

# The Bureau of Health Equity Webinar Series

## Housing Insecurity



DELAWARE HEALTH AND SOCIAL SERVICES  
Division of Public Health



Partnership for  
Healthy Communities  
A COMMUNITY ENGAGEMENT INITIATIVE





## **Sarah Spangler Rhine**

Community Legal Aid Society, Inc.

# **Meet the Speaker**

Sarah Spangler Rhine manages the Housing Unit at the Community Legal Aid Society, Inc. (CLASI) of Delaware. Prior to working at CLASI, Sarah was the Policy Director at Housing Alliance Delaware, where she addressed issues of affordable housing and homelessness in Delaware. Sarah has also supervised a Self-Help program in Maryland as an employee of the Maryland Center for Legal Assistance, worked at Disability Rights Maryland in the Mental Health Unit, and worked at the Homeless Persons' Representation Project as a housing attorney. Additionally, she has taught in the paralegal program at Delaware Technical Community College.

# Housing Insecurity



**A comprehensive term used to describe situations where individuals either lack access to stable, safe, and affordable housing or are unable to maintain stable, safe, and affordable housing.**



# How Does Housing Insecurity Present In Our Communities?



**A mother of three children works a minimum wage job, and half of her paycheck goes towards paying the rent.**

**A grandmother decides that she will take custody of her four grandchildren instead of them entering the foster care system. She only rents a one-bedroom apartment, so now they all must share and live in that space.**

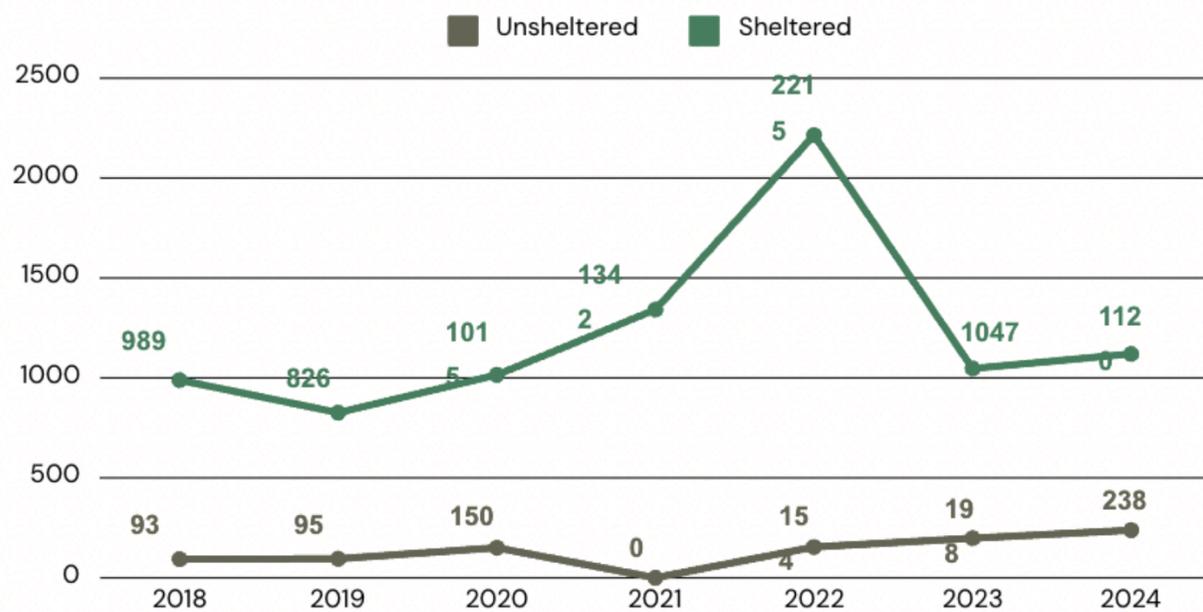
**A man is evicted for not being able to afford the market rate rent of his studio apartment, and now he is homeless.**

**A family has been searching for a rental that they can afford for months. They finally find one and move in, but there are leaks, holes in the roof, and mold. However, they cannot afford to move, so they decide to live in these conditions.**

# Delaware's Housing Insecurity in Numbers

## PIT Counts Over Time

Number of People Experiencing Homelessness in DE During PIT Counts



Note:

- There was no unsheltered count conducted in 2021 due to COVID-19. In 2022, additional shelter capacity ballooned due to additional federal resources to respond to COVID-19.

[www.housingalliance.org](http://www.housingalliance.org)

- The Delaware Continuum of Care conducts an annual “Point in Time” (PIT) count of the people experiencing homelessness in Delaware. The data provides a snapshot of homelessness in Delaware on any given night.
- The 2025 PIT count took place in January but has not yet been published. The 2024 numbers show that homelessness in Delaware is on the rise.
- The 2024 numbers showed a 9% increase from 2023, the highest on record in Delaware, not including the 2021-2022 COVID-19 years.

## Housing affects health in multiple ways:

### Location

Physical neighborhood attributes affect health by facilitating (or impairing) walkability/bikeability, proximity to traffic, outdoor air quality, and access to public transportation, parks and fresh fruits and vegetables.

### Affordability

Unaffordable housing costs affect health by reducing the income that a household has available for nutritious food and necessary health care expenses, as well by causing stress, residential instability, and crowding.

### Demographics

Social and community attributes, such as social cohesion, segregation and the concentration of poverty, also have an impact on health.

## Quality

Housing quality can impact physiological health (e.g., lead, radon, mold, extreme temperatures), psychological health (e.g., noise, inadequate light), and safety (e.g., falls, fires).

