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 , 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.



407 FOULK ROAD REDEVELOPMENT

SUPPORTIVE HOUSING FOR VETERANS, SENIORS & PEOPLE WITH DISABILITIES

The Delaware Affordable Housing Group (DAHG) is proud to announce the acquisition of 407 Foulk Road in Wilmington, Delaware. This formerly vacant site will be transformed into a high-quality, 110-unit Permanent Supportive Housing (PSH) facility designed to meet the needs of some of Delaware's most vulnerable residents—including veterans, seniors, and individuals with disabilities.

This project aligns with DAHG's mission to provide safe, affordable, and secure housing to low- and moderate-income individuals and families across the state. More importantly, this development reflects our continued commitment to investing in economic growth and community revitalization in Wilmington.

Once complete, 407 Foulk Road will offer a mix of one- and two-bedroom apartment homes along with tailored, onsite supportive services. To ensure strong and professional site management, DAHG has secured a property management company for the oversight of the facility.

This initiative will not only uplift the lives of its future residents but also contribute to the area's long-term vitality and economic development. We're grateful for the opportunity to expand our mission and excited about the promise this project brings to Wilmington's north side.

More details and community engagement opportunities will be shared in the coming months. DAHG looks forward to building partnerships and delivering lasting impact at 407 Foulk Road, Wilmington, DE.

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

DAHG SECURES \$250K GRANT FOR WILMINGTON HOUSING PROJECT

GRANT SUPPORTS HOUSING FOR SENIORS, VETERANS, AND INDIVIDUALS WITH DISABILITIES

Delaware Affordable Housing Group (DAHG) is proud to announce the receipt of a \$250,000.00 grant from Discover Bank to support the acquisition and revitalization of 407 Foulk Road in Wilmington, DE. This strategic investment will allow DAHG to transform the site into high-quality housing for seniors, veterans, and individuals with disabilities, populations often underserved in the housing market. The project will not only provide safe, accessible homes but will also serve as a hub for critical services that promote stability, dignity, and community connection.

This grant reflects a shared commitment between DAHG and Discover Bank to address Delaware's housing needs through purposeful, community-driven development. The 407 Foulk Rd. initiative represents a significant step in DAHG's broader mission to expand access to housing and resources for vulnerable residents across the state. Planning efforts are underway, and DAHG looks forward to delivering meaningful impact through this partnership.



Pictured Above: 407 Foulk Rd.

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

DELAWARE AFFORDABLE HOUSING HUB: A NEW ERA OF ACCESS AND CONVENIENCE FOR RENTERS

UNIFIED APPLICATION PORTAL

Delawareans in search of affordable housing now have a powerful new resource at their fingertips—the Delaware Affordable Housing Hub. Launched in September 2024 through the efforts of the Delaware Housing Access Association (DHAA), this innovative platform streamlines the housing application process for the Section 8 Housing Choice Voucher Program and other affordable housing properties managed by the state's five Public Housing Authorities (PHA): Wilmington, Delaware State, Dover, New Castle County, and Newark. By creating a single, centralized access point through an AffordableHousing.com Renter account, applicants can apply for housing opportunities and manage their applications with greater ease, flexibility, and transparency.

The Hub marks a major step forward in making affordable housing more accessible and equitable across Delaware. While each PHA maintains its own selection policies and procedures, the DHAA encourages applicants to check their application status at least once per year to stay informed and engaged throughout the process. As a collaborative initiative, the Delaware Affordable Housing Hub reflects a shared commitment to improving outcomes for families and individuals seeking stable, affordable homes—ensuring that navigating the path to housing is simpler and more userfriendly than ever before.

Visit https://delaware.affordablehousing.com/, to apply for housing.



A NEW NEIGHBORHOOD, A FRESH START: THE JOHNSON FAMILY FINDS HOME

TRANSFORMATION BEGINS



Pictured Above: Jennifer Johnson.

When Ms. Johnson's family unexpectedly grew last this year, her housing needs quickly shifted. She began searching in January 2024, navigating uncertainty and concern about where her family would land. By October, DAHG's Premier Rapid Housing Placement Team stepped in, and Housing Locator Jennifer Harris became her trusted guide. With empathy, persistence, and professionalism, Jennifer helped Ms. Johnson find a home in the very neighborhood she hoped for—offering not just shelter, but stability and a renewed sense of peace. Ms. Johnson shared, "Jennifer was nothing but wonderful, even when I was worried, we'd be homeless." Today, her family is thriving in a space they can finally call their own.

