



2013 Annual Awards Entry Form
(Complete one for each entry.)

Entry Name Manufactured Housing Assistance Program

HFA Delaware State Housing Authority

Submission Contact Christina Hardin

Phone 302-739-4263 Email Christina@destatehousing.com

Program Contact same

Phone _____ Email _____

Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013**.

Use this header on the upper right corner of each page.

HFA Delaware State Housing Authority

Entry Name Manufactured Housing Assistance Program

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input checked="" type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO

Innovative

For far too long, manufactured housing owners on rented lots have been unable to participate in foreclosure prevention programs because their home is technically considered personal property and not real estate. They didn't qualify for homeownership assistance, like our Delaware Emergency Mortgage Assistance Program (DEMAP), because they rented the lot; and they didn't qualify for rental assistance because they owned their home. They have been stuck in sort of a Catch-22.

No state resource existed to prevent foreclosure or eviction for homeowners of manufactured housing on rented land. The difficulty in helping them was in having to adhere to the different program guidelines, and the homeownership and rental assistance programs both excluded manufactured homes.

We heard, time and time again, from owners of manufactured housing who needed assistance similar to what we provided through our DEMAP program, a foreclosure prevention program that has helped over 400 families stay in their home.

The Manufactured Housing Assistance Program (MHAP) is a unique foreclosure prevention program which helps owners of manufactured homes who are in distress by paying the delinquent lot rent and/or home loan, including principle, interest, taxes and insurance, and assisting with their monthly payments going forward for a period of up to 12 months or \$5,000, whichever comes first.

Because of the source of the funding, we were able to carve out \$300,000 through Delaware Homeowner Relief and create our own program. It allowed us to be flexible with the rules and regulations, and target the need that we were seeing.

Respond to an Important State Need

Manufactured housing remains the largest source of unsubsidized affordable housing in the country and is an attractive option for young families starting out and retirees.

Manufactured homes are frequently misrepresented, stigmatized and overlooked as a source of affordable housing due to outdated stereotypes of "trailers" and "mobile homes," yet manufactured housing that is well-built and maintained can be attractive, more energy efficient than some site-built homes, grow in value and open the door to homeownership for millions of families. Therefore, it is imperative that manufactured housing remains maintainable and sustainable.

MHAP is a great example of why Delaware is a state of neighbors and it is the direct result of state agencies, legislators, attorneys, lenders, bankers, housing counselors, non-profits, advocates, and other stakeholders coming together to discuss ideas and find creative ways to help Delaware's families keep their homes.

The program is the result of an innovative partnership between the Delaware State Housing Authority (DSHA) and the Office of the Attorney General, formed with funding from the national mortgage foreclosure settlement with five of the nation's largest mortgage servicing banks.

Benefits Outweigh the Costs

The cost of providing services to displaced families is much greater than the \$5,000 maximum program benefit. If there is a successful eviction, they will still need housing—straining an already burdened system.

Since 2007, DSHA has been providing foreclosure prevention funds through DEMAP, also funded through the federally time-limited Emergency Homeowner Loan Program (EHL) in 2011. The funds available to families for these programs are much higher than MHAP, and achieve the same results. DEMAP provides \$30,000 – which most often includes property taxes escrowed as part of the mortgage payment. Unfortunately, DEMAP was not available to manufactured homeowners, many of whom are on a low- or fixed-income with few, or no, alternative housing options.

DSHA covers modest administrative fees through program fees, which defray our direct and indirect costs. Because of our larger foreclosure program infrastructure, the costs to the agency to administer MHAP are minimal through economies of scale.

Achieve Intended Results

The current funding level is sufficient to prevent at least 60 manufactured housing owners from becoming homeless due to foreclosure and/ or eviction.

DSHA successfully assists unemployed or underemployed homeowners with saving their homes, stabilizing their families, and preserving homeownership within neighborhoods.

DSHA has a strong track record and proven strategies of providing assistance to homeowners through an efficient and objective application process and relationships with housing counseling agencies. Through this effective system, the MHAP funds make a direct and immediate impact on foreclosures, families, and neighborhoods.

Ten HUD-approved agencies with certified housing counselors are currently operating in Delaware. To reach homeowners in distress, counselors conduct outreach workshops and foreclosure prevention seminars, and also receive direct calls from referred or self-referred clients. Counselors meet with homeowners in a series of one-on-one sessions, during which they help clients work out a solution. Positive resolutions include permanent and temporary loan modifications, loan refinancing, and bringing

a loan current using rescue funds. Housing counselors also help clients to establish longer-term goals, such as debt reduction, credit repair, and managing a sustainable budget.

