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Draft Report

# State of Delaware PY2025 Consolidated Annual Performance and Evaluation Report (CAPER)

**PREPARED FOR:**

Delaware State Housing Authority
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**CREATED**

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## CR-05 - Goals and Outcomes

### Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a).

This 2025 CAPER reports accomplishments from investments of HUD-block grant funds for the first program year of the Delaware State Housing Authority (DSHA) Five Year Consolidated Plan for FY2025 through FY2029. The year is referred to as the Action Plan year, "program year," FY2025, or simply 2025 throughout this document.

During the 2025 Action Plan year, state block grant resources were allocated to address the following priority needs and Consolidated Plan goals:

**Preserve and expand affordable rental housing.**

DSHA continued to provide and administer grant and tax credit programs targeted for construction or rehabilitation to quality rental housing for very low, low, and moderate income households. Based on PR23, HOME funding supported the creation of six rental units. HOME also leveraged Housing Development Fund (HDF) and the Low Income Housing Tax Credit Program financing during the program year to create 110 new affordable rental units. Sites awarded funding during the program year are counted as completed for reporting purposes when they go to construction closing. Preservation activity funded with HOME dollars was used for owner-occupied rehabilitation.

Affordable rental housing was also provided through needed rent assistance subsidies:

- In this program year and in past years, Delaware's HOPWA grant was awarded in its entirety to the Delaware HIV Consortium, Inc. The Consortium provides rental assistance to low income persons living with HIV/AIDS and their families in Kent and Sussex Counties through a rental assistance voucher program. HOPWA funding from DSHA provided rental assistance for 32 HOPWA-eligible individuals (and 20 family members) during the program year. These beneficiaries included 12 households with extremely low incomes (0-30% AMI), 13 with very low incomes (31-50% AMI), and 7 with low incomes (51-80% AMI). The 2025 program year also represents the final year that Delaware received a HOPWA formula allocation from HUD.
- DSHA is the Public Housing Authority for Kent and Sussex Counties. DSHA owns and manages approximately 500 units of public housing and 200 Rental Assistance Demonstration (RAD) LIHTC units and administers 2,300 housing choice vouchers.

**Mitigate the risk of homelessness and expand access to housing options for those experiencing and at-risk of homelessness.**

DSHA is an active participant in the Continuum of Care and continued to support the activities of Housing Alliance Delaware (HAD) in its capacity as the statewide Continuum of Care coordinating entity.

As of the February 2026 Point in Time (PIT) Count, 1,378 persons in Delaware were experiencing homelessness. Among them, 755 were in New Castle County; 277 were in Kent County; and 346 were in Sussex County.[1] The Continuum of Care system has a record of demonstrated success in assisting residents experiencing homelessness and their work will continue to be critical as needs grow.

The State is also a recipient of HUD's Housing Recovery Program grant. The goal of the program is to expand access to safe, substance-free housing environments that promote long-term recovery. The Housing Recovery Program goals and accomplishments are reported separately from block grant Annual Action Plans and CAPERs.

**Enable Delaware families to achieve and sustain homeownership**

DSHA continued its homeownership programs during the program year to increase access to homeownership. These include a variety of affordable 30-year, fixed-rate mortgage loans tailored to first time homebuyers. In addition, DSHA offers loans for first time and repeat buyers that offer higher income eligibility and maximum purchase prices in targeted areas to expand homeownership in certain communities.

Delaware continues to have homeownership rates well above the national average, in part due to the significant support the DSHA provides to low- and moderate-income home buyers.

**Provide resources for local communities to address community development needs**

DSHA administers the Downtown Development Districts (DDD) rebate program, which offers rebates for investments in real property in downtown areas.

In addition, CDBG funding provides technical assistance to local governments to help address community development needs.

[1] https://spotlightdelaware.org/wp-content/uploads/2026/06/2026-PIT-COUNT-County-Sheets-1.pdf

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)** Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals are shown in the following HUD-required table.

Note: The Source/Amounts in the table below are derived by applying the expected allocation from AP-25 in the Annual Action Plan to the amount of HOME funding received.

| Goal | Category | Source / Amount | Indicator | Unit of Measure | Expected – Strategic Plan | Actual – Strategic Plan | Percent Complete | Expected – Program Year | Actual – Program Year | Percent Complete |
|---|---|---|---|---|---|---|---|---|---|---|
| Affordable Rental Housing | Affordable Housing | HOME: $2,571,498 | Rental units constructed | Household Housing Unit | 1,200 | 110 | 9.17% | 240 | 110 | 45.83% |
| Homeless Assistance | Homeless | ESG: $104,670 | Tenant-based rental assistance / Rapid Rehousing | Households Assisted | 1100 | 109 | 9.91% | 220 | 109 | 49.55% |
| Homeless Assistance | Homeless | ESG: $ | Homeless Person Overnight Shelter | Persons Assisted | 2895 | 0 | 0.00% | 579 | 0 | 0.00% |
| Homeless Assistance | Homeless | ESG: $164,466 | Homelessness Prevention | Persons Assisted | 1550 | 120 | 7.74% | 310 | 120 | 38.71% |
| Homeless Assistance | Homeless | ESG: $ | Other | Other | 1000 | 0 | 0.00% | 200 | 0 | 0.00% |
| Homeowner Rehabilitation | Affordable Housing | CDBG: $2,120,111 / HOME: $642,874 | Homeowner Housing Rehabilitated | Household Housing Unit | 1,500 | 177 | 11.80% | 300 | 177 | 59.00% |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Permanent Supportive Housing | Affordable Housing Non-Homeless Special Needs | HTF: $3,234,373 / HOPWA: $410,445 | Other | Other | 250 | 0 | 0.00% | 50 | 0 | 0.00% |
| Non-Housing Community Deveopment | Non-Housing Community Development | CDBG: $706,703 | Public Facility, Demolition, Infrastructure or Public Service Activities | N/A | N/A | N/A | N/A | N/A | 31 | N/A |

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

Note that DSHA supports homebuyer assistance through TBA and Tax Exempt funding. During the 5-year Consolidated Plan cycle, this is expected to total $1.8 billion (1st mortgages) and $46.8 million in downpayment assistance.

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

Decisions about annual production and support are dependent upon the actual needs of the households, nonprofits, and local communities served. DSHA responds to the requests for assistance and funding proposals presented. We may under or overreach specific projected goals.

CDBG, HOME, ESG, HOPWA, and HTF addressed the following high-priority needs:

**Preserve and expand affordable rental housing.** HOME funding and leveraged funds were used to create new affordable rental housing. HTF funds were not drawn in 2025 and are reserved for future development projects.

**Housing rehabilitation for homeowners.** CDBG and HOME funds continued to support housing rehabilitation for homeowners. CDBG provided funding for the rehabilitation of 167 units and 73 were completed during the program year. HOME funding supported the completed rehabilitation of 10 units.

**Mitigate the risk of homelessness and expand access to housing options for those experiencing and at-risk of homelessness.**

HOPWA funding was dedicated to Tenant-Based Rental Assistance, and this funding helped 32 households (32 individuals with HIV and 20 additional household members) remain housed.

The ESG Program can be used to assist in the operating expenses of emergency shelters, improve the quality of emergency shelters, and provide prevention programs, essential social services, and rapid rehousing assistance to homeless individuals and families. During FY2025, DSHA received $269,136 in ESG funds and utilized those funds to serve 197 persons across 108 households. Because the delay in receiving HUD contracts during the program year, a smaller portion of ESG funds were expended.

**Enable Delaware families to achieve and sustain homeownership.** Block grant funds were not used to increase access to homeownership in FY2025; DSHA instead used other sources of funding including DSHA's loans for first time and repeat buyers.

**Provide resources for local communities to address community development needs.** The CDBG program continues to provide a flexible source of funding to address small jurisdictions' community development needs. During the program year, this took the form of a public services allocation ($47,869.67) and technical assistance ($41,972.53). The entire public services allocation and roughly half of the technical assistance allocation came from CDBG-CV funds.