National Center for  
**HEALTHY HOUSING**

# How Does Health Literacy Impact Housing Insecurity in Delaware?



**A child's asthma gets worse after moving into a new home.**

**A family with small children finds a home that meets their needs. The landlord agrees to rent to them. But they do not ask about lead paint certification.**

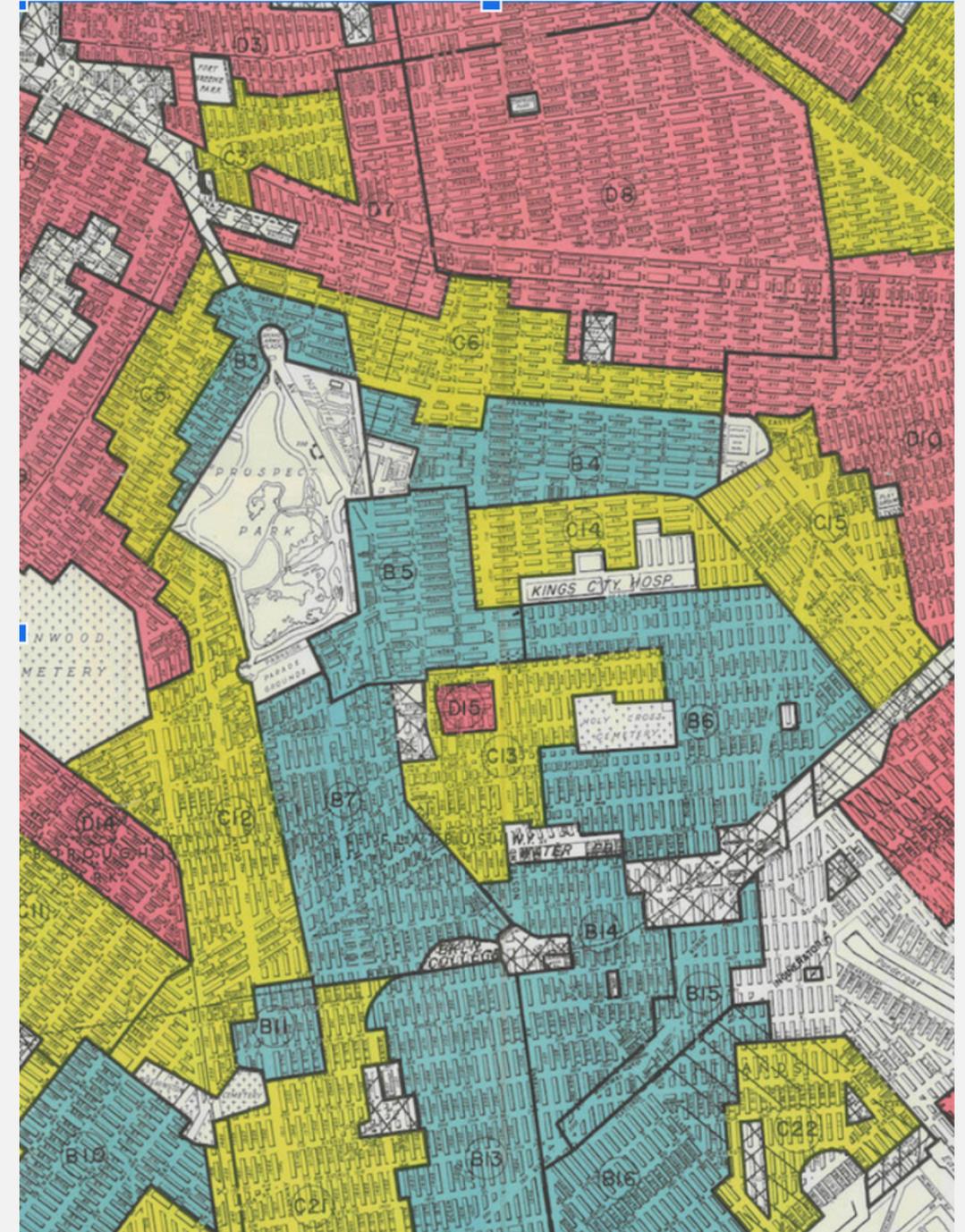
**Individuals who are particularly vulnerable to health issues have trouble navigating health, social, and housing services.**

