

THE NEW WAY HOME AGENDA



A Federal Framework to Address
America's Housing Crisis



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A New Way Home

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Letter to the Reader:

"We now have new means to win new rights for every American in every city and on every country road. That new right is the fundamental and the very precious

American right to a roof over your head — a decent home."

These were the words then-President Lyndon B. Johnson said after he signed the historic Housing and Urban Development Act into law nearly 60 years ago. As President Johnson said, it is a "precious American right to have a roof over your head." But for too many people across this country, the American dream of having a decent place to call home — to celebrate all of life's milestones, joys, trials, and tribulations — is a dream not attainable. This failure has come to a tipping point — what was once the most accessible vehicle to build generational wealth is now nearly out of reach of entire generations of Americans. **In 1981, the median first-time homebuyer was 29 years old. In 2024, the median age is now 38 and represents just 24% of the market, the lowest share on record since the 1980s.**¹ The United States — the wealthiest nation in the world — is in a housing affordability and supply crisis that no one has yet answered.

For my entire career, I've talked about the importance — and dignity — of having a good-paying job or business and a roof over one's

head. My parents worked hard to provide a home for my two sisters and me. That journey took us through different homes, with different people, in different places. We first lived with my grandmother on my mother's side and then my grandmother on my father's side. We lived in an apartment in Philadelphia and an apartment in Delaware. We lived in public housing. And by the age of 10, we moved into our first home. That time in public housing was for us, like so many, a bridge over troubled water, allowing our family the privilege of stability. And the gratitude, excitement, and appreciation we felt when we finally moved into our very first home is something every family should experience.

For far too long, in the quest to ensure everyone has a safe place to call home, the federal government has been missing in action. It's been over half a century since the federal government made a comprehensive, holistic effort to build housing to meet the demands of its citizens. The current system is failing, and life looks much different now as compared to the 1930s, often cited as the birth of federal housing policy. Shifting economic centers, the emergence of remote work, the responsibilities of the sandwich generation, the harm caused by discriminatory housing policies of the past and more have changed the landscape. It's time for Congress to act, and this agenda, "A New Way Home," will outline pillars of progress for Americans to redeem the American dream.



This is our time to frame the future as momentum is on our side. In 2024, Americans considered housing one of the most significant issues on their minds. In fact, reports show that a majority of Americans, across all political affiliations, demand elected officials pass bipartisan legislation to increase the supply of affordable homes and bring down the costs of housing. And it's time to act on it.

This agenda includes common sense policies that put forward a bold vision for solving this crisis. From cutting red tape and rezoning, to incentivizing supply, to reimagining our communities to make them more livable, attainable, and affordable, these policy solutions are intended to be a framework on which we build consensus and act.

Over the past few years, I have seen organizations across the ideological spectrum agree on the need to revolutionize our approach. Democrats and Republicans in Congress must meet this call to action and capitalize on our collective energy through bipartisan legislating, thinking globally while working hand in hand with localities, exchanging ideas and best practices, making smart investments and attacking this issue head on. From San Francisco to Selma, from Harlem to the heartland, it's time we meet the moment, and meeting this moment is at the heart of my work. Together, we can revive what President Johnson referred to as the "American way of life." Together, we can redeem the dream and find A New Way Home.

Let's get to work.



A part of my childhood story was written here, in the Champlost public housing complex, where my family lived and found steadiness in uncertain times.

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Introduction

Americans from every walk of life are feeling the strain of the housing crisis.² From our cities and towns to our rural and coastal communities, the surge in home prices is making the American dream of homeownership a distant reality for many (Figure 1). Alarming, about half of renters nationwide are cost-burdened, forcing them to postpone their short and long-term financial goals.³ **At the root of this current crisis is the simple fact that housing demand far outpaces housing supply, driving the price of available housing stock to unprecedented heights.**

Cost-burdened – An individual or family that spends more than 30% of their income on housing costs. Severely cost-burdened households spend over 50% of their income on housing costs. (Up for Growth)

Home ownership has moved further out of reach since 1960



In 1960, **68 out of every 100** Americans could afford to purchase a house.



In 2020, just **43 in 100** Americans could afford to purchase a house.

Source: U.S. Census Bureau

Figure 1. Fewer Americans can afford a home today than in the 1960s (Source: The Zebra; U.S. Census Bureau)

**For every FIVE starter homes
we built in 1980...**



we're only building ONE today.



The new homes that are profitable to build are out of reach for first-time homebuyers. In 2020, our country built five times fewer starter homes than we did four decades ago.⁴ Compounding this lack of supply are high interest rates, high construction costs, rising insurance rates, and wage stagnation. For example, 97% of Americans live in counties where housing costs grew faster than their incomes from 2000 to 2020 (Figure 2).⁵

