DID YOU KNOW?

Down Payment & Closing Costs Assistance

DSHA offers down payment and closing costs assistance 2nd mortgage loans.

First-Time & Repeat Homebuyers

DSHA Homeownership Programs are available to BOTH first-time homebuyers and repeat homebuyers. Our programs are available with or without down payment and closing costs.

Minimum Credit Score

DSHA's Homeownership Programs require a minimum credit score of 620. Housing counseling is required for homebuyers with a credit score of 659 or below. DSHA approved Housing Counselors can be found at: KissYourLandlordGoodbye.com/housing-counselors

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.

Approved Lenders

A list of DSHA Approved Mortgage Lenders may be found at: KissYourLandlordGoodbye.com/lenders

DID YOU KNOW?

First-Time Homebuyer Tax Credit

First-Time homebuyers can qualify for up to $2,000 per year in a tax credit!
A first-time homebuyer is defined as someone who has not had ownership in a primary residence in the last 3 years.
For more information visit:
KissYourLandlordGoodbye.com

Income & Sales Price Limits

DSHA Homeownership Programs have income and sales price limits.
These amounts can be found here:
KissYourLandlordGoodbye.com/help-for-homebuyers/

Fast File Review

The DSHA file review process is simple with a commitment to review complete files within three business days.

Purchase Anywhere in Delaware

You can use DSHA Homeownership Loan Programs to purchase a primary residence anywhere in the State of Delaware.