SPONSOR: Rep. K. Johnson \& Sen. Huxtable \& Sen. Lockman Reps. Baumbach, Briggs King, Dorsey Walker, Osienski, Wilson-Anton; Sens. Brown, Buckson, Gay, Hansen, Hocker, Hoffner, Lawson, Mantzavinos, S. McBride, Paradee, Pettyjohn, Pinkney, Poore, Richardson, Sokola, Sturgeon, Townsend, Walsh, Wilson

## HOUSE OF REPRESENTATIVES

152nd GENERAL ASSEMBLY

## HOUSE CONCURRENT RESOLUTION NO. 63

## RECOGNIZING THE MONTH OF JUNE AS NATIONAL HOMEOWNERSHIP MONTH IN DELAWARE.

WHEREAS, the month of June is recognized as National Homeownership Month; and
WHEREAS, owning a home is a fundamental part of the American dream and is the largest personal investment many families will ever make; and

WHEREAS, according to 2021 ACS data, there are 287,111 "owner-occupied housing units" in Delaware; and WHEREAS, homeownership provides economic security for homeowners by aiding them in building wealth over time and strengthens communities through a greater stake among homeowners in local schools, civic organizations, and other community groups; and

WHEREAS, creating affordable homeownership opportunities requires the commitment and cooperation of the private, public, and nonprofit sectors, including the State and local governments; and

WHEREAS, 998 Delaware families purchased a home with Delaware State Housing Authority's help last year; and

WHEREAS, Delaware State Housing Authority provided those 998 families with $\$ 244,580,222$ in first mortgages; in addition, DSHA provided 808 of the 998 families with $\$ 6,773,462$ of down payment and closing cost assistance in 2022; and

WHEREAS, DSHA provided 800 Delaware First-Time Homebuyer Tax Credits (Mortgage Credit CertificatesMCC)'s to 800 Delaware families totaling $\$ 63,361,452$ in certificates; and

WHEREAS, homeownership can be sustained through appropriate homeownership education, like that provided by the many Delaware nonprofit housing counseling agencies approved by HUD, and informed borrowers; and

WHEREAS, affordable homeownership will play a vital role in resolving the crisis in the United States housing market: and

WHEREAS, the General Assembly supports the goals and ideals of National Homeownership Month and recognizes the importance of homeownership in building strong communities and families; and reaffirms the importance of homeownership in Delaware's economy and its central role in our national economic recovery.

NOW, THEREFORE:
BE IT FURTHER RESOLVED by the Delaware House of Representatives of the $152^{\text {nd }}$ General Assembly of the State of Delaware, the Senate concurring therein, that June 2023 is hereby recognized as National Homeownership Month in Delaware.

## SYNOPSIS

This resolution recognizes June 2023 as National Homeownership Month in Delaware.

