




# 2023

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# Annual REPORT

**Delaware State  
Housing Authority**


 302-739-4263

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



# TABLE OF CONTENTS

Message From Governor & Lt. Governor.....	1
Message From DSHA Director.....	2
Message From Council on Housing.....	3
DSHA Mission.....	4
DSHA History.....	5
Homeownership.....	6
Management.....	8
Development.....	10
Federal Programs.....	12
Housing Needs Assessment.....	14
DSHA Staff.....	15
2023 Photos.....	16



# MESSAGE FROM GOVERNOR & LT. GOVERNOR



It's an honor to serve the people of Delaware and to call the First State, home.

An increasing number of families are choosing to put down roots in our state, creating a growing need for safe and affordable housing. With the leadership of the Delaware State Housing Authority (DSHA) and its partners, we're continuing to make investments to strengthen our neighborhoods and improve quality of life for every Delaware resident.

Over the last several years, we have allocated state funds and federal American Rescue Plan Act (ARPA) dollars to create affordable rental housing, redevelop vacant and blighted properties, and support builders with rising construction costs. The fiscal year 2024 budget included the largest investment in housing in state history.

The Delaware State Housing Authority (DSHA) recently announced new competitive mortgage programs and the relaunch of assistance programs that have proven to make a real difference for folks looking to own a home – especially first-time homebuyers. These programs also include special assistance for first responders, teachers, veterans, and others who serve our communities. These programs have been successful in the past, and we encourage all who qualify to take advantage of these important resources.

Affordable housing is a fundamental part of the well-being and stability of our communities. It's not just about putting a roof over someone's head, it's about providing a foundation for families to grow and for folks to pursue their dreams.

We would like to thank DSHA for their ongoing leadership, and we look forward to continuing to work together to make housing safe and affordable for Delawareans.

Sincerely,

John C. Carney  
Governor

Bethany A. Hall-Long  
Lt. Governor



# MESSAGE FROM DSHA DIRECTOR YOUNG

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“ If I had to describe 2023 in one word, it would be **ENTERPRISING.**

In the face of unprecedented challenges and innumerable opportunities, DSHA harnessed its resourcefulness and determination to undertake critical, impactful housing projects that will transform Delaware for years to come.

This Annual Report is evidence of our drive for improvement, innovation, and impact.

As you read on, you'll gain insight into how DSHA is leveraging one of the most significant housing investments in our state's history to:

- Preserve, rehabilitate, and build units for new and existing residents;
- Expand opportunities to achieve homeownership for first-time homebuyers and;
- Provide safe, affordable public housing in Kent and Sussex counties.

I commend the staff at DSHA for stepping up as an agency to meet the challenges of delivering affordable housing to the residents of our state. We continue to honor their commitment by finding new and renovating old office space throughout the state so that staff can establish an effective work-life balance schedule.

We thank the Carney Administration, members of the General Assembly, and Delaware's federal delegation for their guidance and thoughtful partnership. Together, we are pushing forward as a state and serving as a model nationwide.

To our constituents, thank you for your calls, emails, and visits. In 2024, your voice and input will be crucial to keeping our momentum toward making Delaware a great place to live, work, and play. I'm optimistic that we will deliver on this collective vision in days, months, and years ahead.

Sincerely,



Eugene Young, Jr.  
Executive Director



# MESSAGE

## FROM THE COUNCIL ON HOUSING

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“ The Delaware Council on Housing is composed of a diverse group of volunteers appointed by the Governor to advise the Delaware State Housing Authority, members of the General Assembly and the Governor on important matters pertaining to affordable housing preservation and development. One of the Council’s most impactful responsibilities is to review and recommend approval or disapproval of allocations of loans and grants through the Housing Development Fund (HDF). In Fiscal Year 2023, we continued our work to ensure that the HDF has been used to effectively address housing needs across the state.



Maintaining and growing the state’s inventory of affordable housing is of paramount importance. And this year, the Council recommended approval of approximately \$39 million in grants and loans which resulted in the creation or preservation of 1,815 units of affordable housing through the HDF. The HDF’s impact reaches beyond housing inventory, as HDF funding support also plays a critical role in helping families with homelessness prevention, homeownership counseling, and other critical services.

