

Needs Assessment and Gaps Analysis: Wilmington

This section presents the results of the HOME-ARP qualifying populations’ needs and gaps analysis, drawing on statewide HMIS data, Point-In-Time (PIT) count information, public federal data sources, and state or local sources as available. Where appropriate, this information is contextualized with feedback from stakeholders within Wilmington’s service system, a city within New Castle County. Instances where Wilmington data cannot be separated from New Castle County or statewide data are indicated within the narrative.

Section 1: Housing Inventory

Delaware, like many states, has a shortage of affordable housing resources. In Wilmington, 24% of entries to homeless service clients remain in the system for six months or longer. Longer lengths of stay may increase the need for beds, as there is less movement for new clients to be able to use those resources. The bed shortage is mainly for families experiencing homelessness, especially for households with 2 or more members. A quarter of these households experience a length of stay greater than 6 months, compared to 18% of single households.

Table 1: Wilmington City Homeless Needs and Gaps Analysis Table

| Wilmington City Homeless | | | | |
|---------------------------------|--------------------------|----------------------------|----------------------------------|-----------------|
| | Current Inventory | Homeless Population | | |
| | # of Beds | Total | Fleeing Domestic Violence | Veterans |
| Emergency Shelter | 336 | 99 | | |
| Transitional Housing | 232 | 66 | | |
| Permanent Supportive Housing | 321 | 24 | | |
| Rapid Re-Housing | 200 | # | | |
| Other Permanent Housing | 54 | 25 | | |
| Unsheltered ³ | | 166 | 116 | 13 |
| Sheltered ³ | | 531 | 228 | 91 |

Data Sources: 1. Point in Time Count (PIT); 2. Continuum of Care Housing Inventory Count (HIC); 3. HMIS

Table 2: Wilmington City Non-Homeless Housing Needs and Gaps Inventory

| Wilmington City Non-Homeless | | | |
|---|--------------------------|----------------------|---------------------|
| | Current Inventory | Level of Need | Gap Analysis |
| | # of Units | # of Households | # of Households |
| Total Rental Units | 16,694 | | |
| Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness) | 7,636 | 8,853 | |
| Rental Units Affordable to HH at 50% AMI (Other Populations) | 6,446 | 11,883 | |
| 0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness) | | 4,310 | |
| 30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations) | | 1,965 | |
| Current Gaps | | | -6,654 |

Data Sources: 1. American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)

Section 2: Size and Demographics Composition of Qualifying Populations

To analyze the size and demographic composition of qualifying populations, Delaware analyzed Homeless Management Information Systems (HMIS) data for calendar year 2021. While Delaware operates as a unified Continuum of Care statewide, the location of clients was determined by the project location in HMIS to understand needs specifically in Wilmington. HMIS data was supplemented with other state reports as appropriate for each qualifying population.

1. Homeless as defined in 24 CFR 91.5 (only homeless categories 1, 2, 3)

Based on 2021 HMIS data, there are 1,844 people and 1,379 households experiencing homelessness within the participating jurisdiction. The demographics of these individuals are listed below. There are significant racial disparities in the PJ, as Black/African American individuals are overrepresented in homelessness.

Table 3: Demographics in Wilmington City

| | Homeless Population | General Population |
|--|---------------------|--------------------|
| Male | 48% | 47% |
| Female | 52% | 53% |
| Trans/Non-Binary/Questioning | <1% | |
| | | |
| White | 24% | 37% |
| Black/African American | 75% | 59% |
| American Indian, Alaskan Native, or Indigenous | 1% | 1% |
| Asian/Asian-American | <1% | 2% |
| Native Hawaiian, or Other Pacific Islander | <1% | 0% |
| Hispanic/Latino | 8% | 11% |
| | | |
| Under 18 | 29% | 22% |
| 18-24 | 10% | 9% |
| 25-54 | 47% | 42% |
| 55 and over | 14% | 27% |
| | | |
| Veteran | 6% | 5% |
| | | |
| Disabling Condition | 35% | 15% |
| <i>Of those who had a disabling condition:</i> | | |

| | | |
|--------------------------|-----|--|
| Physical Disability | 28% | |
| Substance Use Disorder | 24% | |
| Developmental Disability | 10% | |
| | | |
| Unaccompanied Youth | 6% | |

Table 4: Length of Stay by Subpopulation

| Subpopulation | Average Length of Stay | Median Length of Stay |
|---------------------------------|------------------------|-----------------------|
| Total Population | 143 | 53 |
| Fleeing Domestic Violence | 116 | 48 |
| Veterans | 94 | 64 |
| Disabling Condition | 161 | 31 |
| Single Households | 135 | 26 |
| Households w/ 2 or More Members | 137 | 80 |

Approximately 25% of individuals experiencing homelessness were a member of a family household and 27% of family households contained a member with a disability, compared to 48% of single-person households.

