KISS YOUR LANDLORD GOODBYE!

First Mortgages:

Welcome Home:

Welcome Home is for first-time homebuyers. A first-time homebuyer has not owned a home as a primary residence in the past 3 years. Below market-rate interest!

Home Again:

Home Again is for repeat and first-time homebuyers. When a homebuyer is ready to purchase their next home, DSHA offers financing options that can make the process simple, easy, and affordable!

Down Payment Assistance Programs:

First State Home Loan

First State provides funds in the amount of 3% of the final first mortgage loan amount to assist with down payment and closing costs. Repayment of this loan is deferred until the home is sold, refinanced, or is no longer the primary residence.

Diamond in the Rough

5% of the final loan amount for down payment and closing costs.
Must qualify for FHA Streamline 203(k) Home Renovation program.

Delaware Diamonds

Delaware Diamonds provides $10,000 in down payment and closing costs assistance for eligible occupations as determined by DSHA. The assistance is in the form of a 2nd mortgage loan, which is forgiven 10% each year up to year 10 with verification the residence has remained the borrower's primary home.
*See back for more.

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EQUAL HOUSING OPPORTUNITY

888-363-8808

Delaware State Housing Authority DSHA

DSHA'S DELAWARE DIAMONDS ELIGIBLE OCCUPATION LIST

Employer must be located in Delaware and buyer must be employed there for at least 6 months.

DELAWARE STATE EMPLOYEES

Employed by the State of Delaware or State Corporations.

EDUCATORS

Available to any employee working in a school in Delaware.

MEDICAL PERSONNEL

Employed by Christiana Care, St. Francis, Beebe, Bayhealth, Nemours, Tidal Health, or the VA Hospital.

FIRST RESPONDERS

Firefighter, Police Officer, Emergency Medical Technician (EMT), Paramedic, Volunteer First-Responders.

MILITARY PERSONNEL

Active-duty personnel from the military
(Air Force, Army, Coast Guard, Marine Corps, National Guard, Space Force or the Reserves)
Must provide a copy of his/her LES to validate eligibility.
Veterans: Must provide DD-214 that reflects discharge status as other than dishonorable.

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