration
Innovation
Respect

Our Vision

"Housing for All in Thriving and
Diverse Communities"

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Executive

On any given night 1,000 people in Delaware experience homelessness, including more than 200 children under 18 years of age. This has been a silent crisis in Delaware. While the reasons for this are multifaceted, ensuring availability of affordable housing to Delaware's modest and low-income residents is one area where we can alleviate the crisis. Veteran homelessness has been effectively ended in Delaware and the lessons from that accomplishment are applicable to other targeted populations, including families and youth.

Delaware is the 17th most costly rental market in the United States. Housing assistance helps bridge the "affordability gap" and provides vulnerable families with the stable housing they need to achieve positive economic, educational, health and employment outcomes. However, programs to assist cost-burdened renters continue to have extremely long waiting lists. Although renter wages have risen slightly in the past year, the corresponding increase in Fair Market Rent statewide has wiped out any rental affordability gains. Additionally, our eviction rate is twice the national average, which further strains housing stability.

The State of Housing and Homelessness in the First State 2018 key facts include:

- Delaware has the 17th highest two-bedroom rental-housing wage in the U.S.
- On January 30, 2019, the annual HUD Point-in-Time Count in Delaware, there were 921 individuals and families statewide experiencing homelessness; 220 of these were children and 74 were seniors above the age of 60.
- The number of seniors 62 and older who were experiencing homelessness on the January Point-in-Time night increased by over 40% from 2015 to 2018.
- At the current Delaware minimum wage of \$8.75 an hour, a renter would have to work 100 hours, or 2.5 full time jobs, to afford the Delaware Fair Market Rent of \$1,142 for a two-bedroom unit. They would need to work 2.1 minimum wage jobs to afford a one bedroom unit.
- The 16,027 Social Security recipients in Delaware require 122% of their \$771 monthly benefit to afford the state Fair Market Rent of \$938 for a one bedroom rental unit.
- In Delaware, 29% of all households are renters. 27% of all renters are Extremely Low Income (ELI) renters with income at, or below, 30% of the Area Median Income (AMI).
- There are only 38 available and affordable rental homes for every 100 ELI renter households in Delaware. Nationally, there are 37 available and affordable rental homes for every 100 ELI renter households.
- An estimated 3,500 Delawareans will experience homelessness at some point during the year. In 2018, 68% of those experiencing homelessness were homeless for the first time.
- During the annual Delaware HUD Point-in-Time Count of homelessness, 27% of adults reported being diagnosed with a mental illness and 43% reported being diagnosed with a disabling condition, including physical impairment, cognitive disabilities, and/or a substance use disorder.
- Like senior homelessness, female homelessness in Delaware has risen dramatically in recent years. In 2016, 38% of homeless adults and children were female on the night of the Point-in-Time Count. By 2019 it had risen to 41%. Importantly though, this is a reduction from 2018 when it was 45%.

Housing Affordability¹

Affordable Housing: 30% Rule of Thumb

The 30 percent rule is consistent with the federal standard and dates from the era of the Great Depression. During that period, "one week's pay for one month's rent" was the accepted norm. This formula has been incorporated into public policy and is used as a Housing Cost to Income Ratio (HCIR). We use the 30% rule here in order to compare to other housing affordability research and data.

Delaware has the 17th highest two-bedroom rental housing wage² in the U.S. There are 101,259 renter households in Delaware, representing 29% of all Delaware households.³

State Facts	2019	2018
Minimum Wage	\$8.75	\$8.25
Average Renter Wage	\$17.40	\$16.99
2-Bedroom Housing Wage	\$21.97	\$21.85
Number of Renter Households	101,259	101,111

Housing Wage by County	2019	2018
Statewide	\$21.97	\$21.85
New Castle County	\$23.08	\$24.35
Kent County	\$19.88*	\$17.94*
Sussex County	\$20.25	\$17.31

* Data from the Dover MSA

Affordability in The First State

In Delaware, in 2019, the Fair Market Rent (FMR) for a two-bedroom apartment was **\$1,142**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,808** monthly or **\$45,694** annually.

Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a necessary **Delaware Housing Wage of \$21.97 per hour** for a modest two-bedroom rental home. The **2019 National Housing Wage is \$22.96 per hour**.

At the Delaware minimum wage of \$8.75 an hour, a renter would have to work **100 hours** a week to afford a two bedroom rental home at Fair Market Rent. A renter would need to work **82 hours** per week to afford a one bedroom unit.

Translated into employment, a renter in Delaware would need **2.5 full time minimum wage jobs** to afford a two bedroom rental home at FMR, or **2.1 full time jobs** to afford a one bedroom unit.

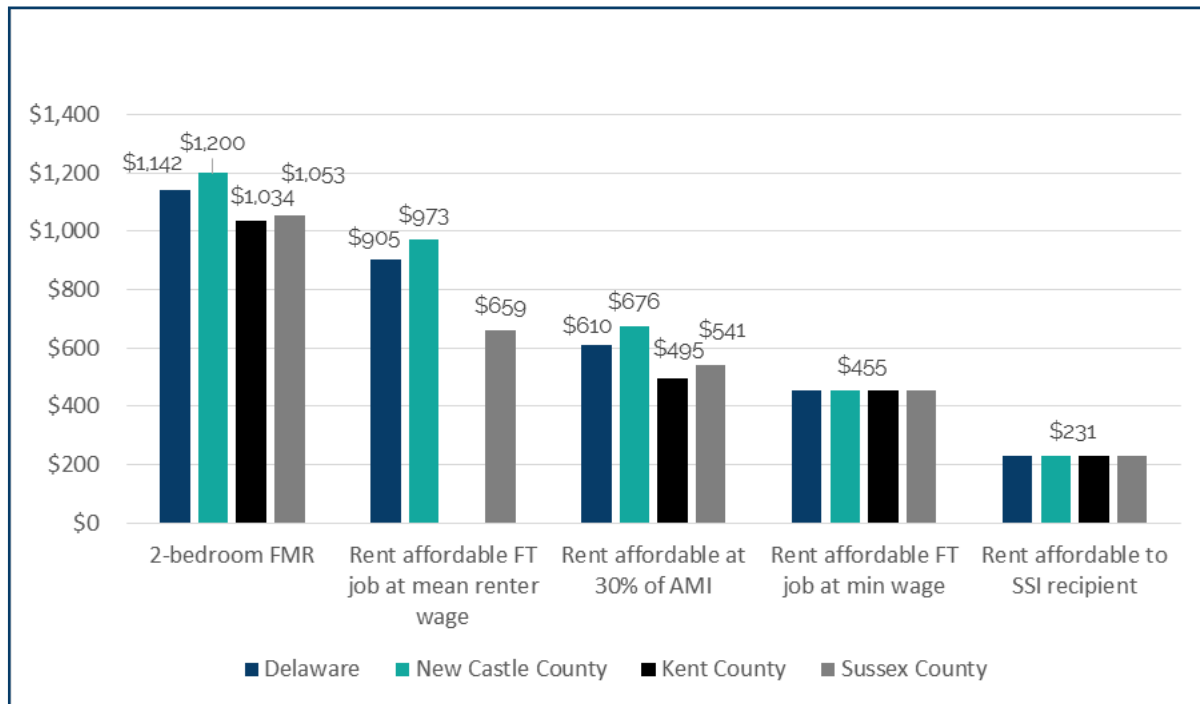
¹ Unless otherwise noted, Housing Affordability Data Source: National Low Income Housing Coalition: Out of Reach 2018.

