Housing Needs of Extremely Low Income Households in Delaware

Report to the
Delaware Housing Coalition

By the

Center for Community Research and Service
University of Delaware

Rosalind Kotz, M.S., M.R.P.
Senior Research Assistant and Doctoral Student

Under the Direction of
Steven W. Peuquet, Ph.D.
Center Director

November 2007

TABLE OF CONTENTS

LIST OF TABLES

LIST OF CHARTS

Section 1
Introduction and Methodology

Introduction

At the request of the Delaware Housing Coalition, the University of Delaware's Center for Community Research and Service conducted a study of the housing needs of extremely low income households in Delaware. The Housing Coalition is interested in understanding this lowest income sector of the housing market as part of its strategic planning process and as a basis for making future policy recommendations.

Methodology

This study relies on existing data sources and no additional data, either qualitative or quantitative was conducted. There are five sources of data including 1) HUD CHAS Dataset (based on 2000 Census); 2) Census of Population and Housing (Bureau of the Census, 2000); 3) American Community Survey (Bureau of the Census, 2005); 3) Current Population Survey (Bureau of the Census, 2005); and 4) Homeless Point-in-Time Study (Homeless Planning Council, 2006). Table 1 provides a quick overview of the data sources used and their benefits and drawbacks, and the text that follows provides a more detailed account and justification for the choices made.

Primary Data Source is the CHAS

To determine how many households are experiencing a "cost burden" or "severe cost burden," and to generally support the development of local Comprehensive Housing Assistance Strategies (CHAS), HUD commissions the U.S. Bureau of the Census to do special tabulations of census data for every CDBG and HOME jurisdiction in the country. These special tabulations are referred to as "CHAS datasets". HUD's CHAS datasets provide detailed information on households by type, size, income, and tenure. This report relies heavily on this CHAS data.

In the CHAS datasets for Delaware, household income is broken into four categories defined as follows: incomes of less than 30% of area median family income (under 30% MFI), incomes between 30% and 50% of area median family income (30%-50% MFI), incomes between 50% and 80% of area median family income (50%-80% MFI), and incomes greater than 80% of area median family income (over 80% MFI). The "under 30% MFI" is the group called "Extremely Low Income". HUD produces the local area median family income for a family of four, which is then extrapolated to produce cut-off points for households of different sizes.

	TABLE # 1 Sources of Data Used in this Report		
Data Source		**Year**	**Data Availability and Limitations**
CHAS	Comprehensive Housing Affordability Strategy	2000	Special run of the 2000 Census for HUD; categorized by HUD income guidelines at 30-50-80% Median Family Income; data available by tenure, household type and size, cost burden at 30 and 50% of income. Data also available on the affordability of the housing stock by tenure and number of bedrooms. Available at State, County, and many local jurisdictions. Benefit is that detailed housing data that can be analyzed for the mismatch between household income and affordable units available is not available in any other data source. Limitation is that the data may be dated because it reports 1999 income and housing cost data.
Census	Decennial Census	2000	Taken every 10 years, last available date is 2000. Data on housing affordability is limited to income ranges and most detailed data is limited to 30% Median Family income not controlled by household size. Detailed data on poverty is available but not for housing characteristics or affordability.
ACS	American Community Survey	2005	Annual update of the decennial census; many of the same tables are available so the data can be used to calculate the change over time. Limitation is that income categories are ranges and not controlled for household size. As with the census, the detailed cost data is limited in many cases to 30% MFI. Since the data is based on a small sample the geographic coverage in Delaware is not as deep as the decennial census and data is available at the State and County level but not below. Some County data is also suppressed or not reliable due to small sample sizes.
CPS	Current Population Survey	2005	Annual survey on population and household income. Current data on poverty is available for many categories of households and people including household size and employment. However, income is not available in the HUD categories and housing cost burden is not available. Data is only available at the State level due to the small sample size.
PIT	Homeless Point-in-Time Study	2006	Survey of the homeless population in Delaware conducted by the Homeless Planning Council. Counts the sheltered population at most shelters and transitional housing programs and the unsheltered population on the streets and other places not meant for human habitation. Although data is available in the Delaware Homeless Management Information System (HMIS) on the homeless population throughout the year, the Point-in-Time data is the most appropriate data to use to estimate the housing need at any given time so that it is comparable to the census which takes a count at one point-in-time.

The most commonly known method for determining housing need is to compare income and housing cost to determine if a household is cost burdened. Housing cost includes both housing and utilities. It results in percentage ratios that indicate the level of cost burden, including over 30% of income on housing which is called "Cost Burden" and over 50% which is called "Severe Cost Burden.

TABLE 2 HUD Income Guidelines (2005, HUD)					
Income Range	**Name**	**Examples of Eligibility**	**New Castle County**	**Kent County**	**Sussex County**
Under 30% MFI	Extremely Low Income (ELI)	HUD rental programs including public housing and vouchers typically serve households under 30% MFI	below $22,750	below $17,000	below $16,550
30% to 50% MFI	Very Low Income (Low Income in CDBG)	Maximum eligibility for most HUD rental programs (HOME and LIHTC rentals up to 60% MFI)	$22,750 to $37,950	$17,000 to $28,350	$16,550 to $27,550
50% to 80% MFI	Low Income (Moderate Income in CDBG)	Maximum eligibility for most CDBG programs, HOME, and LIHTC Homeownership	$37,951 to $58,000	$28,351 to $45,350	$27,551 to $44,100
Over 80% MFI	Above Moderate Income	Typically not eligible for HUD housing programs (some exceptions up to 120% MFI)	above $58,000	above $45,350	above $44,100

MFI - Median Family Income; guidelines are updated annually by HUD and used for eligibility for housing assistance and CDBG; actual guidelines will vary by household size and location; In this report MFI means the same as HAMFI which stands for HUD Area Median Family Income. See Appendix for complete set of HUD guidelines for 2000 and 2005.

Although the CHAS data also reports on over-crowding and substandard housing, the primary housing problem faced by a significant majority of households is affordability. This is true for both renters and homeowners. The units may also be substandard, but they are also highly likely to be unaffordable as well. The data on substandard housing is not valid due to the fact that it relies on census data on housing lacking complete plumbing and kitchen facilities, which is no longer a significant problem. This analysis also does not focus on overcrowding because this is no longer a widespread problem. In Delaware only 2.4 percent of households are overcrowded using a standard of 1.01 persons per room. For further explanation on the HUD income categories see Table #3 and the Appendix A for HUD Income Guidelines for 2005.

By using the CHAS income ranges and cost burdens, it is possible to estimate the need for housing for ELI households. This need is above the number of currently subsidized households (vouchers, public housing and some other subsidized housing) that by program design limit housing costs for the most part to less than 30% of their income. Retaining this base level of subsidized housing is assumed for this study. Additional work would be needed to estimate the current potential loss of units affordable to ELI households in order to modify the results of this study.

This report focuses on the needs of ELI renter households. When comparing housing needs of renters and homeowners, even ELI homeowners, it is important to remember that the owner is in a better economic position than the renter due to factors such as equity in the home, resale value and better control over length of tenure. Investments in the quality of the unit have the possibility to accrue benefits for the owner over time, while investments by a renter do not produce such an economic benefit.

Method of Updating ELI Needs from 2000 to 2005

As mentioned, data from the ACS is also used in this analysis because it is comparable to the 2000 Census on households with incomes under $20,000 (38,599 households) but is more recent that the 2000 Census. Although the data is more current, it lacks the details available in the CHAS. The household income is not controlled by household size which is a significant drawback to using this ACS data. This source is used when appropriate in this report but was not selected as the primary source. See Table 2 for a comparison between the three measures of Extremely Low Income (ELI).

One of the limitations of the CHAS data is that it is based on the decennial census and the most recent data is for 2000. To correct for this, the report uses an estimation model with data from the 2000 Census, and 2005 American Community Survey (ACS) that is directly comparable, to calculate the change over time. The data used is the number of households with income under $20,000 paying over 30 percent of income on housing by tenure. Although the use of income ranges does not control for household size, it is the closest available cut-off to 30% MFI that is provided in both the Census in 2000 and ACS in 2005. The percent change over time is applied to the original CHAS 2000 data to produce a 2005 estimate. The actual number of households with incomes under $20,000 is higher than both the number of households with income below 30% MFI and below poverty, so further analysis using this cut-off was not conducted. See Table #8 for the calculation of the change-over-time.

CHART # 1

Measures of Extremely Low Income (ELI) (2005)
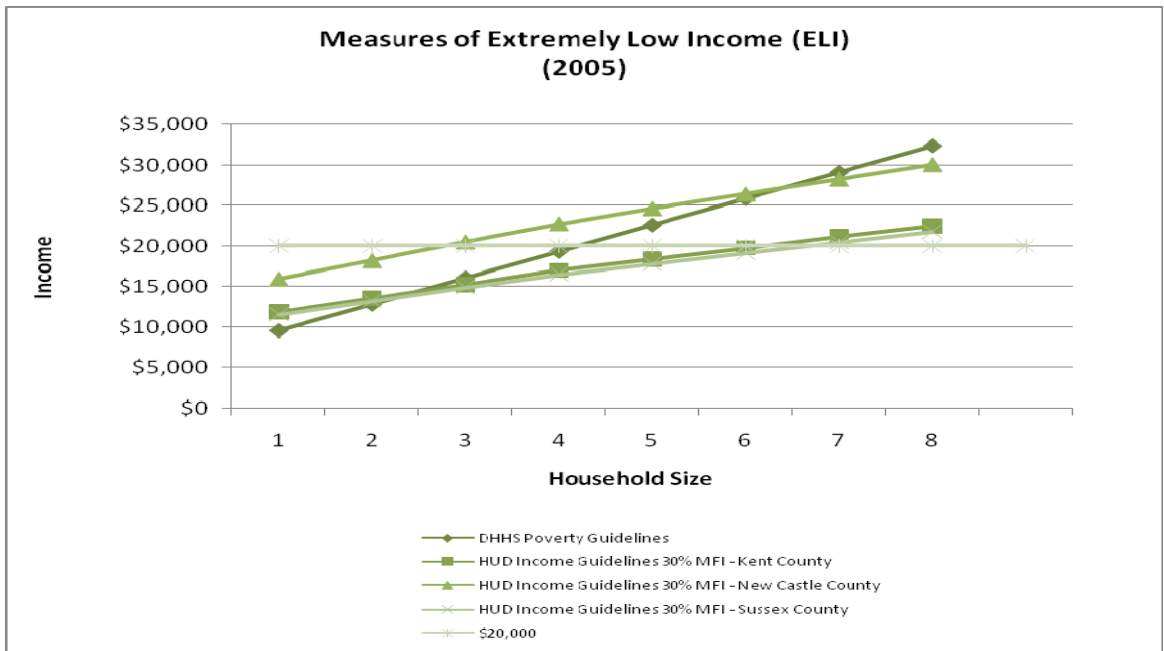
Data on Persons and Households Below Poverty

Because of the close relationship that poverty has with the CHAS 30% MFI cut-off, another useful source of data is the Current Population Survey (CPS) which is available for 2005 and which provides updated information on persons and households below poverty. The data can be useful in describing the ELI population in terms of characteristics such as race/ethnicity, household size, and work experience. Due to low sample sizes the data is only available at the State level for Delaware and data on housing need is not available in this survey.

In Delaware in 2000 the number of households below poverty (26,149) was very close to the number of households under 30% MFI (30,030). Although the CHAS data and poverty data are extremely close in terms of total numbers of ELI households, the HUD and DHHS poverty guidelines differ on which households are most in need. If poverty is used as the standard and the CHAS is compared to it, then the HUD guidelines underestimate the number of large (5+) households in Kent and Sussex Counties and overestimate the number of small (1-3) households in New Castle County. This should be kept in mind when reviewing the results of this analysis and perhaps taken into account in increasing or reducing certain estimates. See Chart 1 for a comparison of the income guidelines.

	Poverty (2000 Census)			<30% MFI (2000 Census CHAS)			<$20,000 (2000 Census)		
	Total Units	**# Below Poverty**	**%**	**Total Units**	**# <30%MFI**	**%**	**Total Units**	**# <$20,000**	**%**
United States	105,539,122	12,404,237	12%	NA	NA	NA	90,411,610	15,514,332	17%
Delaware	298,755	26,149	9%	298,649	30,030	10%	259,207	38,599	15%
Kent County	47,199	4,800	10%	47,426	4,458	9%	36,731	7,269	20%
New Castle County	188,974	15,031	8%	188,901	19,624	10%	175,775	23,523	13%
Sussex County	62,582	6,318	10%	62,566	5,911	9%	45,701	7,807	17%
Dover	12,460	1,619	13%	12,490	1,454	12%	11,641	2,943	25%
Wilmington	28,661	5,403	19%	28,540	6,569	23%	26,833	7,368	27%

TABLE 3
Comparison of Three Measures of "Extremely Low Income"
(2000 Census)

Housing Market Analysis and the "Mismatch"

A major part of this report is the analysis of the rental housing market to determine if there is affordability "mismatch". A "mismatch" analysis looks at both the need and availability of affordable housing to determine if deficits or excess are present in the market at various rent levels and in various communities. See the Appendix for a local jurisdiction mismatch analysis. Data on 2005 rents is provided by the ACS (rent ranges by number of bedrooms) and HUD (Fair Market Rents by # bedrooms). This information is helpful in understanding whether there are different affordability problems for different size units. This can then be compared to the identified needs. See Tables #21 and #22 for data on rents.

Estimating the Homeless Need

And finally, the Homeless Planning Council Point-in-Time (PIT) study on homeless people in Delaware is used to estimate the additional number of ELI households in need of housing. CHAS data only reports on occupied housing. The data in the PIT study is sufficiently detailed and valid to draw conclusions on household size and type and to estimate the number of units needed by bedroom size. Using the point-in-time is appropriate since the Census is taken at

one point-in-time so they are comparable. As far as it is known, this would be the first time that PIT data has been used in combination with CHAS data to produce an overall estimate of housing need. See Table #20 for the estimate of homeless persons and households in need of housing.

Alternative Methods of Assessing Housing Need

The CHAS method is not the only method for estimating housing needs. Many housing studies rely on a comparison of median income to median rent (median housing cost or fair market rent to income ratio). They are sometimes reported as "affordability indexes" which are then tracked over time. However, this method obscures the wide variation that can exist between household types, sizes, and rent levels and is therefore not the best method to choose for a detailed analysis of local housing markets. This report relies instead on detailed data available in the CHAS.

Another method worth discussing briefly is put forward by Stone (2006)[1] that relies on the concept of "shelter poverty." This method says that households in need for housing assistance are those whose housing cost is so high that the lack of remaining funds puts the household into poverty. This method measures need by household size and type. It excludes households with higher incomes who may be paying too much for housing on the 30% standard, but because they still have sufficient funds left over after paying for housing to meet all their other needs they should not be included in the total need. He criticizes the HUD CHAS method for overestimating the affordability problems of higher income households and underestimating the affordability problems of families with children and larger households. One way of limiting this overestimation is to eliminate households over 80% MFI from the need calculation which would meet some of Stone's objections to the CHAS method.

