

STRATEGIC PLAN

FY2024 – FY2026

APRIL 2024



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MISSION:

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



High-quality housing that is affordable to households at a variety of income levels is a fundamental part of a thriving economy and a key component of family and community quality of life. DSHA's activities impact Delaware from the macro level of serving as a catalyst for private investment and economic growth to the micro level of families who can access safe, decent, and affordable housing in healthy communities.

VISION:

DSHA envisions a world where all Delawareans have a safe home of their choosing. In collaboration with partners, we seek and deliver bold, proactive solutions to affordable housing needs, so the community is heard, respected, and valued.

CORE SERVICES:

- **Homeownership:** Assist low- and moderate-income Delawareans in becoming homeowners and maintaining their homes.
- **Rental Housing:** Provide affordable rental housing assistance and financing benefiting low- and moderate-income Delawareans to create new or rehabilitate/preserve existing affordable housing units.

DSHA provides these core services through its roles as a housing finance agency, public housing authority for Kent and Sussex Counties, and affordable housing and community development agency.

As a **Housing Finance Agency (HFA)**, DSHA:

- Accesses the capital markets to provide at or below-market rate mortgages and down payment and closing cost assistance for low- to moderate-income homebuyers;
- Leads the planning and provision of foreclosure prevention services and other programs;
- Provides funding support for homebuyer education and counseling services.

As a **Public Housing Authority** for Kent and Sussex Counties, DSHA:

- Participates in the Moving To Work (MTW) program, which offers case management and incentives to promote self-sufficiency for our clients;
- Owns and manages multiple public housing sites;
- Manages four Rental Assistance Demonstration (RAD) sites and two Section 8 New Construction sites;
- Manages \$9.7 million in federal subsidy through approximately 917 Housing Choice Vouchers (HCV) and 206 RAD units; and
- Administers approximately 875 rental assistance vouchers statewide through the State Rental Assistance Program (SRAP) for special populations.

Finally, as an **Affordable Housing & Community Development Agency** for the State of Delaware, DSHA:

- Conducts periodic statewide housing needs assessments;
- Prepares the Consolidated Plan and Assessment of Fair Housing (AFH);
- Administers federal entitlement programs such as HOME, Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), and Housing Opportunities for People with AIDS (HOPWA);
- Administers state programs such as the Downtown Development District (DDD) program, the Housing Development Fund (HDF), and the Affordable Rental Housing Program (ARHP);
- Finances the construction and rehabilitation of multi-family affordable rental sites;
- Finances the construction of homes for affordable homeownership opportunities;
- Administers the federal Low Income Housing Tax Credit (LIHTC) Program, including compliance monitoring; and
- Administers federal subsidy contracts and compliance monitoring for 4,500 rental units statewide.

NEEDS ASSESSMENTS:

DSHA completed a statewide housing needs assessment (HNA) in 2023 to determine housing costs and needs in Delaware. The analyses in the assessment are based on a variety of methods and sources, including demographic and housing cost, production, and building permit data; extensive stakeholder interviews and focus groups with representatives of the public, private, and nonprofit sectors; and a housing survey that was distributed to Delaware households in February through April of 2023, and that received a total of 2,650 responses.

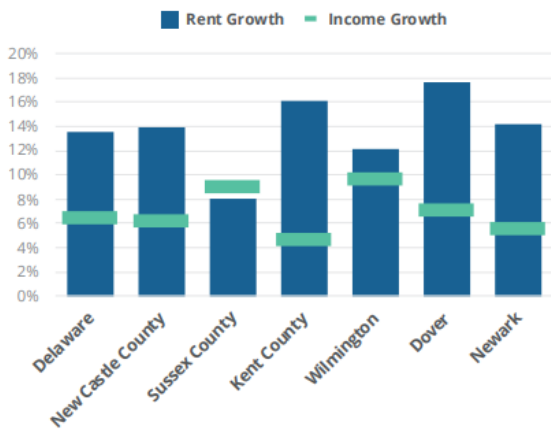
The overarching takeaways from the assessment include the following:

- There is a high level of cost burden among renters - half (50%) of all renters in Delaware are cost burdened, meaning they pay more than 30% of their gross income on housing costs, and their housing costs are unaffordable. Housing costs are considered affordable if they do not exceed 30% of the household's income. Additionally, there is a shortage of 19,400 units statewide that are affordable to households between 0-50% Area Median Income (AMI);

- The supply of for-sale housing is unaffordable to many Delawareans aspiring to homeownership - in 2022, only 20% of the homes for sale in Delaware were priced to be affordable to the 75% of renters who make less than 120% AMI;
- A majority of the current housing stock is made up of single-family detached homes, which are unaffordable for many to rent or purchase - statewide, single-family detached homes make up 58% of all housing stock; further, in 2021, 85% of all residential building permits were for single-family detached homes. However, single-family detached homes are often more expensive to occupy than other housing types. Currently, duplexes are the least expensive housing type to rent, and homes in small to large multifamily complexes are the least expensive housing types to purchase.
- Certain populations experience disproportionate housing needs - specifically, these include Black households, persons/households with a disability, single-parent households, and immigrant households. These populations report high levels of housing instability and displacement.

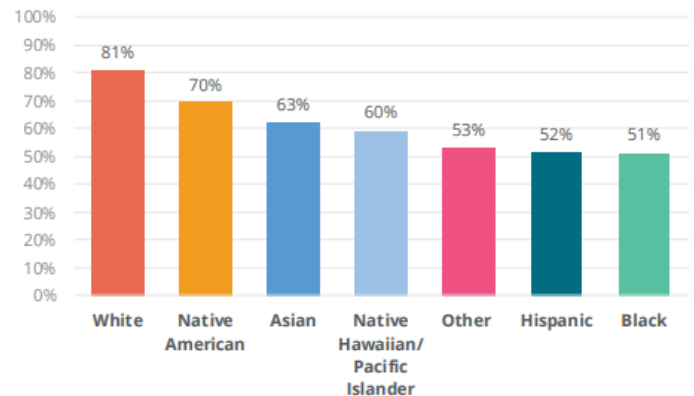
The findings from this assessment underscore the need for stakeholders to work collaboratively to address housing supply and affordability. As those discussions occur, DSHA will continue to deliver core services and programming through its roles as a housing finance agency, public housing authority, and community development agency. This work is and will continue to be informed by the findings of the HNA.

Rent v. Renter Income Growth, Delaware, 2019-2021



Source: CoStar, 2021 5-year ACS, and Root Policy Research.

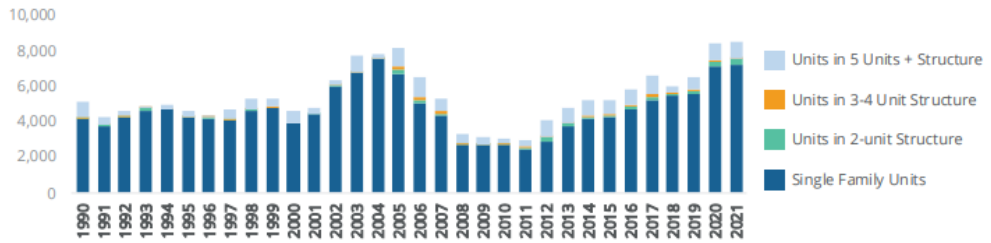
Homeownership Rate by Race and Ethnicity, Delaware, 2020



Source: 2010 and 2019 ACS, HUD, and Root Policy Research.

Building Permits, Delaware, 2000-2021

Source:
US Housing Production
Report and Root Policy
Research.



PLANNING PROCESS:

Our strategic planning journey at DSHA has been a collaborative endeavor, meticulously overseen by Maria Velasquez from Radiante Strategy Group. As an organization, we recognized the need to transition from delivering emergency programming authorized by the federal government during the COVID-19 pandemic, to returning to our core services of promoting affordable rental and homeownership opportunities. Under the guidance of new leadership, we embarked on a comprehensive planning process aimed at ushering in a proactive and strategic era for DSHA.

