



SPONSOR: Rep. K. Johnson & Sen. Huxtable
Reps. Bolden, Harris, Heffernan, S. Moore, Osienski,
Parker Selby, Yearick; Sens. Gay, Hoffner, Sokola,
Walsh, Wilson

HOUSE OF REPRESENTATIVES
152nd GENERAL ASSEMBLY

HOUSE CONCURRENT RESOLUTION NO. 139

RECOGNIZING THE MONTH OF JUNE AS NATIONAL HOMEOWNERSHIP MONTH IN DELAWARE.

1 WHEREAS, the month of June is recognized as National Homeownership Month; and

2 WHEREAS, owning a home is a fundamental part of the American dream and is the largest personal investment
3 many families will ever make; and

4 WHEREAS, according to 2022 American Community Survey (ACS) data, there are 279,923 owner-occupied
5 housing units in Delaware; and

6 WHEREAS, only 20% of homes for sale in Delaware were affordable to renters making less than 120% Area
7 Median Income (AMI) in 2022; and

8 WHEREAS, for renters seeking homeownership, homebuying is challenging until a household earns 120% of the
9 AMI and more, or \$80,000 and above; and

10 WHEREAS, homeownership provides economic security for homeowners by aiding them in building wealth over
11 time and strengthens communities through a greater stake among homeowners in local schools, civic organizations, and
12 other community groups; and

13 WHEREAS, creating affordable homeownership opportunities requires the commitment and cooperation of the
14 private, public, and nonprofit sectors, including the state and local governments; and

15 WHEREAS, in 2023, 180 families received down payment and closing cost support using Delaware State Housing
16 Authority's (DSHA) Home Sweet Home program totaling \$2,160,000.00 disbursed in assistance; and

17 WHEREAS, in 2023, 147 families received down payment and closing cost support using DSHA's Delaware
18 Diamonds program totaling \$2,148,000.00 disbursed in assistance; and

19 WHEREAS, homeownership can be sustained through appropriate homeownership education and informed
20 borrowers; and

21 WHEREAS, affordable homeownership will play a vital role in resolving the crisis in the United States housing
22 market: and

23 WHEREAS, the House of Representatives fully supports the goals and ideals of National Homeownership Month
24 and recognizes the importance of homeownership in building strong communities and families; and reaffirms the
25 importance of homeownership in Delaware’s economy and its central role in our national economic recovery.

26 NOW, THEREFORE:

27 BE IT RESOLVED by the Delaware House of Representatives of the 152nd General Assembly of the State of
28 Delaware, the Senate concurring therein, that June 2024 is hereby recognized as National Homeownership Month in
29 Delaware.

SYNOPSIS

This resolution recognizes June 2024 as National Homeownership Month in Delaware.