

# THE DAHG QUARTERLY

Official Newsletter of Delaware Affordable Housing Group



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## WELCOME TO THE DELAWARE AFFORDABLE HOUSING GROUP

### OVERVIEW

Welcome to the Delaware Affordable Housing Group's (DAHG) Quarterly Newsletter. DAHG's mission is to support activities and create policies that advance and increase affordable housing opportunities for vulnerable populations.

DAHG provides resources and builds community partnerships to support people in attaining stable long-term housing and achieving their financial goals.

In our Quarterly Newsletter, we'll share updates on projects, resources, and other activities DAHG is implementing to support our mission. We are excited to share all the new opportunities we have to support our community in achieving their goals. Please read further for more updates.



# BUILDING WILMINGTON'S FUTURE: DAHG'S COMMITMENT TO AFFORDABLE HOUSING

## STRENGTHENING COMMUNITIES THROUGH SAFE, AFFORDABLE, AND INNOVATIVE HOUSING SOLUTIONS

In Wilmington, Delaware, the Delaware Affordable Housing Group (DAHG) is setting the standard for what it means to create, preserve, and manage safe, decent, and affordable housing. Guided by the leadership of President of DAHG, Ray Fitzgerald, and Vice President of Operations, Vincent White, DAHG has grown into a trusted partner for families, stakeholders, and community leaders alike. With a mission rooted in expanding housing opportunities and strengthening neighborhoods, the team's work has not only increased access to housing but also contributed to long-term community revitalization.



*Pictured Above: Vincent White*



*Pictured Above: Left to Right - Jacinta Puckett & Ra'Nyah Brooks*



*Pictured Above: Leo Vitale*

### **A Team United by Purpose**

DAHG's strength lies in the diverse expertise of its team. Vincent White provides strategic oversight of acquisitions, rehabilitation projects, and long-term management, ensuring each initiative aligns with DAHG's mission and sustainability goals. Development Specialist Jacinta Puckett and Administrative Assistant Ra'Nyah Brooks contribute their skills in structuring deals, compliance, and community engagement, while Inspector and Project Manager Duilio (Leo) Vitale ensures every home meets the highest standards of safety, security, and livability. Together, this team functions like a coordinated development project—each role essential in moving projects from concept to reality.

### **Turning Vision into Impact**

Recent achievements illustrate DAHG's effectiveness in action. The team spearheaded the transformation of a 100-room former assisted living facility into affordable housing with supportive services—an adaptive reuse project that set a new benchmark for community impact. DAHG also played a central role in McMullen Square, converting long-vacant property into a vibrant hub of housing and opportunity through successful public-private partnerships. On the front lines, Leo Vitale's inspections of newly constructed homes on Bennett Street and the renovation of properties such as 505 W. 4th Street ensure families move into safe, modern, and comfortable spaces they can proudly call home.

### **A Model for the Future**

What makes DAHG exceptional is not only what they build but how they build it. Through collaboration, innovation, and a solution-first approach, DAHG maintains strong relationships with partners and consistently delivers on its commitments. Inspired by the tangible change they create—from stabilizing neighborhoods to giving families a fresh start—the team continues to expand Wilmington's affordable housing inventory with determination and vision. Looking forward, DAHG aims to become a national best practice in affordable housing, demonstrating how inclusive development and strong partnerships can transform communities for generations to come.

# 505 W. 4TH STREET: RESTORING HISTORY, REBUILDING COMMUNITY

DAHG AND PARTNERS CELEBRATE THE GRAND OPENING OF A LONG-VACANT PROPERTY, NOW HOME TO AFFORDABLE HOUSING FOR WILMINGTON FAMILIE

On Wednesday, May 28, 2025, the Delaware Affordable Housing Group (DAHG), in partnership with Christopher Alexander Holdings LLC and Wilmington Housing Authority (WHA), proudly hosted a ribbon cutting ceremony to celebrate the redevelopment of 505 W. 4th Street in Wilmington, Delaware. Once a long-vacant structure in the historic Quaker Hill neighborhood, the building has been thoughtfully transformed into a 3-unit multi-family home, offering high-quality, affordable housing to families in need. This project, which sat untouched for over two decades, now stands as a testament to the power of strategic partnerships and community-focused investment, providing both stability for residents and renewed energy for the surrounding neighborhood.

The 505 W. 4th Street redevelopment represents more than just physical renovation; it is a reinvestment in the heart of Wilmington. By preserving the building's original character while meeting modern housing needs, DAHG continues its mission to revitalize neighborhoods and improve quality of life for residents. This project reflects DAHG's long-term commitment to honoring the past while building for the future, ensuring that once-forgotten properties are transformed into assets that strengthen and uplift the entire community. The May 28 ribbon cutting marks a meaningful milestone, celebrating progress, partnership, and the shared vision of a more vibrant and inclusive Wilmington.



