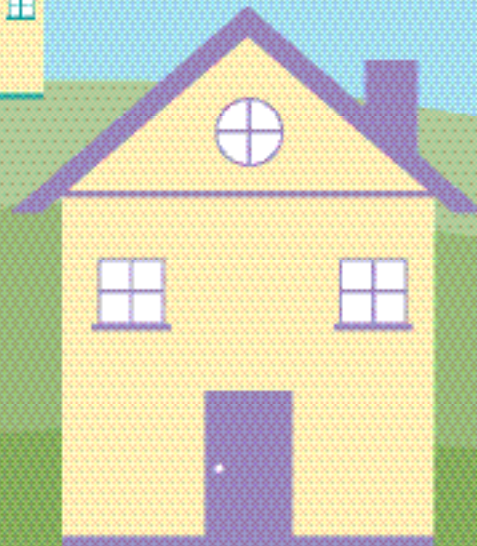




Delaware State
Housing Authority

20 **ANNUAL** 21 **REPORT**



DSHA DOES MORE

The DSHA Mission

Our mission is to provide, and assist others to provide, quality affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans.

TABLE OF CONTENTS

Letter from Governor & Lt. Governor	4
Letter from DSHA Director Eugene R. Young Jr.	5
Letter from The Council on Housing	6
DEHAP Rental Assistance Program	7
Core Services	
Homeownership	8
DSHA Homeownership Partners	9
Downtown Development Districts	10
Rental Housing	11
Community Development	12
DSHA Staff	13
DSHA Does More Photos	14



Please note some photos contained in this report were taken prior to March 2020. We encourage and promote safety during this time. Please practice social distancing and wear a face covering.

LETTER FROM GOVERNOR & LT. GOVERNOR



rental assistance, opportunities for homeownership, and outreach to homeless populations throughout our state. None of this work could be accomplished without the support and dedication of our partners across all levels of government, the private sector, the nonprofit community, and the dedicated staff at DSHA and other state agencies. We thank you for all your hard work during these challenging times and look forward to continuing to make Delaware a better place to live, work, and raise a family.

Sincerely,

Dear Friends,

The challenges brought on by the COVID-19 pandemic showed us clearly why affordable housing must continue to be a priority in Delaware. Even as many aspects of our lives were forced to adapt, the Delaware State Housing Authority (DSHA) and its partners are working as hard as ever to ensure that all Delawareans have access to safe and secure housing. DSHA's work to expand homeownership, provide rent and utility payment assistance, ensure access to high-quality affordable housing, and strengthen our neighborhoods became even more vital to improving the quality of life for everyone in our state.

Housing is crucial to two goals of our administration—supporting our families and strengthening our communities. Over the last two years, our homes served as places of refuge and comfort, virtual learning hubs, and offices. More than ever, our homes are where we celebrate our accomplishments and draw upon strength and support to face our challenges.

That is why Delaware continues to invest in developing affordable rental housing, prioritizing the Delaware Housing Assistance Program (DEHAP), increasing home ownership, and revitalizing our neighborhoods and downtowns. DSHA has taken the lead in many of these areas, working with partners at the local, state, and federal levels to leverage our resources.

One of the best opportunities we have is to continue this important work with the American Rescue Plan Act (ARPA), championed by Delaware leaders like President Joe Biden, Senators Tom Carper and Chris Coons, and Representative Lisa Blunt Rochester. ARPA has provided us with once in a generation funding to invest in affordable housing throughout our state.

We've already invested more than \$26 million in the REACH Riverside project to accelerate development of 350 affordable homes in the northeast Wilmington community in just two years. As we continue to work with DSHA, our federal partners, and other community stakeholders, we will be announcing ARPA funding for other affordable housing communities up and down the state.

