# **DID YOU KNOW?**

**Down Payment & Closing Costs Assistance** 

DSHA offers down payment and closing costs assistance 2nd mortgage loans.

### First-Time & Repeat Homebuyers

DSHA Homeownership Programs are available to BOTH first-time homebuyers and repeat homebuyers. Our programs are available with or without down payment and closing costs.



DSHA's Homeownership Programs require a minimum credit score of 620. Housing counseling is required for homebuyers with a credit score of 659 or below. DSHA approved Housing Counselors can be found at:

KissYourLandlordGoodbye.com/
housing-counselors



5% of the final loan amount for down payment and closing costs. Must qualify for FHA Streamline 203(k) Home Renovation program.

### **Approved Lenders**

A list of DSHA Approved Mortgage Lenders may be found at: <u>KissYourLandlordGoodbye.com/</u> <u>lenders</u>















# **DID YOU KNOW?**

#### **Affordable Interest Rates**

Delaware State Housing Authority (DSHA) offers affordable interest rates for first-time and repeat homebuyers in Delaware. For more information visit:

<u>KissYourLandlordGoodbye.com</u>



DSHA Homeownership Programs have income and sales price limits.
These amounts can be found here:
<a href="mailto:KissYourLandlordGoodbye.com/">KissYourLandlordGoodbye.com/</a>
<a href="mailto:help-for-homebuyers/">help-for-homebuyers/</a>

#### **Fast File Review**

The DSHA file review process is simple with a commitment to review complete files within three business days.

### **Purchase Anywhere in Delaware**

You can use DSHA Homeownership Loan Programs to purchase a primary residence anywhere in the State of Delaware.