**State Rental Assistance Program (SRAP)**. DSHA continued providing rental assistance during the program year, utilizing legislatively-allocated state General Funds. The State Rental Assistance Program

(SRAP) provides tenant based rental assistance to people with very low incomes who may need supportive services and rental assistance to live safely and independently in the community. The SRAP program is a vital part of Delaware's strategies to help people who are at high risk for homelessness or institutionalization make the transition to permanent housing and independent living, avoid becoming homeless or institutionalized, and address the housing and supportive services needs of people who are not homeless but have other special needs.

## CR-10 - Racial and Ethnic composition of families assisted

**Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)**

| | CDBG | HOME | HTF | HOPWA |
|---|---|---|---|---|
| White | 64 | 4 | 0 | 9 |
| Black or African American | 61 | 10 | 0 | 22 |
| Asian | 0 | 0 | 0 | 0 |
| American Indian or American Native | 0 | 0 | 0 | 0 |
| Native Hawaiian or Other Pacific Islander | 0 | 0 | 0 | 0 |
| **Total** | **125** | **14** | **0** | **31** |
| Hispanic | 3 | 0 | 0 | 3 |
| Not Hispanic | 122 | 14 | 0 | 28 |

**Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)**

| | ESG |
|---|---|
| American Indian, Alaska Native, or Indigenous | 0 |
| Asian or Asian American | 0 |
| Black, African American, or African | 103 |
| Hispanic/Latina/e/o | 20 |
| Middle Eastern or North African | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| White | 61 |
| Multiracial | 11 |
| Client doesn't know | 0 |
| Client prefers not to answer | 0 |
| Data not collected | 2 |
| **Total** | **197** |

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

## Narrative

### CDBG

CDBG funds assisted 128 households with housing rehabilitation. Of these households, 64 were White, 61 were Black/African American, and 3 were multiracial. By ethnicity, three households identified as Hispanic. *Note: multiracial households are not included in the table above and therefore are not reflected in the "Total."*

In addition, CDBG-CV funds supported 31 people with non-housing activities, all of whom identified as Black/African American. *Note: only households supported with CDBG funds are included in the table above. The 31 people supported with CDBG-CV are not included.*

### HOME

Of the 16 households assisted with HOME funding, 10 were Black/African American, 4 were White, and 2 were multiracial; none identified as Hispanic. By tenure, of the six rental households assisted, 2 beneficiaries reported their race as White and 4 as Black/African American. Owners assisted were White (2), Black/African American (6), and multiracial (2).

### ESG

During PY 2025, ESG funds assisted 197 people across 108 households. Of the 197 people assisted, a slight majority identified as Black/African American (52%); the next largest shares were White (31%), Hispanic (10%), and multiracial (6%). Race or ethnicity was unknown for only 1% of those assisted.

Additional details on ESG beneficiary data are included in the attached SAGE report.

### HOPWA

HOPWA funding provided Tenant-Based Rental Assistance (TBRA) to 32 individuals living with HIV, with most reporting their race as Black/African American (22) or White (9) and one identifying as multiracial. Those funds also benefitted family members who reported their race as Black/African American (11), White (5), and multiracial (4).

### HTF

HTF funds were not drawn in PY 2025, so there are no beneficiaries reported in the table above. However, PR103 reports historical beneficiaries of HTF funding in Delaware. Most have been Black/African American (65.3%), followed by White (26.7%), multiracial (5.3%), and American Indian/Alaskan Native or Native Hawaiian/Pacific Islander (1.3% each). All beneficiaries report their ethnicity as Hispanic.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

| Source of Funds | Source | Resources Made Available | Amount Expended During Program Year |
|---|---|---|---|
| CDBG | public - federal | $2,826,815.00 | $1,934,488.31 |
| HOME | public - federal | $3,214,372.26 | $1,260,620.95 |
| HOPWA | public - federal | $410,445.00 | $310,347.00 |
| ESG | public - federal | $269,136.00 | $45,766.71 |
| HTF | public - federal | $3,234,373.20 | $0.00 |

**Table 3 - Resources Made Available**

Note: Resources made available include the annual allocation, program income, and prior year resources. The Total Resources Made Available match the amounts in the 2025 Action Plan.

### Narrative

The goals of the program are to ensure that the State's CDBG funds will be used to give maximum feasible priority to activities that will benefit low and moderate income families; to aid in the prevention of slums and/or blight; and to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and where other financial resources are not available to meet such needs.

The CDBG funds shall principally benefit low and moderate income persons in a manner that ensures that not less than 70% of such funds are used for activities that benefit low and moderate income persons. In order to comply with the 70% principal benefit requirement, it is further agreed that not less than 70% of the annual CDBG Grant funds shall be utilized for activities that benefit low and moderate income persons as defined in the CDBG Program Guidelines.

The State received $2,826,815 in CDBG funds during the program year and expended $1,934,488.31 of these funds. Almost all (98.5%) of the expended CDBG program funds, excluding administration costs, met the LowMod national objective. Particularly, because of the program's strong emphasis on housing rehabilitation, which provides 100% benefit to low and moderate-income persons, the total benefit to low to moderate-income persons well exceeds the program requirements.

**HOME**

The State received $3,214,372.26 in HOME funds in FY2025. During FY2025, $1,260,620.95 in HOME funds supported construction of six affordable rental units and rehabilitation for 10 homeowner units. Using HOME funds to preserve the physical condition of homeowner occupied units addressed the strategy of assisting homeowners in maintaining their homes.

**ESG**

ESG Program funds are distributed on a competitive basis as described in the Policy Manual and Application, which may be accessed at www.destatehousing.com. During FY2025, DSHA received $269,136 in ESG funds and spent $45,766.71, serving a total of 197 persons across 108 households. These funds were used to assist with the homelessness prevention activity, specifically through funding rental assistance ($9,949) and financial assistance and services to support relocation and stabilization ($15,632.71). A relatively small portion of ESG funds were spent because of the delay in HUD contracts.

**HOPWA**

The State received $410,445 in HOPWA funds during the program year, and all were awarded to the Delaware HIV Consortium. $310,347 of these funds were spent to continue to provide Tenant-Based Rental Assistance (TBRA) to persons living with HIV and their household members, helping them maintain their rental housing and avoid homelessness.

**HTF**

HTF Program funds are distributed on a competitive basis. The State received an annual allocation of $3,134,373.20 and had $100,000 in program income for a total of $3,234,373.20 in FY2025 funds, but none of these funds were allocated.

## Identify the geographic distribution and location of investments

| Target Area | Planned Percentage of Allocation | Actual Percentage of Allocation | Narrative Description |
|---|---|---|---|
| Delaware Non-Entitlement Areas | 100 | 100 | Eligible Areas for DSHA ESG, HOPWA, and CDBG |
| Delaware State | 100 | 100 | Statewide Programs |

**Table 4 – Identify the geographic distribution and location of investments**

## Narrative

All of the CDBG, ESG, and HOPWA are used in nonentitlement areas. HOME funds can be used statewide but are allocated primarily in nonentitlement areas. The HTF is used statewide.

LIHTC strongly incentivizes applications creating or preserving affordable rental housing in Areas of Opportunity with up to 15 points awarded. HOME funds are used to fund gaps in LIHTC projects and thereby allocated to support the geographic objectives of LIHTC program. The State Housing Development Fund (HDF) supports projects and activities statewide, the HDF does allocate funds geographically as follows:

- Like HOME, HDF is used to fund gaps in LIHTC projects when necessary and thereby allocated to support the geographic objectives of the LIHTC program.
- HDF Homeownership Production Program prioritizes homeownership in Distressed Areas. Also, the amount of funding available per unit located in Distressed Areas has increased from $35,000 to $50,000.
- HDF Loans (non-LIHTC) ranks applications according to criteria. Rental applications located in Areas of Opportunity receive priority consideration.

Voucher Payment Standards have been increased in ZIP codes across Delaware that contain mostly Areas of Opportunity to help families with vouchers find housing in areas where there is less rental housing, but often higher rents. This applies to DSHA's Housing Choice Voucher program (HCV), Family Unification Program (FUP), and State Rental Assistance Program (SRAP).

DSHA will continue to monitor the location of DSHA investments and adjust programs to encourage revitalization of Distressed Areas and new affordable homeownership and rental opportunities in Areas of Opportunity.