Finding sustainable solutions, on a scale that can move the needle in addressing our housing issue, is a mission we must pursue with steadfast commitment. We continue to see that our most vulnerable communities and people of color are facing more challenges than ever, and we need to find ways to help. As a Council, as elected leaders, and as a state, it is our responsibility to continue to ensure appropriate investments are being made to help Delaware’s families, people, and communities.

We are grateful for the ongoing efforts of the many government agencies and nonprofits who work hard each day to find solutions, resources, and help for those in need. We are inspired by Governor Carney and the General Assembly’s prioritization of, and investment in, housing and community development. And we fully support the prudent allocation of resources to these issues.

The Council looks forward to collaborating with the Governor, the legislature, and DSHA in the years ahead as we strive to improve housing opportunities for families in Delaware well into the future.

Sincerely,

A handwritten signature in black ink that reads "Douglas A. Motley". The signature is written in a cursive, slightly slanted style.

Douglas A. Motley  
Chair, Delaware Council on Housing

# DSHA MISSION

The mission of the Delaware State Housing Authority is to efficiently provide, and assist others to provide, quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans.

## ABOUT US

DSHA has the power to make loans and grants to both for-profit and non-profit housing sponsors; to make loans to mortgage lenders and require that they use the proceeds to make new residential mortgage loans; to apply for and receive subsidies from the federal government and other sources; and to issue its own bonds and notes.

In addition to its role as the State's Housing Finance Agency, DSHA is unique in that it also serves as a Public Housing Authority and acts as a Community Development Agency. As a Public Housing Authority, DSHA receives funding from HUD to manage public housing in Kent and Sussex counties.

## SERVICES PROVIDED

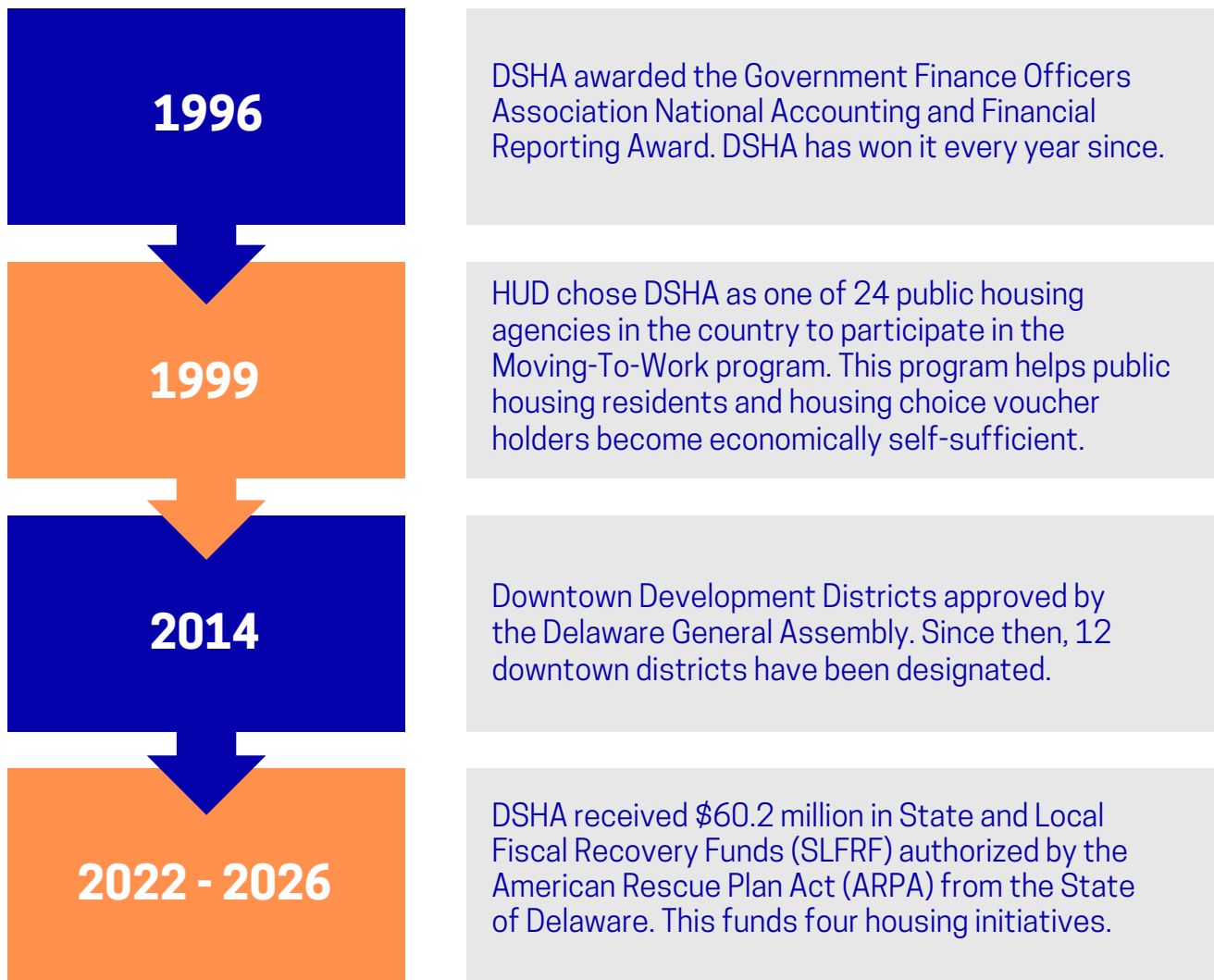
- Public Housing
- Homeownership
- Rental Housing Development
- Community Development
- Foreclosure Prevention & Assistance
- Homelessness Grants