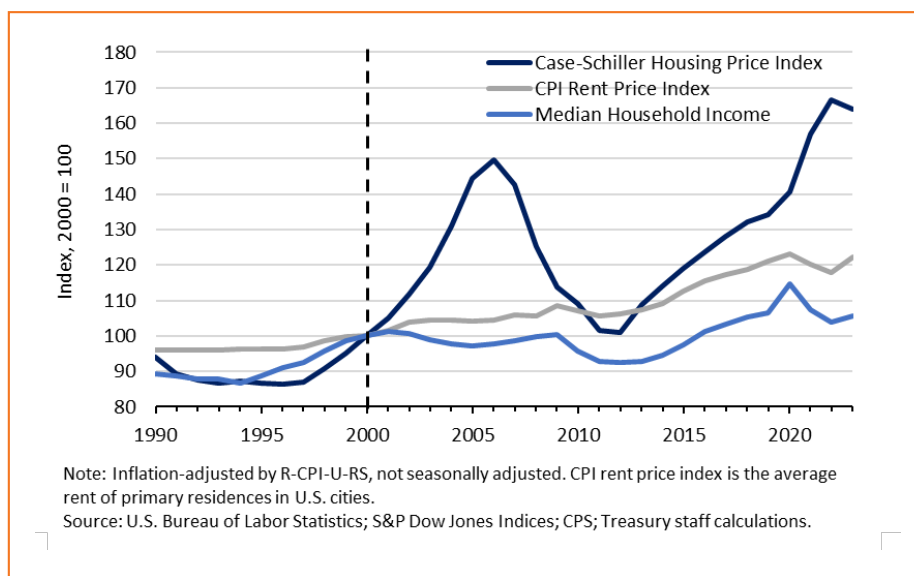


Figure 2. Since 2000, real house prices have risen nearly 65%, while median household income has remained nearly flat. (Source: U.S. Bureau of Labor Statistics; S&P Dow Jones Indices; CPS; Treasury staff calculations)

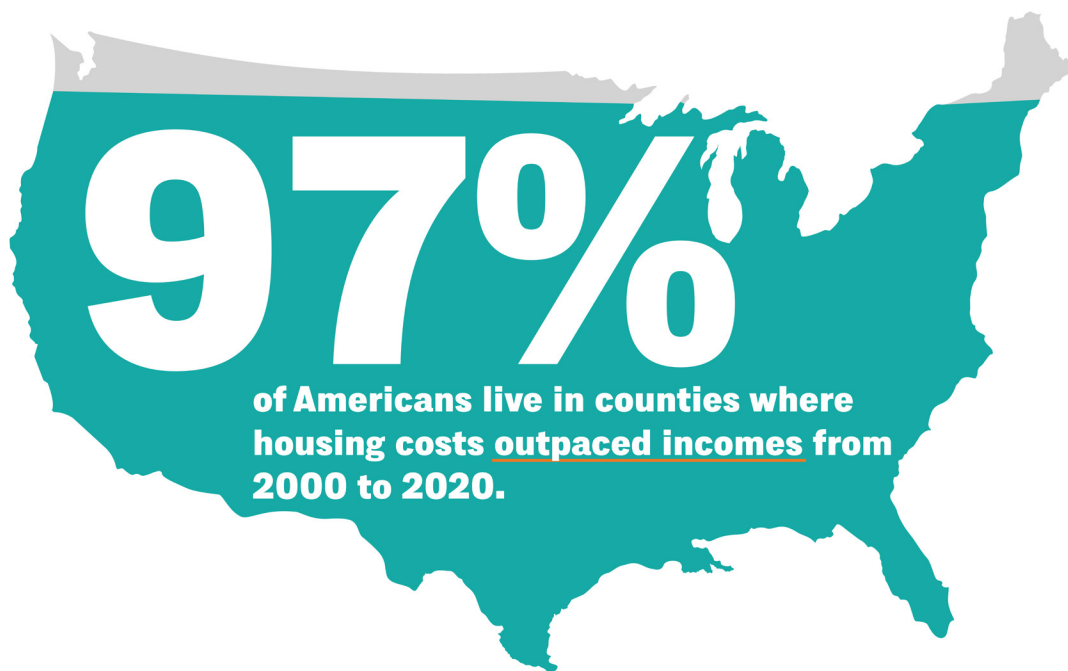
The housing crisis is amplified in high-demand areas, where exclusionary zoning and land use regulations artificially restrict the supply of housing.⁶ Many of these policies have their roots in segregation and continue to fuel racial disparities in the housing market. In our urban cores, decades of suburban sprawl and shifting work patterns have left our communities under-resourced and underinvested. For the lowest-income individuals, the shrinking stock of deeply affordable housing is driving increased homelessness.⁷ As the impacts of climate change intensify, high-risk communities are facing increased displacement due to extreme weather events and rising sea levels, with fewer alternative housing options available.

Exclusionary zoning – A residential zoning plan in which requirements (e.g., minimum lot and/or house size) have the effect of excluding residents who earn lower incomes, who are disproportionately racial minorities. (Up for Growth)

Rural communities also have unique issues that must be addressed. They range from aging housing stock, lack of infrastructure (broadband, water, sewer and transportation), seasonal workforce needs and in places like Delaware, coastal areas contending with tourists. These unmet needs for urban, suburban, rural, and coastal communities have led to our current conditions.

Affordable housing – Housing for which the total monthly housing costs, including utilities, are not more than 30 percent of the occupant's monthly income. (HUD)

We have a moral and economic imperative to challenge the status quo. Our home is the foundation on which we live, rest, work or retire, as well as how our children learn, grow, and play. Home is the precondition for stability — yet a secure and affordable home remains out of reach for many. Further inaction will breed higher costs, hindering the choices and successes of future generations, and rendering the American dream a relic of the past. We need transformative, research-backed policies that unlock production, reimagine communities, and ensure permanent affordability



We need A New Way Home.

The New Way Home Agenda



Breaking Ground: Expand Housing Supply



Laying the Foundation: Build Stronger Communities



Creating a New Blueprint: Make Housing Attainable



Raising the Roof: Unlock Innovative Housing Models



Open New Doors: Invest in Smart Tax Policy

Breaking Ground: Expand Housing Supply

“The Housing Supply and Affordability Act updates restricting housing policies to increase affordable housing supply by establishing a \$300 million competitive grant program for state and local governments to develop a housing plan that increases housing supply. HUD would be empowered to support state and local governments efforts to increase housing supply with recommended policies, strategies, and reforms to encourage housing development.”

