Sussex County Workforce Housing Guide



SUSSEX

HOUSING GROUP

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ABOUT THIS GUIDE

Dear Workforce Housing Seeker,

The Sussex County Workforce Housing guide is provided by the Sussex Housing Group, or SHG for short. SHG is an organized membership of volunteers that is staffed by the Housing Alliance of Delaware, (HAD) a 503(c) nonprofit organization.

This Sussex County Workforce Housing Guide is intended to assist citizens who seek housing to more easily find homes in ways that are a better fit to their household budget. The information in this guide may change from time to time. Updates of this document will occur as resources make it possible to do so. Some of the information is intentionally repeated more than once to ensure easy access to the most trouble free to the available knowledge and information. Website links are provided in many cases. The availability of opportunities and programs presented in this document are not guaranteed for each household. Individuals must do their own research in a way that meets their own personal circumstances. With that in mind our team of volunteers at Sussex Housing Group have done their best to simplify the process by combining all the various opportunities to access housing solutions into a single document. It is the intention of the Sussex Housing Group to provide a “one-stop“ source in this Sussex County Workforce Housing Guide.

Wishing you a swift and well suited path to a place you can call home

Sincerely,
Sussex Housing Group

We would like to thank the people who worked to make this publication a reality. Thanks to Susan Davis who directed the production through her work at the Housing Alliance of Delaware, Patricia “Tish” Galu, who volunteered as publication & information supervisor, and Toro Luby, who volunteered as publication content “dataminer” & layout production designer.

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Sussex County
Workforce Housing Table of Contents

Page wh-4 **Sussex County Workforce Housing Resources**

Page wh-4 Sussex County Housing Trust Fund (SCHTF)

Page wh-4 Community Development Block Grant (CDBG)

Page wh-4 Sussex County Rental Program (SCRP)

Page wh-4 Affordable and Fair Housing Resource Center

Page wh-5 Moderately Priced Housing Unit Program

Page wh-5 Links of Interest

Page wh-6 **Delaware State Housing Authority (DSHA) Workforce Housing Resources**

Page wh-6 Find Housing

Page wh-7 Maintain Housing

Page wh-7 **Other Workforce Housing Resources** (compiled by the Sussex Housing Group)

Page wh-7 Nationwide Housing Counseling

Page wh-8 Accessory Dwelling Units

Page wh-8 Little Living (501c3 non-profit)

Page wh-8 Finance Coaching

Page wh-9 Financial Assistance for Rent or Energy Costs

Page wh-9 Home Improvement and Modifications

Page wh-10 Assistance with Homeownership & Renting

Page wh-11 “First Front Door” & “Keys” programs *(homebuyer funding assistance)*

Page wh-12 Legal Services for Housing

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Sussex County Workforce Housing Resources

Sussex County Delaware
(home page > Citizens > Housing)
https://sussexcountyde.gov/community-development-housing

Sussex County Housing Trust Fund (SCHTF)
Direct Homebuyer Assistance
Available through the Sussex County Housing Trust Fund (SCHTF) and administered by the Sussex County Community Development and Housing Department (CD&H). Funds are typically replenished annually on July 1st and are available until funding has been exhausted. Sussex County intends to use the Homebuyer Assistance funding to provide affordable homeownership opportunities to qualifying homebuyers in Sussex County.
Visit https://sussexcountyde.gov/Housing-Trust-Fund

Community Development Block Grant (CDBG)
The Department's funding comes from the U.S. Dept. of Housing and Urban Development, the Delaware State Housing Authority, and the Sussex County Council. The program guidelines narrow eligibility to those families of low to moderate incomes (at or below 80% of the Area Median Income for Sussex County). The home must be the homeowner's primary residence and must be a permanent resident of Sussex County. If you are a homeowner seeking repairs to your home, call the office at (302) 855-7777 to have an application mailed to you, or find it here.
Visit https://sussexcountyde.gov/community-development-block-grant

Sussex County Rental Program (SCRP)
Please note that submitting an application does not guarantee an SCRP unit or a spot on the waiting list**.**
Tenant Eligibility
There is a preference given to tenants who have worked or resided in Sussex County for at least one year preceding the application to the Sussex County Rental Program
Applicant must maintain SCRP unit as principal occupant and primary residence
Tenants must earn between thirty and eighty percent (30-80%) of the Area Median Income to be eligible. Income limits are defined on the Sussex County website (see link below)
Rents
Rents are calculated using 50% AMI and fixed based on bedroom-size.
Visit: https://sussexcountyde.gov/sussex-county-rental-program