² Housing wage is the full time hourly income a household must earn to afford a rental at Fair Market Rent while not spending more than 30% income on housing costs.

³ U.S. Census, American Community Survey (ACS) 2013-2017.

Housing Affordability By County	New Castle County		Kent County		Sussex County	
	2019	2018	2019	2018	2019	2018
Average Renter Wage	\$18.72	\$18.17	unknown	unknown	\$12.66	\$12.63
% of renters	32%	31%	30%	31%	21%	22%
2-Bedroom Housing Wage	\$23.08	\$24.35	\$19.88	\$17.94	\$20.25	\$17.31
Number of Renter Households	64,036	63,474	19,249	19,052	17,974	18,585
Hours at Minimum Wage Needed for 2-BR FMR	105	118	91	87	93	84
Number of Jobs Needed at Minimum Wage	2.6	3.0	2.3	2.2	2.3	2.1

Delaware Rental Housing Costs



AMI: Fiscal Year 2019 Area Median Income FMR: Fiscal Year 2019 Fair Market Rent

Delaware Housing Cost Burdens and Income⁴

Many Delaware renters are Extremely Low Income (ELI), which is defined as renter households with income at 30%, or less, of the area median income (AMI), which is below the poverty line. ELI renters spending more than 30% of their income on housing costs and utilities are facing a **housing cost burden**. Those spending more than half their income on housing costs and utilities are **severely cost burdened**.

These cost burdened renters are left to choose between basic life necessities, such as transportation, clothing, medical care, or paying rent. The accessibility of affordable rental units for this vulnerable population is woefully inadequate. These renters are at the greatest risk for homelessness. One unexpected hardship can result in the loss of a stable home.

Affordable & Available Homes for ELI Renter Households

Across Delaware, there is a severe shortage of affordable and available homes for the state's 27,522 ELI households. **There are only 38 rental units available statewide for every 100 ELI families.** This crisis is greatest in New Castle County, where there is a shortage of 10,400 affordable and available housing units for the county's Extreme Low Income renter households. The lack of affordable and available rental units in Delaware nearly mirrors that of the U.S. as a whole, which is 37 per 100 ELI households.

	Affordable and Available Units per 100 Renter Households	Deficit of Affordable and Available Units
New Castle County	32	-10,400
Kent County	35	-2,560
Sussex County	45	-1,990

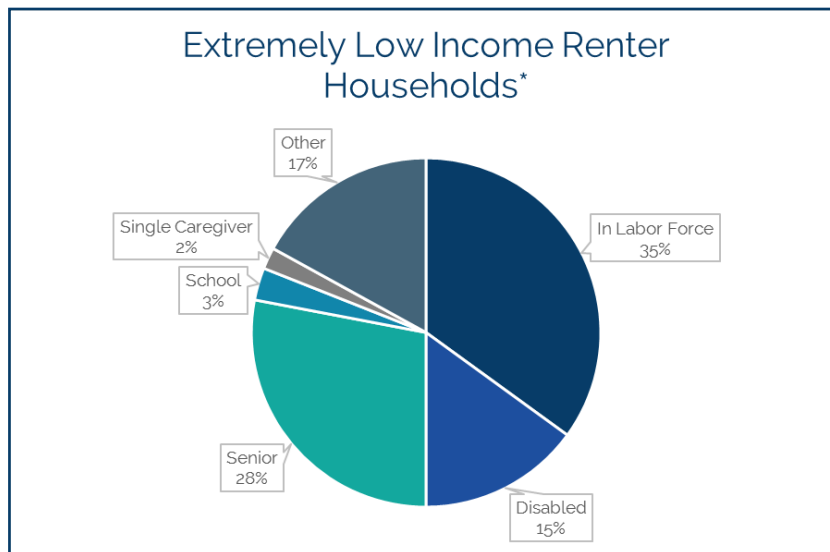
Rental Affordability

	Annual AMI	AMI Monthly Income	Avg. Renter Monthly Income	ELI Monthly Income	Rent Affordable at ELI	1 BR FMR Cost	2 BR FMR Cost
Delaware	\$81,355	\$6,780	\$3,411	\$2,034	\$610	\$938	\$1,142
New Castle	\$90,100	\$7,508	\$3,516	\$2,253	\$676	\$992	\$1,200
Kent	\$66,000	\$5,500	\$3,182	\$1,650	\$495	\$875	\$1,034
Sussex	\$72,100	\$6,008	\$3,285	\$1,803	\$541	\$812	\$1,053

Housing Cost Burden

	Renter Households	% with Severe Burden	Affordable and Available Units per 100 Households	Deficit of Affordable and Available Units
Income at or below 30% of AMI	27,522	70%	38	-17,114
Income between 31% and 50% of AMI	18,751	27%	63	-17,055
All Renter Households	101,259			

⁴ U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS), 2011-2015.



Affordable Rent at Minimum Wage

In order to afford a modest two bedroom rental home in the U.S., renters need to earn a wage of **\$22.96** per hour and **\$18.65** for a one bedroom.

In Delaware, a renter needs to earn \$21.97 to afford a two bedroom unit at FMR. However, the renter hourly wage, statewide, is **\$17.40**, with many households having an average hourly wage far below \$17.40. For minimum wage earners, including many heads of households with children, this substantial shortfall forces choices between other basic life essentials such as medical care, clothing, transportation, and utilities and is a contributing factor to homelessness.