MHAP was made possible through a joint partnership of Delaware State Housing Authority and the Delaware Attorney General's Office. The Delaware Homeownership Relief (DHR) initiative was created in 2012 from the proceeds of the National Mortgage Foreclosure Settlement between the federal government, states and the nation's five largest mortgage-servicing banks. The Partnership supports emergency homeowner assistance programs, housing counseling, educational outreach, Delaware's mortgage mediation program, and mortgage fraud investigation and prosecution.

MHAP Counseling Agencies

CCCS of MD & DE Inc.

Wilmington, DE..... (866) 731-8486

Dover, DE (866) 731-8486

www.cccs-inc.org

CLARIFI, Inc.

Wilmington, DE..... (800) 989-2227

www.clarifi.org

First State Community Action Agency

New Castle, DE (302) 498-0454

Dover, DE (302) 674-1355

Georgetown, DE (302) 856-7761

www.firststatecaa.org

Hockessin Community Center

Hockessin, DE (302) 239-2363

www.hockessincc.org

Housing Opportunities of Northern Delaware, Inc.

Wilmington, DE (302) 429-0794

www.hond.org

Interfaith Community Housing of Delaware, Inc.

Wilmington, DE (302) 652-3991

Dover, DE (302) 741-0142

www.ichde.org

NCALL Research Inc.

Dover, DE (302) 678-9400

Georgetown, DE (302) 855-1370

www.ncall.org

Neighborhood House, Inc.

Wilmington, DE (302) 652-3928

Middletown, DE (302) 378-7217

www.neighborhoodhse.org

West End Neighborhood House

Wilmington, DE..... (302) 658-4171

www.westendnh.org

YWCA Centers for Homeownership Education

Newark, DE (302) 224-4060

www.ywcade.org



Get help. Save your home.

For more information on MHAP, contact:

Delaware State Housing Authority
820 North French Street
Tenth Floor
Wilmington, DE 19801

Visit the website at:

DelawareHomeownerRelief.com

1-888-363-8808



Doc. No. 10.08.01.13.02.03

Delaware Homeowner Relief

MHAP

Manufactured Housing
Assistance Program



Get assistance with your lot
rent and home payment!

What is MHAP?

Because unforeseen financial hardships can bring the threat of eviction to even the most responsible of homeowners, Delaware State Housing Authority and the Delaware Attorney General's Office have created the Manufactured Housing Assistance Program (MHAP). MHAP is a loan program that provides Delaware manufactured homeowners with assistance in preventing eviction and repossession that result from circumstances beyond the homeowner's control. Such circumstances are limited to a 15% or greater reduction in income caused by:

- Involuntary loss of employment or underemployment.
- Injury or illness of self or immediate family member for whom the wage earner is the primary caregiver.

MHAP loans are secured by a lien against the subject property.



MHAP helps homeowners by paying the delinquent lot rent and/or home loan, including principle, interest, taxes and insurance (if part of the scheduled payments), and assisting with their monthly payments going forward for a period of up to 12 months.*

"We want to help."



How to Apply:

If you are a manufactured homeowner and you are delinquent on your lot rent or house payment and at risk of eviction or repossession, you should meet with an approved MHAP housing counseling agency as soon as possible.

Please select a housing counseling agency from the list on the other side of this brochure. The counselor will help determine whether MHAP is right for you and guide you through the application process.

*12 month maximum duration of assistance is based on continuing program eligibility and maximum loan amount limits.

Eligibility Requirements:

To be eligible for a MHAP loan, homeowners must meet the following eligibility requirements:

- Property must be located in Delaware.
- Be 90 days or more delinquent on the lot rent and/or home loan payments, or have received notification of intent to evict or repossess.**
- Demonstrate a reasonable prospect of being able to resume payments in the future.
- Meet income eligibility requirements.
- Contribute 31% of monthly income toward their payment during the assistance period.
- Property must be titled with the Delaware Division of Motor Vehicles.

** MHAP is restricted to owner-occupied, primary residences.


Get help. Save your home.

Brought to you by the Delaware State Housing Authority and the Delaware Attorney General's Office.



Contacts:

Christina M. Hardin-Dirksen
Chief of Community Relations,
Delaware State Housing Authority
Phone: (302) 739-4263
Email: Christina@destatehousing.com

Jason Miller
Public Information Officer
Delaware Attorney General's Office
Phone: (302) 577-8949
jason.miller@state.de.us

DELAWARE TO ASSIST MANUFACTURED HOMEOWNERS

April 15, 2013 (DOVER, DE) – It's a call for help that frequently has had no answer — until now. Many manufactured homeowners have not been eligible to participate in foreclosure prevention programs because their home is technically considered personal property and not real estate. The new Manufactured Housing Assistance Program (MHAP) has been made available through Delaware Homeowner Relief — a partnership of the Delaware State Housing Authority (DSHA) and the Delaware Attorney General's Office. MHAP enables owners of manufactured homes on rented land or on a lot owned by the homeowner to receive payment assistance for past due lot rent and/or home payments.