# DSHA HISTORY

The Delaware State Housing Authority was created in 1968 as a public corporation in the Delaware State Department of Housing. In 1970, DSHA became part of the Department of Community Affairs and later, in 1987, joined the Delaware Economic Development Office. Recognizing the critical services provided by DSHA, Governor Thomas R. Carper established DSHA as an independent authority in the Executive Department in 1998, with its Director, Susan Frank, reporting directly to the Governor as a member of the Cabinet. This historical step cemented the role of affordable housing as a key aspect of State policy.

Since 1968, when the Delaware General Assembly appropriated \$100,000 for first-year operations, DSHA's assets have grown to more than \$500 million. The greatest period of growth has occurred since 1975, when the Authority first began issuing tax-exempt revenue bonds.



# 2023 INVESTMENT & IMPACT AT A GLANCE

## HOMEOWNERSHIP



**739**

**FAMILIES USED  
KYLG PROGRAMS**

**180**

**FAMILIES RECEIVED  
HOME SWEET HOME  
DOWNPAYMENT  
ASSISTANCE**

**147**

**FAMILIES RECEIVED  
DELAWARE  
DIAMONDS  
DOWNPAYMENT  
ASSISTANCE**

**657**

**FIRST-TIME  
HOMEBUYERS WERE  
PROVIDED TAX  
CREDITS**

**\$193.3M**

**IN MORTGAGES  
WERE FINANCED**

**\$6.3M**

**DOWN PAYMENT  
ASSISTANCE WAS  
PROVIDED**



# HOMEOWNERSHIP

The Delaware State Housing Authority is the state's housing finance agency. DSHA helps people get into homes, which in turn supports families, strengthens communities, and makes our state a better place to live.

In 2023, DSHA launched two forgivable second mortgage programs for homebuyers to use towards down payment and closing costs. The Home Sweet Home Program and Delaware Diamonds Home Loan were funded by a \$5 million commitment from the additional \$30 million supplement allocated by Governor Carney to DSHA.

In just 12 short weeks, over 300 Delaware families were able to achieve homeownership and take advantage of this one-time funding.



## 2023 SUCCESS STORY

Hector Pena-Avendano came to the United States from Venezuela in 2017 at the age of 19. He played major league baseball briefly before starting a career making windows for commercial buildings in Southern New Jersey. In 2023, Pena-Avendano decided he was ready to explore the possibility of buying his first home. In April, he met Jennifer Flores, a Century 21 Gold Key Realty realtor. Flores also introduced him to Natalia Barker, a Spanish-speaking loan officer with Main Street Home Loans, to obtain financing.

Barker suggested housing counseling for Pena-Avendano and referred him to NeighborGood Partners, where a counselor worked with him to shore up his finances and credit score. After Pena-Avendano completed the housing counseling program, he applied for Delaware State Housing Authority's homeownership loan programs. Besides qualifying for a mortgage of \$160,000, Pena-Avendano was approved for DSHA's Home Sweet Home down payment and closing cost assistance program, which provided \$12,000 at zero interest and is forgivable after ten years.