A related measure put forward by Pearce (2003) is called the "self-sufficiency standard". The appropriate amount for housing is determined not by a standard percentage of income, but by actual rents charged in the local area for the size unit needed. A household budget is created for different household types (single person, mother with 2 children, etc.). For Delaware, this is approximately $30,000 for a 3-person household, but ranges considerably by household size, location and number of adults and children in the household. [2]   The self-sufficiency level is

---

[1] The validity of the ratio method (i.e. under 30% of income on housing) has been debated since the 1960's and 1970's. Although used as a "rule of thumb" it has not been determined empirically that the 30% cutoff is valid. This study uses the ratio method but acknowledges that the data on the number of extremely low income households, and large families in particular, may be understated.

[2] Diana Pearce has written extensively on the topic of "Self Sufficiency Standard", particularly in relation to welfare reform legislation and the low welfare subsidy levels.   She and her colleagues have conducted studies throughout the U.S. that illustrate this method. There is a report for the State of Delaware in 2003. The Self Sufficiency Standard for Dover was $17,115 for a one-person household; $25,720 for one adult with one pre-school child; $30,339 for a three-person household consisting of one adult, one preschool child and one school-age child; and

higher than the CHAS 30% MFI level for small and large families and at the CHAS 30% level for single-person households.

Many of these households would remain poor after paying for housing. Therefore, any household that is under the threshold would be in need of some assistance. This method does not specify that the assistance be in the form of housing subsidy, but since housing represents the largest fixed expense in the budget, that could be one manner of bringing the income up to the self-sufficiency standard. This method represents a better and more accurate assessment of need because it is able to take into account a household's specific needs for child care and transportation costs that enable the parent to work.

Data sources such as the CHAS that do not distinguish between households with children and the number of workers in the household are likely to underestimate the needs of larger households. Unfortunately the data we do have available on housing need is not at this level of detail. The CHAS data on small and large families is the closest we can get so the need is presented for these household types. Data on households below poverty and their work experience is also presented.

$36,447 for a four-person household consisting of two adults, one pre-school child and one school-age child. See references. This calculates into a "Self-Sufficiency Wage" of $8.10/hr. for the single person, $12.18 for the adult with one child, $14.36 for the one adult with two children and $8.64 for the four person household with two adults and two children. The last one assumes that there are two workers possible.

Section 2

Housing Need Analysis

Overview of Delaware Demographics

- When Delaware is compared to the United States as a whole, the state appears to be doing relatively well on many indicators of housing and income including rents, homeownership rates, overcrowding and poverty rates.

- Delaware has a higher rate of homeownership than the nation as a whole (74.2% compared to 66.9%), a substantially lower poverty rate (10.4% compared to 11.8%), and a substantially lower overcrowding problem (2.0% compared to 2.4%).

- The household size in Delaware varies from the U.S. Although the averages are close (2.6 persons per household for the U.S. and 2.58 for Delaware, there is divergence on rental and owner-occupied units. The average rental household in Delaware has 2.46 persons which is significantly larger than the national average of 2.39.

- The statewide housing picture obscures the specific differences that exist in the counties and the particular housing needs of the ELI households. Therefore the remainder of this report will focus on ELI housing needs and will present County level data when available.

- See Table #4 for basic demographic data on population, households and families in Delaware and Table #5 for comparison of U.S., Delaware and the three counties on several housing and income indicators.

TABLE #4 Population, Households and Families in Delaware (2005 ACS)				
	Population	**Households**	**Families**	**Non-Family Households**
Delaware	818,587	317,640	216,182	101,458
Kent County	140,205	53,731	38,719	15,012
New Castle County	505,271	193,255	129,634	63,621
Sussex County	173,111	70,654	47,829	22,825
Non-Family Households consist of single person households and groups of unrelated persons. Group homes administered by organizations are not included in these figures; they are part of a separate count of persons in institutions.				

TABLE #5 Comparison of U.S. and Delaware on Several Housing Indicators (2005 ACS)						
	Percent Owner Occupied	Percent Below Poverty	Overcrowding (1.01+ persons per room)	Average Household Size - Renter	Average Household Size - Owner	Average Household Size - All Households
United States	66.9%	11.8%	2.40	2.39	2.70	2.60
Delaware	72.4%	10.4%	2.00	2.46	2.62	2.58
Kent County	73.4%	10.7%	1.60	2.49	2.65	2.61
New Castle County	70.0%	10.1%	1.90	2.41	2.70	2.61
Sussex County	78.0%	11.0%	2.50	2.60	2.60	2.45

2005 Estimate of Need for ELI Households

- There are an estimated 27,836 ELI households in Delaware in need of affordable housing due to lack of affordability of their units and/or lack of income.

- This includes 13,422 rental units and 14,414 owner-occupied units.

- Except for a couple of tables and charts that compare the experience of ELI households other HUD income groups, the report focuses exclusively on the needs of ELI households.

TABLE #6 Cost Burdened (30%) Extremely Low Income (ELI) Households Delaware (2005)[3]			
	Rent	Own	Total
Delaware	13,422	14,414	27,836
Kent County	1,974	2,932	4,906

---

[3] This estimate is based on updating the CHAS from 2000 to 2005. See Methodology Section for complete explanation of how this estimate was reached. The numbers include both housed and homeless persons.

<table>
<tr><td colspan="4">TABLE #6
Cost Burdened (30%)
Extremely Low Income (ELI) Households
Delaware
(2005)[3]</td></tr>
</table>

	Rent	Own	Total
New Castle County	9,595	6,529	16,124
Sussex County	1,854	4,980	6,834

Location of 2005 ELI Housing Need

- Housing Needs of ELI Households are present in all three counties with a considerable proportion of the entire state need in New Castle County (58%).

- Of the 13,422 rental units needed for ELI households 1,974 are in Kent County, 1,854 in Sussex County and 9,595 in New Castle County.

- Approximately 3,383 are needed to meet the needs in the City of Wilmington. This figure represents more than one-fourth (29%) of the statewide need and one-third (35%) of the New Castle County need. This figure represents one-fourth (25%) of the statewide need and one-third (35%) of the New Castle County need.

- Of the 14,414 owner occupied ELI households with cost burdens, 2,932 are in Kent County, 4,980 are in Sussex County and 6,529 are in New Castle County. Within New Castle County, approximately 1,905 are needed to meet the current needs in the City of Wilmington.

	TABLE #7 Cost Burdened (30%) Extremely Low Income Households (ELI) by Geographic Location Delaware (2005)					
	Rent		Own		Total	
	#	%	#	%	#	%
Delaware	13,423	100.0%	14,414	100.0%	27,837	100.0%

New Castle County (including Wilmington)	9,595	72.2%	6,529	45.3%	15,555	57.8%
Kent County (including Dover)	1,974	14.2%	2,932	20.3%	4,709	17.5%
Sussex County	1,854	13.6%	4,980	34.5%	6,676	24.8%
Kent and Sussex Counties	3,828	27.8%	7,912	54.9%	11,385	42.3%
Kent and Sussex Counties (outside Dover)	2,687	21.5%	7,486	51.9%	10,173	37.8%
Wilmington	3,925	26.8%	1,502	10.4%	4,858	18.0%
New Castle County (outside Wilmington)	5,670	45.3%	5,027	34.9%	10,697	39.7%
Dover	983	6.3%	426	3.0%	1,212	4.5%
Kent County (outside Dover)	991	7.9%	2,506	17.4%	3,497	13.0%

CHART #2
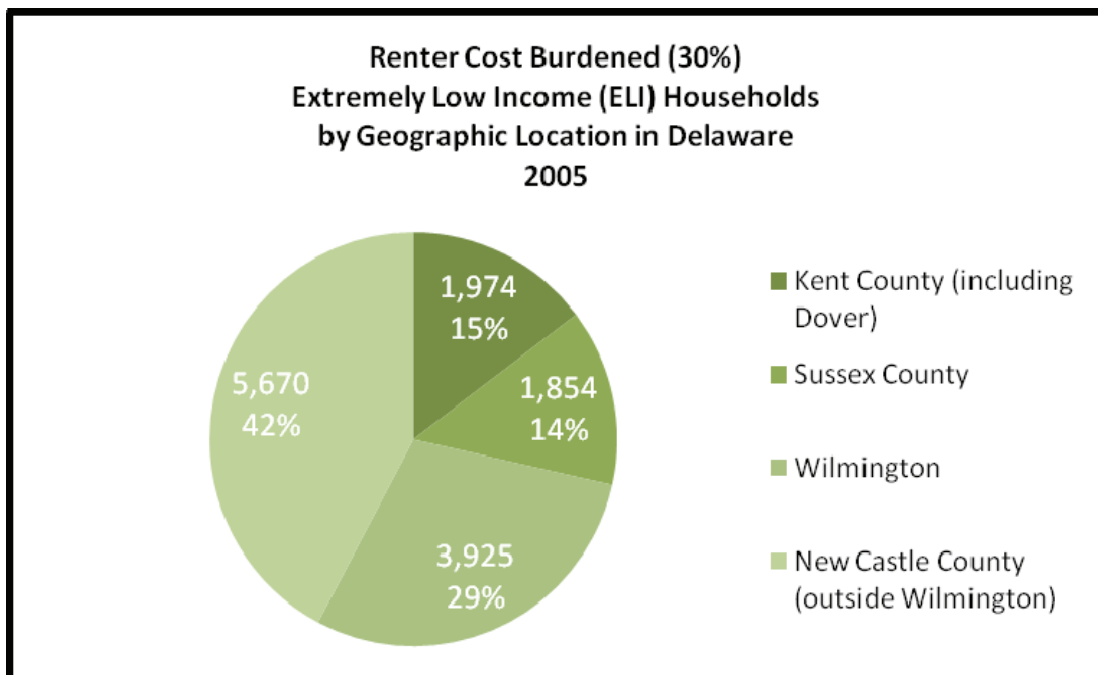
CHART #3
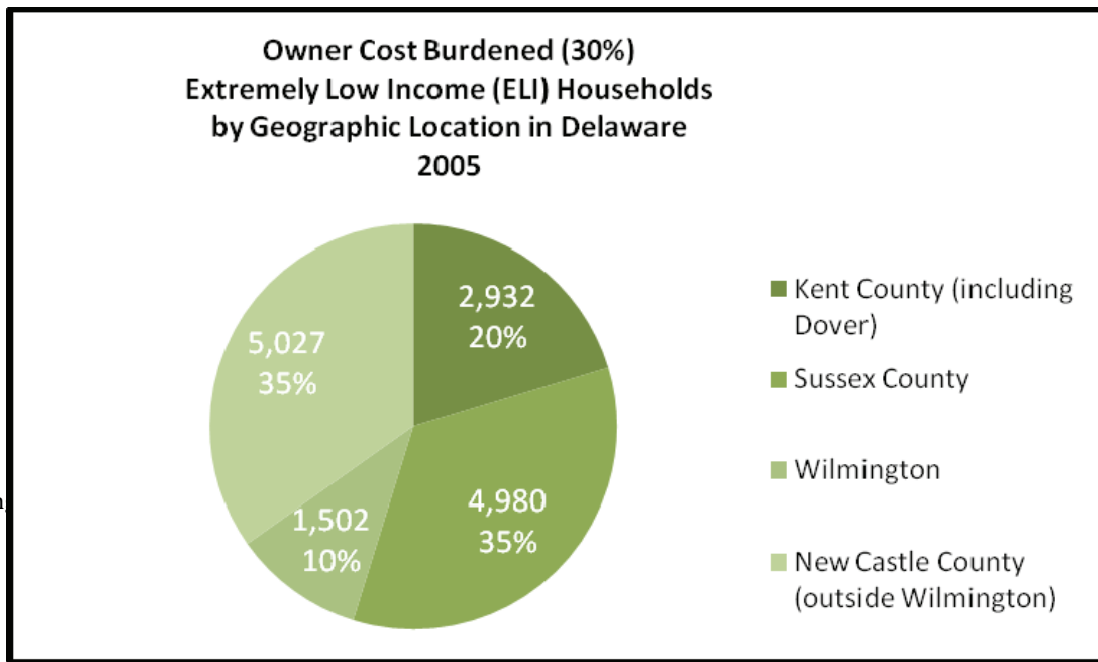
Housin

Increase in ELI Housing Need from 2000 to 2005

- From 2000 to 2005 there was an increase of 6,273 ELI households with cost burden. This is a 30% increase in five years which compares to the overall increase in households in Delaware of 6% during this period.

- The increase in ELI renter households was modest at 6.8% or an additional 797 units over the five year period. However, the number of ELI renter households with severe cost burden (cost burden exceeding 50% of income on housing) increased by 3,521 or a 39.0% increase over five years.   The result is that ELI renter households are even more rent-burdened than in the past. Ownership has become much less affordable during the five year period for ELI households. The five year increase in cost-burdened ELI homeowners was 5,476 units or a 61.3% increase.

	TABLE #8 Change in Households Under $20,000 With Cost Burden Over 30% by Tenure 2000 to 2005 (2000 Census and 2005 ACS)			
	2000 Census	2005 ACS	Change 2000 to 2005	Percent Change
Rent				
Delaware	18,150	19,385	1,235	6.8%
Kent County	3,489	3,531	42	1.2%
New Castle County	12,098	12,817	719	5.9%
Sussex County	2,563	3,073	510	19.9%
Own				
Delaware	10,187	16,428	6,241	61.3%
Kent County	1,576	3,375	1,799	114.1%
New Castle County	5,913	7,524	1,611	27.2%
Sussex County	2,698	5,529	2,831	104.9%
All				
Delaware	28,337	35,813	7,476	26.4%
Kent County	5,065	6,906	1,841	36.3%
New Castle County	18,011	20,341	2,330	12.9%
Sussex County	5,261	8,602	3,341	63.5%

TABLE #9 **Change in Cost Burdened** **Extremely Low Income (ELI) Households by Tenure** **In Delaware** **2000 to 2005**				
	2000 CHAS	**2005 Estimate**	**Change**	**Percent Change**
RENTERS				
Cost Burden >30%	11,706	12,503	797	6.8%
Severe Cost Burden >50%	9,029	12,550[4]	3,521	39.0%
All Renter Households	82,623	87,780	5,157	6.2%
OWNERS				
Cost Burden >30%	8,938	14,414	5,476	61.3%
Severe Cost Burden >50%	6,511	11,127	4,616	70.9%
All Owner Households	216,026	229,860	13,834	6.4%
ALL HOUSEHOLDS				
Cost Burden >30%	20,644	26,917	6,273	30.4%
Severe Cost Burden >50%	15,540	23,677	8,137	52.4%
All Households	298,649	317,640	18,991	6.4%
Extremely Low Income (ELI) is defined at under 30% MFI; Cost Burden is defined as over 30% of income on housing, including utilities; Severe Cost Burden is defined as over 50% of income on housing, including utilities. Table does not include homeless estimate which is added later in the report. This table was created to determine the percent change. The reader should refer to other tables for actual number of units in 2005.				