Table 5: Household Size & Demographics

| Household Size | Percentage of Homeless Population | Distribution of Disabling Condition by Household Size |
|----------------|-----------------------------------|---|
| 1 | 75% | 84% |
| 2 | 11% | 7% |
| 3 | 8% | 4% |
| 4 | 5% | 3% |
| 5 | 1% | 1% |

| | | |
|----|-----|----|
| 6+ | <1% | 1% |
|----|-----|----|

Veterans: Of the 98 veterans in HMIS in Wilmington projects in 2021, the demographics are as follows:

- 90% were male, 10% were female
- 79% were Black/African American, or African, 20% were White, and 1% were Native American/Indigenous
- 3% were Hispanic/Latin(a)(o)(x)

People with Disabilities: In Wilmington, there were 623 individuals in HMIS who had any disabling condition in 2021. Of these individuals, 29% had a physical disability, 24% had a substance-related disability, and 9% had a developmental disability. Of all individuals who have a disabling condition, their demographics are as follows:

- 49% were male, 51% were female, less than 1% were transgender/non-binary/questioning
- 61% were Black/African American, or African, 38% were White, 1% were Native American/Indigenous, and less than 1% were Native Hawaiian or Pacific Islander
- 7% were Hispanic/Latin(a)(o)(x)
- 5% were under the age of 18; 8% aged 18-24; 60% aged 25-54; and 27% over the age of 55

2. At Risk of Homelessness as defined in 24 CFR 91.5

HMIS data from the Wilmington PJ show that 105 people entered homeless situations from institutional settings, while 26 people exited into institutional settings and an additional 338 people moved into temporary housing accommodations, which may indicate a greater risk of returning to homelessness. Of these individuals, the demographic information is as follows:

- 34% are under 25 years of age, 50% are between the age of 25-54, 16% are over the age of 55;
- 46% are male, 54% are female, less than 1% are transgender/non-binary/questioning;
- 38% have a disabling condition and of those who have a disabling condition:
 - 29% have a physical disability;
 - 33% have a substance use disorder; and
 - 12% have a developmental disability.
- 72% are Black/African American/African, 27% are White, and less than 1% are Native Hawaiian/Pacific Islander or Indigenous/Alaska Natives
- 5% are veterans

Individuals who receive temporary/emergency assistance and need additional assistance/supportive services to avoid returning to homelessness: According to 2021 HMIS data, 24% individuals exited into temporary housing situations. The following individuals receive temporary or emergency assistance and need additional assistance or supportive services to avoid returning to homelessness.

Table 6: Temporary Exit Destinations of People Experiencing Homelessness

| Temporary Exit Destination | Count |
|--|-------|
| Hotel or motel paid for without emergency shelter voucher | 44 |
| Hotel/Motel with emergency shelter | 11 |
| Residential project or halfway house with no homeless criteria | 4 |
| Staying or living with family/friends, temporary tenure | 182 |
| Transitional housing for homeless persons (including homeless youth) | 97 |

Of the at-risk population, 22% are in a household of more than one person.

Table 7: Household Size of At-Risk Population

| Household Size | Percentage of Homeless Population |
|----------------|-----------------------------------|
| 1 | 78% |
| 2 | 12% |
| 3 | 5% |
| 4 | 3% |
| 5 | 1% |
| 6+ | 1% |

Furthermore, according to Comprehensive Housing Affordability Strategy (CHAS) data for Wilmington, 49% of renter households below 30% area median income (AMI) experience one or more of the following housing problems: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, or a housing cost burden of greater than 30% of income being paid towards housing.

3. Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

Although estimates cannot be determined in Wilmington specifically, according to an [annual report](#) for FY2021 from the Domestic Violence Coordinating Council, in 2021, there were a total of 22,745 combined criminal and non-criminal domestic violence incidents reported in Delaware with 1,756 calls to the Domestic Violence Hotline in New Castle County. 627 individuals were sheltered in New Castle County (including the city of Wilmington); 12 were male, 330 were female, and 285 were children.

Survivors of domestic violence were also identified in HMIS, though this is likely an undercount of those needing housing since domestic violence agencies do not participate in HMIS. In Wilmington, 262 domestic violence survivors were identified in HMIS in 2021; of which, 90 were currently fleeing domestic violence. Their demographics were:

- 16% Male, 84% Female
- 10% under 18, 10% aged 18 to 24, 73% aged of 25 to 54, and 7% over the age of 55
 - 2% unaccompanied youth
- 64% African American/Black, 35% White, 1% Native Hawaiian or Pacific Islander
- 13% Hispanic Latin(o)(a)(x)
- 39% had a disabling condition
- 42% were fleeing individually, 32% with 1 household member, 14% with 2 household members, 7% with 3 household members, 3% with 4 household members, and 1% with 5 household members

There is limited data regarding individuals fleeing or attempting to flee human trafficking within the state of Delaware. Data from the Human Trafficking Hotline indicates that there were 27 human trafficking cases reported in 2020 with 52 calls from victims and survivors. Of the 27 cases, 24 involved sex trafficking, 24 reported the survivor was female, and 14 cases involved a minor.

4. Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

At Greatest Risk of Housing Instability:

HUD defines the ‘at greatest risk of housing instability’ population as households whose annual income is less than or equal to 30% AMI and is experiencing severe cost burden (e.g., paying more than 50% of monthly household income toward housing costs).