OMB Control No: 2506-0117 (exp. 09/30/2021)

## Leveraging

### CDBG

Neighborhood infrastructure improvements may be leveraged through any combination of the following:

- Local – bonds, in kind contributions, municipality's general fund, and local water and sewer fund;
- State – Delaware Department of Transportation (DOT), Department of Natural Resources and Environmental Control (DNREC) State Revolving Fund and municipal street aid fund; and
- Federal – DOT, EPA, FEMA, and USDA.

The uses of CDBG funds for owner occupied rehabilitation may leverage additional rehabilitation funding from nonprofit, private, and public sources; however, this is usually not the case with the exception of a small amount of Housing Preservation Grant funds each year. HUD requires a one-to-one match on CDBG funds used for state administration in excess of $100,000. DSHA spent $338,608.98 on general program administration, $88,561.57 on state administration, and $22,143.95 in State CDBG Technical Assistance to Grantees. In total, $449,314.50 was spent on administration and technical assistance, roughly 16% of the total CDBG funds for FY2025. DSHA did not use any program income for administration; therefore, it did not require a match.

The Delaware CDBG program guidelines require sub grantees to match their CDBG administration funds one to one with local administration funds. Kent and Sussex Counties matched their administration allocations in local funds. Delaware CDBG program guidelines also require sub grantees to match their CDBG infrastructure project funds with minimum match amounts that vary with the amount of CDBG funds requested. Cash matches may be provided through other sources of funding for the same activity. The following are the CDBG infrastructure match requirements:

- Up to $100,000 requires a 10% cash match or a 15% in kind match;
- $100,000+ to $200,000 requires a 15% cash match or a 20% in kind match;
- $200,000+ requires a 20% cash match or a 25% in kind match.

### HOPWA

The HOPWA funds awarded to Delaware HIV leveraged $415,062 in funds from Ryan White to provide Case Management, ambulatory outpatient, dental, prescription and transportation. Residents' rental payments also contributed $102,660.

**ESG**

The ESG Program requires funds to be matched one to one.

**HOME**

The majority of the State of Delaware's HOME funds are provided to multifamily rental developments in conjunction with the LIHTC Program.

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

Please see the tables that follow for details on HOME Match, leveraging, and the contracts that were awarded to minority- and women-owned businesses, as required by the CAPER.

| Fiscal Year Summary – HOME Match | |
|---|---|
| 1. Excess match from prior Federal fiscal year | $19,648,065.15 |
| 2. Match contributed during current Federal fiscal year | $530,415.54 |
| 3 .Total match available for current Federal fiscal year (Line 1 plus Line 2) | $20,178,480.69 |
| 4. Match liability for current Federal fiscal year | $571,510.33 |
| 5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4) | $19,606,970.36 |

**Table 5 – Fiscal Year Summary - HOME Match Report**

| Match Contribution for the Federal Fiscal Year | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Project No. or Other ID** | **Date of Contribution** | **Cash (non-Federal sources)** | **Foregone Taxes, Fees, Charges** | **Appraised Land/Real Property** | **Required Infrastructure** | **Site Preparation, Construction Materials, Donated labor** | **Bond Financing** | **Total Match** |
| Owens/Queens Manor | 4/21/2026 | $530,415.54 | | | | | | $530,415.54 |

**Table 6 – Match Contribution for the Federal Fiscal Year**

| **Program Income** – Enter the program amounts for the reporting period | | | | |
|---|---|---|---|---|
| **Balance on hand at beginning of reporting period $** | **Amount received during reporting period $** | **Total amount expended during reporting period $** | **Amount expended for TBRA $** | **Balance on hand at end of reporting period $** |
| $6,255,474.43 | $5,195,282.14 | $675,113.24 | $0.00 | $10,775,643.33 |

**Table 7 – Program Income**

## HOME MBE/WBE report

**Minority Business Enterprises and Women Business Enterprises –** Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

| | Total | Minority Business Enterprises | | | | White Non-Hispanic |
|---|---|---|---|---|---|---|
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| **Contracts** | | | | | | |
| Number | 1 | 0 | 0 | 0 | 0 | 1 |
| Dollar Amount | $13,101,566.00 | $0.00 | $0.00 | $0.00 | $0.00 | $13,101,566.00 |
| **Sub-Contracts** | | | | | | |
| Number | 66 | 0 | 0 | 2 | 17 | 47 |
| Dollar Amount | $11,049,439.58 | $0.00 | $0.00 | $503,200.00 | $729,930.00 | $9,816,309.58 |

| | Total | Women Business Enterprises | Male |
|---|---|---|---|
| **Contracts** | | | |
| Number | 1 | 0 | 1 |
| Dollar Amount | $13,101,566.00 | $0 | $13,101,566.00 |
| **Sub-Contracts** | | | |
| Number | 66 | 4 | 62 |
| Dollar Amount | $11,049,439.58 | $669,420.00 | $10,380,019.58 |

**Table 8 - Minority Business and Women Business Enterprises**

**Minority Owners of Rental Property** – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

| | Total | Minority Property Owners | | | | White Non-Hispanic |
|---|---|---|---|---|---|---|
| | | Alaskan Native or American Indian | Asian or Pacific Islander | Black Non-Hispanic | Hispanic | |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 9 – Minority Owners of Rental Property**

| **Relocation and Real Property Acquisition –** Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition | | |
|---|---|---|
| Parcels Acquired | 0 | 0 |
| Businesses Displaced | 0 | 0 |
| Nonprofit Organizations Displaced | 0 | 0 |
| Households Temporarily Relocated, not Displaced | 0 | 0 |

| **Households Displaced** | **Total** | **Minority Property Enterprises** | | | | **White Non-Hispanic** |
|---|---|---|---|---|---|---|
| | | **Alaskan Native or American Indian** | **Asian or Pacific Islander** | **Black Non-Hispanic** | **Hispanic** | |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Cost | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 10 – Relocation and Real Property Acquisition**

## CR-20 - Affordable Housing 91.520(b)

### Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

The following tables summarize the number and types of families served, as required by the CAPER, with the narrative providing additional details.

| | One-Year Goal | Actual |
|---|---|---|
| Number of Homeless households to be provided affordable housing units | 0 | 0 |
| Number of Non-Homeless households to be provided affordable housing units | 594 | 110 |
| Number of Special-Needs households to be provided affordable housing units | 0 | 0 |
| **Total** | **594** | **110** |

**Table 11 – Number of Households**

| | One-Year Goal | Actual |
|---|---|---|
| Number of households supported through Rental Assistance | 250 | 109 |
| Number of households supported through The Production of New Units | 112 | 0 |
| Number of households supported through Rehab of Existing Units | 232 | 177 |
| Number of households supported through Acquisition of Existing Units | 0 | 0 |
| **Total** | **594** | **286** |

**Table 12 – Number of Households Supported**

*Sources for rental assistance are the HOPWA CAPER and ESG CAPER; Sources for rehabilitation of existing units are PR 23 CDBG and HOME Summary of Accomplishments.*

### Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Decisions about annual production and support are dependent upon the actual needs of the households, nonprofits, and communities served. As a funding and support agency, DSHA responds to the requests for assistance and funding proposals that are presented.

### Discuss how these outcomes will impact future annual action plans.

DSHA bases its annual plans on the Consolidated Plan, consultations with stakeholders, nonprofit housing providers and developers, and the trends of the previous years. Thus, projections may be adjusted, most likely to provide additional resources as available.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

| Number of Households Served | CDBG Actual | HOME Actual | HTF Actual |
|---|---|---|---|
| Extremely Low-income | 24 | 4 | 0 |
| Low-income | 20 | 11 | 0 |
| Moderate-income | 22 | 1 | 0 |
| **Total** | **66** | **16** | **0** |

**Table 13 – Number of Households Served**

**Narrative Information**

**CDBG:**

Howehold income was determined for 66 owner-occupied households that received CDBG-funded housing rehabilitation assistance. These households are represented in the table above. Approximately 37% were extremely low-income, 30% were low-income, and 33% were moderate-income.

**HOME:**

Through the HOME program, 10 homeowner households received rehabilitation assistance and six rental units were completed. Of those benefitting from these activities, four were extremely low income (0-30% AMI); 11 were low income (31-60% AMI); and one was moderate income (61-80% AMI).