*Pictured Above: Frontage of 505 W. 4<sup>th</sup> St. Residence*

For more information on a DAHG partnership, contact Jacinta Puckett, Development Specialist, at [jpuckett@dahg.org](mailto:jpuckett@dahg.org).



*Pictured Above: Livingroom of 505 W. 4<sup>th</sup> St.*



*Pictured Above: Kitchen of 505 W. 4<sup>th</sup> St.*



*Pictured Above: Bathroom of 505 W. 4<sup>th</sup> St.*



# BENNETT STREET RIBBON CUTTING CELEBRATES PROGRESS TOWARD HOMEOWNERSHIP

NEW CONSTRUCTION TOWNHOMES MARK A MILESTONE IN AFFORDABLE HOUSING, SELF-SUFFICIENCY, AND NEIGHBORHOOD REVITALIZATION IN WILMINGTON



**Pictured Above:** Left to Right - Damian Wing, Vincent White, Andrew Johnson, Lani Roy, and Zanthia Oliver

On July 10, 2025, DAHG proudly joined Wilmington Housing Authority (WHA), city and county leaders, and local families to celebrate the official Ribbon Cutting of three newly constructed single-family townhomes on Bennett Street. These new homes represent a powerful step forward for affordable housing in Wilmington, offering expanded living space, modern amenities, and a clear pathway to homeownership. The homes feature 2.5 baths, master bedroom ensuites, eat-in kitchens, full basements, and fenced-in backyards, designed to support families in both comfort and long-term growth. One of the new residents, Lani Roy, who moved in with her three children in January, shared heartfelt gratitude at the event: "I'm so grateful and I'm so happy to be here today... When we came to see the Bennett Street property, I loved it. I said, 'this is what I want.'" The event featured remarks from New Castle County Executive Marcus Henry and Councilwoman Zanthia Oliver, who declared, "This is what progress looks like—not just planning the future, but actually delivering it."



**Pictured Above:** Ribbon Cutting in front of Crystal Lawrence's home supported by DAHG, W Real Estate & Development Group, and WHA.

DAHG extends its sincere congratulations to the residents taking these bold steps toward self-sufficiency, and to W Real Estate & Development Group for their craftsmanship in bringing this project to life. Special thanks to WHA's Development team, led by Director Andrew Johnson, for their dedicated project oversight. "Bennett Street has really turned into something," Johnson noted, highlighting the surrounding neighborhood transformation that includes new construction and rehabilitated properties. "Now, everybody is wanting to live around here at this point." DAHG remains committed to creating safe, decent, and affordable housing opportunities for Wilmington families. Vice President Vincent White reaffirmed the organization's mission to expand access to homeownership across the city.

Organizations interested in partnering with DAHG to support future housing developments are encouraged to contact Jacinta Puckett, Development Specialist, at [jpuckett@dahg.org](mailto:jpuckett@dahg.org). Wilmington Housing Authority Housing Choice Voucher holders interested in WHA's homeownership programming can call 302-296-9126 or email [residentservices@whadelaware.org](mailto:residentservices@whadelaware.org) for more information.



**Pictured Above:** Residents of Bennett St. being presented housewarming baskets from Vincent White.



**Pictured Above:** Councilwoman Zanthia Oliver



**Pictured Above:** Damian Wing, CEO of W Real Estate and Development Group & New Castle County Executive Marcus Henry

# PARTNERSHIP SPOTLIGHT: W REAL ESTATE & DEVELOPMENT GROUP

## CREATING OPPORTUNITIES THROUGH DEVELOPMENT

The Delaware Affordable Housing Group (DAHG) and Wilmington Housing Authority (WHA) are proud to spotlight Damian Wing, CEO of W Real Estate & Development Group, whose partnership has brought new energy and opportunity to Wilmington's housing market. Damian's journey began just five years ago, when he started flipping houses as a side business while working in finance. His personal background, growing up in Wilmington and witnessing firsthand the challenges of poor-quality housing, inspired him to focus on creating safe, high-quality, and affordable homes. Through both his business and his nonprofit, Wings of Love, Damian continues to give back to the very neighborhoods that shaped him.

