

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.

As the non-profit partner to the Wilmington Housing Authority, 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.



EMPOWERING GROWTH AND OPPORTUNITIES

Advocate for Higher Education in Public Housing

Jacinta Puckett, Development Specialist for the Delaware Affordable Housing Group (DAHG), made a remarkable impact at the National Association of Housing & Redevelopment Officials' (NAHRO) national conference held in Orlando, FL. The conference was held from September 24 to September 28, 2024. Representing DAHG, Jacinta participated as a distinguished panelist, sharing insights on the transformative role of higher education in public housing authorities. Her presentation highlighted College Unbound, an innovative program available nationwide that supports adult learners in achieving their educational goals. As a proud graduate of College Unbound herself, Jacinta brought a unique perspective to the panel, discussing how public housing authorities can implement this program to empower staff. Joining forces with WHA Board Member Mimi Rayl and other College Unbound members, Jacinta showcased the program's potential to drive personal and professional growth within housing authority communities.



Pictured Above: Jacinta Puckett

Beyond her role as a panelist, Jacinta leveraged the conference as a powerful networking opportunity, engaging with housing authorities across the country. She explored topics such as Continuum of Care strategies and management best practices, further enhancing her expertise in leadership and decision-making. A highlight of her participation included attending a leadership boot camp session, which provided actionable insights into effective governance. Additionally, Jacinta expanded her knowledge by participating in sessions focused on Permanent Supportive Housing, gaining fresh perspectives to address the diverse housing needs of residents.

The conference also offered invaluable resources on instrumentalities and affiliates, sparking new ideas for DAHG to expand its mission of providing safe, affordable housing. Jacinta's participation not only underscored DAHG's commitment to professional development and innovation but also demonstrated her dedication to creating opportunities that drive success for public housing authorities nationwide. Her achievements at the NAHRO conference reflect a broader vision of collaboration and excellence in affordable housing initiatives.

DAHG AND WHA ANNOUNCE CATALYST FUNDING

Transform Vacant Lots into Affordable Housing



The Wilmington Housing Authority (WHA) and the Delaware Affordable Housing Group (DAHG) are thrilled to announce significant funding achievements that will drive transformative housing development in the City of Wilmington. In August 2024, DAHG was awarded Catalyst Funding, implemented by Cinnaire, to support the construction of five new affordable houses for purchase. This initiative, set to break ground in early 2025, underscores DAHG and WHA's commitment to revitalizing communities by turning underutilized vacant lots into vibrant, family-friendly neighborhoods. Each home will feature three bedrooms and two to 2.5 baths, offering sustainable and accessible housing opportunities for local families.

Further amplifying this impact, DAHG received an additional subsidy in September 2024 from the Delaware State Housing Authority, tied to the Catalyst Funding bringing total funding to \$1.5 million. This financial support is critical in addressing Wilmington's housing needs and reinforces the importance of proactive partnerships in community development. By replacing vacant lots with modern, energy-efficient townhomes, this initiative not only provides affordable housing options but also fosters neighborhood revitalization, creating safer, more engaged communities. These milestones represent a significant step toward ensuring all Wilmington residents have access to quality, affordable housing and the opportunity to thrive. For more information on a DAHG partnership or becoming a DAHG resident, contact Jacinta Puckett, Development Specialist, at jpuckett@dahg.org.

SPOTLIGHT: PRHPT PARTNERSHIP OUTREACH

AFFORDABLE HOUSING PLACEMENTS

On September 19, 2024, DAHG Premier Rapid Housing Placement Team (PRHPT) Supervisor, Wayne Jefferson, attended the Developer Network Event hosted by Jumpstart Wilmington at Riverfront Events. The event, themed "Building Tomorrow Together: Creating Equitable Communities One Property at a Time," provided an excellent opportunity for DAHG to engage with local developers, community organizations, and business leaders committed to neighborhood development.

Jumpstart Wilmington, a key partner, empowers Wilmington residents to become developers in their own communities through specialized real estate training and financing options. Wayne successfully networked and discussed ways to his team could assist in locating tenants for available housing and how developers could become WHA approved Landlords for the Housing Choice Voucher program.

By participating in events like these, DAHG continues to build and maintain vital partnerships that contribute to the self-sufficiency of their clients. These collaborations help secure the resources needed to create stronger, more sustainable communities, driving our mission forward.

Email DAHGResource@whadelaware.org or call 302-429-6701, for placement assistance, landlord and referral partnerships.



