



# Delaware State Housing Authority

## **DSHA 101 for the 153<sup>rd</sup> General Assembly**

Delaware State Housing Authority  
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Visit us at [www.destatehousing.com](http://www.destatehousing.com)





# DSHA's Role in Housing

## ➤ Public Housing Authority (PHA)

- Public Housing
- Housing Choice Vouchers
- State Rental Assistance Program (SRAP)

## ➤ Housing Finance Agency (HFA)

- Homebuyer assistance
- Programming for existing homeowners
- Finance construction/preservation of affordable rental and homeownership units
- Administer federal and state funds for community development





# DSHA as a PHA: Affordable Housing

- As a PHA, DSHA supports affordable housing through 286 Public housing units, 206 tax credit/RAD units, and recently issued 209 project-based vouchers.
- Project-based rental assistance that is tied to the apartment.
- Rent is set at 30% - 35% of the tenant's income





# DSHA as a PHA: Vouchers

- **Section 8 Housing Choice Vouchers** (HCV) are tenant- based rental assistance
  - Tenants pay 30 % - 35% of their adjusted gross income toward rent
  - We administer 902 standard Housing Choice Vouchers in Kent and Sussex Counties
- **Family Unification Program** (FUP) - for children exiting foster care and families with children in/or about to be placed in foster care. Referrals from DFS/DCYFS
  - 50 Vouchers - All Counties
- **VASH Vouchers**-Vouchers for Veterans referred by the VA
  - 25 Vouchers- Kent and Sussex Only
- **811 Mainstream Vouchers**-For Disabled and Homeless under the age of 62-referrals from DHSS
  - 65 Vouchers - All Counties







# DSHA as a PHA: State Rental Assistance Program (SRAP)

- Funded annually through the State - \$4 million
- Division of Substance Abuse and Mental Health (DSAMH) & Division of Services for Aging and Adults with Physical Disabilities (DSAAPD) provide additional funding directly from DHSS for additional vouchers for their clients
- SRAP Population includes:
  - Individuals exiting long-term care facilities and nursing homes
  - Individuals at risk of being admitted to, or requiring services from a state-supported institution
  - Young people exiting foster care
  - Families for whom the lack of affordable housing is a barrier to reunification





# DSHA as a PHA: State Rental Assistance Program (SRAP)

- Offered on a referral-only basis from partner agencies:
  - Department of Services for Children, Youth and Families (DSCYF)
  - Div. of Services for Aging and Adults with Physical Disabilities (DSAAPD)
  - Div. for Developmental Disabilities Services (DDDS)
  - Div. for Medicaid and Medical Assistance (DMMA)
  - Div. of Substance Abuse and Mental Health (DSAMH)
  - GVI – Group Violence Intervention
- Pilot Programs
  - Family Reunification through Prevention and Behavioral Health
  - DOC Re-entry
- Rents are set to 28% of the tenant’s gross income
- Vouchers can be used statewide





## Public Housing Authorities (PHAs) in Delaware

Public Housing Authority	Administers Public Housing	Administers Housing Vouchers	Jurisdiction
Delaware State Housing Authority (DSHA)	Yes	Yes	Kent & Sussex (Public Housing & HCV); Statewide (SRAP)
<a href="#">Dover Housing Authority</a>	Yes	Yes	City of Dover
<a href="#">Newark Housing Authority</a>	Yes	Yes	City of Newark
<a href="#">New Castle County Housing Authority</a>	No	Yes	New Castle County
<a href="#">Wilmington Housing Authority</a>	Yes	Yes	City of Wilmington





# Applying for Public Housing & Vouchers

Beginning in 2025, the state's 5 PHAs have partnered to create a centralized portal from which individuals can apply for and manage their applications for one or more public housing authorities' programs:

<https://delaware.affordablehousing.com/>



**Delaware Affordable Housing Hub**

Your source for housing assistance through Delaware Housing Authorities

**Delaware.AffordableHousing.com**



\*Please note that applicants for SRAP, Family Unification Program, VASH, 811 Mainstream and Emergency Housing Vouchers are on a referral basis only from participating agencies





# DSHA as an HFA: Homeownership

- Affordable mortgage products
- Down payment and closing cost assistance for low- and moderate-income homebuyers
- Available for both first-time and repeat buyers

**[Kissyourlandlordgoodbye.com](http://Kissyourlandlordgoodbye.com) or 888-363-8808**

\*DSHA is not a lender itself, but we work with participating lenders to offer our products. Our products are available statewide – there are no geographic restrictions.





# DSHA as an HFA: Foreclosure Prevention

- Delaware Emergency Mortgage Assistance Program (DEMAP)
  - DSHA is currently working to relaunch DEMAP, the foreclosure assistance program that we offered prior to the COVID-19 pandemic
  - During the pandemic, we administered the Delaware Mortgage Relief Program (DEMRRP), which is now closed; DEMRRP assisted 3,214 homeowners, with an average assistance amount of \$13,031





# DSHA as an HFA: Community Development

- **Finance the construction and preservation of income-restricted rental units**
  - Low-Income Housing Tax Credit (LIHTC) Program
  - Permanent Supportive Housing
  - Special Population Housing
- **Finance the acquisition, rehab, construction, and/or repair of homeownership units**
  - Strong Neighborhoods Housing Fund (SNHF)
  - Homeownership Production & Preservation Fund
  - Statewide Emergency Repair Program (SERP)
  - Community Development Block Grant
- **Administer housing-related emergency response funding**





# DSHA as an HFA: Community Development

- **Downtown Development District (DDD) Program**
  - Funded through the State
  - Provides rebates for commercial & residential investments in designated downtown corridors
- **Emergency Solutions Grant (ESG)**
  - Grant program funded through HUD
  - Can cover operating costs for emergency shelters
  - Eligible recipients include local governments and nonprofits
  - DSHA awards the funding through an application process
- **Home4Good**
  - Partnership between DSHA and the Federal Home Loan Bank of Pittsburgh
  - Provides grants to nonprofits for activities that support those experiencing or at risk of experiencing homelessness







# DSHA as an HFA: Community Development

DSHA received one-time funds via the American Rescue Plan Act (ARPA) and a \$30MM State Supplement to provide temporary programs:

- Accelerator & Preservation Fund
- Market Pressure Relief Fund
- Mixed Income Market Fund
- Catalyst Fund





# Partner Agencies & Services

- **Housing Alliance Delaware**
  - Homeless Intake Services
- **Dept. of Health & Social Services**
  - Direct Cash Assistance
  - Emergency Motel Vouchers
- **Department of Justice**
  - Manufactured Housing Ombudsperson
- **Nonprofit Legal Services for Landlord/Tenant Issues**
  - CLASI
  - Legal Services Corporation of Delaware
  - Delaware Volunteer Legal Services
- **Division of Human & Civil Rights**
  - Enforce the State's Fair Housing Act





# Agency Contacts

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