Damian's connection to WHA and DAHG runs deep. Nearly 17 years ago, he partnered with local realtor Sharon Stewart to host free monthly homeownership workshops for WHA program participants. Over time, this relationship grew into a development partnership, starting with three new



*Pictured Above: Damian Wing*

construction townhomes on Bennett Street and expanding to the 17-unit McMullen Square project. Damian credits WHA's & DAHG's Development Department leadership, including DAHG President Ray Fitzgerald and Development Director Andrew Johnson, for mentoring him through the process. "This has been an education on steroids," he shared, emphasizing the value of learning from leaders with decades of experience.

McMullen Square has quickly become a standout community. The three-story, spacious townhomes are centrally located but tucked away in a quiet setting, offering both convenience and peace of mind for families. Damian ensures each project prioritizes safety, quality, and affordability by carefully screening contractors, following strict blueprints, and maintaining clean, organized worksites. The results speak for themselves: three closings already completed, with more families preparing to settle into homes they can be proud of. "The most rewarding part is seeing families go to settlement and witnessing their excitement," Damian said.

Looking ahead, Damian is committed to continuing his work with DAHG and WHA to expand housing opportunities for Wilmington families. He encourages other developers and contractors to partner as well, noting that the support and collaboration offered by DAHG and WHA are unmatched. "Hands down, yes — I would encourage others to join," he affirmed. With leaders like Damian Wing and W Real Estate & Development Group, DAHG is not only building homes but also strengthening communities and creating pathways for families to thrive.



*Pictured Above: Bennett Street*



*Pictured Above: McMullen Square*



## PARTNER SPOTLIGHT: GARY WILLIAMS, REALTOR PARTNER

Partnering to Expand Homeownership Opportunities



Pictured Above: Gary Williams

*"Selling to first-time buyers and seeing their families at closing has been the most rewarding part."*

**— Gary Williams,  
Associate Broker**

The Delaware Affordable Housing Group (DAHG) is proud to recognize Gary Williams, Associate Broker with Berkshire Hathaway Home Services Fox & Roach Realtors, as our dedicated Realtor partner for McMullen Square. A seasoned professional since 2004, Gary has built his reputation as a top-producing agent in New Castle County and beyond. His experience with both buyers and sellers, combined with his strong record in new construction, made him the perfect fit to represent DAHG's largest new construction project to date. McMullen Square is particularly meaningful for Gary, as the development sits across from his place of worship, the Resurrection Center, making this partnership both professional and personal.

Gary's marketing efforts have been instrumental in showcasing McMullen Square to a wide audience. Leveraging his connections with the Resurrection Church, the New Castle and Philadelphia Boards of Realtors, and the National Association of Real Estate Brokers (NAREB) — the largest and oldest minority real estate organization in the country — Gary has actively promoted the community to prospective buyers. His use of targeted advertising strategies, community outreach, and referrals has drawn buyers not only from Wilmington but from the wider region as well.

The homes themselves have been a strong selling point. With three- and four-bedroom, three-story layouts, bathrooms on each level, master ensuites, and

one- or two-car garages, these townhomes balance comfort with convenience. Buyers are drawn to the central location, just steps from the newly remodeled library, the Wilmington PAL center, and major highways. Priced at \$329,000, the homes offer attainable market-rate ownership opportunities, and Gary's guidance has already helped six buyers secure their homes along Market Street, with more closings ahead. "Selling to first-time buyers and seeing their families at closing has been the most rewarding part," Gary shared.

Gary remains committed to helping DAHG bring McMullen Square to life and encouraging other real estate professionals to embrace similar partnerships. "It's been a tremendous honor to work with DAHG," he said. "W Real Estate & Development Group has done a great job transforming this former brownfield site, and I'm proud to help families make these homes their own." With Gary's leadership, DAHG continues to strengthen its mission of expanding housing opportunities and building vibrant communities in Wilmington.





## KUDOS TO JENNIFER HARRIS, HOUSING LOCATOR, PREMIER RAPID HOUSING TEAM

### RECOGNIZING THE IMPACT OF THOUGHTFUL HOUSING SUPPORT



**Pictured Above:** Jennifer Harris

Wilmington Housing Authority is proud to highlight the outstanding work of Jennifer Harris, Housing Locator with the Premier Rapid Housing Team. Jamila Jones, WHA's Resident Services Coordinator, recently commended Jennifer for her compassionate and thoughtful support in ensuring a family's unique housing needs were fully considered. By recognizing the importance of family size and advocating for an upgraded unit, Jennifer not only demonstrated professionalism but also gave the family a sense of being truly heard and valued during a challenging time. Jamila expressed deep appreciation, noting that while much of Jennifer's work happens behind the scenes, its impact is powerfully felt. This recognition is a reminder of the meaningful difference that dedicated staff make every day in the lives of WHA residents.