Pictured Above: Wayne Jefferson

DAHG ATTENDED HOUSING ALLIANCE MEMBERSHIP MEETING

Fostering Collaborative Partnerships



On October 16, 2024, Jacinta Puckett, Development Specialist for the Delaware Affordable Housing Group (DAHG), attended the Housing Alliance Annual Membership Meeting for Continuum of Care. Representing DAHG, Jacinta engaged with housing advocates, gathered valuable insights about Continuum of Care programs, and explored how these resources can support individuals and families in need of stable housing.

The event provided an opportunity to strengthen DAHG's network within the housing advocacy community, reinforcing its commitment to creating accessible, affordable housing solutions. By participating in discussions on effective housing strategies, Jacinta advanced DAHG's mission to address housing insecurity and foster collaborative partnerships that benefit Delaware residents. Events like this enable DAHG to stay informed and proactive in supporting the housing needs of the community.

For more information on a DAHG partnership or becoming a DAHG resident, contact Jacinta Puckett, Development Specialist, at jpuckett@dahg.org.

DAHG PREMIER RAPID HOUSING TEAM

SUCCESSFUL HOUSING PLACEMENT



Pictured Above: Wayne Jefferson, team member with highest placements in October 2024.

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 38 families in successfully securing housing including those with housing vouchers and those paying on their own assistance through another program. One client was through the Foster to Youth Independence voucher holders, one family did not participate in a voucher program, one was self pay and another was a veteran. Seven families were transitioning out of current housing for a new construction project. The team looks forward to helping more families secure affordable and safe housing statewide.

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

Email DAHGResource@whadelaware.org or call 302-429-6701, for placement assistance, landlord and referral partnerships.

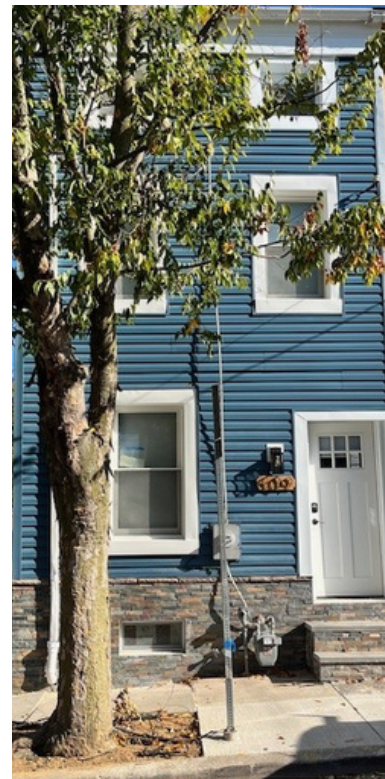
DAHG HOUSING PARTNERSHIPS

PROPERTY ACQUISITION PROGRAM PARTNERSHIP

The Delaware Affordable Housing Group (DAHG) is dedicated to constructing communities thoughtfully and with care. Their focus is on reinvestment to improve neighborhoods through sustainable and innovative real estate projects. One of our strategies is forming property partnerships as either a Development Partnership or Transitional and Support Housing Partnerships. DAHG has maintained their 12 Development Partners, who are managing 16 of their 61 properties.

