

A Delaware Employer-Sponsored Initiative

The Delaware State Housing Authority (DSHA) can show you how to take advantage of this program.



For details about participating lenders and other information about the Delaware State Housing Authority, visit our web site at

www.DeStateHousing.com

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



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*Spend more time
out of your car and
with your family!*



Live Near YOUR Work
Expanding Homeownership Opportunities



Program Objectives of the Live Near Your Work Program:

Reduce Employee Commute Time

Stimulate Homeownership

Support the Clean Air Act of 1990

Support Local and State
Transportation Initiatives

Strengthen and Revitalize Communities

How the Program Works:

The Live Near Your Work (LNYW) Program is an employer-sponsored, cooperative partnership with state and local jurisdictions and employers that encourages employees to purchase homes near their place of work. Employees receive downpayment or settlement assistance and may enjoy many additional benefits resulting from their close proximity to work.

Delaware State Housing Authority (DSHA) may contribute \$1000 to each eligible employee who purchases a home located within Livable Delaware boundaries. At a minimum, the financial assistance will be matched by the participating employer. The local jurisdiction may also choose to offer incentives or contribute a matching grant.

Employers and local jurisdictions have the flexibility to customize their own LNYW Programs with additional program benefits and eligibility requirements. These benefits and requirements must be acceptable to DSHA, comply with applicable laws and fulfill the purpose and objectives of the LNYW Program.



How the Program May Benefit You, the Employee

Save money on downpayment or settlement costs!

Save money on fuel for your car with a shorter commute to work!

Save money on food for you; go home for lunch!

Spend more time out of your car and with your family!

Get more fresh air and exercise by walking or riding your bike to work!

Enjoy bragging rights as a person who is contributing towards a greener environment!

Eligible homebuyers are employed with LNYW Participating Employers.

For more information on Delaware's national award-winning* Live Near Your Work Program, please contact your employer's Human Resources Representative.

* DSHA's Live Near Your Work Program won the 2005 Sterling Achievement Award in the area of Housing Assistance from the Council of State Community Development Agencies (COSCDA)

