



Delaware State
Housing Authority

ANNUAL REPORT

2020



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.



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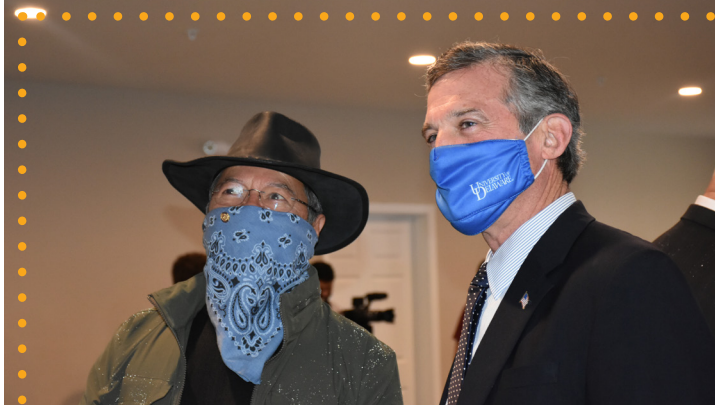
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Please note some photos contained in this report were taken prior to March 2020. We encourage and promote safety during this time. Please practice social distancing and wear a face covering.

LETTER

from Governor & Lt. Governor



2020 is sure to be a year none of us will soon forget. Yet, even as the COVID-19 pandemic was upending all of our lives, DSHA and its partners were working as hard as ever to ensure all of our state's residents had access to a safe, secure home during these trying times. As the pandemic took hold of our state, DSHA's work to expand homeownership, ensure access to high-quality affordable housing, and strengthen our neighborhoods became even more vital to improving the quality of life for all Delawareans.

Housing is crucial to two goals of our administration – supporting our families and strengthening our communities. And no other year in our lives has shown us the importance of housing more than 2020. As our state shut down to prevent the spread of the virus and keep our residents safe, our homes became places of refuge and comfort, virtual learning hubs, and a place of worship. 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, 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.

At the height of the pandemic, DSHA was utilizing these resources and their relationship with local and state partners to provide outreach to homeless populations throughout Delaware; assist thousands of residents with emergency rental and mortgage assistance; and provide hotel and motel vouchers to safely house some of our state's most vulnerable residents. These efforts will continue into 2021.

Despite this challenging year, we can also see physical reminders of the work supported by DSHA taking place throughout our state. From the hundreds of Delaware families who moved into new homes this year thanks to down payment assistance programs to a row of newly constructed townhomes in Milford financed by the Strong Neighborhoods Housing Fund and similar projects financed by the Housing Development Fund in Claymont, these investments are working to stabilize neighborhoods and provide access to safe, affordable housing for our state's residents.

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 state agencies. We thank you for all your support, and will continue working together to make Delaware a better place.

As we enter a new year with hope on the horizon that the pandemic will one day be behind us, we know that by working together, we can continue to make a tremendous difference in improving the lives of Delawareans.

Sincerely,

Governor John Carney



Lieutenant Governor Bethany Hall-Long





LETTER

from Anas Ben Addi



2020 has been a unique year in so many ways, and the challenges presented throughout the year have been significant. From a global pandemic stretching for months on end and an economic crisis that threatens the livelihoods of our friends and neighbors to dozens of demonstrations against social injustice in our nation's cities and towns, the issue of access to quality, affordable housing has become even more pressing.

We know that access to quality, safe and affordable housing promotes stability, helps Delaware families build wealth and helps build strong neighborhoods. Despite all of the challenges this year has brought, we continued our efforts to improve access to affordable housing and strengthen neighborhoods across our state.

Beginning in the spring, as the coronavirus crisis took hold of our state, we worked tirelessly to ensure more Delawareans were able to remain safe in their homes through the creation of the Delaware Housing Assistance Program (DE HAP), which provides rental assistance for tenants who were facing financial hardships as a result of the pandemic. DSHA was the first housing authority in the country to launch a rental assistance program in response to the COVID crisis. In total, DSHA received applications from more than 3,800 Delaware households for more than \$13 million in rental assistance.

