

DSHA Does More: 2020 Annual Report

Delaware State Housing Authority

Communications: Annual Report

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“DSHA Does More: 2020 Annual Report”

With a challenging 2020, Delaware State Housing Authority (DSHA) found it as important as ever to advance our mission to provide, and assist others to provide, quality affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans.

DSHA’s 2020 Annual Report showcases the work DSHA has done to advance that mission during a global pandemic while telling the stories of our hardworking residents, homebuyers, employees, and partners. From sharing how we responded to a crisis to featuring a homeownership story and demonstrating our commitment to rebuilding communities, our 2020 Annual Report showcases all of the work our housing agency has done in the last year despite a global health crisis and so much more.

DSHA’s 2020 Annual Report includes letters from Governor John Carney, DSHA Director Anas Ben Addi and Chair of our state Council on Housing Dianne Casey, but the more compelling aspect of the report is the stories we share from individuals and families who received some form of assistance from DSHA during the year.

With an easily accessible digital report, we are proud to show off how **DSHA DOES MORE**.

An Innovative and Replicable Annual Report

The content for the annual report was compiled by our in-house Public Relations team. The report includes the above-mentioned letters, articles on DSHA’s COVID-19 response and the three NCSHA Annual Awards DSHA received in 2020, a list of our employees, lenders, and partner housing counselors, and a wealth of photos of DSHA-funded projects, homebuyers who used our programs, and events.

The report also includes the story of Mignon, a single mother from Wilmington who was addicted to drugs just a few years ago but now participates successfully in our Mainstream 811 Housing Choice Voucher program. Mignon told us receiving the voucher from DSHA was life-changing, and it gave her the power to seek custody of her children. “You don’t find many people who can lose everything and get it all back,” she is quoted as saying in DSHA’s annual report. “My kids think of me as a role model now, and that’s what I want. I want to be that positive influence.” Mignon also said having the housing voucher is allowing her the opportunity to save money she would normally be spending on rent. “It’s given me enough funds to actually be able to afford to take care of my kids,” she is quoted in the annual report. “I’m not breaking my neck trying to pay rent.”

Another compelling story told in DSHA’s 2020 Annual Report comes from Shayla Ingram, a first-time homebuyer who used DSHA’s homeownership programs to buy a home in 2020. Since working with DSHA to buy her own home, Shayla told us she is now recommending our home-buying programs to others. “I actually recommend DSHA to family and friends, and I’ll continue to,” she is quoted in the annual report. “It was easy once we got the ball rolling.” Shayla told us she looks forward to the future knowing that she is secure in her new home. “It’s wonderful to know at the end of the day, it’s yours,” she said when interviewed for the annual report story. “This belongs to me. It’s something that can be passed on to my children.”

Every housing agency in the country has stories similar to DSHA’s stories from residents, homebuyers or others who have been helped in some way by their programs. The annual report is the perfect platform

to tell these stories, and the process DSHA used to compile the stories for our annual report is easily replicable by other agencies.

DSHA out-sourced the overall design of our Annual Report at a minimal cost. This is easily done by other housing agencies, even if they have a small budget for projects like this. The design could also be done in-house using Adobe programs. Once the design was finalized, DSHA used an online tool to make the report pages “flippable” which allowed it to be an interactive piece for readers. We then sent a link to the digital report to our distribution lists in MailChimp. This was an easy process that other housing agencies can use to send their own annual reports to constituents, legislators and community partners.

Achieving Strategic Objectives

Objective 1: Promote the Great Work DSHA Does

A main objective for our annual report is to inform our constituents, legislators, and partners about the many programs we offer, while showcasing our successes with those programs in the previous year. The Annual Report gave us the chance to promote all of the great work we did in 2020 in a way that was accessible and captivating. Given the stresses presented by the pandemic, we felt it was essential to showcase the work DSHA employees and our partners accomplished despite one of the hardest years we have all faced.

Objective 2: Tell Our 2020 Stories

As mentioned previously, our small communications staff conducted interviews with the recipients of DSHA’s programs then wrote the stories and headlines. Those staff members collected and made sense of data, provided direction for the design, and took photos.

The annual report gives us the opportunity each year to tell the story of how DSHA Does More by providing homeownership assistance to first-time and repeat buyers; providing public housing and housing vouchers; funding private development of affordable housing; and supporting businesses and homeowners in our downtowns. We are not often able to share our success stories in such detail.

Through the annual report, we were able to highlight stories from a diverse set of our constituents, from their perspective, along with photos of those constituents. The stories offered compelling testimony of just how impactful DSHA’s work is each and every day.