**HOPWA:**

All HOPWA recipient households had incomes at or below 80% of the area median income (AMI), including 12 households (37%) with incomes at or below 30% AMI, 13 households (41%) with incomes between 31% and 50% AMI, and 7 households (22%) with income between 51% and 80% AMI.

**HTF:**

Based on PR 103, historically, all completed HTF projects in Delaware have historically served extremely low-income households.

## CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

### Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

### Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

**Statewide Coordinated Intake System**

Through ESG and State funding, DSHA supports the statewide Continuum of Care's coordinated entry system (CES), administered by Housing Alliance Delaware (HAD). As part of operating the system, HAD conducts regular outreach to social service agencies, churches, day centers, and other places where people experiencing homelessness may seek assistance. Delaware's CES uses an HMIS-based standardized self-assessment tool to assess households' needs and determine appropriate referrals and prioritization for rapid rehousing and permanent supportive housing.

There are several programs that connect low-income and homeless individuals in Delaware with health and mental services, and which are tailored to their individual needs:

- The Delaware Department of Health and Human Services (DHSS)'s Health Care Connection program connects uninsured residents with existing public programs and resources, links them with appropriate financial resources, and at-home medical care;
- Westside Family Healthcare operates in New Castle, Kent, and Sussex County. They offer social support services alongside healthcare. Coordinators connect patients with food, housing, employment, and other support programs. Cost of services is based on income;
- Hope Medical Clinic offers free healthcare services for uninsured and homeless individuals, including primary care, dental services, chronic disease management, and mental health services. Hope Clinic is based in Dover and services individuals throughout Kent County;
- Connections Community Support Program provides mental health services, substance abuse treatment, and psychiatric care to individuals experiencing homelessness statewide. Clients of Connection can apply for the State Rental Assistance Program and other programs funded by the Division of Substance Abuse and Mental Health (DSAMH), such as the Supervised Apartment Program, crisis beds, and other housing depending on the client level of need;
- The Division of Public Health offers health services across the state for low-income and homeless populations. Services include vaccinations, STD/ HIV testing, and other preventative health services.
- La Red Health Center offers care for uninsured individuals, particularly those working in agriculture.
- Delaware Division of Substance Abuse and Mental Health (DSAMH) offers mental health and substance use disorder services for homeless and low-income populations, referrals to shelters and community programs, 24/7 crisis intervention services for individuals experiencing a mental health crisis; and

- Homeless Mental Health Outreach Team (HMHOT) provides mental health outreach and care to homeless individuals. The team offers psychiatric evaluations, therapy, crisis intervention, and connections to housing and supportive services. This is part of Crisis Intervention Services that have clinics in greater Smyrna in Northern Kent County and Sussex County staffed 24/7. Crisis Intervention Services also conduct mobile crisis intervention. The team is dispatched to help de-escalate situations and connect individuals with appropriate services.

In addition, Delaware offers several employment services aimed at helping homeless individuals gain job skills, find employment, and access supportive services. These programs focus on empowering individuals to become self-sufficient through training, job placement, and resources.

**Code Purple**

With the support of volunteers from across Delaware, Code Purple locations provide safe and warm short-term housing and hot meals to individuals and families who are homeless when winter weather conditions make it difficult for anyone to be outside for extended periods. Code Purple sites typically are located at houses of worship and community shelters. Code Purple sites use volunteers to manage operations, with activation and implementation varying by county and site. Delaware 211 call center and a mobile app provide information to Delawareans needing to find shelter on the most inclement nights in Delaware. The Delaware Continuum of Care (CoC) has focused on engaging leadership from local Code Purple and day services/day centers initiatives in the CoC membership and Board to ensure these efforts are coordinated and integrated with the overall homeless assistance system.

## Addressing the emergency shelter and transitional housing needs of homeless persons

DSHA administers funds in Kent and Sussex Counties. As the lead agency in this process, DSHA has the opportunity to work closely with the shelters, Homeless prevention, Street Outreach and Rapid Rehousing programs in these Counties. As the focus in the state’s homeless services system is on permanent housing resources, DSHA did not fund the *development of* new shelters or transitional housing during 2025.

In addition to shelter-based programs, there are a significant number of nonshelter service providers that target their services to homeless persons or families. These services include day centers, the Code Purple shelters discussed above, substance abuse counseling, mental health counseling, HIV/AIDS testing and treatment, food and clothing, case management, job training and placement, and medical care. State funding administered by other state agencies also supports emergency shelter operations, services, and hotel vouchers for people experiencing homelessness when shelter beds are not available. The state Housing Development Fund has been used to create many of the shelters and other housing facilities serving people who are homeless in Delaware and is available for the new development and rehabilitation of emergency shelter, transitional housing facilities, permanent supportive housing, and other housing. Delaware has also focused on establishing a strong system of rapid rehousing to help people experiencing homelessness get back into permanent housing. ESG funding as well as state funding support five rapid rehousing providers in Delaware. Two additional rapid rehousing providers specifically use VA Supportive Services for Veterans and their Families (SSVF) funding to assist veterans in Delaware.

During FY2025, ESG-funded Street Outreach activities assisted 56 persons experiencing unsheltered homelessness. Outreach teams engaged individuals residing in places not meant for human habitation and provided case management, referrals to emergency shelter and housing resources, transportation assistance, basic needs, and connections to mainstream benefits and healthcare services. Street Outreach staff employed a housing-focused, trauma-informed approach to build trust, assess immediate needs, and connect participants to Coordinated Entry and other community resources. Persistent barriers included a limited supply of affordable housing, rising rental costs, transportation challenges, behavioral health needs, and a shortage of landlords willing to accept housing subsidies. Despite these challenges, Street Outreach activities helped connect unsheltered individuals with housing and supportive services while reducing barriers to permanent housing.

Building an inventory of other permanent rental assistance is an important tool in Delaware to reduce chronic homelessness and help people exit homelessness more quickly. In FY2011, Delaware established the State Rental Assistance Program (SRAP), which provides rental assistance to people with disabilities, youth exiting foster care, and families for whom affordable housing is a barrier to reunification, as well as other populations under various special initiatives.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Delaware invests significant state funding, both administered by DSHA and in other departments such as the Department of Health and Social Services (DHSS) in homelessness prevention. These are discussed in other areas of the CAPER as well, but key initiatives include:

- The Home4Good funding program launched in 2019 increasing funding for homelessness services via investment from the Housing Development Fund and Federal Home Loan Bank of Pittsburgh.
- The State Rental Assistance Program provides rental assistance for households with special needs in Delaware; applications are accepted on a referral basis from the state Departments of Health and Social Services (DHSS) and Services for Children, Youth and their Families (DSCYF). Priorities include individuals who are exiting institutions, are at risk of entering institutions, and/or are homeless or at risk of homelessness.
- Administering other special voucher programs, including Section 811 Mainstream Vouchers and Family Unification Program vouchers, in partnership with sister state agencies and service providers.
- Administering project based rental assistance, and units set aside in Low Income Housing Tax Credit projects. 5% of units in all newly financed LIHTC projects must be set aside for special populations, and there are incentives for developers to set aside up to 10% of units.

In all of these initiatives, DSHA works closely with DHSS, Department of Services for Children, Youth, and their Families (DSCYF), service providers, and the Continuum of Care (Housing Alliance Delaware) to ensure the availability of supportive services, refer eligible households, and set priorities. Reentry continues to be a state priority. The Commission has a specific set of objectives to improve reentry in the state, which are being addressed by seven subcommittees. DSHA staff co-chair the Housing Subcommittee, which is working to ensure improved prerelease housing planning to reduce releases to homelessness; increase availability of short-term rental assistance; reduce barriers to housing administered by the state's five Public Housing Authorities; and improve information about housing resources.

In September 2019, the state's five PHAs were awarded technical assistance from the Vera Institute for Justice to establish a Family Reunification Program to facilitate reentrant's ability to return to family living in PHA administered housing. In July 2020, the five public housing authorities, Delaware Department of Correction, and the Delaware Center for Justice launched the Delaware Family Reentry Pilot (FRP) Program. The program gives individuals recently released from incarceration the opportunity to access safe and stable housing by reuniting with their families who live in public housing. Starting in FY2023, efforts to raise awareness of the program focusing on public housing residents rather than people in custody and potentially expanding the program to cover rental voucher recipients were being explored. The program is currently operating. https://www.destatehousing.com/find/family-reentry-program/

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Best practices and evidence-based demonstrations call for a transformation of our homeless assistance systems to focus on housing stability and systemwide outcomes. Focusing on housing stability allows communities to focus resources and address a person's long term service needs, bridging the divide between the homeless assistance system and mainstream systems.