Governor Markell said, "This program will help families facing eviction or repossession. Helping manufactured homeowners stay in their homes is good for our economy and good for Delaware's families. We are committed to achieving and sustaining homeownership for as many homeowners as possible.

"The housing crisis that brought our economy to the brink of collapse has affected homeowners throughout Delaware," said Attorney General Beau Biden, whose office secured approximately \$45 million for Delaware in the national mortgage foreclosure settlement with five of the nation's largest mortgage servicing banks. "We are using a portion of the national foreclosure settlement to provide some relief to manufactured home owners who have been hurt by the downturn in the economy."

“Many manufactured homeowners are struggling to pay their lot rents and home mortgages, as are so many other families across the country. But while traditional land-owning homeowners have access to state mortgage assistance, these manufactured homeowners do not qualify for the same programs. I felt something must be done to remedy this discrepancy. In response to those concerns, the Delaware State Housing Authority has developed this new program geared specifically for manufactured homeowners,” stated Representative Valerie Longhurst. “I am very proud that we will be able to assist Delawareans living in these overlooked communities and help families in our state stay in their homes.”

Eligible homeowners will have a maximum benefit of up to \$5,000 to use towards arrearages, plus continuing payment assistance up to 12 months or until they reach the maximum benefit. Qualified applicants must have suffered a 15% or more decrease in income from loss of employment, reduction in hours, injury or illness. Other eligibility requirements apply. MHAP is a no-interest loan secured by a lien, and must be repaid if the property is refinanced, sold, or title is transferred, or the borrower(s) no longer resides in the property.

DSHA Director Anas Ben Addi said, “Manufactured homes are a popular and affordable source of housing in Delaware, and make up approximately 11% of Delaware’s housing stock. We are extremely pleased to finally be able to help manufactured homeowners who are also facing the same financial difficulties.”

Homeowners who are delinquent and at risk of repossession or eviction should meet with an approved MHAP housing counseling agency as soon as possible. The counselor will help determine whether MHAP is right for them and guide them through the application process.

Ed Speraw, President of the Delaware Manufactured Home Owners’ Association, added, “Manufactured homeowners suffer the same catastrophic events such as loss of a job or a spouse, but have not been able to get financial help because of the restrictions. This program is a great idea, and has been a long time coming.”

For additional information about eligibility requirements and other affordable housing programs, programs, please call (888) 363-8808.

To find out more about foreclosure, or if you believe you have been the victim of fraud or a scam, call the Attorney General’s Foreclosure Hotline toll-free at (800) 220-5424 for information and referrals.

About Delaware Homeowner Relief

Delaware Homeowner Relief is a joint partnership between Delaware State Housing Authority and the Delaware Attorney General’s Office. It was created in 2012 from the proceeds of the National Mortgage Foreclosure Settlement between the federal government, states and the nation’s five largest mortgage-servicing banks. The Partnership supports emergency homeowner assistance programs, housing counseling, educational outreach, Delaware’s mortgage mediation program, and mortgage fraud investigation and prosecution.

###

Delaware Manufactured Housing Assistance Program – Participating Counseling Agencies			
HUD Approved Counseling Agency	County		
	New Castle	Kent	Sussex
CCCS of MD & DE, Inc.	866.731.8486	866.731.8486	866.731.8486
CLARIFI Inc.	800.989.2227		
First State Community Action Agency	302.498.0454	302.674.1355	302.856.7761
Hockessin Community Center	302.239.2363		
Housing Opportunities of Northern Delaware, Inc.	302.429.0794		
Interfaith Community Housing	302.652.3991	302.741.0142	
NCALL Research		302.678.9400	302.855.1370
Neighborhood House, Inc.	302.652.3928	302.378.7217	
YWCA Centers for Homeownership Education	302.224.4060		

Caption for Photo: Ed Speraw, Delaware Manufactured Homeowners Association, Beau Biden, Delaware Attorney General, Joe Myer, Executive Director of NCALL Research, Inc., Representative Valerie Longhurst, DSHA Director Anas Ben Addi, Mayor of Dover Carlton Carey, Representative Ruth Briggs King.



Late on your lot rent or home payment?



**DELAWARE MANUFACTURED HOUSING
ASSISTANCE PROGRAM**

888-363-8808

"We want to help."

Brought to you by [Delaware Homeowner Relief](#),
a partnership of the Delaware State Housing Authority
and the Delaware Attorney General's Office.