Furthermore, the Wilmington 2028 consolidated plan describes extremely low-income households with severe housing cost burden as at risk of homelessness. The city identified low-to-moderate income (LMI) households with incomes less than 50% of the area median income (AMI), particularly those with extremely low-incomes of less than 30% of AMI, as priorities, along with special needs populations such as the homeless, persons at risk of homelessness, the elderly, and persons with disabilities. “Populations most affected by housing problems are extremely low-income households, small households, elderly households and renter households,” according to the plan.¹

¹ Wilmington Consolidated Plan 2028

According to CHAS data, there are 7,600 households in Wilmington City with less than 30% AMI and 1,025 and 4,300 of those households pay more than 30% and 50% of their income towards rent respectively. Additionally, the HUD notice includes households with an annual income of less than 50% area median incomes and meeting one of the conditions in paragraph (iii) of the “at-risk” of homeless definition as an eligible ‘other population’.

Table 8: Income by Cost Burden

| | Cost Burden > 30% | Cost Burden > 50% |
|----------------------------------|-------------------|-------------------|
| <i>HH Income < =30% HAMFI</i> | 1,025 | 4,300 |

In Wilmington, 1,965 households with annual incomes < 50% of area median income were experiencing 1 of 4 housing problems², meeting one of the conditions in paragraph (iii) of ‘At risk of homelessness’ “otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness.” Additionally, 4,460 households were experiencing severe housing problems.³

Disabled and Elderly Populations

There are a growing number of persons with cognitive and physical disabilities who require supportive services within their homes to continue living independently. This includes low-income persons with HIV/AIDS who may need specialized healthcare, the approximately 2% of the population receiving Supplemental Security benefits due to disability, and the 34% of adults over 65 years of age with a disability. Historically, many of these residents lived in an institutional setting to receive needed services.

This has shifted to housing strategies that prioritize living as independently as possible - permanent supportive housing within group homes and individual homes integrated with neighborhoods using housing assistance vouchers. In addition to expanding housing choice and quality of life for people with disabilities, providing housing assistance and community-based services is typically far more cost-effective than institutional services.

Section 3: Current Resources Available to Assist Qualifying Populations

There are currently 336 emergency shelter beds, 321 Permanent Supportive Housing units, 232 Transitional, and 200 Rapid-Rehousing beds for individuals experiencing homelessness in Wilmington. According to the 2022 [Wilmington Draft Annual Action Plan](#), the city currently holds 425 permanent supportive housing vouchers.

According to a [2020 Comprehensive Annual Performance and Evaluation Report \(CAPER\)](#), the City of Wilmington assisted homeless and near-homeless persons through a number of service providers of emergency shelter and transitional housing. Activities funded through PY2020 included:

² The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%

³ The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.

- Bayard House, a shelter for homeless pregnant and newly parenting adolescent women, assisting 17 clients.
- Sojourners' Place, providing long-term supportive housing for 119 homeless individuals through substance abuse counseling, rehabilitation, job training and health services.
- The Salvation Army's Code Purple Program, which provided emergency shelter for 33 homeless persons against extreme cold.

According to Wilmington's 2020 Comprehensive Annual Performance and Evaluation Report, the State of Delaware's Department of Health and Social Services (DHSS) provided hotel and motel vouchers for 310 households in the fiscal year of 2020.

Domestic Violence and Abuse Shelters

Furthermore, there are currently 5 domestic violence and abuse shelters and programs in Wilmington, DE with 1 offering a hotline and 4 offering emergency shelter: CHILD, Inc. - Domestic Violence Shelters, Latin American Community Center (hotline), Delaware Volunteer Legal Services, YWCA Delaware Home Life Management Center. and Mary Mother of Hope House II/III.

Supportive Services

Supportive services including health, mental health, and employment services are provided for a wide range of special needs through various homeless service providers in Wilmington. The following agencies address the homeless, special needs population by subpopulation:

Families

Family Promise of Northern New Castle County (FPNNCC) is a nonprofit with a mission of preventing and ending homelessness for families. Their primary goals are to transition the families using their services to permanent housing in less than sixty days. In November 2018, FPNNCC opened their Hospitality Center, providing temporary shelter for up to six families (or 20 individuals). FPNNCC's other facility, the Day Center, can also house six families. Strongly volunteer-driven, services include mentorship, case management, financial literacy courses, job assistance, housing assistance, and advocacy.

Veterans

The Delaware Center for Homeless Veterans (DCHV) provides safe and affordable permanent housing for veterans. DCHV also provides supportive services to reintegrate and educate homeless veterans and their families to obtain recovery, self-sufficiency, independence, and community integration. Additionally, outreach for recruiting more landlords willing to accept HCVs is conducted to expand housing options for veterans.

Unaccompanied Youth

CHILD, Inc is a nonprofit serving dependent, neglected, and abused children and their parents since 1963. The mission of their Governor Terry Children's Center is to "reduce the possibility, incidence, or reoccurrence of child abuse or neglect by providing an emergency home, food, clothing and age-appropriate counseling to children, ages six through seventeen years." The Center offers 10-beds for a maximum 30-day stay. Supportive services include psychosocial assessment, individual counseling, advocacy, referrals, collateral involvement, and therapeutic family interactions. Transportation to and from school, group activities, evening study time, and recreational activities are offered to help provide a

home-like environment. CHILD, Inc also operates an anger management program for youth, a specialized foster care program, 24-hour runaway and homeless youth hotline, and counseling and mediation services for families dealing with divorce, separation, custody, or visitation issues.