Objective 3: Make It Accessible & Simple

DSHA could meet every other goal and make an incredible annual report, but if the annual report is not accessible and simple to read for our target audiences, it would not matter. Less-is-more is a key motto to follow for this. It was important to make sure that everyone could navigate the report to get the information they want and need. A simple booklet available online with interactive pages showcasing photos and highlighted quotes satisfied that objective. We also made available a few print copies of the report for any partners who preferred print copies.

Engaging Targeted Audiences

DSHA first and foremost wanted to show our community partners the work being done alongside them and by DSHA. By showing off the results of our partnerships, we hope to strengthen our existing relationships with those partners and potentially gain more partners. The stronger and more partners we have in the community, the more DSHA can do to benefit our constituents.

We also wanted to use the Annual Report as a way to show Delaware's elected officials all of the work DSHA accomplished in 2020. Our legislators provide funding for some of our programs, but many of those legislators may not truly understand how the funding for our programs benefits Delawareans every day. By having our annual report focus on stories and images, DSHA is showing the human impact to what they vote on and support.

For our constituents, residents, and other members of the public, the annual report provides information as to what is available for them while also providing real-person testimony through the success stories we share.

Achieving Measurable Results

We were able to send the report to over 2,800 of our constituents, elected officials, partners and others in a state with fewer than a million residents. We also received many compliments on our annual report from high-ranking industry leaders.

NCSHA's Executive Director Stockton Williams wrote in an email to our director, "Very well done – one of the best I have seen this year!"

Hilltop Securities Inc.'s Sr. Manager Director Mike Awadis shared in an email, "Wanted to acknowledge the great annual report and congratulate you all for a very successful 2020."

Providing Benefits that Outweigh Costs

Overall, the cost of our first digital and interactive annual report booklet was less than \$1,000. That modest investment showed our target audiences how DSHA Does More. Another benefit to featuring our stories is that each story was able to be repurposed into several social media posts, allowing us to further promote our work to other audiences.

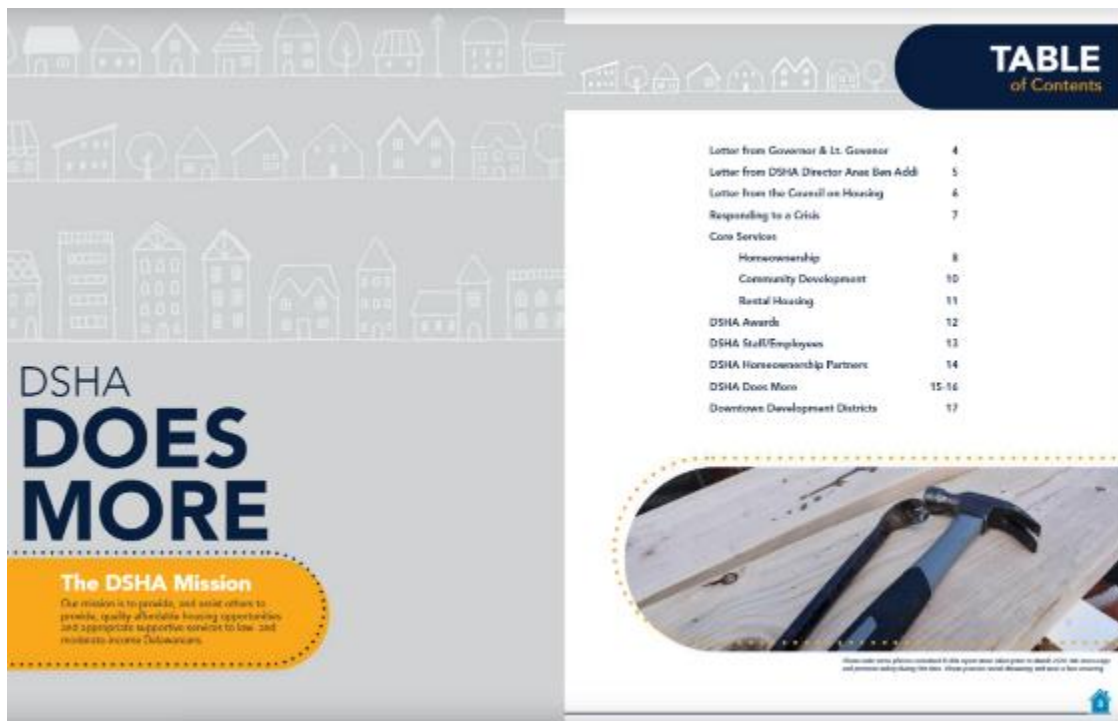
Furthermore, the digital format allows the story to keep being told and shown by always being accessible. Meanwhile, the print booklet can easily be distributed in-person or by mail to our partners.