At the end of July, Pena-Avendano signed a contract to purchase a Wilmington townhouse, and closing was scheduled for the end of August. To no fault of his own, the homeowner pulled out of the sale for other reasons that had nothing to do with Pena-Avendano. Flores immediately began finding other properties for Pena-Avendano to consider. However, they were concerned that he would lose his DSHA financing commitment before closing another property. They were assured by DSHA that the financing commitment was transferable to another property since the sale fell through due to no fault of Pena-Avendano.

By the end of September, with Flores's help, Pena-Avendano signed a contract for a three-bedroom, one-bathroom townhouse on Wilmington's West Side, and closed on the property October 20.

# 2023 INVESTMENT & IMPACT AT A GLANCE

## MANAGEMENT



**794**

**SRAP VOUCHERS  
ISSUED**

**350**

**MOVING-TO-WORK  
PARTICIPANTS**

**200**

**HOUSING CHOICE  
VOUCHERS ISSUED**

**15**

**MOVING-TO-WORK  
SUCCESSFUL  
COMPLETION  
GRADUATES**

**72**

**SECTION 811  
VOUCHERS ISSUED  
& LEASED**

**1,480**

**FAMILIES  
SERVED IN  
TOTAL**

# MANAGEMENT

In 2023, DSHA completed the Rental Assistance Demonstration (RAD) conversion at McLane Gardens, Peach Circle, and Holly Square. RAD, administered by the U.S. Department of Housing and Urban Development, was created to give public housing authorities a powerful tool to preserve and improve public housing properties.

The program allows public housing agencies to leverage public and private debt and equity to reinvest in the public housing stock. It relies on shifting existing public housing funds to the Section 8 accounts as properties transition.

This includes renovations to 106 units located in Kent and New Castle Counties, both interior and exterior, and making the necessary upgrades to the playground.

Housing Management also worked with Policy & Planning to recruit clients to participate in the Rent-Reporting Pilot. In addition, the division worked with the other four housing authorities in Delaware on Streamlining the Voucher program and a Centralized waiting list.



## SUCCESS STORY

Ms. Shaneka Craig began participating in our Moving-to Work (MTW) program in January 2016, when she received her Housing Choice Voucher. The day Ms. Craig received her voucher, she never dreamed that she would enter homeownership for the very first time six years later.

Throughout Ms. Craig's time in the MTW program, she maintained her employment and increased her earnings and savings through yearly increases and bonuses given by her employer. Ms. Craig worked diligently with her Financial Literacy Coach at NCALL to decrease her debt and improve her credit score.

Ms. Craig credits her Case Manager for getting through this process, but Ms. Craig did all the work!

Ms. Craig has a drive and determination to succeed. She didn't give up, even when times were tough. Ms. Craig kept fighting and focusing on her goals. Ms. Craig now has a place of her own to create memories with her children, and whenever she opens her front door, she will be reminded that she can do anything!

# 2023 INVESTMENT & IMPACT AT A GLANCE

## DEVELOPMENT



**63**  
DOWNTOWN  
DEVELOPMENT  
DISTRICTS PROJECTS  
COMPLETED

**\$170M**  
PRIVATE INVESTMENT  
LEVERAGED WITH  
DOWNTOWN  
DEVELOPMENT  
DISTRICTS

**\$2.6M**  
COMMUNITY  
DEVELOPMENT  
BLOCK GRANTS  
SUPPORTING 100  
HOUSING UNITS

**178**  
HOUSES  
CONSTRUCTED  
USING STRONG  
NEIGHBORHOODS  
HOUSING FUND

**\$43.9M**  
PRIVATE INVESTMENT  
LEVERAGED WITH  
STRONG  
NEIGHBORHOODS  
HOUSING FUND

**\$44.4M**  
LEVERAGED IN  
LOW-INCOME  
HOUSING TAX CREDIT  
EQUITY

# DEVELOPMENT

The Development section at DSHA oversees the acquisition and rehabilitation of affordable rental and for-sale financing, predevelopment loans, challenge grants, tax credit compliance monitoring, and State Housing Code enforcement.

In 2023, DSHA won an award from the National Council of State Housing Agencies (NCSHA) for its The Gift of Time for Affordable Housing Developers program. This revolving fund aims to grant the gift of time to affordable housing developers and create a pipeline of affordable rental housing development in areas of opportunity.