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Affordable and Fair Housing Resource Center

Learn more about the County's programs and services…

(PDF download SC Community Development & Housing Programs "SCCDH_programs.pdf")

- Housing Counselors
  First State Community Action Agency (302) 856-7761
  Interfaith Community Housing (302) 652-3991 x100, (302) 741-0142
  NeighborGood Partners (Formerly NCALL Research) (302) 855-1370
  Neighborhood House, Inc. (302) 658-5404 x118, (302) 378-7217
  YWCA Delaware (302) 224-4060
  $tand By Me, Financial Education Course (800-560-3372)
  Telamon Inc. (302) 934-1642 (Left VM 06/18/2025 asking for a call back.
- Sewer grant assistance program for low-income households
- Tax exemptions for disabled and elderly residents
- Owner-occupied housing rehabilitation program
  SC Community Development & Housing department (302) 855-7777
  First State Community Action Agency (302) 856-7761
  NeighborGood Partners (Formerly NCALL Research) (302) 855-1370
- Neighborhood Stabilization Program funding
- Housing Events

Links of Interest

Federal / State Agencies

- Delaware State Housing Authority
- USDA Rural Development
- Housing and Urban Development

Non-Profit Agencies

- Housing Alliance Delaware
- Sussex Housing Group
- Milford Housing Development Corp.
- Sussex County Habitat for Humanity

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Counseling Resources

- NeighborGood Partners
- First State Community Action Agency
- Interfaith Community Housing

Realtors

- Sussex County Association of Realtors

Foreclosure Assistance

- Attorney General's Mortgage Fraud Task Force
- Delaware Foreclosure Help

Housing

- Delaware Housing Search

Delaware State Housing Authority (DSHA)
(home page: Find Affordable Housing)
https://www.destatehousing.com/

Find Housing

Buy A Home
kissyourlandlordgoodbye.com
(home ownership support portal)

- Buying a Home
  - How We Can Help *(programs that depend upon availability & your qualifications)*
- Loan Products
- Top Lenders
- Housing Counselors (see Sussex County “Housing Counselors” on page 4)
- Events

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Rent A Home
delawarehousingsearch.org
(rental search portal)

Subsidized Rental Programs

- Housing Choice Vouchers (Section 8)
- Moving to Work (MTW)
- Project Rental Assist. Program (Section 811)
- State Rental Assistance Program

Maintain Housing

Housing Counselors (see Sussex County "Housing Counselors" on page 4)

Foreclosure Prevention

Eviction Prevention

Statewide Emergency Repair Program (SERP)

Sussex Housing Group (SHG)
(home page > Resource Guide PDF download > Workforce Housing section)
sussexhousinggroup.org/wp-content/uploads/2024/10/2022-SHG-Resource-Guide.pdf

Nationwide housing counseling

Hotline Housing Counseling | Home Ownership Preservation Foundation
Unbiased, trusted resource for housing counseling. Can coach on how to strengthen financial health before purchasing a home, and help you develop a personal financial management plan.
Contact: (888) 995-4673

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Accessory Dwelling Units

South Delaware Accessory Dwelling Unit (ADU) Group

This group is for property owners in Sussex County & Kent county who are interested in creating and maintaining their own ADUs on their own land. Feel free to provide constructive feedback on this group page so as to continue to make improvements over time. Insightful and helpful information is welcomed from all participants.
South Delaware ADU Group

Little Living

Little Living, a Delaware-based nonprofit committed to building communities of compact, code-compliant homes for those who need them most. Little Living's homes are sized between 400 and 680 square feet, and while compact, they are anything but minimal. The two-bedroom unit has one bedroom on each floor, a full kitchen with standard appliances, a living area, a full bath and thoughtful design touches like breakfast nooks and storage. Little Living serves working families and individuals earning between 40% and 70% of Delaware's area median income — roughly $35,000 to $60,000 annually. Every single house is sold at what it costs to build them. There is no markup. A rent-to-own option is also in development for that future. Tenants would pay slightly higher monthly rent, with a portion banked toward a down payment. Qualifying for a home is simple, only requiring steady employment and a modest credit score. Little Living is a 501(c)(3) non-profit and seeks out like-minded individuals and companies, to raise the funds needed to make Little Living Communities a reality.
LittleLiving.org

