CITY OF DOVER, DELAWARE
COUNCIL COMMITTEE OF THE WHOLE MEETING
Tuesday, April 13, 2021 at 6:00 PM

Virtual via WebEx

AGENDA

Public comments are welcomed on any item and will be permitted at the appropriate time. When possible, please notify the City Clerk (736-7008 or email at cityclerk@dover.de.us) should you wish to be recognized.

VIRTUAL MEETING NOTICE

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CALL THE COUNCIL COMMITTEE OF THE WHOLE MEETING TO ORDER

PARKS, RECREATION, AND COMMUNITY ENHANCEMENT COMMITTEE

ADOPTION OF THE AGENDA (ACTIONABLE AND INFORMATIONAL ITEMS)

ACTIONABLE ITEMS

1. **Review of Recommendations from Mayor's Blue Ribbon Task Force to End Homelessness Report**

   (Staff recommendation: Refer to Staff for further review)

2. **Discussion - American Rescue Plan (ARP) and a Framework for Community Development**

   (Staff recommendation: Refer to City Manager's Office for further discussion and development)

INFORMATIONAL ITEMS

3. **Tree Planting Update**

4. **Dover Interfaith Mission for Housing Report**

ADJOURNMENT OF THE PARKS, RECREATION, AND COMMUNITY ENHANCEMENT COMMITTEE

ADJOURNMENT OF THE COUNCIL COMMITTEE OF THE WHOLE MEETING

THE AGENDA ITEMS AS LISTED MAY NOT BE CONSIDERED IN SEQUENCE. PURSUANT TO 29 DEL. C. §10004(e)(2), THIS AGENDA IS SUBJECT TO CHANGE TO INCLUDE THE ADDITION OR THE DELETION OF ITEMS, INCLUDING EXECUTIVE SESSIONS, WHICH ARISE AT THE TIME OF THE MEETING

Final Report from Mayor's Blue Ribbon Task Force on Homelessness: May 2019

Due to the size of the Task Force and the varied aspects of homelessness identified as among those which needed to be addressed, active members formed three working groups:

1. Emergency shelter
2. Daytime services for the homeless
3. Affordable housing and shelter

The work, recommendations, and progress achieved by these groups are combined in this report. The working groups met separately on a routine basis and reported on their efforts at each Task Force meeting, resulting in regular input and discussion about efforts of each group.

This report will outline both the results or outcomes of the work of the Task Force and the unanimous recommendations of its members for future actions.

Results

1. A map of Dover shelters and services was prepared, funded, and distributed to Task Force members, to local agencies serving the homeless (including the Dover Public Library,) and to homeless individuals in need of services. This concept was based on a successful model used with considerable interest in Wilmington, and funding was secured from Levy Court. 1,500 maps were produced in a sturdy paper folded format similar to a folding road map.
2. A successful Code Purple effort was carried out over the winter with regular reporting to the Task Force.
3. A coordinated community-wide food effort was initiated, with information managed and distributed by Code Purple Kent County. Several agencies and churches provide a hot meal to the unsheltered homeless on a daily basis. A calendar is assembled monthly and distributed widely with the objective of ensuring that homeless individuals know where to access food each day. In some cases, a hot meal is supplemented with a "brown bag" of nonperishable items prepared by local faith communities and volunteers.
4. Information about hours and services provided at both the Dover Interfaith Resource Center and Hopes&Dreams was shared and regularly updated. Dover Interfaith added part-time health services at the Resource Center along with lockers available to the unsheltered homeless. A presentation from the Community Health Worker and the closer relationship built with Bayhealth and other providers was shared with the Task Force. Efforts to maintain this health program are being pursued.
5. The Task Force explored potential benefits of a US Air Force Reserves program called Innovative Readiness Training. This has two facets: One is a short-term medical program in which medical and dental personnel provide an intensive multi-day set of services in the community. A facility to host such an endeavor in the summer of 2020 is being pursued along with local school districts, which may provide a facility for use. The second facet is the construction or assembly of a building—such as a shelter—for an organization that has a site and necessary infrastructure as well as plans and purchased materials. The earliest construction activity for which an application can be submitted is 2021.
6. Reports made from both the Whatcoat Shelter at People's Place and the Dover Interfaith shelter indicated a reduction in available beds due to the implementation of Dover's fire code.

Whatcoat was reduced to 26 beds from 48 and Dover Interfaith now has 34 instead of 36. These changes resulted in the inability of both shelters to take in additional persons in need of shelter and contributed to pressure on Code Purple this winter. In the longer term, it was agreed that more shelter space is required to meet local demand.

7. A new housing development corporation called the Central Delaware Housing Collaborative was created, with board members representing different organizations concerned with homelessness in the Greater Dover area. Considerable progress has been made as follows:
    a. Two houses have been leased by the Collaborative, with rooms rented to individuals moving from homelessness to self-reliant living.
    b. A standard application was created for use by the Collaborative and approved by Task Force members. It permits any local agency or employer to recommend a person for residence. Residents agree to a set of rules that includes participation in regular case management, with most case management currently provided by Dover Interfaith.
    c. The Collaborative has interacted extensively with the Delaware State Housing Authority (DSHA) to participate in available training programs and to become familiar with sources of funds available.
    d. AID In Dover—a former youth shelter—has agreed to sell the property known as "801" West Division Street to the Collaborative. The acquisition will include the assumption of a long-term, no-interest loan from DSHA that is also forgivable if the property is used for shelter. The Collaborative plans to implement a program of shelter for women and is seeking grants and financing to make this possible. A partnership with the Dover Interfaith Mission for Housing will provide case management services to residents until sufficient funds are acquired to provide all services directly.
    e. Greater cooperation with several local realtors have opened opportunities for additional properties to be leased for shared housing.
    f. Applications for funding have been and are being submitted to several foundations and program sources. Collaborative board members continue to explore funding opportunities.
    g. The Central Delaware Housing Collaborative has secured tax-exempt 501(c)3 status and meets monthly, with additional committee meetings more frequent.
    h. Additional properties continue to be explored for future development, such as the Milford Armory.

<u>Recommendations</u>

1. Create more shelter space sufficient to meet the demand for men, women, and children. One step is to develop a new shelter for men for the Dover Interfaith Mission for Housing along with a daytime Resource Center due to the loss of their lease in two years' time.
2. Develop more highly-affordable supportive housing that includes housing for families as well as shared housing for single adults.
3. Include case management for all residents of shelters and supportive housing.
4. Develop an Emergency Housing Plan for homeless persons in bad weather, incorporating involvement from City, County, and DEMA officials.
5. Encourage interaction and sharing information about initiatives and concerns with local and state officials and with corporate leadership in order to inform them and to elicit support.

6. Pursue opportunities available through Innovative Readiness Training.
7. Continue to support established initiatives, including Dover map of homeless services, monthly meal calendar, and efforts of Central Delaware Housing Collaborative.
8. Pursue continued cooperation with Bayhealth to expand health care and health education to the homeless.
9. Increase community volunteers in order to extend hours of daytime resources such as Dover Interfaith Resource Center and Hopes&Dreams along with community outreach.
10. Explore ways that Task Force and Collaborative initiatives might be promoted more effectively through Central Delaware events, websites, social media, and press coverage.
11. Seek to assure city and county compliance with the Fair Housing Act in zoning and code enforcement.
12. Explore sources of funding for a revolving fund or other mechanisms to finance housing development and leasing to benefit homeless individuals and families.
13. Investigate creative housing options to meet the needs and financial capacity of the homeless, including tiny houses, innovative construction techniques, and other housing alternatives.

Adopted unanimously by the Mayor's Task Force on Homelessness at its meeting of May 8, 2019

Prepared by Jeanine Kleimo, Task Force Chair

Housing and Homelessness in Delaware

A CRISIS LAID BARE



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2020 | WWW.HOUSINGALLIANCEDE.ORG

HOUSING ALLIANCE DELAWARE

Housing Alliance Delaware's mission is to Advance housing opportunities, End homelessness, and Promote vibrant communities.

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www.housingalliancede.org

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The artwork in this report was provided by the Creative Vision Factory (CVF), a nonprofit art studio in the City of Wilmington. CVF fosters the creative potential of individuals on the behavioral health spectrum in a studio art environment that cultivates integration with the local art community through a program of exhibitions, workshops, and communal workspace. For the more information about CVF: https://thecreativevisionfactory.org/



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Letter from the Executive Director

In 2020, thousands of households in Delaware were unable to make their rent and mortgage payments. People lost jobs and businesses suffered. We were all asked to stay at home for our own wellbeing and that of the community, but people without homes were left with fewer options than ever for safe shelter and essential human services.

Delawareans stepped-up to help their neighbors in meaningful ways: bringing food to people facing hunger, changing programs to meet the changing needs of the community, speaking out against longstanding racial injustices, and putting themselves in harm's way to keep more vulnerable members of the community safe. The events of 2020, and those that continue to unfold, highlight what many of us have known for a long time – that far too many people in Delaware are without a safe, stable place to call home.

In 2020 the shortage of affordable rental homes in Delaware for low-income families rose to over 15,560 units. In December 2020, at the height of the coronavirus pandemic, 940 households called Delaware's Centralized Intake hotline because they were having a housing crisis. Of those who called, 289 households reported sleeping outdoors or in their cars. Delaware can and must do better. Peoples' lives depend on it.

While Housing Alliance Delaware does not yet know what the long-lasting impact of the coronavirus pandemic will be in our state, we know that there are not enough temporary or permanent housing resources to quickly end homelessness for people and families in Delaware. We know that Delaware does not have enough affordable housing for low-income and extremely low-income households. We know that Black and Brown households in Delaware experience housing instability and homelessness at significantly higher rates than white households. And we know that homelessness and housing instability have long lasting impacts on the health and wellbeing of families and communities.