Stories like the Johnson family's remind us why the work we do matters. DAHG is proud to celebrate every successful placement, and we invite you—residents, landlords, and community partners alike—to support our mission. Whether you're looking for housing, know someone in need, or have properties to offer, our Premier Rapid Housing Placement Team is actively building partnerships statewide to connect families with safe, affordable homes. Stay connected with DAHG by reading and sharing our newsletter, and following us on social media for more real-life success stories that inspire and uplift. Together, we can build stronger communities—one home at a time.

Visit https://delaware.affordablehousing.com/, to apply for housing.

DAHG PREMIER RAPID HOUSING TEAM

SUCCESSFUL HOUSING PLACEMENT



Pictured Above: Wayne Jefferson, Jennifer Harris and Delilah Espinosa, team members with highest placements in April 2025.

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 47 families in successfully securing housing including those with housing vouchers and those paying on their own assistance through another program. That was eight more families than last quarter. Four families were self-pay, one of which was homeless, one was a referral from Delaware State Housing Authority and two families were transitioning out of WHA Riverside for Imani Village new construction phases. 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 <u>DAHGResource@whadelaware.org</u> or call 302-429-6701, for placement assistance, landlord and referral partnerships.

DAHG DEVELOPMENT PARTNER HOMES AVAILABLE FOR RENT IN WILMINGTON

AFFORDABLE HOUSING OPPORTUNITIES

DAHG Development Partners is pleased to announce the availability of several affordable rental homes throughout the City of Wilmington, each offering quality living spaces for individuals and families. These newly listed properties include a 3-bedroom, 1-bath home at 1015 N. Pine St. (Contact: Lueve Morlee, 302-206-5036), and a 4-bedroom, 1.5-bath home at 2415 N. Market St. (Contact: Delaware Community Developers, 302-553-4552). Also available are two spacious 4-bedroom, 2-bath homes at 2416 West St. and 2420 West St. (Contact: Wayne Lilley, 267-616-9778), as well as a 5-bedroom, 2-bath home at 609 W. 8th St. and a 4-bedroom, 2-bath home at 622 W. 8th St. (Contact: Trevor Blyden, 302-230-1988).

These properties represent DAHG's ongoing commitment to providing well-maintained, family-friendly housing options that support stability and community growth. Each home is located in a residential neighborhood within Wilmington and offers a range of layouts to accommodate various household needs. Interested renters are encouraged to contact the property representatives directly to learn more and schedule a viewing. DAHG is proud to partner with local developers to help meet the growing demand for affordable housing and is excited to welcome new residents into these vibrant communities.



Pictured Above: 609 W. 8th Street



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

RENTAL PROPERTY RENOVATIONS

MULTIPLE WILMINGTON NEIGHBORHOODS

In the past quarter one unit at 1316 W. 3rd Street, Wilmington, DE has been leased while two other properties at 505 W. 4th Street and 1105 W. 2nd Street have been completed but not yet rented. Four other properties, 215 N. Connell Street, 1407 W. 3rd Street, 116 W. 27th Street and 124 Ruth Street are in process of renovations at various stages. DAHG and its partners are excited to lease to families in need of affordable housing.

For more information on becoming a DAHG resident email DAHGhousingapplications@whadelaware.org.

Pictured Above: Frontage 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 continue. Electric, HVAC and Brick work of the first 11 homes have been completed and drywall is in process. The foundation has been poured on the other six homes. Two lots have been sold and additional three lots have been placed on hold, including in the second phase. There are seven units available on Market Street and 6 available on Eastlawn Avene.

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.













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

321 EAST 11TH STREET BUILDING

LEASINGS CONTINUE

Progress continues at DAHG's 321 East 11th Street building, which is now 75% leased and growing into a vibrant hub for community-focused organizations. Welcoming the Delaware Black Chamber of Commerce and Wilmington Housing Authority as its newest tenants, the building is quickly becoming a center for collaboration and impact. DAHG looks forward to filling the remaining space with additional mission-driven organizations committed to serving the people of Delaware. Leasing opportunities are currently available for spaces ranging from 1,000 to 3,000 square feet. To learn more about leasing opportunities, contact Vincent White, DAHG Vice President, at vwhite@dahg.org.