By the end of 2023, the U.S. housing market was 4.9 million units short of meeting demand.⁸ In Delaware, to meet the rising demand for housing, we need to construct 45,000 units by 2030.⁹ While the 2008 global financial crisis further slowed housing production, this trend of underproduction is not a new phenomenon. **For nearly 50 years, new housing construction in our country has declined** (Figure 3).¹⁰

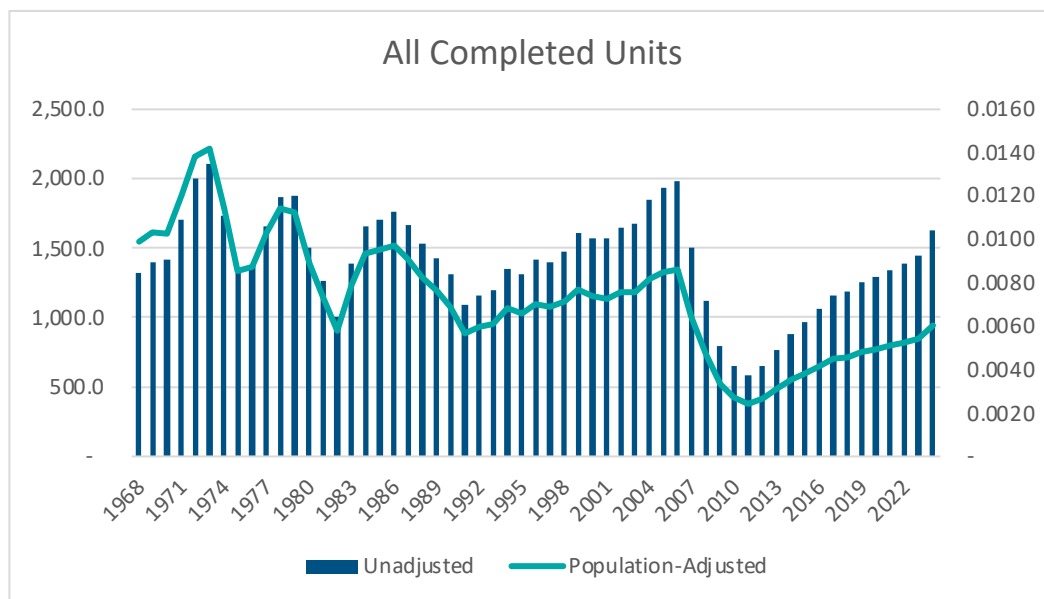
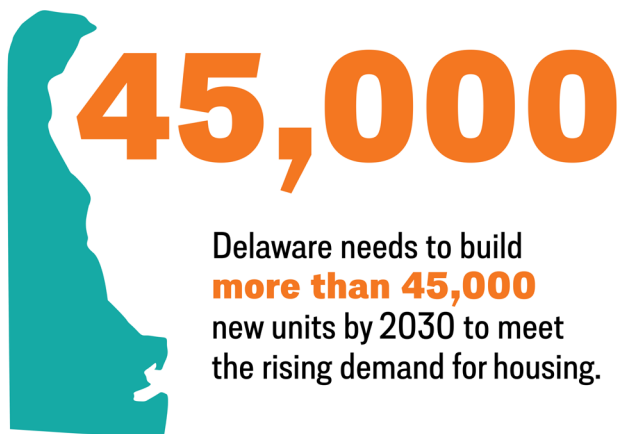


Figure 3. Residential construction has fallen over time since the 1970s when adjusted for population growth.
(Source: U.S. Census; U.S. Bureau of Labor Statistics)

In places that make it harder to build, housing production is lower. In the 1920s, the federal government published the standard state enabling acts. State and local governments subsequently modeled these federal frameworks and adopted zoning and land-use regulations to separate land uses and bring order to industrial cities.¹¹

Standard State Zoning Enabling Act (SZEA) – Developed in the 1920s by then Secretary of Commerce Herbert Hoover and his appointed advisory committee, the SZEA was a model law for states to enable zoning regulations in their jurisdictions. The SZEA set the institutional structure for planning and zoning that we see across the country today. (APA)



While zoning still plays a crucial role in shaping towns and cities, zoning laws in many communities are not calibrated for the crisis we are facing and our contemporary social and economic realities. In fact, many are, in practice, exclusionary, and this is particularly true in areas of high opportunity and demand. Counties and municipalities across the country are in need of zoning changes that reflect the housing supply needs of their communities while incorporating strategies that keep communities together and foster economic opportunities for all Americans.

Trusted community partners, like faith-based institutions and institutions of higher education, who often have underutilized land are key to advancing these solutions. Better land use policies can have ripple effects, including reducing the cost of transportation, which may be over \$15,000 a year for Delaware families.¹²

My bipartisan **Housing Supply Frameworks Act**, [S.1299](#), directs the U.S. Department of Housing and Urban Development (HUD) to develop zoning and land use policy frameworks for states and localities. For the first time since the 1920s, this legislation reestablishes federal leadership on housing reform and equips localities with the tools they need to update local laws, cut red tape, and build more housing — offering a new framework for 21st-century housing needs.

