

## key findings

- 25,000 homes are owned by low-income households that need any repair.
- It will cost \$96 million to make these repairs.
- Areas in Delaware with high numbers of low-income, owner-occupied homes often have growing, non-White populations and indicators of economic stability.
- **All three Delaware counties had high levels of low-income, owner-occupied housing in sparsely populated areas with rural characteristics.**
- These areas also had disproportionate levels of manufactured housing.
- Elderly, low-income homeowners were noted as a priority.

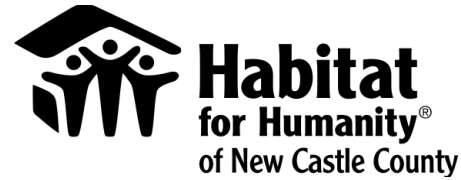


Before (left) and after (right) of a New Castle County Habitat for Humanity repair.

## recommendations

- Increase funds available for providing repair assistance to low income homeowners.
- Increase collaboration and coordination between providers of home repair assistance and providers of health-related services.
- Develop home repair approaches and resource networks specific to housing types.
- Develop community-wide approaches addressing needs.

## find the full report



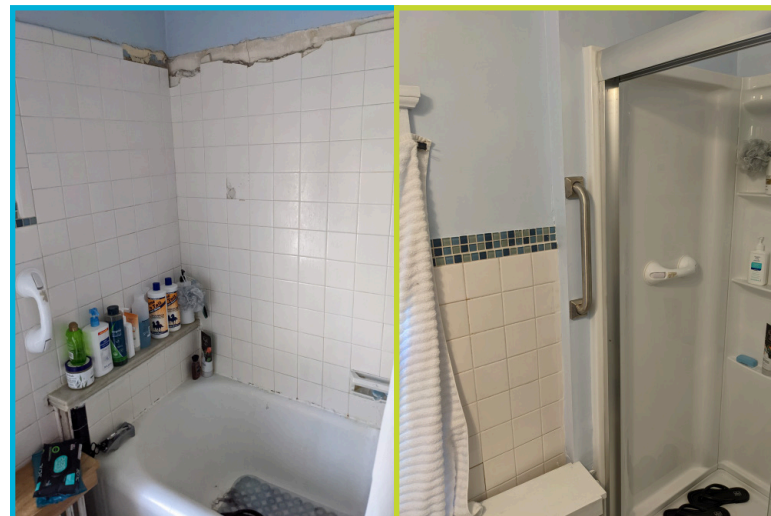
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Before (left) and after (right) of a shower repair.



## A Needs Assessment for Repairs to Low-Income Owner-Occupied Housing in Delaware



funded by Delaware Community Foundation

## background

### Goal

Assess the need for assistance with housing repairs for low-income homeowners in Delaware by determining:

1. Principal dynamics that facilitate the formation of substandard housing
2. What is substandard housing and repairs most often remediated
3. How substandard housing is related to health



Before (left) and after (right) of a moldy window repair.

- In a joint study, the Philadelphia Federal Reserve Bank and Policy Map estimated, in 2018, **1/3 of owner-occupied housing nationwide** needed some type of repairs.
- Substandard defined as physical and structural problems that poses a risk to the health, safety or physical well-being of occupants, neighbors, or visitors.
- Substandard housing:
  - leads to health problems
  - impairs employment
  - increases risk for mortgage default, foreclosure and abandonment



# factors associated with substandard housing

## Low-Income

- The link between low-income homeowners and substandard housing is that limited financial means make it more challenging to make needed home repairs.

## Housing Type - Aged Housing and Manufactured Homes

- As homes age, they depreciate in value as they deteriorate or are in locations that become less desirable.
- In Delaware, 8.5 % of owner-occupied housing are manufactured homes.

## Elderly or Disabled Household

- Maintaining the home, becomes increasingly more challenging as people age and confront physical and financial limitations.

## Racial Segregation

- Homeowners of racial and ethnic minority groups, particularly of Black race, have persistently occupied lower quality homes, due to historic and ongoing discrimination.



Before (left) and after (right) of a Sussex County Habitat for Humanity repair.

# need for repairs

The problem of unmet home repair needs goes beyond the individual households.

Deteriorating housing systematically:

- impacts health
- impacts the surrounding neighborhood
- decreases the stock of affordable housing



# cost of repairs

There are an estimated 74,410 low-income, owner-occupied homes in Delaware.

- 25,000 homes** are in need of some kind of repair
- 5,000 homes** need repairs extensive enough to be considered in substandard condition.
- It will cost **\$96 million** to make these repairs

|   | New Castle | Kent     | Sussex   | Total   |
|---|------------|----------|----------|---------|
| Total Housing Units (owner-occupied & rental)       | 203,845    | 64,555   | 89,380   | 357,780 |
| <b>Owner-Occupied (O-O) Housing Units</b>           |            |          |          |         |
| Total (n)   | 138,655    | 44,670   | 71,090   | 254,315 |
| Total (percent of all housing units)                | 68%        | 69%      | 80%      | 71%     |
| <b>O-O Units - Household Income &lt;= 80% HAMFI</b> |            |          |          |         |
| Number  | 41,226     | 11,940   | 21,244   | 74,410  |
| Percent (of O-O housing units countywide)           | 30%        | 27%      | 30%      | 29%     |
| 80% HAMFI (4-person household)                      | \$84,300   | \$61,750 | \$67,200 | N/A     |