This is all in addition to the continued efforts of DSHA to provide Delawareans with emergency



John C. Carney,
Governor, State of Delaware



Bethany A. Hall-Long,
Lieutenant Governor, State of Delaware

LETTER FROM THE DIRECTOR



I am delighted to share Delaware State Housing Authority (DSHA)'s 2021 Annual Report. This publication comes at a time of transition, both within the agency and the world around us.

We recognize and give gratitude to my predecessor, Anas Ben Addi, for his leadership over the past years. His legacy of service and commitment to the DSHA mission, in addition to the impact of his significant accomplishments, is one I'm looking forward to carrying on during my tenure.

2021 was a turning point for our housing in our state. From eviction moratoriums to surges in housing and construction cost to the continued COVID-19 pandemic, the importance of housing became evident across the nation.

Delaware was no exception. We heard the calls for quality, secure affordable housing so we rolled up our sleeves and went to work. By tapping into the agency's scrappy and industrious spirit, I am proud to say that the DSHA team rose to the occasion.

The Delaware Housing Assistance Program (DEHAP), which provides rental assistance for tenants and landlords who are facing financial hardship as a result of the pandemic, dispersed over \$28.8 million to over 5,000 households. These efforts led to less evictions and more peace of mind for Delawareans who were hit hard by the COVID-19 pandemic.

Delawareans seeking to purchase a home witnessed a wave of competition and higher than average cost than in the past. In addition to keeping our mortgage loans equitable, we utilized our down payment assistance and Preferred Plus Tax Credit program to aide 2,300 Delawareans on their journey to homeownership. This would not have been possible without Delaware's fantastic lenders, realtors, housing counselors, and nonprofit partners.

As we moved Delawareans into new homes, we developed, rehabilitated, and preserved housing units throughout the state. Our Affordable Rental Housing Program added close to 300 more affordable rental housing units to the state's inventory while the Downtown Development Districts program spurred 217 projects in 12 locally-controlled districts. It was truly a record-breaking year.

A critical part of our mission is to also provide supportive services and the DSHA team takes pride in implementing a holistic approach to housing in our state. Over the past years, individuals from vulnerable populations, such as people with disabilities, veterans, and families, have participated in our project-based and tenant-based programs at the state and federal level.

As you leaf through the following pages, you will more see examples of our successes, challenges, and moments of inspiration. This annual report is a testament to the resiliency of our state. Amid transition and urgency, we came together to make Delaware a state where citizens can live as well as thrive and prosper.

We thank the Carney Administration, members of the General Assembly, and our partners at all levels for their continued support of our efforts. Because of you, DSHA can look toward the future. There is so much potential to increase housing opportunities in Delaware, reinvigorate our towns, connect communities, and create a lasting impact on future generations. We hope you join us in these efforts in 2022.

Sincerely,



Eugene R. Young, Jr.

Director, Delaware State Housing Authority

LETTER FROM THE COUNCIL ON HOUSING

The Delaware Council on Housing is composed of volunteers appointed by the Governor to advise the Delaware State Housing Authority, members of the General Assembly and the Governor on matters pertaining to affordable housing preservation and development. It is our particular duty to review and recommend approval or disapproval of allocations of loans and grants through the Housing Development Fund. In Fiscal Year 2021, we've continued to work to ensure that the HDF has been used to effectively address housing needs in the state, especially in this unprecedented time.

This year, the Council recommended approval of \$15.4 million in grants and loans which resulted in the creation or preservation of 1,433 units of affordable housing through the HDF. In addition to financing construction and rehabilitation activities, the HDF also helped families with homelessness prevention, homeownership counseling, and other critical services.

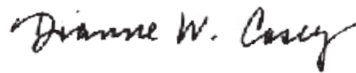
The health, economic and daily life impacts of the pandemic have been most severe for our most vulnerable neighbors, and disproportionately fallen on people of color and marginalized communities. Now more than ever, investments in housing are also investments in Delaware's families, people, and communities.

While much has been done, there is much work left to be done.