Today, we face highly complex and restrictive land-use laws that hinder housing production and drive-up housing costs.¹³ Regulatory red tape can delay production of housing that can rapidly provide affordable solutions to the crisis. But some communities have looked to streamline production through low-cost and innovative strategies that allow for pre-approval of the most common types of housing people want and need. That is why I am building on this momentum with my bipartisan



For nearly 50 years, new housing construction has **failed** to keep up with population growth.

Accelerating Home Building Act, [S.2361](#). This legislation establishes a first-of-its-kind HUD-administered grant program to help local governments develop “*pattern books*” that accelerate missing middle housing construction. By clearing common permitting hurdles upfront, this approach allows communities to build housing faster, more predictably, and with local input.

We need solutions that coordinate a federal response to the housing crisis, cut red tape, and unlock production at the local level.

Pattern books – also known as pre-reviewed designs, are sets of construction plans that are assessed and approved by localities for compliance with local building and zoning standards to streamline approval pathways for construction. (APA)

Missing middle housing – A range of multifamily or clustered housing types, such as duplexes, fourplexes, and courtyard apartments, designed to fit the scale and character of existing neighborhoods while meeting shifting demographic needs and providing homes at a variety of price points. (Up for Growth)



Keys to A New Way Home:

1. Establish new best practices for zoning and land use law.
2. Provide resources to help communities rehaul their regulations.
3. Leverage national expertise at HUD to empower state and local governments.
4. Streamline bureaucracy and cut red tape.
5. Fund grant programs that reduce barriers to housing at the local level.
6. Support the creation of state and local housing plans.
7. Empower faith-based organizations and other trusted community partners to provide more housing.
8. Convert underutilized and abandoned buildings into housing.
9. Pilot innovative technologies to better plan and design communities.
10. Reward communities that are increasing their housing supply.

Laying the Foundation: Build Stronger Communities

Despite best policy and planning intentions, public housing in America was set up to fail. The very laws that created our public housing programs reinforced segregation and permitted substandard construction. As housing opportunities become more accessible for low- to middle-income families, Black and Brown families were intentionally limited from accessing Federal Housing Administration loans and GI bill benefits. Public housing was increasingly built in highly segregated neighborhoods, enforced by discriminatory zoning. As white families moved to the suburbs, facilitated by mortgage subsidies and the construction of the Interstate Highway System, support for public housing declined further, marking the beginning of a vicious cycle of disinvestment.

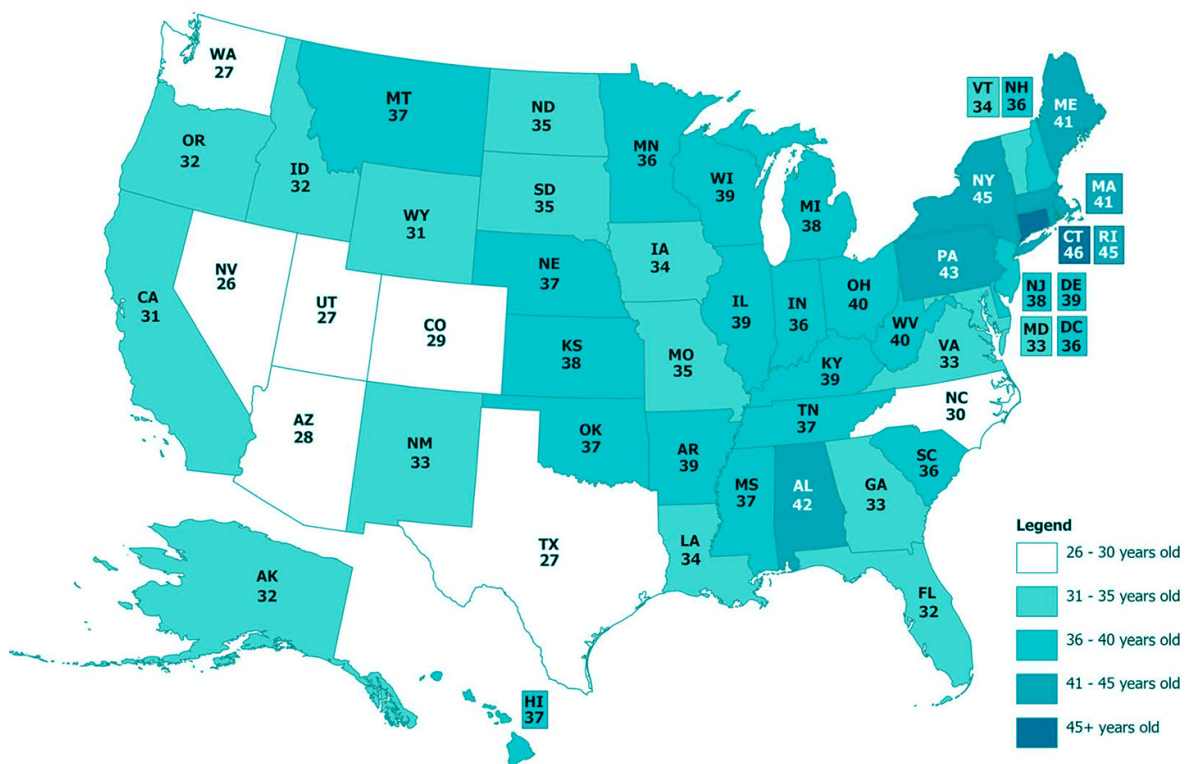
Real Stories. Real Impact.