---

[4] There is an anomaly in the number of households that are estimated to exceed 50% (Severe Rent Burden). It should not exceed the number of households that exceed 30% (Rent Burden) but it does (by 47 units). This is a statistical artifact of the estimation method which relied on data on households with incomes under $20,000 to estimate the change in ELI (under 30% MFI). Although not exact, the data is sufficient to show that by 2005 it is highly likely that all ELI households were expending over 50% of their income on housing.

CHART #4

Five Year Change in Extremely Low Income Households in Delaware 2000 to 2005
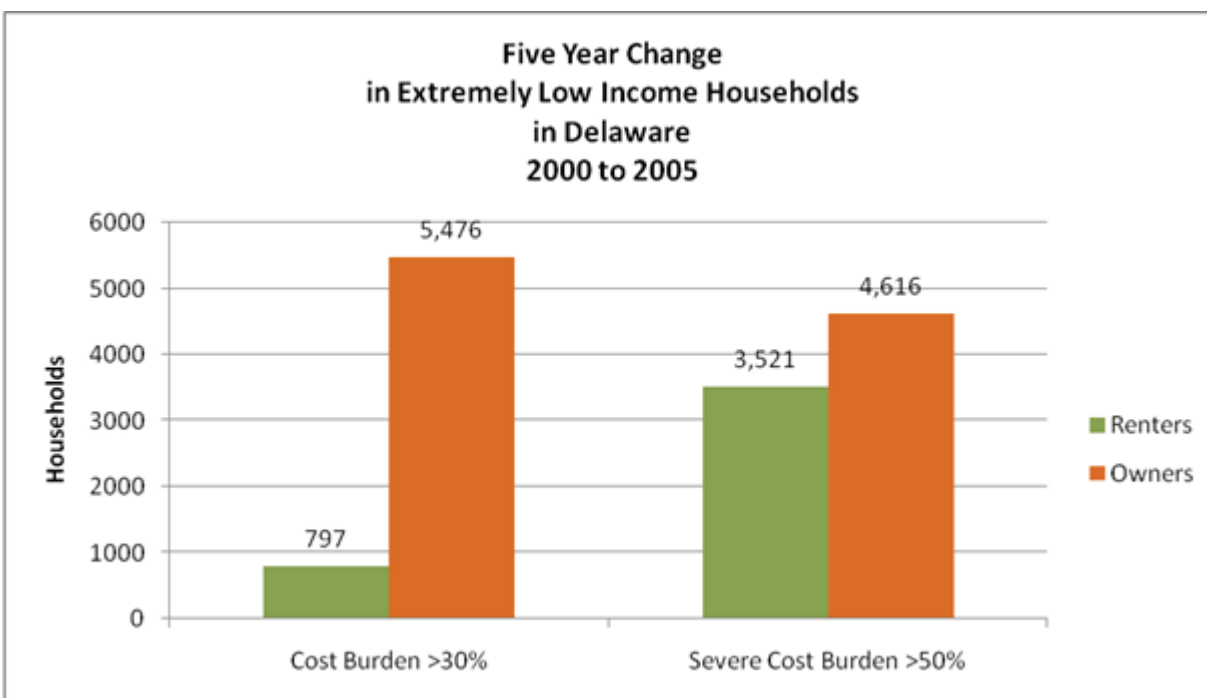
Comparing Rent Burden (over 30%) and Severe Rent Burden (over 50%)

- Only half of all ELI renter households are rent-burdened at all. The fact that more ELI households are not rent burdened is in part due to the availability of public housing and vouchers that already exist and the general availability of housing affordable to ELI households.[5]

- ELI households account for close to half (43.6%) of all households with rent burdens. Another third (33.8%) are households with incomes under 50% MFI but over 30% MFI. Combined, households under 50% MFI make up three-fourths (77.4%) of all rent-burdened households. The rent burden faced by households with incomes over 50% MFI is small in comparison (22.3%).

- ELI households are in fact under severe rent burden (paying over 50% of their income on housing) compared to other income groups. ELI households account for three-fourths (73.3%) of all households with severe rent burdens. Another 20.7% are households with incomes under 50% but over 30%MFI. Combined they make up 94% of all severe rent burdened households. The severe rent burden faced by rental households with incomes over 50% is extremely small (6%). See Table #11 and #12 on Rent Burden and Severe Rent Burden by Income group.

---

[5] Although there are a considerable number of units that are affordable to ELI households, in fact not all ELI households are residing in these units. See "Mismatch" analysis in the next Section for more detail.

- Homeowners experience cost burden at all income levels. While higher income owner households are experiencing cost burdens exceeding 30% of income, in many cases this is either by choice (can afford larger housing, for example) or does not result in material hardship for the household because there is sufficient funds available after paying for housing. A considerable percentage of ELI homeowners on the other hand are experiencing high cost burdens. This places them at risk of default and limits their ability to maintain and improve the property as well as afford other basic necessities.

TABLE #10
Cost Burdened Households (Over 30% on Housing)
By Tenure
State of Delaware
(2000 CHAS)

	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	11,706	43.6%	8,938	21.3%	20,644	30.0%
30 to 50% MFI	9,077	33.8%	8,350	19.9%	17,427	25.3%
50 to 80% MFI	4,906	18.3%	12,285	29.3%	17,191	25.0%
Over 80% MFI	1,169	4.4%	12,344	29.4%	13,513	19.6%
All Households	26,858	100.0%	41,917	100.0%	68,775	100.0%

Cost Burden is defined as over 30% of income on housing, including utilities.

TABLE #11
Severe Cost Burdened Households (Over 50% on Housing)
By Tenure
State of Delaware
(2000 CHAS)

	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	9,029	73.3%	6,511	43.3%	15,540	56.8%
30 to 50% MFI	2,546	20.7%	4,465	29.7%	7,011	25.6%
50 to 80% MFI	386	3.1%	2,882	19.2%	3,268	11.9%
Over 80% MFI	361	2.9%	1,183	7.9%	1,544	5.6%
All Households	12,322	100.0%	15,041	100.0%	27,363	100.0%
Severe Cost Burden is defined as over 50% of income on housing, including utilities						

CHART #5

Cost Burden (30%)
by Income Group and Tenure
Delaware
(2000 CHAS)

CHART #6

Severe Cost Burden (50%)
by Income Group and Tenure
Delaware
(2000 CHAS)
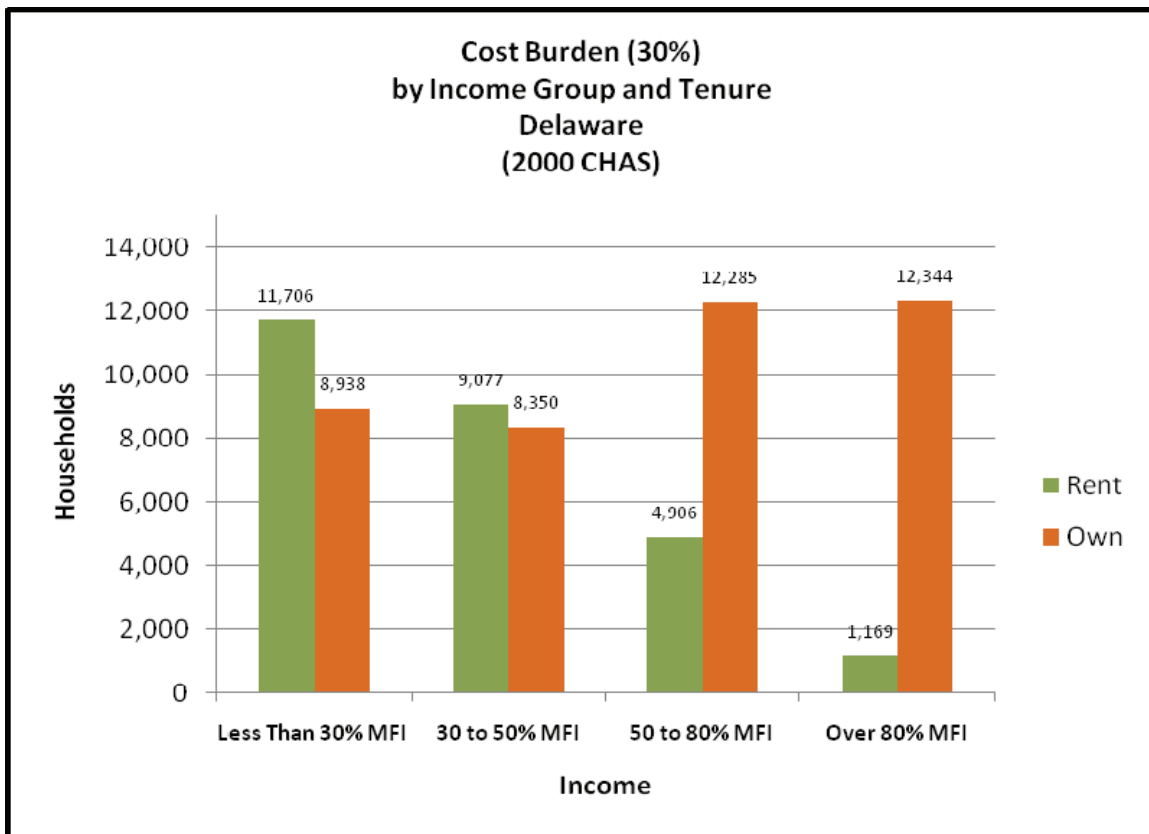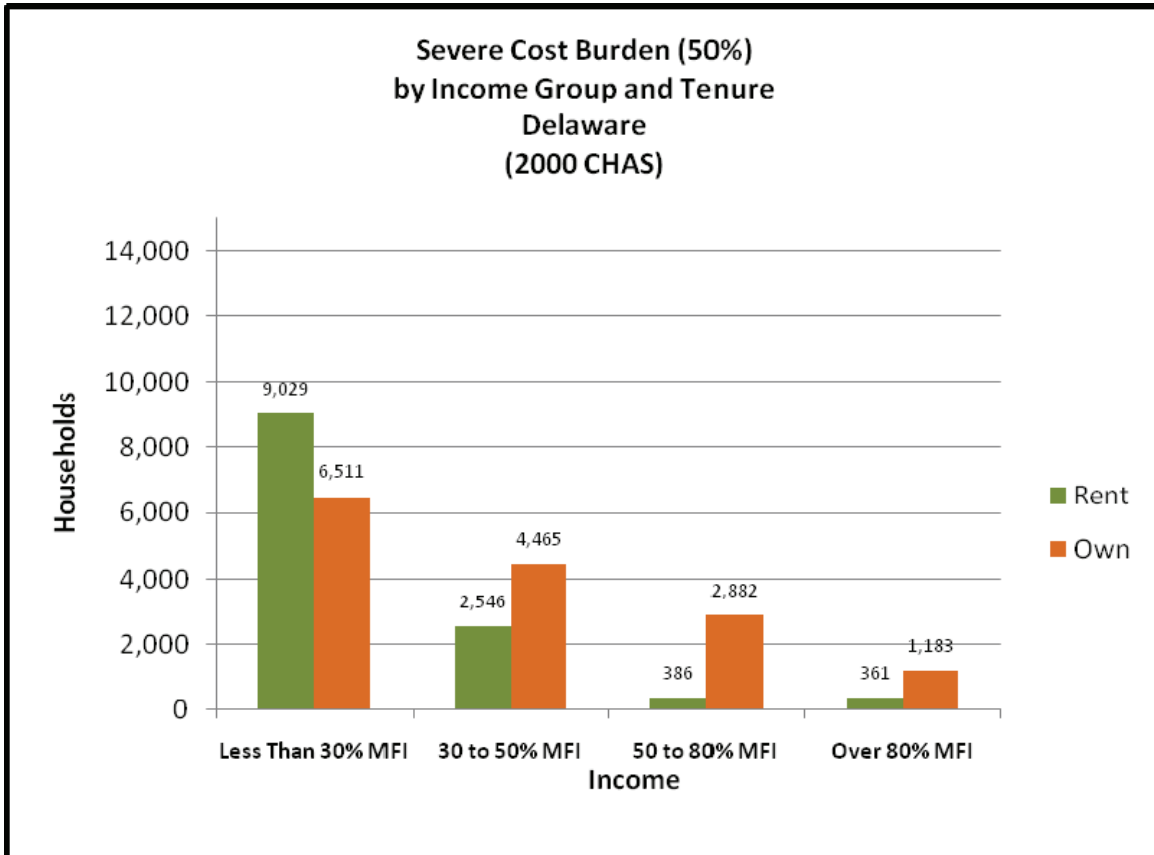
Need by Household Type, Size, Race/Ethnicity and Tenure

- One of the drawbacks with the CHAS data is that there is no direct comparison of the four CHAS household type categories with the census household type categories. Therefore both sets of data are presented here.

- Renter and owner ELI households have a significantly different profile.

- Additional analysis is presented after this for the household types most in need, including female-headed families with children, single-person non-elderly households, and elderly 1 and 2 person owners.

