



Delaware State Housing Authority Minimum Lender Production Policy

DSHA is reinforcing minimum production requirements effective January 2024. Below you will find production standards.

DSHA requires a minimum of 3 closed Homeownership Program Mortgage Loans per quarter for existing lenders. For new lenders DSHA will require a minimum of 3 closed Homeownership Program Mortgage Loans 90 days after a lender has completed the on-boarding process.

When these standards are not met DSHA will take the following action and require:

1. All staff must complete DSHA training and take a refresher course to ensure they have a solid understanding of DSHA's Homeownership Loan Program structure, requirements and guidelines.
2. If production requirements are not met after training and through the second quarter, DSHA will suspend Mitas access for all users for the remainder of the year and will no longer include the lenders name and contact information on www.kissyourlandlordgoodbye.com
3. DSHA will require the Lender to provide a detailed business plan stating how they intend to meet minimum production requirements if the Lender would like to renew the upcoming year. Once DSHA reviews and approves the business plan, receives the non-refundable Annual Participation Fee and verifies all users have successfully completed training, Mitas access will be granted.

Lender Signature and Lender's Name

Date

DSHA Representative Signature

Date

09/29/2023