

HUD-Approved Counseling Agencies

CCCS of MD & DE Inc.

Wilmington, DE..... (800) 642-2227

Dover, DE (800) 642-2227

<http://www.cccs-inc.org>

CLARIFI, Inc.

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

www.clarifi.org

DE Community Reinvestment Action Council, Inc.

Wilmington..... (302) 298-3253

Georgetown..... (877) 825-0750

www.dcrac.org

First State Community Action Agency

New Castle, DE (302) 498-0454

Dover, DE (302) 674-1355

Georgetown, DE (302) 856-7761

<http://www.firststatecaa.org>

Hockessin Community Center

Hockessin, DE (302) 239-2363

www.hockessincc.org

Housing Opportunities of Northern DE, Inc.

Wilmington, DE (302) 429-0794

www.hond.org

Interfaith Community Housing of DE, Inc.

Wilmington, DE (302) 652-3991

Dover, DE (302) 741-0142

www.ichde.org

NCALL Research Inc.

Newark, DE (302) 283-7505

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..... (302) 658-4171

www.westendnh.org

YWCA Centers for Homeownership Education

Newark, DE (302) 224-4060

www.ywcade.org



For details about participating lenders, visit:

www.DeStateHousing.com

Call DSHA today toll free at:

(888) 363-8808

The mission of the Delaware State Housing Authority is to efficiently provide, and assist others to provide quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans.



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Delaware State Housing Authority

Home Again



**Mortgage Loans
for Repeat Buyers**

What is Home Again?

Home Again allows qualified individuals who have previously owned a home to use DSHA's range of below-market interest rate mortgage products—including first mortgage financing and downpayment and closing cost assistance.

When a homebuyer is ready to purchase their next home, DSHA offers financing options that can make the process simple, easy and affordable!



Am I Eligible?

In order to qualify, a buyer's income must not exceed maximum household income limits. The income limits vary depending on the county and the number of people in the borrower's household.

Single-family (includes a detached home, townhouse, condominium or cooperative unit) and multi-unit homes (up to 4 units) may be eligible for Home Again. The property must be below the maximum purchase price based on location and number of units.



DSHA provides funding under conventional loan programs offered by Fannie Mae and Freddie Mac, as well as various Federal Housing Administration (FHA), Veteran's Administration (VA), and U. S. Department of Agriculture Rural Development Service (USDA) programs.

How Do I Apply?



Contact a participating lender or housing counselor to start the process. DSHA rates are very competitive and may be a great option for you to consider when purchasing your next home.

To view the current list of participating lenders, visit www.DeStateHousing.com or call DSHA toll-free at **(888) 363-8808** today!