OUTLINE AND PLAN TERMS:

Within this strategic planning framework, we adopted a multifaceted approach. This approach follows the principles and foundation established in previous planning efforts while incorporating fresh perspectives and renewed commitment. The planning process was carefully structured to include in-person strategic planning sessions that addressed critical areas, such as strength and weakness analysis, and was informed by the housing needs assessment. These sessions were complemented by working calls with individual working groups to refine our strategic plan's elements.

Our vision for the future is centered around key focus areas, including Internal Infrastructure, Strategic Partnerships, Community Engagement, and Innovative Housing Solutions. Each focus area contains strategic objectives, projects to support those objectives, and measures. The objectives and projects are designed to reflect the needs revealed by the housing needs assessment; however, we recognize the need to remain flexible in order to adapt to unforeseen challenges.

FOCUS AREA 1: INTERNAL INFRASTRUCTURE

In navigating the housing needs of the state, DSHA recognizes the critical need to fortify our internal infrastructure. This focus area is strategically positioned to enhance our technological and staffing capacities. We understand that robust internal systems and empowered staff are pivotal in navigating and addressing the affordable housing needs of the State.

Our goal is to invest in technology to deliver services and strengthen our strategic communication. These steps are fundamental in shaping a resilient and responsive infrastructure, capable of delivering exceptional services in the changing landscape of housing.

FOCUS AREA 1: INTERNAL INFRASTRUCTURE	
Strategic Objective:	Invest in Human Capital
Project	<ul style="list-style-type: none"> • Create strategic and agency-wide communications • Reassess and refine succession planning • Increase retention and professional development opportunities • Develop an inclusive and effective workforce • Optimize hiring and recruitment strategy
Measure	<ul style="list-style-type: none"> • Develop succession plans for three key positions by FY25 • Affirmative Action Plan goal achievement reviewed quarterly • Develop internal practices to expedite hiring, identify bottlenecks, and leverage technology and review quarterly
Strategic Objective:	Technology Improvements
Project	<ul style="list-style-type: none"> • Survey staff on technology needs • Determine necessary software and training • Optimize efficiencies with technology solutions • Continue to partner with Delaware Department of Technology & Information (DTI)
Measure	<ul style="list-style-type: none"> • 75% response rate for staff surveys • Minimal loss of up-time and connectivity

Strategic Objective:	Financial Resiliency
Project	<ul style="list-style-type: none"> • Optimize partnerships to gain efficiencies • Maximize investment opportunities and revenue opportunities • Manage budget spend and growth
Measure	<ul style="list-style-type: none"> • Identify funding for new proposals or initiatives • Compare actuals to targets • Manage and monitoring expenses and revenue • Set expectations for two percent growth in spending/budget

Strategic Objective:	Optimize Agency Facilities
Project	<ul style="list-style-type: none"> • Monitor and assess ongoing office structure and needs • Review options to create a full agency collaborative work environment
Measure	<ul style="list-style-type: none"> • Completion of annual physical needs assessment

FOCUS AREA 2: COMMUNITY ENGAGEMENT

Implementing long-term and effective solutions will take a collective community effort. DSHA's commitment to community engagement lies at the heart of our strategic approach. In today's rapidly evolving world, our communities consist of mortgage lenders, affordable housing developers, state and nonprofit organizations, public housing residents, and the broader public— all of which must be informed, active, and thriving so that, together, we can build a world where all Delawareans have a safe home of their choosing.

