

THE ONE-STOP *Delaware Guide*

Everything You Need to Know About
Coastal Living & Buying in Sussex County, DE



Your Local Guides

Bill & Megan Rash,

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TEAM LEADERS

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FullSalesTeam.NorthropRealty.com



The Why

The reasons are practical,
the decision is personal.

Delaware Offers:

- No sales tax
- Predictable property taxes
- Lower overall housing costs compared to neighboring coastal markets
- Strong long-term home value stability
- Balanced development and preserved land
- Access to beaches, trails, and waterways

Delaware Tends to Attract People Who Value:

- Simplicity
- Nature
- Community
- Intentional living

The Lifestyle Shift:

- The pace is slower.
- Traffic patterns are predictable outside of peak summer.
- Community events matter.
- Local businesses feel accessible.
- Off-season months feel peaceful.



Delaware Fun Facts

Delaware Has 3 Counties:
New Castle | Kent | Sussex

2nd Smallest State in the U.S.

Within a Few Hours of:

- Washington, DC
- Baltimore
- Philadelphia
- New York City

Sussex County's beaches are
part of the Atlantic Flyway,
bringing seasonal bird
migrations and unique
coastal wildlife.



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Year-Round Comfort

Seasons of Delaware



Geography & Setting

Delaware sits on the Delmarva Peninsula, bordered by the Atlantic Ocean and Delaware Bay to the east and the Chesapeake Bay to the west. With water surrounding much of the state, the climate is quietly shaped by it.

Climate & Seasons

Delaware has four distinct seasons, without the sharper temperature swings commonly felt inland.^[1]

In coastal towns like Lewes and Rehoboth Beach, the ocean helps soften winter cold and temper peak summer heat. Seasonal transitions tend to feel gradual. Spring and fall tend to linger, one of the region's understated advantages.^[1]



Summer^[2]
(Jun–Aug)

84°F
66°F



Spring^[2]
(Mar–May)

67.2°F
46°F



Fall^[2]
(Sept–Nov)

68.1°F
48.3°F



Winter^[2]
(Dec–Feb)

43.8°F
29.1°F

Climate Table Source: NOAA National Centers for Environmental Information (NCEI) — 1991–2020 U.S. Climate Normals for Delaware stations, including coastal Sussex County.



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Tax Advantages

Financial Predictability



No State Sales Tax

Most states charge a statewide sales tax, and many also allow additional local taxes. In much of the country, purchases at the register include an added percentage, often between 6% and 7% in the Mid-Atlantic region, increasing the overall cost of everyday goods. Delaware does not levy a general sales tax at either the state or local level, making the combined rate 0%.

For buyers relocating from nearby states, this can positively impact long-term budgeting, especially when furnishing a home, completing renovations, or managing ongoing household expenses.

Stable Property Taxes

Property taxes in Delaware are among the most stable in the Mid-Atlantic region. Compared to New Jersey, Pennsylvania, and parts of Maryland, homeowners often experience significantly fewer surprises.

Sales Tax Rates Per State

(2017 data)^[3]

State	State Sales Tax
Delaware	0.00%
Maryland	6.00%
Pennsylvania	6.00%
New Jersey	6.88%

Source: Tax Foundation, State and Local Sales Tax Rates, 2017
<https://taxfoundation.org/data/all/state/state-and-local-sales-tax-rates/>

Property Tax Per State

(2024 data)^[4]

State	Estimated Annual Property Tax
Delaware	<u>\$1,750</u>
Maryland	<u>\$4,144</u>
Pennsylvania	<u>\$3,214</u>
New Jersey	<u>\$9,358</u>

Property Tax Sources: U.S. Census Bureau. American Community Survey, 2024 ACS 1-Year Estimates Detailed Tables. Table B25103: Mortgage Status by Median Real Estate Taxes Paid (Dollars). Universe: Owner-occupied housing units. Retrieved from <https://data.census.gov>



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Health Care

Peace of Mind Starts Here

Sussex County Health Care

Sussex County offers comprehensive healthcare services with access to respected regional medical systems, specialty providers, and growing outpatient networks.

While it maintains a small-town feel, residents benefit from well-established hospitals and proximity to larger medical hubs in both Delaware and Maryland.