## DAHG PREMIER RAPID HOUSING TEAM

### SUCCESSFUL HOUSING PLACEMENT



**Pictured Above:** Left to Right - Simeon Irby & Mikia Croom PRHPT team members.

DAHG's Premier Rapid Housing Placement Team (PRHPT) continues to offer case management to not only assist in identifying affordable housing but also alleviate other client barriers. Supportive case management services and housing placement assistance enable families to overcome barriers such as employment, transportation, and childcare to achieve self-sufficiency. During this past quarter, the PRHPT helped 66 families successfully secure housing including those with housing vouchers and those paying on their own or assistance through another program. That was 19 more families than last quarter. Four families were self-pay, one of which was homeless, one was a referral from WHA Management, one was a HUD referral, and one person had a foster youth independence voucher. The team looks forward to helping more families secure affordable and safe housing statewide.

The PRHPT will continue partnering with (WHA) teams, community organizations, housing authorities, government entities, and more to assist clients in need of housing solutions.

Email [DAHGResource@whadelaware.org](mailto:DAHGResource@whadelaware.org) or call 302-429-6701, for placement assistance, landlord and referral partnerships.

# MCMULLEN SQUARE: WILMINGTON'S HIDDEN GEM

## Modern Living, Timeless Community



*Pictured Above: Frontage of McMullen Square.*

Nestled just off the beaten path in central Wilmington, McMullen Square offers a rare combination of privacy, community, and convenience. This newly developed enclave features 17 three-story townhomes that are as spacious as they are stylish — a perfect fit for professionals looking to put down roots in a vibrant city neighborhood. With seven homes available on Market Street and six more on Eastlawn Avenue, buyers have a choice of prime locations within this thoughtfully planned community.

Each townhome is designed with quality and comfort in mind, offering three- and four-bedroom layouts with bathrooms on every level, master in-suites, and one- or two-car garages. Open floor plans, durable finishes, and modern features make daily living effortless — whether it's hosting friends, enjoying a quiet evening, or taking advantage of nearby amenities. McMullen Square was built for both function and style, providing the lifestyle today's buyers are looking for.

Each townhome offers three- and four-bedroom layouts with bathrooms on every level, master in-suites, and one- or two-car garages. Open floor plans, durable finishes, and modern features make daily living effortless — whether it's hosting friends, enjoying a quiet evening, or taking advantage of nearby amenities. McMullen Square was built for both function and style, providing the lifestyle today's buyers are looking for.

With four homes already sold and two more under contract, momentum is growing quickly. Now is the time to explore McMullen Square and experience Wilmington's newest opportunity for homeownership. For those ready to make a smart investment in both lifestyle and community, these townhomes are more than just a home, they're a fresh start.

For further information on purchasing one of the McMullen Square townhomes, contact Gary Williams, Associate Broker at Berkshire Hathaway Home Services Fox & Roach Realtors at [gary.williams@foxroach.com](mailto:gary.williams@foxroach.com).



*Pictured Above: McMullen Square Main Living Area, Kitchen, Bedrooms, Den, and Deck*





# FRESH AFFORDABLE HOMES AVAILABLE IN WILMINGTON

QUALITY LIVING THROUGH STRONG COMMUNITY PARTNERSHIPS



## Available Homes:

- **1015 N. Pine St.** - 3-bedroom, 1-bath (Contact: Lueve Morlee, 302-206-5036)
- **2415 N. Market St.** - 4-bedroom, 1.5-bath (Contact: Delaware Community Developers, 302-553-4552)
- **2416 West St. & 2420 West St.** - Two spacious 4-bedroom, 2-bath homes (Contact: Wayne Lilley, 267-616-9778)
- **609 W. 8th St.** - 5-bedroom, 2-bath (Contact: Trevor Blyden, 302-230-1988)
- **622 W. 8th St.** - 4-bedroom, 2-bath (Contact: Trevor Blyden, 302-230-1988)

These homes reflect DAHG's continued commitment to creating opportunities for residents to thrive in safe, well-maintained neighborhoods. By partnering with trusted local developers, DAHG is helping meet the growing demand for affordable housing while welcoming new residents into vibrant Wilmington communities.

Interested renters are encouraged to reach out to the property representatives listed above to learn more and schedule a viewing.

## BUILDING HOMES, STRENGTHENING COMMUNITIES

### DAHG Expands Affordable Housing Opportunities

DAHG Development Partners continue making exciting progress in expanding access to affordable housing in Wilmington.