FOCUS AREA 2: COMMUNITY ENGAGEMENT	
Strategic Objective:	Establish a Recruitment Strategy That Continually Strengthens and Builds the Breadth and Depth of Our Communities
Project	<ul style="list-style-type: none"> • Build liaison capacity in relevant DSHA departments • Build and diversify our pipeline of community partners • Demonstrate mutual value and benefit of joining DSHA's communities

Measure	<ul style="list-style-type: none"> • DSHA representation on community- and industry-based organizations, networks, and associations • Number of new landlords, developers, nonprofits signed onto DSHA projects/initiatives • Number of landlords, developers, nonprofits educated and set up to participate in DSHA projects/initiatives • Number of recruitment events targeted to specific communities • Number of digital outreach campaigns targeted to specific communities
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Strategic Objective:	Incorporate Best Practices Of Equity, Inclusion, and Accessibility
Project	<ul style="list-style-type: none"> • Identify, assess, and address barriers to program entry • Increase staff awareness of accessibility tools • Increase staff awareness of diversity, equity, and inclusion practices
Measure	<ul style="list-style-type: none"> • Bi-annual accessibility audits and reports with benchmarks and informed by industry standards • Number of training sessions for staff, especially those who manage virtual environments (i.e., meetings, documents, etc.)

Strategic Objective:	Leverage Existing Community Engagement and Outreach Initiatives Across the Agency
Project	<ul style="list-style-type: none"> • Increase interdepartmental collaboration • Launch an educational marketing campaign that consists of digital and in-person opportunities
Measure	<ul style="list-style-type: none"> • Number of engagement and outreach initiatives executed by two or more departments • Number of outreach events involving relevant communities • Number of respondents and engagements on digital platforms

Strategic Objective:	Utilize Community Feedback to Inform Agency-Wide Policies and Practices
Project	<ul style="list-style-type: none"> • Evaluate the effectiveness of current approaches taking stakeholder feedback into account • Expand knowledge of community engagement practices through professional development opportunities • Promote community engagement activities taking place across the institution
Measure	<ul style="list-style-type: none"> • Number of completed community engagement audits with recommendations on how to improve and integrate into agency operations • Number of annual community engagement trainings completed per department • Number of annual training opportunities for faculty, staff, leadership • Increased level of community engagement as measured by surveys • Number of community engagement activities highlighted internally and externally

FOCUS AREA 3: INNOVATIVE HOUSING SOLUTIONS

DSHA recognizes the pressing need for innovative housing solutions as we navigate the challenges highlighted in our HNA.

The HNA sheds light on issues such as the high-cost burden faced by renters and the limited opportunities for residents earning less than 120% of the Area Median Income (AMI) to become homeowners. Specifically, the rental gap analysis indicates that high income renter households (i.e., those making 120% AMI or greater) are down renting, or occupying less expensive units than they can afford without being cost burdened. This restricts the supply of units that are affordable to renter households making less than 120% AMI. DSHA seeks to increase flexibility in our development programs in order to create units that are affordable to lower-income households impacted by down renting.

Data from the HNA also underscore the need for increased financial literacy, credit building, and knowledge about the homebuying process. Specifically, credit history and debt-to-income ratio were the top two reasons that mortgage applicants were denied in Delaware in 2022. Further, African American and Hispanic households reported “bad/low credit score” as among the primary reasons they continue to rent, at 48% and 42%, respectively .

Furthermore, the HNA underscores the lack of diversity in our housing stock and the diminishing supply of traditionally more affordable housing options. The unique size and landscape of our state present both opportunities and challenges in housing development.

To address these complexities, we are committed to fostering creative approaches and strategies. We understand that innovative housing solutions are not only desirable, but they are essential to ensuring housing affordability and diversity for all Delawareans.

