

MILFORD HOUSING DEVELOPMENT CORPORATION



REPORT TO THE COMMUNITY 2021

ACHIEVING GREATNESS
TOGETHER

WELCOME LETTER



2021 reminded us how fragile we and our economy are as the global pandemic continued for another year. Millions of Americans struggle on a daily basis. MHDC has found through renewed enthusiasm and motivation ways to create even more affordable housing solutions for our clients and partners.

MHDC changes lives! We provide a path to the American dream of homeownership, safe affordable and quality rental communities, and much needed emergency home repairs for our most vulnerable senior homeowners in the State of Delaware. Our skilled team provides credit evaluation, loan and grant assistance, preconstruction education, onsite construction management and post counseling education, as well as property management services. We truly are Delaware's Best One Stop Shop for all of your Affordable Housing Solutions.

I challenge you to assist us in 2022 and beyond by being a housing advocate and stand up and say we need quality housing for our service workers, first responders, teachers, and all families and seniors in Delaware and every town within! Your gifts no matter the size will make all the difference! Please reach out for more information, or arrange for us to speak at your meetings and events.

Yours in Purpose,

David W. Moore
President & CEO



ABOUT US

Milford Housing Development Corporation (MHDC) is a nonprofit housing developer. Although our headquarters is in Milford, Delaware, we provide services throughout the state.

The agency was founded in 1977 by a group of local concerned citizens who saw a dire need for affordable housing in the community. The agency was led solely by volunteers and a dedicated Board of Directors for many years. In the early 1990's, the agency hired its first employee and growth quickly began. Within three years, MHDC completed its first affordable, senior rental complex. During that same time, MHDC became the first and only recipient in Delaware authorized by USDA Rural Development to operate the Self-Help Housing Program. MHDC has become a leader in affordable housing by offering a continuum of services including Statewide Emergency Repair Program (SERP), Home Repair Program (HRP), Self-Help Housing Program, Multi-Family Rental Housing, Single-Family New Construction, ZeMod, and the Homebuyer's Club.

✓ MISSION

The mission of MHDC is to provide decent, safe, and affordable housing solutions to people of modest means.

OUR PROGRAMS & SERVICES

Utilizing a comprehensive approach, MHDC programs and services include the Statewide Emergency Repair Program (SERP), Home Repair Program (HRP), Self-Help Housing Program, Multi-Family Rental Housing, Single-Family New Construction, ZeMod, and the Homebuyer's Club. We believe these services meet the needs of our communities, fulfill our mission, and promote community stabilization.



STATEWIDE EMERGENCY REPAIR PROGRAM

Delaware State Housing Authority (DSHA) selected MHDC to administer the Statewide Emergency Repair Program (SERP). SERP addresses emergency conditions threatening the health and safety of qualified Delaware owner-occupied households.

Housing conditions must be an immediate health or safety threat to qualify for assistance. Typical repairs include heating systems (winter months), plumbing repairs, electrical repairs, roof repair/replacement, structural repairs, and accessibility modifications.



SELF-HELP HOUSING

This sweat-equity housing program is offered as an optional path to homeownership for families and individuals.



MULTI FAMILY RENTAL

MHDC develops new rental properties as well as acquiring existing complexes throughout the region.



HOME BUYER'S CLUB

Empowering individuals with the tools for financial success. Trainings teach participants how to effectively manage their financial situation.



SINGLE FAMILY NEW CONSTRUCTION

Home designs are based on individual choices. MHDC offers complete general contractor and construction management under one roof.



HOME PRESERVATION

MHDC prevents existing units from becoming substandard by acquiring foreclosed homes, rehabilitating them, and bringing them up to code.



ZEMOD DELAWARE

ZeMod homes are zero energy modular homes. They are designed to have low maintenance and energy costs.

2021 HIGHLIGHTS



13TH ANNUAL GOLF TOURNAMENT

On October 6, 2021 over 75 golfers joined MHDC at Wild Quail Golf & Country Club for MHDC's 13th Annual Charity Golf Tournament. The tournament raised over \$20,000 to support the Home Repair Program (HRP). HRP eliminates immediate threats to life, health, and safety in the homes of lower income Delaware households.

221

**EMERGENCY
HOMES
REPAIRED**

65

**HOMES
DEVELOPED
IN 2021**

234

**APARTMENT
UNITS IN
DEVELOPMENT**

OUR DONORS

Thank you to all who support MHDC. Whether you have given your time, money, or in-kind donations, we thank you. Without you, we would not be able to have such a profound impact on the communities we serve. We are endlessly grateful for your generosity.

GOVERNMENT

City of Dover
City of Milford
Delaware State Housing Authority (DSHA)
Kent County Levy Court

State of Delaware Grant in Aid
Sussex County Council
U.S. Dept. of Agriculture Rural Development
U.S. Dept. of Housing & Urban Development

CORPORATE & FOUNDATIONS

84 Lumber
ACTS Retirement Life Comm.
Amstel Mechanical Contractors
Architectural Alliance
Artisans' Bank
Avon Dixon
Bank of America
Bayside Roofing
Capital One Bank
Chambers Motors, Inc.
Chesapeake Supply & Equipment
Company
Chesapeake Utilities Corp.
Chichester DuPont Foundation
Citadel Engineering, Inc.
Coastal Air, LLC.
County Bank
Dave Smith's Exterminating
Deutsche Bank
Discover Bank
Downes Insurance Agency

Dukes Lumber Company
F&M Electric, Inc.
First Presbyterian Church
Fletcher Plumbing & Heating
& AC
Fulton Bank
Green Street Housing
Houchens Housekeeping
i.g. Burton & Co.
Ingerman
John's Well Drilling
Kent Conservation District
Keystone Funding
King's Tire & Lube
Lank Johnson & Tull, CPAs
Leon N. Weiner & Associates
M&T Bank
Melvin Joseph Construction Co.
Miller-Lewis, Inc.
Milford Lions Club
National HVAC Service

NCALL Research, Inc.
New Castle Insurance
Palmer Home, Inc.
Porter Sand & Gravel
PNC Foundation
Mary W. Rawlins Trust Fund
Sam Yoder & Son, LLC.
Sergovic, Carmean, Weidman,
McCartney & Owens, P.A.
Shore United Bank
State Farm Insurance
St. Martha's Church
The Richman Group
TD Bank
Welfare Foundation, Inc.
Wells Fargo Bank
WSFS Bank
Wyoming Millwork Company
U&I Builders, Inc.

INDIVIDUALS

Chris Adamchik
Rob & Paula Ament
Patricia Batchelor
Tammy Baynum
Ginny Biondi
David Burton
Fran Cardaci
Drew & Wanda Clendaniel
Ross Crane
Mike Dipaolo
Frederick Duffy
John & Pamela Ferguson
Tereze Gegaj
Joseph Herbert

Thomas Houlihan
Russ & Courtney Huxtable
William & Linda Huxtable
Jennifer Kintz
Dominick Ligotti
Kaye Majoch
David & Kelly Moore
Evelyn Moore
Joann Moore
Barbara Outten
Matthew Parks
Larry Porter
Robert Rapoza
Linda Rogers

Sara Rosen
Brian Shannon
David Shook
Gary Simpson
Stacey Slacum
Vanette Smith
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