

# Eligibility Requirements

All NSP funds are to be used to create affordable homeownership and rental opportunities for households at or below 120% of Area Median Income (AMI). These households must have incomes equal to or less than the amounts shown below for their county and household size.

## **FY2009 Income Limits at 120 % of Area Median Income (AMI):**

### **New Castle County/Wilmington**

1 person \$65,400; 2 persons \$74,640; 3 persons \$84,000; 4 persons \$93,360; 5 persons \$100,800; 6 persons \$108,240

### **Kent County/Dover**

1 person \$50,040; 2 persons \$57,120; 3 persons \$64,320; 4 persons \$71,400; 5 persons \$77,160; 6 persons \$82,800

### **Sussex County**

1 person \$49,200; 2 persons \$56,280; 3 persons \$63,240; 4 persons \$70,320; 5 persons \$75,960; 6 persons \$81,600

Twenty-five percent of the NSP funds are to be used to create homeownership and rental opportunities for households earning below 50% of AMI. These households must have incomes equal to or less than the amounts shown below for their county and number of occupants in the household.

## **FY 2009 Income Limits at 50% of Area Median Income (AMI):**

### **New Castle County/Wilmington**

1 person \$27,250; 2 persons \$31,100; 3 persons \$35,000; 4 persons \$38,900; 5 persons \$42,000; 6 persons \$45,100

### **Kent County/Dover**

1 person \$20,850; 2 persons \$23,800; 3 persons \$26,800; 4 persons \$29,750; 5 persons \$32,150; 6 persons \$34,500

### **Sussex County**

1 person \$20,500; 2 persons \$23,450; 3 persons \$26,350; 4 persons \$29,300; 5 persons \$31,650; 6 persons \$34,000



**HOMEOWNERSHIP:**  
*It's a Smart Investment!*

For more information on the

NSP, call

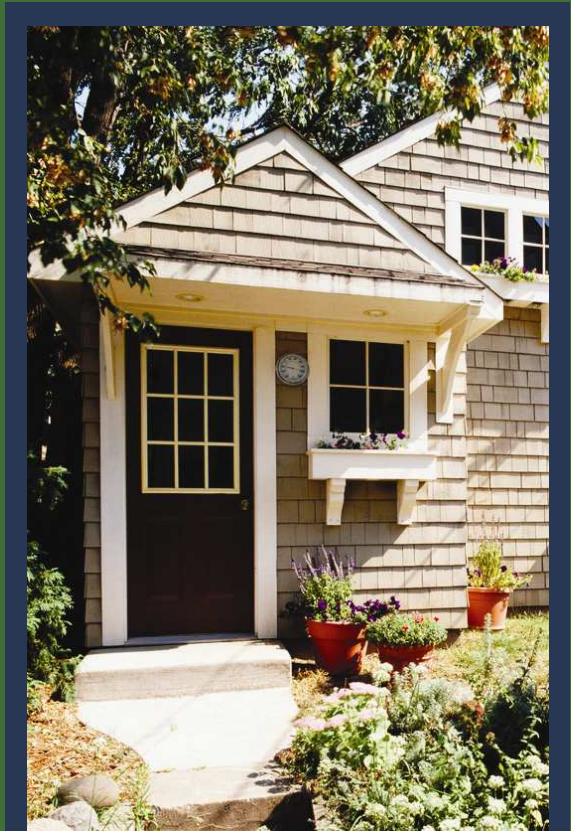
**1-888-363-8808**

or visit the NSP website at:

**[www.NSPDelaware.org](http://www.NSPDelaware.org)**



# Neighborhood Stabilization Program



**Affordable Homes  
Strengthening  
Communities**

## What is the NSP?

The U.S. Department of Housing and Urban Development (HUD) created the new Neighborhood Stabilization Program (NSP) to provide assistance for the acquisition and redevelopment of foreclosed properties that might otherwise become sources of abandonment and blight within their communities.

The NSP provides grants to every state and certain local communities to purchase foreclosed or abandoned homes, and to rehabilitate, resell or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes.

For the State of Delaware NSP, HUD provided \$19.6 million to Delaware State Housing Authority (DSHA). DSHA, in turn, has allocated funds from the \$19.6 million to local jurisdictions through a competitive process based on need and on each applicant's proposed impact statewide.

The following jurisdictions (sub-grantees) have been awarded funds:

- New Castle County
- Kent County
- Sussex County
- City of Wilmington
- City of Dover

Each sub-grantee has designed its own NSP model, providing opportunities customized to their jurisdictions.

## How Do I Participate?

### Contact Your Local Housing Counseling Agency.

Each household wishing to purchase a home through the NSP will successfully complete at least eight hours of HUD-certified housing counseling sessions. This will ensure that they are mortgage ready and understand the risks, responsibilities and rewards of homeownership.

#### First State Community Action Agency (FSCAA)

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

#### Hockessin Community Center

Hockessin.....(302) 239-2363

#### Housing Opportunities of Northern Delaware, Inc. (HOND)

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

#### Interfaith Community Housing of Delaware, Inc.

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

#### NCALL Research, Inc.

Newark.....(302) 283-7505  
Dover.....(302) 678-9400  
Georgetown.....(302) 855-1370  
[www.ncall.org](http://www.ncall.org)

#### Neighborhood House, Inc.

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

#### West End Neighborhood House, Inc.

Wilmington.....(302) 658-4171  
[www.westendnh.org](http://www.westendnh.org)

#### YWCA Centers for Homeownership Education

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

## Awarded Jurisdictions

Each awarded sub-grantee has its own NSP. For information, please contact the sub-grantee for the area in which you would like to purchase a home:

- City of Wilmington  
Department of Real Estate and Housing  
(302) 576-3000  
800 N. French Street  
City/County Building  
Wilmington, DE 19801  
[NSPQuestions@wilmingtonde.gov](mailto:NSPQuestions@wilmingtonde.gov)
- City of Dover  
Department of Community Development  
(302) 736-7175  
15 E. Loockerman Street  
Dover, DE 19901
- New Castle County Department of Community Services  
(302) 395-5600  
77 Reads Way  
New Castle, DE 19720
- Kent County Levy Court  
Department of Planning Services  
(302) 744-2480  
555 Bay Road  
Dover, DE 19901
- Sussex County Department of Housing and Community Development  
(302) 855-7777  
22215 DuPont Boulevard  
P. O. Box 589  
Georgetown, DE 19947