

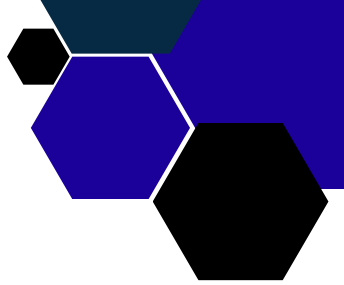
# 2024 Annual Report

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**Delaware State Housing Authority**  
**302-739-4263**  
**[DEStateHousing.com](http://DEStateHousing.com)**





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# Message

## From Governor & Lt. Governor

Dear Friends,



It's an honor to serve the people of Delaware. Affordable housing is critical to the wellbeing and stability of our communities. It provides both a roof over someone's head and a foundation for families to grow and pursue their dreams.

We take very seriously the need to create safe and affordable housing options, strengthen neighborhoods, and help Delawareans become homeowners. That need has grown as more and more families have chosen Delaware as the place to put down roots.

With the leadership of the Delaware State Housing Authority (DSHA) and its partners, we're continuing to make investments to strengthen our neighborhoods and improve the quality of life for every Delaware resident. Throughout our administration, we have allocated state funds and federal American Rescue Plan Act (ARPA) dollars to create more affordable rental housing, redevelop vacant and blighted properties, and support builders with rising construction costs. Our longstanding commitment to investing in housing was highlighted by the \$101.5 million allocated in the Fiscal Year 2024 budget - the largest, one-time state investment in housing in Delaware's history.



Working with the General Assembly, I signed a package of laws this year that further important efforts to create, support, and protect affordable housing. These bills extended the mortgage mediation program, created grants to help pay for the construction of workforce housing, and prevented landlords from not accepting government-sponsored rental vouchers.

The Delaware State Housing Authority (DSHA) continues to promote competitive mortgage programs to help folks looking to own a home - especially first-time homebuyers. These programs include special assistance for first responders, teachers, veterans, and others who serve our communities. Through the Housing Stability Program, DSHA provides renters with emergency financial assistance and funding to cover security deposits and initial rent payments.

We have seen the success of these programs, and we encourage all who qualify to take advantage of these important resources. I am thankful to DSHA for their ongoing leadership, and I look forward to their continued success in this important endeavor.

Sincerely,

A handwritten signature in blue ink that reads "John C. Carney".

John C. Carney  
Governor

A handwritten signature in blue ink that reads "Bethany A. Hall-Long".

Bethany Hall Long  
Lt. Governor

# Message

## From DSHA Director Karnai

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Housing matters. It shapes communities, strengthens families, and builds futures. At DSHA, we recognize 2024 as a year in which we had to think differently about how we serve Delaware.

In 2024, we faced unprecedented housing challenges: rising costs, continued limited inventory, and changing market dynamics. These challenges demand fresh thinking and bold action. That's why we're reimagining how DSHA delivers housing solutions across our state.

Our vision going forward is clear: We must create housing solutions that work, develop our team's expertise, optimize our operations, and partner with purpose.

This Annual Report details our progress in:

- Testing and launching new homeownership and rental programs
- Building our team through leadership development
- Modernizing our systems to serve Delawareans better
- Expanding our network of housing resources

The DSHA team continues to rise to every challenge; their dedication drives our ability to serve Delaware residents who need housing assistance and support. We're investing in team growth through new leadership initiatives and professional development opportunities because skilled, motivated staff deliver better results for Delaware.

We value the partnership of the Governor's Administration, the General Assembly, and our federal delegation. Their trust and support enable us to implement bold solutions for Delaware's housing needs. Together, we're leveraging resources, sharing expertise, and creating innovative programs that not only meet today's housing challenges head-on but help us prepare and plan for the future.

To our constituents - your input shapes our work. We hear you. We learn from you. We grow because of you. Together, we're building a Delaware where everyone has access to safe, affordable housing, whether you are renting or looking to own. Your stories and experiences guide our decisions and drive our commitment to continuous improvement.

The path forward is set. The work continues. The future of housing in Delaware depends on us all.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cynthia Karnai', followed by a horizontal line.

Cynthia Karnai  
Executive Director



# Message

## From the Council on Housing

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The Delaware Council on Housing is a diverse group of volunteers appointed by the Governor to provide strategic guidance to the Delaware State Housing Authority, members of the General Assembly, and the Governor on critical issues of affordable housing preservation and development. One of our most significant responsibilities is reviewing and recommending allocations of loans and grants through the Housing Development Fund (HDF), ensuring these vital resources are directed where they are most needed to address Delaware's housing challenges.

