



Delaware State Housing Authority (DSHA) can show you how to take advantage of this program. For details about participating lenders and other information about DSHA, visit

[www.DeStateHousing.com](http://www.DeStateHousing.com)

You'll find lots of helpful information, guidelines and links to other resources on housing issues.

Call DSHA today at  
(302) 739-4263 or (302) 577-5001  
or toll free at:

**(888) 363-8808**



18 The Green, Dover, DE 19901  
(302) 739-4263 Fax: (302) 739-6122  
[www.DeStateHousing.com](http://www.DeStateHousing.com)

*The mission of the Delaware State Housing Authority is to efficiently provide, and assist others to provide quality, affordable housing opportunities and appropriate supportive services to responsible low- and moderate-income Delawareans.*

Delaware State Housing Authority

## **FIRST-TIME HOMEBUYER PROGRAM**



**First Mortgage Financing  
at Competitive Rates!**

# First-Time Homebuyer Program

This statewide program provides first mortgage financing at attractive rates to low- and moderate-income Delaware first-time homebuyers.

## Borrower Qualifications

A first-time homebuyer is defined as a borrower who has not owned a principal residence in the past three years. Certain exemptions may apply to qualified Veterans and homes purchased in designated Target Areas. A mobile home on rented land or on a temporary foundation does not qualify for financing under this program.



## Loan Terms

Only fixed-rate loans are available through the program. Generally, the terms are limited to 30 years. Check our current rates on our website at [www.DeStateHousing.com](http://www.DeStateHousing.com), or call our offices toll free at (888) 363-8808. DSHA rates are very competitive and may be a great option for you to consider when purchasing your first home.

DSHA provides funding under conventional loan programs offered by Fannie Mae and Freddie Mac, as well as various Federal Housing Administration (FHA), Veteran's Administration (VA), and U. S. Department of Agriculture Rural Development Service (USDA) programs.

## How to Get Started

Contact a participating lender or housing counselor. Visit [www.DeStateHousing.com](http://www.DeStateHousing.com) to view the current list of participating lenders and housing counselors or call DSHA today!



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