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WILMINGTON, Del. – Governor John Carney and Delaware State Housing Authority (DSHA) Director Anas Ben Addi on Monday announced the reopening of the Delaware Housing Assistance Program (DE HAP), which provides financial assistance for renters affected by COVID-19, and announced that emergency mortgage assistance is now available for homeowners who have missed payments due to the pandemic.

The State of Delaware and New Castle County will contribute a combined $40 million in Coronavirus Aid, Relief, and Economic Security (CARES) Act funding to provide payments for qualified applications to both the rental and mortgage assistance programs.

“We know many Delawareans continue to face a very challenging time as they struggle with the economic effects of the COVID-19 crisis,” said **Governor John Carney**. “By reopening the rental assistance program and providing similar financial assistance to homeowners, we hope to help more Delaware families stay in their homes both during and after the pandemic.”

“We know that many of our neighbors remain unemployed or underemployed and are struggling to keep a roof over their heads,” said **DSHA Director Anas Ben Addi**. “Today’s announcement builds on our efforts to prevent evictions and foreclosures resulting from the pandemic and will allow DSHA and our partners the opportunity to better assist both renters and homeowners throughout the state with their housing needs.”

“No one should be thrown out on the street due to the inability to pay their rent or mortgage during a public health

emergency," said **New Castle County Executive Matt Meyer**. "Since day one of the COVID-19 pandemic, our county government has focused on protecting New Castle County's most vulnerable residents. We have partnered with the state on these efforts throughout the pandemic, and I am thankful for the leadership Governor Carney and Director Ben Addi have shown by reopening the rental assistance program and the start of emergency mortgage assistance. I am proud that $20 million of our CARES Act funding will go to support these programs that will continue to enable so many families to have a place to call home."

DE HAP provides financial assistance to renters affected by shutdowns, closures, layoffs, reduced work hours, or unpaid leave due to the COVID-19 health crisis. Under the revised program guidelines, eligible households can now receive up to $5,000 in assistance, with payments made directly to the property owner. The program was first launched in March and temporarily paused in late April due to overwhelming response and to allow DSHA to review federal funding opportunities provided by the CARES Act.

To be eligible for DE HAP, applicants must reside in Delaware and have a maximum household income post-pandemic at or below 60 percent of the Area Median Income (AMI) for the county in which they reside. Income eligibility per county for DE HAP can be found on DSHA's website.

With the relaunch of DE HAP, applications must now be submitted by landlords or property owners on behalf of tenants through a newly created application portal on DSHA's website. DSHA's website provides a step-by-step tutorial video and Frequently Asked Questions for landlords submitting applications to DE HAP.

On July 1, Governor Carney released a modified order lifting the moratorium on foreclosure and eviction filings in place since March but ordered that all evictions would continue to be stayed to permit the Justice of the Peace Courts to determine whether the parties would benefit from a court-supervised mediation or a newly created alternative dispute resolution program.

The reopening of the DE HAP program, coupled with the Court's mediation and alternative dispute resolution programs, will allow DSHA to assist renters at risk of eviction and help keep many of them in their homes in the months to come.

"Many Delaware families are one missed rent payment away from facing an eviction filed against them that could result in homelessness," said **Housing Alliance Delaware Executive Director Rachel Stucker**. "Housing Alliance Delaware is very happy to see DSHA and New Castle County responding to this important housing need. If we can keep Delaware families in their homes, we can help them avoid the trauma of homelessness and the significant risks associated with not having a safe home during a public health emergency."

DSHA is also providing emergency housing assistance to homeowners affected by the COVID-19 pandemic through the organization's existing Delaware Emergency Mortgage Assistance Program (DEMAP). The program will assist homeowners who are at risk of losing their homes to foreclosure because of a pandemic-related job loss, reduced work hours or unpaid leave. Eligible homeowners can apply for up to $5,000 per household, paid directly to the mortgage servicer.

To be eligible for the emergency mortgage assistance, the applicant must own their home in Delaware and it must be their primary residence. Homeowners must also have a maximum household income post-pandemic at or below 80 percent of the Area Median Income (AMI) for the county in which they reside. In Kent and Sussex counties, the maximum household income limit is $65,520 and in New Castle County, the maximum household income limit is $77,280.

DSHA is working closely with several HUD-approved housing counseling agencies throughout the state, including First State Community Action Agency, who will be processing applications for the emergency mortgage assistance program.

“First State Community Action Agency is honored to partner with DSHA to help assist homeowners throughout our state who are struggling with their mortgage payments due to the pandemic,” said **Executive Director Bernice Edwards**. “The COVID-19 crisis has had a significant impact on almost every industry in our state, and we know many Delawareans are facing difficult financial decisions right now. We are hopeful this assistance will help those households stay current on their mortgage during the health crisis.”

More information on the COVID-19 rental and mortgage assistance programs is available at www.destatehousing.com/covid19.

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