Finance Coaching

$tand By Me Financial Education Course | Habitat for Humanity

Free one-on-one personal financial coaching regardless of age or income. Financial coaches provide assistance in all areas of finance, including basic budgeting, money management, savings, debt repayment, credit education, financial aid and long-term planning for college.
paula@sussex countyhabitat.org
Contact: (302) 855-1153 ext 212

$tand By Me Hispano

Coaching services in Spanish that meet Latino's financial and cultural needs.
Contact 1-800-560-3372 or 211

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Financial Assistance for Rent of energy Costs

Delaware Energy Assistance Program | Catholic Charities | Low-Income Home Energy Assistance Program (LIHEAP)
LIHEAP Federally funded program for low-income families (200% of the federal poverty level) that need help in meeting home energy costs. Services include Fuel Assistance (help with bills for electricity, natural gas, kerosene, propane, coal or wood from October-March), Crisis Assistance (help during winter months, may be in the form of a supplemental grant to the existing fuel assistance benefit), and Summer Cooling Assistance (June-August, to help pay for electricity to cool home with air conditioner).
Contact: (302) 856-6310 (call to see if funding is available)
Website: www.ccwilm.org

Good Neighbor Energy Fund | Delmarva Power | Salvation Army
Energy assistance program for low-income individuals. Contact Salvation Army: (302) 472-0750
Hours: Monday – Friday 8 am – 4 pm (call to see if funding currently available)
Temporary Assistance for Needy Families
Delaware cash assistance program administered through Division of Social services (DSS), Delaware Department of Labor, Delaware Department of Transportation and Delaware Economic Development Office. Contact (302) 255-9040

First State Community Action Agency
Emergency assistance on case-by-case basis.
308 N. Railroad Avenue Georgetown, DE 19947
Contact: (302) 856-7761

Basic Needs Program | Catholic Charities
Help with basic expenses such as rent payments, energy costs and/or food. Must agree to a personal interview and assessment.
Contact: (302) 856-9578

Home Improvement and Modifications

Home Modification | Easter Seals, Georgetown
Mobility and independence home modifications Contact: (302) 253-1100

Home Modification Program | Division of Services of Aging & Adults with Physical Disabilities
Pays for modifications (or changes) to the home of a Delaware resident age 18 or older with a permanent or long-term physical disability. The modifications must allow a person to move

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around more freely at home (wheelchair ramp, etc.). Modifications are made to permanent residences only. Funds provided only when no other funding source is available or when there is not enough money from another source to pay for the needed modifications.
Contact: (800) 223-9074, DelawareADRC@delaware.gov

Housing Rehabilitation, Emergency Repairs and Septic System Repairs | Sussex County Community Development and Housing
Housing rehabilitation, sewer and water hook-ups, demolition, handicapped accessibility, and emergency repairs. Services are for homeowners that have been a permanent resident of Sussex County for over one year, have a household median income below 80% of the Area 22 | Sussex County Resource Guide Median Income, have a home that is insured or insurable, are current with Sussex County property taxes and utility fees, and sign a non-interest bearing lien to secure funding. Septic and Well Repair | First State Community Action Agency Help homeowners with septic and well applications to DNREC. Contact: (302) 856-7761

Water, Waste Water and Structural Repairs | SERCAP
Southeast Rural Community Assistance Project, Inc. (SERCAP) provides individual homeowners with grants and/or affordable loans, allowing them to make necessary water, wastewater, and structural repairs to their homes. SERCAP's certified Community Development Financial Institution (CDFI) Loan Fund offers Home Improvement Loans up to $15,000 to tackle a variety of home improvement issues, including: roof repair, foundation repairs, and Aging in Place needs. SERCAP also has some Grant Funding available for low-income rural homeowners.
Contact: (866) 928-3731
Hours: Monday – Thursday 8 am – 5 pm, Friday 8 am – 12 pm