**A renter cannot find a home that is accessible.**

**What Led Us Here?**

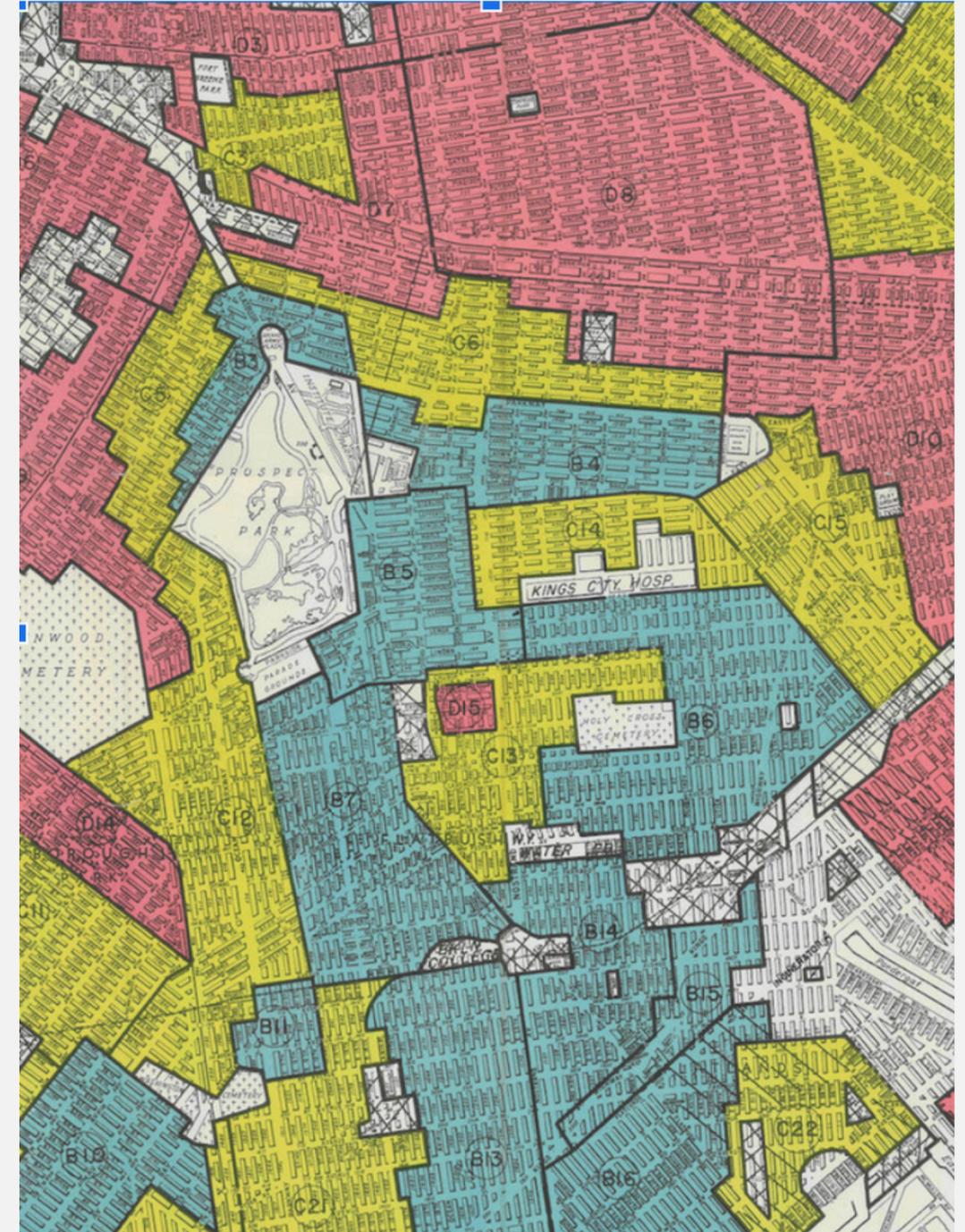
# Redlining

- The federal government created color-coded maps, pictured here, with red areas indicating neighborhoods deemed too risky for investment.
- Those living in “redlined” areas were systematically denied loans and other financial resources, even if individual residents were qualified to receive them.
  - These “redlined” areas often had higher concentrations of minority residents, especially Black communities.
- From the 1930s until it was outlawed with the passing of the Fair Housing Act in 1968, redlining was a prominent discriminatory practice.