Minimum Wage Affordability Gap

	Minimum Wage	1-Bedroom Housing Wage	Per Hour Gap	2-Bedroom Housing Wage	Per Hour Gap
State	\$8.75	\$18.03	-\$9.28	\$21.97	-\$13.22
New Castle	\$8.75	\$19.08	-\$10.33	\$23.08	-\$14.33
Kent	\$8.75	\$16.83	-\$8.08	\$19.88	-\$11.13
Sussex	\$8.75	\$15.62	-\$6.87	\$20.25	-\$11.50

Occupation Wages in Delaware verses One- and Two-bedroom Housing Wages

The state's housing affordability crisis does not limit its impact to Delaware's un- or underemployed households, or to low-paying service or blue-collar professions. Delawareans from all segments of the economy face challenges from being housing cost burdened. The Bureau of Labor Statistics produces employment and wage estimates annually for the nation, states, and subareas. Below is a sampling of occupations in Delaware with median hourly wages clustering around the state's one- and two-bedroom hourly wages. Professions in several of Delaware's largest sectors (service, healthcare, manufacturing, etc.) earn less income per hour than its two-bedroom housing wage, and are considered housing cost-burdened. **The median hourly wage for all Delaware employees, \$19.45, is roughly \$2.50 less per hour than the state's two-bedroom hourly wage of \$21.97.**

* U.S. Census Bureau: American Community Survey (ACS). One-year Public Use Microdata Sample.

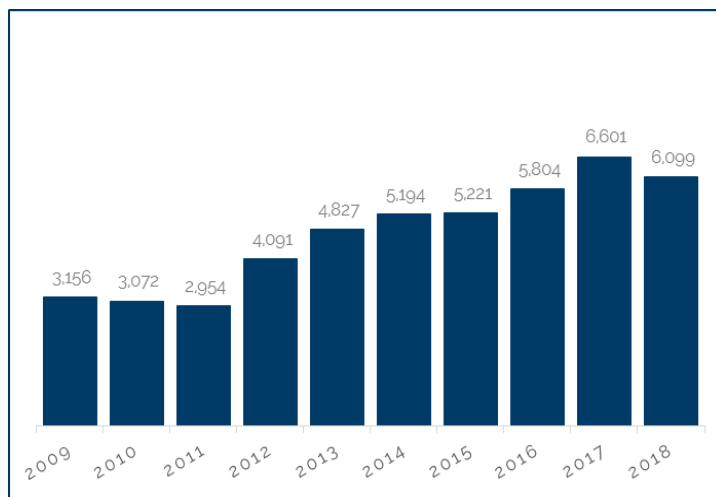
Occupation	Total Employed in Delaware	Median Hourly Wage in Delaware
Food prep workers, fast food	11,390	\$9.66
Waiters and Waitresses	8,010	\$9.83
Cashiers	13,820	\$10.37
Retail Salespersons	15,000	\$11.25
Personal Care Aides	4,930	\$11.32
Security Guards	3,430	\$12.50
Cooks, Restaurant	4,590	\$13.25
Teacher Assistants	3,790	\$14.81
Medical Secretaries	4,450	\$17.76
One-Bedroom Housing Wage		\$18.03
Secretaries and Administrative Assistants	6,740	\$18.84
General Maintenance and Repair workers	3,360	\$19.02
All Occupations	448,510	\$19.45
Heavy and Tractor-Trailer Truck Drivers	4,370	\$20.93
Bookkeeping, Accounting, and Auditing Clerks	7,310	\$21.65
Two-Bedroom Housing Wage		\$21.97
Elementary School Teachers	3,780	\$30.24
Registered Nurses	11,840	\$35.60
Financial Analysts	3,440	\$38.76
General and Operations Managers	3,960	\$61.41

	Annual SSI Income	FMR 1-BR	% SSI Needed for a 1-BR
Statewide	\$9,252	\$938	122%
New Castle	\$9,252	\$992	129%
Kent	\$9,252	\$875	113%
Sussex	\$9,252	\$812	105%

State	16,927
New Castle	10,139
Kent	3,479
Sussex	3,309

Source: Housing wages based on HUD fair market rents. Employment projections from BLS Employment Projections Program. Occupational wages from May 2018 Occupational Employment Statistics, BLS, adjusted to 2019 dollars by NLIHC.

New Housing Units Authorized by Building Permits in Delaware

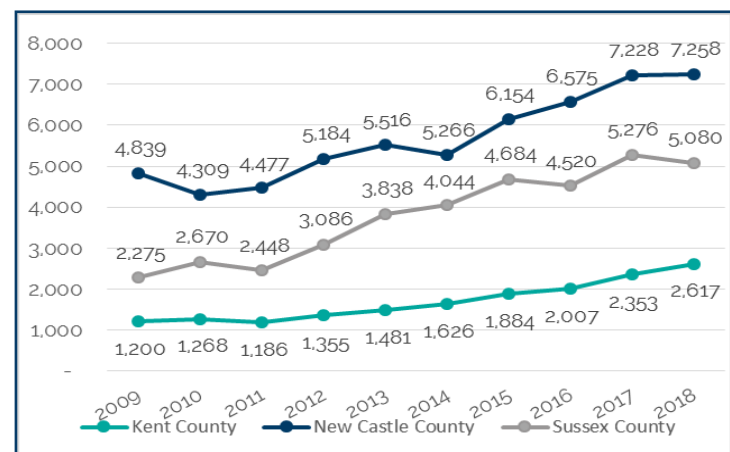


Source: US Census Bureau, Building Permit Survey

In 2018, Delaware ended a six-year cycle of year-to-year growth in home construction, measured by new authorized building permits. Annual statewide building permits have risen 106% since 2011, which was Delaware's lowest point for building permits following the Great Recession. Delaware housing construction remains strong. However, housing advocates stay concerned because multi-family units, those most accessible to low-, and moderate-income renter households, made up only 11.9% of building permits in 2018. **This is a substantial 45% reduction in new multi-family unit construction from 2017, when these units accounted for 21.5% of issued building permits.**

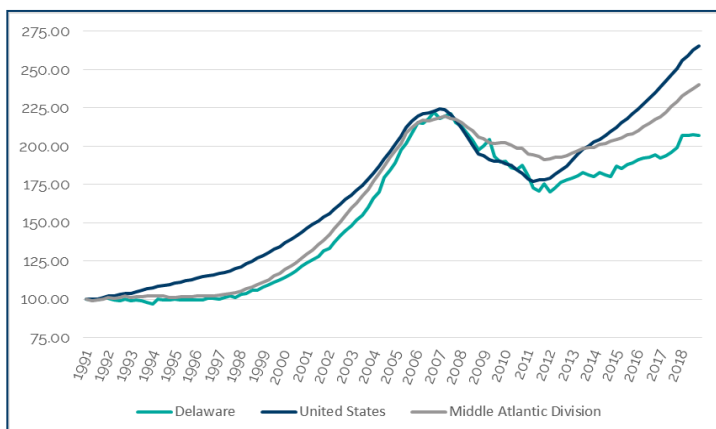
Annual Residential Home Sales by County

Since 2011, the lowest point for Delaware's housing market during the Great Recession according to annual home sales, the state has observed seven consecutive years of increased annual home sales. Delaware annual home sales in 2018 (14,955) marked an 84.4% increase since 2011. Yet, the state remains 5.1% below the pre-recession peak in 2005 of 15,751 annual home sales. In 2018, 48.5% of home sales were in New Castle County, which was followed by Sussex County (34.0%) and Kent County (17.5%).