DSHA is participating in the CoC's strengthened planning activities to:

- Create a vision for Delaware's homeless assistance system;
- Define Delaware's goals for preventing and ending homelessness;
- Defining the services, models, and outcomes to achieve that goal; and
- Implement and improve coordinated entry and assessment.

Delaware has created a statewide Continuum of Care that is aligned with the HEARTH Act regulations in composition and function. The board that governs this group meets regularly and has a System Performance Committee that reviews data and produces an annual System Performance Report. DSHA is an active participant in CoC membership, Board, and numerous committees.

In FY2025, DSHA:

- Funded Housing Alliance Delaware to support the Continuum of Care, the HMIS system, and community planning efforts;
- Continued housing stability as a focus of its HOPWA program and homeless prevention as part of its ESG program;
- Allocated state funding to homelessness prevention, rapid rehousing, and other initiatives to build the capacity of Delaware's homeless assistance system and implement the state's Action Plan to End Homelessness;
- Continued to require that funded agencies be active users of HMIS and the Coordinated Intake system to ensure full participation;
- Continued to require adherence to permanent supportive housing standards and participation in HMIS and coordinated entry for new housing facilities seeking capital funding from DSHA;
- Continued to administer the State Rental Assistance Program, which serves households at high risk of homelessness or who otherwise may be in institutional settings; and
- Participated in numerous planning and implementation efforts related to special populations, including the Delaware Correctional Reentry Commission (DCRC); leadership of the DCRC Housing Subcommittee; Commission on Community based Alternatives for People with Disabilities; Division of Substance Abuse and Mental Health (DSAMH) Advisory Council, Domestic Violence Task Force Housing Committee, and many others.

## CR-30 - Public Housing 91.220(h); 91.320(j)

### Actions taken to address the needs of public housing

DSHA last completed a Section 504 needs assessment and transition plan in 1991. On an aggregate basis across all DSHA sites, DSHA's public housing stock meets Section 504 requirements.

DSHA was approved for and converted previously funded Public Housing Developments including Liberty Court (100 units), McLane Gardens, Peach Circle, and Holly Square (106 units) to the Rental Assistance Demonstration (RAD) program for Fall 2023. As part of the Liberty Court conversion and the sale of four (4) Public Housing Scattered site units, Project Based Vouchers were also utilized at Iron Branch Apartments in Millsboro. During these conversions, additional accessible units are created.

### Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

DSHA's Moving To Work (MTW) program includes its public housing, Housing Choice Voucher, Capital Fund, and Resident Homeownership Programs. The goals and objectives under the DSHA MTW Program are outlined as follows:

- To reduce costs and achieve greater cost effectiveness by administrative reforms to the Public Housing and Housing Choice Voucher Programs;
- To give incentives to families who are employed or seeking employment and self sufficiency; and
- To improve housing options for our residents by offering or coordinating the following resources: Homeownership counseling and assistance; Budget counseling; Fair market housing counseling; Assistance obtaining a Low Income Housing Tax Credit Unit; MTW Savings Account as income increases; Counseling to repair credit problems; and Financial literacy education.

The MTW escrows accumulated by the residents provided essential funds that helped with closing costs and downpayments for homeownership and security/utility deposits for nonsubsidized rental housing. Without these funds, many of the participants would not have been able to make the transition into homeownership or other fair market rental housing.

### Actions taken to provide assistance to troubled PHAs

Not applicable.

## CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

In 2024, just prior to the program year, Delaware launched an Affordable Housing Task Force to make recommendations on how the State and local governments can increase the supply of housing that is affordable to households across the income spectrum.

The Delaware State Annual Action Plan was developed in accordance with the Governor's strategies for growth management. These strategies curb sprawl and redirect growth to areas of the state that can best support it through investments in infrastructure and planning. The provision of quality, safe, affordable housing is essential to the success of the strategy. The key element in the State's strategy is to provide greater choices for all Delawareans with respect to employment and housing. DSHA plays an active role in the State land use planning and growth management process and communities. This includes working with local government and organizations to encourage effective affordable housing strategies as part of their comprehensive planning processes and active engagement with the Preliminary Land Use Service (PLUS) process.

### Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

**Downtown Development Districts (DDDs) Program and Strong Neighborhood Housing Fund (SNHF)**

DSHA administers the Downtown Development Districts (DDD) rebate program, which offers rebates for investments in real property in downtown areas. The DDD Resource Team hosts workshops and provides technical assistance for the districts (Wilmington, Dover, and Seaford) to share the updated program guidelines, review the renewal application, and answer questions from the district administrators.

**State Rental Assistance Program (SRAP)**

A partnership between DSHA and several other state agencies, the State Rental Assistance Program (SRAP) provides rental assistance to people with very low incomes who may need supportive services and rental assistance to live safely and independently in the community. The program was originally funded in FY2011 with $1.5 million through the state General Assembly. Pandemic-era funding helped support rental assistance programs yet have been exhausted.

**Delaware Section 811 Mainstream Vouchers**

In 2018, DSHA applied for and was awarded 50 vouchers under the HUD Section 811 Mainstream Voucher Program (previously called the 811 Mainstream Voucher Program). These are Housing Choice Vouchers reserved for nonelderly adults with disabilities, with a particular focus on people who are exiting institutions, and people who are experiencing homelessness. DSHA works with partnering agencies particularly DHSS and Housing

Alliance Delaware (HAD), the entity responsible for managing the coordinated entry system in Delaware to target Mainstream Vouchers to individuals awaiting supportive housing who are also on DSHA's existing waiting list for Public Housing.

**Homeownership Rehab and Emergency Repair**

DSHA allocates both state and federal (CDBG and HOME) resources to rehabilitation assistance for homeowners. All of these programs allow accessibility modifications as an eligible use and indeed this is a high need and frequent use. Major accessibility modifications are more often through the major repair program, while emergency repair programs often manage smaller accessibility modifications, especially those needed urgently.

DSHA has long invested in homeownership to close gaps. DSHA plays a pivotal role in helping residents achieve homeownership by issuing bonds and notes to enable Delaware homebuyers—including first time and first generation buyers—secure 30-year fixed rate mortgage loans with competitive interest rates.

## Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The CDBG Program Guidelines reference HUD's lead-based paint regulations and all applicants must demonstrate how the rehabilitation work will be conducted in accordance with these regulations. DSHA also requires any activity funded by the HDF or HOME Program, especially acquisition/rehab activities, to conduct an Environmental Site Assessment Phase 1. Grantees and housing rehabilitation contractors must be trained in lead safe work practices and HUD's regulations. If lead based paint is present, then it must be remediated as part of the construction process in accordance with local, state, and federal regulations.

The State of Delaware CDBG subgrantees use most of their CDBG funds each year for housing rehabilitation, and the Delaware State Housing Authority supplements those funds by allocating CDBG subgrantees HOME funds for additional housing rehabilitations. These two sources of rehab funding, combined, are used to rehabilitate between 150 and 175 units, on average, of substandard housing each year. These HUD-funded housing rehabilitations must follow State, HUD, and EPA regulations for using lead-safe work practices, and for reducing lead-based hazards. County rehab specialists, and rehab contractors, must be trained and certified in how to reduce lead-based hazards.

DSHA continually cooperates with the Division of Public Health to facilitate lead safe work practices training to contractors. Any individual performing lead-based paint activities in the State of Delaware must be certified by the Division of Public Health (DPH). After completing an approved training course, a person wishing to be certified must apply for Certification to DPH. The applicant must then pass the state certification (3rd party) exam. A certification fee is required, and the certification is valid for two years. Grantees are monitored for compliance with lead-based paint regulations and show that they are complying.

The Delaware Office of Lead Poisoning Prevention (OLPP) is now part of a new Office of Healthy Environments (OHE) in the Delaware Division of Public Health (DPH). The Healthy Homes and Lead Poisoning Prevention Program (HHLPP) under the OHE completed onsite assessments of housing units, and trained community partners to start their own Healthy Homes programs. All contractors, renovation contractors, maintenance workers who work in pre-1978 housing and child occupied facilities are required to follow EPA's RRP Rule, as updated.