Pictured Above: 321 E. 11th Street



PARTNER SPOTLIGHT: SHARON STEWART

EMPOWERING RESIDENTS WITH THE TOOLS, KNOWLEDGE, AND CONFIDENCE TO BECOME HOMEOWNERS



Pictured Above: Sharon Stewart

At DAHG, we believe in highlighting individuals and organizations across Delaware who are making a real difference in affordable housing access and education. This quarter, we're proud to spotlight Sharon Stewart, a trusted Realtor and dedicated community partner of the Wilmington Housing Authority (WHA) & DAHG. For over a decade, Sharon has worked alongside WHA's Resident Services team and DAHG to equip aspiring homeowners—both residents and community members—with the skills and knowledge they need to transition from renting to owning.

Each month, Sharon co-hosts WHA's Homebuyer Workshop, held on the second Tuesday at 2:00 PM, offering practical guidance on budgeting, credit readiness, home maintenance, and understanding the homebuying process. Drawing from her 20+ years in finance and community banking, she emphasizes long-term planning and financial transparency as key to becoming mortgage ready. Sharon's approachable style and deep industry knowledge make her a valued mentor to many first-time buyers, especially those navigating affordability challenges and seeking down payment assistance.

Her impact is best reflected in success stories—like the WHA resident and mother of four who recently closed on a brand-new home using state and local programs, with no funds due at the table. Sharon's partnership with WHA exemplifies how collaboration, education, and encouragement can transform lives. At DAHG, we're proud to elevate and support partnerships like these that align with our mission to build stronger, more informed pathways to housing success across Delaware. To learn more about Sharon's services as a realtor, contact her at sistewart11@gmail.com.

UNLOCKING HOME REPAIR HELP FOR NCC RESIDENTS

AFFORDABLE HOME REPAIRS

Maintaining a safe and livable home is essential—but for many homeowners, the cost of necessary repairs can be overwhelming. That's why New Castle County (NCC) offers a range of affordable home repair programs designed to remove health and safety hazards and improve quality of life. These federally funded programs include the Emergency Home Repair Program, Senior Repair Program, Senior Tree Removal Program, and Architectural Accessibility Program. Each program has specific eligibility requirements and is available on a first-come, first-served basis, so early application is encouraged. Please note that while the assistance is generous, general maintenance such as yard work or routine painting is not covered.



Whether you're a senior in need of a critical home fix, a homeowner facing an unexpected repair, or a resident seeking greater accessibility, these programs are here to support your path to housing stability and self-sufficiency. Visit https://www.newcastlede.gov/1269/Home-Repair-Programs, for full program details. You can also speak with a representative by contacting Christina Bloemendaal at 302-395-5639 or Erin Wisher-Coleman at 302-395-5540. Share this valuable resource with a neighbor or friend, it could be the helping hand they need. Be sure to stay tuned for more tools and tips in future issues that support strong, safe, and self-reliant communities.



HOMEBUYER'S WORKSHOPS

WHA ONE STOP SHOP'S ENVISION CENTER

In partnership with DAHG, the WHA One-Stop Shop (OSS) EnVision Center is hosting a Homebuyer's Workshop on June 12, 2025, July 10, 2025, and August 14, 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 307-269-9126.



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.



SATEWIDE EMERGENCY REPAIR PROGRAM

REPAIR SAVINGS

Milford Housing Development is offering the Statewide Emergency Repair Program (SERP) to qualifying low-income homeowners. Repair types include, but not limited to:

- Roofing
- Plumbing
- Electrical
- Accessibility

For more information, call 302-413-0038.

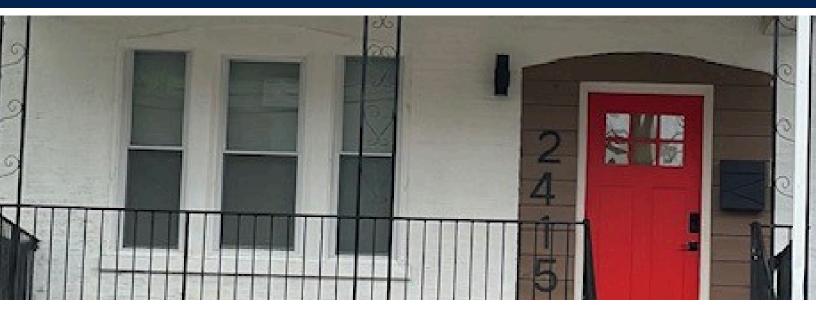
DSHA LENDING PROGRAMS

AFFORDABLE HOME LOANS AND RENOVATION SUPPORT

The Delaware State Housing Authority (DSHA) is bringing fresh opportunity to Delaware residents with its innovative "Diamond in the Rough" home loan program. This unique offering bundles home purchase costs and up to \$35,000.00 in renovation funds into one easy-to-manage mortgage, allowing buyers to transform their new home after closing. DSHA helps reduce the financial strain on first-time buyers by including a second mortgage covering 5% of the final loan amount to assist with down payment and closing costs. Buyers with a minimum credit score of 620 and who meet program income limits can take advantage of this streamlined solution to make homeownership more accessible and affordable across the state.