Source: Delaware State Housing Authority, Delaware Real Estate Report: Year End 2018

Quarterly FHFA House Price Index, Seasonally Adjusted



Source: Federal Housing Finance Agency, Housing Price Index, Purchase-Only Indexes

The Federal Housing Finance Agency's (FHFA) Housing Price Index (HPI) offers a broad measure of single-family home prices. The HPI measures average price changes in repeat sales or refinancings on the same property. It is considered a timely, accurate indicator of housing affordability at various geographic levels. Housing prices in Delaware, according to HPI, are significantly lower than its neighboring states in the Middle Atlantic Region (combining New York, New Jersey, and Pennsylvania), and the United States as a whole.

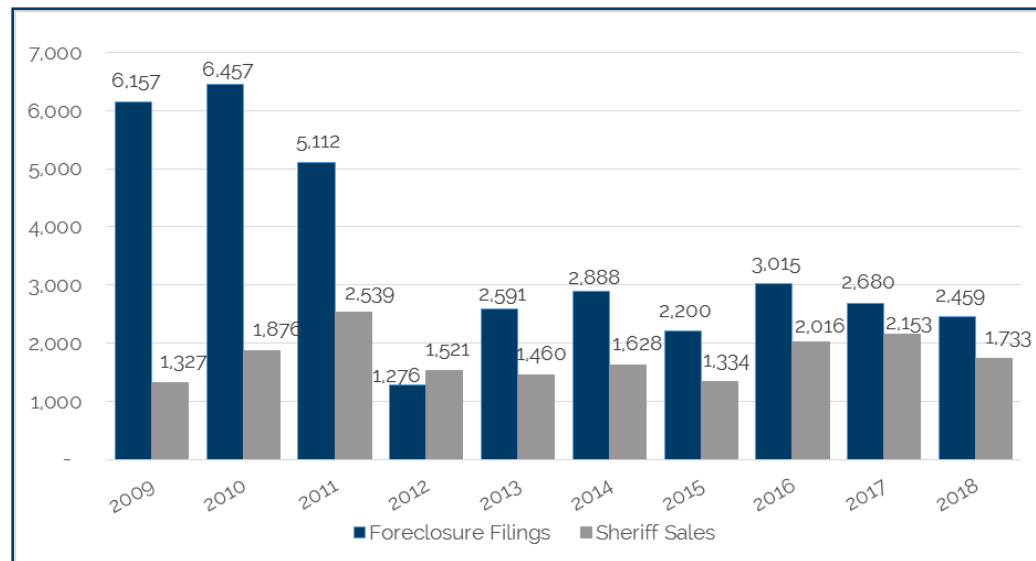
⁴ Source: Social Security Administration, Master Beneficiary Record and Supplemental Security Record.

Delaware maintains a strong housing market and single-family home prices are relatively affordable compared to our peer states. Nevertheless, home ownership remains out of reach for many Delawareans. According to DSHA's housing affordability estimates, **no household making 80% AMI in either Kent or Sussex County qualifies for a mortgage for a home sold at the county's 2018 median sales price.** Kent County remained the most affordable county for home ownership in 2018, with a median sold price of \$212,000 per unit; the affordability gap for a household making 80% AMI was \$24,619. Sussex County remained the most costly area of the state, median sales price of \$295,000; **a Sussex County household making 115% AMI (roughly \$79,000 per year) could not afford a mortgage for a housing unit sold at the median price (affordability gap -\$17,349).**

Median Home Prices and Home Owner Affordability 2018

New Castle County					
% of Median Income	Annual Income	Qualifying Mortgage Amount	Median Home Price (Annual)	Affordability Gap	Median Family Income
30%	\$26,220	\$67,605	\$227,000	-\$159,395	\$87,400
50%	\$43,700	\$137,163	\$227,000	-\$89,837	
80%	\$69,920	\$241,500	\$227,000	\$14,500	
100%	\$87,400	\$311,057	\$227,000	\$84,057	
115%	\$100,510	\$363,226	\$227,000	\$136,226	
Kent County					
% of Median Income	Annual Income	Qualifying Mortgage Amount	Median Home Price (Annual)	Affordability Gap	Median Family Income
30%	\$21,120	\$47,311	\$212,000	-\$164,689	\$70,400
50%	\$35,200	\$103,339	\$212,000	-\$108,661	
80%	\$56,320	\$187,381	\$212,000	-\$24,619	
100%	\$70,400	\$243,410	\$212,000	\$31,410	
115%	\$80,960	\$285,431	\$212,000	\$73,431	
Sussex County					
% of Median Income	Annual Income	Qualifying Mortgage Amount	Median Home Price (Annual)	Affordability Gap	Median Family Income
30%	\$20,610	\$45,281	\$295,000	-\$249,719	\$68,700
50%	\$34,350	\$99,956	\$295,000	-\$195,044	
80%	\$54,960	\$181,969	\$295,000	-\$113,031	
100%	\$68,700	\$236,645	\$295,000	-\$58,355	
115%	\$79,005	\$277,651	\$295,000	-\$17,349	

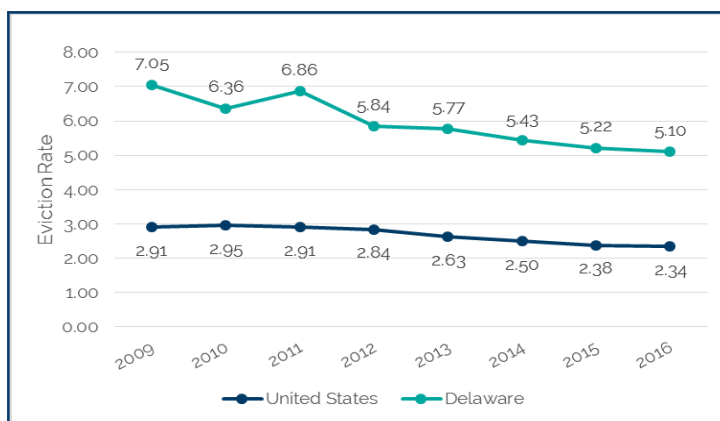
Delaware Foreclosure Filings and Sheriff Sales