DSHA also continued its partnership with the Federal Home Loan Bank of Pittsburgh to provide \$1.2 million in grants to selected nonprofit organizations to support initiatives in Delaware that lead to stable housing for individuals and families who are homeless or determined to be at risk of homelessness.



## SUCCESS STORY

Rosie Tooley, a retired science, social studies, and literacy middle school teacher, taught for nearly 30 years, as she says, “to every kind of student, from gifted to special needs.” She retired in 2014 and, after traveling for a few years, decided to use her experience in a different setting to teach and mentor struggling adults.

In 2019, Tooley purchased a property from the Wilmington Land Bank on Wilmington’s East Side to start her business. Tooley knew that the 719 E. 10th Street house had been a well-known gathering place for drug users. She did not realize how big of a project the renovations would be. Among other things, Tooley said, the basement needed foundational work. She also decided to expand the second floor for additional office space. Tooley called the building renovation “a complete redesign” that cost her about \$400,000. The transformation of a former drug house and blighted property into Lazarus Educational Services Inc. (LESI) was completed in June 2022. Tooley celebrated her Grand Opening in September 2022 and opened her doors to her first clients a month later. Although most of the funds for the renovation came out of her personal savings, Tooley received more than \$67,000 in rebate assistance from the Downtown Development Districts (DDD) grant program, which Tooley is using to pay for the building’s mortgage and utilities. The grant amount is approximately 20 percent of what was considered allowable expenses of \$335,000.

The DDD funding, Tooley said, was extremely important because it “helped relieve a lot of financial stress.” She added, “I would absolutely recommend the DDD program to other entrepreneurs.” In addition to taking advantage of financial assistance such as DSHA’s DDD program, Tooley also advised that anyone undertaking a major building rehabilitation should “keep financial records in order, get licenses from all vendors, make all payments in the company’s name, and get DDD approvals early to avoid a time crunch.”

# 2023 INVESTMENT & IMPACT AT A GLANCE

## FEDERAL PROGRAMS



**440**

UNITS SUPPORTED  
THROUGH THE  
MARKET PRESSURE  
RELIEF FUND

**199**

UNITS SUPPORTED  
THROUGH THE  
PRESERVATION FUND

**455**

UNITS SUPPORTED  
THROUGH THE  
ACCELERATOR FUND

**50**

UNITS SUPPORTED  
THROUGH THE  
CATALYST FUND

**3,057**

FAMILIES SERVED  
THROUGH THE  
MORTGAGE RELIEF  
PROGRAM

**162**

RENTERS ENROLLED  
IN THE TENANT RENT-  
REPORTING PILOT  
PROGRAM

# FEDERAL PROGRAMS

Continuing with 2022's historic housing investments, 2023 saw progress in the six innovative and ambitious housing programs that include:

- **The Catalyst Fund** - Designed to create affordable homeownership opportunities by acquiring and rehabilitating vacant homes.
- **Accelerator Fund** - Designed to incentivize market-rate developers to provide affordable rental housing in planned construction projects.
- **Preservation Fund** - Designed to ensure nearly 1,000 existing affordable rental units remain affordable.
- **Market Pressure Relief Fund** - Designed to relieve economic cost pressures faced by affordable housing developers.
- **Rent-Reporting Pilot** - Aims to help low-income renters increase their credit scores by reporting their reliable payment history.
- **Mortgage Relief Program** - Designed to provide financial assistance to Delaware homeowners at risk of displacement due to unpaid mortgage payments.



## SUCCESS STORY

Inez and Augustin Perez found themselves going through a rough patch in 2023. They managed to make it through the pandemic, but Mr. Perez developed health issues that prevented him from working. As a result, they got behind on their mortgage payments. Mrs. Perez said the mortgage company called daily and warned her they would begin foreclosure proceedings if payment wasn't received. One day, a neighbor stopped by and found Mrs. Perez crying at her dining room table after a call from the mortgage company. When Mrs. Perez explained why she was so distressed, the neighbor told her that her uncle had received help from Delaware State Housing Authority's (DSHA) Delaware Mortgage Relief Program (DEM RP) and gave her the phone number.

She called DSHA's Housing Finance office in Wilmington and was given Program Specialist Sabrina Hawkins-Little's name. "And then I got in touch with an angel on earth -- Sabrina," said Mrs. Perez. By November 2023, Mr. & Mrs. Perez received the good news that their application for mortgage assistance had been accepted and that they would receive six months of past due and future mortgage payments.