In addition to "Diamond in the Rough," DSHA offers two additional mortgage options, including the Smart Start Home Loan with competitive rates and the First State Home Loan Program that provides zero-interest down payment and closing cost assistance. 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. DSHA encourage readers to explore these empowering resources at https://www.destatehousing.com/news/dsha-introduces-diamond-in-the-rough-program-for-affordable-home-purchases-and-renovations/ or https://kissyourlandlordgoodbye.com/loan-products/ and share this valuable newsletter with friends, family, and neighbors. Together, we can help more Delaware families step confidently toward self-sufficiency and homeownership success. Stay tuned for future issues featuring even more tools and programs designed to support your housing journey!





WSFS DOWN PAYMENT GRANT PROGRAM

HOME PURCHASE ASSISTANCE

WSFS Bank offers a Mortgage Down Payment Grant Program for individuals and families with limited savings to purchase a home. The program offers up to \$5,000.00 in assistance with down payment and/or other closing costs for those eligible. There is no repayment requirement for awarded grant funds.

For more information and eligibility, visit https://www.wsfsbank.com/personal/borrowing/mortgages/affordable-mortgage/.

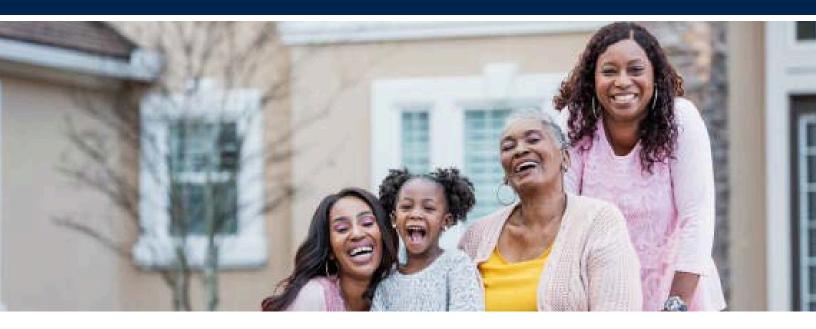
NCC PROPERTY AND SCHOOL TAX EXEMPTIONS

TAX EXEMPTIONS

Did you know New Castle County (NCC) offers partial tax exemptions that can ease financial burdens for eligible residents? If you are over 65, living with a disability, a disabled veteran, or managing qualifying farmland or nonprofit property, you may be eligible for savings, depending on income and property type. With a range of applications, including school and property tax credits, sewer reimbursement, and more, these programs are designed to help households stretch their budgets and keep more money where it matters most. At DAHG, we encourage you to explore these opportunities and share this valuable resource with friends and neighbors. Together, we can help more families access the tools they need for greater self-sufficiency.



Visit https://www.newcastlede.gov/182/Tax-Exemptions, for an application and complete information about the program or contact the Office of Assessment at 302-395-5520.





SEWER RATE REDUCTIONS

SAVINGS FOR HOMEOWNERS

New Castle County (NCC) offers sewer rate reductions to Eligible residents aged 65 or older. Eligible residents may receive up to 50% off their next sewer bill.

For more information, call 302-395-5520.

MOTHERS AS PILLARS: THE ROLE OF MATERNAL LEADERSHIP IN HOUSING STABILITY

HOW MOTHERS LEAD THE WAY IN BUILDING STABLE HOMES AND STRONGER COMMUNITIES

Across Delaware, mothers are often the first to seek out resources that stabilize their households and improve long-term outcomes for their children. Studies consistently show that housing stability is directly linked to better health, education, and employment outcomes—and mothers play a pivotal role in securing that stability. Programs offered by Delaware's affordable housing organizations often see higher engagement and long-term success when mothers are involved in planning, feedback, and leadership roles.

This May, we invite our partners and supporters to recognize and amplify the voices of mothers in public and affordable housing. Whether by volunteering, attending a community forum, or simply sharing stories of maternal strength, your engagement helps elevate the work that keeps families housed and thriving. Let us continue building systems that honor mothers as central to community success and as key partners in the mission to make housing more accessible for all.



Pictured Above: Desired Castro, WHA Resident Services Coordinator, building her home.