The benefits of giving hope through personal stories, encouraging visits to developing areas in our state, promoting the work our partners have been able to accomplish with DSHA support, and demonstrating to legislators what they supported is certainly worth the small price tag to create our 2020 Annual Report.

Visual Aids

https://issuu.com/jeisenbrey/docs/dsha_2020_annual_report_final

The above link is the digital format of our annual report. Below are screenshots of the digital report.



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LETTER

from Governor & Lt. Governor



LETTER

from Anas Ben Addi



Despite this challenging year, we can also see physical reminders of the work supported by DSHA taking place throughout our state. From the hundreds of Delaware families who moved into new homes this year thanks to down payment assistance programs to a row of newly constructed townhomes in Milford financed by the Strong Neighborhoods Housing Fund and similar projects financed by the Housing Development Fund in Claymont, these investments are working to stabilize neighborhoods and provide access to safe, affordable housing for our state's residents.

None of this work could be accomplished without the support and dedication of our partners across all levels of government, the private sector, the nonprofit community and the dedicated staff at DSHA and state agencies. We thank you for your support, and will continue working together to make Delaware a better place.

As we enter a new year with hope on the horizon that the pandemic will one day be behind us, we know that by working together, we can continue to make a tremendous difference in improving the lives of Delawareans.

Sincerely,

John C. Carney
Governor John Carney



Bethany A. Hall-Ling
Lieutenant Governor Bethany Hall-Ling





2020 has been a unique year in so many ways, and the challenges presented throughout the year have been significant. From a global pandemic stretching for months on end and an economic crisis that threatens the livelihoods of our friends and neighbors to dozens of demonstrations against social injustice in our nation's cities and towns, the issue of access to quality, affordable housing has become even more pressing.

We know that access to quality, safe and affordable housing promotes stability, helps Delaware families build wealth and helps build strong neighborhoods. Despite all of the challenges this year has brought, we continued our efforts to improve access to affordable housing and strengthen neighborhoods across our state.

Beginning in the spring, as the coronavirus crisis took hold of our state, we worked tirelessly to ensure more Delawareans were able to remain safe in their homes through the creation of the Delaware Housing Assistance Program (DE HAP), which provides rental assistance for tenants who were facing financial hardships as a result of the pandemic. DSHA was the first housing authority in the country to launch a rental assistance program in response to the COVID crisis. In total, DSHA received applications from more than 3,800 Delaware households for more than \$13 million in rental assistance.

We offered a similar assistance program for homeowners to help Delawareans at risk of foreclosure keep their homes. That program received more than 300 applications for about \$1.9 million in assistance.

Even as we faced an unprecedented pandemic, interest rates on our mortgage loans remained as competitive as ever, and we saw record numbers on our Homeownership section. In the past year, DSHA used more than \$480 million in mortgage loan financing to help make the dream of homeownership a reality for 2,289 Delaware families who purchased their first or second home with DSHA financing, down payment assistance and first-time homebuyer tax credits. After a record year, we know DSHA will only continue to grow with the support of our participating lenders, housing counselors, and realtors.

Although our homeownership programs are thriving, the need for affordable rental housing is also as important as ever, especially in light of the pandemic's effect on our state's economy. DSHA has continued its work of preserving, improving or creating new affordable rental units with 223 units added at

three new developments and 250 units currently undergoing rehabilitation and preservation.

DSHA also continues its commitments to help certain vulnerable populations, including people with disabilities, veterans and families. Over the last nine years, more than 1,800 people who need supportive services have received special rental vouchers to help them live independently and safely through the State Rental Assistance Program (SRAP). Through other project-based and tenant-based federal programs that we continuously work to expand, DSHA assists another 270 households with special needs.

DSHA was also proud to support initiatives of Governor Carney's Family Services Cabinet Council this year, by providing housing supports to the Group Violence Intervention (GVI) initiative working to reduce gun violence and leading a pilot project to test new ways to address family homelessness.

Creating livable, vibrant neighborhoods where residents want to buy or rent takes substantial investment and broad-based commitments. That's why DSHA has taken the lead in community development work – transforming blighted neighborhoods through targeted investments and supporting downtown businesses and homeowners undertaking their own improvements, renovations or new construction.

Our Downtown Development Districts (DDD) program continues to make positive changes within our state's cities and towns, and we are proud to have supported 217 projects since the program began in 2015. The DDD program is revitalizing our downtowns and incentivizing private investment. To date, \$36 million in state investment has leveraged more than \$630 million in private and other investment in 12 locally-controlled development districts across the state.