In Fiscal Year 2024, the Council recommended the approval of approximately \$24 million in HDF grants and loans, which enabled the creation or preservation of 1,296 affordable housing units statewide. Beyond expanding housing inventory, HDF investments also support essential services, including homelessness prevention and homeownership counseling, extending the Fund's impact to families and individuals facing economic and housing insecurity.

Our Council remains committed to pursuing equitable, sustainable housing solutions for Delaware. As we confront growing housing challenges, particularly for our most vulnerable communities and communities of color, our mission is clear: to make targeted, impactful investments in housing that provide Delawareans with safe, affordable places to live and opportunities to thrive.

We are grateful for the dedicated work of the many government agencies, non-profits, and local leaders who collaborate tirelessly to support housing stability and build stronger communities. We are also inspired by Governor Carney's administration and the General Assembly's commitment to housing and community development through legislative support and action.

The Council looks forward to continuing our partnership with Governor-Elect Meyer, the legislature, and DSHA as we advance our shared mission to create long-term, positive change in Delaware's housing landscape. Together, we can ensure that safe, affordable housing is accessible to all Delawareans for generations to come.

Sincerely,

A handwritten signature in black ink that reads "D. A. Motley".

Douglas A. Motley  
Chair, Delaware Council on Housing

# DSHA Mission

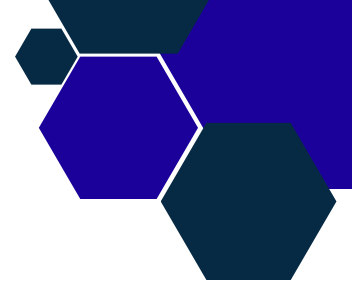
The mission of the Delaware State Housing Authority is to efficiently provide, and assist others to provide, quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans.

## About DSHA

DSHA has the power to make loans and grants to both for-profit and non-profit housing sponsors; to make loans to mortgage lenders and require that they use the proceeds to make new residential mortgage loans; to apply for and receive subsidies from the federal government and other sources; and to issue its own bonds and notes.

In addition to its role as the State's Housing Finance Agency, DSHA is unique in that it is also serves as a Public Housing Authority and acts as a Community Development Agency. As a Public Housing Authority, DSHA receives funding from HUD to manage public housing in Kent and Sussex counties.





# DSHA History

## Overview

The Delaware State Housing Authority was created in 1968 as a public corporation in the Delaware State Department of Housing. In 1970, DSHA became part of the Department of Community Affairs and later, in 1987, joined the Delaware Economic Development Office. Recognizing the critical services provided by DSHA, Governor Thomas R. Carper established DSHA as an independent authority in the Executive Department in 1998, with its Director, Susan Frank, reporting directly to the Governor as a member of the Cabinet. This historical step cemented the role of affordable housing as a key aspect of State policy.

Since 1968, when the Delaware General Assembly appropriated \$100,000 for first-year operations, DSHA's assets have grown to more than \$500 million. The greatest period of growth has occurred since 1975, when the Authority first began issuing tax-exempt revenue bonds.

## Timeline

**1996**

DSHA awarded the Government Finance Officers Association National Accounting and Financial Reporting Award. DSHA has won it every year since.

**1999**

HUD chose DSHA as one of 24 public housing agencies in the country to participate in the Moving-To-Work program. This program helps public housing residents and housing choice voucher holders become economically self-sufficient.

**2014**

Downtown Development Districts approved by the Delaware General Assembly. Since then, 12 downtown districts have been designated.

**2022**

DSHA received \$60.2 million in State and Local Fiscal Recovery Funds (SLFRF) authorized by the American Rescue Plan Act (ARPA) from the State of Delaware. This funds four housing initiatives.

# 2024 Investment & Impact at a Glance

## Homeownership



**1,534**

families used KYLG programs

**972**

families received down payment assistance

**462**

first-time homebuyers were provided tax credits

**\$407M**

in mortgages were financed

**2,832**

households assisted with foreclosure prevention assistance

**30**

homebuyer seminars & webinars



# Homeownership

## Overview

As Delaware’s housing finance agency, DSHA plays a pivotal role in helping residents achieve homeownership by issuing bonds and notes. In 2024, DSHA successfully launched four bond offerings for a total of approximately \$375 million, enabling 1,248 Delaware homebuyers to secure 30-year fixed-rate mortgages with competitive interest rates.