TABLE #12
Poverty by Household Type in Delaware
(2005 ACS)

	Above Poverty	Below Poverty	Percent of Households Below Poverty	Total	Poverty Rate
Married Couple families	151,833	4,518	17.3%	156,351	2.9%
Male Householder, no wife present	10,737	1,117	4.3%	11,854	9.4%
Female Householder, no husband present	29,899	7,671	29.3%	37,570	20.4%
Subtotal Family Households	192,469	13,306	50.9%	205,775	6.5%
Male Householder, non-family	36,523	4,536	17.3%	41,059	11.0%
Female Householder, non-family	43,614	8,307	31.8%	51,921	16.0%
Subtotal Non-Family Households	80,137	12,843	49.1%	92,980	13.8%
All Households	272,606	26,149	100.0%	298,755	8.8%

CHART #7

Poverty by Household Type in Delaware (2005 ACS)

- Married Couple families 17%
- Male Householder, no wife present 4%
- Female Householder, no husband present 29%
- Male Householder, non-family 18%
- Female Householder, non-family 32%
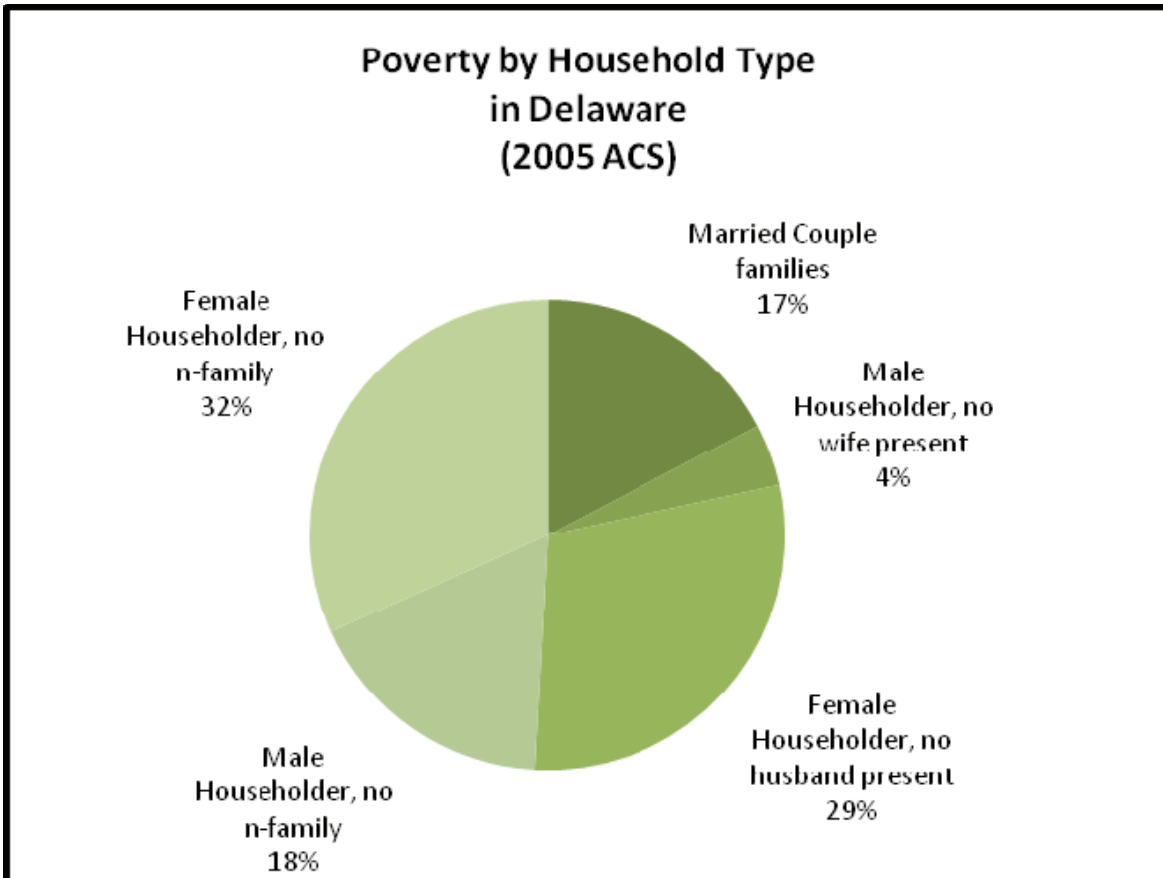
TABLE #13
Cost Burdened
Extremely Low Income (ELI) Households
By Household Type
State of Delaware
(2000 CHAS)

	Rent		Own		Total	
	#	Percent	#	Percent	#	Percent
Elderly (1-2)	2,446	20.9%	4,822	53.9%	7,268	35.2%
Small Family (2-4)	4,074	34.8%	2,139	23.9%	6,213	30.1%
Large Family (5+)	950	8.1%	535	6.0%	1,485	7.2%
All Others	4,235	36.2%	1,442	16.1%	5,677	27.5%
Total Households	11,705	100.0%	8,938	100.0%	20,644	100.0%

Extremely Low Income (ELI) is defined at under 30% MFI; Cost Burden is defined as over 30% of income on housing, including utilities; Other households consist mainly of non-elderly single persons; elderly persons may also reside in small and large related families.

CHART #8

Cost Burdened Extremely Low Income
Renter Households
in Delaware
by Household Type (2000 CHAS)

- Elderly (1-2) — 21%
- Small Family (2-4) — 35%
- Large Family (5+) — 8%
- All Others — 36%

**Cost Burdened Extremely Low Income
Owner Households
in Delaware
by Household Type (2000 CHAS)**

- Elderly (1-2)
- Small Family (2-4)
- Large Family (5+)
- All Others

16%
6%
54%
24%
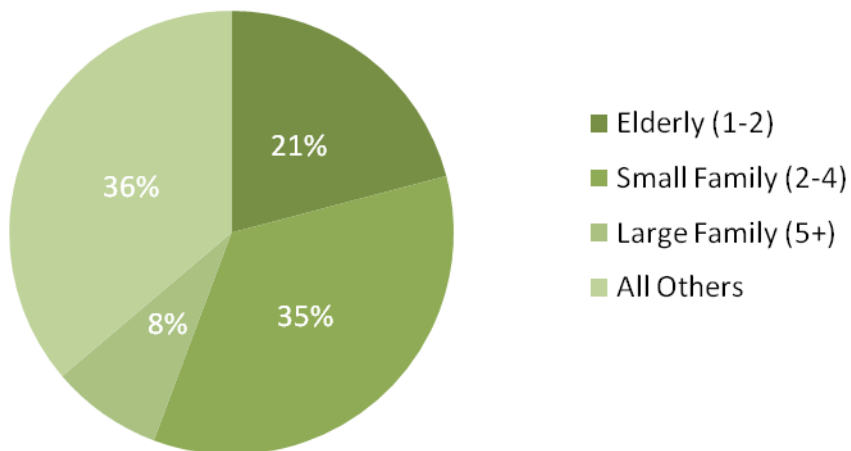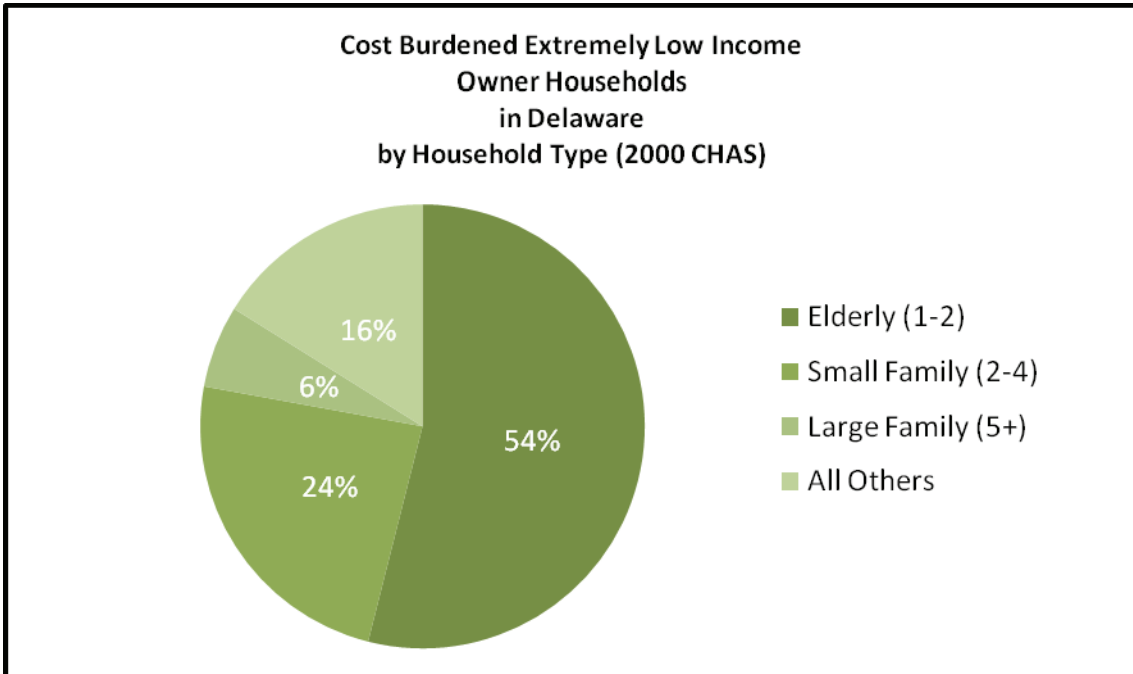
CHART #9

Household Size

- Closely related to household type is the issue of household size which is measured in number bedrooms. Identifying the gap in units by number bedrooms is needed compared to the affordable housing stock is needed to see which units are under or overrepresented.

- Delaware has a much larger than average household size for renters than the U.S. as a whole (2.46 persons per HH in DE compared to 2.39). The average household size for owners is under the U.S. average. However, it is important to point out that there are wide variations between the Counties and these differentials need to be taken into account when determining unit sizes for the needed ELI large family housing.

TABLE #14
Poverty by Household Size in Delaware
2000 to 2005

	Total Households (2000 Census)	Total Households (2005 ACS)	Change 2000 to 2005	% Change 2000 to 2005	# Households Below Poverty (2005)	Poverty Rate (2005 CPS)	% Below Poverty by HH Size 2005
1	74,639	81,364	6,725	9%	12,996	16.0%	42%
2	102,181	109,993	7,812	8%	6,285	5.7%	20%
Sub 1 to 2	**176,820**	**191,357**	**14,537**	**8%**	**19,281**	**10.1%**	**62%**
3	51,537	54,927	3,390	7%	4,698	8.6%	15%
4	42,582	43,632	1,050	2%	3,375	7.7%	11%
Sub 3 to 4	**94,119**	**98,559**	**4,440**	**5%**	**8,073**	**8.2%**	**26%**
5	18,127	16,705	(1,422)	-8%	1,006	6.0%	3%
6	6,177	7,151	974	16%	1,233	17.2%	4%
7+	3,493	3,868	375	11%	1,289	33.3%	4%
Sub 5+	**27,797**	**27,724**	**(73)**	**0%**	**3,529**	**12.7%**	**11%**
All Households	298,736	317,640	18,904	6%	30,882	9.7%	100%

CHART #10

Poverty by Household Size
Delaware
(2005 CPS)
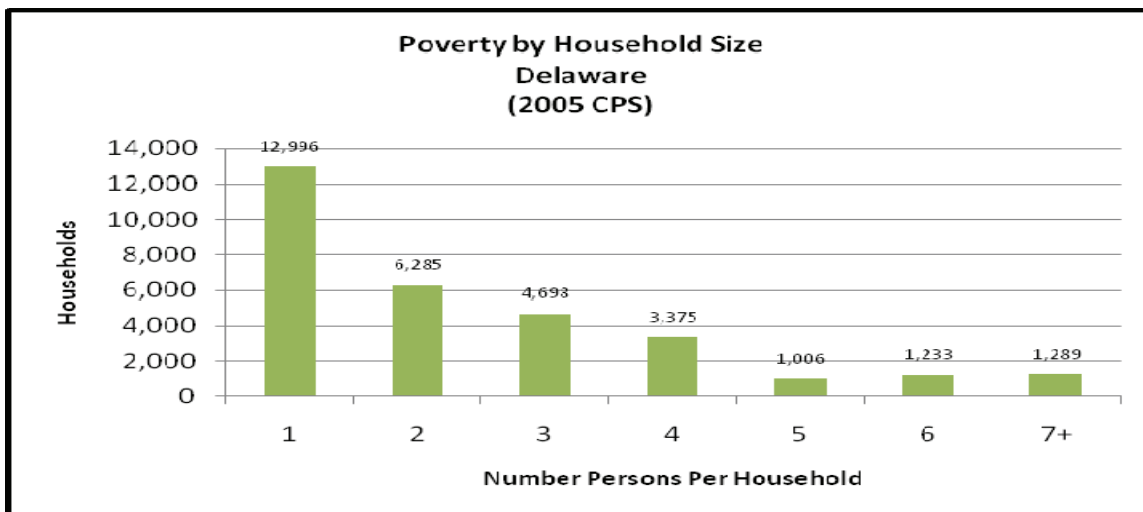
TABLE #15
Conversion Table
Household Type and Size to Number Bedrooms
(2000 CHAS)

	Elderly (1 & 2)	Small Related Families (2-4)	Large Related Families (5+)	All Others	Total
Rent Burdened Households					
# <30% MFI >30% Rent Burden	2,446	4,074	950	4,235	11,706
# 30-50% MFI >30% Rent Burden	1,768	3,549	650	3,111	9,077
# 50-80% MFI >30% Rent Burden	825	1,561	213	2,308	4,906
Subtotal <80% MFI >30% Rent Burden	5,038	9,184	1,813	9,654	25,689
# >80% MFI >30% Rent Burden	653	201	29	286	1,169
Total >30% Rent Burden	5,691	9,385	1,842	9,940	26,858
Conversion to 0-1 BR					
# <30% MFI >30% Rent Burden	2,446	407	0	1,059	3,912
# 30-50% MFI >30% Rent Burden	1,768	355	0	778	2,900
# 50-80% MFI >30% Rent Burden	825	156	0	577	1,558
Subtotal <80% MFI >30% Rent Burden	5,038	918	0	2,413	8,370
# >80% MFI >30% Rent Burden	653	20	0	72	744
Total >30% Rent Burden	5,691	939	0	2,485	9,114
Conversion to 2 BR					
# <30% MFI >30% Rent Burden	0	2,037	0	1,059	3,096
# 30-50% MFI >30% Rent Burden	0	1,774	0	778	2,552
# 50-80% MFI >30% Rent Burden	0	780	0	577	1,357
Subtotal <80% MFI >30% Rent Burden	0	4,592	0	2,413	7,005
# >80% MFI >30% Rent Burden	0	101	0	72	172
Total >30% Rent Burden	0	4,693	0	2,485	7,178
Conversion to 3+ BR					
# <30% MFI >30% Rent Burden	0	1,630	950	2,118	4,697
# 30-50% MFI >30% Rent Burden	0	1,420	650	1,555	3,625
# 50-80% MFI >30% Rent Burden	0	624	213	1,154	1,991
Subtotal <80% MFI >30% Rent Burden	0	3,674	1,813	4,827	10,314
# >80% MFI >30% Rent Burden	0	81	29	143	253

<table>
<thead>
<tr><th colspan="5">TABLE #16
Estimate of Rental Units Needed
For Extremely Low Income (ELI) Households
by Number Bedrooms
State of Delaware
2005</th></tr>
</thead>
</table>

Rental Units	0-1 BR	2 BR	3+ BR	Total Units
CHAS Update Estimate	**(30%)**	**(28%)**	**(42%)**	**100%**
Delaware	3,750	3,500	5,250	12,499
Kent County	533	498	746	1,777
New Castle County	2,708	2,527	3,791	9,026
Sussex County	509	475	712	1,696
Homeless Estimate	**0-1 BR**	**2 BR**	**3+ BR**	**Total Units**
Delaware	738	125	60	923
Kent County (21.3%)	157	27	13	197
New Castle County (61.6%)	455	77	37	569
Sussex County (17.1%)	126	21	10	158
Total Estimate of Rental Units	**0-1 BR**	**2 BR**	**3+ BR**	**Total Units**
Delaware	4,488	3,625	5,310	13,422
Kent County	690	524	759	1,974
New Castle County	3,163	2,604	3,828	9,595
Sussex County	635	496	723	1,854