We offered a similar assistance program for homeowners to help Delawareans at risk of foreclosure keep their homes. That program received more than 300 applications for about \$1.9 million in assistance.

Even as we faced an unprecedented pandemic, interest rates on our mortgage loans remained as competitive as ever, and we saw record numbers in our Homeownership section. In the past year, DSHA used more than \$480 million in mortgage loan financing to help make the dream of homeownership a reality for 2,289 Delaware families who purchased their first or second home with DSHA financing, down payment assistance and first-time homebuyer tax credits. After a record year, we know DSHA will only continue to grow with the support of our participating lenders, housing counselors, and realtors.

Although our homeownership programs are thriving, the need for affordable rental housing is also as important as ever, especially in light of the pandemic's effect on our state's economy. DSHA has continued its work of preserving, improving or creating new affordable rental units with 223 units added at

three new developments and 250 units currently undergoing rehabilitation and preservation.

DSHA also continues its commitments to help certain vulnerable populations, including people with disabilities, veterans and families. Over the last nine years, more than 1,800 people who need supportive services have received special rental vouchers to help them live independently and safely through the State Rental Assistance Program (SRAP). Through other project-based and tenant-based federal programs that we continuously work to expand, DSHA assists another 270 households with special needs.

DSHA was also proud to support initiatives of Governor Carney's Family Services Cabinet Council this year, by providing housing supports to the Group Violence Intervention (GVI) initiative working to reduce gun violence and leading a pilot project to test new ways to address family homelessness.

Creating livable, vibrant neighborhoods where residents want to buy or rent takes substantial investment and broad-based commitments. That's why DSHA has taken the lead in community development work – transforming blighted neighborhoods through targeted investments and supporting downtown businesses and homeowners undertaking their own improvements, renovations or new construction.

Our Downtown Development Districts (DDD) program continues to make positive changes within our state's cities and towns, and we are proud to have supported 217 projects since the program began in 2015. The DDD program is revitalizing our downtowns and incentivizing private investment. To date, \$36 million in state investment has leveraged more than \$630 million in private and other investment in 12 locally-controlled development districts across the state.

None of this could happen without the strong support and help from the Carney Administration, members of the General Assembly, and our valued partners at all levels. We thank them and you for the continued work on these varied issues and support of DSHA's efforts. We look forward to continuing our progress forward together.

Sincerely,

Anas Ben Addi

Director, Delaware State Housing Authority



LETTER

From 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. 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 2020, 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 \$12.5 million in grants and loans. Through this financial assistance from the HDF, 3,900 units of affordable housing will be created or preserved or households assisted. 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. More than ever, investments in housing are also investments in Delaware's families, people and communities.

There is much still to do and much to reflect on from this year, but we are heartened by the fast, creative and tireless response to the housing issues exacerbated by the pandemic. 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



RESPONDING TO A CRISIS

The coronavirus pandemic has altered the world immeasurably. Every aspect of our lives has been affected, and many Delawareans continue to struggle financially due to a COVID-19 job loss or loss of income.

But as the pandemic took hold in our state, DSHA didn't pause to wait for things to improve, instead we worked hard to provide solutions. In late March, just two weeks after the state shutdown, DSHA launched the Delaware Housing Assistance Program (DEHAP), which provides financial assistance to renters affected by shutdowns, closures, layoffs, reduced work hours, or unpaid leave due to the COVID-19 health crisis. DSHA was the first housing authority in the nation to launch a rental assistance program for tenants affected financially by COVID-19.

Initially, DE HAP provided eligible households up to \$1,500 in assistance, but due to an overwhelming response, DSHA paused the program in April to explore how resources from the federal government could be used to continue the program and respond to the ongoing high demand for assistance.

In August, the State of Delaware and New Castle County contributed a combined \$40 million in Coronavirus Aid, Relief, and Economic Security (CARES) Act to support the reopening of the program to not only help renters but homeowners as well. DSHA held a virtual press event to announce the relaunch of DE HAP and the creation of a similar program for homeowners.