There is a need for wraparound services to prevent homeless individuals from re-entering the system.

Emergency Rental Assistance

Between September 2021 and June 2022, 8,916 New Castle County households (consisting of a total of 21,842 persons, including those in Wilmington) participated in Delaware’s ERAP (Emergency Rental Assistance Program). Of those applicants, 6,919 were approved (77.6%) while 1,997 were not able to receive assistance (22.4%). The average household size of applicants was 2.45 persons, and the average of the head of household was 41.0 years. Most applicants were Black (72.5) followed by Whites (15.9%) and Hispanics (10.1%).

Table 9: ERAP Utilization Demographics in Wilmington City

| Race | # | % |
|---|------|-----|
| White | 1414 | 16% |
| Black or African American | 6464 | 73% |
| Asian | 69 | 1% |
| Native Hawaiian or Other Pacific Islander | 14 | <1% |
| American Indian or Alaska Native | 24 | <1% |
| Biracial/Multi-racial | 350 | 4% |
| Other/Unspecified | 580 | 7% |
| Hispanic or Latino | 903 | 10% |

The average New Castle County ERAP recipient was renting a 1.4-bedroom apartment with a monthly rent of \$831. With applicant households earning \$1,474 in monthly income on average, these households were spending 56.4% of their income on rent alone, indicating severe levels of cost burden. This household income equates to about 23.2% of area median income. Additionally, 37.8% of applicants were unemployed, having been unemployed for an average of 355 days at the time of applying. On average, applicants were approved to receive \$5,336 for rent and utilities, covering approximately 6.5 months of rent. New Castle County applicants typically had four months in arrears, and approximately 12.3% of applicants had received an eviction notice.

Delaware Resources and Data

As of 2021, 3% of the population of Delaware benefited from HUD assistance with the average wait time for households receiving a voucher being 31 months. According to the Center on Budget and Policy Priorities, 27,900 people in 13,300 Delaware households used federal rental assistance to afford housing through the following methods:

- 5,000 households using Housing Choice Vouchers
- 1,900 households using public housing placements
- 4,400 households using project-based Section 8
- 700 for households using supportive elderly and disabled rental assistance (Section 202 and 811)
- 1,300 households using USDA Rural Rental Assistance.

Of those who utilize federal rental assistance, 70% are seniors, children, or people with disabilities and 64% of assisted people are in families with children.

Section 4: Describe the Unmet Housing and Service Needs of Qualifying Populations

The following section describes unmet needs in Wilmington city based on current available data.

1. Homeless as defined in 24 CFR 91.5

Wilmington City Data

In Wilmington City, 531 individuals were experiencing homelessness and sheltered on a given night in 2022, whereas 166 individuals were unsheltered on the night of the Point-In-Time count in the PJ. Of this population, 116 of these individuals were unsheltered and fleeing domestic violence, 228 were fleeing domestic violence and sheltered, and 13 were unsheltered veterans and 91 were sheltered veterans in the PJ. Compared to 2021 HMIS data, this estimate is likely an undercount as 1,844 people may have been experiencing homelessness during the year.

Statewide Delaware Data

Statewide, [2022 PIT Count data](#) suggests that 2,369 people were experiencing homelessness on a given night, the highest PIT Count in Delaware to date. This number has more than doubled since the previous PIT count in January 2020, and the number of people experiencing homelessness has been increasing since 2019. Although the unsheltered count has not increased since 2020, the number of households with children experiencing homelessness statewide has almost tripled since 2020, going from 136 families to 389 families; and the number of veterans experiencing homelessness increased to its highest numbers since 2016 (93 households). In the years prior to the COVID-19 pandemic, nearly 60% of all people experiencing homelessness on the night of the PIT were in New Castle County, but in 2022, this number decreased to 38%.

Homelessness has increased across all age groups since 2019 and the number of households with children experiencing homelessness increased for the fourth year in a row and has nearly tripled throughout the course of the pandemic. As a result, one in three people experiencing homelessness on the night of the 2022 PIT was a child under the age of 18.

Emergency Shelter and Transitional Housing Needs

Wilmington is a member of the Delaware Continuum of Care (CoC), the primary program in the State addressing homelessness led by Housing Alliance Delaware. In their most recent 2021 report entitled "[Housing and Homelessness in Delaware: Crisis To Recovery.](#)" Housing Alliance Delaware identified that there was a 35% increase in homelessness on the night of the Point in Time Count. More than 500 children under the age of 18 were sleeping in homeless shelters or

hotels and motels due to a lack of safe housing

- In 2021, [Housing Alliance Delaware](#) was contacted by 9,500 households experiencing homelessness or a housing crisis. Of those households, 2,400 reported that they were unsheltered, sleeping in a car, park, or other place not meant for human habitation. This means the unsheltered population is likely much higher than the numbers reported on in the 2021 PIT.
- According to Housing Alliance Delaware’s 2021 report, the number of emergency shelter beds, both cold-weather beds, temporary beds, and year-round beds, decreased in Delaware in 2021.

