



The Delaware Mortgage Program offers 30-year, fixed-rate mortgages at or below standard market rates, paired with down payment and closing costs assistance to help Delawareans buy their home.

First Mortgage Loans

Welcome Home

Designed for first-time homebuyers, this program offers below-market interest rates to help you buy with confidence.

Open Door

Open Door expands homeownership opportunities for both first-time and repeat buyers.

Down payment and closing costs assistance

First State Home Loan - Welcome Home & Open Door

Zero-interest second mortgage equal to 3% of the first mortgage loan amount for down payment and closing costs assistance.

Keys4You Home Loan - Welcome Home & Open Door

Zero-interest second mortgage equal to 4% of the first mortgage loan amount for down payment and closing costs assistance.

Take5 Home Loan - Welcome Home Only

Zero-interest second mortgage equal to 5% of the first mortgage loan amount for down payment and closing costs assistance.

Diamond in the Rough Home Loan - Welcome Home Only

Minor repairs needed? This loan is for you. Must qualify for the FHA 203(k) limited program. Zero-interest second mortgage equal to 5% of the first mortgage loan amount used for down payment and closing costs assistance.

Smart Start Home Loan - Welcome Home & Open Door

First mortgage loan with no down payment and closing costs assistance.

Deferred payment on all down payment and closing costs options

No monthly payment required. Payment is deferred until the following events (whichever comes first): refinance, sale of home, transfer of title, or property is no longer used as a primary residence.

Qualifications

Minimum credit score of 620. (Applicants with credit scores of 659 or below must participate in housing counseling.) Income and sales price limits apply. Based on your household's size and the county you are purchasing your home in.

Ready to get started?



Reach out to Housing Delaware to learn more!

destatehousing.com/mortgages • (302) 739-4263 • DSHA_homeloans@delaware.gov