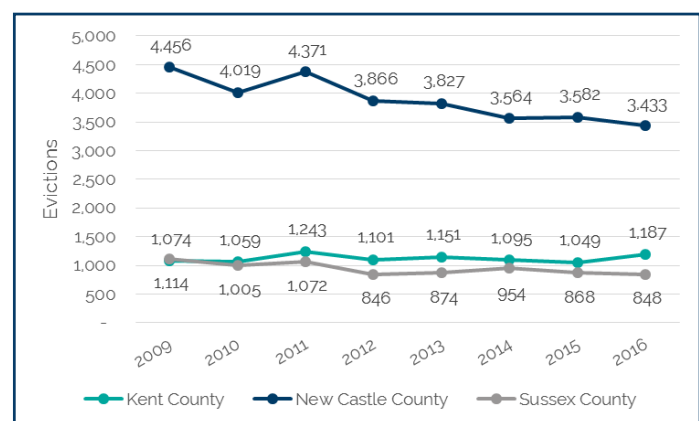
Source: Delaware State Housing Authority, Delaware Sheriff Sale Data
Source: Delaware State Housing Authority, Delaware Monthly Foreclosure Filings

Foreclosure filings in Delaware dropped precipitously in 2012 following the enactment of legislation establishing a statewide Automatic Residential Mortgage Foreclosure Mediation Program. The program allows homeowners in foreclosure the opportunity to work with their lender to avoid the foreclosure. According to data from DSHA, 2018 foreclosure filings in Delaware were down 8.3% from 2017, and 18.4% from 2016. Similar to foreclosure filings, sheriff sales, the final step in Delaware's foreclosure process, were down year-over-year; the reduction in sheriff sales in 2018 (1,733) from 2017 (2,153) was 19.5%.

Delaware Eviction Rate



Annual Evictions by County



Delaware's eviction rate, the number of evictions per 100 renter homes, is over double the national average. This has been the case since at least 2000, the first year for which the Eviction Lab at Princeton University maintains data. While in 2016, New Castle County had a greater number of evictions than either Kent County or Sussex County this was because New Castle has a higher number of renter households than either of the two southern counties. New Castle County's 2016 eviction rate (5.07 evictions per 100 renter households) was higher than Sussex County (4.25), but lower than Kent County (6.05).

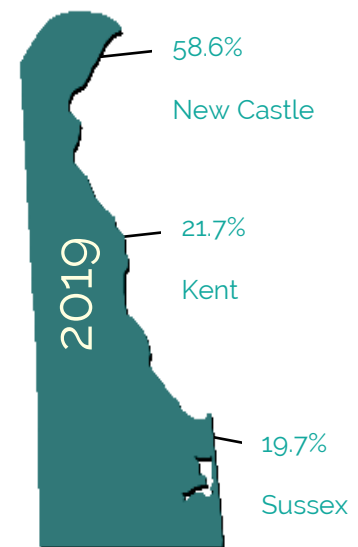
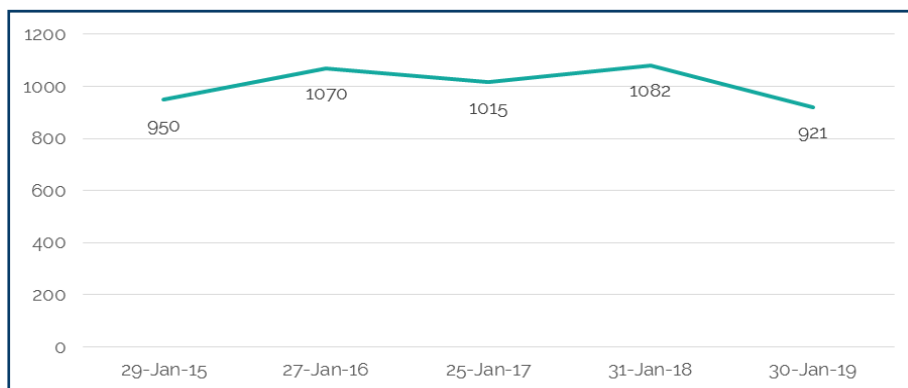
Homelessness

Point in Time 2019 Data

The Point in Time (PIT) Count is a one-night count of those experiencing homelessness in Delaware communities, and a survey of their characteristics. The PIT Count includes adults and children throughout the state who are sheltered in weather-related shelters such as Code Purple sanctuaries⁵, emergency shelters, including hotel/motel vouchers and domestic violence shelters, transitional facilities and people who are sleeping in unsheltered locations, such as the streets, in cars, sheds, tents, and other places not meant for human habitation.

The 2019 PIT Count in Delaware was conducted on January 30, 2019. **The total number of people homeless in Delaware on the night of PIT was 921.** This is a statewide reduction of 15% from 2018. This encouraging statistic should be considered cautiously due to the extremely low temperatures (5° F). Due to the harsh weather, some people regularly experiencing homelessness may have been permitted shelter with family or friends, and lost to the Count. Additionally, several weeks prior to the 2019 PIT Count, Safe Space Delaware, a large Wilmington-based shelter, permanently closed, and its residents were provided private, but temporary shelter. These individuals, which in the past would have been included in the PIT statistics, may not have been accounted for this year.

Delaware Point in Time Counts 2015-2018



Point in Time County Data

On the PIT night in 2019, of the 921 people who were homeless, 540 people experienced homelessness in New Castle County (.09% of the population). In Kent County, 200 people experienced homelessness (.11% of the population). In Sussex County, 181 people experienced homelessness (.08% of the population).

Homeless Percentages by County

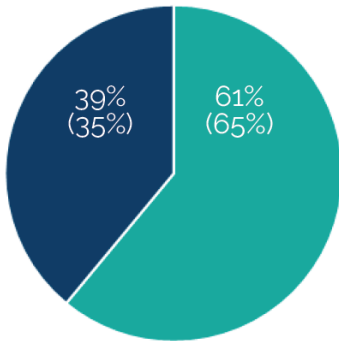
	2018	2019	Sheltered	*Unsheltered
Statewide	1,082	921	826	95
New Castle	717 (66%)	540 (61%)	505	35
Kent	247 (23%)	200 (20%)	168	32
Sussex	118 (11%)	181 (19%)	153	28

*Outside, in vehicle, ER, public place, or location not fit for human habitation

⁵ Code Purple Sanctuaries in Delaware provide low/no barrier access to shelter for the purpose of saving lives when the temperature on winter nights drops below a locally determined level.

Household Composition

On January 30, 2019, **657 households** experienced homelessness in Delaware. A household may comprise of a single adult, multiple adults, or adults with children.

