

Delaware to Assist Manufactured Homeowners

April 15, 2013 (DOVER, DE) – It's a call for help that frequently has had no answer – until now. Many manufactured homeowners have not been eligible to participate in foreclosure prevention programs because their home is technically considered personal property and not real estate. The new Manufactured Housing Assistance Program (MHAP) has been made available through Delaware Homeowner Relief – a partnership of the Delaware State Housing Authority (DSHA) and the Delaware Attorney General's Office. MHAP enables owners of manufactured homes on rented land or on a lot owned by the homeowner to receive payment assistance for past due lot rent and/or home payments.

Governor Markell said, "This program will help families facing eviction or repossession. Helping manufactured homeowners stay in their homes is good for our economy and good for Delaware's families. We are committed to achieving and sustaining homeownership for as many homeowners as possible.

"The housing crisis that brought our economy to the brink of collapse has affected homeowners throughout Delaware," said Attorney General Beau Biden, whose office secured approximately \$45 million for Delaware in the national mortgage foreclosure settlement with five of the nation's largest mortgage servicing banks. "We are using a portion of the national foreclosure settlement to provide some relief to manufactured home owners who have been hurt by the downturn in the economy."

"Many manufactured homeowners are struggling to pay their lot rents and home mortgages, as are so many other families across the country. But while traditional land-owning homeowners have access to state mortgage assistance, these manufactured

homeowners do not qualify for the same programs. I felt something must be done to remedy this discrepancy. In response to those concerns, the Delaware State Housing Authority has developed this new program geared specifically for manufactured homeowners," stated Representative Valerie Longhurst. "I am very proud that we will be able to assist Delawareans living in these overlooked communities and help families in our state stay in their homes."

Eligible homeowners will have a maximum benefit of up to \$5,000 to use towards arrearages, plus continuing payment assistance up to 12 months or until they reach the maximum benefit. Qualified applicants must have suffered a 15% or more decrease in income from loss of employment, reduction in hours, injury or illness. Other eligibility requirements apply. MHAP is a no-interest loan secured by a lien, and must be repaid if the property is refinanced, sold, or title is transferred, or the borrower(s) no longer resides in the property.

DSHA Director Anas Ben Addi said, "Manufactured homes are a popular and affordable source of housing in Delaware, and make up approximately 11% of Delaware's housing stock. We are extremely pleased to finally be able to help manufactured homeowners who are also facing the same financial difficulties."

Homeowners who are delinquent and at risk of repossession or eviction should meet with an approved MHAP housing counseling agency as soon as possible. The counselor will help determine whether MHAP is right for them and guide them through the application process.

Ed Speraw, President of the Delaware Manufactured Home Owners' Association, added, "Manufactured homeowners suffer the same catastrophic events such as loss of a job or a spouse, but have not been able to get financial help because of the restrictions. This program is a great idea, and has been a

long time coming.”

For additional information about eligibility requirements and other affordable housing programs, programs, please call (888) 363-8808.

To find out more about foreclosure, or if you believe you have been the victim of fraud or a scam, call the Attorney General’s Foreclosure Hotline toll-free at (800) 220-5424 for information and referrals.

About Delaware Homeowner Relief

Delaware Homeowner Relief is a joint partnership between Delaware State Housing Authority and the Delaware Attorney General’s Office. It was created in 2012 from the proceeds of the National Mortgage Foreclosure Settlement between the federal government, states and the nation’s five largest mortgage-servicing banks. The Partnership supports emergency homeowner assistance programs, housing counseling, educational outreach, Delaware’s mortgage mediation program, and mortgage fraud investigation and prosecution.

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Delaware Manufactured Housing Assistance Program – Participating Counseling Agencies			
HUD Approved Counseling Agency	County		
	New Castle	Kent	Sussex
CCCS of MD & DE, Inc.	866.731.848 6	866.731.848 6	866.731.848 6
<u>CLARIFI Inc.</u>	800.989.222 7		
<u>First State Community Action Agency</u>	302.498.045 4	302.674.135 5	302.856.776 1
Hockessin Community Center	302.239.236 3		

Housing Opportunities of Northern Delaware, Inc.	302.429.079 4		
Interfaith Community Housing	302.652.399 1	302.741.014 2	
NCALL Research		302.678.940 0	302.855.137 0
Neighborhood House, Inc.	302.652.392 8	302.378.721 7	
YWCA Centers for Homeownership Education	302.224.406 0		