A constituent of mine recounted her story of struggling to find housing after her mother passed away. Despite working full time, she had a low credit score, a previous judgement, and her income simply couldn't cover the cost of a home. Yet, she was desperate to find a safe place to raise her four children. She applied for multiple low-income units and Section 8 Housing, but she eventually ended up in the New Castle County Hope Center, an emergency shelter with wrap around services for individuals and families experiencing homelessness. During her time at the Hope Center, she was able to get back on her feet. She paid off her previous judgement, picked up a second job, and after working 60-hour weeks—and with the help of federal funding—she was able to afford a rental that she and her children could call home.

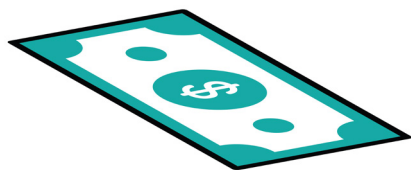


In the 1960s, urban renewal tore apart large swaths of our nation's urban fabric and displaced entire communities. The impacts of these projects, including the construction of I-95 through my home of Wilmington, Delaware, continue to divide our communities today.¹⁴ In the 1990s, a further portion of our public housing stock was demolished as part of revitalization efforts.¹⁵ Now, as other types of federally assisted housing reach the end of their affordability period, we risk losing even more affordable units for extremely low-income Americans. Additionally, a significant portion of the federally assisted housing stock is aging and at risk of further deterioration (Figure 4). In Delaware, the average age of federally assisted housing is approaching 40 years.¹⁶ Rural communities in particular are facing rapidly deteriorating housing stock. In most communities, there are no market-rate alternatives available to meet the need.

I'm introducing the **Affordable Housing Preservation and Protection Act** to ensure we don't lose our federally assisted housing supply to aging and unsafe conditions. This bill provides loans to qualified owners of distressed HUD-assisted housing to make renovations necessary to preserve and improve the property for the long term. Not only do we need to enhance the quality of HUD-assisted housing, but, in cases of mismanagement, we must give HUD new tools to locate well-qualified new owners to preserve a property without displacing residents from the community.



For every **\$1** of Choice
Neighborhoods funding



\$7.50 of other
investment reaches
target neighborhoods



Figure 4. Average age of federally assisted homes by state. (Source: NHPD January 2024)

We all agree that neighborhoods across the country should be areas of high opportunity. But for too long, the federal government has played an active role in undermining this reality. Lifting whole neighborhoods out of poverty requires sustained, place-based investments that dare to imagine a renewed future for declining communities. That is why I am fighting to pass my **Choice Neighborhoods Initiative Act**, [S.2051](#), which permanently authorizes and expands the successful Choice Neighborhoods program. For every \$1 of Choice Neighborhoods funding, \$7.50 in private and other public funds are invested in target neighborhoods.¹⁷ By leveraging public-private partnerships, the bill has the potential to rapidly expand the national stock of affordable housing while improving the health, education, and employment outcomes for those living in distressed public housing. Together, we will expand opportunities in every community, fight segregation, promote smart growth, improve safety and health, and restore hope.

Federal Housing Agencies

U.S. Department of Housing and Urban Development (HUD): HUD administers programs that provide federal housing and community development assistance, including public housing and the Housing Choice Voucher program. HUD also works to ensure fair and equal housing opportunities for all.

Federal Housing Administration (FHA): FHA is a HUD agency that provides mortgage insurance on single-family, multifamily, manufactured home, and hospital loans made by FHA-approved lenders, allowing lenders to make more mortgages to qualified buyers.

Federal Housing Finance Agency (FHFA): FHFA is an independent federal agency created in 2008 that provides supervision, regulation, and housing mission oversight of Fannie Mae, Freddie Mac, and the Federal Home Loan Banks.



Keys to A New Way Home:

1. Invest in neighborhoods of concentrated poverty and systemic underinvestment.
2. Transform entire neighborhoods through place-based investments.
3. Leverage public-private partnerships.
4. Build high-quality, mixed-income housing.
5. Promote upward mobility through supportive services.
6. Reconnect communities impacted by historically harmful transportation infrastructure projects.
7. Address the public housing deferred maintenance backlog.
8. Preserve the supply of affordable housing in communities.
9. Transfer at-risk affordable properties to qualified owners.
10. Provide loans to improve HUD-assisted housing.
11. Reduce administrative barriers to rental assistance.



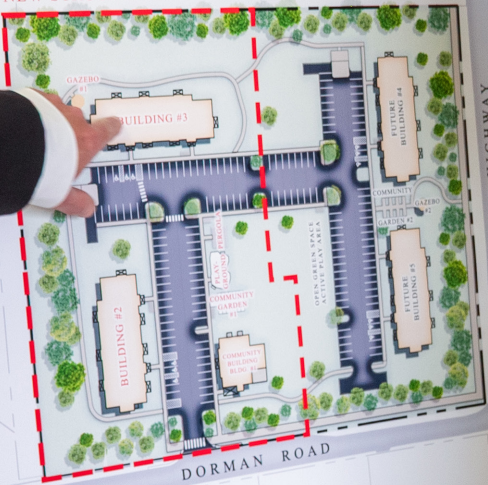
40 YEARS OLD

The average age of Delawareans in federally assisted housing is 40 years old.

BRANCH APARTMENTS

PHASE 1:
NEW STRUCTURES

PHASE 2:
FUTURE STRUCTURES



Creating a New Blueprint: Make Housing Attainable

In our work to address the housing crisis, priority must be placed on those who have experienced some of the most egregious and unique housing challenges. They include our veterans, seniors, people with disabilities, unhoused and those living in rural American.