None of this could happen without the strong support and help from the Carney Administration, members of the General Assembly, and our valued partners at all levels. We thank them and you for the continued work on these varied issues and support of DSHA's efforts. We look forward to continuing our progress forward together.

Sincerely,

Anas Ben Addi
Anas Ben Addi
Director, Delaware State Housing Authority



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LETTER

From Council on Housing



RESPONDING TO A CRISIS

The Delaware Council on Housing is composed of volunteers appointed by the Governor to advise the Delaware State Housing Authority, members of the General Assembly and the Governor on matters pertaining to affordable housing. It is our particular duty to review and recommend approval or disapproval of allocations of loans and grants through the Housing Development Fund. In Fiscal Year 2020, we continued to work to ensure that the HDF has been used to effectively address housing needs in the state, especially in this unprecedented time.

This year, the Council recommended approval of \$12.5 million in grants and loans. Through this financial assistance from the HDF, 3,900 units of affordable housing will be created or preserved or households assisted. In addition to financing construction and rehabilitation activities, the HDF also helped families with homelessness prevention, homeownership counseling, and other critical services.

The health, economic and daily life impacts of the pandemic have been most severe for our most vulnerable neighbors, and disproportionately fallen on people of color and marginalized communities. More than ever, investments in housing are also investments in Delaware's families, people and communities.

There is much still to do and much to reflect on from this year, but we are heartened by the fast, creative and tireless response to the housing issues exacerbated by the pandemic. We are grateful for the willingness of government agencies and nonprofits to dive in to solve problems, dedicate resources, and get help out the door. We continue to be thankful for the Governor and General Assembly's recognition of the importance of housing and community development and dedicating resources to these issues.

We look forward to our continued work with Governor Carney, the legislature and DSHA in the coming years as we strive to improve housing opportunities for families in Delaware well into the future.

Sincerely,

Diannne W. Casey
Diannne Casey, Chair
Council on Housing



MEMBERS OF THE COUNCIL ON HOUSING

Diannne Casey – Chair	Corinne M. Manney
Doug Motley – Vice Chair	Donna G. Mitchell
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"The impact of COVID-19 is unprecedented," said DSHA Director Ben Addi at the virtual press event in August "DSHA remains committed to helping more Delawareans stay in their homes both during the pandemic and in the months to follow. We want to continue to build on our efforts to prevent evictions and foreclosures resulting from the pandemic that will allow DSHA and our partners the opportunity to better assist both renters and homeowners throughout the state with their housing needs."

With the relaunch of DE HAP in August, eligible tenants could apply to receive up to \$6,000 in rental assistance. Under DSHA's existing Delaware Emergency Mortgage Assistance Program, eligible homeowners could apply for up to \$10,000 of mortgage assistance if they were financially affected by the COVID-19 pandemic.

The coronavirus pandemic has altered the world immeasurably. Every aspect of our lives has been affected, and many Delawareans continue to struggle financially due to a COVID-19 job loss or loss of income.

But as the pandemic took hold in our state, DSHA didn't pause to wait for things to improve, instead we worked hard to provide solutions. In late March, just two weeks after the state shutdown, DSHA launched the Delaware Housing Assistance Program (DEHAP), which provides financial assistance to renters affected by shutdowns, closures, layoffs, reduced work hours, or unpaid leave due to the COVID-19 health crisis. DSHA was the first housing authority in the nation to launch a rental assistance program for tenants affected financially by COVID-19.

Initially, DE HAP provided eligible households up to \$1,500 in assistance, but due to an overwhelming response, DSHA paused the program in April to explore how resources from the federal government could be used to continue the program and respond to the ongoing high demand for assistance.

In August, the State of Delaware and New Castle County contributed a combined \$40 million in Coronavirus Aid, Relief, and Economic Security (CARES) Act to support the reopening of the program to not only help renters but homeowners as well. DSHA held a virtual press event to announce the relaunch of DE HAP and the creation of a similar program for homeowners.

"The demand for assistance was incredibly high. In total, DSHA received DEHAP applications from more than 3,800 Delaware households for more than \$13 million in rental assistance. DEMAP received more than 300 applications for about \$1.9 million in assistance.

Throughout the pandemic, our focus remained on providing financial assistance for homeowners and renters who were struggling to make mortgage or rent payments as a result of the pandemic. We are proud of our work to help Delawareans stay safe in their homes during the health crisis.



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HOMEOWNERSHIP



Helping Delawareans Reach Their Dreams

Despite all of the challenges faced in 2020, DSHA broke records with our homeownership programs. We ended the year with more than \$480 million locked in mortgage loans with the help of our participating lenders. With this financing, we were able to assist nearly 2,300 Delaware families in buying a home.