- **Completed & Available:** Two properties at 505 W. 4th Street and 1105 W. 2nd Street are fully renovated and ready for leasing.
- **In Renovation:** Four additional properties—215 N. Connell Street, 1407 W. 3rd Street, 116 W. 27th Street, and 124 Ruth Street—are currently under renovation at various stages.

DAHG and its partners remain committed to providing quality, affordable homes for families in need, helping to build stronger neighborhoods across the city.

For more information on becoming a DAHG resident, email [DAHGhousingapplications@whadelaware.org](mailto:DAHGhousingapplications@whadelaware.org).



**Pictured Above:** Renovated DAHG property located at 1105 N. 2nd Street.



## 321 EAST 11TH STREET BUILDING

### LEASINGS CONTINUE

Progress continues at DAHG's 321 East 11th Street building, now 75% leased and growing into a vibrant hub for community-focused organizations. The Delaware Black Chamber of Commerce and Wilmington Housing Authority have joined as new tenants, with the Black Chamber hosting a standing-room-only ribbon cutting at the end of August. A parking lot expansion was completed this past quarter to support increased activity. Leasing opportunities are available for mission-driven organizations, with spaces ranging from 1,000 to 3,000 square feet. To learn more, contact Vincent White, DAHG Vice President, at [vwhite@dahg.org](mailto:vwhite@dahg.org).



*Pictured Above: Parking lot expansion at 321.*



## HOMEBUYER'S WORKSHOPS

### WHA ONE STOP SHOP'S ENVISION CENTER

The WHA One-Stop Shop (OSS) EnVision Center is hosting a Homebuyer's Workshop on September 11, 2024, October 9, 2025, and November 13, 2025, at 2:00 PM. The Homebuyer's Workshop is offered virtually every second Thursday of the month. For more information or to register, call WHA Resident Services at 307-269-9126 or email [residentservices@whadelaware.org](mailto:residentservices@whadelaware.org).

# HOUSING COUNSELING AGENCIES

## PREPARING FOR SUCCESS

Below are agencies within the City of Wilmington and New Castle County that provide one-on-one homeownership counseling and homeownership workshops.

### CLARIFI, INC.

<https://www.clarifi.org/>

West End Neighborhood House  
710 North Lincoln Street  
Wilmington, Delaware 19805  
215-563-5665

### NEIGHBORHOODGOOD PARTNERS (formerly known as NCALL)

<https://www.neighborgoodpartners.org/>

Wilmington Office  
1007 N. Orange Street  
Wilmington, Delaware 19801  
302-351-2575

### FIRST STATE COMMUNITY ACTION AGENCY

<https://www.firststatecaa.org/>

New Castle County Office  
19 Lambsons Lane  
New Castle, Delaware 19720  
1-800- 372-2240

### INERFAITH COMMUNITY HOUSING OF DELAWARE, INC.

Wilmington Office  
613 N. Washington Street  
Wilmington, Delaware 19801  
302- 652-3991

### HOUSING OPPORTUNITIES OF NORTHERN DELAWARE, INC.

<https://www.hond.org/>

100 W. 10th Street, Suite 1001  
Wilmington, Delaware 19801  
302-429-0794

### NEIGHBORHOOD HOUSE, INC.

<https://www.neighborhoodhse.org/>

Wilmington Office  
1218 B Street  
Wilmington, Delaware 19801  
302-658-5404

For more information, visit <https://www.wilmingtonde.gov/government/city-departments/real-estate-and-housing/housing-counseling-agencies>.

## DSHA LENDING PROGRAMS

### AFFORDABLE HOME LOANS AND RENOVATION SUPPORT

Delaware State Housing Authority (DSHA) Homeownership has two Loan Programs that provide affordable financing to low- and moderate-income Delawareans. Loan product information:

- **Welcome Home:** Applicant must meet the definition of a First-Time Homebuyer
- **Home Again:** Available for First-Time and Repeat Homebuyers