To further address affordability, DSHA introduced the “Diamond in the Rough” program, an innovative lending solution aimed at making homeownership more accessible for Delaware residents. This program leverages the Federal Housing Administration’s (FHA) 203k Limited program, offering a comprehensive mortgage product that combines home purchase costs with funding for minor renovations of up to \$75,000. Participants also benefit from additional support, receiving 5% of their final loan amount as a second mortgage to cover down payment and closing costs, significantly easing upfront financial challenges.

Additionally, DSHA reintroduced its popular down payment assistance initiatives, “Delaware Diamonds” and “Home Sweet Home.” These flash campaigns offered \$10,000 in assistance, providing further support for prospective homeowners.

## Success Story

As an Army veteran, Jennie Steward frequently received information from Veterans United about mortgage and loan programs. Through Veterans United, Steward met and began working with Re/Max Associates realtor Charzell Poole. Poole connected Steward with loan officer Jessie McConnell with Evolve Bank and Trust.

By April 23, McConnell had gotten Steward, a customer service representative for Quip Laboratories, pre-approved for a DSHA Welcome Home Delaware Diamonds mortgage. In addition to a first mortgage, Delaware Diamonds provided Steward with a zero-interest forgivable second loan of \$10,000 because she is a veteran. The loan amount will be forgivable after ten years if Steward still lives there as her primary residence.

Working with her realtor, Steward found a townhouse she liked in Wilmington, and submitted an offer. It was accepted, and she had a contract the next day. She closed on the property on June 4, 2024.

Between her veteran’s benefits and DSHA’s programs, Steward went to the closing owing very little. In fact, most of her earnest deposit of \$1,000 was returned to her.

Steward said her homebuying experience was “amazingly fast and pain-free,” thanks to the assistance of Poole, McConnell, and DSHA’s Welcome Home program.





# 2024 Investment & Impact at a Glance

## Management



**210**

SRAP vouchers issued

**381**

Moving-to-Work participants

**206**

Housing Choice Vouchers issued

**30**

Moving-to-Work successful completion graduates

**61**

Section 811 Vouchers issued & leased

**2,337**

total families served

# Management

## Overview

In 2024, DSHA partnered with Delaware's four other Public Housing Authorities (PHAs) and AffordableHousing.com to revolutionize the waitlist process for housing assistance. This groundbreaking collaboration streamlines access to housing resources, making it easier and more efficient for families and individuals to apply, update, and manage their applications. This partnership reflects a shared commitment to improving the client experience, reducing barriers, and ensuring that housing services are accessible to those who need them most. By creating a centralized platform, applicants can now navigate the system with greater ease, providing a more user-friendly and transparent process for everyone involved.

This remarkable connection between DSHA, the PHAs, and AffordableHousing.com has positioned Delaware as a leader in housing innovation. Delaware is now the fifth state in the nation to implement a statewide centralized waitlist, a milestone that underscores the power of collaboration and the dedication to meeting the needs of its residents. Through this partnership, Delaware is setting a new standard for housing assistance, ensuring that families across the state have access to resources and opportunities for stable housing. This is a proud step forward in building stronger communities.

## Success Story

In 2017, Vickie Day moved with her two young children to Burton Village, Delaware State Housing Authority's public housing community in Rehoboth Beach. As required for anyone receiving public housing, Section 8 or Housing Choice Vouchers in Delaware, Day also enrolled in the Moving-to-Work (MTW) program. While living in Burton Village, Day worked at Eastern Quality Vending and Weis Market before landing her present job as a Rite Aid pharmacy technician.

Day's focus, while in the MTW program, was on improving her credit. She took classes and worked with a financial coach at NeighborGood Partners, a HUD-approved housing counseling agency. Taking her counselor's advice, she opened three credit card accounts to diversify and help lower her credit utilization ratio, and paid down student loans.

By 2024, Day had improved her credit score and had enough money saved in her escrow account to apply for a mortgage and purchase a home. After several months of looking for property in her price range, she found a row house in Wilmington that was perfect for her and her children. She closed on the house at the end of June 2024.

In addition to using funds in her escrow account to purchase her home, working with Loan Officer Tracy Chongling and Guaranteed Rate, Day also received a DSHA Welcome Home First State Home Loan. At 3% percent of the original mortgage loan amount, she received \$3,446 in down payment and closing cost assistance.