One of those Delawareans was Shayla Ingram, who was able to take advantage of the First-Time Homebuyer Tax Credit, down payment and closing cost assistance from DSHA to buy her first home in Wilmington. She said having the opportunity to buy her own home has been life-changing.

"It helped me own home means everything to me," she said. "I've been wanting this kind of accomplishment for a couple of years now. This is a big step in any adult's life, especially to be able to do it yourself."

The down payment and closing cost assistance were especially helpful for Shayla. She had saved money over the years to help with buying a home, but with DSHA's assistance, she was able to hold onto some of that money for other costs once she became a homeowner.

"It helped me tremendously," she said, referring to the down payment and closing cost assistance. "I didn't want to use all of my savings, because you have costs not only with buying a house but after you buy the house."



Prior to learning about DSHA's programs, Shayla said she had started the home-buying process in Philadelphia with no success. When she started working with Dawn, James, and Bill, she said the process went smoothly. Since working with DSHA to buy a home, she is now recommending the homebuyer program to others.

"I actually have recommended DSHA to family and friends, and I'll continue to," she said. "It was easy once we got the ball rolling."

At 32 years old, Shayla said she is excited to now be a homeowner, even if it has not quite sunk in just yet.

"I'm still getting used to it," she said. "I still can't believe that at my age I own a home."

Shayla said she looks forward to the future knowing that she is secure in her new home.

"It's wonderful to know at the end of the day, it's yours," she said. "This belongs to me. This is mine. It's something that can be passed on to my children."

Stories like Shayla's would not be possible without the support of our partner lenders, realtors, and housing counseling agencies. Thank you for all of your support and work to help us reach Delawareans with our homebuying program! We know that encouraging homeownership helps strengthen communities, build personal wealth for the buyers, and makes our neighborhoods safer. DSHA is proud of the work we do to help residents throughout our state realize the dream of homeownership.

"I've been wanting this kind of accomplishment for a couple of years now. This is a big step in any adult's life, especially to be able to do it yourself."

Shayla said she attended a home-buyer webinar with realtor Dawn Wilson to learn more about how to buy a home in Delaware. The webinar featured presentations from Dawn Wilson, a realtor based in Hockessin; James Chongling, VP of mortgage lending with Guaranteed Rate, a DSHA participating lender; and Bill Salamone, account advisor for lender outreach with DSHA.

Rebuilding Communities & Encouraging Homeownership

Over the past year, the Delaware State Housing Authority has demonstrated continuing effectiveness and resourcefulness in using available public dollars to address housing needs, while leveraging far larger private sector investment in housing.

In January 2020, seven affordable housing projects statewide received \$1 million from our Housing Development Fund (HDF) to provide affordable, safe and sanitary housing to very low-, low-, and moderate-income households.

In January 2020, seven affordable housing projects statewide received \$1 million from our Housing Development Fund (HDF) to provide affordable, safe and sanitary housing to very low-, low-, and moderate-income households. Six organizations received the HDF funding to create or rehabilitate a total of 24 homes around the state. Once the homes are complete, the organizations will then sell them to low- to moderate-income Delawareans.

"DSHA relies on our partners to help us provide more Delawareans with safe, affordable housing, and we are grateful for the dedication these organizations have shown to this mission," said DSHA Director Ben Addi at the January event. "With this funding, at least two dozen Delaware families will have the opportunity to become homeowners in communities throughout our state."

The announcement event in January took place at a property being renovated by 2 Fish Home Renovations, an HDF award recipient organization that provides employment and job development opportunities for formerly incarcerated adults in New Castle County.

2 Fish partners with the Delaware Department of Correction and Delaware Technical Community College to offer a five-week construction training course while the prospective employees are still incarcerated. Once they are released from prison, they are prepared to start work with 2 Fish. As of the January event, 2 Fish had hired 20 formerly incarcerated

individuals, including Jarrell Hawkins, who spoke at the January event about working for the company.

"I am incredibly grateful for the opportunities 2 Fish has provided me," said Hawkins. "The training and work experience I have received from this organization will help me as I search for future job opportunities and advance my career."

2 Fish will use HDF funding to acquire and rehab four homes in the Overlook Colony neighborhood of Claymont and sell them to low- and moderate-income buyers.

"2 Fish Home Renovations is honored to be receiving this funding from DSHA," said Keith Smith, president and founder of the organization, at the January event. "While our core mission is to provide job development opportunities in New Castle County for formerly incarcerated individuals, this funding will also help our organization have a hand in revitalizing the town of Claymont by offering families in the area the chance to own their own home at an affordable price."