Data Source – HUD CHAS data, 2014-2018  
HAMFI – Department of Housing & Urban Development (HUD) Area Median Family Income for 2022<sup>ix</sup>

|   | New Castle | Kent   | Sussex | Total  |
|---|------------|--------|--------|--------|
| Low-income, owner-occupied housing (Table 2-1)  | 41,226     | 11,940 | 21,244 | 74,410 |
| Low-income, owner-occupied housing in substandard condition (need over \$5,000 in repairs) (figure 2-4) | 2,803      | 812    | 1,445  | 5,060  |
| Low-income, owner-occupied housing w any repair needs (figure 2-4)                                      | 13,852     | 4,012  | 7,138  | 25,002 |

Data from American Community Survey (2014-2018) and American Housing Survey

|   | New Castle   | Kent         | Sussex       | Total        |
|---|--------------|--------------|--------------|--------------|
| Number of low-income, owner-occupied homes considered substandard     | 3,191        | 932          | 923          | 5,088        |
| Estimated repair cost for all substandard homes (@ \$15,000 per unit) | \$47,865,000 | \$13,980,000 | \$13,845,000 | \$76,320,000 |
| Number of low-income, owner-occupied homes in need of any repair      | 13,852       | 4,012        | 7,138        | 25,002       |
| Estimated repair cost for all substandard homes (@\$3,842 per unit)   | \$53,219,384 | \$15,414,104 | \$27,424,196 | \$96,057,684 |

# housing and health

## Common Types of Repairs Related to Health

- Plumbing System
- Floors and floor coverings
- Locks/ security
- Fire extinguisher
- Electrical systems
- Outlets
- Heating System
- Ventilation
- Moisture prevention and control
- Pest management
- Asbestos
- Lead-Based Paint
- Pesticides



Adapted from the table of contents in the National Healthy Housing Standard

## Health Outcomes Related to Substandard Housing

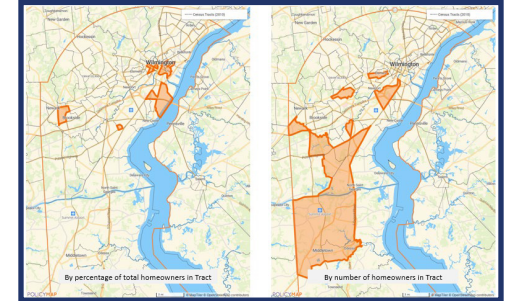
|  |  |
|--|--|
| Poor physical conditions   | Unintentional falls, including fatal injuries  |
| Temperature control  | Depression, high blood pressure, respiratory conditions  |
| Pests  | Allergies and asthma   |
| Dampness and Mold  | Respiratory health, allergic rhinitis, persistent colds, asthma, sneezing, chronic bronchitis, mental health |
| Lead   | Irreversible adverse health effects  |
| The absence of functioning smoke alarms, carbon monoxide detectors, sprinklers, etc. | Injury and death   |



Before (left) and after (right) of a Central Delaware Habitat for Humanity repair.

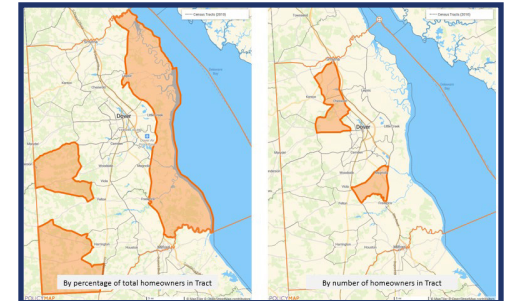
# county breakdown

Census Tracts with High Proportions (left) and High Numbers (right) of Low-Income, Owner-Occupied Homes in New Castle County



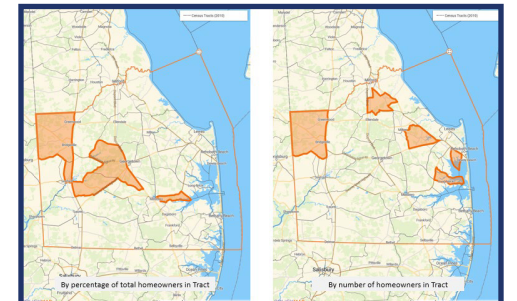
- Two inner-city Wilmington areas, each made up of four contiguous census tracts, have the state's highest concentrations of low-income, owner-occupied housing.
- The elderly seem to be impacted more significantly than any other group. In New Castle County, 87% of repair services go to seniors. Age of housing associates with more need for and more expensive housing repairs, predominantly in New Castle County.

Census Tracts with High Proportions (left) and High Numbers (right) of Low-Income, Owner-Occupied Homes in Kent County



- There is a substantial presence of manufactured and pre-1980 housing in Kent County.
- Targeting home repair assistance surrounding Dover would provide an opportunity to work in conjunction with various initiatives and potentially amplify the impact of the repair assistance.

Census Tracts with High Proportions (left) and High Numbers (right) of Low-Income, Owner-Occupied Homes in Sussex County



- Almost two-thirds of Delaware's stock of manufactured housing is in Sussex County.
- Most sparsely populated county with an economic divide between the eastern and western part of county.
- Top census tract in state with highest number of low income households and owner occupied homes.