Weatherization Assistance Program | Catholic Charities
Helps homeowners and renters cut their energy bills by weatherproofing and improving the energy efficiency of their homes. A trained professional will evaluate the home and search for areas where energy can be saved (air sealing, replacement of broken glass, seal heating and cooling ducts, etc.) Note that this is not a home repair program. Eligibility based on household size and income. Contact: (302) 856-6310

Assistance with Homeownership & Renting

ZeMod | Milford Housing Development Corporation
ZeMod Delaware includes zero energy modular homes/energy star rated homes. Services include homebuyer counseling, grants and down payment assistance for those who qualify, and energy efficiency and renewable energy incentives. ZeMod homes are affordable (low

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electric and solar panel system included) with low energy costs.
www.milfordhousing.com Contact: (302) 315-2049 Hours: Mon – Fri 8:30 am – 4:30 pm

Self-Help Program | Milford Housing Development Corporation
Program to assist low to moderate income people become homeowners. The program provides credit counseling to become credit ready to obtain a loan from USDA Rural Development, prepares and submits loan applications to UDSA for approval on loan, and provides experienced construction supervision for homeowner groups to build their homes (work takes place on nights and weekends, with the homeowners providing 65% of the labor in building the homes). The payments are based on income and could be lower than renting a home. Participants must be a permanent resident or US citizen with good credit status (having no credit is also acceptable), have stable income from employment and other sources of income, and have the ability and willingness to meet the labor requirements. Contact: (302) 315-2049
Hours: Monday – Friday 8:30 am – 4:30 pm
www.milfordhousing.com

Habitat for Humanity | Sussex County Habitat for Humanity
Participants invest 200 hours (if single head of household) or 300 hours (if joint head of household) of “sweat equity” to build their home and the homes of other Habitat partner families. Attend monthly pre-purchase education courses and financial coaching sessions. Participants qualify through application process that considers one’s ability to pay a not-forprofit, affordable mortgage, need for housing, and willingness to complete all program requirements. The applicant must live and work in Sussex County and maintain a steady and reliable source of income.
Contact: (302) 855-1153 ext. 204

“First Front Door” & “Keys” (multi-state programs)
These programs offer homebuyer funding assistance. The "First Front Door" (FFD) Down Payment Assistance Grant Program (a 1st time homebuyer in this program is a homebuyer that has not owned or bought in the last 3 years). There is also the FFD “Keys to Equity” program. These programs could save $1000-$20,000 on buying a home. Timing is crucial, the funds are usually available in March or April, and it runs out quickly. A 4 hour education course is required. For more detail from the program provider visit:
https://www.fhlb-pgh.com/ffd
First Front Door program link visit:
https://www.firstfrontdoor.com/
Delaware participating entities:
https://www.firstfrontdoor.com/FFD-Providers

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Legal Services for Housing

Housing Discrimination Complaint | Division of Human and Civil Rights
Investigate claims of discrimination in rental housing. Complaints can be filed online at www.humanandcivilrights.delaware.gov
Contact: (877) 544-8626

Legal Help Link | Delaware State Bar Association
Free referrals to an attorney with Delaware Volunteer Legal Services, Inc., Community Legal Aid Society, Inc., or Legal Services Corp. of Delaware, Inc. for PFAs, divorce custody, guardianships, landlord/tenant, wills/living wills and power of attorney, government benefits, home ownership, and consumer problems. To determine if you qualify for legal help, visit: https://delegalhelplink.org/ Contact: (888) 225-0582

Lawyer Referral Service | Delaware State Bar Association
If not deemed eligible for free assistance by Legal Help Link, the Online Lawyer Referral Service can help connect you to an attorney. https://www.dsba.org/online-lawyer-referral-service/

Elder Law Program | Community Legal Aid Society, Inc.
Provides limited legal assistance to Delawareans aged 60 years or older. The services provided by ELP are free of charge. The Elder Law Program handles cases involving: powers of attorney and advance health care directives, consumer problems, housing problems, and benefits issues. There are no financial eligibility requirements for the Elder Law Program.
Contact: 800-462-7070 www.declasi.org

Title Project | Delaware Community Reinvestment Action Council Inc.
Attorney to help with understanding Title issues, assessing options, and helping to obtain a clean title to your home/mobile home.
Contact: Jaclyn at (302) 298-3251, or email at Jquinn@dcrac.org

END

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