The other organizations that received HDF funding this year were: Central Delaware Habitat for Humanity, Diamond State Community Land Trust, Habitat for Humanity of New Castle County, Milford Housing Development Corporation, and Sussex County Habitat for Humanity. These organizations will be using the funding to complete projects in Dover, Ellendale, Milford, Milton, Seaford, and Wilmington.

COMMUNITY DEVELOPMENT



RENTAL HOUSING

A Place to Call Home

INVESTING IN NEIGHBORHOODS

Quality, affordable housing is crucial to the growth and vitality of any community. But housing investments alone are often not enough to build and sustain strong communities. That's especially true in urban areas that benefit from community interventions, business investment, and cultural centers that attract new jobs and new residents.

Across the state, DSHA's Downtown Development Districts (DDD) program has been spurring investment in Delaware's downtowns, stimulating job growth and improving the commercial vitality of our towns and cities.

Established in May 2014, the DDD program was created to spur private capital investment in commercial business districts and other neighborhoods; stimulate job growth and improve the commercial vitality of cities and towns; and help build a stable community of long-term residents in downtowns and other neighborhoods.

"We could not have completed this project without the support of the DDD program."



reservation for about \$458,000 in fall 2017 to help with about \$2.7 million in total investments for their newest facility to help provide services for residents living in that community.

"We could not have completed this project without the support of the DDD program," said Enrique Nunez. "This program gave us the financial security of knowing we would receive a portion of our total development cost back as a rebate. For a small business owner, this security is crucial, especially given the current economic situation, and we are grateful to DSHA and the state of Delaware for offering business owners like us the opportunity to participate in the DDD program."

The Nunezes purchased the property where Splash Laundromat is located in September 2015. At that time, the structure was vacant, but since then, the Nunezes have renovated and expanded the building to include the laundromat, a hair salon, and a coffee shop and snack bar on the first floor with three apartments on the second floor.

DSHA held a check presentation event in October celebrating the grand opening of Splash Laundromat in Georgetown. DSHA along with Governor John Carney, local legislators, town officials and members of the business community presented a DDD rebate check in the amount of \$457,997 to the Nunezes.

Since the first reservation awards in April 2015, the DDD program has been a catalyst for private investment in Delaware's downtowns, with \$26 million in rebates through the program leveraging \$630 million in private investment in designated downtown districts in all three counties.

Four years ago, Mignon M.* was pregnant, addicted to drugs, and homeless.

"I lost my house. They had taken my kids. I didn't think I was going to get any help," she said.

In 2016, while addicted to drugs, she gave birth to her daughter who died soon after, and Mignon says that was the turning point for her. She contacted Brandywine Counseling & Community Services and her case manager, Kerry Sheldon, helped get her into rehab.

Two years later, in 2018, Mignon was working hard to regain custody of her children while staying sober, but she was having difficulty finding housing she could afford.

"Landlords were turning me away. I was staying clean, I was trying, but I couldn't find anything," she said.

That's when Kerry from Brandywine Counseling told Mignon about the Mainstream 811 Housing Choice Voucher program offered by DSHA. Funded by the U.S. Department of Housing & Urban Development, the 811 Mainstream Housing Choice Voucher program provides housing to assist non-elderly people with disabilities, particularly individuals who are transitioning out of institutional settings; individuals at risk of homelessness or experiencing homelessness; or individuals who are currently a client in a permanent supportive housing project.

Kerry reached out to Patti Truitt, intake supervisor at DSHA's Waiting List Office, to see if Mignon might qualify for the Mainstream 811 voucher program. After confirming her eligibility, Patti met with Mignon in June of 2019 to explain the process and provide her with the housing voucher. Mignon said she was overcome with emotion when Patti gave her the voucher.

"I thought it was going to take months for me to get housing," she said. "When she (Patti) came out with the voucher, I didn't even think it was a voucher. That's when the tears started flowing."

Mignon was able to work with a private landlord in Wilmington who would accept her housing voucher. Shortly after, she regained custody of her five children.

"As soon as I moved into my house, I got custody back of my kids. To this day, I have custody of my kids."

Living with their mother now, Mignon said her children see her as an example of how to overcome obstacles in life.

"You don't find many people who can lose everything and get it all back," she said. "My kids think of me as a role model now, and that's what I want. I want to be that positive influence."

"You don't find many people who can lose everything and get it all back," she said. "My kids think of me as a role model now, and that's what I want. I want to be that positive influence."