CHART #11

**Need for Units by Number Bedrooms
for Extremely Low Income Renters
in Delaware
(2005)**

5,310
40%

4,488
33%

3,625
27%

- ■ 0-1 BR
- ■ 2BR
- ■ 3+ BR
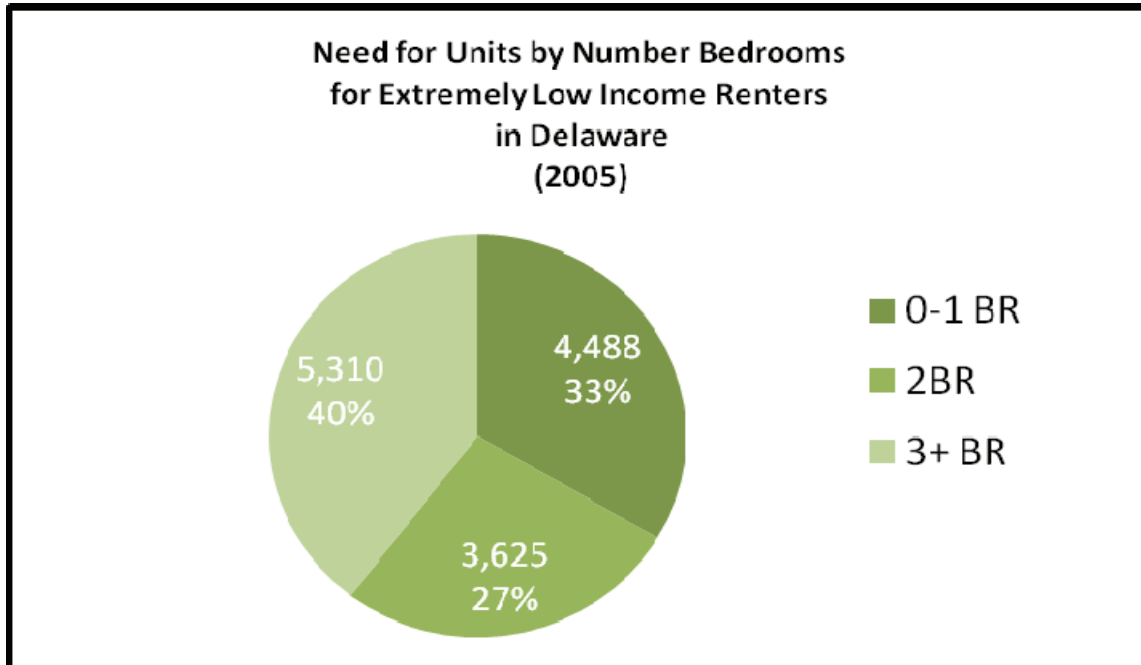
Female-Headed Households with Children

- A significant proportion of ELI needs are female-headed households with children and their need is primarily for large units.

- There are 7,671 female headed households with children living on incomes below poverty level which accounts for 29.3% of all households below poverty. The poverty rate for this group is 20.4% compared to all households (8.8%) and married couples (2.9%).

- Only half of all female-headed households in Delaware are homeowners compared to the State average of 72% and of 86% for married couples.

- Applying the percent of households below poverty that are female-headed households (29.3%) to the 2005 estimate indicates that there is a deficit of approximately 8,156 units of housing affordable housing for this population.

- There is no direct comparison of the four CHAS categories with the census household type categories. The HUD CHAS "Other" category also contains some large households but consists mostly of single-person households. An alternative way of estimating the number of female headed households with children in need is to combine the number of small and large family units which is 7,698 units. Both estimates are rather close to each other and the actual number is probably within this range.

Elderly Households

- The elderly constitute about one third of all cost burdened ELI households.   There are approximately 2,446 ELI cost burdened elderly renter households and 4,822 elderly cost burdened owners.

- There is a wide difference in the rate for elderly renters and owners. Close to one-fourth (21%) of all ELI cost burdened rental units are occupied by elderly compared to slightly more than half (54%) of the ELI cost burdened ownership units.

- This information indicates a need to consider targeting assistance to elderly homeowners (to address affordability and/or quality problems) and a relatively smaller need to target assistance to elderly renter households.

- Further analysis of the currently existing subsidized rental housing stock for elderly and non-elderly households would be advisable to indicate the gap between supply and demand/need.

Single-Person Non-Elderly Households

- A very high percentage of ELI households are single-person non-elderly homeless individuals.

- 42% of all households below poverty are single-person households. The majority of "non-family" households are single person households, but this category also includes groups of unrelated persons. Programs that prohibit unrelated persons living in the same unit may be presenting a barrier for this group in high need of affordable housing.

- The report estimates that there is a need for 4,488 additional units of 0-1 BR housing. A substantial majority of these are needed to house single person households.

- 738 of these units are needed for homeless single persons. For the most part these are non-elderly homeless people and they would be in need of supportive services in addition to deep subsidies to maintain independent living.

- There is one household size for which there does not appear to be a sufficient stock of affordable housing. There were 834 0-BR units reported in the 2005 ACS and two thirds (68%) of these units rented for over $500/month. Given the high rents and the low incomes for this household size it is likely that these are subsidized units. Individuals could not afford to pay these actual rents. This indicates a need for additional market-rate or subsidized 0-BR units.

Racial and Ethnic Minority Households

- The poverty rate for African Americans in 2005 was 16.8% and 14.8% for Hispanics compared to the statewide average of 9.0% and the rate for White households (6.9%). Therefore the poverty rate for "minorities" is two to three times that of the "majority". While whites still make up the majority of persons below poverty, close to half of all persons in poverty in Delaware were African Americans and Hispanics.

- This report estimates that approximately 36% of all ELI households with cost burdens are African Americans (compared to approximately 20% in the population) and approximately 11% are Hispanic (compared to 7% in the population).

TABLE #17 Poverty by Race and Ethnicity in Delaware (2005 CPS)						
	Persons Above Poverty	Persons Below Poverty	All Persons	Poverty Rate	Percent of All Households by Race/Ethnicity	Percent of Households Below Poverty by Race/Ethnicity
White, alone	580,000	43,000	623,000	6.9%	75.6%	58.1%
Black, alone	139,000	28,000	167,000	16.8%	20.3%	37.8%
All Others	31,000	3,000	34,000	8.8%	4.1%	4.1%
All Persons	750,000	74,000	824,000	9.0%	100.0%	100.0%
Hispanic, of any race	46,000	8,000	54,000	14.8%	6.6%	10.8%

CHART #12

**Poverty by Race and Ethnicity
in Delaware
(2005 ACS)**

- White, alone
- Black, alone
- Hispanic, all races
- All Others

1%
11%
36%
52%
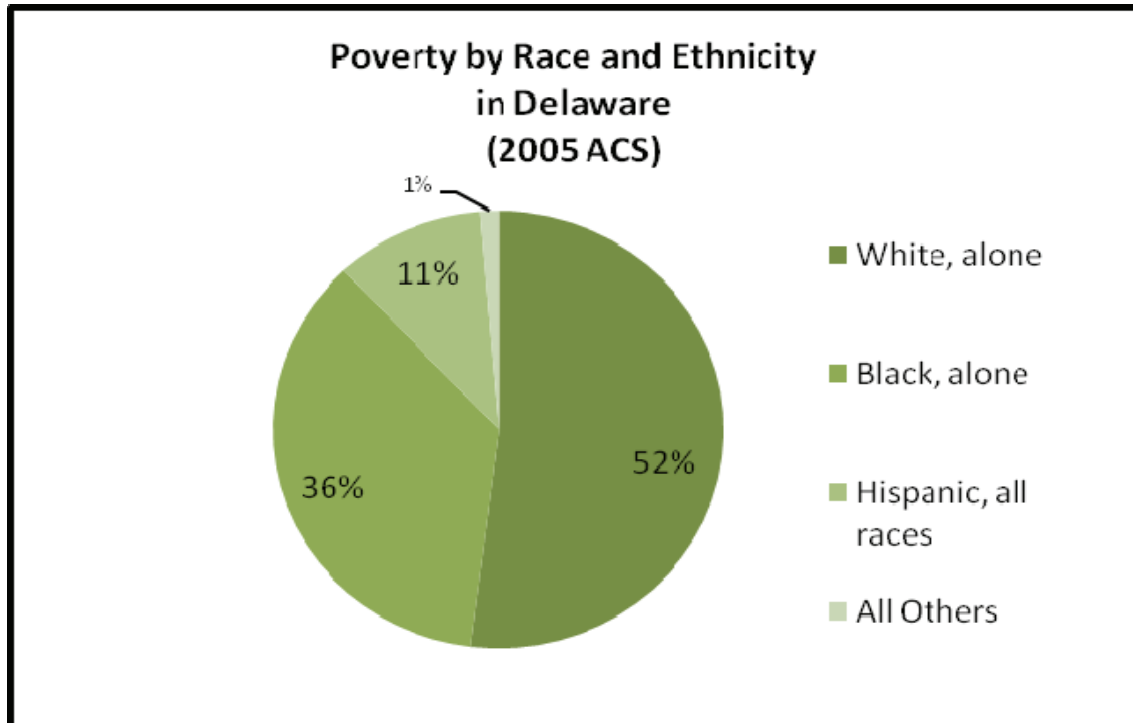
Work Experience and Work Disability

- A low level of work experience and a high rate of work disability result in reduced incomes for many ELI households. This indicates a need to consider non-housing, income-producing strategies in addition to housing subsidies to resolve this problem.

- The number of persons estimated to be below poverty in 2005 is approximately 74,000, of which 54,000 are of working age (15+). Two-thirds (68.5%) of this population reported no work during the prior year compared to one-third (33%) for all households.

- Clearly work experience pays. Those with full-time, full-year employment resulted in a poverty rate of only 2.4%. The poverty rate for those who worked only part-time, part year was not significantly less than those who did not work at all.

- One-fourth (24%) of the population below poverty in 2005 reported that they had a severe work disability which would prevent them from working or would severely limit their capacity to work.

- Programs may need to be designed that take into consideration both housing costs and work experience. On-going income and/or subsidies may be necessary for those who cannot work. Other efforts might be needed to assist ELI households to obtain and maintain full-time, full-year employment so that initial subsidies could be reduced over time. This data indicates a need for welfare, jobs and housing programs to be coordinated.

TABLE #18 Poverty by Work Experience in Delaware (2005 CPS)						
	Persons Above Poverty	Persons Below Poverty	Total Persons	Poverty Rate	% Work Disability	% Below Poverty by Work Disability
Full-Time, Full-Year	320,000	8,000	328,000	2.4%	49.2%	14.8%
Full-Time, Part-Year	49,000	3,000	52,000	5.8%	7.8%	5.6%
Part-Time, Full-Year	32,000	1,000	33,000	3.0%	5.0%	1.9%
Part-Time, Part-Year	27,000	5,000	32,000	15.6%	4.8%	9.3%
Subtotal Worked At Some Point During Past Year	428,000	17,000	445,000	3.8%	66.8%	31.5%
Did Not Work	184,000	37,000	221,000	16.7%	33.2%	68.5%
Total Working Age Persons (15+)	612,000	54,000	666,000	8.1%	100.0%	100.0%
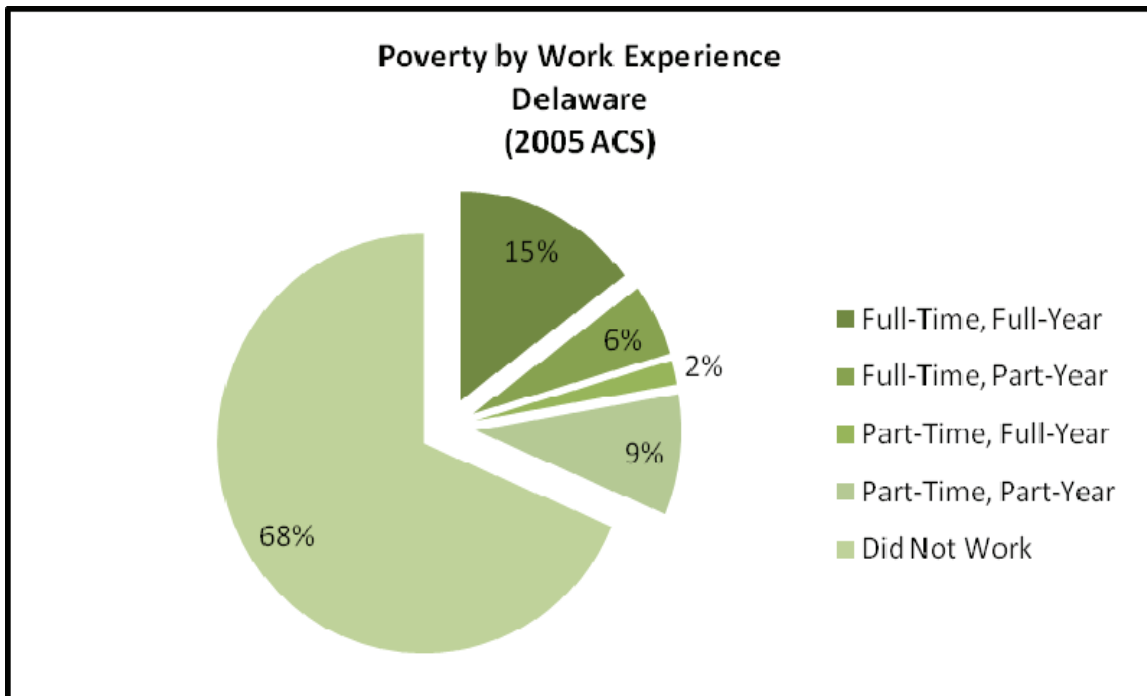
CHART #13