"The impact of COVID-19 is unprecedented," said DSHA Director Ben Addi at the virtual press event in August "DSHA remains committed to helping more Delawareans stay in their homes both during the pandemic and in the months to follow. We want to continue to build on our efforts to prevent evictions and foreclosures resulting from the pandemic that will allow DSHA and our partners the opportunity to better assist both renters and homeowners throughout the state with their housing needs."

With the relaunch of DE HAP in August, eligible tenants could apply to receive up to \$8,000 in rental assistance. Under DSHA's existing Delaware Emergency Mortgage Assistance Program, eligible homeowners could apply for up to \$10,000 of mortgage assistance if they were financially affected by the COVID-19 pandemic.

In August, the State of Delaware and New Castle County contributed a combined \$40 million in Coronavirus Aid, Relief, and Economic Security (CARES) Act to support the reopening of the program to not only help renters but homeowners as well.

The demand for assistance was incredibly high. In total, DSHA received DEHAP applications from more than 3,800 Delaware households for more than \$13 million in rental assistance. DEMAP received more than 300 applications for about \$1.9 million in assistance.

Throughout the pandemic, our focus remained on providing financial assistance for homeowners and renters who were struggling to make mortgage or rent payments as a result of the pandemic. We are proud of our work to help Delawareans stay safe in their homes during the health crisis.



HOMEOWNERSHIP



Helping Delawareans Reach Their Dreams

Despite all of the challenges faced in 2020, DSHA broke records with our homeownership programs. We ended the year with more than \$480 million locked in mortgage loans with the help of our participating lenders. With this financing, we were able to assist nearly 2,300 Delaware families in buying a home.

One of those Delawareans was Shayla Ingram, who was able to take advantage of the First-Time Homebuyer Tax Credit, down payment and closing cost assistance from DSHA to buy her first home in Wilmington. She said having the opportunity to buy her own home has been life-changing.

“Owning my own home means everything to me,” she said. “I’ve been wanting this kind of accomplishment for a couple of years now. This is a big step in any adult’s life, especially to be able to do it yourself.”

The down payment and closing cost assistance were especially helpful for Shayla. She had saved money over the years to help with buying a home, but with DSHA’s assistance, she was able to hold onto some of that money for other costs once she became a homeowner.

“It helped me tremendously,” she said, referring to the down payment and closing cost assistance. “I didn’t want to use all of my savings, because you have costs not only with buying a house but after you buy the house.”

“I’ve been wanting this kind of accomplishment for a couple of years now. This is a big step in any adult’s life, especially to be able to do it yourself.”

Shayla said she attended a home-buyer webinar with realtor Dawn Wilson to learn more about how to buy a home in Delaware. The webinar featured presentations from Dawn Wilson, a realtor based in Hockessin; James Chongling, VP of mortgage lending with Guaranteed Rate, a DSHA participating lender; and Bill Salamone, account advisor for lender outreach with DSHA.



Prior to learning about DSHA’s programs, Shayla said she had started the home-buying process in Philadelphia with no success. When she started working with Dawn, James, and Bill, she said the process went smoothly. Since working with DSHA to buy a home, she is now recommending the homebuyer programs to others.

“I actually have recommended DSHA to family and friends, and I’ll continue to,” she said. “It was easy once we got the ball rolling.”

At 32 years old, Shayla said she is excited to now be a homeowner, even if it has not quite sunk in just yet.

“I’m still getting used to it,” she said. “I still can’t believe that at my age I own a home.”

Shayla said she looks forward to the future knowing that she is secure in her new home.

“It’s wonderful to know at the end of the day, it’s yours,” she said. “This belongs to me. This is mine. It’s something that can be passed on to my children.”

Stories like Shayla’s would not be possible without the support of our partner lenders, realtors, and housing counseling agencies. Thank you for all of your support and work to help us reach Delawareans with our homebuying programs! We know that encouraging homeownership helps strengthen communities, builds personal wealth for the buyers, and makes our neighborhoods safer. DSHA is proud of the work we do to help residents throughout our state realize the dream of homeownership.