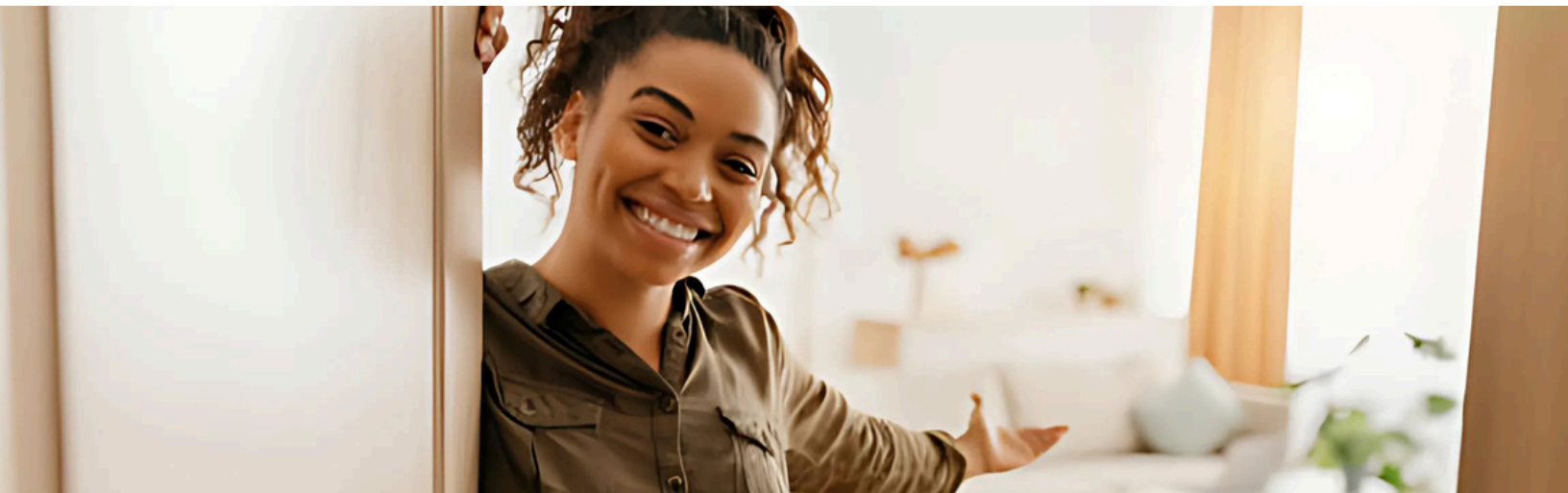
Pleased with the success of their development partnerships in accelerating the provision of affordable housing in Wilmington, DAHG has seen progress in all properties with required approvals. For example, renovations have begun on two properties, 1015 N. Pine Street and 1407 W. 3rd Street in Wilmington, DE after approval from Historical department. Two properties, 2416 and 2420 West Street Street in Wilmington, DE continue their progress and are at the sheetrock phase. One property is near completion at 1316 W. 3rd Street and 609 W. 8th Street in Wilmington, DE has been completed and waiting on utilities connection from Exelon Corporation. One property, 1105 W. 2nd Street, Wilmington, DE has been leased.

DAHG is open to new partners for their upcoming properties, approximately 50, within the next six months. For partnership inquiries, reach out to Jacinta Puckett at jpuckett@dahg.org.



Pictured Above: 609 W. 8th St, Wilmington, DE





PREMIER RAPID HOUSING PLACEMENT TEAM: A SUCCESS STORY

SECURED HOUSING

The Premier Rapid Housing Placement Team (PRHPT) continues to demonstrate its effectiveness in helping residents secure stable housing. A standout success from the third quarter of 2024 is the story of Tamiki (Tami) Weldon, who found herself navigating the challenging path from homelessness to securing a safe and affordable home for her and her family, including her service dog and college student daughter.

Tami's housing search began in January 2023, and like many in Delaware, she faced significant obstacles. Despite temporary relief at the New Castle County HOPE Center, her stay there ended before she could secure permanent housing. Tami's journey led her to temporary stays with family, friends, and



even in her car, all while balancing the demands of work. It was during her stay at the HOPE Center that she first connected with Gary Mason, a dedicated member of the PRHPT.

After reconnecting with Gary in November 2023, Tami's situation began to improve. With Gary's hands-on support and consistent follow-ups, she was able to navigate the challenging rental market, which included landlords requesting three months' rent upfront. Gary identified a property that met her needs and worked diligently to connect her with the landlord. Tami was thrilled when the realtor selected her for the property, which is conveniently located just 10 minutes from her workplace.

Tami is now settled into a home that she says she "wouldn't trade for the world." She credits the PRHPT program and Gary's unwavering support as instrumental in her success. Gary not only helped her find a home but also ensured she had what she needed after the move, including furniture.

Tami's story is a testament to the transformative power of the PRHPT program. As Tami shared, "The PRHPT program is a blessing, and Gary was outstanding throughout the process. He is a gift."

This success highlights DAHG's commitment to providing stable housing solutions for those in need and the critical role our dedicated team members play in making that possible.

If you or someone you know needs housing locator assistance, call 302-429-6701 or email dahgresource@whadelaware.org.



RENTAL PROPERTY RENOVATIONS

WEST CENTER CITY NEIGHBORHOOD

The West Center City one and two-bedroom duplexes at 622 W. 5th Street, 417 N. Madison Street, 616 W. 6th Street in Wilmington, DE are available for leasing. Monthly rentals are \$950.00 for a one-bedroom and \$1,00.00 for two-bedroom units. DAHG is excited to lease to six local families in need of affordable housing.

For more information on a DAHG partnership or becoming a DAHG resident, contact Jacinta Puckett, Development Specialist, at jpuckett@dahg.org.



Pictured Above: Eat-in kitchen of 417 N. Madison Street, Wilmington, DE



Pictured Above: Brick facing of McMullen Square.

MCMULLEN SQUARE

New Construction Update

Delaware Affordable Housing Group (DAHG) is thrilled to share the latest developments regarding the McMullen Square properties. The three- and four-bedroom new construction townhomes continuing a timely build schedule. Electric and HVAC has been completed and Brick work of the first 11 homes have begun. The foundation has been poured on the other six homes. DAHG continues to aim for units to be available for occupancy by the end of 2024.