In addition to having her children back at home with her, Mignon said the housing voucher is also allowing her the opportunity to save money she would normally be spending on rent and other essentials. She said she also has the confidence and financial security now to achieve her goals, one of which is to start her own company.

"It's given me enough funds to actually be able to afford to take care of my kids," she said, adding that she is now working and said she doesn't struggle to make ends meet. "I'm not breaking my neck trying to pay rent."

Without the Mainstream 811 voucher program, Mignon said she is sure she would still be struggling to find stable housing and care for her children. She said she is grateful to Brandywine Counseling and DSHA for providing her with the housing voucher. "A stepping stone" through the voucher program.

"This program really opened up the door for me," she said. "DSHA really gave me a chance when I needed it."

**For privacy purposes, we have chosen not to include Mignon's last name in this story.*



AWARDS
 DSHA Receives National Recognition

DSHA
 Staff

In October, DSHA received national recognition for three of its newest programs when they were honored with a 2020 Annual Award for Program Excellence during the National Council of State Housing Agencies (NCSHA) annual conference. DSHA received the most awards of any state housing authority in the country, and this was the most awards DSHA has ever received at one time during the annual conference. The conference was held virtually this year due to COVID-19 restrictions.

The awards recognized the success of DSHA's Eviction Defense Program (EDP), which provides legal representation for low-income tenants facing eviction; COVID-19 rental assistance program, which provides financial assistance for tenants financially impacted by the pandemic; and Homes for Grads, a homeownership program offering lower interest rates for recent college graduates.

"We are honored to receive these awards on behalf of our partners and the many Delawareans who have benefitted from these programs," said DSHA Director Anas Ben Addi. "Throughout the pandemic, we have helped individuals and families across Delaware remain in their homes through programs like the Delaware Housing Assistance Program and the Eviction Defense Program. We are proud to be recognized by our peers for our efforts and for the innovative work we are doing."

DSHA was one of 38 housing finance agencies across the country to submit entries in the 2020 awards program and one of 16 states to win an award. More than 100 entries were submitted for consideration. NCSHA judges evaluate each entry for its level of innovation, replicability, measurable benefit to housing agency customers, effective use of resources and achievement of strategic objectives, among other criteria. The judges are affordable housing industry leaders and subject matter experts selected for their relevant expertise, experience, and impartiality.

"This year's award winners reflect the innovation state HFAs around the country have shown in responding to the coronavirus, as well as their progress in solving the longstanding housing affordability needs of their states and the nation," said NCSHA Executive Director Stockton Williams. "Delaware State Housing Authority has been at the forefront of some of the most pressing housing-related issues facing Delawareans before and during the pandemic, and NCSHA is proud to honor the housing authority with these awards to recognize their hard work."

The Eviction Defense Program (EDP) provides legal representation for tenants facing eviction in Delaware.

Delaware's Legal Aid organizations receive funding through DSHA and the Federal Home Loan Bank of Pittsburgh's homelessness prevention tool, Home4Good, to support the EDP. In addition to expanding access to counsel, the EDP also includes funding to pay rent and utility arrearages, directly addressing what is often an underlying cause of eviction. This additional funding for rent and utility arrears is a unique aspect of DSHA's EDP compared to similar programs in other states.

DSHA's Delaware Housing Assistance Program (DE HAP) was launched in late March and provides up to \$8,000 in assistance to tenants in Delaware who are struggling financially due to a pandemic-related job loss, loss of income or illness. In total, DSHA received applications from more than 3,800 Delaware households for more than \$13 million in rental assistance. DSHA partnered with the Delaware Judiciary on resources for tenants facing eviction, including DE HAP and an Online Dispute Resolution system.

Launched in June 2019, DSHA's Homes for Grads program provides a reduced mortgage rate of 50 basis points or one-half of a percentage for homebuyers in Delaware who have graduated college with a four-year degree or higher within the last three years. The discount offered by DSHA provides the typical buyer with savings of roughly \$40 a month or about \$720 annually and \$21,600 over the life of the loan. Due to market volatility related to the global pandemic, the program has been temporarily paused. To date, DSHA has closed on 54 Homes for Grads loans at a total of more than \$11.6 million.