Mrs. Perez said she screamed joyfully when they received the news, adding that DSHA "went millions and millions of miles more than we expected." She added, "The DEM RP program is the best thing that happened to us."

After surprising DSHA's Wilmington office staff with a home-cooked meal, Mr. & Mrs. Perez returned to DSHA at the end of January to meet Sabrina and share their story.

After embracing Mr. & Mrs. Perez, Sabrina said, "You are the reason why we do this. We work so hard to make a difference for you. We really appreciate and value that when it comes to families and dealing with homeowners, it shows us so much gratitude, and it makes us continue to drive and work hard for the community. That's what DSHA is all about: helping others. We thank you."

# 2023 HOUSING NEEDS ASSESSMENT

DSHA completed the 2023 Delaware Housing Needs Assessment in partnership with Root Policy Research. This report is intended to frame the current housing conditions within the state and examine the significant trends and issues that will dictate housing policy over five years.

Findings are developed using quantitative data and feedback from housing stakeholders, real estate developers, lenders, and policymakers.

The information provided in these reports and supporting documents will guide housing agencies and local jurisdictions in their efforts to:

- Prioritize housing and housing-related services,
- Develop more targeted program and policy responses, and
- Better coordinate the use of federal, state, and local resources.

After compiling the data, DSHA hosted an event for the public and partners to discuss the main findings from the assessment. The following is from the interactive data dashboard created to highlight data and needs in more detail.



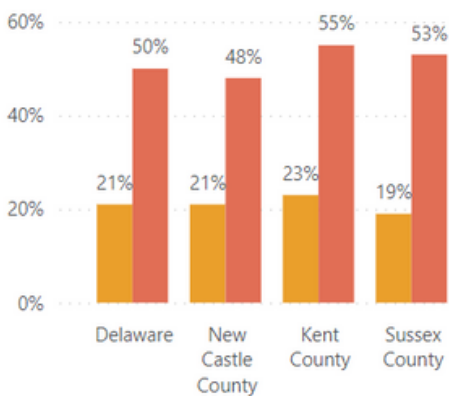
## Cost Burden

Cost burden occurs when rent or mortgage payments consume 30% or more of a household's gross income. Refer to the Data Dictionary for more on cost burden.

### Percent of Homeowners and Renters Cost Burdened, 2021

#### Delaware

● Homeowners ● Renters



### Cost Burden by Employment Industry, 2021 Delaware Only

Employment Industry	Total Employment	Rate of Cost Burden
Hospitality and Entertainment	17,878	47.5%
Unemployed or out of Labor Force	92,251	37.1%
Other Services	11,237	33.0%
Construction	18,497	32.8%
Trade	34,403	32.6%
Agriculture, Forestry, Fishing, and Mining	2,783	32.2%
Transportation, Warehousing, and Utilities	17,389	28.5%
Professional, Scientific, Management, Admin	33,012	24.7%
Education, Health Care, and Social Services	71,936	24.1%
Information	3,836	23.5%
Public Administration	22,849	21.4%



# 2023 DSHA STAFF

ACKAH, ERNEST  
AHOUSI BAKAYOKO, YEHI  
AKINS, DONNA  
ALFANO, RACHEL  
ALSUP, CHARLES  
ANDINO, REBECCA  
ASHRAFI, TAHNIA  
AUSTIN, CHERYL R.  
BALKÉ, AMY M.  
BARNES, BRIAN  
BATTLE, LATISHA  
BAYNUM, ERNEST H.  
BISHOP, JIM  
BLAKEY, DOMINIQUE  
BLANCHARD, PEBBLES A.  
BLANCHARD, ZACHARY  
BRAKEFIELD, JAMES  
BRAKEFIELD III, JAMES  
BRINKLEY, JUSTINA  
BRISCOE, KEN  
BROWN, GAIL  
BROWN, JULIE E.  
BROWN, KATHLEEN A.  
BURGESS, MICHELLE L.  
BUTLER, RENEE  
CARVER, CHRISTOPHER  
CLARK, PAUL  
COLLINS, CANDACE  
COLLINS, JEFFREY A.  
CONLEY, PATRICIA A.  
CORONA, GINA  
COVERDALE, WILLIS J.  
CRENSHAW, BRANDEN  
CULLEN, MELISSA  
CULLEN, VANESSA  
DAVID, LISA  
DAVIS, ALICE M.  
DAVIS, ELANA  
DEAKYNE, CYNTHIA L.  
DEL COLLO, CAITLIN  
DOUGHTY, DEBRA L.  
DUNN, JASMINE  
DYSON, Q  
EDWARDS, KIMBERLY M.  
EIHINGER, SYDNEY  
ELIASON, REBECCA S.  
EMERSON, SHARON L.  
FARIES, MEGAN  
FAVORS-JOPP, DAWN C.  
FITZWATER, TIMOTHY M.  
FLOWERS, KAREN D.  
FORAKER, LISA  
FORDHAM, ARLENE J.  
FOXÉ, STEVEN B.  
FREAR, JOE  
FRETZ, LORI J.  
FRUITS, PAUL  
GHERKE, STEVEN  
GIBSON, MARLENA  
GLEASNER, ESTEE D.  
GOLT, CAREY L.