- This practice resulted in lasting negative impacts on “redlined” communities, contributing to ongoing racial and socioeconomic disparities.



# Lasting Effects of Redlining on Health

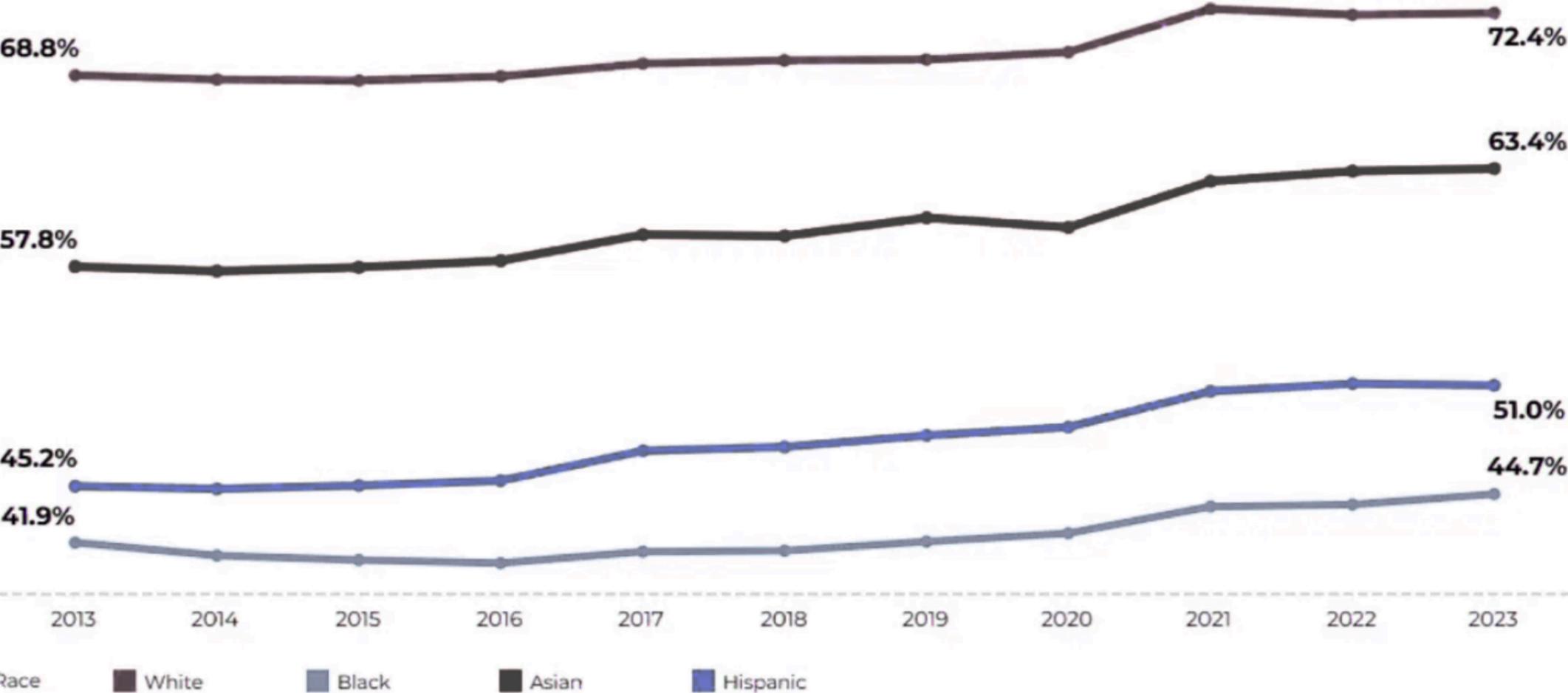
- Those currently living in historically “redlined” neighborhoods are highly vulnerable to air, water, and noise pollutants. (*Environ. Sci. Technol. Lett.* 2022, 9, 4, 345–350)
- Research from the National Community Reinvestment Coalition has linked redlining to negative health outcomes including increased risk of:
  - Diabetes
  - Hypertension
  - Lower life expectancy at birth
  - Increased prevalence of poor mental health.