# 2024 Investment & Impact at a Glance

## Development



**65**

Downtown  
Development  
Districts projects  
completed

**\$216M**

private investment  
leveraged with  
Downtown  
Development  
Districts

**\$2.5M**

Community  
Development  
Block Grants  
supporting 118  
housing units

**192**

houses constructed  
using Strong  
Neighborhoods  
Housing Fund

**\$47M**

private investment  
leveraged with  
Strong  
Neighborhoods  
Housing Fund

**172**

units supported  
with Low-Income  
Housing Tax Credit



# Development

## Overview

The Development section oversees financing for the acquisition and rehabilitation of affordable rental housing and for-sale housing, state and federal entitlement programs supporting housing development and preservation, economic development programming, and compliance and asset management for tax credit and HUD-funded rental developments. Additionally, Development administers federal funding to support homelessness prevention initiatives. In 2024, we continued our partnership with the Federal Home Loan Bank of Pittsburgh to offer the Home4Good program which supports initiatives in Delaware to lead to stable housing for individuals and families who are homeless or at risk of homelessness. In 2024, Home4Good provided \$1.725 million in grant funding to select non-profits to support these initiatives.

Development is also responsible for administering the ARPA funding and State supplemental funding, a total of approximately \$72 million in additional funding. With this funding, Development was able to create five new programs and fully commit the funding to support the new creation of 795 units of affordable rental housing, the preservation of 355 units of affordable rental housing, and the creation of an estimated 85 new affordable homeownership housing units.

## Success Story

Lisa and James Hutchins purchased a historic home in Milford in March 2021. Built in 1840, the house was a post office from 1847 to 1857 and a Clerk of the Peace office in 1863. Instead of moving in immediately, Mr. and Mrs. Hutchins rented the home back to the seller while they planned the renovations that would return the house to “period appearance.” Looking for and working with surveyors, architects, structural engineers, and contractors experienced in renovating historic buildings took more than a year.

Before moving to Delaware, James Hutchins was a real estate developer and contractor, and Lisa Hutchins worked in commercial lending. Through their research, they learned about the Downtown Development District (DDD) program, and they placed their first call to DSHA early in 2023 to ask questions before starting the renovations.

In January 2024, after the work on their home was completed, Mrs. Hutchins called again. She talked with DSHA about what documents and receipts they would need to submit.

On March 28, the Hutchins family received a check for \$51,988, 20% of their qualified real property investment of \$259,942. Hoping to convince decision-makers of the program’s value, they have hosted state legislators, including Sen. David Wilson and Rep. Charles Postles, at their home to let them see “what the DDD program has done,” says Mr. Hutchins. He also happily shows anyone interested in the PowerPoint presentation he created documenting their home’s transformation.



# 2024 Housing Agenda Bills Passed



## Senate Bill 293:

Closes the loophole in the state's Fair Housing Act that currently allows landlords to refuse to rent to voucher holders based on their source of income. This bill requires DSHA and the four other public housing authorities in the state to streamline and standardize forms that landlords must complete before renting to voucher-holding tenants.

## House Bill 442:

Creates an Affordable Housing Production Task Force, charged with recommending ways the state and local governments can increase the production of housing that is affordable to households at various income levels. The Task Force will report its findings to the Governor and General Assembly in 2025.

## Senate Bill 246:

Codifies the Statewide Emergency Repair Program (SERP) and creates a revolving fund for home repair and modifications. The Grants-in-Aid bill includes \$150,000 in one-time funding for the program.

## Senate Bill 22:

Charges DSHA with creating and administering the Delaware Workforce Housing Program. When funded, the program will help to create workforce housing units that are affordable to households making up to 100% of the Area Median Income (AMI).



# Affordable Housing Production Task Force

The Affordable Housing Production Task Force was established via HB 442 to make recommendations on how the State and local governments can increase the supply of housing that is affordable to households across the income spectrum.

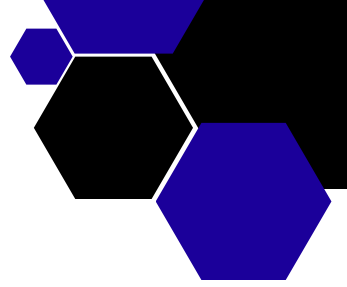
The Task Force consists of 20 members, including the Director of DSHA, four members of the General Assembly, and a diverse set of stakeholders representing local governments, housing advocates, industry associations, and builders. Additionally, there are five subcommittees consisting of additional stakeholders and subject matter experts. They include:

- Regulatory & Permitting Subcommittee;
- Construction Subcommittee;
- Manufactured Housing Subcommittee;
- Finance & Development Subcommittee; and
- Community Focus Groups Subcommittee.