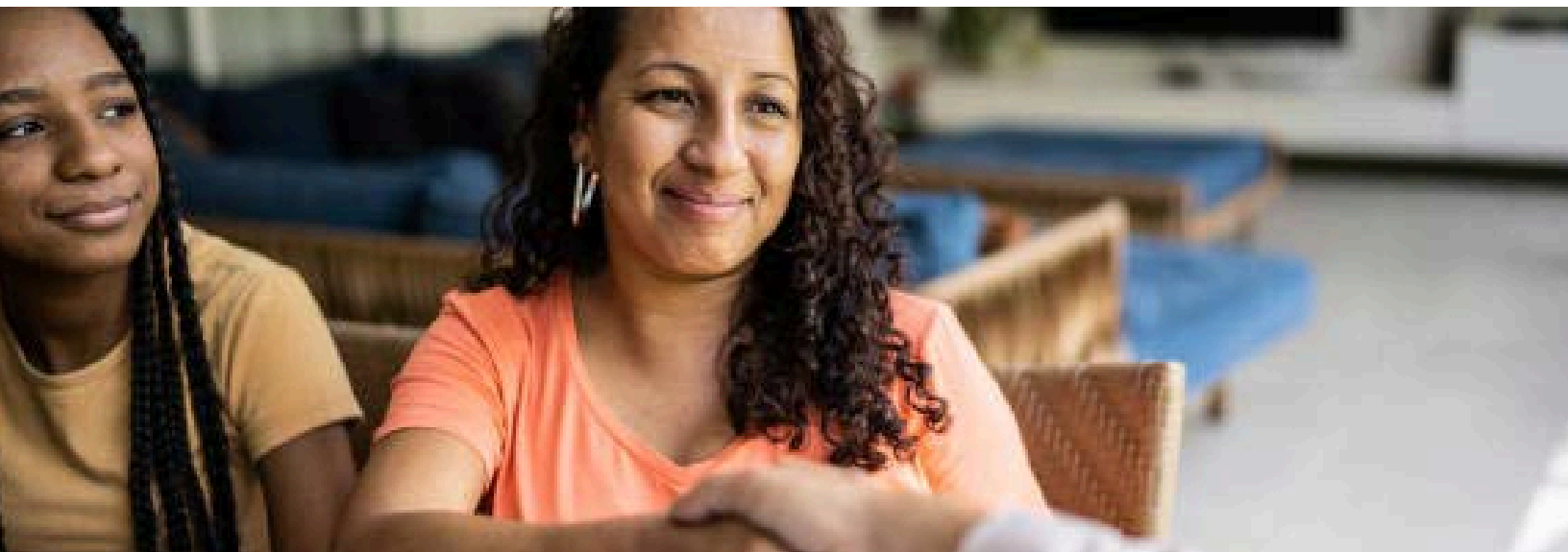
Available loan products include:

1. FHA, VA and USDA 30 year fixed-rate loans.
2. Conventional 30-year fixed-rate loans.

All DSHA programs are available through participating lenders statewide, and potential homebuyers can receive guidance from HUD-approved housing counselors to strengthen their financial readiness. For more information on lending partners, the loan program rates and available closing assistance, visit <https://kissyourlandlordgoodbye.com/help-for-homebuyers/>.







## M&T BANK FIRST TIME HOMEBUYER LOANS

### AFFORDABLE MORTGAGE LOAN OPTIONS

M&T offers affordable mortgage loan options that require little or no downpayment in addition to closing cost assistance. Also, another option is to Use "non-traditional" credit sources such as proof of timely rent payments, utility payments and others to compensate for the lack of credit history. For additional information about M&T's Home Starter Mortgage, contact your M&T mortgage professional at 1-888-253-0799, Monday-Friday 8:30 AM to 9:00 PM or visit <https://www.mtb.com/personal/mortgages-and-loans/mortgage/mortgage-resource-center/first-time-homebuyer>.

## FIRST START HOMEBUYER PROGRAM

### City of Wilmington Funding Opportunity

The City of Wilmington is accepting completed applications for First Start Homebuyer Program from the Housing Counselor or Lender submit on behalf of new homebuyers of single-family homes. Each applicant will be eligible for assistance totaling the lesser of \$15,000 or 6% of a property purchase price. A minimal contribution of \$1,000 is required from the buyer.

Prospective homebuyers must meet the following requirements to be eligible to receive assistance:

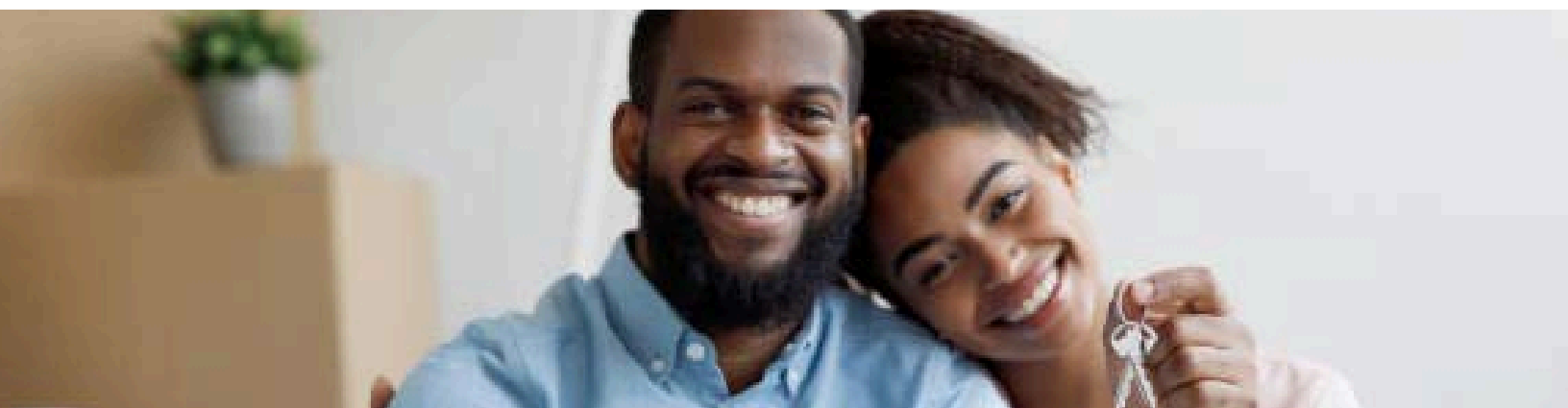
- Have not owned a home in the last 3 years (or be a single parent or displaced homemaker)
- Be a qualified low-income or moderate-income household.
- Be the owner of the property after purchase.
- Occupy the property as their primary residence after the purchase.
- Attending a certified housing counseling certificate course.
- Purchase a home within the City of Wilmington.
- Be a United States citizen or legal resident.



For more information, visit <https://www.wilmingtonde.gov/government/city-departments/real-estate-and-housing/first-start-homebuyer-program>.



No person shall be denied the right to rent or purchase one of the Delaware Affordable Housing Group properties based on the applicant's race, color, religion, national origin, sex, age, disability, marital status, familial status, source of income, or gender. The Delaware Affordable Housing Group adheres to all Federal, State, and local Fair Housing Laws.



## DOWN PAYMENT & SETTLEMENT ASSISTANCE

ASSISTANCE COVERING DOWN PAYMENT AND/OR SETTLEMENT CHARGES



The Down Payment and Settlement Assistance (DPS) Program enables low- and moderate-income households to purchase their home providing assistance to aid in covering the cost of customary down payment and/or settlement charges.

The DPS Program is increasing the maximum loan amount to \$10,000 and changing the terms of repayment. The term for repayment of the DPS loan will be 15 years - for the first two years payments will be deferred and monthly payments will begin in year three.

For more information, visit <https://www.newcastlede.gov/1268/Down-Payment-Settlement-Assistance-Program>. Questions can also be answered by contacting Missy Moore at 302-395-5698 or [melissa.moore@newcastlede.gov](mailto:melissa.moore@newcastlede.gov) or Dianna Biggs-Buckson at 302- 395-5602 or [dianna.biggs@newcastlede.gov](mailto:dianna.biggs@newcastlede.gov).

## PROTECT YOURSELF FROM SCAMS

STAY INFORMED, STAY SAFE



Delaware Affordable Housing Group urges residents to stay vigilant against increasingly deceptive scams targeting households in our community. One common tactic is the Compromised Card Scam, where fraudsters pose as bank representatives and claim your card has been compromised—then offer to "secure" your account by collecting the card in person, only to use it for theft. Another is the Rental Property Scam, involving fake property listings that request upfront payments for homes that either don't exist or are already occupied. Lastly, the Online Shopping Scam lures victims with low prices through fake websites or social media ads that never deliver the goods. To protect yourself, always verify phone calls using official contact numbers, pause if pressured to act quickly, and never pay with gift cards or provide personal information to unverified sources. If something feels off, talk it through with someone you trust. Scammers thrive on urgency and confusion—your best defense is awareness and caution.



## RRHACE HEATER PROGRAM

### REPLACING, REPAIRING HEATERS & CONSERVING ENERGY

Replacing, Repairing Heaters and Conserving Energy (RRHACE) assists low-income Delaware homeowners that have nonfunctioning or inefficient heating units in repairing/replacing units, as necessary. The RRHACE program provides eligible low-income Delaware homeowners with a customized set of free services that match each household's needs. Those services include Heating Equipment Assessment & Services, Healthy Homes Assessment & Services, and LIHEAP Assurance. For more information on RRHACE heater program, visit <https://www.milfordhousing.com/home-repair/>.