FOCUS AREA 3: INNOVATIVE HOUSING SOLUTIONS	
Strategic Objective:	Increase Rental Programming Targeting Higher AMI Levels (>60%)
Project	<ul style="list-style-type: none"> • Audit existing development programs for opportunities to better target a variety of incomes • Create new programming specifically targeting housing development for households between 60-120% AMI
Measure	<ul style="list-style-type: none"> • Resulting unit creation: <ul style="list-style-type: none"> • Increased overall unit totals • Units created at higher income levels (60% - 100% AMI) • Increased unit variety among 30% - 60% AMI levels • Increased availability of affordable housing in traditionally underrepresented areas (e.g., Areas of Opportunity) • Increased utilization of the income averaging option through the Low-Income Housing Tax Credit Program

Strategic Objective:	Expand Permanent Supportive Housing (PSH) Opportunities
Project	<ul style="list-style-type: none"> • Coordinate existing DSHA resources to create a program offering development funding and project-based subsidies in one application • Collaborate with service providers to offer case management at developments to support PSH for special populations, including seniors and persons with disabilities

Measure	<ul style="list-style-type: none"> • Development and deployment of a new program • Partnership/participation from other public housing authorities in Delaware • Partnership/participation from service providers
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Strategic Objective:	Grow Non-traditional Homeownership and Rentership Opportunities
Project	<ul style="list-style-type: none"> • Develop strategic partnerships to support alternative homeownership models (e.g., rent-to-own, Community Land Trust (CLT) developments, condominiums, etc.) • Develop strategic partnerships to finance mixed use development based on community needs (e.g., healthcare partnership in healthcare deserts) • Incentivize mixed-use property development models
Measure	<ul style="list-style-type: none"> • New partnerships and developments utilizing non-traditional housing models • Better match existing funding sources to programming goals • Increased development of mixed-use properties through existing programs (e.g., DDD, LIHTC, homeownership programming)

Strategic Objective:	Increase Financial Stability of Rental Tenants
Project	<ul style="list-style-type: none"> • Enhance current financial literacy offerings at DSHA-financed rental sites • Incentivize credit building programs at DSHA-financed rental developments • Improve programming that supports moving renters to homeownership (MTW)

Measure	<ul style="list-style-type: none"> • Bi-annual social service programming at rental sites targeting homeownership • Reduction in the number of MTW clients going into Tier 2 • Five percent increase in tenants moving into unsubsidized housing and/or homeownership
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Strategic Objective:	Increase Homeownership Programming
Project	<ul style="list-style-type: none"> • Streamline and enhance existing programming that builds homes for homeownership • Develop single-family mortgage program to finance owner built and occupied new construction • Consider best practices of replacement reserve to support lower-income buyers (50% - 80% AMI)
Measure	<ul style="list-style-type: none"> • Increased utilization and resulting production of existing homeownership development programs • Mortgage program to support new construction • Decrease in foreclosure filings among lower-income buyers

FOCUS AREA 4: STRATEGIC PARTNERSHIPS

Collaboration and partnerships lie at the core of DSHA's mission. We acknowledge that achieving our shared goals and objectives in the housing sector requires a collaborative approach. DSHA is just one of the jurisdictions receiving entitlement funds from the Department of Housing and Urban Development (HUD), emphasizing that we are part of a broader network of stakeholders committed to addressing housing challenges. Recognizing the limitations of the status quo, we are poised to explore new horizons and expand our network of partners to drive meaningful change in the housing landscape.

In this focus area, we are not only dedicated to effectively leveraging existing partnerships but also actively seeking new collaborations when the current system or structure does not adequately meet the evolving needs of our community. The strategic objectives are designed to respond to the needs identified by stakeholders and residents via interviews, focus groups, and survey data for the housing needs assessment.

These include the need for creative solutions to address workforce housing; seniors and adults with disabilities; voucher holders; racial disparities in homeownership; households experiencing or at risk of homelessness; and the equitable distribution of affordable housing throughout the state.

DSHA is committed to partnering with public, private, and nonprofit stakeholders to advance opportunities for safe, affordable, and accessible housing.