The city relies on a variety of community agencies to provide basic needs assistance and other support for the local homeless population – in the 2020 Consolidated Annual Performance and Evaluation Report (CAPER), the city voiced its desire to address emergency and transitional housing needs for the homeless by employing the following strategies:

- Regionally expanding/rehabilitating emergency shelters in New Castle County
- Improving and maintaining existing shelter facilities
- Supporting expansion or addition of facilities to meet increased demand
- Regionally supporting plans for improving day shelter opportunities in New Castle County
- Expand available services such as social/case worker availability, facilities, childcare opportunities, improved public and private transportation access, showers.

Street Outreach

The Delaware Continuum of Care includes PATH outreach. PATH’s street outreach workers seek to “build relationships with people who are unsheltered on the streets of Wilmington, assess their needs, and help connect them to services in the community,” according to Wilmington’s 2020 CAPER.

2. At Risk of Homelessness as defined in 24 CFR 91.5

House prices in the Wilmington metro area rose by more than 14% between 2020-2021. Although Delaware overall has lower poverty rates than the national average, there are pockets of concentrated poverty within Wilmington. A housing needs [assessment](#) in 2014 identified that most of these areas are in distressed communities with low property values, low educational attainment, and higher rates of residential vacancy and blight. These areas can be identified within specific Census Tracts of Wilmington – indeed, disparity between wealthy communities and high poverty areas was found to be the most acute in the Wilmington metro area. These high poverty households are at severe risk of homelessness.

Vouchers and Rapid Re-Housing

The wait times for households to receive their first housing voucher in Delaware remains long – individuals must wait an average of 31 months across the state struggling to find affordable housing before receiving Housing Choice vouchers from their local housing authority. For Housing Choice Voucher holders, it is also difficult to find quality affordable housing in high-opportunity areas in the private real estate market, and many port out of Wilmington as a result.

There is a shortage of nearly 20,000 rental units for extremely low-income renter households in Delaware. In a recent [US Census Bureau Household Pulse Survey](#), an estimated 30,100 households in Delaware were behind on their housing payments from March 30 through April 11, 2022. In May 2022, 22,008 households in Delaware had no confidence in their ability to pay for housing and 4,358 households thought they were somewhat or very likely to leave their home due to eviction or foreclosure.

In Wilmington, consultation and stakeholder engagement from the 2022 Annual Action Plan determined that many landlords have not been accepting vouchers or participating in the rapid re-housing program, representing an added barrier to rental households to find adequate housing that is affordable.

Fair Housing and Housing Stock

According to 2020 ACS data, there were 21,003 renter-occupied housing units in Wilmington. Current rents for 1BR units are in the \$1,100 range (up from \$700-825), which is much higher than NLIHC’s “affordable at 30% AMI” rental cost per month of \$726/mo. Rents for 2BR units are in the \$1,400 range (up from \$850-\$1,000 two years ago) which are also unaffordable to very low- and low-income households.

The City of Wilmington overall has a significant number of low-and moderate-income persons, consisting of 63.25% of all Wilmington residents. Additionally, as a result of the large job losses during 2020, the unemployment rate in the city of Wilmington increased significantly. During 2020, the unemployment rate in Wilmington averaged 8.1 percent, the same as the nation—up from the 3.8-percent rate during 2019 (Figure 2). The current average unemployment rate is the highest it has been since 9.7 percent in 2010.

The rental market in Wilmington is “balanced” according to a [Comprehensive Housing Market Analysis for Wilmington, Delaware](#) conducted in 2021. The overall vacancy rate is estimated at 6.8%. Nearly 80 percent of rental construction since 2010 has been concentrated in New Castle County, where most of the population growth is occurring.

Rental construction activity, as measured by the number of rental units permitted, has declined since a recent peak in 2017. During 2020, approximately 650 rental units were permitted—an increase of 260, or 67 percent, from the 390 units permitted during 2019.⁴

According to 2020 ACS data, there is a need of 1,217 units affordable to households at 30% AMI and 5,437 units affordable to households at 50% AMI respectively in the Wilmington renter housing market.

Table 10: Rental Unit Needs by AMI Affordability Category

| | Inventory | Need |
|--|-----------|--------|
| Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness) | 7,636 | 8,853 |
| Rental Units Affordable to HH at 50% AMI (Other Populations) | 6,446 | 11,883 |

During the 3-year forecast period from 2020-2023, demand is estimated for 1,650 new rental units in the PJ. Demand is expected to rise steadily during the second and third years of the forecast period. The 830 units under construction will satisfy a majority of the demand during the first year, most of which will be in New Castle County.

⁴ Comprehensive Housing Market Analysis for Wilmington, Delaware

Table 11: Demand for New Rental Units in the Wilmington PJ During the Forecast Period

| Rental Units | |
|--------------------|-------------|
| Demand | 1,650 Units |
| Under Construction | 830 Units |

Cost Burden

Among all racial or ethnic groups, Hispanic households are most likely to experience severe housing problems. These housing burdens are especially acute for renters, and places with higher concentrations of renters also experience the highest cost burdens.⁵

Lack of quality jobs

Stakeholders from the 2022 Annual Action Plan reiterated the lack of quality jobs and homes makes affordable housing unobtainable for many Wilmington residents. Indeed, according to NLIHC, the 30% of AMI in Delaware is \$25,496, and in Wilmington, DE, 30% of all households (29,708) make under or 30% AMI. Other needs such as childcare, physical disabilities, and mental disabilities further restrict affordable housing options for many residents.