Rebuilding Communities & Encouraging Homeownership

Over the past year, the Delaware State Housing Authority has demonstrated continuing effectiveness and resourcefulness in using available public dollars to address housing needs, while leveraging far larger private sector investment in housing.

In January 2020, seven affordable housing projects statewide received \$1 million from our Housing Development Fund (HDF) to provide affordable, safe and sanitary housing to very low-, low-, and moderate-income households.

In January 2020, seven affordable housing projects statewide received \$1 million from our Housing Development Fund (HDF) to provide affordable, safe and sanitary housing to very low-, low-, and moderate-income households. Six organizations received the HDF funding to create or rehabilitate a total of 24 homes around the state. Once the homes are complete, the organizations will then sell them to low- to moderate-income Delawareans.

“DSHA relies on our partners to help us provide more Delawareans with safe, affordable housing, and we are grateful for the dedication these organizations have shown to this mission,” said DSHA Director Ben Addi at the January event. “With this funding, at least two dozen Delaware families will have the opportunity to become homeowners in communities throughout our state.”

The announcement event in January took place at a property being renovated by 2 Fish Home Renovations, an HDF award recipient organization that provides employment and job development opportunities for formerly incarcerated adults in New Castle County.

2 Fish partners with the Delaware Department of Correction and Delaware Technical Community College to offer a five-week construction training course while the prospective employees are still incarcerated. Once they are released from prison, they are prepared to start work with 2 Fish. As of the January event, 2 Fish had hired 20 formerly incarcerated

individuals, including Jarrell Hawkins, who spoke at the January event about working for the company.

“I am incredibly grateful for the opportunities 2 Fish has provided me,” said Hawkins. “The training and work experience I have received from this organization will help me as I search for future job opportunities and advance my career.”

2 Fish will use HDF funding to acquire and rehab four homes in the Overlook Colony neighborhood of Claymont and sell them to low- and moderate-income buyers.

“2 Fish Home Renovations is honored to be receiving this funding from DSHA,” said Keith Smith, president and founder of the organization, at the January event. “While our core mission is to provide job development opportunities in New Castle County for formerly incarcerated individuals, this funding will also help our organization have a hand in revitalizing the town of Claymont by offering families in the area the chance to own their own home at an affordable price.”



The other organizations that received HDF funding this year were: Central Delaware Habitat for Humanity; Diamond State Community Land Trust; Habitat for Humanity of New Castle County; Milford Housing Development Corporation; and Sussex County Habitat for Humanity. These organizations will use the funding to complete projects in Dover, Ellendale, Milford, Milton, Seaford, and Wilmington.

COMMUNITY DEVELOPMENT

INVESTING IN NEIGHBORHOODS

Quality, affordable housing is crucial to the growth and vitality of any community. But housing investments alone are often not enough to build and sustain strong communities. That's especially true in urban areas that benefit from broader community interventions, business investment, and cultural centers that attract new jobs and new residents.

Across the state, DSHA's Downtown Development Districts (DDD) program has been spurring investment in Delaware's downtowns, stimulating job growth and improving the commercial vitality of our towns and cities.

Established in May 2014, the DDD program was created to spur private capital investment in commercial business districts and other neighborhoods; stimulate job growth and improve the commercial vitality of cities and towns; and help build a stable community of long-term residents in downtowns and other neighborhoods.

We could not have completed this project without the support of the DDD program.

Investors who make qualified real property investments in one of 12 designated districts can apply for a rebate of up to 20% of eligible costs. Designated districts are Clayton, Delaware City, Dover, Georgetown, Harrington, Laurel, Middletown, Milford, the city of New Castle, Seaford, Smyrna, and Wilmington.

Business owners Enrique and Veronica Nunez were able to make their dreams of opening a new facility called Splash Laundromat in Georgetown come true with assistance from DSHA's DDD program. The Nunezes were awarded a DDD



reservation for about \$458,000 in fall 2017 to help with about \$2.7 million in total investments for their newest facility to help provide services for residents living in that community.