This report is intended to be a resource for our community partners and state and local policy makers by providing the most recent data available about homelessness and housing affordability in Delaware. In this report, we highlight the urgent issues of racial injustice in housing, and the health implications of housing instability and homelessness.

Housing Alliance Delaware is grateful to each of our public, nonprofit, and private sector partners throughout the state who work with our team each day to create housing opportunities and end homelessness. Thank you for your partnership, and all that you do for Delaware's communities.

Rachel Stucker

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Chapter 1: Homelessness



Ken Carley, ceramic mask

In this report, homelessness refers to people who are sleeping on the streets, encampments, or other places not meant for human habitation, and in emergency shelters or transitional housing programs for people experiencing homelessness or fleeing domestic violence.[a]

Homelessness can have many faces, ages, genders, and races. In Delaware, more than 1,000 people are homeless each night, with 23-25% being children under the age of 18.[1] Individuals that identify as male, Black, and over the age of 24 make up the largest number of homeless individuals in the state.[2] Compared to white families, Black families with children are eight times more likely to experience homelessness in Delaware.[3]

In 2020, Delaware faced a housing crisis that was compounded by the crisis of the coronavirus pandemic. People without safe shelter were at greater risk of viral transmission and had extremely limited access to basic human services, such as food, shelter, and bathrooms. Due to the safety precautions needed to prevent the spread of COVID-19, shops closed down, service sites restricted or limited access, and congregate emergency shelters decreased their capacity to ensure safety among staff and residents. Statewide, congregate shelter capacity decreased by 50% in 2020. Interventions, such as portable bathrooms and handwashing stations were set up throughout Delaware for people experiencing homelessness.

To address the need for safe shelter, the Delaware Department of Health and Social Services (DHSS) leveraged state and federal funding to provide homeless households with temporary stays in hotels and motels.

More than 2,000 people slept in congregate emergency shelters in 2020, and more than 3,500 people were temporarily sheltered in a hotel/motel by DHSS. This alarming number of people included more than 1,600 children under 18 years old.[b]

In 2020, New Castle County purchased a large hotel and opened the New Castle County Hope Center. This purchase increased safe, temporary housing options for people and families experiencing homelessness by nearly 200 units. [4]

The crisis of homelessness in Delaware is not new, but in 2020 the true danger and inhumanity of homelessness was exposed. The COVID-19 crisis demonstrated clearly that access to safe, affordable housing is a critical need that continues to go unmet in our communities.

2020 Point in Time Count

The Point in Time (PIT) Count occurs on one night in January. On this night, volunteers survey people experiencing homelessness in Delaware communities. The PIT Count includes adults and children throughout Delaware sleeping in unsheltered locations[c], emergency shelters (including weather-related shelters, hotel or motel rooms paid for by a government entity or charity, and domestic violence shelters) and transitional

[a] U.S. Department of Housing and Urban Development definition of literal homelessness.
[b] Data provided by the Division of State Service Centers.
[c] Such as the streets, in cars, sheds, tents, and other places not meant for human habitation.

housing facilities for people experiencing homelessness.

On January 29, 2020 1,165 people in Delaware were homeless. Of the 1,165 people counted, 665 were in New Castle County, 296 were in Kent County, and 204 were in Sussex County.



New Castle County: 57%

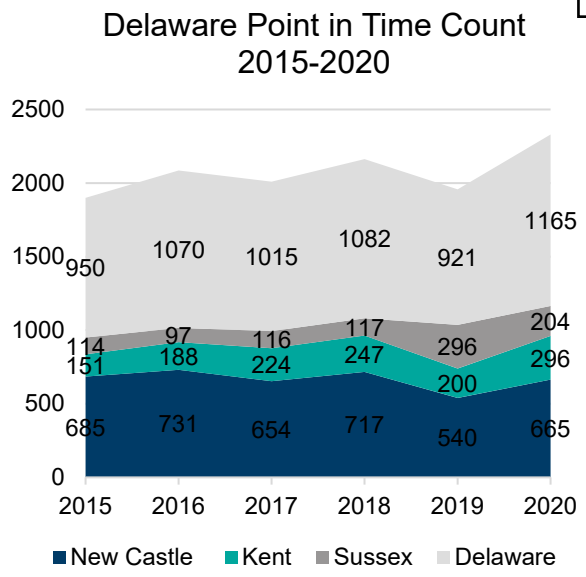
Kent County: 25.5%

Sussex County: 17.5%

Since 2015, the number and percentage of people experiencing homelessness in Kent and Sussex counties has increased.

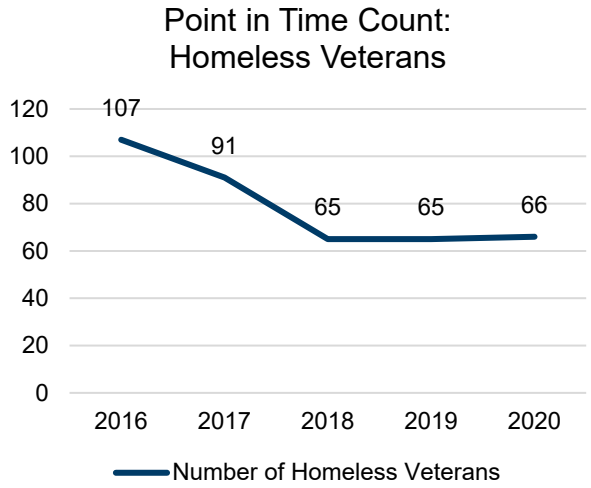
Year-to-year changes in PIT data is hard to attribute solely to changes in homelessness. The outcomes of the PIT Count can be highly dependent on weather, the availability of cold weather shelter beds on the night of the count, and the number of volunteers who participate.

However, when reviewed over time, Delaware's PIT data demonstrates clearly that there has been no notable decrease in homelessness. In fact, a review of the last 5 years of PIT data shows an increase in the number of people experiencing homelessness in Delaware since 2015.



Veterans

In 2016, Delaware joined the Mayor's Challenge to End Veterans Homelessness. Since then, programs such as Veterans Affairs Supportive Housing (VASH), Supportive Services for Veteran Families (SSVF), and Delaware Joining Forces have directed additional federal and local resources to prevent and end homelessness for veterans in Delaware[5]. As a result, homelessness among veterans in Delaware decreased by 40% from 2016 to 2018.

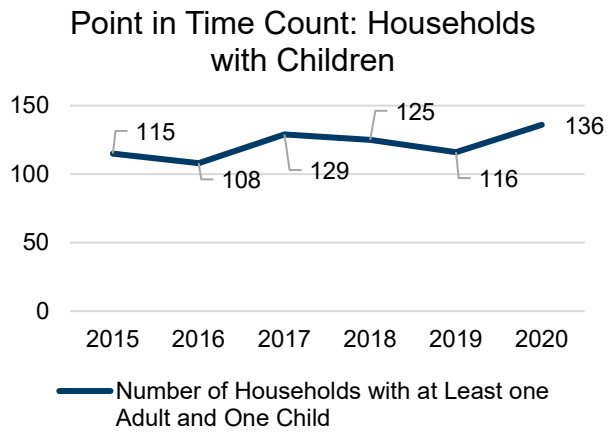


Delaware continues to track veteran homelessness and housing outcomes on a monthly basis. From January 2015 to January 2020, 1,112 veterans experiencing homelessness in Delaware moved from homelessness to permanent housing.

In December 2020, 65 veterans were homeless in Delaware, the same as captured in the most recent PIT Counts. Since 2018, the number veterans experiencing homelessness in Delaware has remained steady at approximately 65 homeless on any given night.[d]

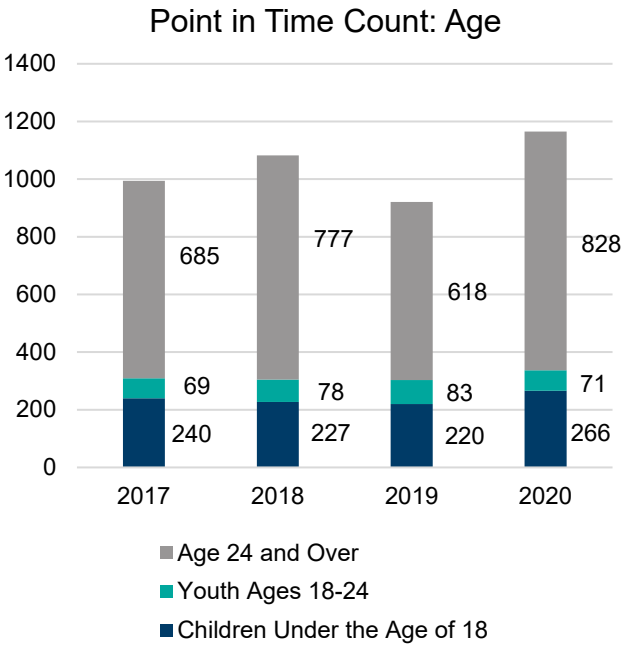
Families with Children

On the night of the 2020 PIT Count, 136 families with children were experiencing homelessness. This is the highest number of homeless families captured in the PIT Count in five years. This represents an 18% increase in homeless families with children since 2015.



From 2015 to 2020, children under 18 have consistently made up 23% to 25% of all people experiencing homelessness on the night of the PIT Count.

The Delaware Department of Education (DDOE) counts homelessness among children differently. In their data, the DDOE includes school-aged children who are staying temporarily with family and friends or living in other unstable housing situations. For the past five years, there have been between 3,000 and 3,500 homeless students identified by the DE DDOE annually.[6] During the 2019-2020 school year, there were 2,971 homeless students identified by the Delaware Department of Education.[7] This counting of school-age children demonstrates that thousands of children in Delaware experience housing instability and homelessness each year.



