

DSHA's Eviction Defense, COVID-19 Rental Assistance, and Homes for Grads Programs Win National Awards

DOVER – Delaware State Housing Authority (DSHA) received national recognition for three of its newest programs when they were honored with a 2020 Annual Award for Program Excellence during the National Council of State Housing Agencies (NCSHA) annual conference. DSHA received the most awards of any state housing authority in the country. The conference was held virtually this year due to COVID-19 restrictions.

The awards recognized the success of DSHA's Eviction Defense Program (EDP), which provides legal representation for low-income tenants facing eviction; COVID-19 rental assistance program, which provides financial assistance for tenants financially impacted by the pandemic; and Homes for Grads, a homeownership program offering lower interest rates for recent college graduates.

"We are honored to receive these awards on behalf of our partners and the many Delawareans who have benefitted from these programs," said **Delaware State Housing Authority Director Anas Ben Addi**. "Throughout the pandemic, we have helped individuals and families across Delaware remain in their homes through programs like the Delaware Housing Assistance Program and the Eviction Defense Program. We are proud to be recognized by our peers for our efforts and for the innovative work we are doing."

DSHA was one of 38 housing finance agencies across the country to submit entries in the 2020 awards program and one of 16

states to win an award. More than 100 entries were submitted for consideration. NCSHA judges evaluate each entry for its level of innovation, replicability, measurable benefit to housing agency customers, effective use of resources and achievement of strategic objectives, among other criteria. The judges are affordable housing industry leaders and subject matter experts selected for their relevant expertise, experience, and impartiality.

“This year’s award winners reflect the innovation state HFAs around the country have shown in responding to the coronavirus, as well as their progress in solving the longstanding housing affordability needs of their states and the nation,” **said NCSHA Executive Director Stockton Williams.** “Delaware State Housing Authority has been at the forefront of some of the most pressing housing-related issues facing Delawareans before and during the pandemic, and NCSHA is proud to honor the housing authority with these awards to recognize their hard work.”

The Eviction Defense Program (EDP) provides legal representation for tenants facing eviction in Delaware. Delaware’s Legal Aid organizations receive funding through DSHA and the Federal Home Loan Bank of Pittsburgh’s homelessness prevention tool, Home4Good, to support the EDP. In addition to expanding access to counsel, the EDP also includes funding to pay rent and utility arrearages, directly addressing what is often an underlying cause of eviction. This additional funding for rent and utility arrears is a unique aspect of DSHA’s EDP compared to similar programs in other states.

“We are very excited about this recognition for DSHA and are proud to partner with the housing authority on their efforts to support tenants facing eviction in Delaware by providing legal representation,” **said Daniel Atkins, Executive Director of Delaware Community Legal Aid Society, Inc.** “The Eviction Defense Program directly addresses the justice gap many low-

income Delawareans encounter when facing eviction, and the importance of this program has only been heightened by the pandemic. Now, more than ever, we need to help more Delawareans remain in their homes, and the Eviction Defense Program is a critical resource to do just that.”

DSHA’s Delaware Housing Assistance Program (DE HAP) was launched in late March and provides up to \$8,000 in assistance to tenants in Delaware who are struggling financially due to a pandemic-related job loss, loss of income or illness. To date, DSHA has approved or is processing nearly 3,000 applications at a total of almost \$8.8 million in rental assistance. DSHA partnered with the Delaware Judiciary on resources for tenants facing eviction, including DE HAP and an Online Dispute Resolution system.

“This is a great program that has helped so many Delawareans during these difficult times, and the Delaware Judiciary is pleased to be a partner with DSHA to help renters and landlords find equitable resolutions,” **said Justice of the Peace Court Chief Magistrate Alan Davis.** “We congratulate the housing authority on this worthy accomplishment and look forward to continuing our great partnership.”

Launched in June 2019, DSHA’s Homes for Grads program provides a reduced mortgage rate of 50 basis points or one-half of a percentage for homebuyers in Delaware who have graduated college with a four-year degree or higher within the last three years. The discount offered by DSHA provides the typical buyer with savings of roughly \$60 a month or about \$720 annually and \$21,600 over the life of the loan. Due to market volatility related to the global pandemic, the program has been temporarily paused. To date, DSHA has closed on 54 Homes for Grads loans at a total of more than \$11.6 million.