"We could not have completed this project without the support of the DDD program," said Enrique Nunez. "This program gave us the financial security of knowing we would receive a portion of our total development cost back as a rebate. For a small business owner, this security is crucial, especially given the current economic situation, and we are grateful to DSHA and the state of Delaware for offering business owners like us the opportunity to participate in the DDD program."

The Nunezes purchased the property where Splash Laundromat is located in September 2015. At that time, the structure was vacant, but since then, the Nunezes have renovated and expanded the building to include the laundromat, a hair salon, and a coffee shop and snack bar on the first floor with three apartments on the second floor.

DSHA held a check presentation event in October celebrating the grand opening of Splash Laundromat in Georgetown. DSHA along with Governor John Carney, local legislators, town officials and members of the business community presented a DDD rebate check in the amount of \$457,997 to the Nunezes.

Since the first reservation awards in April 2015, the DDD program has been a catalyst for private investment in Delaware's downtowns, with \$36 million in rebates through the program leveraging \$630 million in private investment in designated downtown districts in all three counties.



RENTAL HOUSING

A Place to Call Home

Four years ago, Mignon M.* was pregnant, addicted to drugs, and homeless.

"I lost my house. They had taken my kids. I didn't think I was going to get any help," she said.

In 2016, while addicted to drugs, she gave birth to her daughter who died soon after, and Mignon says that was the turning point for her. She contacted Brandywine Counseling & Community Services and her case manager, Kerry Sheldon, helped get her into rehab.

Two years later, in 2018, Mignon was working hard to regain custody of her children while staying sober, but she was having difficulty finding housing she could afford.

"Landlords were turning me away. I was staying clean. I was trying, but I couldn't find anything," she said.

That's when Kerry from Brandywine Counseling told Mignon about the Mainstream 811 Housing Choice Voucher program offered by DSHA. Funded by the U.S. Department of Housing & Urban Development, the 811 Mainstream Housing Choice Voucher program provides housing to assist non-elderly people with disabilities, particularly individuals who are transitioning out of institutional settings; individuals at risk of homelessness or experiencing homelessness; or individuals who are currently a client in a permanent supportive housing project.

Kerry reached out to Patti Truitt, intake supervisor at DSHA's Waiting List Office, to see if Mignon might qualify for the Mainstream 811 voucher program. After confirming her eligibility, Patti met with Mignon in June of 2019 to explain the process and provide her with the housing voucher. Mignon said she was overcome with emotion when Patti gave her the voucher.

"I thought it was going to take months for me to get housing," she said. "When she (Patti) came out with the voucher, I didn't even think it was a voucher. That's when the tears started flowing."

Mignon was able to work with a private landlord in Wilmington who would accept her housing voucher. Shortly after, she regained custody of her five children.

"As soon as I moved into my house, I got custody back of my kids. To this day, I have custody of my kids."

Living with their mother now, Mignon said her children see her as an example of how to overcome obstacles in life.

"You don't find many people who can lose everything and get it all back," she said. "My kids think of me as a role model now, and that's what I want. I want to be that positive influence."

"You don't find many people who can lose everything and get it all back," she said. "My kids think of me as a role model now, and that's what I want. I want to be that positive influence."

In addition to having her children back at home with her, Mignon said the housing voucher is also allowing her the opportunity to save money she would normally be spending on rent and other essentials. She said she also has the confidence and financial security now to achieve her goals, one of which is to start her own company.

"It's given me enough funds to actually be able to afford to take care of my kids," she said, adding that she is now working and said she doesn't struggle to make ends meet. "I'm not breaking my neck trying to pay rent."

Without the Mainstream 811 voucher program, Mignon said she is sure she would still be struggling to find stable housing and care for her children. She said she is grateful to Brandywine Counseling and DSHA for providing her "a stepping stone" through the voucher program.

"This program really opened up the door for me," she said. "DSHA really gave me a chance when I needed it."