For further information on purchasing one of the McMullen Square townhomes, please reach out to Gary Williams, Associate Broker at Berkshire Hathaway Home Services Fox & Roach Realtors at gary.williams@foxroach.com.

321 EAST 11TH STREET BUILDING

RENOVATIONS CONTINUE

The 64,000-square foot property will provide resources and services that further aligns with DAHG's mission to ensure that every Delaware resident has access to safe, decent, affordable housing options. Renovation progress continues on the 321 E. 11th Street property with office buildouts. The DAHG team is thrilled with next steps to the opening of 321 East 11th Street in Wilmington, DE.

For more information, email info@dahg.org.



Pictured Above: 321 E. 11th Street in Wilmington.



Pictured Above: Frontage at 801 to 809 Bennett Street in Wilmington.

801 TO 809 BENNETT ST. CONSTRUCTION

AFFORDABLE RENTAL PROPERTY UPDATE

Delaware Affordable Housing Group (DAHG) has seen continued growth in the three single family townhome construction projects during this past quarter. The homes have been completed and ready for occupancy as of the end of October 2024.

Wilmington Housing Authority is excited to have all three units secured by Section 32 Homeownership Program eligible residents with one family in the process of purchasing and two families leasing with the option to purchase. These properties provide Wilmington residents with affordable rental homes on their path to homeownership. The homes include a master bedroom ensuite, eat-in kitchen, 2.5 baths, central air conditioning, full basements with room for future growth and fenced private backyards.

For more information, contact Andrew Johnson at ajohnson@whadelaware.org.

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. The property must be the prospective homebuyer's primary residence within the City of Wilmington. Eligible participants do not need to be residents of the City of Wilmington at the time of application.

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>.



HOME RENOVATION ASSISTANCE

SAFE AND SECURE HOUSING



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

- **Ingleside Homes** - Free repairs and safety modifications
- **First State Community Action** - Replace, Repair and Conserve Energy
- **Cornerstone West CDC** - Aging and Staging Homeowner Repair
- **Catholic Charities** - Weatherization Assistance Program helps reduce energy costs by improving the energy efficiency of homes
- **Delaware State Housing Authority/Milford Housing Development Corporation** - Statewide Emergency Repair Program for conditions threatening the health and safety

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

FIRST FRONT DOOR GRANT PROGRAM

HOMEBUYER ASSISTANCE

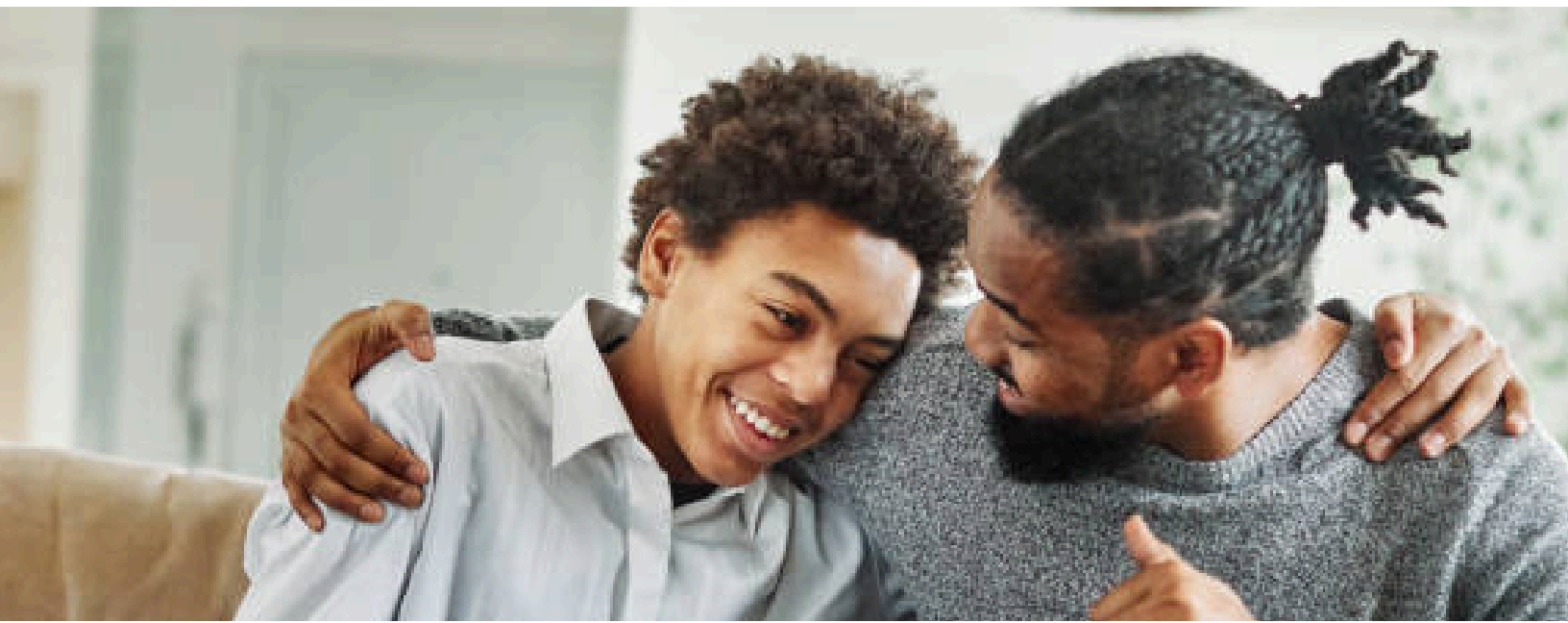
First Front Door (FFD) is a grant offered to first-time home buyers in DE, PA, and WV. The program matches the buyer's contributions 3-to-1, up to \$5,000.00. If you put in \$1.00, you'll get \$3.00. To receive the full \$5,000.00, you have to contribute at least \$1,667.00. The Federal Home Loan Bank requires home buyers to complete a 4-hour home counseling course. FFD grants are available through participating lenders. Funding is available on a first-come, first-served basis and recharges every spring.