We are grateful for the willingness of government agencies and nonprofits to dive in to solve problems, dedicate resources, and get help out the door. We continue to be thankful for the Governor and General Assembly's recognition of the importance of housing and community development and dedicating resources to these issues.

We look forward to our continued work with Governor Carney, the legislature and DSHA in the coming years as we strive to improve housing opportunities for families in Delaware well into the future.

Sincerely,



Dianne Casey, Chair
Council on Housing



MEMBERS OF THE COUNCIL ON HOUSING

Dianne Casey –
Chair

Doug Motley –
Vice Chair

Garrett L. Grier, III

Connie S.
Harrington

Lillian Harrison

Francis R. Julian

Corrine M. Massey

Donna G. Mitchell

Amy Walls

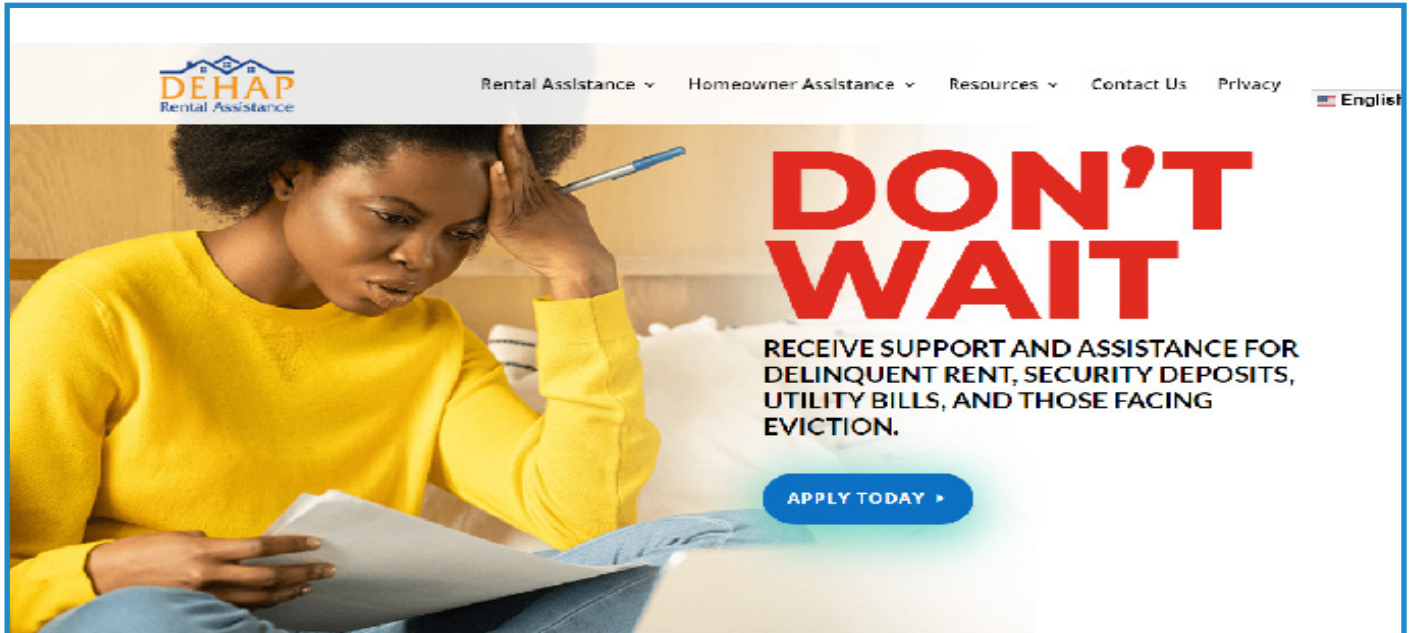
Vincent M. White

Norma H. Zumsteg



DEHAP RENTAL ASSISTANCE

Responding To A Crisis



Delaware was the first state to start a rental assistance program during the pandemic, originally funded by state and local funding and subsequently CARES Act funding. The DEHAP program has gone through a few iterations since its inception to better serve Delawareans in need of assistance. \$43.6 million in rental assistance has been distributed by DEHAP since the start of the pandemic to help Delaware renters remain in their homes and avoid eviction.