# Lasting Effects of Redlining: Lower Homeownership Rates

## Homeownership Trends by Race in the Last Decade

Homeownership rates by race (2013-2023)



Source: NAR calculations of ACS PUMS data

# Lasting Effects of Stable Housing



Stable and affordable housing



Housing free of physical hazards



Neighborhoods that have access to health-promoting amenities

Black and Hispanic/Latino families are twice as likely to live in substandard housing as white families.



**Racial barriers**

Black and Hispanic/Latino populations with low incomes tend to live in neighborhoods with limited access to health-promoting resources, including food.

**Improved health outcomes**

**Decreased health care costs**

# **What Is Keeping Us in a Housing Crisis?**

# Lack of Affordable Housing

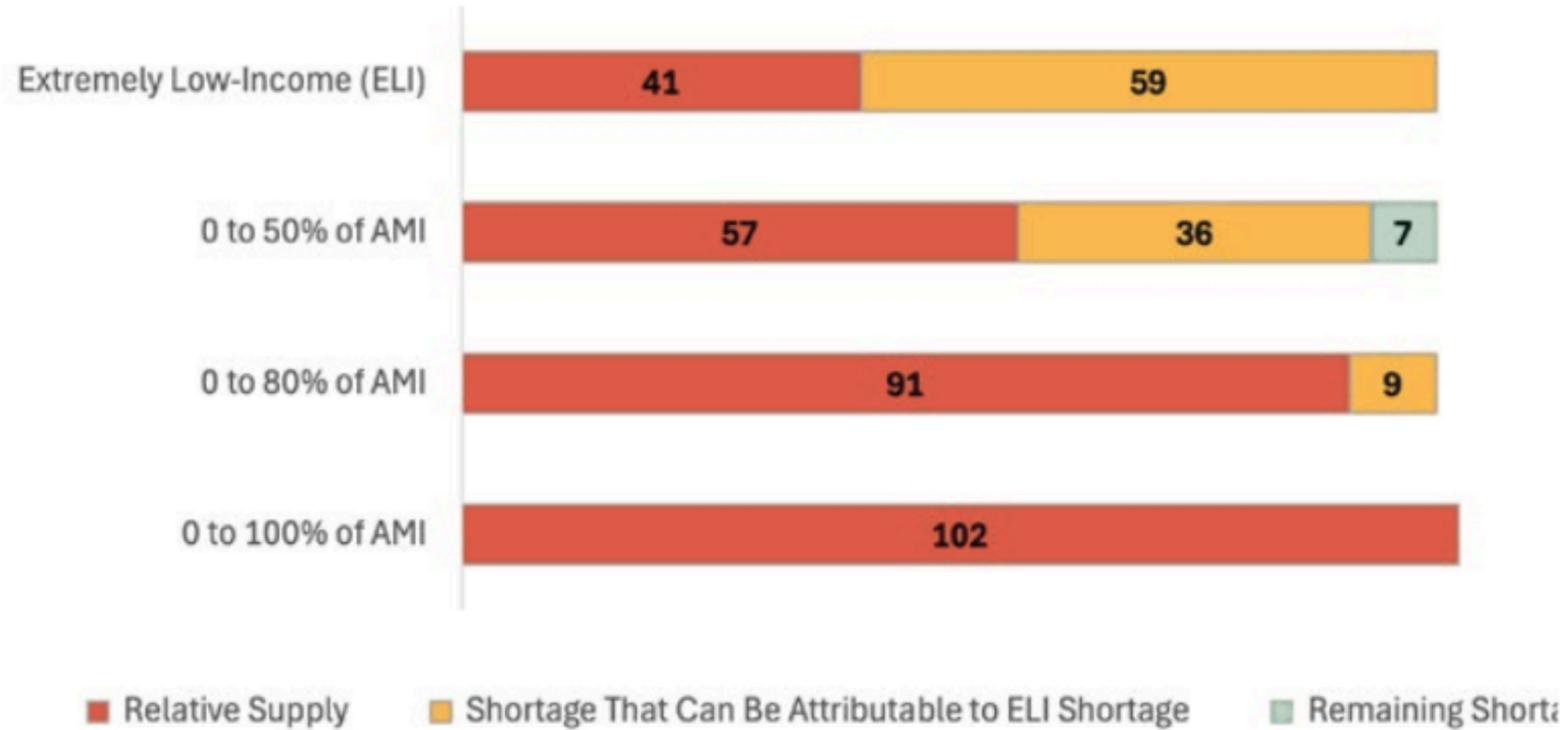


- ✓ In Delaware, only 41 rental homes are affordable and available for every 100 extremely low-income households.
- ✓ Overall, 50,000 renters in Delaware are cost burdened, with 25,000 severely cost burdened—paying more than 50% of their income in rent.
- ✓ Nationwide, only 35 affordable rental homes are available for every 100 extremely low-income renters.
- ✓ 87% of extremely low-income renters are cost-burdened.

(National Alliance to End Homelessness, n.d.)

# 2025 Delaware Housing Profile

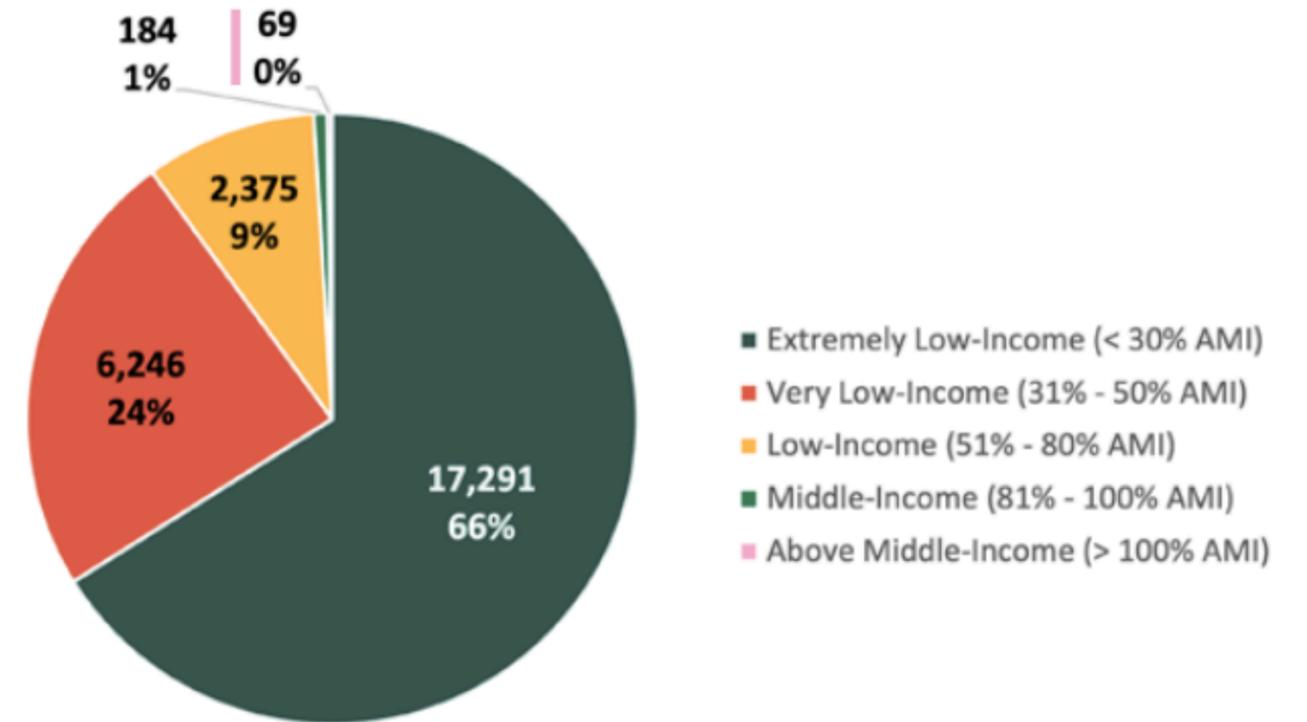
## Shortage of Housing By Income Group



Note: AMI = Area Median Income. Source: 2023 ACS PUMS.

## Extremely Low-income Renters Make Up Majority of Severely Cost-burdened Renters

Severely Cost Burdened Renter Households by Income, 2023



Note: A household is considered severely cost-burdened when it spends more than 50% of its income on housing costs. Source: 2023 ACS PUMS.