Major Hospitals & Healthcare Systems

Beebe Healthcare (Lewes, DE)

Regional provider offering emergency, surgical, and specialty care throughout Sussex County.

Bayhealth – Sussex Campus (Milford, DE)

Modern facility providing inpatient and emergency services.

TidalHealth – Nanticoke (Seaford, DE)

Serving western Sussex with emergency and specialty care.



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Coastal vs. Inland Living

There is no right answer—only preference.

Coastal Living

Coastal living offers walkability, vibrant dining and retail access, and strong rental demand, particularly in beach towns and resort areas. Price points tend to be higher due to location and lifestyle appeal, and some properties may require flood zone considerations depending on proximity to the water.

Inland Living

Inland communities typically provide more space, quieter neighborhoods, and lower entry pricing. Many are just 15–30 minutes from the beaches, offering accessibility without the premium, and continue to see growth through thoughtfully planned new construction neighborhoods.



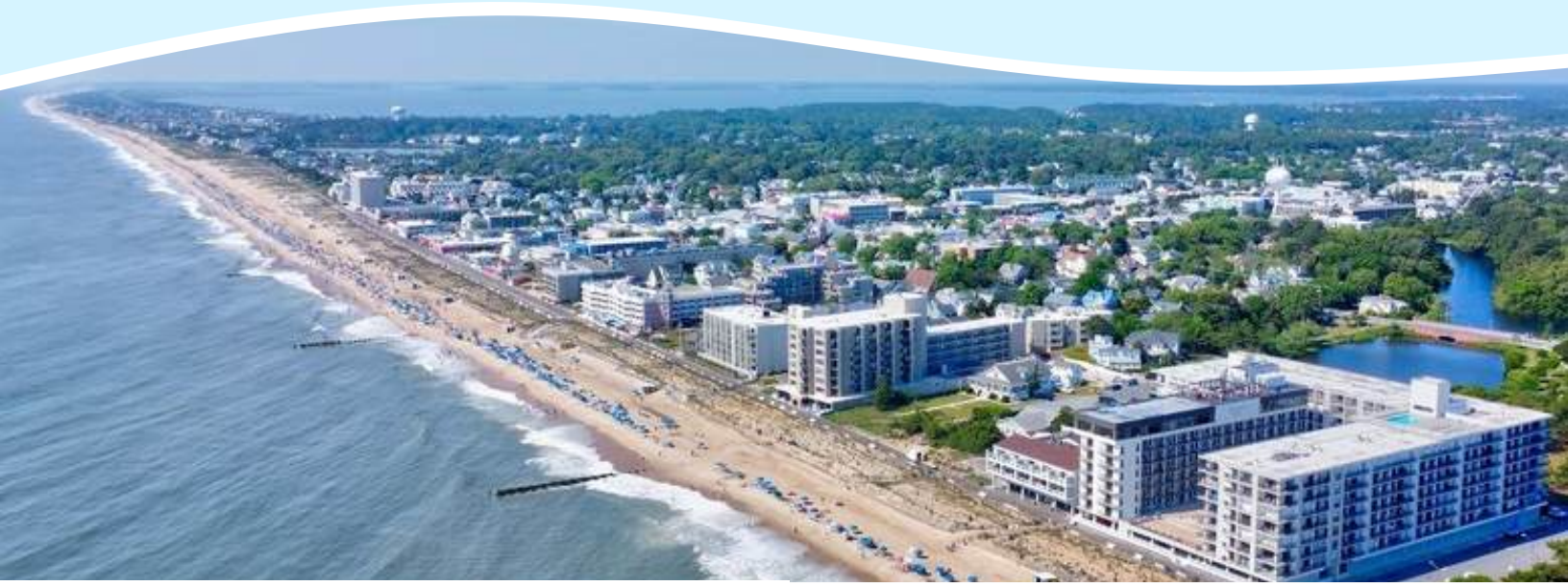
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Sussex County Town Guide

Distinct Settings. Different Rhythms. One Coastal Region.



Sussex County is not one uniform experience

It's a collection of towns, each offering a slightly different pace, personality, and price point. Some communities lean coastal and are walkable. Others feel quieter and more tucked away. All share access to the lifestyle that draws people here in the first place.

