



Delaware
Mortgage Relief Program

Partnership Webinar

Thursday, September 8, 2022

2:00 p.m. – 3:00 p.m.

Meet The Team

- **Ujesh Patel**
Mortgage Relief Operations Manager
ujesh@destatehousing.com
- **Brian Rossello**
Director of Housing Finance
brian@destatehousing.com



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DELAWARE HOMEOWNER ASSISTANCE FUND PROGRAM

PROGRAM OVERVIEW



County

TOTAL ASSISTANCE PAID

\$1,328,952

TOTAL APPLICATIONS IN PROGRESS

466

UNIQUE HOUSEHOLDS ASSISTED

237

FUNDS PENDING FOR CONTRIBUTIONS TO
LOAN MODIFICATIONS

\$1,030,249

AVG. ASSISTANCE AMOUNT

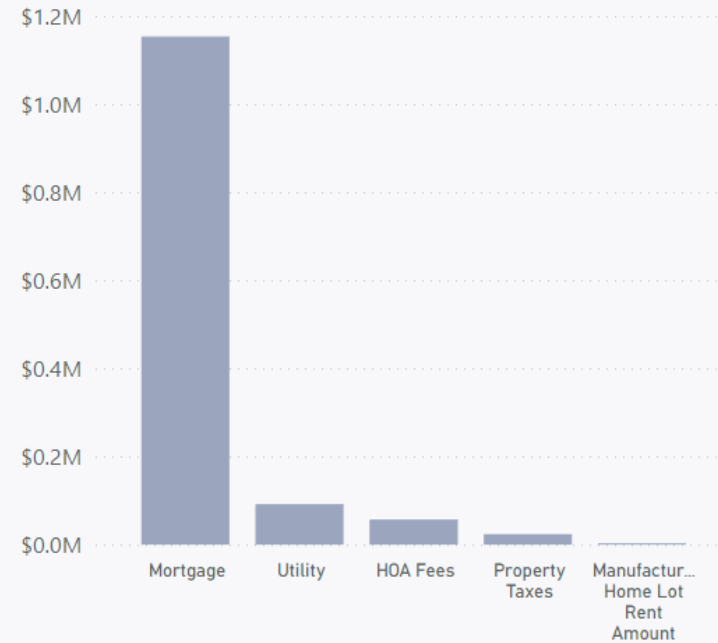
5,607

(Per household, inclusive of property charges)

TOTAL PROGRAM FUNDING REMAINING

\$38,738,567

ASSISTANCE DISTRIBUTED BY CATEGORY



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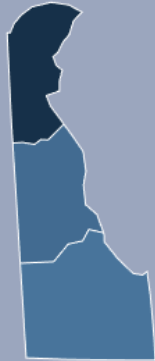
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DELAWARE HOMEOWNER ASSISTANCE FUND PROGRAM

HOUSEHOLDS ASSISTED BY LOCATION



ASSISTANCE RECEIPIENTS BY COUNTY



County	Households Assisted	Total Assistance Paid	% of Total
Kent	54	\$270,423	20.35%
New Castle	154	\$875,259	65.86%
Sussex	29	\$183,270	13.79%
Total	237	\$1,328,952	100.00%

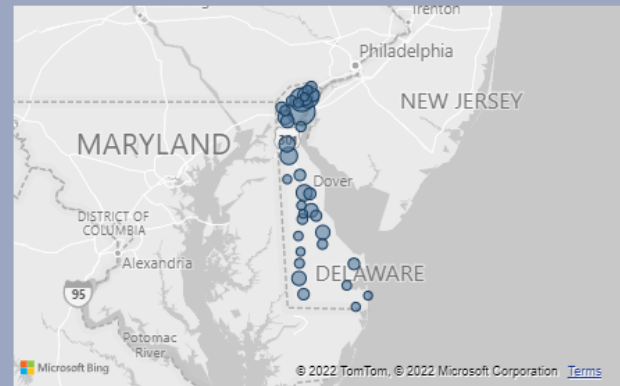
COUNTY

All

ZIP CODE

All

ASSISTANCE RECEIPIENTS BY ZIP CODE



ZipCode	Households Assisted	Total Assistance Paid	% of Total
19701	5	\$43,333	3.26%
19702	13	\$54,998	4.14%
19706	1	\$16,643	1.25%
19709	11	\$66,603	5.01%
19711	4	\$25,225	1.90%
19713	5	\$18,174	1.37%
19720	36	\$177,477	13.35%
19734	12	\$81,538	6.14%
19801	4	\$25,366	1.91%
19802	29	\$118,247	8.90%
19803	2	\$13,840	1.04%
19804	4	\$12,203	0.92%
19805	17	\$137,200	10.33%
Total	237	\$1,328,952	100.00%