TABLE #19 **Poverty by Work Disability in Delaware** **(2005 CPS)**						
	Persons Above Poverty	**Persons Below Poverty**	**Total Persons**	**Poverty Rate**	**Percent of All Households by Work Disability**	**Percent of Households Below Poverty by Work Disability**
Severe Work Disability	47,000	18,000	65,000	27.7%	7.9%	24.3%
Non-Severe Work Disability	30,000	2,000	32,000	6.3%	3.9%	2.7%
No Work Disability	675,000	54,000	729,000	7.4%	88.3%	73.0%
All Persons	752,000	74,000	826,000	9.0%	100.0%	100.0%
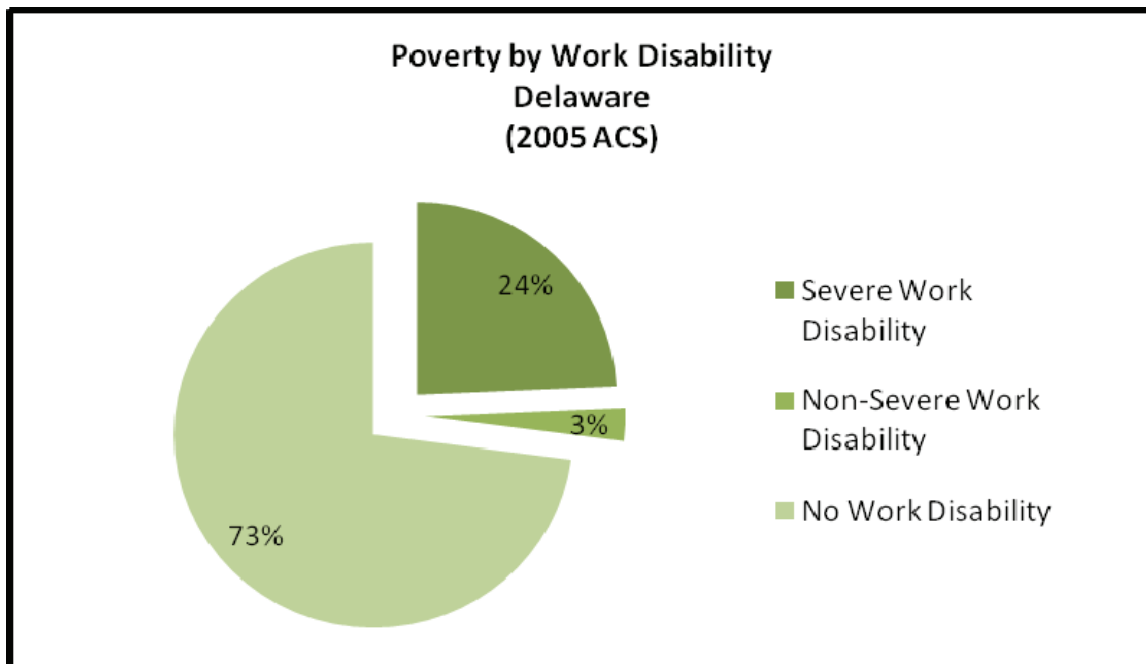
CHART #14

Homeless Housing Needs

- The Point-in-Time study conducted by the Homeless Planning Council on January 26, 2006 counted 1,199 persons. 986 of the people were sheltered in emergency or transitional shelter and the other 213 were unsheltered. There were 738 single person households. All of these households would qualify as ELI and would be severely rent burdened if they were housed. The numbers in need are added to the CHAS 2005 estimate to reach a total estimate of ELI housing need.

- Converting these households into HUD household type and # bedrooms identified 923 households including 37 elderly 1-2 person households, 125 small family, 60 large family and 701 others, mainly non-elderly singles. This further breaks down into 738 0-1 BR, 125 2 BR, 60 3 BR units.

TABLE #20
Estimate of Affordable Rental Units Needed
For Homeless Households
State of Delaware
2006

Homeless Households	# Persons	# Households	Ave. HH Size	1 person HH (80%)	
Sheltered	986	710	1.39	525	
Unsheltered	213	213	1.00	213	
Total	1,199	923	1.30	738	

By HUD Household Type	Elderly 1-2 (4%)	Related Family 2-4	Related Family 5+	Other (non-elderly singles)	Total Households
Sheltered	28	125	60	497	710
Unsheltered	9	0	0	204	213
Total	37	125	60	701	923

By Number Bedrooms	0-1 BR	2 BR	3+ BR	Total Units	
Sheltered	525	125	60	710	
Unsheltered	213	0	0	213	
Total	738	125	60	923	

Source: Homelessness in Delaware: "Twenty Years of Data Collection and Research", University of Delaware Center for Community Research and Service, February, 2007 based on reports from the Delaware Homeless Planning Council. All homeless households report incomes under 30% MFI and would have cost burden exceeding 30% if they were housed.

Section 3
Rental Housing Market

Rental Housing Affordability

- In general, rents in Delaware are relatively affordable for most households up to 50% MFI and very affordable for households over 50% MFI. This is not true for certain cities in the U.S where the ratios often indicate actual deficits of affordable units and significant rent burdens for all income groups.

- FMR's are set at 40% of the median for the BR size. It appears that the FMR's is sufficiently high at all unit sizes to encourage landlords to participate and to cover the actual cost of rent. In other parts of the country, vouchers consistently go unused due to the lack of units within the FMR limits (even when HUDS allows higher rents or "exception rents" to be paid). For example, at $643 the FMR for New Castle County is sufficient to cover the rent and utilities for most of the 0-BR units available that would be affordable to ELI households.

- There were 17,961 units (20%) renting for under $500 in 2005 of which one-fourth (26% were large units with 3 or more bedrooms. Affordable units at all bedroom sizes were available in an approximate ratio to the number of ELI households.

TABLE #21
Fair Market Rents (FMR) by Number Bedrooms
(2005 HUD)

	0-BR/Efficiency	1-BR	2-BR	3-BR	4-BR
Kent County	$550	$599	$663	$867	$1,164
New Castle County	$643	$684	$802	$1,061	$1,200
Sussex County	$510	$555	$617	$844	$869

FMR's represent the maximum that HUD will pay to landlords in rental subsidy programs (with some exceptions); the amount includes both rent and utilities.

TABLE #22
Gross Rents by Number Bedrooms in Delaware
(2005 ACS)

	0-BR	1-BR	2-BR	3+-BR	All Renter Households	%
no cash rent	0	672	2,188	2,826	5,686	6.5%
Less than $200	159	1,164	661	415	2,399	2.7%
$200-299	40	1,850	764	482	3,136	3.6%
$300-499	65	2,653	3,009	1,013	6,740	7.7%
Subtotal Under $500	264	6,339	6,622	4,736	17,961	20.5%
$500-$749	435	9,548	8,531	4,732	23,246	26.5%
$750-999	0	5,461	16,093	5,146	26,700	30.4%
$1,000+	135	1,004	5,641	13,093	19,873	22.6%
All Renter Households	834	22,352	36,887	27,707	87,780	100.0%
"Gross Rent" includes rent and utilities						

CHART #15

Units Renting Less Than $500/Month in Delaware (2005 ACS)

2%
26%
35%
37%

- 0BR
- 1BR
- 2BR
- 3+BR
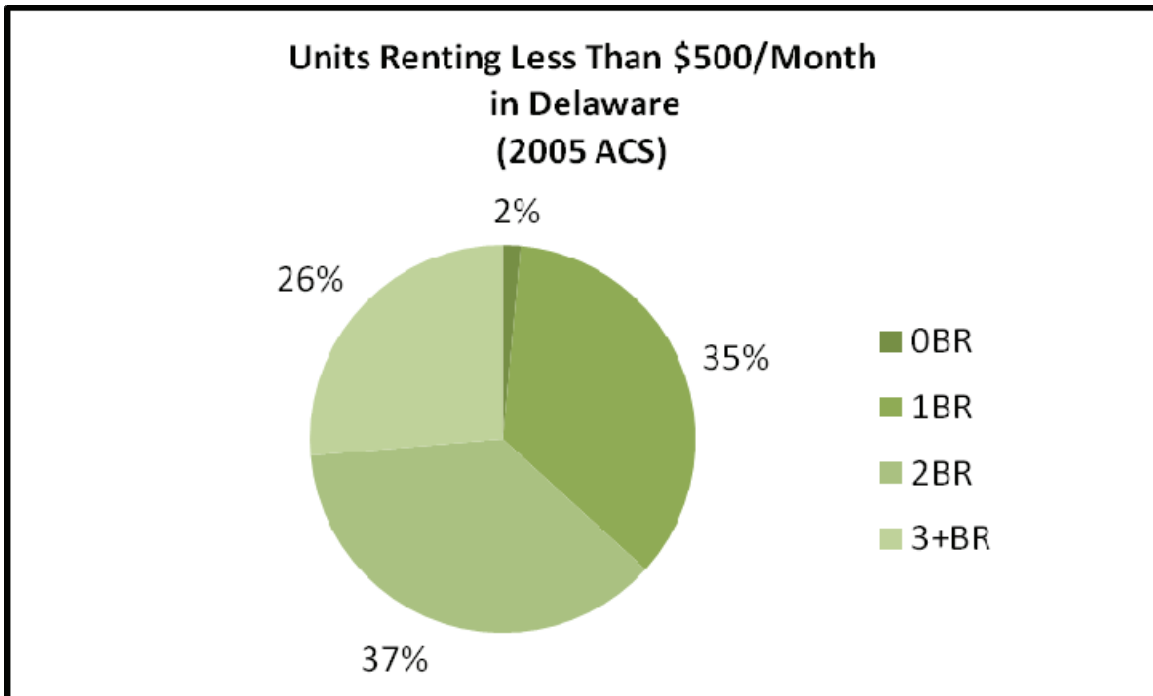
Rental "Mismatch" Analysis

- There is a severe "Mismatch" between the affordable units that are in the market and ELI households. In spite of the fact that there is a balance between the number of ELI households and the number of affordable units, only about half of ELI households reside in housing that is affordable at their income level. One of the findings of this study is that there would be sufficient affordable rental housing to house all ELI households if they were to reside in these units but the remainder of the affordable units are occupied by households with incomes over 30% MFI. The "mismatch" analysis found that there were 15,400 ELI households and 16,675 units affordable to ELI households for an average ratio of 1.08. This means that there are 108 affordable units for every 100 ELI households. This ratio held constant for almost every bedroom size and locality throughout the State.

- In all likelihood, this is what has made rental housing generally affordable in Delaware for higher income households. Perhaps this indicates a potential market rate demand for higher income households if they could be persuaded to "trade up". Unfortunately for housing policy, it is highly unlikely that we can encourage the extensive "switching" between ELI and other renters that would be needed to take advantage of the affordable housing stock that is available. Therefore there remains an extensive need for additional affordable housing units for ELI renters.

- There are three ways to look at the mismatch between ELI households and affordable units. The first is whether the local community has sufficient units affordable to existing ELI households that currently reside in the community. A deficit here would indicate that the community was not providing sufficient ELI housing for existing residents. Examples of communities with this deficit include Claymont (-126), Dover (-197), Newark (-709), and Wilmington (-662). Overall, by this first measure of mismatch, Kent and Sussex counties had an excess of ELI units for existing residents and New Castle County had a significant deficit (-2,834). If Dover Air force Base housing is removed from the Kent County calculation the excess is reduced considerably.

- The second mismatch is that previously mentioned, and that is that about half of all ELI affordable units are occupied by non-ELI households. This holds true for individual jurisdictions. However, in Sussex County only 25% of ELI units are occupied by ELI households, while in New Castle County the rate is 57%. Seaford, Edgemoor, Wilmington and Brookside have the highest ratios (over 60%) and, thus, the lowest levels of mismatch. They are also jurisdictions with larger numbers of ELI households.

- The third issue is not one of need, but of equity. Many communities do not have many ELI households in large part because they do not have any affordable housing for this group. Many small jurisdictions have only 4-8 ELI households. The data shows they are housing the current ELI population, but given the extensive need for additional units the issue of location needs to take into account not only where the current need resides, but where the units should be constructed and/or subsidized for a fair share resolution to housing needs.

<table>
<tr><td colspan="6">TABLE #23
Mismatch Analysis
Extremely Low Income Rental Units
State of Delaware
(2000 CHAS)</td></tr>
</table>

Jurisdiction	# Occupied Renter Households	# Renter Households With Income Under 30% MFI	# Rental Units Affordable at 30%MFI Occupied by Renter Households With Income <u>Under</u> 30%MFI	Rental Units Affordable at 30%MFI Occupied by Renter Households With Income <u>Over</u> 30%MFI	% Rental Units Affordable to ELI occupied by ELI households
Kent County	14,133	3,355	946	2,409	28.2%
Sussex County	12,035	3,540	885	2,655	25.0%
New Castle County	56,451	8,515	4,879	3,636	57.3%
Delaware	82,623	15,400	7,161	8,239	46.5%

CHART #16

Rental Mismatch Analysis
Units Affordable to ELI Households
(CHAS 2000)
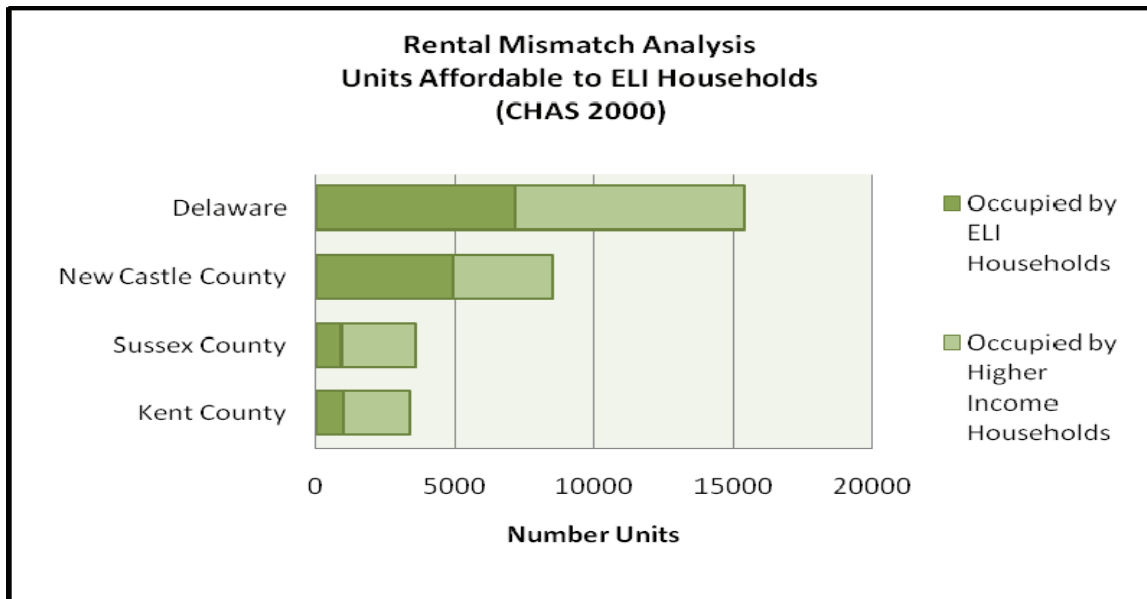
TABLE #24
Mismatch Analysis
Availability Ratio of Affordable Rental Units
State of Delaware
(2000 CHAS)

	Renter Units by # of bedrooms			
Households by Income Group by BR	**0-1**	**2**	**3+**	**Total**
# <30% MFI	5,510	4,305	5,585	15,400
# 30-50% MFI	7,750	11,985	6,270	26,005
# 50-80% MFI	11,745	14,745	9,500	35,990
Subtotal affordable <80%MFI	25,005	31,035	21,355	77,395
# >80% MFI	2,025	1,700	1,570	5,295
Total	27,030	32,735	22,925	82,690
Affordable Units (occupied and vacant for rent; does not mean that low income households reside in them**)**	**0-1**	**2**	**3+**	**Total**
<30% MFI	5,835	4,795	6,045	16,675
30-50% MFI	8,620	13,800	7,210	29,630
50-80% MFI	12,335	15,630	9,870	37,835
Subtotal <80%MFI	26,790	34,225	23,125	84,140
>80% MFI	2,280	1,860	1,825	5,965
Total Affordable Units at <30% Rent Burden	29,070	36,085	24,950	90,105
Rental Housing Availability Ratio (# affordable units to # households at that income**)**	**0-1**	**2**	**3+**	**Total**
<30% MFI	1.06	1.11	1.08	1.08
30-50% MFI	1.11	1.15	1.15	1.14
50-80% MFI	1.05	1.06	1.04	1.05
Subtotal <80%MFI	1.07	1.10	1.08	1.09
>80% MFI	1.13	1.09	1.16	1.13
All Rental Housing Availability	1.08	1.10	1.09	1.09

Section 4
National Housing Resources

An important piece of information that is useful in developing a responsive housing policy is the availability of housing resources and analysis of current programs, whether they are targeted at the groups in need, and whether the strategies and programs are effective at addressing the need. Unfortunately the scope of this study did not allow for an assessment of housing resources in Delaware. This is an important task to undertake.