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Higher-End Coastal and Near-Coastal Towns

Lewes:

Coastal or Inland: Near coastal

Median Sales Price: \$580,000^[5]

Median Household Income: \$96,353^[6]

Who This Is For: Buyers seeking charm, walkability, and refined coastal living

Proximity: Route 1 access with easy travel to Rehoboth Beach

Education and Schools: Cape Henlopen School District with private options nearby

Lifestyle: Historic coastal town with marinas and a walkable downtown

Homes You Will Find: Single-family homes and limited new construction

Must Visit: Second Street dining and Cape Henlopen favorites

Local Tip: It's pronounced LOO-iss. If you say Lou-EEZ or Lews, someone will politely correct you immediately.

[Search for Homes in Lewes, DE](#)



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Higher-End Coastal and Near-Coastal Towns

Fenwick Island:

Coastal or Inland: Coastal

Median Sales Price: \$1,675,000^[5]

Median Household Income: \$121,250^[6]

Who This Is For: Buyers seeking oceanfront ownership, privacy, and proximity to both Delaware and Maryland coastal amenities

Proximity: Immediate access to Ocean City, Maryland and the Route 1 corridor

Education & Schools:

Indian River School District

Lifestyle: Low-density coastal living with limited commercial development

Homes You Will Find: Oceanfront estates, canal-front homes, and established beach properties with limited new construction

Must Visit: Quiet beaches, waterfront dining, and neighboring coastal attractions

Local Tip: It's pronounced FEN-wick. You get Delaware tax advantages with Ocean City next door—and far less noise.

[Search for Homes in Fenwick Island, DE](#)



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Higher-End Coastal and Near-Coastal Towns

Rehoboth Beach:

Coastal or Inland: Coastal

Median Sales Price: \$614,000^[5]

Median Household Income: \$137,500^[6]

Who This Is For: Second-home buyers, investors, and lifestyle-driven buyers

Proximity: Direct Route 1 access with strong regional connectivity

Education and Schools: Cape Henlopen School District with public and private options

Lifestyle: Lively beach town with dining, shopping, and year-round activity

Homes You Will Find: Condos, single-family homes, and infill properties

Must Visit: The boardwalk and downtown dining

Local Tip: Locals say ruh-HO-beth. Summer traffic is real. Plan accordingly and pretend you meant to take the scenic route.

[Search for Homes in Rehoboth Beach, DE](#)



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Higher-End Coastal and Near-Coastal Towns

Milton:

Coastal or Inland: Inland near the coast

Median Sales Price: \$515,000^[5]

Median Household Income: \$89,851^[6]

Who This Is For: Buyers wanting newer homes near the coast without coastal pricing

Proximity: Route 1 and Route 16 access to Lewes and Rehoboth Beach

Education and Schools: Cape Henlopen School District with private options nearby

Healthcare Access:

Close to Beebe Healthcare

Lifestyle: Quiet small town living with growing neighborhoods

Homes You Will Find: New construction and active adult communities

Must Visit: Brewery District and Broadkill River area

Local Tip: It is pronounced MIL-tin. Not mil-TON. And yes, the brewery is part of the charm.

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Higher-End Coastal and Near-Coastal Towns

Bethany Beach:

Coastal or Inland: Coastal

Median Sales Price: \$1,030,000^[5]

Median Household Income: \$117,159^[6]

Who This Is For: Buyers seeking a quieter, residential beach lifestyle

Proximity: Route 1 access near Ocean View and Fenwick Island

Education and Schools:

Indian River School District with charter and private options

Lifestyle: Peaceful beach town with a family-friendly feel

Homes You Will Find:

Single-family homes and townhomes

Must Visit:

Boardwalk and beachside dining

Local Tip: It's pronounced BETH-uh-nee. If you love quiet mornings, you will love it here in October.

[Search for Homes in Bethany Beach, DE](#)



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Near-Coastal and Growing Communities

Ocean View:

Coastal or Inland: Near coastal

Median Sales Price: \$565,000^[5]

Median Household Income: \$91,500^[6]

Who This Is For: Active adults wanting coastal access without beachfront prices

Proximity: Minutes to Bethany Beach

Education and Schools:

Indian River School District

Healthcare Access: Close to Beebe Healthcare

Lifestyle: Coastal adjacent living with golf and everyday convenience

Homes You Will Find:

55+ communities and resale homes

Must Visit: Local diners and golf club restaurants

Local Tip: It is OH-shin View. And yes, you really are that close to the beach.