Chronic Homelessness

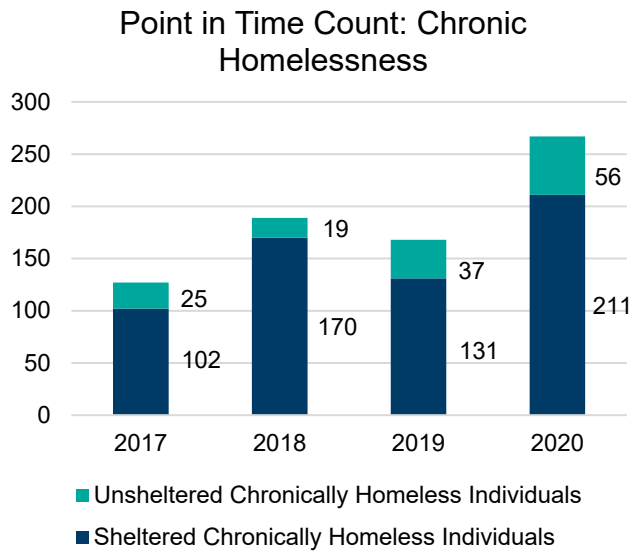
People experiencing chronic homelessness are those who have been living on the streets or in emergency shelters for long periods of time and have a disabling condition.[e] People experiencing

[d] At the time of this report, the most recent monthly data from December 2020 showed 65 homeless veterans in Delaware.

[e] HUD defines chronic homelessness as individuals who have: 1) been homeless on the streets, or in emergency shelter, for

chronic homelessness are most likely to die while homeless, most likely to be unsheltered, and most likely to rely on crisis services to meet their urgent needs, such as emergency departments, mental health crisis services, and first responders.

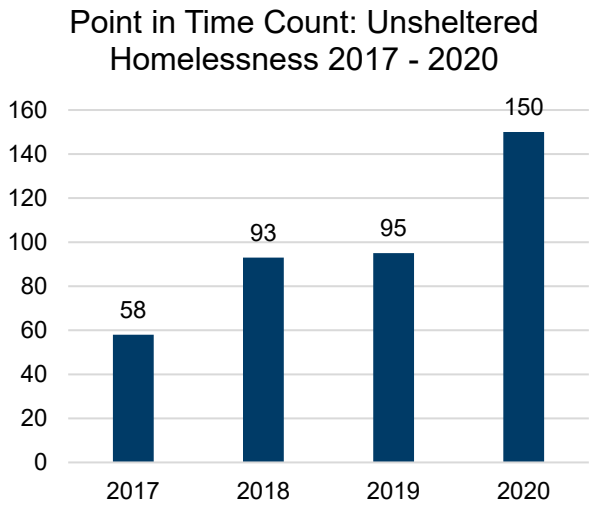
The number of people experiencing chronic homelessness in Delaware has increased significantly since 2017. In 2020, 23% of all adults captured on the night of the Point in Time Count were chronically homeless, (267 people), compared to 18% in 2017 (127 people).



The health-related risk factors of people experiencing homelessness was a serious concern in 2020 due to COVID-19. Prior to the pandemic, individuals experiencing homelessness had a morbidity rate of ten times the general population. In 2020, these individuals were at higher risk for developing severe COVID-19.[8]

At the time of the 2020 PIT Count, 197 individ presented with a serious COVID-19 risk factor; 133 individuals were over the age of 60, and 267 individuals were chronically homeless.

In addition to increases in chronic homelessness, the number of people experiencing unsheltered homelessness has increased each year since 2017. Between 2017 and 2020, the number of people unsheltered on the night of the PIT Count has more than doubled.



The 2020 PIT Count demonstrates significant and enduring unmet housing needs in Delaware. When the data is reviewed overtime, Delaware's PIT data tells a frightening story of increases in family homelessness, increases in unsheltered homelessness, and increases in chronic homelessness in our state.

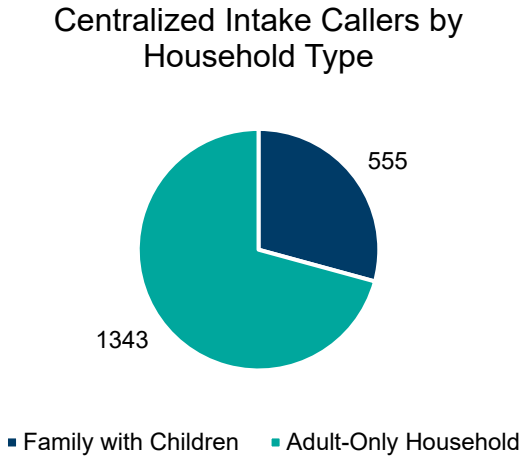
more than 1 year continuously, or 4 or more times in 3 years, totaling 12 months or more, and 2) have challenges attaining and retaining stable housing due to a disabling condition.

Centralized Intake

Delaware's Centralized Intake program provides a coordinated access point for households experiencing homelessness to seek entry into emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing.

In addition to coordinating access to resources for people and families in crisis, Centralized Intake allows Housing Alliance Delaware to better understand the need for homeless assistance resources in Delaware.

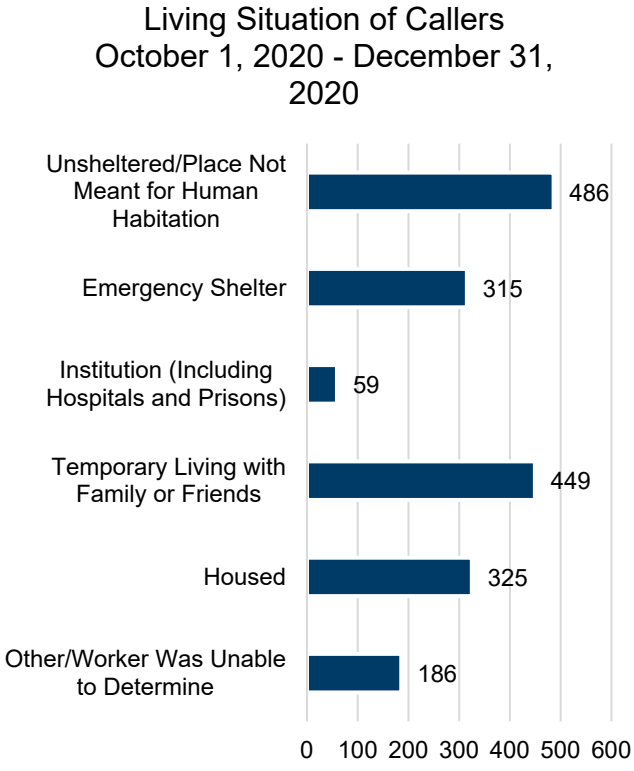
From October 1, 2020 to December 31, 2020, 1,898 unduplicated households contacted Centralized Intake and reported that they were homeless or at risk of homelessness. 30% (555) of households that contacted Centralized Intake were families with children.



Households call Centralized Intake for a variety of reasons, from a variety of living situations. Some households are concerned that they will be displaced due to an inability to pay rent, some couch surfing or sleeping outdoors and need access to safe shelter, and others are temporarily sheltered and looking for permanent housing.

In 2020, Centralized Intake began to collect information about COVID-19 risk – meaning that callers were asked if they met the CDC criteria for being at high risk of serious illness if they were to contract COVID-19.[f] From October 1, 2020 to December 31 2020, 210 callers (11%) self-reported that they or someone in their household met the CDC criteria for high risk.

Centralized Intake staff used CDC criteria at intake to prioritize people with high-risk medical conditions for safe shelter. At-risk households were referred to DHSS for access to a hotel/motel single room shelter rather than a higher-risk congregate setting.



[f] https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html

Looking Forward

COVID-19 presented a public health crisis that put people experiencing homelessness at extremely high-risk. Delaware's lack of sufficient emergency shelter and the increased demand for limited permanent housing resources exposed the fragility of our state's homeless response system.

At the time of publication of this document, Delaware continues to face a crisis of homelessness in the middle of this pandemic. As recently as in January 2021, more than 800 people remained temporarily sheltered in hotels or motels throughout our state, while hundreds of others slept in congregate homeless shelters.

The COVID-19 crisis demonstrates clearly that there must be a system in place that prevents people from becoming homeless, and provides people experiencing homelessness with immediate access to housing solutions. In short, Delaware needs to look towards a future where housing solutions are available for all who need them.

Chapter 2: Housing Affordability



Zakkiyyah Mu’min, untitled Colorful Houses II

As Delaware entered 2020, the state faced a shortage of more than 15,560 affordable rental units for extremely low-income households.[9]

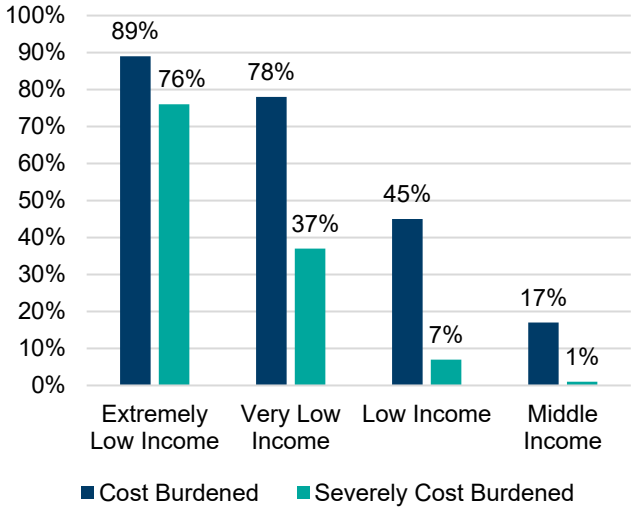
The median family income for a family of four in Delaware is $81,900.[10] Low-income[g] households have an annual income of $65,500. [11] Very low-income[h] households have an annual income of $40,950. [12] Extremely low-income[i] households have annual income of $24,550. [13]
In 2019, the housing wage for a two-bedroom unit at fair market rent was $21.97, and $18.08 for a one-bedroom unit. A minimum wage employee needs to work at least two minimum wage jobs to afford rental housing in Delaware.[14]

Delaware has the 17th highest two-bedroom housing wage in the nation.