The limited data that is available is reported in the Delaware Housing Coalition report "Who Can Afford to Live in Delaware" (May, 2007) which found that over a three year period from 2003 to 2006 there were 415 new rental units produced for an average of 135/year. 120 new rental units served households at 50% MFI and 295 at 60% MFI. No units were reported as serving ELI households under 30% MFI.

A national study conducted by Mueller and Schwartz (2007) identified federal and state resources for ELI households. Their findings indicate that 13 million households nationally are severely rent burdened and of this group 6.5 million were households under 30% MFI. Only 5 million households currently receive deep federal subsidies that enable them to limit their housing costs to under 30 percent. Approximately 2 million of these have housing vouchers (formerly called Section 8) and most of the remainder are in public housing and other federally subsidized project-based units. Although there is a need for at least 8 million additional deep subsidy units, the federal government has moved away from deep subsidy programs.

The most significant funding for housing programs today comes from the LIHTC and HOME programs which reach households at higher income levels. The number of net new units created under these programs affordable to ELI households has been extremely limited. Nationally data on LIHTC through 2004 showed that only 4 percent of the rental units were affordable to ELI households. Data on actual income of occupants in the LIHTC is not currently available, so perhaps ELI households are residing in the units, but in that case they would likely be paying over 30 percent of their income in spite of residing in highly subsidized units. The HOME program has been more effective at reaching the ELI households with 40 percent of rental units serving households under 30% MFI, but rent burdens for this group averaged 41% which is above the 30% standard and left them severely rent burdened. The HOME and LIHTC programs allow rents to be set based on the Fair Market Rent (FMR) and Median Income for the area, and not on the actual affordability to the tenant, so that affordability problems can remain even after the substantial subsidies.

The HOPE VI program has been producing units, but very rarely serves ELI households in the homeownership or the market rate rentals. Only the existing/relocated public housing residents are ELI. Although a significant number of ELI units were replaced or households relocated, it was not a one-for-one replacement and resulted in some loss of ELI units nationwide.

Another factor in the low production numbers for ELI households is that the amount of funds available and the limitations on each require multiple fund sources to be combined to cover the cost of development. In many cases LIHTC, HOME, Tax Exempt financing, and Vouchers are combined in a single project. Fifty-eight percent of HOME rental units also had LIHTC and 75 percent of Tax Exempt Bond financing projects also included LIHTC. And in many cases housing vouchers are still needed to make these units affordable to ELI households. National, ten percent of Tax Exempt Bond financed units also had vouchers.

As of 2006 there were nearly 600 Housing Trust Funds (HTF) including 38 at the State level. There has been an increase of 120 percent over the last five years in the number of HTF's. $750 million per year is raised by all the funds and was sufficient to produce 65,000 new units per year. However, HTF funding must often be combined with other federal and state funding so it is unclear at this time whether these new funds represent a net increase in the stock of ELI. It is not likely that the funds are able to target ELI housing. A study by the Center for Community Change in 2002 found that of 102 State, County and City HTF's only 7 (7%) targeted households with incomes under 30% MFI while 66 (65%) targeted households with incomes over 80% MFI.

A word about policy

The scope of work for this study was limited to the estimation and analysis of the housing needs of extremely low income households in Delaware. Specific policy recommendations are beyond the scope; however it is possible to make a few comments on additional follow-up work that would be helpful.

It is highly recommended that a local analysis be conducted of resources available in the State of Delaware from federal, state, local, and private sources that are currently being directed at meeting the needs of extremely low income households.   The resource assessment can be analyzed to identify the potential for use of existing resources to address the ELI housing needs and identify and quantify the need for additional resources.

The data in this report can be helpful in addressing the details on which households are most in need and where they currently live.   But the data to not indicate by themselves what are the best strategies to meet the needs. Therefore it is recommended that additional work be conducted on the most appropriate strategies to address the need. This would include estimates of new construction, rehabilitation, vouchers and other strategies for specific housing markets within the state as well as the best strategies to address the specific needs of households identified. Data on existing program costs in the LIHTC, HOME, voucher programs, and other housing programs would be helpful in making cost estimates and determining the most cost effective strategies. In spite of the limited number of state and local programs identified by Mueller and Schwartz, it would still be useful to obtain program designs and program evaluations that have been conducted to identify if there are any promising approaches that would be useful to consider in Delaware.

And lastly, policy regarding extremely low income households is not purely a housing issue. In some cases incomes are too low to afford housing at any cost. The level of employment is very low among this population and there is a significant level of work disabilities. It would be helpful to determine the housing and support services that will be needed to assist them to maintain stable housing and remain in independent living situations. There is also a segment of the ELI population that is of working age and does not have a work disability. This indicates the potential for income producing strategies that reduce the number of household below poverty including both work and income supports. It is recommended that additional work be done to bring together housing and social service interests in jointly addressing the needs of this population.

REFERENCES

Homeless Planning Council of Delaware (2006) Point in Time Study cited in the University of Delaware Center for Community Research and Service (2007) "Twenty Years of Data Collection and Research on Homelessness in Delaware."

Mueller, Elizabeth and Schwartz, Alex (2007) "Reversing the Tide? Meeting the Housing Needs of the Poor in the Absence of Federal Direct Subsidy Programs" (paper presented at the 2007 Urban Affairs Association conference in Seattle, WA).

Pearce, Diana and Brooks, Jennifer (2003) "The Self Sufficiency Standard for Delaware" written for the Metropolitan Wilmington Urban League.

Stone, Michael (2006) "What's Housing Affordability? The Case for the Residual Income Approach", Housing Policy Debate, 17(1).

U.S. Census Bureau (2000) Decennial Census of the United States retrieved from http://www.census.gov during July and August, 2007.

U.S. Census Bureau (2005) American Community Survey (ACS) retrieved from http://www.census.gov/factfinder during July and August, 2007.

U.S. Census Bureau (2005) Current Population Survey (CPS) retrieved from http://www.census.gov/hhes/www/poverty/microdata.html during July and August, 2007.

U.S. Department of Housing and Urban Development (2000) CHAS Dataset retrieved from http://socs.huduser.org/chas/reports.odb during July and August, 2007.

APPENDICES

APPENDIX A

DHHS Poverty and HUD Income Guidelines
(2005)

| | Household Size | | | | | | | | |
	1	2	3	4	5	6	7	8	Med/Ave
DHHS Poverty Guidelines									
DHHS Poverty Guidelines	$9,570	$12,830	$16,090	$19,350	$22,610	$25,870	$29,130	$32,390	
Census Bureau Poverty Thresholds (weighted)	$9,973	$12,755	$15,577	$19,971	$23,613	$26,683	$30,249	$33,610	
HUD Income Guidelines 30% MFI									
Kent County	$11,900	$13,600	$15,300	$17,000	$18,350	$19,750	$21,100	$22,450	
New Castle County	$15,950	$18,200	$20,500	$22,750	$24,600	$26,400	$28,250	$30,050	
Sussex County	$11,550	$13,200	$14,900	$16,550	$17,850	$19,150	$20,500	$21,800	
Diff: DHHS Poverty and HUD 30% MFI									
Kent County	-$2,330	-$770	$790	$2,350	$4,260	$6,120	$8,030	$9,940	
New Castle County	-$6,380	-$5,370	-$4,410	-$3,400	-$1,990	-$530	$880	$2,340	
Sussex County	-$1,980	-$370	$1,190	$2,800	$4,760	$6,720	$8,630	$10,590	
Median by Household Size									
Kent County	$39,667	$45,333	$51,000	$56,667	$61,167	$65,833	$70,333	$74,833	$56,650
New Castle County	$53,167	$60,667	$68,333	$75,833	$82,000	$88,000	$94,167	$100,167	$74,700
Sussex County	$38,500	$44,000	$49,667	$55,167	$59,500	$63,833	$68,333	$72,667	$54,900
Poverty as Percent of Median									
Kent County	24%	28%	32%	34%	37%	39%	41%	43%	35%
New Castle County	18%	21%	24%	26%	28%	29%	31%	32%	26%
Sussex County	25%	29%	32%	35%	38%	41%	43%	45%	36%
30% Median as a Percent of Poverty									
Kent County	124%	106%	95%	88%	81%	76%	72%	69%	89%
New Castle County	167%	142%	127%	118%	109%	102%	97%	93%	119%
Sussex County	121%	103%	93%	86%	79%	74%	70%	67%	87%

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX B1

Calculation of Change in Cost Burden (over 30%)
2000 to 2005
(2000 CHAS, 2000 Census, 2005 ACS)

	Delaware	New Castle (including Wilmington)	Kent (including Dover)	Sussex	Kent and Sussex	Wilmington	New Castle (Outside Wilmington)	Dover	Kent (Outside Dover)	Kent and Sussex (outside Dover)
CHAS 2000 (<30%MFI, >30%)	20,644	13,651	3,125	3,861	6,986	4,349	9,302	976	2,149	6,010
Rental	11,706	8,520	1,756	1,431	3,187	3,168	5,352	777	979	2,410
Owner	8,938	5,131	1,369	2,430	3,799	1,181	3,950	199	1,170	3,600
Census 2000 (<$20,000, >30%)	28,337	18,011	5,065	2,993	10,326	5,444	12,567	2,072	2,993	5,986
Rental	18,150	12,098	3,489	2,563	6,052	3,964	8,134	1,679	1,810	4,373
Owner	10,187	5,913	1,576	2,698	4,274	1,480	4,433	393	1,183	3,881
Difference Between Census 2000 and CHAS 2000	7,693	4,360	1,940	(868)	3,340	1,095	3,265	(1,096)	3,036	2,168
Rental	6,444	3,578	1,733	1,132	2,865	796	2,782	(902)	2,635	3,767
Owner	1,249	782	207	268	475	299	483	(194)	401	669
ACS 2005 (<$20,000, >30%)	35,813	20,341	6,906	8,566	15,472	NA	NA	NA	NA	NA
Rental	19,385	12,817	3,531	3,037	6,568	NA	NA	NA	NA	NA
Owner	16,428	7,524	3,375	5,529	8,904	NA	NA	NA	NA	NA
Change: Census 2000 to ACS 2005 (<$20,000, >30%)	7,476	2,330	1,841	3,305	5,146	NA	NA	NA	NA	NA
Rental	1,235	719	42	474	516	NA	NA	NA	NA	NA
Owner	6,241	1,611	1,799	2,831	4,630	NA	NA	NA	NA	NA
Percent Change: Census 2000 to ACS 2005 (<$20,000, >30%)	26.4%	12.9%	36.3%	110.4%	49.8%	12.9%	12.9%	36.3%	36.3%	49.8%
Rental	6.8%	5.9%	1.2%	18.5%	8.5%	5.9%	5.9%	1.2%	1.2%	8.5%
Owner	61.3%	27.2%	114.1%	104.9%	108.3%	27.2%	27.2%	114.1%	114.1%	108.3%
CHAS 2005 Estimate (<30%MFI, >30%)	26,916	15,555	4,709	6,675	11,373	4,859	10,692	1,212	3,496	10,114
Rental	12,503	9,026	1,777	1,696	3,459	3,356	5,668	786	991	2,615
Owner	14,414	6,529	2,932	4,980	7,914	1,502	5,024	426	2,505	7,499

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX B2
Calculation of Change in Severe Cost Burden (over 50%) 2000 to 2005
(2000 CHAS, 2000 Census, 2005 ACS)

	Delaware	New Castle (including Wilmington)	Kent (including Dover)	Sussex	Kent and Sussex	Wilmington	New Castle (Outside Wilmington)	Dover	Kent (Outside Dover)	Kent and Sussex (outside Dover)
CHAS 2000 (<30%MFI, >50%)	15,540	10,234	2,434	2,866	5,300	2,961	7,273	794	1,640	4,506
Rental	9,029	6,570	1,432	1,032	2,464	2,143	4,427	638	794	1,826
Owner	6,511	3,664	1,002	1,834	2,836	818	2,846	156	846	2,680
Census 2000 (all households,>50%)	23,904	16,162	3,851	3,891	7,742	NA	NA	NA	NA	NA
Rental	12,602	8,992	2,101	1,509	3,610	NA	NA	NA	NA	NA
Owner	11,302	7,170	1,750	2,382	4,132	NA	NA	NA	NA	NA
ACS 2005 (all households, >50)	36,831	23,468	6,286	7,077	13,363	NA	NA	NA	NA	NA
Rental	17,516	12,533	2,757	2,226	4,983	NA	NA	NA	NA	NA
Owner	19,315	10,935	3,529	4,851	8,380	NA	NA	NA	NA	NA
Change: Census 2000 to ACS 2005 (all households, >50%)	12,927	7,306	2,435	3,186	5,621	NA	NA	NA	NA	NA
Rental	4,914	3,541	656	717	1,373	NA	NA	NA	NA	NA
Owner	8,013	3,765	1,779	2,469	4,248	NA	NA	NA	NA	NA
Percent Change: Census 2000 to ACS 2005 (all households >50%)	54.1%	45.2%	63.2%	81.9%	72.6%	45.2%	45.2%	63.2%	63.2%	72.6%
Rental	39.0%	39.4%	31.2%	47.5%	38.0%	39.4%	39.4%	31.2%	31.2%	38.0%
Owner	70.9%	52.5%	101.7%	103.7%	102.8%	52.5%	52.5%	101.7%	101.7%	102.8%
CHAS 2005 Estimate (<30%, >50%)	23,677	14,745	3,900	5,257	9,153	4,235	10,511	1,152	2,748	7,955
Rental	12,550	9,157	1,879	1,522	3,401	2,987	6,171	837	1,042	2,520
Owner	11,127	5,588	2,021	3,735	5,752	1,247	4,340	315	1,706	5,435

NA – Not Available. Data is not available in the ACS or Census at a county or lower level for households paying of 50% of their income on housing by tenure.