\$28.8 million in assistance has been paid or payment in process for 4,194 households since the DEHAP program relaunched in late March 2021 with Emergency Rental Assistance (ERA) funding. The average assistance per household is approximately \$7,800. Before the program relaunched with federal ERA funding, earlier versions of the program paid out \$14.8 million in rental assistance for 4,188 households.

DEHAP has received 12,658 applications. This number includes duplication, for example where a landlord and tenant both submit but the cases do not link automatically and households that submit multiple applications. DEHAP can pay future rent up to three months at a time and households may submit recertifications for additional rent every 3 months up to the program maximum of 15 months.

The time between application and payment is affected by many factors. Applications that are 1) complete and include all required documentation and 2) fully submitted by both the tenant and the landlord are able to be processed more quickly. If we have to follow up with the applicant repeatedly to get needed documents or repeatedly with the landlord for them to register and complete their side, that can extend the processing time.

We have teams of close to 60 processors and are making process changes to expedite the application process. New applications are pulled for review based on two federally required priorities (households with income below 50% of Area Median Income and with a member who has been unemployed more than 90 days), plus priority if there is an active eviction filing. We also work closely with Justice of the Peace Court to prioritize applications with active Court cases.

The changes we have made at DSHA on staffing, systems management, and process have created positive change for our clients. Over the past few weeks, we have seen over \$2 million going out each week in rental assistance.

“The part you guys are playing in helping with the rent is like really, really important. People need it. Not just my family, there’s thousands and thousands of families all over the world that need this help and support right now.” Delaware tenant Andre Frontone said.

“I just want to say thank you to everybody who gets up every day and shows up to make it easier on people like me. I know there’s a light at the end of the tunnel and we’re on our way but until we get there, I appreciate you all.”

HOMEOWNERSHIP

Helping Delawareans Reach Their Dreams

#DSHADoesMore



I KISSED MY
LANDLORD
GOODBYE
Today!

DID YOU KNOW?

In 2021, over

2,300 Delaware families

used DSHA's **Kiss Your Landlord Goodbye**
programs to buy a home!

DSHA HOMEOWNERSHIP PARTNERS

Supported By A Strong Team

Allied Mortgage Group, LLC

Anniemac Home Mortgage

Atlantic Home Loans, Inc.

Caliber Funding

Cardinal Financial Company

CMG Mortgage, Inc.