FOCUS AREA 4: STRATEGIC PARTNERSHIPS	
Strategic Objective:	Explore Opportunities to Develop Workforce Housing in Delaware
Project	<ul style="list-style-type: none"> • Coordinate with partners to develop more housing opportunities for members of Delaware's workforce • Coordinate with healthcare industry to create workforce housing units for healthcare workers (e.g., insurance providers, hospitals)
Measure	<ul style="list-style-type: none"> • New partners engaged • Funding leveraged • New housing units created • Number of homeownership loans

Strategic Objective:	Explore Opportunities to Preserve and Create Housing for Older Delawareans and Individuals with Disabilities
Project	<ul style="list-style-type: none"> • Work with the Department of Health and Social Services to explore funding to support community-based housing services • Explore ways to develop housing that meets accessibility and caregiving needs (e.g., cooperative housing, shared living spaces, accessory dwelling units (ADUs), etc.) • Expand the State Rental Assistance Program (SRAP) • Facilitate the use and implementation of Project-Based Vouchers (PBVs) for special populations

Measure	<ul style="list-style-type: none"> • Total housing units supported • Tenant-based and project-based vouchers issued/leased • Funding leveraged by DSHA • Funding committed by partnering entities
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Strategic Objective:	Increase Coordination with Landlords and Other Housing Providers
Project	<ul style="list-style-type: none"> • Work with other public housing authorities to develop a centralized common application for the HCV program • Streamline operations between all public housing authorities • Standardize inspection procedures • Standardize documents/tenant packets • Utilize project-based vouchers • Incentivize landlord participation • Establish landlord liaisons
Measure	<ul style="list-style-type: none"> • Collaborative agreements among the public housing authorities • Common application for HCV program • Common tenant packets • Project-based vouchers • Landlord liaison contacts • Landlord satisfaction surveys completed • Landlords accepting vouchers/tenants with subsidy

Strategic Objective:	Create Opportunities to Increase the Homeownership Rate among Minorities
Project	<ul style="list-style-type: none"> • Collaborate with housing counselors to increase credit counseling • Develop a census based down payment assistance program • Increase awareness of existing credit building programs • Increase coordination with lenders, realtors and other housing providers on homeownership options and credit building

Measure	<ul style="list-style-type: none"> • Homes purchased • Non-qualified buyers who become qualified • Households participating in and completing housing counseling • Decrease in default rates • Recommendations from realtor advisory group
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Strategic Objective:	Build On and Create New Partnerships with Homeless Service Providers, Schools, State Agencies, and Other Partners to Address the Needs of Families and Individuals Facing Homelessness
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Project	<ul style="list-style-type: none"> • Create and manage pilot programs to support the objective • Identify funding sources to support the objective • Continue participating in the Family Services Cabinet Council • Establish professionalized housing case management function and secure funding to support
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Measure	<ul style="list-style-type: none"> • Funding leveraged • Households assisted • Children in households assisted • Utilization of vouchers for special populations (e.g., HUD-VASH, EHV, FUP, FYI, HUD Mainstream) • Housing case manager graduates
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Strategic Objective:	Increase Equitable Distribution of Diverse Housing Throughout The State
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Project	<ul style="list-style-type: none"> • Provide data and information to inform discussions of and strategies to increase the distribution of affordable housing statewide • Leverage our role in PLUS to promote the need for diverse housing types • Continue to provide technical assistance to municipalities seeking best practices • Establish support for developer capacity
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Measure	<ul style="list-style-type: none"> • Legislative and other policy proposals that facilitate the production of housing affordable to households across the income spectrum • Number of municipalities that request technical assistance to address affordable housing needs
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PERFORMANCE TARGETS (APPENDIX)

The table below illustrates DSHA's priorities and objectives, specific measures of those priorities and objectives, and corresponding performance targets for FY2024 through FY2026.

The performance targets are reflective of significant, one-time funding that DSHA received from the federal government and the State of Delaware in response to the COVID-19 pandemic. As such, the program targets and actuals in this document will likely be outliers compared to previous fiscal years and future fiscal years once the funds have been exhausted.