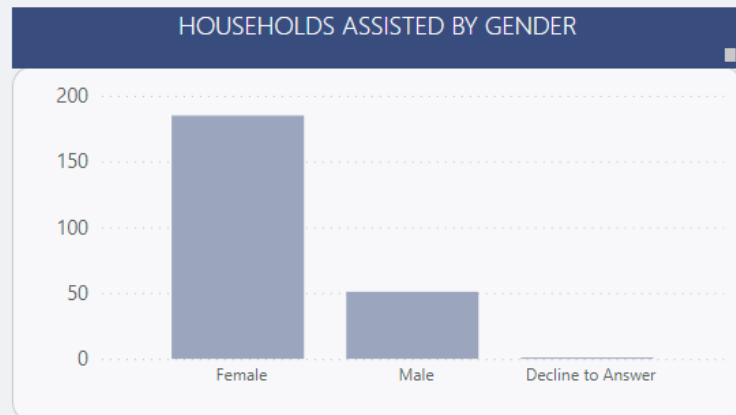
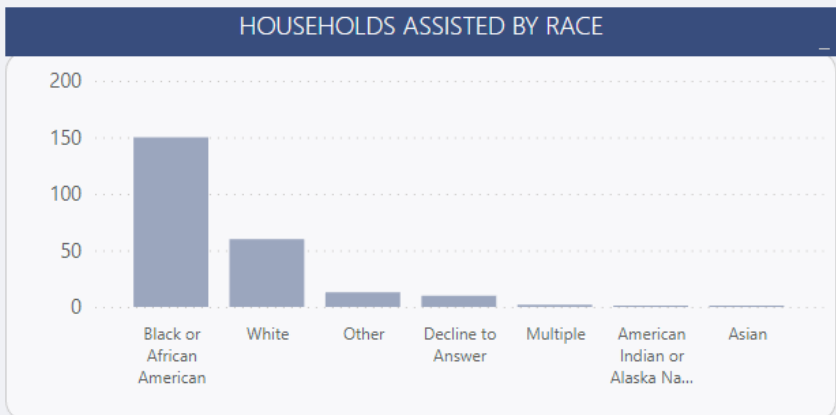
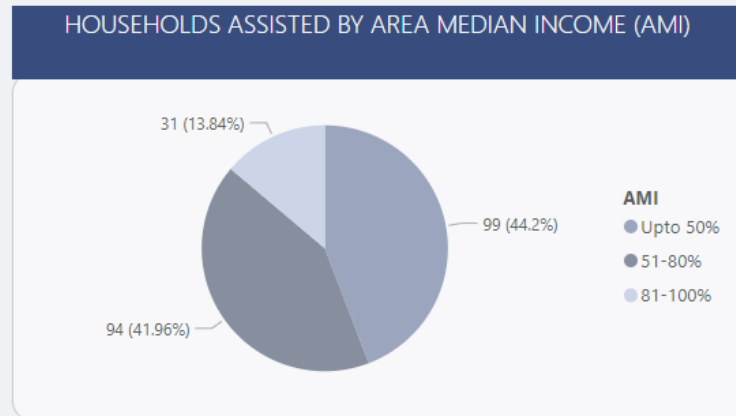
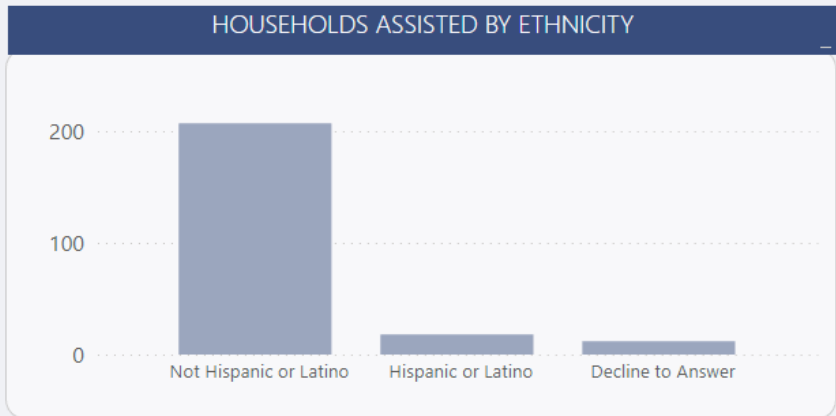


