

DELAWARE EMERGENCY MORTGAGE ASSISTANCE PROGRAM SUMMARY

Delaware State Housing Authority (DSHA) is making available emergency housing assistance to homeowners affected by COVID-19 Pandemic-related shutdowns, closures, layoffs, reduced work hours, or unpaid leave. These guidelines are effective August 2020.

In early March, Delaware courts placed a moratorium on foreclosure filings and mediation procedures stayed. The purpose of the Delaware Emergency Mortgage Assistance Program (DEMAP) is to assist homeowners, that are in danger of losing their home to foreclosure. DEMAP reinstates delinquent mortgages by paying delinquent principal, interest, mortgage insurance, (real estate taxes, hazard insurance and assessments only when escrowed in the first mortgage payment) late charges, reasonable court costs, reasonable attorney fees incurred by the mortgagee.

Eligibility Requirements and Allowable Costs

To be considered eligible for DEMAP assistance, an applicant must meet the following requirements:

- Must be the property owner of record
- Property must be the mortgagor(s) primary residence
- Mortgage must have been current prior to April 1, 2020 and not more the 30 days delinquent at the time of application.
- Impact on employment or income beginning March 1, 2020 or later that is attributed to the COVID-19 pandemic and State of Emergency or
- Have had an COVID-19 Medical related illness (or household member) resulting in economic hardship
- Home must be located within the State of Delaware

Household income during the qualifying impact (layoff, reduction in work hours, etc.) must be below 80% of AMI for county of residence:

Maximum Household Income Limit	
Kent & Sussex	\$65,520
New Castle	\$77,280

Examples of COVID-19-related impact include:

- Layoff
- Furlough
- Reduction in work hours
- Need to take unpaid leave or reduced hours due to illness or family care related to COVID-19, or lack of availability of childcare
- Reduction in income for self-employed individuals (ex: Uber and Lyft drivers; care workers) or small business owners

Maximum Assistance:

- \$5,000 per household, to be paid directly to mortgage servicer.
 - Primary Mortgage Liens only

Program Contacts:

Pamela Spencer, Housing Mortgage Loan Officer Phone: 302-577-5001
Dawn Momot, Housing Mortgage Administrator Phone: 302-577-5001