The one-time funds DSHA received include:

- \$135 million from the Emergency Rental Assistance (ERA) program, which was disbursed through the Delaware Housing Assistance Program (DEHAP) in order to assist 16,000 renter households with maintaining housing;
- \$50 million from the Homeowner Assistance Fund (HAF), which has helped 2,948 households avoid foreclosure and has also assisted homeowners with critical repairs, via the Delaware Mortgage Relief Program;
- \$8,968,769 in CARES Act funding, which was disbursed as follows:
 - \$6,588,288 in CDBG-CV used for street outreach, shelters, homeless prevention, rapid re-housing, HMIS and administration;
 - \$2,334,778 in ESG-CV used for street outreach, shelters, homeless prevention, rapid re-housing, HMIS and administration; and
 - \$45,703 in HOPWA-CV used by HOPWA grantees as additional funding to maintain operations and for rental assistance and supportive services;
- \$48,250,000 from the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) program, which was authorized by the American Rescue Plan Act, and has been used to create new and supplement existing development programs; and
- \$30 million from the State of Delaware, of which:
 - \$9,625,000 has been allocated toward down payment assistance; and
 - the remaining balance will be used to support initiatives outlined in this strategic plan.

Priorities and Objectives	Performance Measures	FY 2024 Goal	FY 2024 Actual	FY 2025 Goal	FY 2025 Actual	FY 2026 Goal	FY 2026 Actual
HOMEOWNERSHIP PERFORMANCE MEASURES							
Assist homebuyers	HLP Loans	1000		1050		1100	
	Homebuyers receiving down payment/settlement assistance (Delaware Diamonds, Home Sweet Home First State Home Loan)	850		1020		1190	
	First time Homebuyer Tax Credit	500		125		125	
Foreclosure prevention counseling	Homeowners receiving counseling	1000		1050		1100	
Foreclosure prevention assistance	Homeowners receiving loans or grants and avoiding foreclosure (DEMAP, MHAP, WSTAP)	2500* (Related to HAF funding)		100		100	
Homeowner rehabilitation	Homeowners Assisted – Emergency Repairs (SERP)	150		150		150	
RENTAL PERFORMANCE MEASURES							
Create and preserve affordable rental housing	Units created or preserved	250		265		280	
	Leverage ratio for HDF funds	4:1		4:1		4:1	
Project-based Section 8 Contract Administration	Units under contract administration	4,667		4,667		4,667	
	Subsidy value preserved	100%		100%		100%	
Public Housing and Housing Choice Voucher Management	Public housing units managed	290		236*		236*	
	Public housing occupancy	98%		98%		98%	
	Housing Choice Vouchers administered	917		917		917	
	Housing Choice Voucher utilization	96%		96%		96%	
Moving to Work	MTW participants as % of assisted households	35%		35%		40%	
	Households moving from assisted to unassisted housing	25		25		30	
	Households increasing income and reducing barriers	270		275		280	
Rental Assistance for Special Populations	Annual Vouchers (SRAP, HOPWA, FUP)	**\$5,837,350		**\$5,837,350		**\$5,837,350	

Priorities and Objectives	Performance Measures	FY 2024 Target	FY 2024 Actual	FY 2025 Goal	FY 2025 Actual	FY 2026 Goal	FY 2026 Actual
COMMUNITY PERFORMANCE MEASURES							
Homeless Assistance and Rapid Rehousing	Emergency shelter beds assisted (ESG)	125		125		125	
	Rapid Rehousing households assisted (ESG & Home4Good)	125		125		125	
New Supportive Housing	New Supportive Housing units financed (HTF)	10		15		15	
New Special Population Housing	% of newly financed rental units set-aside for SP/ELI	10		15		15	
	% of newly financed LIHTC rental units fully accessible	10		15		15	
Neighborhood Assistance Act	% of tax credits utilized	100%		100%		100%	
Community development homeownership	Homes assisted (HDF/Strong Neighborhoods)	60		70		80	
Downtown Development Districts	Funds Allocated	\$6MM		\$6MM		\$6MM	
	Funds Leveraged	\$90M		\$108M		\$120M	



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