In 2024, the full task force held two meetings, and each subcommittee held three meetings. Their work continues into 2025, with an anticipated final report date of April 7, 2025.



# Disaster Housing Task Force



DSHA is leading a multi-sectoral effort to prepare for effective and efficient post-disaster housing recovery. This effort seeks to identify partnerships, resources, existing gaps, and collaborative opportunities relating to housing across the state. With DSHA at the forefront, the State of Delaware is actively developing and updating housing-related policies and protocols for disaster recovery. This includes a statewide Disaster Housing Task Force (DHTF) that has helped shape the First State's inaugural Disaster Housing Strategy. Disaster housing recovery initiatives will continue to evolve with more participation, knowledge sharing, and capacity building. To enhance focus and efficiency, the DHTF will establish subcommittees or working groups dedicated to specific aspects of housing recovery.

Additionally, it is actively seeking new partnerships - if your organization, agency, or business has a nexus to housing and can contribute to pre- or post-disaster efforts, we encourage you to connect with DSHA. Together, Delaware's disaster housing preparedness will strengthen and ensure that no resident is left without a path to stable housing. Reach out today to learn more or get involved.





# Connecting with the Community

This year, DSHA launched its new and improved user-friendly website: [DEStateHousing.com](https://DEStateHousing.com). The new website was designed with the public and partners in mind, providing them easy access to services, resources, and information. The new website offers a fresh look and enhanced features like site translation services, improved search functionality, and quality content ranging from affordable housing opportunities to development financing programs.

Additionally, the DSHA public relations team participated in over 50 community educational presentations and events in 2024. A strong social media and media relations presence enabled the team to reach even more in our community.



# 2024 DSHA Staff

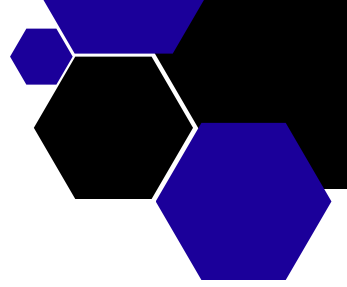
ERNEST ACKAH  
VINCE ADELL  
YEHI AHOUSSE BAKAYOKO  
RACHEL ALFANO  
MELISSA ALLABAND  
REBECCA ANDINO  
TYRONE ASHLEY  
TAHNIA ASHRAFI  
CHERYL AUSTIN  
AMY BLAKE  
ERNEST BAYNUM  
JIM BISHOP  
DOMINIQUE BLAKEY  
PEBBLES BLANCHARD  
ZACHARY BLANCHARD  
JAMES BRAKEFIELD  
ERIKA BRIGHT  
JUSTINA BRINKLEY  
KEN BRISCOE  
GAIL BROWN  
KATHLEEN BROWN  
JULIE BROWN  
MICHELLE BURGESS  
RENEE BUTLER  
CHRISTOPHER CARVER  
CANDACE COLLINS  
JEFFREY COLLINS  
WILLIS COVERDALE  
OTISHA COVINGTON  
BRANDEN CRENSHAW  
KEVIN CROWLEY  
MELISSA CULLEN  
VANESSA CULLEN  
EMILY CUNNINGHAM  
LISA DAVID  
SHARLISE DAVIS  
ELANA DAVIS  
ALICE DAVIS  
CAITLIN DEL COLLO  
DEBRA DOUGHTY  
JASMINE DUNN  
KIMBERLY EDWARDS  
SYDNEY EIHINGER  
REBECCA ELIASON  
SHARON EMERSON  
MEGAN FARIES  
DAWN FAVORS-JOPP  
YOAMNY FELIZ  
TRACEY FIGUEROA  
TIMOTHY FITZWATER  
KAREN FLOWER  
STEVEN FOXE  
LISA FORAKER  
JOE FREAR  
LORI FRETZ  
PAUL FRUITS  
ESTEE GLEASNER  
CAREY GOLT  
ISAIAH GREENE  
STEPHANIE GRIFFIN