**For privacy purposes, we have chosen not to include Mignon's last name in this story.*



AWARDS

DSHA Receives National Recognition



In October, DSHA received national recognition for three of its newest programs when they were honored with a 2020 Annual Award for Program Excellence during the National Council of State Housing Agencies (NCSHA) annual conference. DSHA received the most awards of any state housing authority in the country, and this was the most awards DSHA has ever received at one time during the annual conference. The conference was held virtually this year due to COVID-19 restrictions.

The awards recognized the success of DSHA's Eviction Defense Program (EDP), which provides legal representation for low-income tenants facing eviction; COVID-19 rental assistance program, which provides financial assistance for tenants financially impacted by the pandemic; and Homes for Grads, a homeownership program offering lower interest rates for recent college graduates.

"We are honored to receive these awards on behalf of our partners and the many Delawareans who have benefitted from these programs," said DSHA Director Anas Ben Addi. "Throughout the pandemic, we have helped individuals and families across Delaware remain in their homes through programs like the Delaware Housing Assistance Program and the Eviction Defense Program. We are proud to be recognized by our peers for our efforts and for the innovative work we are doing."

DSHA was one of 38 housing finance agencies across the country to submit entries in the 2020 awards program and one of 16 states to win an award. More than 100 entries were submitted for consideration. NCSHA judges evaluate each entry for its level of innovation, replicability, measurable benefit to housing agency customers, effective use of resources and achievement of strategic objectives, among other criteria. The judges are affordable housing industry leaders and subject matter experts selected for their relevant expertise, experience, and impartiality.

"This year's award winners reflect the innovation state HFAs around the country have shown in responding to the coronavirus, as well as their progress in solving the longstanding housing affordability needs of their states and the nation," said NCSHA Executive Director Stockton Williams. "Delaware State Housing Authority has been at the forefront of some of the most pressing housing-related issues facing Delawareans before and during the pandemic, and NCSHA is proud to honor the housing authority with these awards to recognize their hard work."

The Eviction Defense Program (EDP) provides legal representation for tenants facing eviction in Delaware.

Delaware's Legal Aid organizations receive funding through DSHA and the Federal Home Loan Bank of Pittsburgh's homelessness prevention tool, Home4Good, to support the EDP. In addition to expanding access to counsel, the EDP also includes funding to pay rent and utility arrearages, directly addressing what is often an underlying cause of eviction. This additional funding for rent and utility arrears is a unique aspect of DSHA's EDP compared to similar programs in other states.

DSHA's Delaware Housing Assistance Program (DE HAP) was launched in late March and provides up to \$8,000 in assistance to tenants in Delaware who are struggling financially due to a pandemic-related job loss, loss of income or illness. In total, DSHA received applications from more than 3,800 Delaware households for more than \$13 million in rental assistance. DSHA partnered with the Delaware Judiciary on resources for tenants facing eviction, including DE HAP and an Online Dispute Resolution system.

Launched in June 2019, DSHA's Homes for Grads program provides a reduced mortgage rate of 50 basis points or one-half of a percentage for homebuyers in Delaware who have graduated college with a four-year degree or higher within the last three years. The discount offered by DSHA provides the typical buyer with savings of roughly \$60 a month or about \$720 annually and \$21,600 over the life of the loan. Due to market volatility related to the global pandemic, the program has been temporarily paused. To date, DSHA has closed on 54 Homes for Grads loans at a total of more than \$11.6 million.

NCSHA is proud to honor the housing authority with these awards to recognize their hard work.



