

Delaware Emergency Mortgage Assistance Program (DEMAP)

1) What is the Delaware Emergency Mortgage Assistance Program (DEMAP)?

DSHA is providing emergency housing assistance to homeowners affected by the COVID-19 pandemic through our Delaware Emergency Mortgage Assistance Program (DEMAP). The program assists homeowners who have missed mortgage payments or are at risk of losing their homes to foreclosure because of a pandemic-related job loss, reduced work hours or unpaid leave. Eligible homeowners can apply for up to \$10,000 per household, paid directly to the mortgage servicer. Payments cannot exceed December 2020.

2) Who is eligible for DEMAP assistance?

To be considered eligible for DEMAP assistance, an applicant must meet the following requirements:

- Must be the property owner of record.
- Property must be the mortgagor's primary residence.
- Mortgage must have been current prior to April 1, 2020.
- Impact on employment or income beginning March 1, 2020 or later that is attributed to the COVID-19 pandemic and State of Emergency.
- Home must be located within the State of Delaware.

Borrower(s) income during the qualifying impact (layoff, reduction in work hours, illness, etc.) must be below 115% of AMI for county of residence:

Maximum Household Income Limit Per County	
Kent & Sussex	\$95,622
New Castle	\$111,090

Examples of COVID-19-related impact include:

- Layoff
- Furlough
- Reduction in work hours
- Need to take unpaid leave or reduced hours due to illness or family care related to COVID-19, or lack of availability of childcare
- Reduction in income for self-employed individuals (ex: Uber and Lyft drivers; care workers) or small business owners

3) How do homeowners apply for the program?

DSHA is working closely with several HUD-approved housing counseling agencies throughout the state who will help guide homeowners through the DEMAP application process. Homeowners should call DSHA toll-free at 888-363-8808 to be referred to a housing counseling agency for a DEMAP application.