NATIONAL LOW INCOME HOUSING COALITION

# Lack of Affordable Housing Leads to Poor Living Conditions

With a lack of affordable housing, low-income individuals are forced to rent from the small pool of rentals that is available to them, which often ends up being housing with unsafe conditions. The Delaware State Housing Authority's Needs Assessment found:

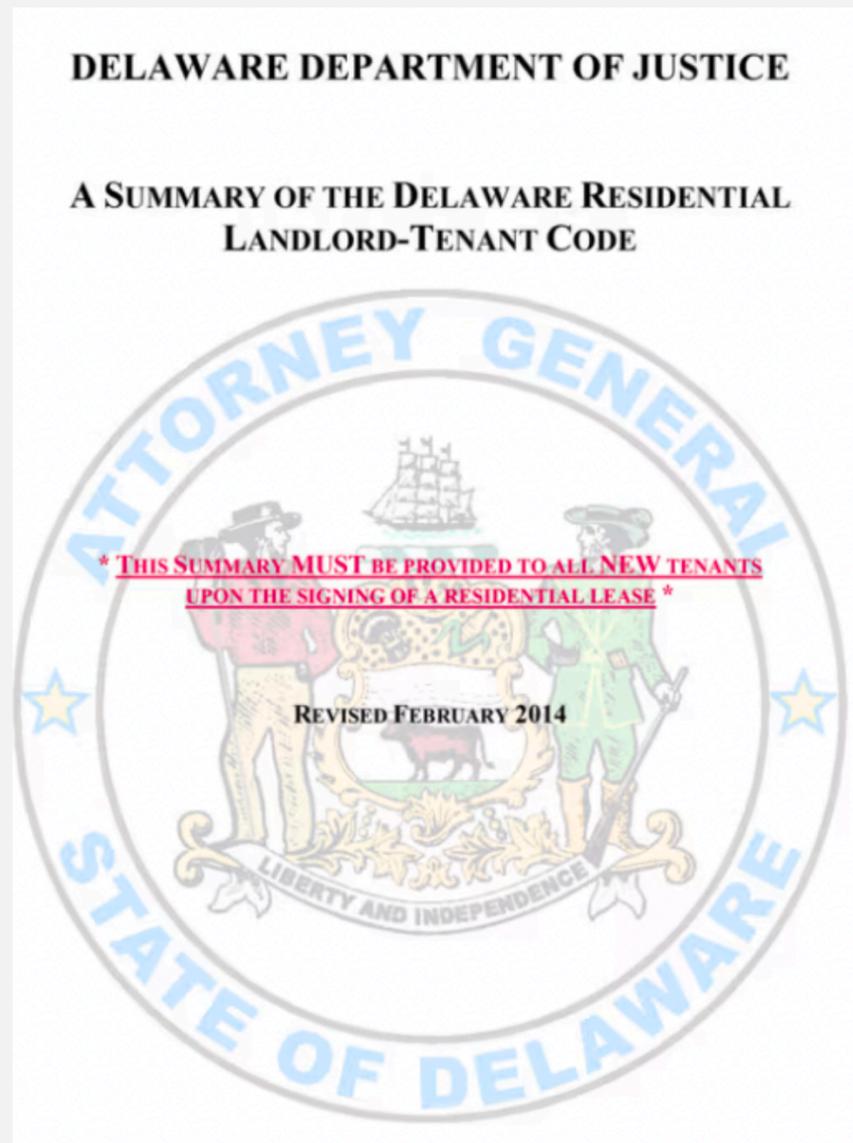
- ✔ "Renters are 5x more likely than owners to report living in housing that is in poor or fair condition. Certain demographic groups are more likely to occupy housing in poor or fair condition, including: single parents (20%), households with a disabled member (20%), and Black households (18%)."
- ✔ "Many Delawareans report living in substandard living conditions and accepting poor housing conditions is often a tradeoff in securing affordability."
- ✔ "To avoid risking displacement, some demographic groups are reluctant to report condition issues to their landlord: 33% of Hispanic and 25% of Black renters are worried their rent will increase if they submit a maintenance request, compared to 11% of White renters."

# Lack of Affordable Housing Leads to Poor Living Conditions

- **45% of housing in Delaware was built before 1978 and may contain lead-based paint.**
- **In Delaware, the areas with the highest radon levels over the EPA action level are Middletown (27%) and Odessa (22%).**
- **CLASI's clients have reported living amongst the following conditions:**
  - **Mold**
  - **Rodent Infestations**
  - **Leaks.**



# Lack of Tenant Protections Leads to Poor Living Conditions



- **In Delaware landlords may refuse to renew a lease once the term lapses, even if there is no good cause to terminate the lease. This means that individuals can pay rent on time, not violate their lease, and the landlord can still choose to not renew the renter's lease.**
- **Tenants who complain of poor or unsafe conditions in their unit may face retaliation for asking for repairs or reporting conditions by having their lease not renewed.**

# Lack of Tenant Protections Leads to Poor Living Conditions

- **“To avoid risking displacement, some demographic groups are reluctant to report condition issues to their landlord:**
  - **33% of Hispanic and 25% of Black renters are worried their rent will increase if they submit a maintenance request, compared to 11% of White renters.”**