Table 12: Civilian Employed Population (16 years and older) by Occupation in Wilmington

| Occupation | Households |
|--|------------|
| Management, business, science, and arts occupations | 13,506 |
| Service occupations | 6,911 |
| Sales and office occupations | 6,052 |
| Natural resources, construction, and maintenance occupations | 1,905 |
| Production, transportation, and material moving occupations | 3,727 |
| Total Households | 32,101 |

⁵ http://www.destatehousing.com/FormsAndInformation/Publications/ai_2020_summary.pdf

Table 13: Households under 30% AMI

| Income and Benefits in 2020 | Households |
|-----------------------------|------------|
| Less than \$10,000 | 3,610 |
| \$10,000 to \$14,999 | 1,993 |
| \$15,000 to \$24,999 | 3,242 |
| Total Households | 29,708 |

Substandard and Aging Housing Stock

The Wilmington Consolidated Plan identified housing cost burden as the most common problem among renters, as well as lack of quality affordable housing, especially in the older central neighborhoods of the PJ where housing stock is old and expensive to modernize. A statewide housing needs report found that among Delaware’s subsidized rental housing stock, where more than 3,000 subsidized units are over 25 years old and have not been substantially renovated, equivalent to approximately 30% of all subsidized housing stock. Indeed, a plurality of housing units in Wilmington were built in 1939 or earlier - 14,292 units, or 42% of the total housing stock in the PJ.⁶

Delaware has an estimated 18,000+ substandard housing units, defined as vacant and abandoned; homes that are occupied but are in unlivable conditions; and homes that are occupied and in disrepair. Many of these homes are manufactured/mobile homes and distressed urban areas. Substandard homes in urban areas are mostly concentrated within high poverty, high minority census tracts in Wilmington. It is challenging to rehabilitate these homes since the cost of repair oftentimes exceeds replacement value and market value once repairs are made.

Table 14: Vacant, Aging, & Substandard Units in Wilmington City (ACS 2020 Data)

| Wilmington City Vacant, Aging & Substandard Rental Units | |
|---|--------|
| Vacant | 2,640 |
| Lacking complete plumbing facilities | 106 |
| Lacking complete kitchen facilities | 325 |
| Built 1960 to 1969 | 2,892 |
| Built 1950 to 1959 | 3,825 |
| Built 1939 or earlier | 14,292 |
| Total Housing Units | 33,849 |

⁶ ACS “Selected Housing Characteristics,” 2020: 5-Year Estimates Data Profiles.

In 2021, over 100 families were displaced due to a prevalent crisis of mold infestation primarily in Creekwood, Houston Moore, and Hillcrest neighborhoods. The magnitude of substandard mold prevalence rendered Wilmington public housing units substandard and not up to living codes, forcing families to vacate public housing units for as long as a year.

3. Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

Although local data on unmet needs is unavailable for Wilmington, according to a [2017 report](#) from the Delaware Coalition Against Domestic Violence, domestic violence programs, law enforcement, victim advocates, social service providers, therapists, and victims/survivors, housing was the greatest identified need for domestic violence survivors. This includes (in order of need): available transitional housing, more available subsidized housing, lower private market rents, increased shelter space, hotel funds, and longer shelter stays. Similarly, when identifying what forms of direct assistance were most needed, rent was the most selected answer followed by payment of back utility bills, groceries, and other supportive services (job training and assistance, child care, attorney fees, security deposits, phone cards).

The Wilmington FY2020 CAPER reported that the city provided hotel, motel, rental assistance, and health-related services for 45 families through CHILD, Inc, a non-profit organization that provides prevention, treatment, emergency shelter and advocacy services that strengthen families for those involved in domestic violence situations.

4. Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability as defined by HUD in the Notice

Public Housing Stock

According to the 2022 Wilmington Annual Action Plan Draft, the Wilmington Housing Authority (WHA) manages and maintains 1,816 units, with 1,390 units occupied. While most of these properties are in areas of concentrated poverty and/or minorities, most of Wilmington also falls within these categories. Demand for public housing far outweighs supply of housing; the waiting list for public housing is closed.

Aging Population

The Wilmington PJ has been an attractive area for retirees relocating within the Philadelphia MSA, searching for less urban environments with lower costs of living. The population aged 65 and older in the Wilmington PJ grew by 3,300 people, or 3.3 percent, from 2010 to 2019 (2010 and 2019 ACS 1-year estimates) and is the fastest growing age group in the HMA. During the same period, the percentage of population aged 65 years or older in the Wilmington HMA increased from 12.6 to 16.4 percent, according to HUD [data](#).

People with Disabilities

Individuals with disabilities typically have lower incomes than those with no disabilities, are far more likely to be in poverty, and are more likely to need housing assistance. An estimate for Delaware

produced for [“Community and Choice: Housing Needs for People with Disabilities in Delaware.”](#) a report conducted by the Delaware Housing Coalition and Housing Sub-Committee of the Governor’s Commission on Community Based Alternatives for People with Disabilities and State Council on Persons with Disabilities suggests there are likely at least 4,600 nonelderly very low income renter households with both disabilities and severe housing needs in Delaware – households in need of rental assistance.