APPENDIX C1

Cost Burden and Severe Cost Burden
State of Delaware
(2000 CHAS)

	Rent		Own		All	
Cost Burden Over 30%	#	%	#	%	#	%
Less Than 30% MFI	11,706	43.6%	8,938	21.3%	20,644	30.0%
30 to 50% MFI	9,077	33.8%	8,350	19.9%	17,427	25.3%
50 to 80% MFI	4,906	18.3%	12,285	29.3%	17,191	25.0%
Over 80% MFI	1,169	4.4%	12,344	29.4%	13,513	19.6%
All Households	26,858	100.0%	41,917	100.0%	68,775	100.0%
	Rent		Own		All	
Severe Cost Burden Over 50%	#	%	#	%	#	%
Less Than 30% MFI	9,029	73.3%	6,511	43.3%	15,540	56.8%
30 to 50% MFI	2,546	20.7%	4,465	29.7%	7,011	25.6%
50 to 80% MFI	386	3.1%	2,882	19.2%	3,268	11.9%
Over 80% MFI	361	2.9%	1,183	7.9%	1,544	5.6%
All Households	12,322	100.0%	15,041	100.0%	27,363	100.0%

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX C2

Cost Burden and Severe Cost Burden
New Castle County
(2000 CHAS)

Cost Burden Over 30%	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	8,520	44.4%	5,131	21.4%	13,651	31.6%
30 to 50% MFI	6,606	34.5%	4,827	20.1%	11,433	26.5%
50 to 80% MFI	3,172	16.5%	7,302	30.4%	10,474	24.3%
Over 80% MFI	874	4.6%	6,731	28.1%	7,605	17.6%
All Households	19,172	100.0%	23,991	100.0%	43,163	100.0%

Severe Cost Burden Over 50%	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	6,570	74.8%	3,664	45.1%	10,233	60.5%
30 to 50% MFI	1,652	18.8%	2,495	30.7%	4,147	24.5%
50 to 80% MFI	235	2.7%	1,530	18.8%	1,765	10.4%
Over 80% MFI	332	3.8%	442	5.4%	774	4.6%
All Households	8,789	100.0%	8,131	100.0%	16,919	100.0%

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX C3

Cost Burden and Severe Cost Burden
Kent County
(2000 CHAS)

	Rent		Own		All	
Cost Burden Over 30%	#	%	#	%	#	%
Less Than 30% MFI	1,756	39.3%	1,369	19.8%	3,125	27.5%
30 to 50% MFI	1,506	33.7%	1,248	18.1%	2,754	24.2%
50 to 80% MFI	1,014	22.7%	2,028	29.4%	3,042	26.7%
Over 80% MFI	190	4.3%	2,262	32.7%	2,452	21.6%
All Households	4,466	100.0%	6,908	100.0%	11,373	100.0%
	Rent		**Own**		**All**	
Severe Cost Burden Over 50%	#	%	#	%	#	%
Less Than 30% MFI	1,432	69.1%	1,002	38.1%	2,434	51.8%
30 to 50% MFI	542	26.2%	779	29.6%	1,322	28.1%
50 to 80% MFI	88	4.3%	575	21.9%	663	14.1%
Over 80% MFI	8	0.4%	273	10.4%	281	6.0%
All Households	2,071	100.0%	2,629	100.0%	4,700	100.0%

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX C4

Cost Burden and Severe Cost Burden
Sussex County
(2000 CHAS)

Cost Burden Over 30%	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	1,431	44.2%	2,430	22.0%	3,861	27.0%
30 to 50% MFI	957	29.6%	2,268	20.5%	3,225	22.6%
50 to 80% MFI	731	22.6%	2,964	26.8%	3,695	25.9%
Over 80% MFI	116	3.6%	3,394	30.7%	3,510	24.6%
All Households	3,236	100.0%	11,056	100.0%	14,292	100.0%

Severe Cost Burden Over 50%	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	1,032	70.1%	1,834	43.1%	2,866	50.0%
30 to 50% MFI	345	23.4%	1,179	27.7%	1,524	26.6%
50 to 80% MFI	72	4.9%	791	18.6%	862	15.0%
Over 80% MFI	23	1.6%	455	10.7%	478	8.3%
All Households	1,472	100.0%	4,258	100.0%	5,730	100.0%

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX C5

Cost Burden and Severe Cost Burden

City of Dover

(2000 CHAS)

		Rent		Own		All	
Cost Burden Over 30%		#	%	#	%	#	%
Less Than 30% MFI		777	35.4%	199	14.5%	976	27.4%
30 to 50% MFI		699	31.9%	258	18.8%	957	26.8%
50 to 80% MFI		574	26.2%	465	33.9%	1,039	29.1%
Over 80% MFI		143	6.5%	452	32.9%	595	16.7%
All Households		2,193	100.0%	1,374	100.0%	3,567	100.0%
		Rent		Own		All	
Severe Cost Burden Over 50%		#	%	#	%	#	%
Less Than 30% MFI		638	63.1%	156	31.2%	794	52.5%
30 to 50% MFI		290	28.7%	190	38.0%	480	31.8%
50 to 80% MFI		75	7.4%	125	25.0%	200	13.2%
Over 80% MFI		8	0.8%	29	5.8%	37	2.4%
All Households		1,011	100.0%	500	100.0%	1,511	100.0%

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX C6

Cost Burden and Severe Cost Burden
City of Wilmington
(2000 CHAS)

Cost Burden Over 30%	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	3,168	59.7%	1,181	35.6%	4,349	50.4%
30 to 50% MFI	1,488	28.0%	860	25.9%	2,348	27.2%
50 to 80% MFI	613	11.6%	819	24.7%	1,432	16.6%
Over 80% MFI	39	0.7%	457	13.8%	496	5.8%
All Households	5,308	100.0%	3,316	100.0%	8,625	100.0%

Severe Cost Burden Over 50%	Rent		Own		All	
	#	%	#	%	#	%
Less Than 30% MFI	2,143	80.2%	818	59.3%	2,961	73.1%
30 to 50% MFI	464	17.4%	368	26.7%	832	20.5%
50 to 80% MFI	55	2.1%	165	12.0%	220	5.4%
Over 80% MFI	10	0.4%	27	2.0%	37	0.9%
All Households	2,672	100.0%	1,379	100.0%	4,051	100.0%

Housing Needs of Extremely Low Income Households in Delaware

APPENDIX D

Rental Mismatch by Jurisdiction
State of Delaware
(2000 CHAS)

Jurisdiction	# Occupied Renter Households	# Renter Households With Income Under 30% MFI	Percent of Renter Households With Income Under 30%MFI	# Occupied Rental Units Affordable at or below 30%MFI	# Vacant Rental Units Affordable at or below 30%MFI	Total Rental Units Affordable at or below 30%MFI	MISMATCH #1 Difference Between # Rental Units Affordable at 30%MFI and # Renter Households With Income Under 30%MFI	# Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Under 30%MFI	Percent of Occupied Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Under 30%MFI	MISMATCH #2 Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Over 30%MFI
Arden Village	67	0	0.0%	4	0	4	4	0	0.0%	4
Ardencraft Village	22	4	18.2%	0	0	0	-4	0	0.0%	0
Ardentown Village	34	8	23.5%	0	0	0	-8	0	0.0%	0
Bear CDP	1,138	180	15.8%	155	40	195	15	90	58.1%	65
Bellefonte Town	109	22	20.2%	16	4	20	-2	8	50.0%	8
Bethany Beach Town	87	8	9.2%	16	4	20	12	4	25.0%	12
Bethel Town	12	0	0.0%	8	0	8	8	0	0.0%	8
Blades Town	157	32	20.4%	28	0	28	-4	12	42.9%	16
Bowers Town	54	8	14.8%	8	4	12	4	0	0.0%	8
Bridgeville Town	298	110	36.9%	107	4	111	1	60	56.1%	47
Brookside CDP	1,670	360	21.6%	295	15	310	-50	200	67.8%	95
Camden Town	232	29	12.5%	0	0	0	-29	0	0.0%	0
Cheswold Town	79	4	5.1%	4	4	8	4	0	0.0%	4
Claymont CDP	1,613	244	15.1%	83	35	118	-126	15	18.1%	68
Clayton Town	94	12	12.8%	8	4	12	0	4	50.0%	4
Dagsboro Town	76	4	5.3%	4	0	4	0	0	0.0%	4
Delmar	250	59	23.6%	67	8	75	16	39	58.2%	28
Dewey Beach Town	42	0	0.0%	8	20	28	28	0	0.0%	8
Dover City	5,896	1,196	20.3%	955	44	999	-197	445	46.6%	510
Dover Base Housing	1,031	40	3.9%	769	4	773	733	34	4.4%	735
Edgemoor	1,015	280	27.6%	250	14	264	-16	155	62.0%	95
Ellendale Town	24	0	0.0%	4	0	4	4	0	0.0%	4

Housing Needs of Extremely Low Income Households in Delaware

Jurisdiction	# Occupied Renter Households	# Renter Households With Income Under 30% MFI	Percent of Renter Households With Income Under 30%MFI	# Occupied Rental Units Affordable at or below 30%MFI	# Vacant Rental Units Affordable at or below 30%MFI	Total Rental Units Affordable at or below 30%MFI	MISMATCH #1 Difference Between # Rental Units Affordable at 30%MFI and # Renter Households With Income Under 30%MFI	# Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Under 30%MFI	Percent of Occupied Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Under 30%MFI	MISMATCH #2 Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Over 30%MFI
Elsmere Town	750	5	0.7%	57	0	57	52	19	33.3%	38
Farmington Town	16	0	0.0%	0	0	0	0	0	0.0%	0
Felton Town	102	20	19.6%	24	4	28	8	8	33.3%	16
Fenwick Island Town	24	8	33.3%	4	0	4	-4	4	100.0%	0
Frankfort Town	71	12	16.9%	8	4	12	0	4	50.0%	4
Frederica Town	76	16	21.1%	4	4	8	-8	0	0.0%	4
Georgetown Town	741	167	22.5%	163	0	163	-4	80	49.1%	83
Glasgow Town	747	24	3.2%	49	0	49	25	0	0.0%	49
Greenwood Town	185	34	18.4%	20	8	28	-6	10	50.0%	10
Harrington City	433	142	32.8%	166	12	178	36	110	66.0%	56
Hartly Town	8	4	50.0%	0	0	0	-4	0	0.0%	0
Henlopen Town	0	0	#DIV/0!	0	0	0	0	0	0.0%	0
Highland Acres CDP	70	0	0.0%	0	4	4	4	0	0.0%	0
Hockessin CDP	424	54	12.7%	34	0	34	-20	4	11.8%	30
Houston Town	36	8	22.2%	0	0	0	-8	0	0.0%	0
Kent Acres CDP	94	0	0.0%	19	0	19	19	0	0.0%	19
Kenton Town	28	8	28.6%	8	0	8	0	0	0.0%	8
Laurel Town	653	184	28.2%	320	4	324	140	90	28.0%	230
Liepsic Town	40	12	30.0%	12	0	12	0	0	0.0%	12
Lewes City	295	26	8.8%	53	8	61	35	53	0.0%	53
Little Creek Town	12	0	0.0%	8	0	8	8	0	0.0%	8
Long Neck CDP	45	0	0.0%	0	0	0	0	0	0.0%	0
Magnolia Town	24	0	0.0%	8	0	8	8	0	0.0%	8
Milford City	1,254	281	22.4%	307	0	307	26	145	47.2%	162
Milsboro Town	466	141	30.3%	114	4	118	-23	74	64.9%	40
Millville Town	16	4	25.0%	4	0	4	0	4	100.0%	0
Milton Town	321	91	28.3%	74	8	82	-9	44	59.5%	30
Newark City	4,048	1,397	34.5%	654	34	688	-709	395	60.4%	259
New Castle City	454	108	23.8%	34	59	93	-15	8	23.5%	26
Newport Town	278	54	19.4%	36	0	36	-18	12	33.3%	24
Northstar CDP	68	4	5.9%	10	0	10	6	0	0.0%	10
Ocean View Town	50	0	0.0%	8	0	8	8	0	0.0%	8
Odessa Town	35	4	11.4%	12	0	12	8	0	0.0%	12

Housing Needs of Extremely Low Income Households in Delaware

Jurisdiction	# Occupied Renter Households	# Renter Households With Income Under 30% MFI	Percent of Renter Households With Income Under 30%MFI	# Occupied Rental Units Affordable at or below 30%MFI	# Vacant Rental Units Affordable at or below 30%MFI	Total Rental Units Affordable at or below 30%MFI	MISMATCH #1 Difference Between # Rental Units Affordable at 30%MFI and # Renter Households With Income Under 30%MFI	# Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Under 30%MFI	Percent of Occupied Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Under 30%MFI	MISMATCH #2 Rental Units Affordable at 30%MFI Occupied by Renter Households With Income Over 30%MFI
Pike Creek CDP	2,102	139	6.6%	159	4	163	24	79	49.7%	80
Rehoboth Beach City	177	19	10.7%	8	55	63	44	4	50.0%	4
Rising Sun-Lebanon CDP	367	18	4.9%	224	4	228	210	0	0.0%	224
Riverview CDP	35	0	0.0%	0	0	0	0	0	0.0%	0
Rodney Village CDP	254	10	3.9%	14	4	18	8	0	0.0%	14
Shelbyville Town	226	46	20.4%	47	4	51	5	15	31.9%	32
Slaughter Beach Town	28	4	14.3%	8	0	8	4	4	50.0%	4
Smyrna Town	866	198	22.9%	164	20	184	-14	50	30.5%	114
South Bethany Town	26	0	0.0%	14	0	14	14	0	0.0%	14
Townsend Town	34	0	0.0%	8	30	38	38	0	0.0%	8
Viola Town	16	8	50.0%	4	0	4	-4	0	0.0%	4
Wilmington City	14,258	4,867	34.1%	3,820	385	4,205	-662	2,636	69.0%	1,184
Wilmington Manor CDP	610	70	11.5%	41	10	51	-19	4	9.8%	37
Woodside Town	24	0	0.0%	4	4	8	8	0	0.0%	4
Woodside East CDP	186	59	31.7%	70	10	80	21	30	42.9%	40
Wyoming Town	153	8	5.2%	12	0	12	4	0	0.0%	12
Kent County	14,133	2,562	18.1%	3,355	215	3,570	1008	946	28.2%	2,409
Sussex County	12,035	2,421	20.1%	3,540	240	3,780	1359	885	25.0%	2,655
New Castle County	56,451	12,169	21.6%	8,515	820	9,335	-2834	4,879	57.3%	3,636
Delaware	82,623	17,169	20.8%	15,400	1,275	16,675	-494	7,161	46.5%	8,239

Housing Needs of Extremely Low Income Households in Delaware