In 2020, the cost of rent in Delaware remained the same as it was in 2019.[15] Almost half of low-income households were severely cost burdened by the cost of housing, paying 50% or more of their total income towards housing costs. The coronavirus pandemic increased the economic hardship faced by many Delaware families.[16]

In May of 2020, the Delaware unemployment rate was 15.9% compared to an unemployment rate of 3.7% in May of 2019.

Housing Cost Burden by Income Group in Delaware



In 2020, Delaware unemployment hit double digits for the first time in 10 years, and nearly three times more individuals were unemployed during 2020 then 2019.[17] More than any time in the past decade, Delawareans were without income to meet their housing costs. [18]

Delaware has a robust single-family construction market. In 2019, Delaware issued over eight thousand building permits.[19] However, Delaware lacks in multifamily construction, the type of development most likely to result in affordable housing units.

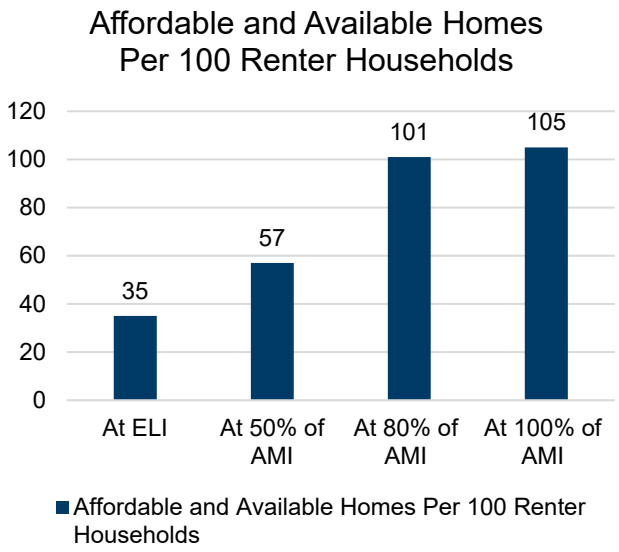
[g] Households whose income does not exceed 80% of the median income.
[h] Households whose income does not exceed 50% of the median income.
[i] Households whose income does not exceed 30% of the median income.

New Housing Building Permits: US Census Bureau Building Permits Survey

	Total	1 Unit	2 Units	3 and 4 Units	5 Units or More	Structures[j] With 5 Units or More
United States	1,451,579	977,863	27,104	19,061	427,551	15,883
Delaware	8,456	7,102	310	71	973	77

Of the 8,456 permits issued in DE, there were only 77 permits issued for structures with five or more housing units, representing just 0.91% of all housing built in Delaware. [20]

In Delaware there are only 36 affordable housing units available for every 100 renter households.[21] More than 53,360 households experience severe housing problems due to the shortage of housing for all low-, very low-, and extremely-low income households.[22]



Even if extremely-low income renters are able to locate housing, many are excluded from high-opportunity[k] areas because of high rental costs, or because landlords can discriminate against renters who are utilizing rental assistance subsidies.[23]

The creation of affordable housing units has not kept pace with demand, and has been further stymied by COVID-19. Demand for affordable housing is likely to increase as the COIVD-19 crisis reduces incomes and prohibits renters from transitioning to homeownership.

Poverty and Income: Persistent Unaffordability

In January 1937 when Franklin Delano Roosevelt was inaugurated for his second term during a time of economic crisis, he stated that he saw “millions of families trying to live on incomes so meager that the pall of family disaster hangs over them day by

[j] The statistics, by type of structure, refer to the structural characteristics of the building. The one-unit structure category is a single-family home. It includes fully detached, semidetached (semiattached, side-by-side), row houses, and townhouses (see "Single-Family House".) Multifamily structures are classified by the number of housing units in the structure. Data are tabulated for 2 units, 3 and 4 units combined, and 5 or more unit structures. https://www.census.gov/construction/bps/definitions/

[k] An area designated by a state or local Qualified Allocation Plan (QAP) as a high opportunity area whose poverty rate falls below 10 percent (for metropolitan areas) or below 15 percent (for non-metropolitan areas).

day" and that he saw "one-third of a nation ill housed."

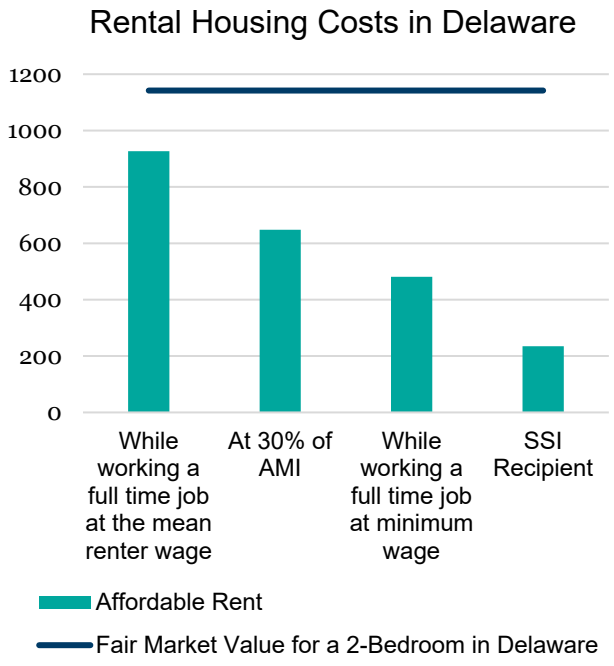
Nearly 100 years have passed since Roosevelt's speech, and the nation has traversed decades of prosperity. But in 2020, the U.S. found itself again in a time of economic crisis that exposed the impact of income inequality.

The minimum income necessary to afford a two-bedroom rental unit in Delaware is $3,806 monthly and $45,669.00 annually. At Delaware's minimum wage, a renter would need to work 2.5 full time jobs or over 95 hours a week to afford rent.

The Gini coefficient[l] shows that household income distribution in the United States went from 0.43 in 1990 to 0.48 in 2019.[24] This change indicates a significant increase in income inequality in the U.S. during the past 30 years.

In 1948, ten years after Roosevelt acknowledged that the nation was "ill housed," the United Nations adopted the Universal Declaration of Human Rights which stated that adequate housing was a human right.[25] Adequate housing, or a secure place to live in dignity and health, is universally viewed as one of the most basic human needs.[26] But in Delaware, as in most of the U.S., there is no legal right to adequate housing or shelter. Income alone determines the quality of the housing, the stability of the household, and the quality of the residential community. Housing is both the single largest expense for most households, and an inflexible or fixed cost in t household budget.

In Delaware, an estimated 944,955 people, or 11.3% of the population, live in poverty.[27] Many households in Delaware live on incomes low enough that housing remains completely out of reach.



Nationwide, the demand for affordable rental housing has grown dramatically during the last 20 years. From 2004 to 2015 the number of renters increased by 9.3 million.[28] The increase in demand for rental units can be largely attributed to renters 55 years and older, many of whom are living on a fixed income and require affordable housing options.[29] The lack of large, affordable rental units for families, and the demand of older renters for small units, has resulted in cost-burdened and

[l] A statistical measure of economic inequality and wealth distribution among a population

overcrowded housing for many renters in Delaware.[30]

Despite demand, in 2020, Delaware did not gain additional affordable housing units. Budget shortfalls meant that city and state housing programs did not expand.[31] Federal programs that support the creation of affordable housing, like the Low-Income Housing Tax Credit (LIHTC), did not increase. In fact, some say the LIHTC program decreased in value.[32] Banks were less likely to invest in or lend to projects, uncertain of the outcome.

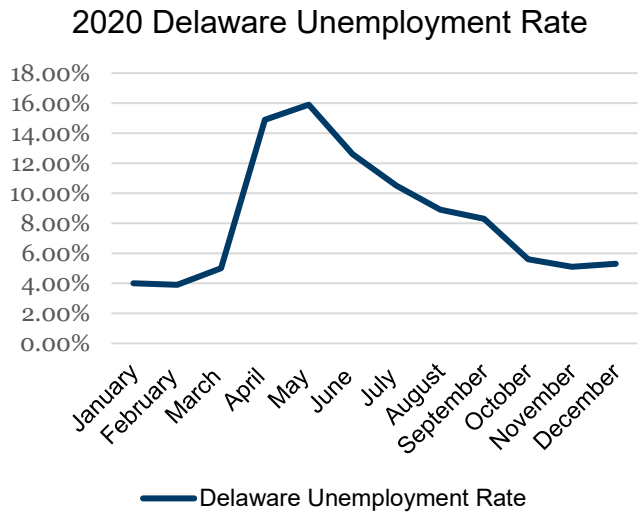
In 2020, coronavirus pandemic construction slowdowns and material shortages made ongoing projects more expensive.[33] And, as discussed below, a large number of renters were unable to pay rent, even in "affordable" units, putting increased pressure on landlords and nonprofit housing providers. Ultimately, even with a high demand for affordable housing, the pandemic made it both unattractive and difficult to build affordable housing in 2020.[34]

Delaware Housing Wage by County

	2020	2019
Statewide	$21.96	$21.97
New Castle County	$23.58	$23.08
Kent County	$20.08	$19.88
Sussex County	$18.23	$20.25

There are many households in Delaware that remain unable to afford housing despite one or two adults in the household holding full time employment. For these households, there is both an affordable housing problem and an income problem.