Cross Country Bank

Draper and Kramer Mortgage

Embrace Home Loans

Equity Prime Mortgage, LLC

Evolve Bank & Trust

Fairway Independent Mtg Corp

Fulton Bank

Guaranteed Rate Inc

Guild Mortgage Company

Huntingdon Valley Bank

Keystone Funding Inc

Mclean Mortgage

Meridian Bank

Mortgage America

Mortgage Network Inc

Movement Mortgage

Nations Lending Corp

New American Funding Inc

NFM lending / Main street

Northpointe Bank

NVR Mortgage Finance Inc

Pike Creek Mortgage

Primary Residential Mortgage

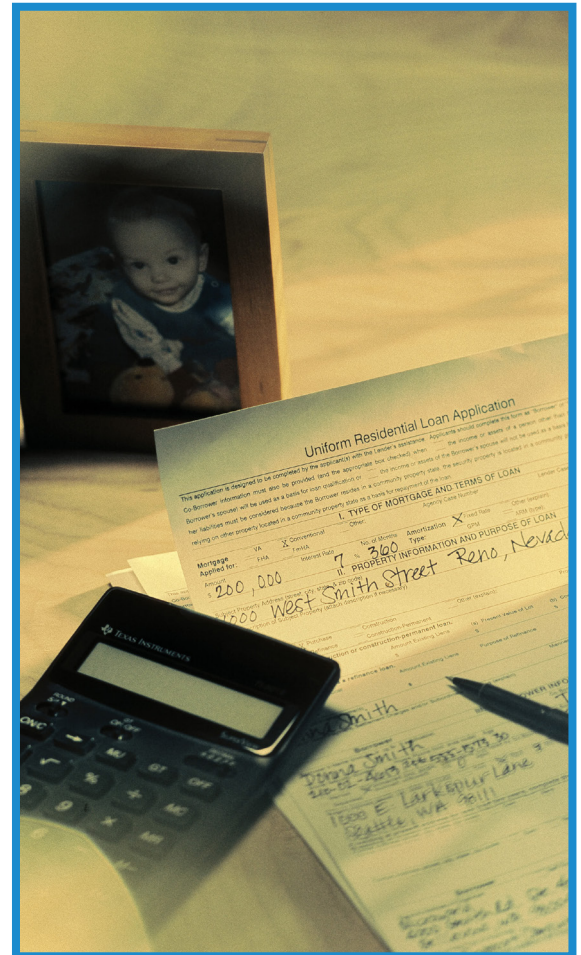
Primelending

Prosperity Home Mtg

Tidewater Mortgage Services

Trident Mortgage Company

Wilmington Savings Fund Society



HUD-APPROVED HOUSING COUNSELING AGENCIES



CLARIFI

First State Community Action Agency
Housing Opportunities of Northern Delaware, Inc.

Interfaith Community Housing

NCALL Research

Neighborhood House, Inc.

Telamon Corporation

YWCA Delaware

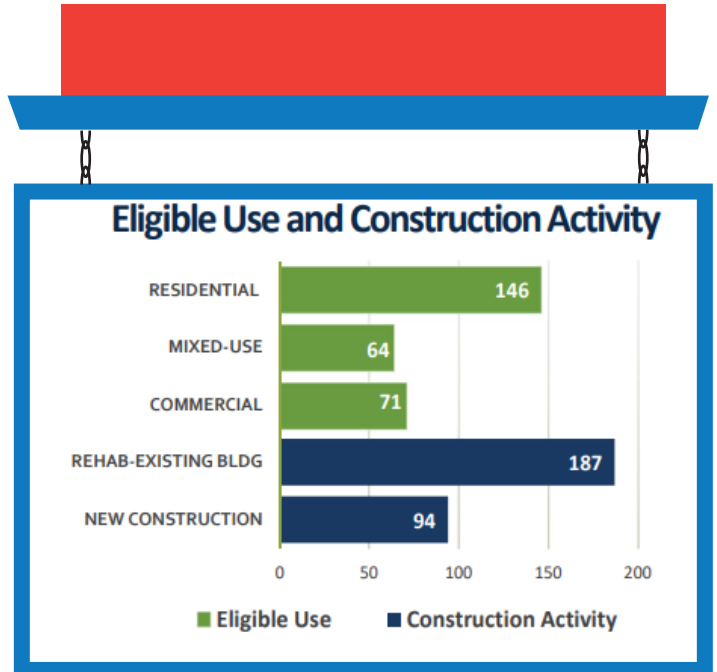
DOWNTOWN DEVELOPMENT DISTRICTS

Investing In Neighborhoods

The achievements and projects of the Downtown Development District (DDD) program which was created to promote the revitalization of designated downtown areas. Since 2015, the program has been a catalyst for private investment turning distressed areas into vibrant community centers. In spite of the COVID-19 pandemic hits that were particularly hard on the many small unique businesses that anchor downtowns, the elements that make them the heart and soul of our communities are still in place.

Combined with the strong partnerships and powerful incentives, **Fiscal Year 2021 has seen record activity with the completion of 60 projects.** Numerous other projects are still underway and continued demand for the DDD rebate reinforce prior downtown successes. The Division of Small Business, Delaware State Housing Authority, and the Office of State Planning Coordination collaborate to bring training, online resources, marketing material and coaching to support Districts in attracting private investment and redevelopment. This complements local collaborations with public and private partners. We look forward to continuing these successful efforts that are revitalizing so many of Delaware's communities.