Over the past two decades, the number of severely cost-burdened senior households has doubled.¹⁸ Seniors are not only facing rising costs but also homes that do not meet their needs and limited alternative housing options on fixed incomes. People with disabilities also face few financially feasible options to make their homes accessible.¹⁹ As mortgage debt and other cost burdens continue to rise, older adults are finding it increasingly difficult to access their home equity.²⁰ This crisis is expected to worsen in the coming years as the US population continues to age.

Encourage intergenerational housing and accessible homes for seniors

Medicare is a lifeline for older adults. To build on Medicare's successes, we must ensure seniors have the flexibility to stay in a healthy and accessible home. This will be made feasible by providing Medicare coverage for home modifications. Congress must also encourage local zoning reform that permits multigenerational and intergenerational housing.



Communities across rural America are also facing unique housing challenges, including disproportionate levels of substandard housing and low construction rates. Our rural and small communities are home to over 1.5 million substandard homes while over half of low-income rural households spend more than 50 percent of their income on housing.²¹



Rural and small communities are home to over

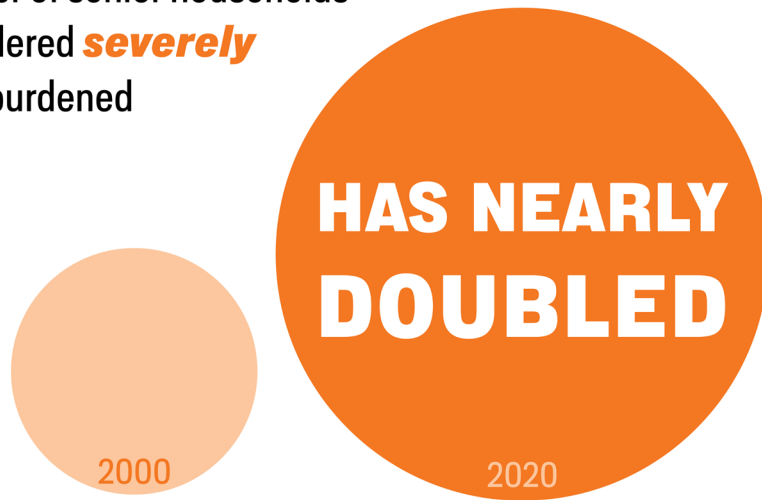
1.5 MILLION

substandard homes, while over **HALF** of low-income rural households spend more than 50% of their income on Housing



For our veterans and active-duty service members, U.S. Department of Veterans Affairs (VA) home loans put homeownership in reach, but more must be done to improve the program. For veteran borrowers who get behind on their VA loans, they often find themselves with worse options to help them catch up on their loans than Federal Housing Administration (FHA) and United States Department of Agriculture (USDA) borrowers. Our veterans should not have inferior options when it comes to their housing benefits. In May 2025, the Trump Administration suddenly cancelled the Veterans Affairs Servicing Purchase (VASP) Program, the only viable option for veterans facing foreclosure, without consulting Congress, veterans, or service lenders.²²

Over the past two decades, the number of senior households considered **severely** cost-burdened



I swiftly introduced the bipartisan **Veterans Housing Stability Act of 2025**, S.1921, to create a replacement program and ensure veterans and servicemembers using VA home loans can keep their homes. I fought for this bill in the Senate and related legislation was signed into law in July 2025. This is a huge step forward to ensuring stability for veterans and now we must make sure it is properly implemented.

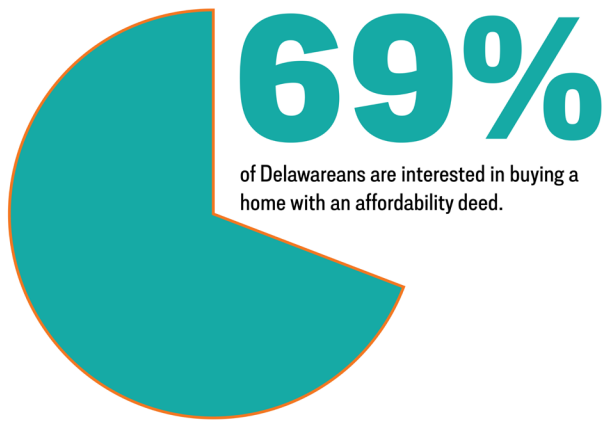
We need policies that adapt with our demographics, restore basic housing affordability, and prevent looming crises for all.



Keys to A New Way Home:

1. Promote multi-generational and intergenerational living.
2. Make homes safer and more accessible.
3. Streamline regulations for manufactured and modular housing to increase diverse housing options.
4. Help seniors age in place through household repairs and accommodations.
5. Ensure veterans get the housing benefits they've earned.
6. Support workforce housing, especially in rural areas with labor shortages.
7. Increase the climate and disaster resiliency of housing.
8. Establish federal leadership on the burgeoning property insurance crisis.

Raising the Roof: Unlock Innovative Housing Models



At the root of the cost of housing is the price of the underlying land. In high-cost, high-demand markets, the value of land can account for over 50% of the home price.²³ For low-income households, market-rate housing may never be financially feasible. Yet, homeownership remains the primary wealth-building tool for the American middle class and is crucial to achieving a secure retirement. Unlocking this reality for low- to middle-income families and ensuring they have a place to call home requires innovative approaches. Shared equity housing models offer a solution by removing the price of land from the equation, thereby reducing upfront costs and making homeownership more accessible.