The increase in housing costs and income disparity placed many households in an untenable position in 2020 when thousands of workers faced unemployment or underemployment. [35]



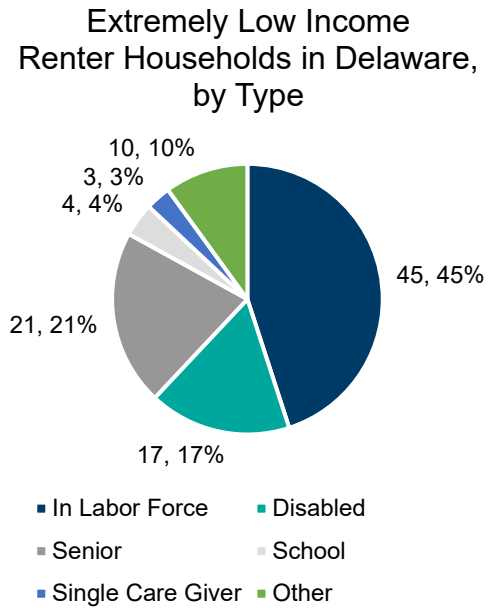
Economists predict that unemployment will not decrease until there is widespread dissemination of a vaccine, and even then, it may take years for those most affected by long-term unemployment to recover financially.[36]

Cost Burdened Renters: Eviction and Displacement

In Delaware there are 111,736 renter households[37] and 24,145 renter households who are extremely low income.[38]

Nationwide, from August 2020 to December 2020, the U.S. Census Bureau reported a significant increase in the number of renters in arrears.[39] Due to public policy, such as moratoriums on evictions, an eviction crisis was not realized in 2020. However, that does not mean that Delaware's renters are not in arrears or that evictions have not been filed.

As of December 2020, the Delaware State Housing Authority received over 5,500 applications for rental assistance through the Delaware Housing Assistance Program (DE HAP).[40] From March 15, 2020, when the moratorium on evictions went into place, until December 2020, 2,368 eviction cases were filed in Delaware Courts.[41]

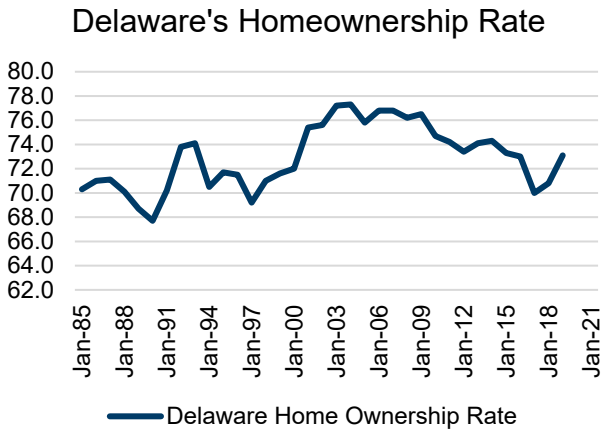


The displacement of many renters in 2020 did not happen through the formal eviction process. However there have been anecdotal reports of renters being displaced when they were unable to afford rent, unable to renew rental agreements, or voluntarily vacating after being provided with an eviction notice. The numbers of individuals and families displaced in 2020 remains unknown, but it was significantly less than it would have been without the eviction moratorium.

There are many predictions for a "wave" of evictions in 2021 when thousands of tenants will be unable to resolve rental arrears accrued during the eviction moratoriums. The federal eviction moratorium is set to expire on March 31, 2021, after which Delaware has very few protections in place locally to prevent renters from being displaced during this time of crisis.[42]

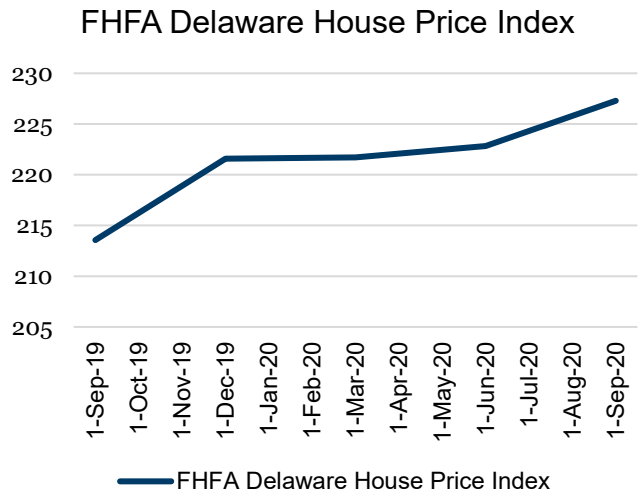
Affordable Housing and Homeownership

Delaware's homeownership rate continues to be well above the national average[m] and home prices remain below that of surrounding states.[43] However, median home prices rose quarterly in all three Delaware counties in 2019[44] and home prices nationwide rose 10.2% from October 2019 to October 2020.[45]



[m] The annual homeownership rate for the U.S. was 66.0% in 2018 and Delaware's homeownership rate was 71% in 2018 and 71.4% in 2019.

Despite a comparatively high rate of homeownership, homeownership in Delaware continues to be out of reach for low-income households. The 2020 housing market further increased the homeownership gap[n] and limited access for moderate and low income households in Delaware.

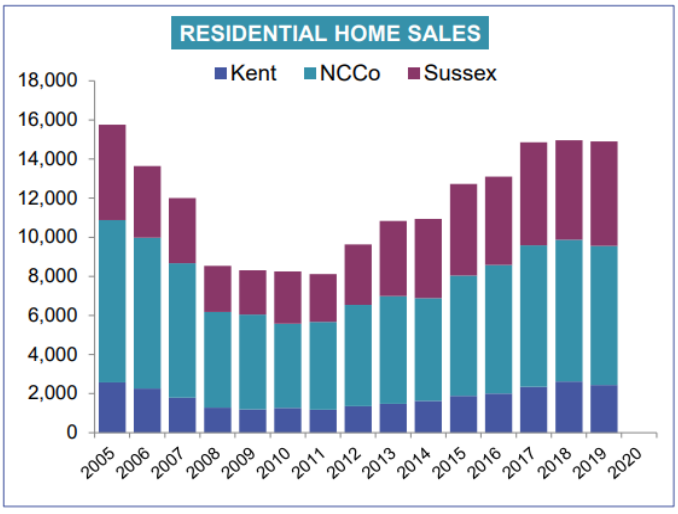


In the third quarter of 2020, home prices increased in all major markets in the Mid-Atlantic region. Where other markets saw a decrease in sales, Delaware saw an increase.[46] According to Long and Foster, the median sales price in Delaware went from $259,100 in November 2019 to $305,000 in November 2020.[47] Although not all home prices increased to over $300,000, the increase in price was significant across the state. For example, the median home price in New Castle County was $236,000 in February 2020, a 4.9% increase from February 2019.[48]

In addition to the increase in home prices in Delaware,[49] the number of homes available for purchase decreased by 2,640 units in 2020.[50] This decrease in housing stock, coupled with an increase in home prices, restricts entry into the housing market for those with a median income of $51,000.00 a year or less.[51] [52]

Rates of foreclosure is one of the factors used to measure stability in the affordable homeownership housing market. However, 2020 foreclosure rates do not paint a complete picture of housing affordability or market stability.

In 2020, there were only 547 foreclosure filings in Delaware, one-fifth of the number filed in 2019. [53] Each of these were filed between January and April.[54] During that short period of time, Delaware experienced a high foreclosure rate compared to other states.[55] However, the foreclosure rate plummeted when Governor Carney instituted a moratorium on residential foreclosures and sheriff's sales on March 25, 2020, which remains in effect.[56] In addition, federally backed mortgages are in forbearance or payment deferral until June 30, 2021.[57]



[n] The rate of homeownership based on both income and race. The rates of homeownership are significantly lower for extremely-low income households. The rates of homeownership are significantly lower for Black and Latinx households.

Due to state and federal moratoriums on foreclosure, the ability of low- to moderate-income households to maintain homeownership during the economic crisis cannot be measured by rates of foreclosure. However, forbearance rates can provide a snapshot of housing affordability in 2020.

Forbearance plans are typically used to help households bridge temporary hardship and preserve homeownership. In 2020, rates of mortgage forbearance were unpresented and significantly higher for poor families.[58] Without forbearance, poor households may have been forced to sell or default on their mortgage payments in 2020.

In 2020 NCALL built four new, energy efficient, affordable, single family homes side by side in Dover. With assistance from an NCALL Housing Counselor, first time homebuyer Maria became the proud owner of one of the homes in October of 2020. Before purchasing the house in Dover, Maria was living in a small apartment on the third floor with four children. Her new home has plenty of space for her family to live comfortably and there is also a large yard for her children to play.

However, the number of households that entered forbearance and remain in forbearance indicates that some households face more than just a temporary hardship. [59] Large numbers of households are remaining in forbearance for long periods of time, which may indicate a future wave of foreclosures.

The current economic landscape is unlike anything Delaware has seen before. It is uncertain what high rates of mortgage forbearance will mean for future housing stability, especially for low-, very low- extremely low-income households.

Looking Forward

Housing affordability is linked not only to the cost of housing, but also to the ability to earn a housing wage. The minimum wage in Delaware is not a housing wage.