Section 5: Identify Gaps Within the Shelter, Housing Inventory, and Service System

Additional Housing for People Experiencing Homelessness

Within the PJ, 22% of people experiencing homeless are unsheltered, indicating that further emergency beds and units are needed. In addition to this, the number of unhoused people is likely much higher – in urban areas, unhoused individuals will seek shelter in the woods, abandoned farm buildings, or couch-surf, indicating a “hidden homeless population” not captured by PIT counts that perpetuate a cycle of scarcity.

Furthermore, between 2016 and 2020, Delaware’s total homeless population increased by 9% and there was a 35% increase in homeless in 2021 on the night of the PIT count, with the unsheltered population increasing by nearly 200%. Family households experiencing homelessness have increased by 35% and chronic homelessness has increased by 230% within the past 5 years. Although the amount of rapid re-housing, transitional housing, and emergency shelter beds has increased over the past 3 years, the number of Permanent Supportive Housing beds has been declining in Delaware, despite the increase in chronic homelessness and the 86% bed utilization rate on the night of the PIT count within Wilmington. Similarly, there were no available rapid-rehousing units or other permanent housing units as project utilization rates within Wilmington were at 100%. Based on these trends, additional rapid re-housing, permanent housing, and permanent supportive housing units should be allocated to ensure the needs of the qualifying populations can be met.

Rental Assistance

There is a shortage of nearly 20,000 rental units for extremely low-income renter households in Delaware. The programs operated by DSHA and local housing agencies provide rental housing to an estimated 35% of these households, and the majority of households not served are cost burdened and may face other housing challenges like overcrowding or living in poor housing conditions.

Therefore, there is a significant gap in housing currently available to low-income households, particularly those that earn less than 50% AMI. The wait times for households to receive their first housing voucher in Delaware remains long – individuals must wait an average of 31 months across the state struggling to find affordable housing before receiving Housing Choice vouchers from their local housing authority. The waitlist is currently closed

Table 15: Assisted Rental Units in New Castle County

| | Project-Based Units | | | Tenant-Based | Total |
|--------------------------|---------------------|-------|-------|-------------------------|-------|
| | Public Housing | LIHTC | Other | Housing Choice Vouchers | |
| New Castle County | 1,715 | 2,099 | 3,809 | 3,884 | 7,623 |

Source: Delaware State Housing Authority, 2014

Housing Stock

According to 2020 ACS data, there were 16,696 rental housing units in Wilmington. The housing in New Castle County is dominated by single-family detached units, which account for over 52% of the overall housing stock.

Public Housing

According to the [HUD Public Housing Dashboard](#), in the state of Delaware, there are 4,552 current total public housing residents. Of these residents 2,158 are children and 29% are elderly or have a disability. The current Management Assessment Occupancy Rate (MASS) of public housing in Delaware is 93.70%. This means the public housing units in Delaware are incredibly close to being fully occupied.

Section 6: Additional Characteristics Associated with Instability and Risk of Homelessness

Nearly 50% of renter households between 51% and 80% of AMI spend more than 30% of their income on housing costs and utilities. As rents continue to increase, this population will become more vulnerable to housing instability. The pandemic has exacerbated racial disparities in housing as well. Black and Hispanic Delawareans have faced significant barriers to affordable, quality housing for decades, including a lack of low-cost units, access to healthy neighborhoods, and high levels of persistent residential segregation, especially in Wilmington and Dover.

Approximately 27% of all households across Delaware are asset-limited, income-constrained, and employed (ALICE), compared to the national average of 29%. These households often have unmet needs as they fall below traditional poverty measures but do not earn enough to be financially secure. According to the 2019 ALICE data, 61% of households in Wilmington fall below the threshold of being able to afford basic necessities, more than twice as high than the national average⁷.

[ALICE](#) (Asset Limited, Income Constrained, Employed) data shows that 10,406 households within Wilmington earn more than the Federal Poverty Level, but less than the basic cost of living for the county. The cost of household essentials (housing, childcare, food, transportation, health care, a smartphone plan, and taxes) are rising. While the number of households in poverty has stayed relatively

⁷ <https://www.unitedforalice.org/state-overview-mobile/Delaware>

flat from 2007 to 2019, the number of ALICE households has continued to increase as a result of rising costs and stagnant wages. Furthermore, these rates may vary within New Castle County (Wilmington-specific data unavailable) depending on household composition:

