



KISS YOUR LANDLORD GOODBYE WITH DSHA!

Did You Know...?

- * DSHA programs are available to **BOTH** first-time home buyers and repeat home buyers.
- * DSHA offers purchase mortgage loans and down payment assistance programs to make homeownership more affordable.
- * The minimum credit score needed to qualify for DSHA's programs is 620; however, a HUD-approved counseling class is required for credit scores of 659 and lower. A list of Housing Counseling Agencies may be found at: <https://kissyourlandlordgoodbye.com/housing-counselors/>.
- * A list of DSHA Approved Mortgage Lenders may be found at: kissyourlandlordgoodbye.com
- * DSHA does not restrict where you can buy your home as long as it will be your primary residence.
- * The DSHA file review process is simple with a commitment to review complete files within three business days.
- * DSHA's homeownership programs are not just for low-income buyers. Maximum household income and maximum sales price/loan amount may be found at: <https://kissyourlandlordgoodbye.com/help-for-homebuyers/>.
- * First-time home buyers in Delaware can qualify for up to a \$2,000 per year tax credit. The Delaware First-Time Homebuyer Tax Credit is available **only to first-time home buyers** (first time home buyer DSHA definition is someone who has not owned their own primary residence in the last three years) meeting income and sales price maximums. More info on that program can be found at: <https://kissyourlandlordgoodbye.com/help-for-homebuyers/>.

Delaware State Housing Authority

www.kissyourlandlordgoodbye.com

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