While the State, like the rest of the nation, is still recovering from impacts of a global pandemic, this past year has seen record activity as 5 Large and 55 Small Projects were completed receiving a total of \$2.5 million in state funds. **In addition to the numerous projects already underway, \$10 million in state funds were reserved for 17 large projects and are expected to leverage \$250 million in private investment. Altogether, approximately \$12.6 million in DDD funds is leveraging \$270 million in private investment.** The majority of all projects were residential creating a range of housing opportunities building a strong customer base for nearby businesses. The remaining projects were divided between mixed-use or commercial uses. Most projects were accomplished through rehabilitation of existing buildings often removing blight. In addition, several historic properties were renovated helping to preserve the character of downtowns. Rehabilitating mixed-use buildings are increasing the number and type of living options (typically in the above floors) while active first floor commercial and retail are key elements of successful downtowns.



2015

Wilmington
Dover
Seaford

2016

Smyrna
Harrington
Milford
Georgetown
Laurel

2019

Clayton
Delaware City
Middletown
New Castle

RENTAL HOUSING

Meet Celia Joseph!

Ms. Joseph is a mom of 3 children and currently in her fifth year of our Moving to Work (MTW) program. While in the MTW program, Ms. Joseph obtained her Associate's Degree and gained employment as a Histologist! Ms. Joseph has also worked hard to save over \$33,000 in her Escrow Savings Account. Currently, she is planning on using that money to rent for another year while she works with NCALL on her homeownership goals.

We admire Ms. Joseph for her hardworking attitude and wish her more future success!



#DSHADoesMore

DID YOU KNOW?

DSHA administers:

900 Housing Choice Vouchers

&

500 units of Public Housing

COMMUNITY DEVELOPMENT

Rebuilding Communities



\$14.2 million state investment via the Strong Neighborhood Housing Fund has leveraged \$43.7 million in private investment.

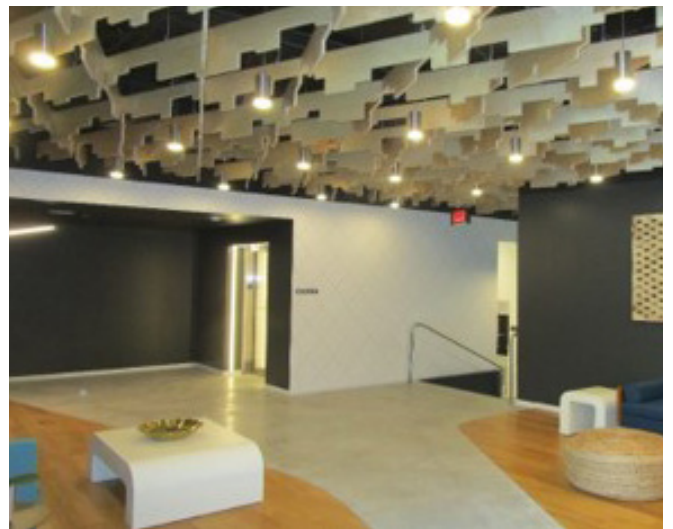


Riverside, Phase I

59 Low-Income Housing Tax Credit units and 15 non-Low-Income units created.



Housing Development Fund and Affordable Housing Program \$15.9 million in investment will preserve or create 298 units of affordable housing.



Since 2015, 281 Downtown Development Districts projects have been completed in 8 districts.