Shared equity housing – Defined by the Grounded Solutions Network, shared equity homeownership is a self-sustaining model that uses a one-time public investment to make a home affordable for a lower-income family, then restricts resale prices to keep it affordable for future buyers. The model balances wealth building for families while preserving the community's investment. (Grounded Solutions Network)

Community Land Trusts (CLTs) are a leading shared equity model in which a non-profit, governed by community stakeholders, retains ownership of the land while allowing residents to purchase and build equity in the homes.²⁴ Resale prices are restricted to preserve long-term affordability. Unlike traditional subsidy programs, shared equity models only require a one-time public investment to remain affordable, making them a financially sustainable investment. A 2023 survey by the Delaware State Housing Authority found that 69% of Delaware residents are interested in buying a home with affordability deed restrictions.²⁵ With growing national interest, we have a critical opportunity to invest in comprehensive shared equity housing legislation, unlocking the full potential of these innovative models.

I am excited to announce the ***Permanent Housing Affordability Act***, which will unlock the development of shared equity housing across the country. To make these models successful, we must also raise awareness at HUD and the Federal Housing Finance Agency (FHFA) and among consumers, home builders, residential lenders, and other real estate professionals. In addition, the bill creates an opportunity to convey surplus federal properties at a discounted rate to community land trusts, expanding attainable homeownership opportunities.



Today, many are choosing to rent rather than own a home. With this increasing number of renter households, we also need innovation in the rental market to shed light on the issues facing renters and landlords across the country.²⁶ As the ownership structures of rental properties continue to evolve rapidly, some renters may not know who owns their home and may lack readily accessible emergency contact information. Hidden ownership structures make it harder to enforce local housing codes and price-gouging protections. We can start to address this issue by lifting the veil on rental market data to promote transparency and stronger market competition.

Rental registries are public databases that contain information on rental properties, including details about property ownership, rent, and utility connections. The COVID-19 pandemic highlighted significant gaps in rental property ownership data as renters struggled to contact the owners of the homes they lived in, and localities struggled to administer targeted emergency rental assistance. As a result, federal agencies stood up limited owner look-up tools that were not easily navigable. At the same time, localities began to establish rental registries to fill information gaps and address growing concerns over rising rents and a lack of oversight. With half of renter households spending more than 30% of their income on housing, transparency and targeted data collection are needed to address the rental affordability crisis (Figure 5).²⁷ We can continue these successful programs at the local level by exploring the creation of a national rental registry, which I first proposed through the **Know Who Owns Your Home Act** as a Congresswoman.

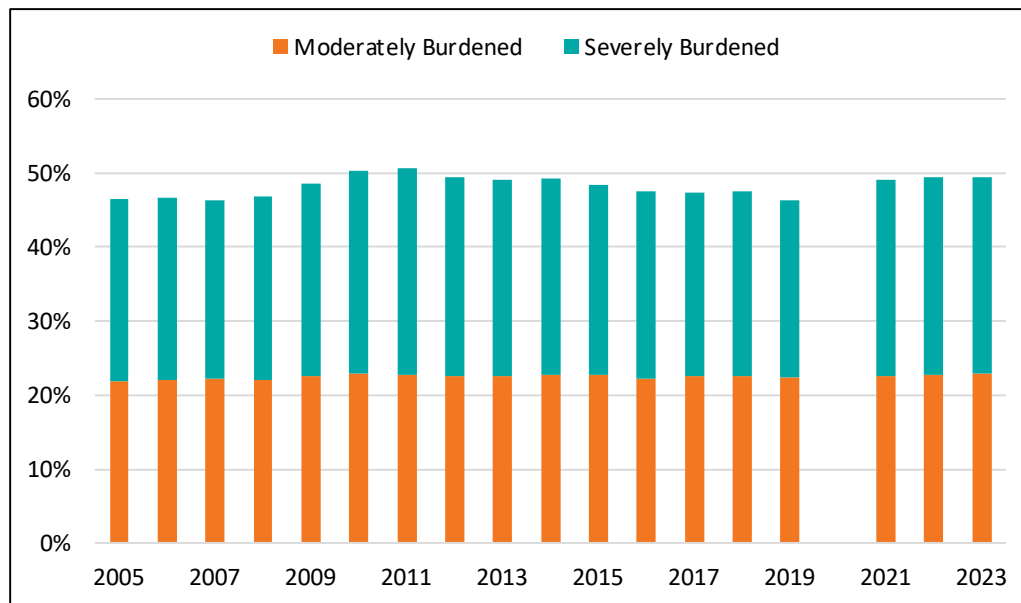


Figure 5. Share of cost-burdened renter households for each year since 2005 (Source: U.S. Census Bureau)



Keys to A New Way Home:

1. Unlock shared equity models of homeownership.
2. Pilot permanently affordable housing models across the country.
3. Convert underutilized federal property into community land trusts.
4. Increase transparency for renters through a national rental registry.
5. Shed light on the largest investors in the housing market.

Opening New Doors: Invest in Smart Tax Policy

Private capital is crucial to meeting housing supply needs across all income levels. Smart tax policy is key to unlocking the public-private partnerships we need to tackle the housing crisis head on. The Low-Income Housing Tax Credit (LIHTC) program has financed over 4 million apartments since its inception in 1986.²⁸ However, current funding allotments fall far short of meeting demand, and the program is overly complex. On the other hand, data from the Opportunity Zone (OZ) incentive suggests OZs are falling short on their promise to deliver for low-income communities.²⁹ While the groundwork exists for successful tax policies that target investments in high-need communities, Congress must reevaluate and modernize these policies, making data-driven adjustments.