## SATEWIDE EMERGENCY REPAIR PROGRAM

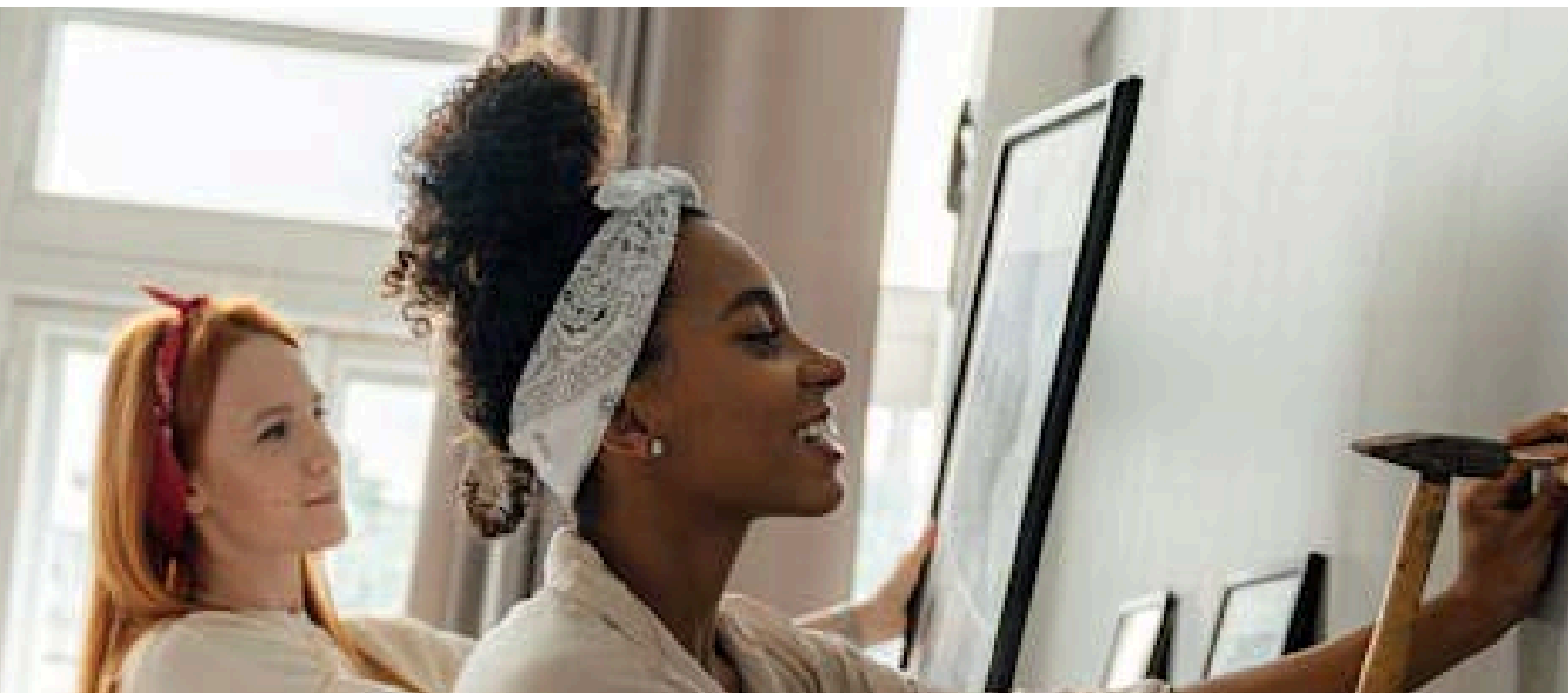
### REPAIR SAVINGS

The Statewide Emergency Repair Program (SERP), administered by Milford Housing Development, addresses emergency conditions threatening the health and safety of qualified Delaware owner occupants and household members. Program qualifications:

- Have valid proof you own your home
- Currently reside in the home for at least 1 year
- Meet income guidelines
- Housing conditions must be of an immediate health or safety threat
- Other restrictions may apply

For more information, call today 302- 491-4010 or toll free at 1-844-413-0038. They will carefully work with homeowners to determine if they qualify.





# HOME RENOVATION ASSISTANCE

## SAFE AND SECURE HOUSING

Several programs for home renovations for seniors and low-income households are being offered throughout Wilmington. These programs can help make necessary upgrades. Several programs, but not limited to:

- **Ingleside Homes** - Senior Safety Services Work Program
- **Habitat for Humanity**- A Brush With Kindness & Home Preservation
- **Cornerstone West CDC** - Aging and Staging Homeowner Repair
- **Catholic Charities** - Weatherization Assistance Program
- **Lutheran Community Services** - Basic Home Repairs for Seniors
- **Roofs from the Heart** - Roof Replacement



For a full list of resources and next steps, visit <https://www.wilmingtonde.gov/government/city-departments/real-estate-and-housing/resources-for-homeowners>.