



## Delaware Housing Assistance Program (DE HAP)

### Frequently Asked Questions (FAQ)

#### 1) What is the Delaware Housing Assistance Program (DE HAP)?

To assist Delawareans facing financial hardships as a result of the COVID-19 health crisis, DSHA created the Delaware Housing Assistance Program (DE HAP). The program provides emergency housing assistance to renters affected by shutdowns, closures, layoffs, reduced work hours or unpaid leave due to the COVID-19 health crisis. Households are eligible for up to \$1,500 in assistance with rent or utility costs (gas or electric), with payments made directly to the property owner or utility company.

#### 2) How do I know if I am eligible for DE HAP?

To be eligible for DE HAP, you must reside in Delaware and have a maximum current household income at or below 80% of the Area Median Income (AMI) for the county in which you reside. You also must also provide documentation showing an impact on your employment or income beginning March 10, 2020 or later that is attributed to the COVID-19 pandemic. This includes such instances as a layoff, reduced work hours or needing to take unpaid leave due to childcare or other issues arising as a result of the health crisis. Your **current** household income must be below:

<b>80% of County Area Median Income (AMI)</b>						
	<b>1 person</b>	<b>2 person</b>	<b>3 person</b>	<b>4 person</b>	<b>5 person</b>	<b>6 person</b>
<b>Sussex</b>	\$42,500	\$48,600	\$54,650	\$60,700	\$65,600	\$70,450
<b>New Castle</b>	\$54,150	\$61,850	\$69,600	\$77,300	\$83,500	\$89,700
<b>Kent</b>	\$38,300	\$43,800	\$49,250	\$54,700	\$59,100	\$63,500

Income verification will include income from all sources, including earnings, unemployment benefits, child support, pensions or VA benefits.

Household income before the qualifying impact (layoff, reduction in work hours, etc.) must be below 120% of AMI:

<b>120% of County Area Median Income (AMI)</b>						
	<b>1 person</b>	<b>2 person</b>	<b>3 person</b>	<b>4 person</b>	<b>5 person</b>	<b>6 person</b>
<b>Sussex</b>	\$63,840	\$72,960	\$82,080	\$91,080	\$98,400	\$105,720
<b>New Castle</b>	\$81,240	\$92,760	\$104,400	\$115,920	\$125,280	\$134,520
<b>Kent</b>	\$57,480	\$65,760	\$73,920	\$82,080	\$88,680	\$95,280



### **3) How do I apply for the program?**

Fill out the application available online at [www.destatehousing.com](http://www.destatehousing.com). You will receive a confirmation email and one of DSHA's community partners will follow up with you for additional information and documentation. However, please note that due to overwhelming demand this may be several weeks. When you hear from a community partner, you will need to provide documentation of your income, rent costs, and employment status.

### **4) When will I hear from someone after I submit my application?**

Due to overwhelming demand and volume of applications, applications submitted from April 1 – on may not hear from a partner for several weeks. We are doing our best to make this assistance available as quickly as possible and will update this FAQ and other program documents on an ongoing basis.

### **5) Am I guaranteed assistance once I apply?**

Complete applications are reviewed on a first come, first served basis. Applicants who receive a notice of incomplete application with instructions on missing information must successfully provide all necessary information to move their application forward. Applicants who fail to provide all required information or who are found ineligible based on the programs' requirements will not receive assistance. Applications that could be considered eligible may not receive assistance if funding is no longer available based on demand.

### **6) Based on the moratorium on evictions, can I just postpone or not pay rent?**

Governor Carney's sixth modification to the declaration of a State of Emergency for Delaware, enacted on March 24, 2020, placed a moratorium on eviction actions, imposition of late fees and interest for residential rental units. However, this order does not relieve renters of their obligation to pay rent. Renters should do everything they can to pay their rent on time so that they are not past due. Renters should communicate their inability to pay any or all of their rent to their landlord as soon as they know that to be the case. It is in your best interest to let your landlord know your situation as soon as possible and that you are applying for assistance.

### **7) How are payments distributed?**

DSHA will make a payment directly to your landlord or utility company. This can be done via direct deposit or check. The community partner you are working with to finalize your application will help you with these details and submit the payment request to DSHA. DSHA expects to make payments on a weekly basis.



**8) What if I need more than \$1,500?**

Since there are so many households affected by this situation, we are limiting assistance to \$1,500 at this time. We hope to make additional assistance available as more federal aid and disaster relief are announced. The community partner you are working with may be able to help identify other assistance programs you may be eligible for to assist with utilities, food, and other needs.

**9) I own a manufactured home on leased land. Am I eligible?**

If you meet the other eligibility criteria and cannot pay your lot rent, yes, DE HAP can assist with your lot rent.

**10) What about help for homeowners?**

If you are having difficulty making a mortgage payment, DSHA encourages you to be proactive and reach out to your mortgage company for assistance and guidance as soon as possible. Explain the situation to your mortgage provider and ask if they can provide information on relief options that may be available to you.

Several of the larger mortgage companies in the United States have taken actions to help homeowners. The best first steps are to contact your mortgage company and a housing counseling agency who can assist in assessing your situation and resources that may be available. To find a housing counseling agency near you, visit [kissyourlandlordgoodbye.com](http://kissyourlandlordgoodbye.com) and click on "Housing Counselors".

**11) I'm having trouble with the online application and/or don't have access to a computer.**

If you have access to email, you can email [dehap@destatehousing.com](mailto:dehap@destatehousing.com) and request to receive a printed application by mail, or if you can print, we can email you a .pdf application that you can print, fill out and return by email or mail.