It should be noted that all housing receiving federal assistance must still comply with HUD's LSHR. HUD's Office of Healthy Homes and Lead Hazard Control (OHHLHC) website provides information on complying with the LSHR and RRP Rule. DSHA notified CDBG and HOME subgrantees about the new requirements and provides technical assistance as needed.

Late in FY2019, the State of Delaware passed HB89, AN ACT TO AMEND TITLE 16 OF THE DELAWARE CODE RELATING TO THE CHILDHOOD LEAD POISONING PREVENTION ACT. This is the bill to restart the Childhood Lead Poisoning Advisory Committee. DSHA was represented on this committee when it began meeting in 2019. The committee has continued to meet since 2019. In its 2021 annual report, the committee developed a comprehensive set of 44 programs and policy recommendations for the Division of Public Health. The advisory committee prioritized the following for Delaware:

- The enactment of policies that mandate and enforce the use of lead safe and lead-free housing certificates.
- Remediation of currently known lead "hot spots".
- Lowering the threshold for case management and early intervention services for children already poisoned; and
- Increasing the rates of identification for already poisoned children via a blood lead test so that resources can be better allocated for intervention, remediation, and prevention of future poisoning.

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

DSHA's primary mechanism for addressing the needs of poverty-level families is developing deeply subsidized rental units.

Through its role as a housing authority, DSHA administers the MTW Program, which requires residents to work or be in school in order to receive a housing subsidy. The goal is to establish positive work and budget habits over the time in the program, which will serve the family as they transition to unsubsidized housing. DSHA believes that MTW plays an important role in breaking the cycle of poverty by providing case management services and resources that help families succeed.

DSHA has been an active participant with The Continuum of Care and Housing Alliance Delaware (HAD) and has supported its facilitation, research and advancement of Delaware's homelessness systems. HAD coordinates the DE Continuum of Care applications, manages the DE-HMIS and works to coordinate services and programs throughout the state to better meet the needs of homeless people and families, and improve the performance of the state's homeless assistance system.

DSHA's Housing Development Fund (HDF) regularly provides grants to anti-poverty activities, including security deposit loan programs to assist prospective renters to secure an apartment and build their credit, thereby preventing homelessness. DSHA's Qualified Allocation Plan (QAP) includes incentives for applicants that include appropriate social services for residents in their project plans. These services often include programs such as financial literacy, budgeting, childcare, GED and other educational opportunities, and homeownership counseling. For the most recent QAP, see https://www.destatehousing.com/wp-content/uploads/2026/06/2025-2026-LIHTC-QAP.pdf

DSHA administers the Neighborhood Assistance Act (NAA), a state charity tax credit. Through the NAA companies and individuals within Delaware, which contribute to eligible neighborhood organizations and nonprofits in impoverished areas, are eligible to receive state tax credits worth up to 50% of their donation. Organizations must be designated as 501C(3) organizations by the Internal Revenue Service and document that they provide neighborhood assistance in an impoverished area or provide neighborhood assistance for low and moderate income families.

## Actions taken to develop institutional structure. 91.220(k); 91.320(j)

During the Five-year Consolidated Plan period, DSHA has committed to the following activities to continue to develop institutional structure. These were undertaken during FY2025:

- DSHA will continue to work with a strong network of partners to promote the real-time housing locator DelawareHousingSearch.org. Because of the state-wide support, this service will also be a critical disaster recovery resource for Delaware, further increasing its value as a collective resource.
- DSHA will continue to improve the coordination of efforts across agencies and communities to support strategic neighborhood revitalization, community, and downtown development initiatives such as the Downtown Development Districts and Strong Neighborhoods Housing Fund programs.
- DSHA will continue to maximize the use of the state's growth management framework to encourage local communities to include affordable housing strategies in their planning initiatives and provide technical assistance with these activities.
- Delaware will continue to improve the availability of local and DSHA information online, including housing needs and demographic data, geographic targeting for DSHA programs, and the Delaware affordable rental housing preservation inventory. The availability of consistent data supports improved coordination and planning to address affordable housing needs.

In 2024, DSHA partnered with Delaware's four other PHAs and the affordable housing search engine to revolutionize the waitlist process for housing assistance. Delaware is now the fifth in the nation to implement a statewide centralized waitlist, setting a new standard for helping families access needed resources and opportunities.

## Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

DSHA works hard to leverage its limited resources with various community resources and programs. We have developed partnerships with numerous agencies and organizations to provide services and programs that would otherwise require DSHA resources or not be available. Examples of these partnerships include:

- Children and Families First provides pregnancy testing, family planning material, and STD testing, treatment, and counseling. They also organize resources for grandparents and relatives raising someone else's children.
- Child, Inc. provides one-on-one-case management services upon request or referral and offers parenting classes.
- NeighborGood Partners is one of DSHA's partners for the Rent Reporting Pilot Program, which is funded by the agency's SLFRF allocation, and helps to build low income renters' credit by reporting their rental payment history to the credit bureaus. NeighborGood Partners conducts the eligibility review and intake for the program and provides referrals to financial coaching to applicants and program participants. Rental Assistance/Other financial assistance is offered by several organizations: Peoples Place II, First State Community Action Agency, Catholic Charities, Salvation Army, Casa San Francisco, State Service Centers, and local churches.
- First State Community Action Agency provides limited financial assistance, administers the Summer Food Service Program for Sussex County sites, and offers employment training at a center in Georgetown.
- Department of Labor provides all aspects of employment training, including assistance preparing resumes and applications, improving interviewing skills, and workplace training. DSHA serves on the Delaware Workforce Development Board which administers the state's requirements and initiatives for employment and job training.

Delaware Technical and Community College, Kent County PolyTech, Sussex Tech, Delaware State University – All institutions have various courses available for general education as well as specific job training. They require a minimum number of participants to come to DSHA sites, but individuals can go to the schools for classes. Many courses are free of charge, based on income, or have a small fee. DSHA has installed GED tutorial software at multiple sites. The program is used by instructors giving group instruction and by residents who study independently.

### Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

DSHA continued to review all DSHA programs to determine how and where to invest resources to expand housing choice in accordance with recommendations from the prior Analysis of impediments (AI) that were brought forward in the 2020 AI.

In FY2022, DSHA revised the Opportunity map using information from 2020 Market Value Analysis, developed by Reinvestment Fund as well as a new 2020 State Strategies layer from the Office of State Planning Coordination. The existing HUD identified indicator for strong school proficiency was also included.

An additional layer was created to account for the areas that were characterized by a weak market and had a disproportionate share of assisted or subsidized housing.

- Areas of Opportunity are strong, high value markets, offering economic opportunity, high performing schools, and supportive infrastructure. However, these areas contain little affordable housing. New construction and preservation of affordable housing are prioritized and encouraged.

- Stable Areas are middle market areas where a balance of market rate and subsidized housing are supported.
- Distressed Areas are highly distressed neighborhoods suffering from blight and concentrated poverty. Strategies focus on stabilizing neighborhoods through increased homeownership, investment in existing homes and commercial areas, and people-based intervention strategies.
- Saturated areas are weak markets where at least 10% of all housing units are assisted or subsidized.

## CR-40 - Monitoring 91.220 and 91.230

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Monitoring activities continued during the program year to ensure compliance with federal regulations. A DSHA contract officer was available to assist with business outreach and listings of businesses were available through public sources, all in compliance with federal anti-discrimination laws.

**Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports**.

Stakeholders and residents were made aware of the publication of the 2025 program year draft CAPER through a public notice, published on DSHA's website two weeks in advance of the draft release. The draft CAPER was available for viewing at the DHSA office in Dover, from September 15 through 29, 2026. The CAPER was also available for download from DSHA's website. Comments could be submitted through email.

## CR-45 - CDBG 91.520(c)

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

No changes are needed; CDBG is being used effectively and will continue to address needs of low income households living in aging homes in substandard condition.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No.

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

Not applicable.

