

Gregory Patterson  
Secretary, Delaware Department of Natural Resources and  
Environmental Control  
89 Kings Highway SW  
Dover, DE 19901

My name is John W Ford, broker/owner of RE/MAX Associates with offices throughout Delaware. My company is considered a large brokerage based on the number of homeowners we assist each year in their housing needs. Personally, I have close to 40 years of experience in the industry.

I have never seen an affordability crisis like the one we are experiencing in our state. This includes the past double digit interest rate years of the 80's and 90's, the mortgage debacle leading to the great real estate recession of 15 years ago and the low supply high demand era cause by the pandemic.

Unnecessary increases to the cost of housing in new construction will further increase the affordability crisis in all housing, not just new construction. The cost to build a home with the amendments and appendices proposed will remove thousands of Delawareans from qualifying to purchase. Mortgage companies and banks approve buyers based on their debt to income ratio. The cost of utilities is not a calculation in that process resulting in the elimination of potential homeowners while increasing the cost of all housing including new construction, resale and rental units (a higher supply of tenants with an already low supply of housing will result in increased rents). Large increases in costs and prices will

have a major impact on all Delawareans and will decrease the amount of our population that strives to have an affordable living standard.

Increasing the cost of housing no matter how well intended is not a sustainable initiative at this stage and will only deepen the affordability crisis.

**I urgently request you to approve the 2024 IECC without any amendments or appendices.**

Sincerely,  
John W Ford  
Broker/Owner  
RE/MAX Associates  
302-234-3800 office