Five steps to apply for First Front Door:

1. Find a FFD lender
2. Check for available funding
3. Apply
4. Complete homeownership counseling
5. Apply for a mortgage within 6 months



Visit <https://www.firstfrontdoor.com/FFD-Providers>, for more information and to identify local providers.



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 December 12, 2024, January 9, 2025, and February 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 the WHA One Stop Shop at 302-577-0950.

LOTTIE LEE SCHOLARSHIP

HIGHER EDUCATION FUNDING

National Association of Housing and Redevelopment Officials (NAHRO) of Delaware offers the Lottie Lee Memorial Scholarship for high school seniors to continue their education at a 2- or 4-year college or university, or trade school. The scholarship award will be \$1,000.00/year for up to 4 years for a total of \$4,000.00.

Students must live in subsidized housing defined as Project Based Section 8, Rural Development Section 515, Housing Choice Vouchers, Low Income Housing Tax Credit (LIHTC), Delaware State Rental Assistance Program (SRAP), Public Housing, Habitat for Humanity Home, Self Help Homeownership Program, or USDA Rural Development Homeownership Program at time of application and provide a copy of certification form from housing manager.

For more information on eligibility and guidelines call 302-252-7531 or email paula@denahro.com.





FORCLOSURE PREVENTION

MAINTAINING HOMEOWNERSHIP



Delaware Office of Foreclosure Prevention & Financial Education (OFP) can help those behind in their mortgage payments. Ways that OFP can assist are:

- Contact the servicers on behalf of the homeowner
- Hold the servicers accountable when working with homeowners to resolve their requests for assistance with delinquent or imminent default on first mortgages
- Help homeowners understand the process of getting a resolution
- Educate homeowners on what options may be available to help them resolve their concerns

Call the Attorney General's Foreclosure Hotline at 1-800- 220-5424 for more information and resources or visit [https://attorneygeneral.delaware.gov/fraud/cpu/ofp/#:~:text=The%20Office%20of%20Foreclosure%20Prevention%20and%20Financial%20Education%20\(OFP\)%20is.](https://attorneygeneral.delaware.gov/fraud/cpu/ofp/#:~:text=The%20Office%20of%20Foreclosure%20Prevention%20and%20Financial%20Education%20(OFP)%20is.)

FIRST-TIME HOMEBUYERS TAX CREDIT

EXPANDING HOMEOWNERSHIP OPPORTUNITIES

Delaware State Housing Authority (DSHA) offers a special tax credit for first-time homebuyers that can help make the home more affordable. The buyer can claim part of the annual interest paid on their mortgage (35% of the interest) as a special federal tax credit, up to \$2,000.00 a year. The credit reduces the buyer's federal tax owed, and the buyer can use the tax credit along with DSHA's down payment and closing cost program. Buyers must qualify and apply through one of DSHA's participating lenders.



Visit <https://kissyourlandlordgoodbye.com/help-for-homebuyers/> for full details.