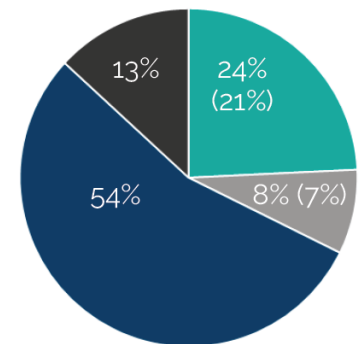


- Adults Only
- Adults with Children

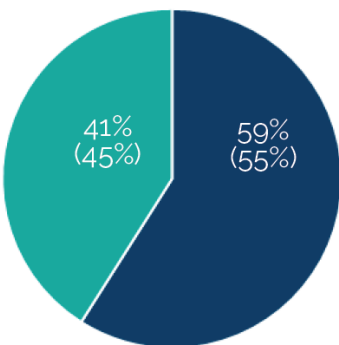
Year	People in Families with Children	% who were in Families with Children
2019	356	39%
2018	373	35%
2017		38%

Age

Year	Children Under the age of 18	Youth ages of 18-24	Seniors ages 60+	% Youth under 18	% Youth ages 18-24	% Seniors 60 and above
2019	220	83	74	24%	9%	13%
2018	227	78	99	21%	7%	9%
2017				24%	7%	



- Children under 18; (n=220)
- Youth 18-24
- Adults over 24
- Adults 60+



- Female
- Male

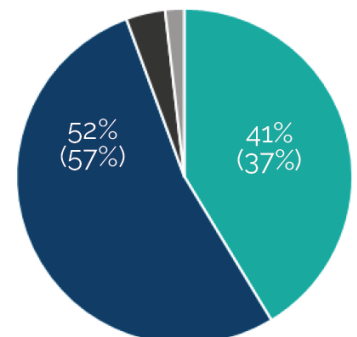
Gender

Year	Males	Females	% Male	% Female
2019	546	373	59%	41%
2018	595	487	55%	45%
2017			57%	43%

Race

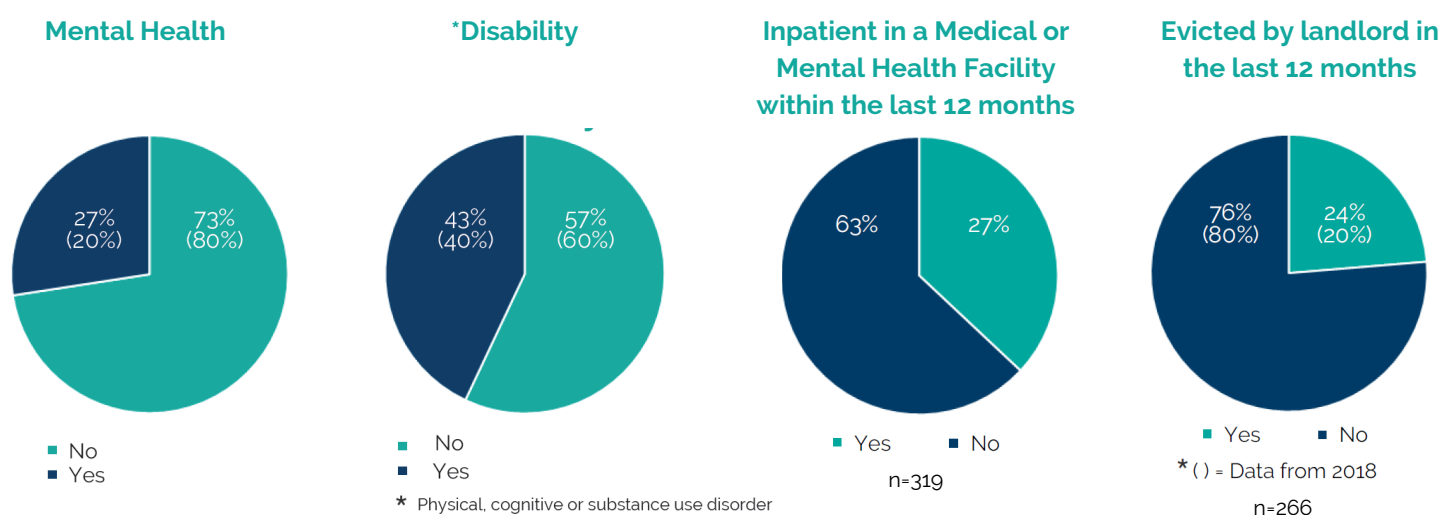
Homelessness disproportionately affects African American communities in Delaware. The US Census Bureau estimates that Delaware's population is 69% White, and 21% Black or African American.

Race	Black or African American	% Black or African American
2019	478	52%
2018	617	57%
2017		55%



- White
- Black or African American
- Multiple Races
- Other

⁶ The population of homeless age 62 and older increased by 40% between 2015 and 2018.



Incarcerated in your lifetime?

2018 2019
38% *32%

* 9% of those surveyed were released from the correction system within the past year

Chronic Homelessness

Chronic homelessness includes 1) those who have been homeless on the streets, or in emergency shelter, for more than 1 year continuously, or 4 or more times in 3 years, totaling 12 months or more, or 2) those who have challenges living independently due to a disabling condition.

2019: 168 were chronically homeless, 15 in families with children

2018: 189 were chronically homeless, 9 in families with children

2017: 127 were chronically homeless, 4 in families with children

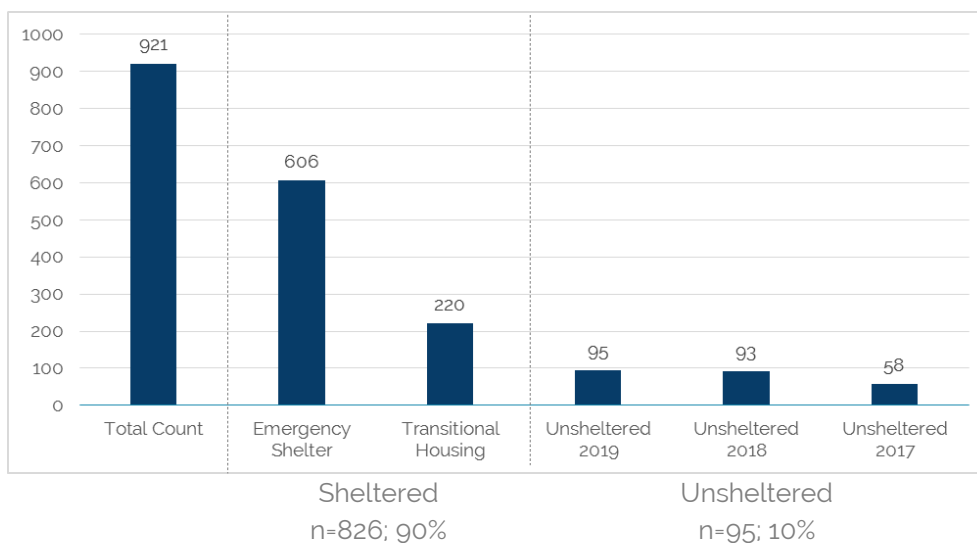
Veteran Homelessness

2019: 7% (65) identified as veterans.