## CR-50 - HOME 24 CFR 91.520(d)

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

In FY 2026, Spectrum Compliance completed HOME inspections at the following properties:

- Arbor Place I – per final report, all issues cleared
- Arbor Place III – per final report, all issues cleared
- Chandler Heights – there are still issues not cleared, Spectrum is working with management to get them resolved
- Chandler Heights II - per final report, all issues cleared
- Clearfield Apartments - per final report, all issues cleared
- East Atlantic and Annes - per final report, all issues cleared
- Harbor Towne - per final report, all issues cleared
- Liberty Court - per final report, all issues cleared
- Lingo Creek - there are still issues not cleared, Spectrum is working with management to get them resolved
- Long Neck- per final report, all issues cleared
- Luther Gardens- per final report, all issues cleared
- Luther Gardens Annex - per final report, all issues cleared
- Marshall Manor - per final report, all issues cleared
- Wexford Village - per final report, all issues cleared
- Willis Road - per final report, all issues cleared

The monitoring completed by Spectrum included physical inspections (UPCS/INSPIRE), tenant file audits, tenant rents, tenant selection and orientation, leases and security deposits, application procession, Affirmative Marketing plans and general management policies.

The monitoring includes physical inspections, review of tenant files and records, tenant rents, tenant selection and orientation, leases and security deposits, application processing, affirmative marketing plans, and general management policies. In addition to inspecting tenant incomes and rents, Uniform Physical Condition Standards (UPCS)(2023) & National Standards for Physical Inspections of Real Estate (NSPIRE) (2025) were used during the physical inspection of units and also for all common areas in HOME assisted properties. These areas include, but are not limited to, hallways, stairwells, laundry rooms, recreation rooms, lobbies, and all exterior areas.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

Not applicable.

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

- The Housing Development Fund (HDF) supported Statewide Emergency Repair Program (SERP).
- The Strong Neighborhoods Housing Fund (SNHF) funds construction of new affordable homes.
- DSHA administers the Low Income Tax Credit Program. The awards are based on criteria outlined in DSHA's Qualified Allocation Plan (QAP). Priority needs identified in the Needs Assessment and reflected in this Qualified Allocation Plan include:

    I. Creation of new affordable rental housing, especially for families and especially in areas of opportunity for low income households;
    II. Preservation of the State’s existing affordable housing properties, especially federally subsidized properties and sites in poor physical condition; and
    III. Integrated, affordable units for people with disabilities and extremely low incomes, and other special populations that may need supportive services and rental assistance to live independently.

## CR-55 - HOPWA 91.520(e)

### Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

| Number of Households Served Through: | One-year Goal | Actual |
|---|---|---|
| Short-term rent, mortgage, and utility assistance payments | | |
| Tenant-based rental assistance | 30 | 32 |
| Units provided in transitional housing facilities developed, leased, or operated with HOPWA funds | | |
| Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds | | |
| **Total** | 30 | 32 |

**Table 14 – HOPWA Number of Households Served**

### Narrative

Since 1997, the Delaware State Housing Authority (Grantee) has allocated Housing Opportunities for Persons With AIDS (HOPWA) funds to provide Tenant Based Rental Assistance (TBRA) for low-income persons living with HIV in Kent and Sussex Counties. The HOPWA program has been operated by the Project Sponsor, Delaware HIV Services, Inc. (DHS), a nonprofit community-based organization that administers a portion of the Ryan White Part B funding used for HIV-supportive services in Delaware. With the planned wind-down of DSHA HOPWA funding in 2026, DHS is proactively pursuing transition planning, client notification strategies, and cross-sector partnerships to ensure service continuity and uphold the commitments outlined in the State's Consolidated Plan for addressing the housing needs of people living with HIV.

In FY2025, DHS employed two full-time employees to operate its HOPWA TBRA program, including one Housing Program Supervisor and one Housing Compliance Specialist. The program provided rental assistance to 32 households, in addition to 20 family members within those households.

In the execution of its HOPWA program, DHS staff provide a range of housing activities to ensure that its service meets the goals of the program, to promote long-term housing stability, reduced risks of homelessness, and connection to medical care and services, in accordance with HOPWA performance measures, within the framework of standard federal HOPWA regulations. Assisted households lease affordable units that meet HUD Housing Quality Standards from private landlords in the jurisdiction. Affordability is determined using HUD Fair Market Rents, and utility costs are determined using utility allowance tables for the jurisdiction. The amount of TBRA is based upon total household income and housing expenses, including rent and utilities, and covers the portion of housing costs above 30% of the household's adjusted income, up to full monthly rent. Program beneficiaries are strongly encouraged to remain connected to HIV case management services with access to appropriate health care and support services funded by the Ryan White program and other conventional (non-HOPWA) service providers, including Medicaid managed care organizations. All clients receiving TBRA are strongly encouraged to meet with their HIV case managers quarterly to update their housing plans and report to DHS on their progress in achieving or maintaining stable housing and remaining connected to medical care and supportive services.

There were four new client enrollments in FY2025; however, four clients stopped receiving HOPWA assistance during the year, resulting in no net change in the number of households served through TBRA compared to FY2024. The program achieved strong outcomes: all households had contact with a case manager, established a plan to maintain stable housing, accessed medical insurance or assistance, and met with a primary health care provider. Of the 32 households served, 27 (84%) continued receiving TBRA into the next year. The households that exited the program did so for reasons outside of program control, demonstrating the overall strength of the program's retention efforts.

Past enrollment data highlights that many HOPWA recipients previously experienced unstable or unsustainable living situations. The continuation of rental assistance allowed returning clients to sustain safe, sanitary, and affordable housing, alleviating financial stress and promoting consistency in medical care and case management engagement. These conditions align with HOPWA's objective of improving long-term housing and health outcomes for people living with HIV.

While the HOPWA program continues to meet objectives, persistent structural barriers and escalating regional housing market pressures have prevented the program from growing. Sussex County continues to pose significant challenges due to rising rental costs in areas where Fair Market Rents (FMRs) remain comparatively low. This issue is intensified by seasonal tourism demand and a high number of private landlords who are often unwilling to accept housing vouchers. In an effort to maintain housing stability, the program prioritized deeper rental subsidies to match increasing costs.

With the planned conclusion of DSHA's HOPWA funding in 2026, DHS has undertaken transition planning, client notification efforts, and cross-sector partnerships to help ensure continuity of services and minimize disruptions for participating households. These efforts are intended to support participants as they transition to other housing resources while advancing the housing priorities identified in Delaware's Consolidated Plan.

## CR-56 - HTF 91.520(h)

### Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

The State received an annual allocation of $3,134,373.20 for FY2025 but had not yet allocated these funds at the time the CAPER was prepared. Of these funds, $1.1 million was committed to George Read Village, $1.2 million to Solomon's Court II, and $2.5 million to Gateway East CHEER. These commitments will result in a total of 149 units across the State of Delaware.

The table below shows the share of beneficiaries by income level for all projects that have been completed and were funded with the HTF.

**Historical Housing Trust Fund Beneficiaries**

| Tenure Type | 0 – 30% AMI | 0% of 30+ to poverty line (when poverty line is higher than 30% AMI) | % of the higher of 30+ AMI or poverty line to 50% AMI | Total Occupied Units | Units Completed, Not Occupied | Total Completed Units |
|---|---|---|---|---|---|---|
| Rental | 100% | 0% | 0% | 100% | 0% | 100% |
| Homebuyer | 0% | 0% | 0% | 0% | 0% | 0% |

**Table 15 - CR-56 HTF Units in HTF activities completed during the period**

## CR-58 – Section 3

### Identify the number of individuals assisted and the types of assistance provided

There were no Section 3 covered projects.

## CR-60 - ESG 91.520(g) (ESG Recipients only)

**ESG Supplement to the CAPER in *e-snaps***

### Reporting Period—All Recipients Complete

| | |
|---|---|
| **Program Year Start Date** | 07/01/2025 |
| **Program Year End Date** | 06/30/2026 |

### Subrecipients

Brandywine Counseling and Community Services, Inc.
Catholic Charities, Inc.
Redemption City, Inc.
YWCA Delaware, Inc.