[Search for Homes in Ocean View, DE](#)



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Near-Coastal and Growing Communities

Selbyville:

Coastal or Inland: Inland near the coast

Median Sales Price: \$535,000^[5]

Median Household Income: \$84,283^[6]

Who This Is For: Buyers seeking newer homes close to Fenwick Island

Proximity: Route 113 and Route 54 access

Education and Schools:

Indian River School District

Healthcare Access: Regional providers including Beebe Healthcare

Lifestyle: Growing town with coastal access

Homes You Will Find: New construction and townhomes

Must Visit: Farm to table dining and local favorites

Local Tip: You can be in Fenwick in minutes without paying Fenwick prices.

[Search for Homes in Selbyville, DE](#)



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Inland Towns with Strong Value

Milford:

Coastal or Inland: Inland

Median Sales Price: \$325,000^[5]

Median Household Income: \$75,478^[6]

Who This Is For: First-time buyers and commuters

Proximity: Route 1 and Route 113 access

Education and Schools:

Milford School District

Lifestyle: Riverfront town with a walkable downtown

Homes You Will Find: Resale homes and new construction

Must Visit: The Riverwalk

Local Tip: Spend one Saturday downtown and you will start recognizing faces.

[Search for Homes in Milford, DE](#)



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Inland Towns with Strong Value

Millsboro

Coastal or Inland: Inland

Median Sales Price: \$362,395^[5]

Median Household Income: \$78,707^[6]

Who This Is For: Buyers prioritizing newer homes and space

Proximity: Route 113 access

Education and Schools:

Indian River School District

Lifestyle: Fast growing community

Homes You Will Find:

Predominantly new construction

Must Visit: Local restaurants and breweries

Local Tip: Pronounced MILLZ-bor-oh.
Growth here is steady and visible.

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Inland Towns with Strong Value

Georgetown

Coastal or Inland: Inland

Median Sales Price: \$379,990^[5]

Median Household Income: \$49,719^[6]

Who This Is For: Buyers wanting affordability and a central location

Proximity: Route 9 and Route 113 access

Education and Schools:

Indian River School District

Lifestyle: Traditional county seat town

Homes You Will Find: Established homes and select new builds

Must Visit: The Circle, which is the heart of Georgetown

Local Tip: Locals say JORJ-town. Everyone knows where The Circle is.

[Search for Homes in Georgetown, DE](#)



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Inland Towns with Strong Value

Bridgeville

Coastal or Inland: Inland

Median Sales Price: \$341,562^[5]

Median Household Income: \$64,879^[6]

Who This Is For: Buyers seeking space, value, and a quieter pace of life

Proximity: Route 13 corridor with convenient access to Seaford, Georgetown, and Salisbury

Education and Schools:

Woodbridge School District

Lifestyle: Small-town charm with agricultural roots and a growing local business community

Homes You Will Find: Single-family homes, ranchers on larger lots, farmland, and newer developments on the outskirts

Must Visit: Apple Scrapple Festival and T.S. Smith & Sons Farm Market

Local Tip: Community events are a big deal here. Show up once, and when you come back for a second time, you'll recognize familiar faces.

[Search for Homes in Bridgeville, DE](#)



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Know Your Buying Power

From Pre-Approval to Move-In

Step One: Understand Your Buying Power

Pre-approval gives you a realistic understanding of what you can comfortably afford before you begin touring homes. A lender reviews your income, credit, debt, and overall financial picture to determine how much you qualify to borrow. Having that clarity allows you to search with confidence and focus on homes within reach, rather than getting attached to a property that falls outside your budget.

Why this matters in Sussex County:

- Sellers favor pre-approved buyers, especially in competitive coastal markets
- Strengthens your negotiating position
- Shortens time from contract to closing
- Signals you are serious and ready

We connect you with trusted local lenders who understand Delaware financing and property tax structures.