2018: 6% (65) identified as veterans.

2017: 9% identified as veterans.

Shelter Status



Delaware's Performance Data

System performance data allows us to understand our achievements as a community as we work collectively to resolve homelessness throughout the state. Point in Time data is a useful tracking tool on changing trends. However, it is only a snapshot of a single night and can vary due to weather conditions and other factors. The Performance Data is compiled using multiple data points derived from Delaware's Continuum of Care (CoC) and tracked throughout the year.

Performance data is measured using client-level data in the Community Management Information System (CMIS), maintained and operated by Housing Alliance Delaware.

Housing Alliance Delaware works with the CoC Board and other partners throughout the state to alleviate and eventually end homelessness. The CoC has determined that an effective end to homelessness in Delaware means:

- Homelessness will be rare.
- Homelessness will be brief when it occurs.
- Homelessness will not be reoccurring.

"Housing First" Model Practice

Housing First is an evidence-based HUD best practice. It is based on overwhelming evidence that individuals experiencing homelessness can achieve stability in permanent housing with appropriate services. It is rooted in the belief that all people deserve – and are ready for – a safe place to live in our communities, regardless of personal hardships, or circumstances. A housing first response to homelessness means that:

- Programs do not reject individuals or families due to poor credit, criminal background, or behavior perceived as not being "ready" for housing.
- Housing and service plans are highly tenant-driven and promote client choice.
- Access to assistance is not contingent on program compliance, or a condition of housing. Rather, services are offered to help clients access and maintain housing.
- Housing assistance is data driven and prioritization is based on highest needs.
- Resources are aligned to promote increased availability of affordable and supportive housing that meets the needs of the population.



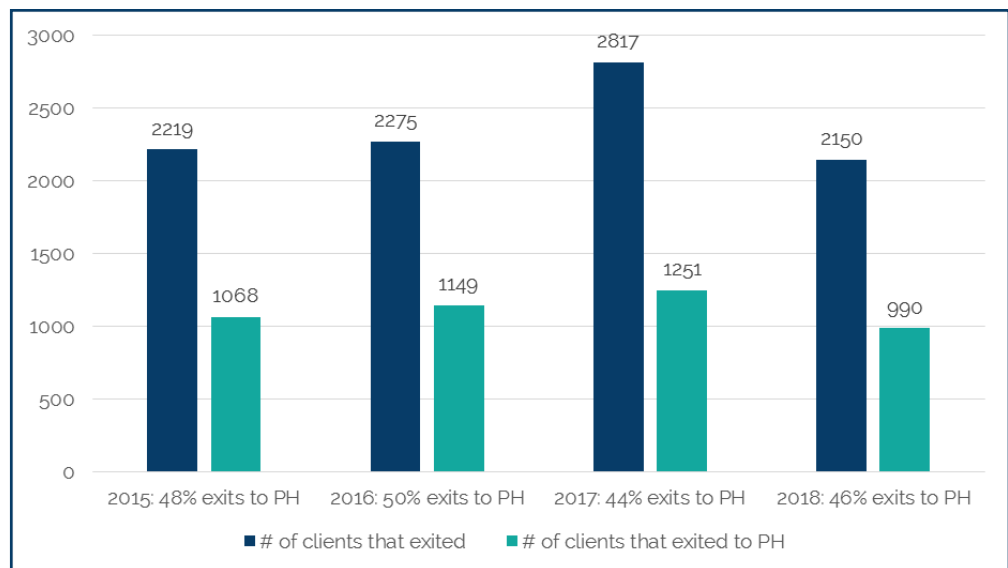
Delaware's Progress

Under the Housing First model, housing and service plans are highly tenant-driven and promote client choice. Implementation of the Housing First model has led to increased rates of success in moving individuals and families, including veterans, to decent and stable permanent homes.

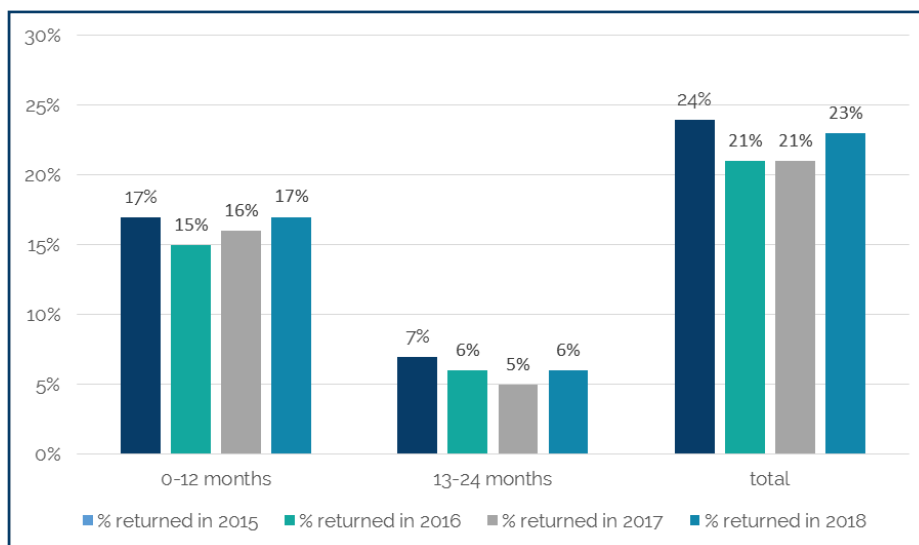
The CoC is a diverse group of community leaders, service providers, advocates, and concerned citizens working together to develop solutions to homelessness in Delaware. The following data outlines system performance for 2018:

Successful Exits to Permanent Housing

This measure indicates how effectively we are connecting homeless households to permanent housing. This year **46% of households were homeless in Delaware exited permanently to housing.**