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DELAWARE HOMEOWNER ASSISTANCE FUND PROGRAM

DEMOGRAPHICS FOR HOUSEHOLDS ASSISTED



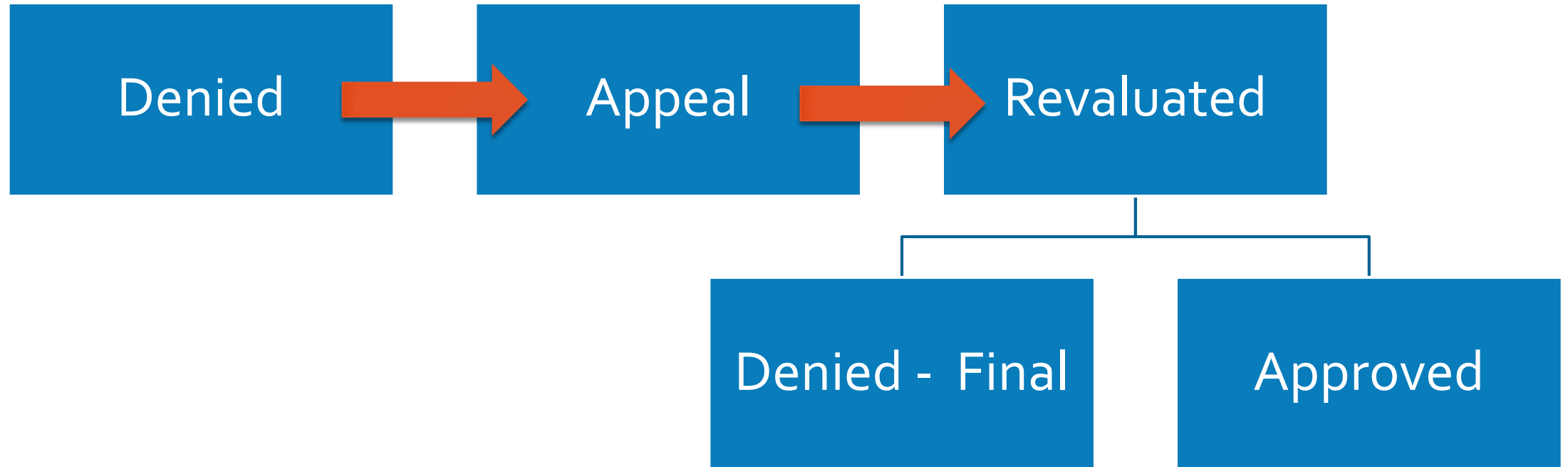
Reminders For Applications

- **Documents cannot be faxed or emailed** to the program team. Participants must use the application portal.
- Homeowner **must be delinquent by at least 30 days**, including any payments during a forbearance period.
- **Duplication applications lead to a delay** in processing
- Selecting “Loan Modification” or “**Unable to Sustain Payments**” will lead to a **delay** in application processing

Reminders For Applications

- Homeowners are **not guaranteed \$40,000 in assistance.**
 - Fresh Start Grant = up to \$30,000 for pay delinquent mortgage arrears
 - Emergency Displacement Grant = up to \$10,000 for taxes, utilities, HOA fees, homeowner's association
- Applications **cannot be processed without Loan Servicer participation**

Denial Process



QUESTIONS?

Thank You For Attending!



What's Next?

- **Next Monthly Partner Call:**
 - Wednesday, October 5 at 3:00 p.m. via WebEx
- **Partner Levels:**
 - **Outreach:**
 - Download & Share Flyers
 - Reshare Event Announcements On Social Media
 - **Homeowner Representative:** Attend a training hosted by YARDI. Calls occur every Wednesday at 1:00 p.m. - 2:00 p.m. via zoom
 - **Housing Counselors:** More information coming soon!



Delaware Mortgage Relief Presentation



Hosted in partnership with
Representative Kevin S. Hensley

 Tuesday, Sept. 13
8:30 a.m. - 9:30 a.m.

 Odessa Fire Hall
304 Main St., Odessa, DE



Apply Today:

www.demortgagehelp.com

Delaware Mortgage Relief Presentation



Hosted in partnership with
Senator Marie Pinkney

 Wednesday, Sept. 21
6:00 p.m.

 Virtual Via Zoom



Learn More Here:

www.demortgagehelp.com

Delaware Mortgage Relief Presentation



Hosted in partnership with
Senator S. Elizabeth Lockman

 Friday, September 16
9:00 a.m.

 Virtual Via Zoom



Learn More Here:

www.demortgagehelp.com

Delaware Mortgage Relief Presentation



Hosted in partnership with
Representative Madinah Wilson-Anton

 Wednesday, Sept. 28
7:00 p.m.

 Virtual Via Zoom



Learn More Here:

www.demortgagehelp.com