An increase in the minimum wage would allow the workers to afford housing and other services, boosting Delaware's economy and providing access to stable housing for many. In addition, raising the minimum wage is necessary to address the longstanding wealth gap.

At the time of publication, the Delaware Legislature is considering a bill that would raise the minimum wage to $15.00 an hour by 2026,[60] an important step in the right direction. Even a gradual increase in the minimum wage will create positive housing outcomes, as low-wage workers are more likely to spend earnings on immediate needs, such as housing.

Delaware Housing Wage Facts

	2020	2019
Minimum Wage	$9.25	$8.75
Average Renter Wage	$17.83	$17.40
2-Bedroom Housing Wage	$21.96	$21.97
Number of Renter Households	103,457	101,259

As in many communities in the U.S., the waiting list for access to housing assistance in Delaware is

long, and wait times are unacceptably long, often years.[o] Housing assistance may come though permanent supportive housing programs, rapid re-housing programs, Housing Choice Voucher programs, or other types of publicly funded housing programs. While Delaware, like other states, receives federal funding for these programs, Delaware does and can play a role in meeting the unmet housing needs of its residents.

In addition to the provision of housing subsidies, Delaware must ensure that renters have all of the tools they need to remain stably housed. One such tool is access to legal representation in the eviction process. Delaware should enact legislation to ensure that litigants facing eviction are provided with the right to legal counsel.

The civil right to counsel has been proven to reduce the number of evictions of low-income tenants. This is because landlords have the benefit of legal representation and are able to navigate the court system, while tenants are not. Eviction is a deeply destructive event and causes not only loss of stable housing but, often, the inability to secure new housing. By keeping tenants in their homes, Delaware can address the issue of homelessness and help families break the cycle of poverty.

There is a shortage of over 15,560 affordable rental units in Delaware. It is clear that federal resources are not effectively meeting the local housing need. Delaware must continue to invest, and increase its investment, in affordable housing developme addition to an increase in allocation for housing development programs, we encourage our state partners to actively promote solutions such as community land trusts[p], land banks[q], and inclusionary zoning[r], all proven methods of ensuring the sustainability and development of affordable housing.

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[o] Part of President Biden's "The Biden Plan for Investing in our Communities though Housing" is to "provide section 8 vouchers to every eligible family so that no one has to pay more than 30% of their income for rental housing."

[p] Land owned by non-profit, community based organizations that provide affordable housing in perpetuity.

[q] A mechanism for acquiring vacant, abandoned, or tax-delinquent properties in order to preserve, develop and distribute property to meet affordable housing goals.

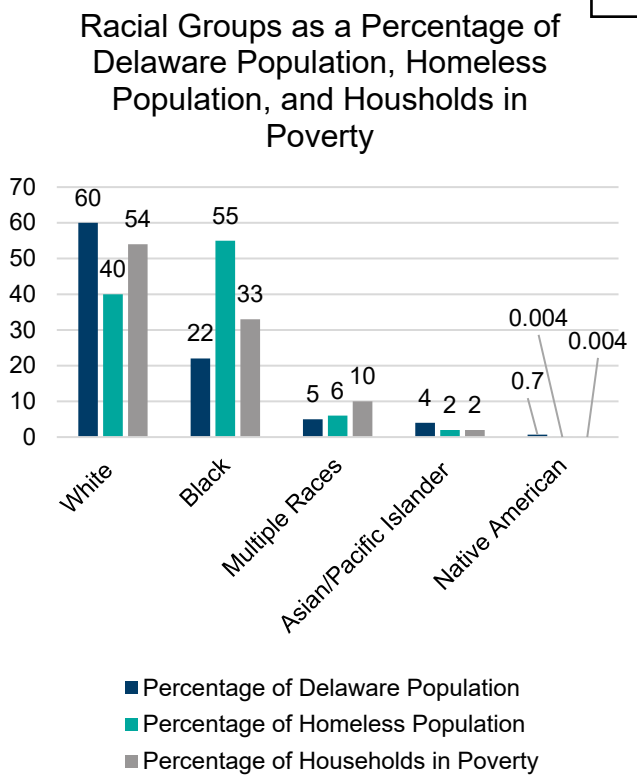
[r] A requirement that new residential developments include affordable homes.

Chapter 3: Persistent Racial Disparities



Systemic inequality is demonstrated in housing. People of color have higher rates of homelessness, a higher cost burden in rental housing, and lower homeownership rates. In addition, people of color are twice as likely as the white population to live in communities with poverty rates above 20 percent.[61]

Delaware is becoming increasingly diverse,[s] and in a year where inequality and racial disparity have been an important part of the national and local discourse, this chapter highlights some elements of racial disparities in housing.



Homelessness

The burdens of homelessness have fallen disproportionately on minority communities in Delaware. This is particularly true for people who are Black. Black households experience higher rates of homelessness in Delaware than any other group.

Poverty is a strong indicator that a household may be at risk of homelessness or experience homelessness. In Delaware, 33% of people living at or below the poverty line are Black, compared to 22% of the general population.[62]

Black individuals are 1.8 times overrepresented in poverty relative to their representation in the overall population.[63]
However, poverty rates do not paint a complete picture when looking at disparities in homelessness.

Black households in Delaware are 4 times more likely than their white counterparts to experience homelessness. Families with children who have a Black head of household are 8 times more likely to experience homelessness than white families with children. This disparity cannot be explained by differences in the poverty rate alone.

Rental Affordability

In 2020, nearly 70% of all evictions in Delaware were filed against people of color: 55% of evictions in Delaware were filed against Black renters and nearly 14% of evictions were filed against Hispanic/Latinx/American Indian renters. [64] Most

[s] From 1990 to 2020 the white population has fallen from 79.2 to 63 percent, the Black population has risen from 16.7 to 21.3 percent and the Latinx population has risen from 2.4 to 9 percent.

evictions filed in Delaware are against residents in the City of Wilmington.

In 2020, eviction filings in Wilmington were average for the first three months of the year and then dropped below the historical average due to policies implemented to prevent eviction during the COVID-19 emergency.[65] While the drop in evictions helped Delawareans to remain stably housed during a time of crisis, the drop in eviction filings did not eliminate the impact of rental affordability on Black households in Delaware.

Since the first study in 1989, reports by the Urban Institute and U.S. Department of Housing and Urban Development (HUD) have consistently found that there are high levels of discriminatory treatment towards Black households seeking rental housing.[66] Race-based discrimination increases the cost of housing for Black households.

Access to high-quality housing in a high-opportunity neighborhoods is restricted in Delaware based on source of income, which is not yet fully protected under Delaware Fair Housing law. Housing Choice Vouchers and other federal and state rental assistance programs are designed to help low-income families afford fair market rate housing. However, households with housing subsidies are often unable to find landlords or property owners willing to accept the subsidy form of rental payment. This often results in limited housing choices, and lack of access to higher opportunity neighborhoods.

Nationwide, black homeownership rates have been on a steady decline for the past 15 years. Rates have reached levels not seen since the 1960's, when private race-based discrimination was legal.

In 2020, Black households disproportionately faced poverty and housing instability. This economic instability can be linked to race, even across incomes.[t]

The unemployment rate for Black households was nearly three times that of white households before the COIVD-19 state of emergency was declared in March of 2020. The unemployment rate remained significantly higher for Black households throughout the year.

In 2020, Black households faced a disproportionate loss of income,[u] were more likely to be cost burdened, two times as likely to fall behind on housing payments, and more likely to be unemployed. [67]

The Homeownership Gap

Historically, redlining discouraged economic investment in Black neighborhoods and promoted systemic housing discrimination. Decades later, the United States has not overcome the effects of this federal initiative. A disproportionate number of

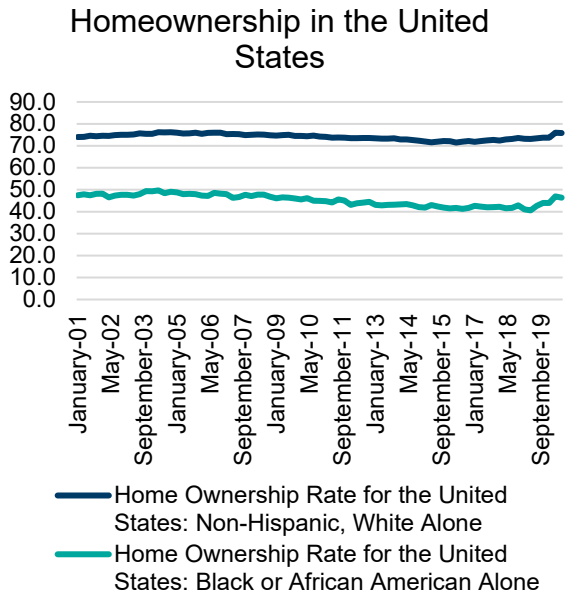
[t] Black households with incomes over $75,000 were almost two times as likely as white households to be behind on mortgage payments.

[u] Over 47 percent of Black households nationwide reported a loss of income between March and September of 2020.