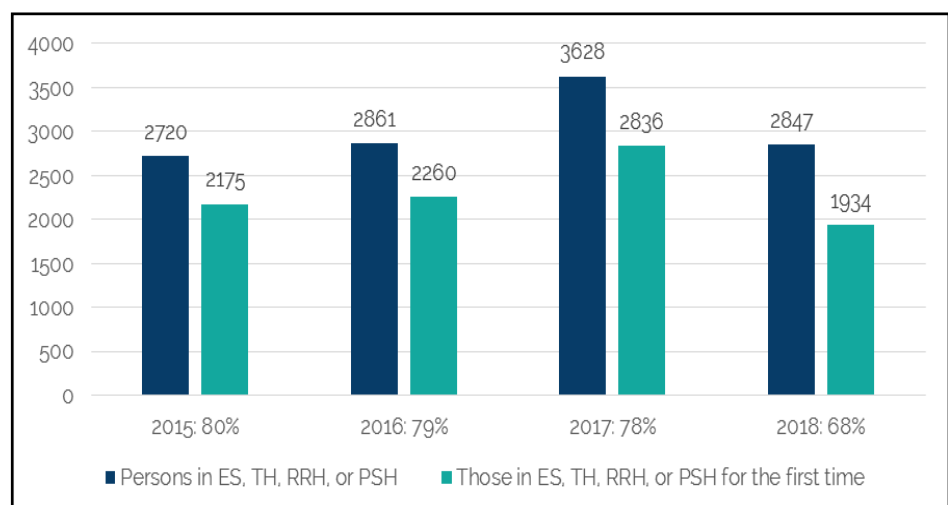
Returns to Homelessness Within 2 Years

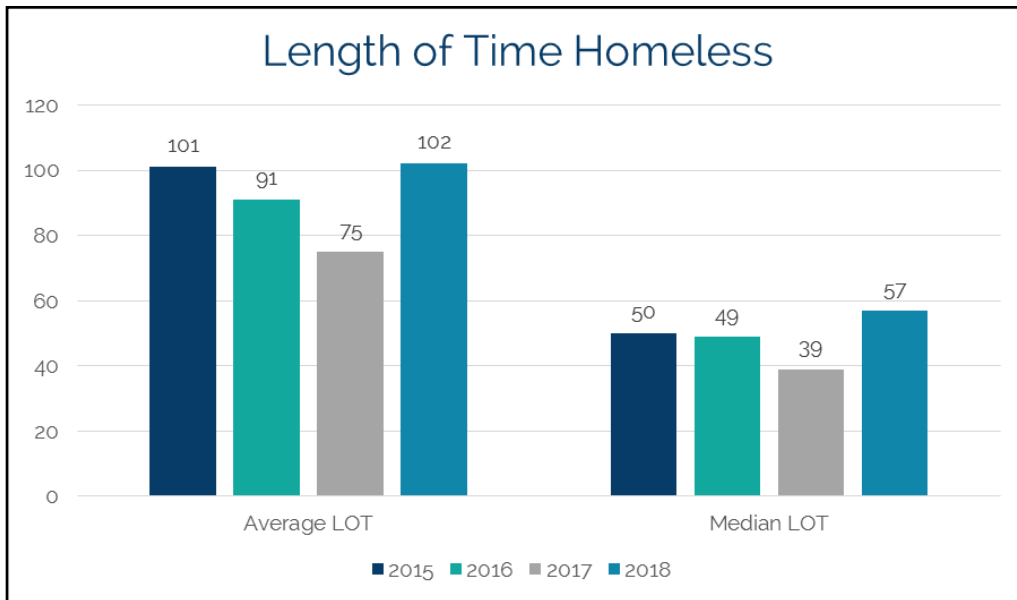


This metric measures the rate at which people move into housing, but return to homelessness. **The highest risk of returning to homelessness occurs in the first 12 months and decreases thereafter.** Thus, availability of services is most critical in the first year.

First Time Homeless

In 2018, **68% of people that experienced homelessness in Delaware were homeless for the first time.** This indicates an urgent need for Delaware to develop innovative strategies to prevent first time homelessness.





The length of time homeless (LOT) measures how long people are homeless before securing permanent housing. **After 3 consecutive years of reductions, average LOT saw a dramatic increase in 2018, from 75 days (2017) to 102 days.**

Housing Inventory Chart (HIC)

The HUD Housing Inventory Chart (HIC) is a catalog of the shelter and housing resources available in Delaware for households experiencing homelessness.

Types of Shelter and Housing	Definition	# of beds in Delaware	% of Delaware's Total of Homeless Assistance Beds
Emergency Shelter (ES)	Temporary, sleeping accommodations, including year-round emergency shelter, weather related shelter (Code Purple), and vouchers for hotels and motels paid for by the state or charities.	695	30%
Transitional Housing (TH)	A medium-term temporary accommodation, where a person's typical stay is up to 24 months.	538	23%
Rapid Re-Housing (RRH)	Permanent housing intervention for homeless households. RRH may provide short to medium term financial assistance (i.e. security deposit, utilities, rent), and supportive services to help households stabilize.	155	7%
Permanent Supportive Housing (PSH)	A long-term housing intervention for those with the highest needs, many with disabling conditions and meets HUD's definition of chronic homelessness. PSH includes permanent housing subsidy and ongoing supportive services.	850	36%
Other Permanent Housing (OPH)	Permanent housing without a disabling condition requirement, which may or may not include supportive services.	92	4%

Closing the Gap

One of the biggest barriers to economic stability for families in the United States struggling to make ends meet is the severe shortage of affordable rental homes. With 38 accessible and affordable rental homes per 100 renters at or below 30% AMI, and 63 per 100 for those at or below 50% AMI, Delaware's position is even more bleak. Many factors are increasing demand for rental housing: delayed marriage and homeownership, downsizing and liquidation by Baby Boomers, and a more transient workforce, to name just a few. Delaware must make greater investments in affordable housing needed to help our economy, communities, families, and children thrive.

Notable measures to reduce, reverse, and eventually close the Delaware affordability gap include:

- **Preserve and expand housing vouchers and other rental assistance programs to reduce inordinate waiting lists**
- **Prevent housing discrimination by landlords against voucher holders**
- **Raise minimum wage in Delaware to lift household incomes of ELI renters**
- **Reduce land use and building restrictions in strong markets that artificially limit rental housing**
- **Amend local zoning to incorporate modern definitions of family to include for senior relatives and others who would benefit from such housing**
- **Establish a fund to support remediation programs for private landlords willing to participate in a rental assistance program**
- **Preserve the over three-in-five publicly supported rental homes with affordability restrictions expiring in the next five years**

This year's housing and homelessness data demonstrates how far out of reach modestly priced housing is growing for Delaware's low-wage workforce. As a result of unemployment and wage trends, many workers who play integral roles in sustaining our local economies face almost insurmountable challenges in securing housing. When they do, it may involve exorbitant transportation costs that further eat into their household income. These are the households at greatest risk to find themselves in the population counted during the Point in Time count on a cold January night.

On behalf of Delaware's nonprofit housing and homelessness advocates, thank you for your support as we work toward resolving this crisis. We look forward to partnering with you in the future to address this important issue.

Housing Alliance Delaware would like to thank our generous corporate, agency and private supporters, and our many volunteers. Their contributions have made this report, and continuing our mission to advance housing opportunities, end homelessness, and promote vibrant communities in 2019, possible.

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