SUPPORTED BY A STRONG TEAM

Ernest Ackah
Jonathan Adkins-Taswell
Shanna Alicea
Carl Anderson
Rebecca Lynne Andino
Denise Arnott
Tahniah Ashrafi
Cheryl Austin
Amy Balke
Leslie Barkley
Ernest Baynum
Anas Ben Addi
Pebbles Blanchard
James Brakefield III
Gail Brown
Julie Brown
Kathleen Brown
Michelle Burgess
Na'Kisha Cartwright
Valerie Certain
Jeffrey Collins
Patricia Conley
Willis Coverdale
Corinthian Cuffee
Alice Davis
Elana Davis
Cynthia Deakyne
Debra Doughty
Tyesia Dupont-Palmer
Kimberly Edwards
Jessica Eisenbrey Welch
Rebecca Eliason
Donnie Fannin
Lonnie Field
Timothy Fitzwater
Cynthia Fletcher
Karen Flowers
Steven Foxe

Lori Fretz
Jatoya Garnett
Steven Gherke
Marlena Gibson
Estee Gleasner
Jeff Goines
Carmen Goldsboro-Hudson
Carey Golt
Keith Graham
Stephanie Griffin
Doris Hall
Eric Hart
Lawrence Haug III
Mabel Jean Hayes
Steve Horseman
Karen Horton
Arshon Howard
Christopher Hulse
Shelly Huntington
Maritza Irizarry
Everett Jennings Jr.
Cherin Jeter-Breedy
Craig Jones
Dawn Jopp
Cynthia Karnai-Crossan
Brittany Klecan
Susan Knight
Danielle Lambert
Emily Lanter
Michele Leech
Melinda Lewis
Olga Lezcano
James Loescher
Angelique Lord
Andrew Lorenz
Stacey Lurry
Eugene Mackey
Devon Manning

Billie Jo Manzo
Dabbah Maximore
Lisa McNatt
Chana McPhatter
Robert Messineo
Mary Miles
Annette Miller
Debra Miller
Renee Mills
Dawn Momot
Kathy Morris
Morris Murchison
Nancy Nicholas
Vantrina Nock
Katrice Obidike
Felix Ortiz
Carol Orzechowski
Allan Passwaters
Ujesh Patel
Penny Pierson
Chandana Poosala
Francis Powell
Latayna Pratt
Rachael Preston
Jonathan Revel
Olivia Ridgeway

Theodore Robbins
Tara Rogers
Brian Rossello
Tunisha Royal-Scott
Sherri Russell
Mehran Sadiq
Jacob Schneider
Matthew Shaw
Rita Sheranko
Pamela Spencer
Michelle Statham
Jack Stucker
Rachelle Thornton
John Tilghman
Sharon Truitt
David Volpe
Megan Washington
Julianne Watkins
Christopher Whaley
Deborah Whidden
Anthony Williams
Pamela Williams
Keenya Woods
Beverly Young
Melissa Ziegler



DSHA

Homeownership Partners



DSHA PARTICIPATING LENDERS

Acre Mortgage & Financial Inc
Anniemac Home Mortgage
Artisans Bank
Atlantic Home Loans, Inc.
Caliber Funding
Cardinal Financial Company
CMG Mortgage, Inc.
Cross Country Bank
DHI Mortgage Co Ltd
Draper and Kramer Mortgage
Embrace Home Loans
Envoy Mortgage Limited
Evolve Bank & Trust
Fairway Independent Mtg Corp
First Home Mtg Corp
Fulton Bank
Guaranteed Rate Affinity

Guaranteed Rate Inc
Huntingdon Valley Bank
Keystone Funding Inc
M & T Bank
Mclean Mortgage
Meridian Bank
Mortgage America
Mortgage Network Inc
Movement Mortgage
Nations Lending Corp
New American Funding Inc
NFM lending / Main street
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NVR Mortgage Finance Inc
ONQ Financial
Pike Creek Mortgage
Primary Residential Mortgage

Primelending
Prosperity Home Mtg
Residential Mortgage Services
Santander Bank
Supreme Lending
The Federal Savings Bank
Tidewater Mortgage Services
Trident Mortgage Company
Union Home Mtg Corp
Weichert Financial Services
Wilmington Savings Fund Society



HUD-APPROVED HOUSING COUNSELING AGENCIES



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Interfaith Community Housing
NCALL Research
Neighborhood House, Inc.
Telamon Corporation
YWCA Delaware







Delaware State Housing Authority

18 The Green • Dover, DE 19901

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



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DOC# 10-08-01-21-01-01