DSHA STAFF

Supported By A Strong Team

ERNEST ACKAH
RACHEL ALFANO
REBECCA ANDINO
TAHNIA ASHRAFI
CHERYL AUSTIN
AMY BALKE
LESLIE BARKLEY
ERNEST BAYNUM
DOMINIQUE BLAKEY
PEBBLES BLANCHARD
JAMES BRAKEFIELD
KENNETH BRISCOE
JULIE BROWN
KATHLEEN BROWN
GAIL BROWN
MICHELLE BURGESS
RENEE BUTLER
JEFFREY COLLINS
PATRICIA CONLEY
WILLIS COVERDALE
ALICE DAVIS
ELANA DAVIS
CYNTHIA DEAKYNE
DEBRA DOUGHTY
JASMINE DUNN
KIMBERLY EDWARDS
REBECCA ELIASON
DONNIE FANNIN
DAWN FAVORS-JOPP
LONNIE FIELD
TIMOTHY FITZWATER
KAREN FLOWERS
ARLENE FORDHAM
STEVEN FOXE
LORI FRETZ
ESTEFANY GARCIA ARAUJO
JATOYA GARNETT
STEVEN GHERKE

MARLENA GIBSON
ESTEE GLEASNER
CAREY GOLT
KEITH GRAHAM
STEPHANIE GRIFFIN
DORIS HALL
MARVA HAMMOND
CALVIN HARMON
ERIC HART
LAWRENCE HAUG
MABEL HAYES
EVA HAYS
DONNA HEIMALL
KAREN HORTON
RENEE HUDSON
CHRISTOPHER HULSE
SHELLY-ANN HUNTINGTON
MARITZA IRIZARRY
LAURIE JACOBS
CHERIN JETER-BREEDY
CYNTHIA KARNAI-CROSSAN
SUSAN KNIGHT
WILLIAM LAMAR
DANIELLE LAMBERT
EMILY LANTER
MELINDA LEWIS
ANGELIQUE LORD
ANDREW LORENZ
STACEY LURRY
EUGENE MACKEY
DEVON MANNING
BILLIE MANZO
DABBAH MAXIMORE
LISA MCNATT
ASHLEY MEIER
ROBERT MESSINEO
MARY MILES
ANNETTE MILLER



DEBRA MILLER
RENEE MILLS
DAWN MOMOT
DEMARSH MURCHISON
NANCY NICHOLAS
VANTRINA NOCK
KATRICE OBIDIKE
CAROL ORZECZOWSKI
WALTER PASSWATERS
TOMEKA PAYNE-WALTERS
FRANCIS POWELL
LATANYA PRATT
RACHAEL PRESTON
JONATHAN REVELS
THEODORE ROBBINS
TARA ROGERS
GEORGIA ROLL
BRIAN ROSSELLO
TUNISHA ROYAL-SCOTT
SHERRI RUSSELL
MEHRAN SADIQ
WILLIAM SALAMONE
JACOB SCHNEIDER
MATTHEW SHAW
RITA SHERANKO
PAMELA SPENCER
MICHELLE STATHAM
JACK STUCKER
RACHELLE THORNTON
JOHN TILGHMAN
DALLAS TINGLE
SHARON TRUITT
KARA VELEZ
DAVID VOLPE
TAMARA WANZER
MEGAN WASHINGTON
RICHARD WATERS
JULIANNE WATKINS
CHRISTOPHER WHALEY
DEBORAH WHIDDEN
ANTHONY WILLIAMS
ELIJAH WILSON
BEVERLY YOUNG
EUGENE YOUNG, JR
MELISSA ZIEGLER

DSHA DOES MORE



Homeless Persons' Memorial Day



Habitat Wall Rasing



Habitat Ground Breaking



Habitat Home Dedication



State Fair Table



Food Bank Distribution



**DELAWARE STATE
HOUSING AUTHORITY**

18 THE GREEN
DOVER, DE 19901

1-888-363-8808
www.destatehousing.com



Persons with impairments that prevent reading this document may receive assistance by contacting DSHA at (302) 739-4263 or Public Relations, 18 The Green, Dover, DE 19901 or via email at contactDSHA@destatehousing.com