## CR-65 - Persons Assisted

### 4. Persons Served

### Totals for all Persons Served with ESG

| Number of Persons in Households | Total |
|---|---|
| Adults | 123 |
| Children | 73 |
| Don't Know/Refused/Other | 0 |
| Missing Information | 1 |
| **Total** | **197** |

**Table 15 – Household Information for Persons Served with ESG**

### 5. Gender—Complete for All Activities

| | Total |
|---|---|
| Male | 48 |
| Female | 52 |
| Transgender | N/A |
| Don't Know/Refused/Other | 0 |
| Missing Information | 97 |
| **Total** | 197 |

**Table 16 – Gender Information**

## 6. Age—Complete for All Activities

| | Total |
|---|---|
| Under 18 | 73 |
| 18-24 | 9 |
| 25 and over | 114 |
| Don't Know/Refused/Other | 0 |
| Missing Information | 1 |
| **Total** | **197** |

**Table 17 – Age Information**

## 7. Special Populations Served—Complete for All Activities

**Number of Persons in Households**

| Subpopulation | Total | Total Persons Served – Prevention | Total Persons Served – RRH | Total Persons Served in Emergency Shelters |
|---|---|---|---|---|
| Veterans | 1 | N/A | N/A | N/A |
| Victims of Domestic Violence | 1 | N/A | N/A | N/A |
| Elderly | 6 | N/A | N/A | N/A |
| HIV/AIDS | 0 | N/A | N/A | N/A |
| Chronically Homeless | 7 | N/A | N/A | N/A |
| **Persons with Disabilities:** | | | | |
| Severely Mentally Ill | 12 | N/A | N/A | N/A |
| Chronic Substance Abuse | 5 | N/A | N/A | N/A |
| Other Disability | 9 | N/A | N/A | N/A |
| Total (Unduplicated if possible) | 26 | N/A | N/A | N/A |

**Table 18 – Special Population Served**

Note: Data are not available in the ESG CAPER for columns with N/A

## CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

### 8. Shelter Utilization

| | |
|---|---|
| Number of New Units - Rehabbed | 0 |
| Number of New Units - Conversion | 0 |
| Total Number of bed-nights available | 0 |
| Total Number of bed-nights provided | 0 |
| Capacity Utilization | 0.00% |

**Table 19 – Shelter Capacity**

*Note: DSHA did not provide emergency shelter funding with ESG in 2025.*

### 9. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

Delaware's ESG jurisdictions have worked together and with the HAD (CoC) to identify common goals, to:

- Reduce the length of time that persons are homeless. Benchmark: Most clients served for 50 days or less.
- Reduce the returns to homelessness after 1 year of being permanently housed. Benchmark: No more than 10% return to homelessness within 2 years after permanently housed with rapid re-housing assistance.
- Decrease the number of persons that are homeless. Benchmark for Households: 100 or fewer homeless households.

According to the Sage report, PIT data show the number of homelessness households counted at any point in time to range from 1 to 25, well within the benchmark. However, full PIT data was not collected due to several State of Emergency declarations by Delaware's Governor in January and February ahead of the count dates. Most (65%) are enrolled in ESG programs for fewer than 60 days, which is close to the benchmark target. Also, of the 80 persons whose exit destination was tracked, 78 exited to a permanent housing situation.

## CR-75 – Expenditures

### 11. Expenditures

Note: Expenditures were lower in PY 2025 due to delays in receiving HUD contracts.

### 11a. ESG Expenditures for Homelessness Prevention

| | Dollar Amount of Expenditures in Program Year | | |
|---|---|---|---|
| | 2023 | 2024 | 2025 |
| Expenditures for Rental Assistance | 0 | 0 | $9,949.00 |
| Expenditures for Housing Relocation and Stabilization Services - Financial Assistance | 0 | 0 | $7,648.60 |
| Expenditures for Housing Relocation & Stabilization Services - Services | 0 | 0 | $7,984.11 |
| Expenditures for Homeless Prevention under Emergency Shelter Grants Program | 0 | 0 | 0 |
| **Subtotal Homelessness Prevention** | **0** | **0** | **$25,581.71** |

**Table 20 – ESG Expenditures for Homelessness Prevention**

### 11b. ESG Expenditures for Rapid Re-Housing

| | Dollar Amount of Expenditures in Program Year | | |
|---|---|---|---|
| | 2023 | 2024 | 2025 |
| Expenditures for Rental Assistance | 0 | 0 | 0 |
| Expenditures for Housing Relocation and Stabilization Services - Financial Assistance | 0 | 0 | 0 |
| Expenditures for Housing Relocation & Stabilization Services - Services | 0 | 0 | 0 |
| Expenditures for Homeless Assistance under Emergency Shelter Grants Program | 0 | 0 | 0 |
| **Subtotal Rapid Re-Housing** | **0** | **0** | **0** |

**Table 21 – ESG Expenditures for Rapid Re-Housing**

### 11c. ESG Expenditures for Emergency Shelter

| | Dollar Amount of Expenditures in Program Year | | |
|---|---|---|---|
| | 2023 | 2024 | 2025 |
| Essential Services | 0 | 0 | 0 |
| Operations | 0 | 0 | 0 |
| Renovation | 0 | 0 | 0 |
| Major Rehab | 0 | 0 | 0 |
| Conversion | 0 | 0 | 0 |

| | | | |
|---|---|---|---|
| **Subtotal** | **0** | **0** | **0** |

**Table 22 – ESG Expenditures for Emergency Shelter**

### 11d. Other Grant Expenditures

| | Dollar Amount of Expenditures in Program Year | | |
|---|---|---|---|
| | **2023** | **2024** | **2025** |
| Street Outreach | 0 | 0 | 0 |
| HMIS | 0 | 0 | 0 |
| Administration | 0 | 0 | **$20,185.00** |

**Table 23 - Other Grant Expenditures**

### 11e. Total ESG Grant Funds

| Total ESG Funds Expended | 2023 | 2024 | 2025 |
|---|---|---|---|
| | 0 | 0 | **$45,766.71** |

**Table 24 - Total ESG Funds Expended**

### 11f. Match Source

| | 2023 | 2024 | 2025 |
|---|---|---|---|
| Other Non-ESG HUD Funds | 0 | 0 | 0 |
| Other Federal Funds | 0 | 0 | $20,185 |
| State Government | 0 | 0 | $196,999 |
| Local Government | 0 | 0 | 0 |
| Private Funds | 0 | 0 | $51,952 |
| Other | 0 | 0 | 0 |
| Fees | 0 | 0 | 0 |
| Program Income | 0 | 0 | 0 |
| **Total Match Amount** | **0** | **0** | **$269,136** |

**Table 25 - Other Funds Expended on Eligible ESG Activities**

### 11g. Total

| Total Amount of Funds Expended on ESG Activities | 2023 | 2024 | 2025 |
|---|---|---|---|
| | 0 | 0 | **$45,766.71** |

**Table 26 - Total Amount of Funds Expended on ESG Activities**

# APPENDIX A.

## PUBLIC NOTICE

Delaware State Housing Authority

DSHA

Notice of Availability of Draft
Consolidated Annual Performance and
Evaluation Report (CAPER) for FY 2025

The Delaware State Housing Authority (DSHA) has prepared the Draft Consolidated Annual Performance and Evaluation Report (CAPER) for the Fiscal Year 2025 (July 1, 2025 – June 30, 2026) of the Delaware Consolidated Plan in accordance with Title I of the National Affordable Housing Act of 1990. The report details affordable housing accomplishments achieved by DSHA through the use of federal funds during the fiscal year.

A copy of the report will be available for inspection and review at the DSHA office, 18 The Green, Dover, DE from September 15, 2026, through September 29, 2026, between the hours of 8:00 a.m. and 4:30 p.m. of any working day. The CAPER is also available for download from DSHA's website at https://www.destatehousing.com/about/housing-data/capers/

Written comments on the report can be submitted to Alexander Modeas, 18 The Green, Dover, DE 19901, or via e-mail at alexander.modeas@delaware.gov. The period for receiving comments will close at 4:30 p.m. on September 29, 2026.

If you are a person with a disability and require accommodation either in the reading of this notice, DSHA will provide appropriate assistance. To schedule assistance, please call 302-739-4263 between 8:30 a.m. and 4:30 p.m., Monday through Friday. TTY/ ASCII/ VOICE/ VCO users may utilize the Telecommunications Relay Service (TRS) at 800-676-3777.

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