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Moving Timeline

From Pre-Approval to Move-In

Step Two: Define Your Timeline

Every move looks different.

- Are you relocating full time?
- Purchasing a second home?
- Planning retirement in phases?

We will outline:

1. Your ideal move-in date
2. School or work transition timing
3. Whether you need to sell first
4. Seasonal considerations in coastal markets

Understanding your timing helps us build a strategy that works in Sussex County's unique market rhythm.



2 Months Before

- Purge unnecessary items
- Schedule your moving company
- Reserve storage if needed
- Confirm HOA rules for move-in

1 Month Before

- Order moving supplies
- Transfer or cancel utilities
- Begin packing non-essential items
- Research local services in Sussex County

2 Weeks Before

- Submit change of address to USPS
- Confirm mover details
- Gather financial and legal documents
- Prepare school or medical transfers

1-7 Days Before

- Pack essentials box
- Confirm closing time
- Pack outdoor furniture
- Prepare for final walkthrough

Moving Day

- Provide special instructions to movers
- Complete a final clean and check
- Take photos of utilities and meter readings
- Enjoy the moment



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Homebuying Process

From Pre-Approval to Move-In



Discovery & Initial Consultation

We start with a conversation about your lifestyle, budget, and timeline. Whether you're drawn to beach towns, near-coastal communities, or inland retreats, we define what matters most so your search stays focused and intentional.



Buying Power

Before touring homes, we connect you with trusted local lenders to confirm your pre-approval. Knowing your numbers gives you clarity and strengthens your position in Sussex County's competitive market.



Search & Strategy

With clear criteria in place, we identify properties that align with your goals, including homes that may not be widely advertised yet. We review market trends, comparable sales, and town-specific nuances to position your offer strategically.



Offer & Negotiation

We craft a competitive offer tailored to the property and current market conditions, negotiating price, contingencies, and timing with confidence.



Financing & Final Steps

You finalize loan approval while inspections and documentation move forward. We coordinate timelines, complete your final walkthrough, and prepare for closing.



Close & Move In

On closing day, documents are signed, funds are transferred, and you receive the keys to your Sussex County home!



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Utility Setup in Sussex County

What to Know:



Water

Water services vary by town or community. Some neighborhoods operate on well and septic systems, especially inland.



Gas

Many areas use propane rather than natural gas. Some communities are served by **Chesapeake Utilities**.



Internet

Comcast Xfinity and **Mediacom** are common providers. Service availability varies by neighborhood, particularly in rural areas.



Electric

Delmarva Power: The largest utility company serving Sussex County.

Delaware Electric Cooperative (DEC): Serving portions of Sussex County, especially in more rural areas.



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Essential Resources

What We Provide When We Work Together!



Mortgage Lenders

Reputable lenders offer competitive rates and financing options tailored to your needs



Home Inspectors

Ensure the property is thoroughly inspected for any potential issues



Title Attorneys

Reliable title companies conduct a title search and ensure a smooth and sound closing process



Insurance Providers

Options for homeowners insurance and other coverage to protect your investment



Local Government Offices

Offer resources for local zoning regulations, property taxes, and other local ordinances



Utility Providers

Offer resources to setup services for water, electricity, gas, internet, and more



Home Service Providers

Local contractors, landscapers, and cleaners can help with home maintenance and improvement projects



School District Information

If applicable, a list of local schools and educational resources to help plan in the future



Community Resources

Offers insight into exploring community amenities, recreational facilities, and other resources in the area



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Making the Decision *Thoughtfully*

**If you are considering Sussex County,
let's start with a conversation.**

Schedule a consultation and we will talk through your timeline, your goals, and what living here could realistically look like for you.

Call us to get started

About Bill & Megan:

We specialize in helping buyers relocate to Sussex County with clarity and confidence. As local experts with deep roots in the area, we understand not only the market, but the lifestyle that comes with it. Whether you are purchasing a retirement home, a vacation property, or making a full-time move to coastal Delaware, we guide you step by step through the process with patience, strategy, and local insight.

Our approach is hands-on and relationship-driven. From your first conversation through closing and beyond, we remain a steady resource long after the keys are handed over.



20 | 2022 – 2025



DelawareToday

TOP 7%



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