# How Can We Address The Housing Crisis and Make Housing Safer?



**More Tenant  
Protections**



**Building More  
Affordable  
Housing**



**More Funding For  
Subsidized Housing/  
Emergency Rental  
Assistance**

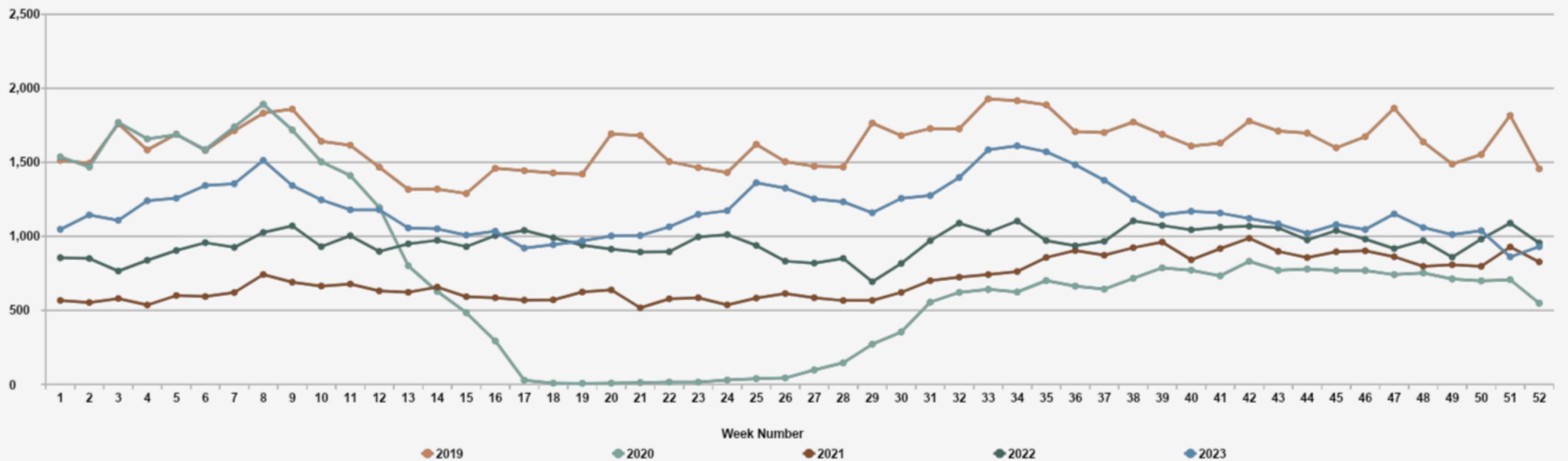
# Steps in the Right Direction: More Tenant Protections



**On June 14, 2023, Delaware passed Right to Representation legislation. This ensures that low-income renters have right to legal representation in an eviction action.**

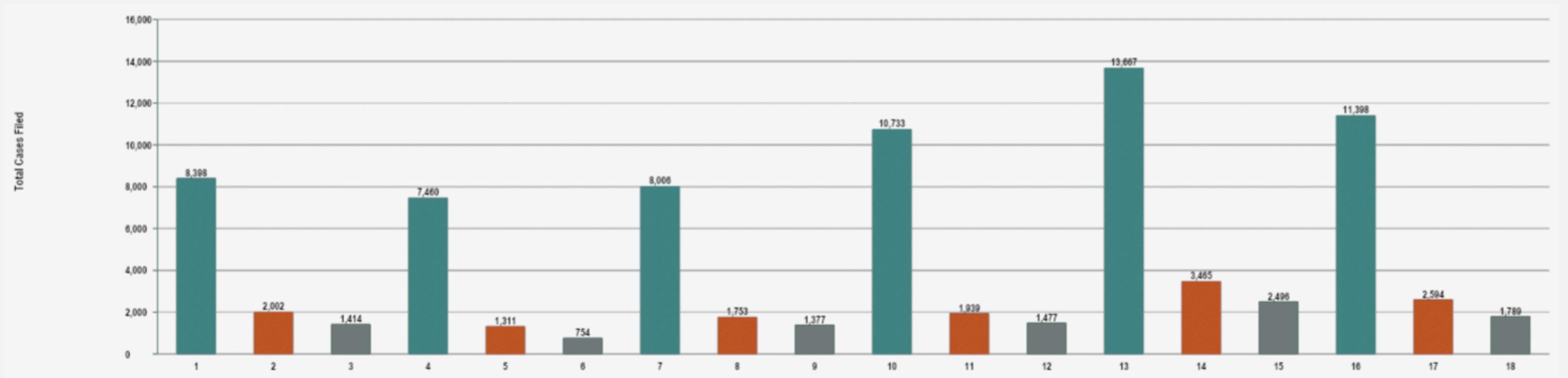
# Eviction Filings in Delaware: Yearly Comparison

## 2019–2023 Cases Filed



# Evictions Completed in Delaware: Yearly Comparison

2019–2024 Cases Filed, Writs Approved and Evictions Completed



# Right to Representation's Impact

- **While being evicted does not immediately mean that an individual will experience homelessness, it is often a primary cause of homelessness.**
- **With legal representation, renters increase their likelihood of avoiding eviction. Other positive outcomes of being represented are:**
  - **More favorable outcomes for tenants, including decreased displacement;**
  - **Increased housing stability and ability to re-rent, if necessary;**
  - **Decreased impact on employment, credit score, and eviction record;**
  - **Increased family and community stability; and**
  - **Increased trust in the justice system and civic engagement.**



# Right to Representation's Positive Impact on Health

- **Improved physical and mental well-being for individuals facing eviction.**
- **Lower excess mortality rates among vulnerable populations.**
- **Better outcomes for children, including health, education, and long-term economic prospects.**
- **Greater family and community stability, reducing disruption and displacement.**