Black households continue to live in areas of concentrated poverty.[68]

Residential segregation provided, and continues to provide, less homeownership opportunities to Black households. The difference in homeownership between Black and white households is substantial and represents not only historic inequality, but also a lack of opportunity to build future household or familial wealth.[69]

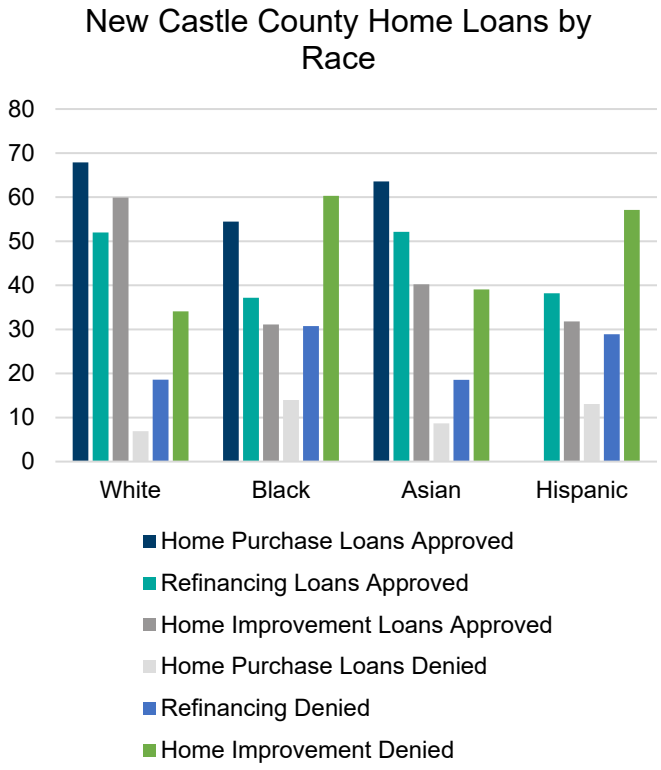
In 2019, homeownership rates among Black households increased less than half[v] the amount of white households.[70] Both the Delaware and the national Black/white homeownership gap is larger than it has been in decades, at a 31% difference. In Delaware, 81% of white households own their own homes compared to 49% of Hispanic/Latinx households and 53% of Black households.[71]



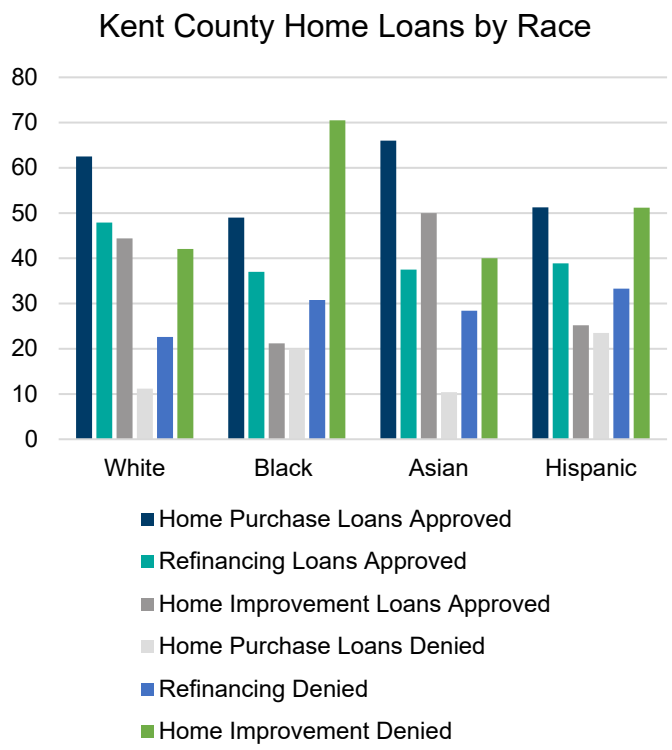
Similar to disparities in rental housing, the Black/white homeownership gap can be explained – in part - by economic opportunity and poverty.

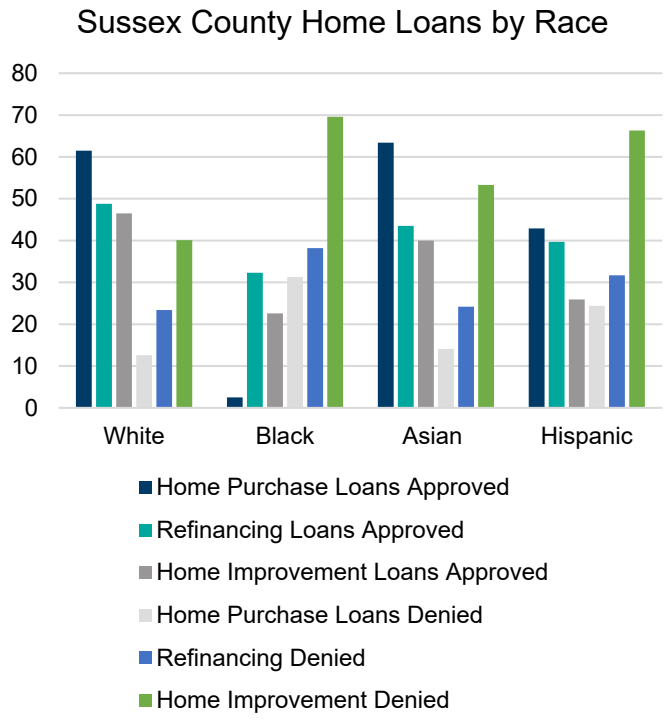
Personal credit is a large barrier to homeownership. Nationwide, more than 50% of white households have a FICO score over 700 while just over 20% of Black households maintain the same score.[72]

In addition, lending discrimination creates significant disparities in access to homeownership. White loan applicants have more favorable outcomes in both the approval of loans and the interest rates.[73] For example, in Kent County, Black and white residents each make up 40% of the population, but Black borrows are twice as likely as white borrowers to be denied home loans or given high-cost loans.[74] In Wilmington, Black borrowers are two times as likely to be denied a loan and five times as likely to have a high-cost loan.[75]



[v] Increase of .6% for Black Households and 1.4% for white households.





Looking Forward

Delaware has a strong legislative imperative to address persistent racial disparities. The African American Task Force was created in 2020 to "make recommendations to the Delaware general Assembly and Governor regarding inequalities experienced by African Americans in Delaware."[76] Housing is one of the areas this committee is addressing.

Pervasive and systemic poverty and discrimination limit access to safe, affordable housing. In 2020 the Delaware Legislature should consider legislation to address the right to counsel or legal representation in eviction proceedings, source of income protections for renters using rental subsides.

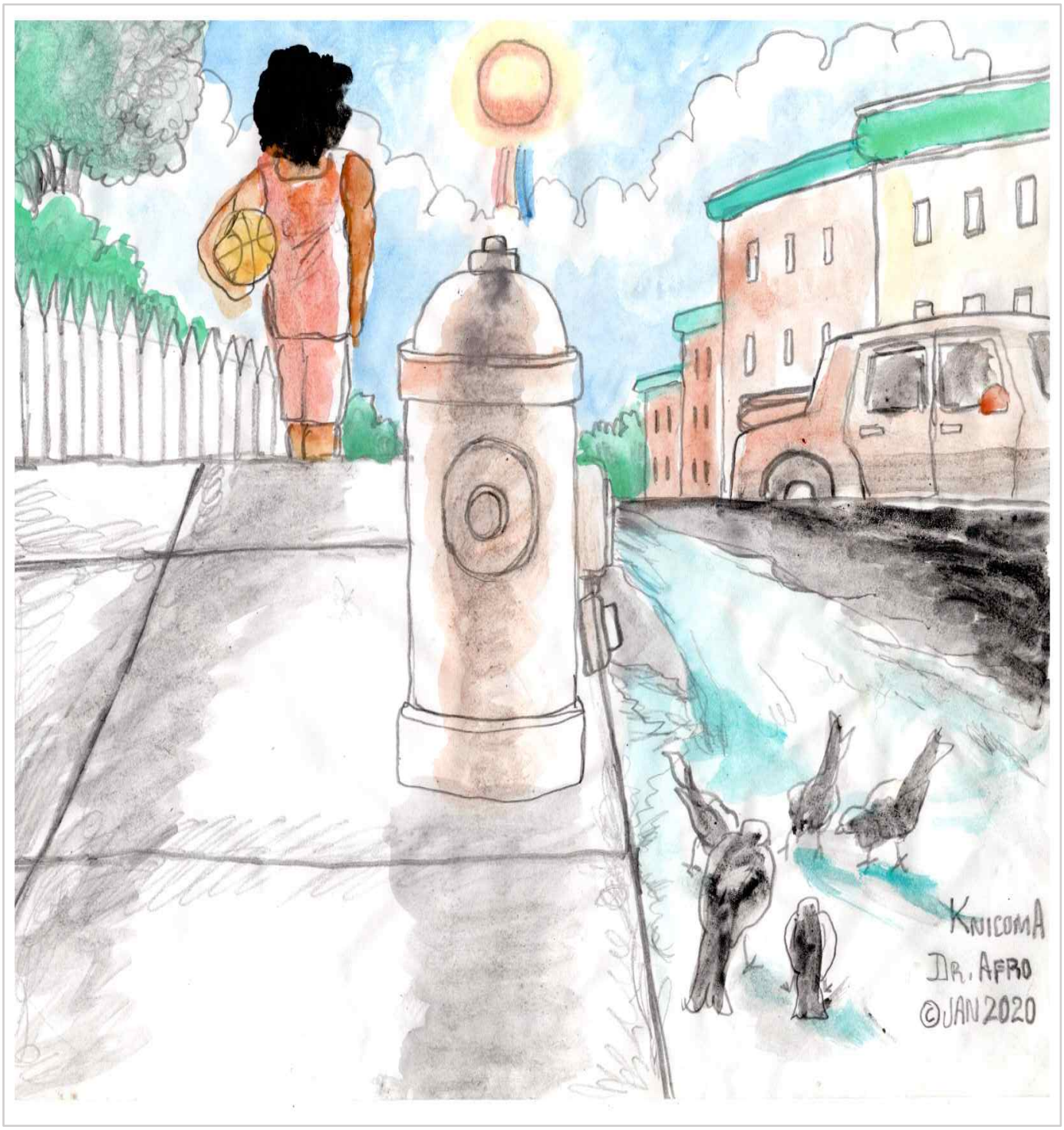
In addition, it is important to note that criminal records are a significant barrier to housing. Delaware has one of the highest incarceration rates in the United States and Black[w] individuals represent a disproportionate number of those arrested or incarcerated.[77]

Delaware has made significant improvement over the past two years in increasing access to criminal record expungement.[x] However, efforts to ensure fair housing access and proactively combat discriminatory housing practices should include increasing access to expungement, including automatic expungement of juvenile records.

