

Delaware State Housing Authority

<http://destatehousing.com/>

First-Lien Mortgage Loans:	Homeownership Loan Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/ Closing Cost Assistance:	<ul style="list-style-type: none"> • Second Mortgage Assistance Loan (loan, must be combined with Delaware State Housing Authority first mortgage product) • Advantage 4 (grant)
Targeted Populations/ Special Programs:	First-time homebuyers, members of Delaware Talent Cooperative (educators)
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required; Delaware State Housing Authority provides a list of approved housing counseling agencies across the state.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

Delaware Second Mortgage Assistance Loan

http://destatehousing.com/HomeOwnership/hb_smal.php

Delaware Advantage 4

http://destatehousing.com/HomeOwnership/hb_advantage3.php

Delaware Homeownership Loan Program

http://destatehousing.com/HomeOwnership/hb_sfmrpb.php

Delaware Talent Cooperative Homeownership Incentive

http://destatehousing.com/HomeOwnership/hb_dtchi.php

Delaware Mortgage Tax Credit Certificate

http://destatehousing.com/HomeOwnership/hb_fthb.php

Delaware Income and Sales Price Limits

http://destatehousing.com/HomeOwnership/hb_sfmrpb.php

Delaware Participating Lender List

http://destatehousing.com/HomeOwnership/hb_sfmrpb.php#lenders

Delaware Information for Prospective Lenders

http://destatehousing.com/Lenders/le_proslender.php

Delaware Approved Homebuyer Education

http://www.destatehousing.com/FormsAndInformation/Publications/housing_counseling_agency_list.pdf