# Create More Affordable Housing



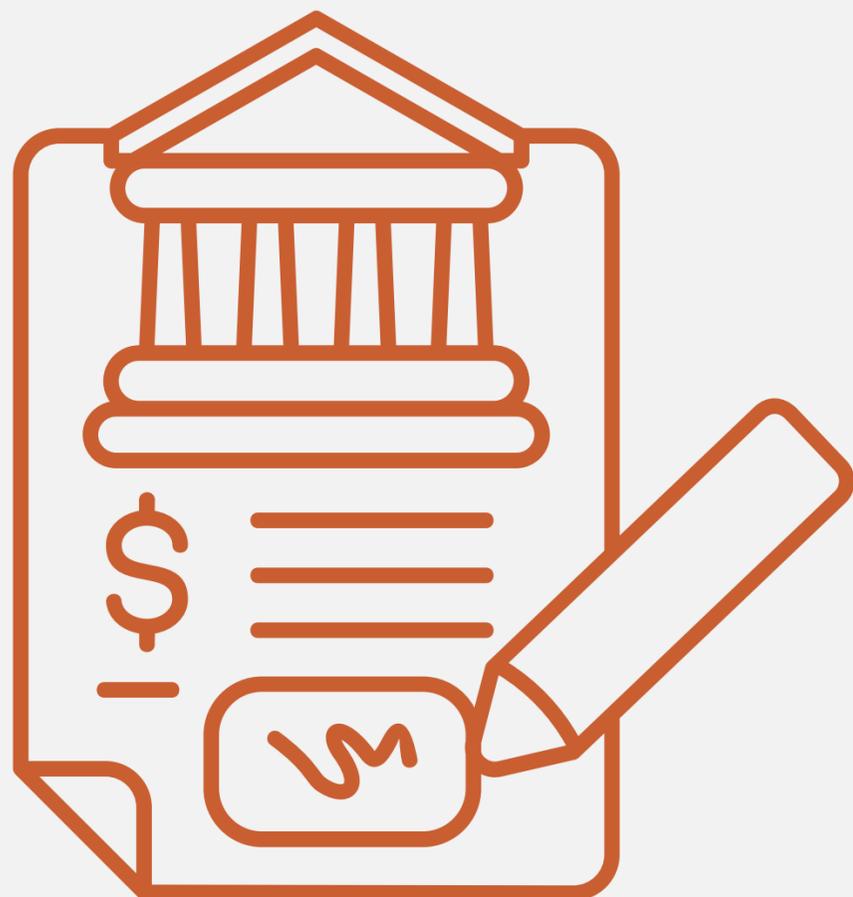
- **According to Delaware State Housing Authority's 2023 Needs Assessment, throughout Delaware “there are 19,400 too few affordable rental units to meet the needs of renters with incomes of 50% of AMI and less, or \$33,200 per year”.**
- **The report suggests, “To keep up with household growth through 2030, the state will need to add 24,400 new units, or an average of 2,400 units per year.”**

# More Funding – Subsidized Housing

- **Nationwide, three fourths of households eligible for federal housing assistance, such as subsidized housing programs, do not receive it due to a lack of program funding.**
- **In Delaware, waiting lists for subsidized housing can be years long, and often have rigorous, strict standards (no evictions within the past 7 years, no criminal background, etc.).**



# More Funding – Emergency Rental Assistance



- **Emergency Rental Assistance (ERA) programs were created to assist renters with their rent payments if they fell behind on payments and were facing eviction.**
- **Delaware’s ERA was used to run rental assistance programs like DEHAP and the Housing Stability Program.**

# More Funding - Emergency Rental Assistance

Research has showed that, “emergency rental assistance is associated with substantial short-term benefits for housing stability, financial well-being, and mental health”.

## ERA recipients:

- ✔ “Have lower rates of mental health concerns”
- ✔ “Likely [make] fewer tradeoffs in other expenses, as is evident in the reduced probability of experiencing food insecurity”



# What Can We Do To Support Safe, Affordable Housing



**Engage in  
Advocacy around  
Housing and  
Healthcare**



**Support your local  
Affordable Housing  
Developer**



**Volunteer to Help  
your Neighbors**

# Solutions for Health and Housing



## **Promote health literacy:**

- Efforts to improve health literacy among vulnerable populations can empower individuals to better understand and manage their health, as well as navigate housing and social service systems.



## **Integrate health and housing services:**

- Combining health and housing services can provide a more holistic approach to addressing the needs of individuals experiencing housing insecurity.



## **Address the vital conditions of health and well-being**

- Tackling the underlying vital conditions of health and well-being, such as poverty and lack of access to affordable housing, is crucial for breaking the cycle of housing insecurity and low health literacy.



## **Create safe and supportive environments:**

- Providing safe and supportive housing options, as well as culturally competent services, can help individuals experiencing housing instability feel more empowered and confident in managing their health.

## **HOUSING MATTERS.**

**Safe and affordable housing is a human right.  
Safe and affordable housing impacts health.**



# Delaware Right to Representation in Evictions Program Flyer

## FACING EVICTION?

**FREE LEGAL HELP IS AVAILABLE FOR  
DELAWARE RENTERS**

Hay ayuda legal gratuita para inquilinos en Delaware si  
les han pedido que desalojen su hogar.

Èd legal GRATIS pou moun ki lwe kay nan Delaware nan  
fè fas a degèpisman.

**YOU MAY HAVE THE RIGHT TO FREE REPRESENTATION FROM A  
LEGAL AID AGENCY. CONTACT US RIGHT AWAY TO SEE IF WE CAN HELP.**

**VISIT / VISITE / VIZITE**

**[bit.ly/eviction-help-de](https://bit.ly/eviction-help-de)**

**CALL / LLAME / OSWA RELE**

**2-1-1 OR 1-800-560-3372**

Monday to Friday, 8 AM - 9 PM  
De lunes a viernes, 8 AM - 9 PM  
Lendi a Vandredi, 8 AM - 9 PM



# Thank you for joining!

## Time for Q & A

**Sarah Rhine**  
**Community Legal Aid Society, Inc.**  
**[srhine@declasi.org](mailto:srhine@declasi.org)**  
**302-674-8501**