[w] Individuals who are Black represent: 42% of those arrested and 64% of the prison population.

[x] In 2018, SB146 gave family court the right to immediately expunge juvenile felony arrest records upon dismissal. In 2019, SB 37 created the right to expungement after a 3-7 year wait if the individual did not have another conviction.

Chapter 4: Health and Housing



Housing as a Vital Condition[y]

The World Health Organization has determined that certain non-medical factors have a substantial influence on health.[78] Housing is one of those factors.

Housing instability and homelessness have both a direct and indirect impact on the health of individuals and families. [79] Homelessness can cause disease or injury, or exacerbate an already existing health condition.[80] Households that face housing instability are often forced to choose between the cost of housing and other essentials, including the cost of healthcare, prescriptions, and food.[81] The direct link between health and housing was demonstrated by the impacts of the COVID-19 virus, which disproportionately affected, and continues to affect, individuals without stable housing.[82]

Being without a home is a dangerous health condition. People who are homeless have higher rates of illness and die on average 12 years sooner than the general population.

Delaware, like the United States, continues to struggle to address staggering health inequality. Unless housing is part of the solution, Delaware will be unable to effectively address the health needs of its most vulnerable citizens.

There is a direct connection between homelessness and health. An acute physical or behavioral health crisis, or any long-term disabling condition, may lead to homelessness. Homelessness itself can exacerbate chronic medical conditions.

Individuals experiencing homelessness experience illness and disease at a greater rate than the general population.[83] Homelessness is extremely physically and mentally stressful and exposes individuals to communicable disease. This is compounded by insufficient access to healthcare and exposure to injury.

Health Conditions Among the Homeless Population in Comparison to the General U.S. Population[z]

Homeless	← Verses →	Housed
18%	Diabetes	9%
50%	Hypertension	29%
35%	Heart Attack	17%
20%	HIV	1%
36%	Hepatitis C	1%
49%	Depression	8%
58%	Substance Use Disorder	16%

Individuals who are homeless have significantly worse chronic health conditions[aa] than individuals with housing. [84] Cancer and heart disease are leading causes of death for individuals who are homeless.[85] But health conditions among people

[y] According to the WIN Network: "Vital signs, like heart rate, temperature, and weight, tell us what is going in our body. VITAL CONDITIONS tell us what is going on in our community and in the world around us. Vital conditions are properties of places and institutions that we all need all the time to reach our full potential, like food, humane housing, access to meaningful work and wealth and a sense of belonging."

[z] Homelessness and Health: What's the Connection?" National Health Care for the Homeless. February 2019. https://nhchc.org/wp-content/uploads/2019/08/homelessness-and-health.pdf

[aa] Such as high blood pressure, diabetes and asthma.

experiencing homelessness are often a complex mix of serious physical, mental health, substance abuse, and social problems. Housing and health care, together, are essential to addressing these serious, complex health issues.

Households who are not experiencing homelessness, but are low- to extremely low-income, also have increased health risks and less access to healthcare. Cost burdened households often prioritize paying for housing over healthcare costs.

In Delaware, 73,324 or 12.9% of adults do not have health insurance.[86] Without insurance, medical needs are often ignored until emergency care is needed. [87] Many uninsured cannot pay the cost of emergency medical treatment out of pocket, creating a greater debt burden for the household.[88]

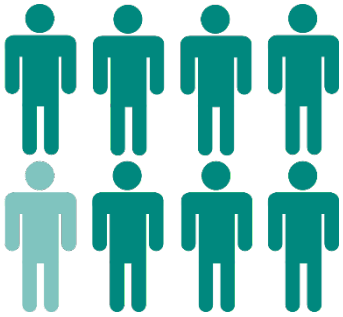
A large number of households in poverty live in unhealthy housing. Many health issues can be linked to poor environment or unhealthy housing. For example, housing conditions such as lead, mold, and environmental toxins are strongly associated with asthma.[89]

An estimated 40% of pediatric asthma cases can be attributed to conditions in the home.[90] Children living in neighborhoods with high rates of poor housing conditions are more likely to visit the hospital for an asthma-related illness.

In Delaware, an estimated 48% of homes were built before 1978, are likely to contain lead paint, and many are in a state of disrepair. Older housing in disrepair is more likely to expose young children to the lead. Lead is toxic and effects a child's organs, systems, and neurological development.[91] When absorbed into the body, lead causes irreversible health effects and there is no cure.[92]

In addition to ailments caused by poorly maintained housing, families living in substandard housing often face hunger and malnutrition. Families struggling to maintain stable housing often sacrifice food to pay for housing costs.

In Delaware, one in eight people, and one in five children, struggle with hunger.[93] Under-nutrition causes children to have less energy and less interest for learning.[94] Under-nutrition also effects physical growth.[95] Obesity is caused by malnutrition if the diet of a child has low nutrient-density.[96] Hunger, undernutrition and malnutrition can cause serious and long-term health effects.



In Delaware 1 in 8 people struggles with hunger.

Homelessness is a traumatic experience. Adults and children who experience homelessness have significantly higher rates of emotional and behavioral health problems.[97]

Of the adults (18+) counted in the 2020 PIT Count, 117 identified as having a diagnosed mental illness and 70 identified as having a substance abuse disorder.[98] Homeless children often struggle with self-esteem which puts them at a high risk for suicide, substance abuse, and other negative outcomes.[99]

Impact of the Pandemic

Living in poverty is linked to poor health outcomes. In the years leading up to 2020, the official poverty rate in the United States was on the decline.[100] However, the COVID-19 pandemic caused widespread economic distress as well as under- and unemployment. The federal economic relief package in April of 2020 is estimated to have lifted over 18 million people out of poverty.[101] But even with that assistance, many groups, including Black[bb] individuals and children[cc], have faced heightened levels of poverty in 2020.[102]

Poor health can cause homelessness when someone is unable to work[dd] or when they become overwhelmed by medical bills.[103] The seriousness of the COVID-19 virus can result in prolonged inability to work and/or hospitalization where a median stay in the ICU is 5 to 19 days.[104]

As noted above, lack of housing can also cause poor health. The line between health and housing has never been more clearly drawn than during the COVID-19 crisis.

Finally, homeless individuals living in shelters or on the street are at high risk for communicable diseases such as COVID-19. People experiencing homelessness are at high risk because they may have weakened immune systems or underlying health conditions, often live in close proximity to others, lack access to hand hygiene, and cannot self-quarantine.

Delaware, like other states, has tried to address these major health concerns by providing some non-congregate shelter for those at high risk of COVID-19. The effort to do so is laudable, and is sure to have saved lives during the COVID-19 crisis. Now, as Delaware looks to the future, the state must make significant investments in stable, affordable housing as a critical public health intervention.

Looking Forward

The COVID-19 pandemic exposed our preexisting housing and healthcare crisis. Prior to 2020, many Delawareans were unable to afford housing and healthcare. But 2020 demonstrated that true disaster ensues when people and communities face simultaneous health and housing crises. The public health and housing systems are not working if, during a state of emergency, individuals and families have nowhere safe to shelter-in-place.

When people have stable housing, they can spend more time and resources on managing their health. High utilization of emergency medicine[ee] by individuals who are living in poverty or individuals who identify as African American or Black demonstrate disparities in the healthcare system closely linked to race, economic status, and safe and stable housing.[105]

[bb] Black poverty rate was 26.3% compared to a white poverty rate of 12.3%.
[cc] Child poverty rate reached an estimated high of 21.4% due to lower employment rates among parents with children.
[dd] Nearly 44 million households in the United States have income earners that are at risk of exposure to COVID-19 in the workplace and unemployment in Delaware has been disproportionately shouldered by low-income workers.[dd]
[ee] Use of emergency medicine is a reflection of the greater health needs of the community. Emergency rooms are the utilized by uninsured and publicly insured patients as a means of accessing medical care as privately insured patients are more likely to be directly admitted to the hospital from a doctor's office or clinic.

Ensuring that all Delaware residents have health insurance would help to provide stability to marginalized populations. At a minimum, Delaware should administer a health insurance program that addresses the needs of the over 73,000 adults who do not have health insurance. Delaware can initiate health reforms for those who remain uninsured by allocating funds to reduce healthcare costs and providing supplemental insurance to low-income Delawareans. Health insurance would improve financial stability for many cost-burdened households and, by improving economic status, help families to access safe, stable housing.

HOUSING ALLIANCE DELAWARE

Currently, evictions and foreclosures are on hold in Delaware. These interventions provide critical protection, and have saved thousands of families from eviction, displacement and their impacts. But these interventions are temporary.

Thousands of people in our communities continue to be without access to stable housing. They are sleeping in cold weather shelters, temporary motel rooms, emergency shelters, and on our streets.

When it comes to addressing the housing crisis in Delaware, we should not aspire to get “back to normal.” “Normal” was increases in homelessness. “Normal” was thousands of families without a stable place to call home. “Normal” was glaring inequities that disproportionately impact the health and wellbeing of people of color, particularly Black families. We must aspire to do better.

We look forward to working with all of our partners to create healthier, stronger communities for all who call Delaware home.

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