SUPPORTED BY A STRONG TEAM

- | | | | |
|-------------------------|-------------------------|-------------------|--------------------|
| Ernest Ackah | Lori Fretz | Billie Jo Manzo | Theodore Robbins |
| Jonathan Adkins-Taswell | Jatoya Garnett | Dabbah Maximore | Tara Rogers |
| Shanna Alicea | Steven Gherke | Lisa McNatt | Brian Rossello |
| Carl Anderson | Marlena Gibson | Chana McPhatter | Nishia Royal-Scott |
| Rebecca Lynne Andino | Estee Gleasner | Robert Messineo | Shawn Russell |
| Denise Amott | Jeff Goines | Mary Miles | Muhran Sadiq |
| Tahnia Ashrafi | Carmen Goldsboro-Hudson | Annette Miller | Jacob Schneider |
| Cheryl Austin | Carey Golt | Debra Miller | Matthew Shaw |
| Amy Balke | Keith Graham | Renee Mills | Rita Sheranko |
| Leslie Barkley | Stephanie Griffin | Dawn Monot | David Spitzer |
| Ernest Baynum | Doris Hall | Kathy Morris | Michelle Statham |
| Anas Ben Addi | Eric Hart | Morris Murchison | Jack Stucker |
| Pebbles Blanchard | Lawrence Haug III | Nancy Nicholas | Rachelle Thornton |
| James Brakefield III | Mabel Jean Hayes | Vantrina Nock | John Tilghman |
| Gail Brown | Steve Horseman | Katrice Obidike | Sharon Truitt |
| Julie Brown | Karen Horton | Felix Ortiz | David Volpe |
| Kathleen Brown | Anshon Howard | Carol Orzechowski | Megan Washington |
| Michelle Burgess | Christopher Hulse | Allan Passwaters | Julianne Watkins |
| Na'Kiha Cartwright | Shelly Huntington | Ujesh Patel | Christopher Whaley |
| Valerie Certain | Maritza Irizarry | Penny Pierson | Deborah Whidden |
| Jeffrey Collins | Everett Jennings Jr. | Chandana Poosala | Anthony Williams |
| Patricia Conley | Cherin Jeter-Breedy | Francis Powell | Pamela Williams |
| Willis Coverdale | Craig Jones | Latanya Pratt | Keenya Woods |
| Corinthian Cuffee | Dawn Jopp | Rachael Preston | Beverly Young |
| Cynthia Othman | Cynthia Karnai-Crossan | Jonathan Revel | Melissa Ziegler |
| Elana Davis | Brittany Klecan | Olivia Ridgeway | |
| Cynthia Deaklyne | Susan Knight | | |
| Debra Doughy | Danielle Lambert | | |
| Iyessia Dupont-Palmer | Emily Lanter | | |
| Kimberly Edwards | Michele Leech | | |
| Jessica Esenbrey Welch | Melinda Lewis | | |
| Rebecca Ellason | Olga Lezcano | | |
| Donnie Fannin | James Loesch | | |
| Lonnie Field | Angelique Lord | | |
| Timothy Fitzwater | Andrew Lorenz | | |
| Cynthia Fletcher | Stacey Lurry | | |
| Karen Flowers | Eugene Mackey | | |
| Steven Foxe | Devon Manning | | |



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 Homeownership Partners

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DSHA PARTICIPATING LENDERS

- | | | |
|-------------------------------|------------------------------|---------------------------------|
| Acre Mortgage & Financial Inc | Guaranteed Rate Inc | Primerending |
| Anniemac Home Mortgage | Huntingdon Valley Bank | Prosperity Home Mtg |
| Artisanac Bank | Keystone Funding Inc | Residential Mortgage Services |
| Atlantic Home Loans, Inc. | M & T Bank | Santander Bank |
| Caliber Funding | Mclean Mortgage | Supreme Lending |
| Cardinal Financial Company | Meridian Bank | The Federal Savings Bank |
| CMG Mortgage, Inc. | Mortgage America | Tidewater Mortgage Services |
| Cross Country Bank | Mortgage Network Inc | Trident Mortgage Company |
| DHI Mortgage Co Ltd | Movement Mortgage | Union Home Mtg Corp |
| Draper and Kramer Mortgage | Nations Lending Corp | Weichert Financial Services |
| Embrace Home Loans | New American Funding Inc | Wilmington Savings Fund Society |
| Envoy Mortgage Limited | NFM lending / Main street | |
| Evolve Bank & Trust | Northpointe Bank | |
| Fairway Independent Mtg Corp | NVR Mortgage Finance Inc | |
| First Home Mtg Corp | ONQ Financial | |
| Fulton Bank | Pike Creek Mortgage | |
| Guaranteed Rate Affinity | Primary Residential Mortgage | |



HUD-APPROVED HOUSING COUNSELING AGENCIES

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| | \$tand By Me |
| | First State Community Action Agency |
| | Housing Opportunities of Northern Delaware, Inc. |
| | Interfaith Community Housing |
| | NCALL Research |
| | Neighborhood House, Inc. |
| | Telamon Corporation |
| | YWCA Delaware |



