

## MHAP Counseling Agencies

### CLARIFI, Inc.

Wilmington, DE..... (800) 989-2227  
[www.clarifi.org](http://www.clarifi.org)

### First State Community Action Agency

New Castle, DE ..... (302) 498-0454  
Dover, DE ..... (302) 674-1355  
Georgetown, DE ..... (302) 856-7761  
[www.firststatecaa.org](http://www.firststatecaa.org)

### Housing Opportunities of Northern Delaware, Inc.

Wilmington, DE ..... (302) 429-0794  
[www.hond.org](http://www.hond.org)

### Interfaith Community Housing of Delaware, Inc.

Wilmington, DE ..... (302) 652-3991  
Dover, DE ..... (302) 741-0142  
[www.ichde.org](http://www.ichde.org)

### NCALL Research Inc.

Dover, DE ..... (302) 678-9400  
Georgetown, DE ..... (302) 855-1370  
[www.ncall.org](http://www.ncall.org)

### Neighborhood House, Inc.

Wilmington, DE ..... (302) 652-3928  
Middletown, DE ..... (302) 378-7217  
[www.neighborhoodhse.org](http://www.neighborhoodhse.org)

### Telamon Corporation

Seaford, DE ..... (302) 404-0529  
[www.telamon.org](http://www.telamon.org)

### West End Neighborhood House

Wilmington, De..... (302) 652-4171  
[www.westendnh.org](http://www.westendnh.org)

### YWCA Centers for Homeownership

#### Education

Newark, DE ..... (302) 224-4060  
[www.ywcade.org](http://www.ywcade.org)



For more information on MHAP, contact:

Delaware State Housing Authority  
820 North French Street  
Tenth Floor  
Wilmington, DE 19801

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

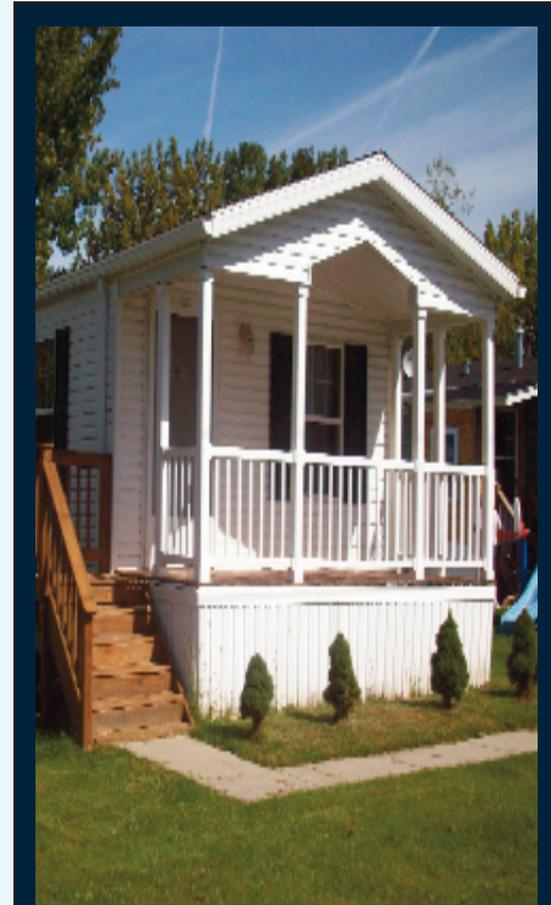
1-888-363-8808



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## Delaware Homeowner Relief

**MHAP**  
Manufactured Housing  
Assistance Program



Get assistance with your lot  
rent and home payment!

## What is MHAP?

Because unforeseen financial hardships can bring the threat of eviction to even the most responsible of homeowners, Delaware State Housing Authority and the Delaware Attorney General's Office have created the Manufactured Housing Assistance Program (MHAP). MHAP is a loan program that provides Delaware manufactured homeowners with assistance in preventing eviction and repossession that result from circumstances beyond the homeowner's control. Such circumstances are limited to a 15% or greater reduction in income caused by:

- Involuntary loss of employment or underemployment.
- Injury or illness of self or immediate family member for whom the wage earner is the primary caregiver.

MHAP loans are secured by a lien against the subject property.



MHAP helps homeowners by paying the delinquent lot rent and/or home loan, including principle, interest, taxes and insurance (if part of the scheduled payments), and assisting with their monthly payments going forward for a period of up to 12 months.\*

*"We want to help."*



### How to Apply:

If you are a manufactured homeowner and you are delinquent on your lot rent or house payment and at risk of eviction or repossession, you should meet with an approved MHAP housing counseling agency as soon as possible.

Please select a housing counseling agency from the list on the other side of this brochure. The counselor will help determine whether MHAP is right for you and guide you through the application process.

\*12 month maximum duration of assistance is based on continuing program eligibility and maximum loan amount limits.

## Eligibility Requirements:

To be eligible for a MHAP loan, homeowners must meet the following eligibility requirements:

- Property must be located in Delaware.
- Be 90 days or more delinquent on the lot rent and/or home loan payments, or have received notification of intent to evict or repossess.\*\*
- Demonstrate a reasonable prospect of being able to resume payments in the future.
- Meet income eligibility requirements.
- Contribute 31% of monthly income toward their payment during the assistance period.
- Property must be titled with the Delaware Division of Motor Vehicles.

\*\* MHAP is restricted to owner-occupied, primary residences.

**Delaware**  
homeowner relief  
*Get help. Save your home.*

Brought to you by the Delaware State Housing Authority and the Delaware Attorney General's Office.