GRAHAM, KEITH  
GREENE, ISAIAH  
GRIFFIN, STEPHANIE  
HALL, DORIS A.  
HAMMOND, MARVA  
HARMON, CALVIN B.  
HART, ERIC S.  
HAUG, LAWRENCE  
HAWKINS-LITTLE, SABRINA  
HAYES, MABEL JEAN  
HAYS, EVA  
HEIMALL, DONNA  
HICKMAN, STEVEN  
HORSTMANN, JAVIER  
HORTON, KAREN E.  
HUDSON, RENEE  
HULSE, CHRISTOPHER E.  
HUNTINGTON, SHELLY-ANN  
IRIZARRY, MARITZA  
IYANDA, SAMSON  
JACKSON, DAWN  
JACKSON, TYREL  
JACOBS, JOSEPH T.  
JAMES, KEICHAU  
JETER-BREEDY, CHERIN  
JOHNSON, KARRINE  
JONES-BEY, KYLE  
KARNAI-CROSSAN, CYNTHIA  
KNAPP, ROCHELLE  
KNIGHT, SUSAN E.  
LAMAR, WILLIAM  
LANE, PAGE  
LANTER, EMILY S.  
LAWRENCE, MICHELE  
LEWIS, MELINDA F.  
LEZCANO, OLGA  
LORD, ANGIE  
LORENZ, ANDREW J.  
LURRY, STACEY G.  
MACKÉY, EUGENE  
MANNING, DEVON  
MANZO, BILLIE JO  
MAXIMORE, DABBAH  
MCCANN, CHELSEA  
MCKENZIE, RONNET  
MEIER, ASHLEY  
MEREDITH, AMBER  
MESSINEO, ROBERT S.  
MILES, MARY A.  
MILLER, ANNETTE J.  
MILLER, DEBRA ANN  
MILLER, TANIKKA  
MILLS, RENEE  
MODEAS, ALEXANDER  
MOORE, LARONDA  
MORRIS, MADELINE  
MORRIS, SEBA  
MURCHISON, DEMARSH  
MYERS, ANTHONY  
NEAL, KIMBERLY  
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NOCK, VANTRINA R.  
NORRIS, JULIE M.  
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ORZECZOWSKI, CAROL  
PALMER, EILEEN  
PASSWATERS II, WALTER ALLAN  
PATEL, UJESH  
PAYNE-WALTERS, TOMEKA  
POWELL, FRANCIS S.  
PRATT, LATANYA F.  
PRESTON, RACHAEL E.  
PUCHALSKY, JUSTIN  
RAIKES, LYNN  
ROBBINS, THEODORE J.  
ROGERS, TARA K.  
ROLL, GEORGIA  
ROSSELLO, BRIAN K.  
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RUSSELL, SHERRI ANNE  
SADIQ, MEHRAN  
SALAMONE, WILLIAM C.  
SANDERS, JOY  
SCHNEIDER, JACOB  
SHANKS, MATTHEW  
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SHERANKO, RITA  
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STARECHESKI, NICOLE  
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STOVALL, LAURIE  
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TENORIO, NELLY  
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THORNTON, RACHELLE  
TILGHMAN, JOHN L.  
TINGLE, DALLAS  
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# 2023 DSHA PHOTOS



# 2023 DSHA PHOTOS





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