MARVA HAMMOND  
JAMES HARKNESS, JR.  
CALVIN HARMON  
ERIC HART  
LAWRENCE HAUG  
SABRINA HAWKINS-LITTLE  
EVA HAYS  
VICTORIA HAZEL  
STEVEN HICKMAN  
CASEY HILL  
JERQUAN HOPKINS  
JAVIER HORSTMANN  
KAREN HORTON  
RENEE HUDSON  
SHELLY HUNTINGTON  
MARITZA IRIZARRY  
SAMSON IYANDA  
DAWN JACKSON  
TYREL JACKSON  
KEICHAU JAMES  
CHERIN JETER-BREEDY  
KARRINE JOHNSON  
LINDSAY JONES  
MARK JONES  
KYLE JONES-BEY  
MARIA KARABIN  
CYNTHIA KARNAL-CROSSAN  
CHRISTOPHER KELLENBENZ  
ROCHELLE KNAPP  
SUSAN KNIGHT  
WILLIAM LAMAR  
MICHELE LAWRENCE  
JAMES LAWRENCE, JR.  
MELINDA LEWIS  
OLGA LEZCANO  
ANGIE LORD  
ANDREW LORENZ  
STACEY LURRY  
DEVON MANNING  
BILLIE JO MANZO  
PAMELA MARSHALL  
AYANA MARTINEZ  
DABBAH MAXIMORE  
ASHLEY MEIER  
AMBER MEREDITH  
ROBERT MESSINEO  
MARY MILES  
ANNETTE MILLER  
DEBRA MILLER  
TANIKKA MILLER  
YVETTE MILLER  
RENEE MILLS  
ALEXANDER MODEAS  
SABRINA MOFIELD  
LARONDA MOORE  
SEBA MORRIS  
DEMARSH MURCHINSON  
NANCY NICHOLAS  
VANTRINA NOCK  
JULIE NORRIS

MARIA OCA  
ADEBISI OYESILE  
EILEEN PALMER  
WALTER PASSWATERS  
UJESH PATEL  
KADEDRA POSEY  
LATANYA PRATT  
RACHAEL PRESTON  
JUSTIN PUCHALSKY  
LYNN RAIKES  
THEODORE ROBBINS  
TARA RODGERS  
GEORGIA ROLL  
BRIAN ROSSELLO  
TUNISHA ROYAL-SCOTT  
SHERRI RUSSELL  
MEHRAN SADIQ  
WILLIAM SALAMONE  
JOY SANDERS  
JACOB SCHNEIDER  
MATTHEW SHANKS  
JERRY SHARP  
MATTHEW SHAW  
CRYSTAL SPARKS  
PAMELA SPENCER  
WANDA SPIERING  
WENDY STAHR  
JANELLE STANTON  
NICOLE STARECHESKI  
MICHELLE STATHAM  
BRENDA STEVENSON  
LAURIE STOVALL  
JEREMIAH STUMP  
TRACY SYTO  
VINCERE TAYLOR  
PAULA THOMAS  
SETH THOMAS  
ANTIONE THOMPSON  
RACHELLE THORNTON  
JOHN TILGHMAN  
DEMETRIA TOULSON-GILES  
YVESCHNEIDA TOUSSAINT  
WESLEY TRUDEL  
KEITH TWYMAN  
JEFFREY VANDERPOOL  
EUNICE VIRGELIN MARCELIN  
MEGAN WASHINGTON  
JULIANNE WATKINS  
MICHELLE WESLEY-FORD  
CHRISTOPHER WHALEY  
DEBORAH WHIDDEN  
ERIC WHITTINGTON  
KIARA WILLIAMS  
ANTHONY WILLIAMS  
KIERSTEN WILSON  
TAYLOR WOOLFE  
DELICA WRIGHT  
BEVERLY YOUNG  
EUGENE YOUNG, JR.  
MELISSA ZIEGLER

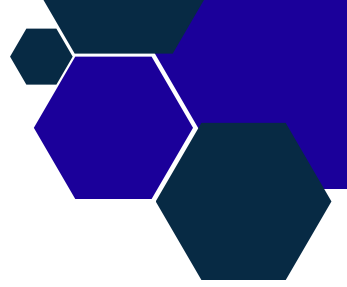


# 2024 DSHA Photos





# 2024 DSHA Photos





# 2024 DSHA Photos





Per HB 100 of the 153rd General Assembly (known as the Governor's Recommended Budget for Fiscal Year 2026), Section 72 (b), "The Delaware State Housing Authority shall submit an annual report to the Director of the Office of Management and Budget and the Controller General by May 1 of each fiscal year, which will include but not be limited to a synopsis of the tax credit program, a detailed list of expenditures and a list of projects that have received tax credit awards."

DSHA issued this 2024 Annual Report in January of 2025, following its previous calendar year timing. "Fiscal," as added to this section, changes that timing; therefore, DSHA's next annual report shall be submitted on May 1, 2026 for FY 2026.