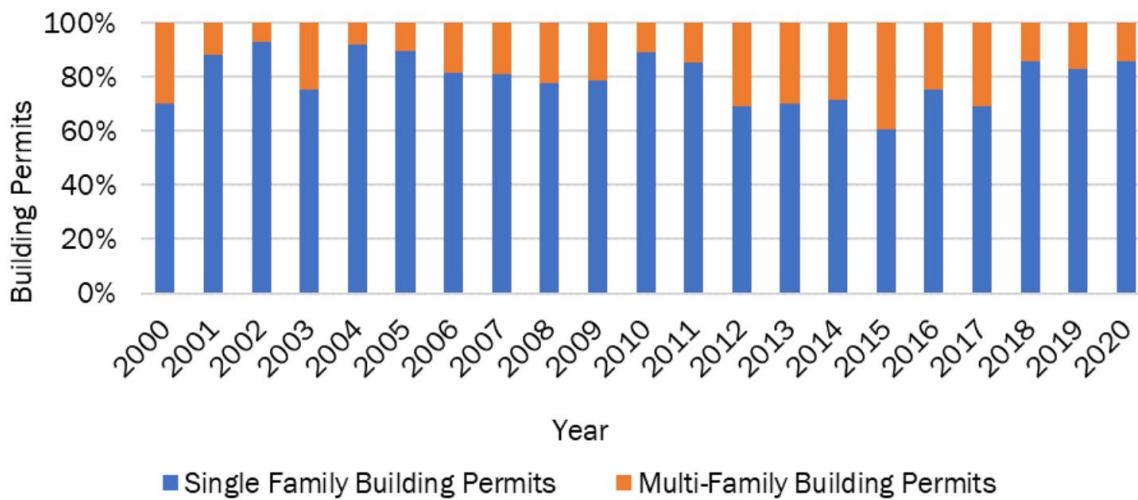
Table 16: ALICE and Poverty Rates in New Castle County by Household Type

| Household Type | New Castle County | | |
|-------------------------------|-----------------------|---------|-----------------------|
| | Above ALICE Threshold | Poverty | Below ALICE Threshold |
| Under 25 Years | 781 | 2,873 | 781 |
| Over 65 Years | 33,434 | 5,291 | 16,644 |
| Families with Children | 32,966 | 6,038 | 10,268 |
| Married | 44,003 | 3,751 | 7,997 |
| Single Female-Headed Families | 6,435 | 8,234 | 8,091 |
| Single Male-Headed Families | 3,269 | 1,120 | 3,609 |

Overcrowding

Additionally, as outlined in the 2015-2020 Statewide Housing Needs Assessment, families in New Castle are getting smaller, but there tends to be more “doubling up,” where multiple families are living in one home. The housing crisis has led to fewer households achieving homeownership, shifting demand to smaller, more affordable homes and rental housing. New home construction in New Castle County is dominated by single-family detached dwellings, as shown in DHSA’s Housing Production Report, creating a mismatch between available housing and the needs of the community.

New Castle County Single Family vs. Multi-Family Building Permits



Source: DSHA Housing Production Report

Evictions

Evictions also pose a barrier in and of itself to homelessness – indeed, data has shown that evictions are not only caused by economic hardships but are themselves a root cause of poverty and homelessness, as nearly 50% of homeless adults list evictions or rent-related issues as a contributor to their homelessness.⁸ Based on data from [Eviction Lab](#), 16.6 evictions were filed for every 100 renter households in New Castle County for 2018, in light of the increased housing instability of COVID-19, this number is estimated to be much higher. In 2018, 12.1% renter households were also threatened with eviction in 2018.

The threat of eviction is also present for households that do not have the lowest incomes due to the increased housing cost burden. According to the Housing Alliance of Delaware, although eviction has long been a struggle faced by low- and extremely-low income renters, the economic impact of the pandemic has impacted many households who do not fall into the lowest incomes, but have a housing cost burden that puts them in danger of eviction.

Section 7: Priority Needs for Qualifying Populations

Based on the preceding information, the priority needs among the qualifying population include, but are not limited to:

- Shelter rehabilitation for homeless populations.
- Housing unit rehabilitation for at risk and other populations.
- Increased tenant-based rental assistance for all QPs.
- Increased supportive services for people with disabilities, and survivors fleeing domestic violence/human trafficking.

⁸ [“Tracking the COVID-19 Economy’s Effects on Food, Housing, and Employment Hardships,”](#) CBPP.

Section 8: Explain How the PJ Determined the Level of Need and Gaps

The following resources were utilized to determine the level of need and gaps:

- 2021 HMIS Data from DE-500 (County Level Data)
- Point-in-Time Count and Housing Inventory Count Data, 2020-2021 (County Level Data)
- Comprehensive Housing Affordability Strategy Data, 2014-2018 Delaware (County Level Data)
- HUD's [Public Housing Dashboard](#)
- Center on Budget and Policy Priorities' [Federal Rental Assistance Fact Sheets](#)
- National Alliance to End Homelessness's [State and CoC Dashboards](#)
- National Low Income Housing Coalition's 2021 [Out of Reach](#) and [Housing Needs](#) Reports
- [2020 American Community Survey Demographic and Housing Estimates](#)
- The Housing Alliance of Delaware's [2021 Housing and Homelessness Report](#)
- United for ALICE's [2021 Report](#)
- Domestic Violence Coordinating Council's [Annual Report Fiscal Year 2021](#)
- National Human Trafficking Hotline's [Statistics by State](#)
- Corporation for Supportive Housing's [Racial Disparities and Disproportionality Index & Supportive Housing Needs Assessment](#)
- 2022 Annual Action Plan Draft - [Wilmington City](#)
- [2020 Comprehensive Annual Performance and Evaluation Report \(CAPER\)](#)
- [Housing and Homelessness in Delaware: A CRISIS LAID BARE](#)