4 MILLION

The Low-Income Housing Tax Credit (LIHTC) has financed **4 MILLION** apartments since 1986.

Americans need to earn \$126,700 a year to afford a mortgage payment on the median home.³⁰ Tax policy can be used to improve mortgage affordability for families. Existing and historical tools include the mortgage interest deduction, property tax deductions, mortgage insurance premium deduction, first-time homebuyer credits, and residential energy credits for home improvements. I joined the reintroduction of the **First-Time Homebuyer Tax Credit Act of 2025**, [S.2402](#), because more Americans must have the opportunity to buy a house — not just the rich and well-connected. The bill would establish a refundable tax credit worth up to 10% of a home's purchase price — up to a maximum of \$15,000 — for first-time homebuyers.

Low-Income Housing Tax Credit (LIHTC) – Federal tax credits allocated to state housing finance agencies and awarded to developers to raise equity capital to build affordable housing. (Up For Growth)

We need to strengthen tax policy that will result in the construction of more units, revitalization of communities, and ensure families can afford a home.

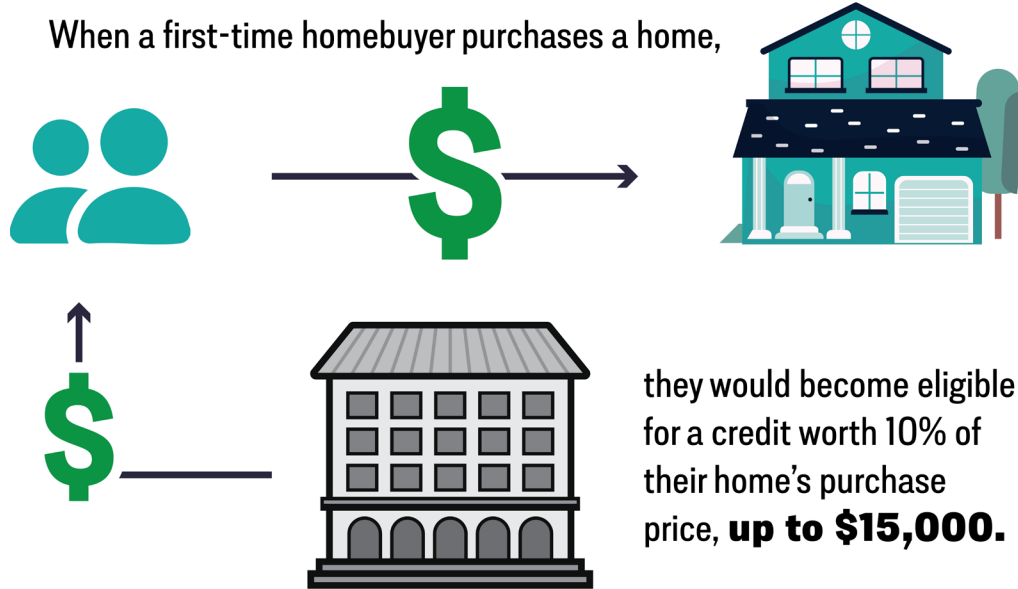


Keys to A New Way Home:

1. Expand and improve the Low-Income Housing Tax Credit.
2. Ensure Opportunity Zones are delivering affordable, attainable housing.
3. Create a new tax credit to rehabilitate homes in distressed neighborhoods.
4. Reestablish a first-time homebuyer's tax credit.
5. Provide down payment assistance to first-time homebuyers.
6. Deliver rent-relief to the most vulnerable populations.
7. Establish a homeowners insurance premium deduction.
8. Deliver incentives for long-term renters who purchase their first home.

The First-Time Homebuyer Tax Credit Act

When a first-time homebuyer purchases a home,



Real Stories. Real Impact.

I heard from a 28-year-old in Newark, DE who recently purchased her first house. The road to homeownership was long—she saved up for six years by living with her parents and close friends. During that time, she earned a secondary degree, waitressed for cash, and ultimately started working as an ultrasound tech at a local hospital. In fact, it was the severe health care workforce shortage we're facing that enabled her to pick up the extra shifts she needed to afford her home. Like many first-time homeowners, she is filled with pride over her accomplishment but is also worried about how the rising costs of goods and services will impact her ability to pay all her bills.



Conclusion: The People and Policy Pave the Way Home

What I hear from people across Delaware and the country is that housing is both a noun and a verb. It's the **nucleus** of the American dream, and it's the **work** needed to realize it. America's housing crisis is an intersectional problem that cannot be solved with a one-size-fits-all solution. The path forward requires collaboration across all levels of society. It will take building housing supply, investing in neighborhoods of concentrated poverty and systemic underinvestment, bringing housing costs within reach for families, piloting innovative affordability models, and making our tax code work for low- and moderate-income buyers and renters.

Every single one of us has a part to play. Our elected leaders, along with state and local zoning boards, must harness the political will to enact change. Our tenant organizers, advocacy groups, homeowners, manufactured home communities, and residents need to make their voices heard and keep the pressure up. Developers, investors, labor, architects, builders, and lenders must unlock new ways to build and finance housing. We need to ensure our nonprofits, planners, and community land trusts have the capacity to steward housing for the long term. From our transportation officials to members of the media — solving our housing crisis will take all of us, working together.

It's incumbent upon each of us to do the work and build our future — a future where affordable, accessible housing is truly available to everyone.

Ultimately, this agenda demonstrates the reality that ***A New Way Home is only possible if we go TOGETHER.***



Endnotes

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