

2022

ANNUAL REPORT

Building for the Future





We are the result of our hard work. Our passion for what we do makes us pioneers in Affordable Housing.



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Message From

THE CEO



"Our partners and donor who we have the utmost respect for, sincerely get the mission at MHDC and the determination to get things done!" - David W. Moore, President & CEO

Dear Friends,

2022 represents 45 years Milford Housing Development Corporation (MHDC) has served our communities. On behalf of the Board of Directors and staff we are proud to present our 2022 Report to the Community. This year we focused on "Building for the Future". MHDC has focused for more than 45 years on accomplishments and not activities, our partners and donors who we have the utmost respect for, sincerely get the mission at MHDC and the determination to get things done!

By creating a caring work environment coupled with talent in every aspect of providing affordable housing solutions MHDC has and will continue to serve our communities in Delaware. Our volunteer Board of Directors, donors, and partners deliver our mission to our clients and communities.

Please take a few moments and view our Report, our personal highlights, client successes and our partnerships that has made that last 45 years so worthwhile!

I invite all of you to join us on social media sites, sign up for our newsletter, make a donation, volunteer at an event, and to drop me a note regarding your thoughts of how affordable housing could be better delivered in Delaware. Thank you my friends, we look forward to another 45+ years of improving our housing solutions for our communities.

Yours in Purpose,

David W. Moore
President & CEO



(L to R) David W. Moore, President & CEO MHDC & Matthew Parks, MHDC Board of Directors President

Our History

Milford Housing Development Corporation (MHDC) is a value-driven, nonprofit affordable housing developer. We are known for our open-minded approach, commitment to quality, and caring and sound passion. The agency was founded in 1977 by residents who saw a dire need for affordable housing in the community. Like other nonprofits, the agency was led by a dedicated volunteer board of directors.

In 1994, the agency hired its first employee and growth quickly began. Within three years, MHDC had completed development of its first affordable, senior rental complex. In addition, MHDC became the first and only Delaware recipient of the Self-Help Housing Program award from the U.S. Department of Agriculture's Rural Development (USDA RD) that very same year.

Values

- Integrity - We are committed to integrity in all that we do, always and everywhere.
- Teamwork - We learn from each other and share our skills and resources for our clients' benefit.
- Respect - We draw strength from equal opportunity and diversity, at the same time supporting personal growth and development.
- People First - Our company is driven by our associates and their imagination.
- Customers - We are here to please our customers - without them nothing else matters.
- Quality - We take pride in everything we do. Quality is our signature.



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

Our Services

What We Do

Utilizing a comprehensive approach MHDC offers a continuum of housing services. These services include the Statewide Emergency Repair Program, Self-Help Housing Program, Housing Rehabilitation, Single-Family New Construction, and Multi-Family Rental and Development.

We believe the provision of these services meets the needs of our communities, fulfills our mission of providing decent, safe, and affordable housing solutions to people of modest means, and promotes community stabilization.



Self-Help Housing Program

This sweat-equity homeownership program is offered as a path to homeownership for individuals and families. Families average roughly \$32,000 in sweat equity, per home.



Emergency Home Repair Program

Addresses emergency conditions threatening the health and safety of qualified Delaware owner-occupants and household members.



Single-Family New Construction

MHDC provides a conventional route to homeownership. MHDC designs homes based on individual choices and completes all phases of construction.



Multi-Family Rental

MHDC provides high quality affordable rental housing opportunities for families and seniors. MHDC develops new properties as well as acquiring existing ones.



ZeMod Delaware

ZeMod homes are zero energy modular homes and are designed to produce as much as energy as they use. The homes are super-insulated, ENERGY STAR® and DOE ZERO ENERGY READY HOME certified.

2022

Highlights

45th Anniversary November 3, 2022

Friends, supporters, and local dignitaries helped MHDC celebrate 45 years of providing decent, safe, and affordable housing solutions to people of modest means. The event served as an opportunity to reflect on the last 45 years, the families who have benefited from the programs and services MHDC provides, and the tremendous community support that has made it all possible. Delaware State Senator Dave Wilson (District 18), presented David Moore with a tribute to mark the occasion.



14th Annual Golf Tournament November 10, 2022

Over 75 golfers joined MHDC at Wild Quail Golf and Country Club to celebrate MHDC's 14th Annual Charity Golf Tournament. The tournament raised over \$20,000 to support the Home Repair Program (HRP). HRP eliminates immediate threats to health and safety in homes of Delaware's lower income households. Thank you to all the golfers, sponsorship participants, and special event partners who made this event possible.



By the Numbers

45

APARTMENT
COMPLEXES

At the end of 2022, two ZeMod homes were in construction. ZeMod homes are all electric and produce as much energy as they use.

23

HOMES IN
CONSTRUCTION

The Statewide Emergency Repair Program (SERP) and the Home Repair Program completed 195 emergency home repairs in 2022.

2

ZEMODS IN
CONSTRUCTION

MHDC owns and operates 45 apartment complexes in Delaware, Maryland, and West Virginia.

At the end of 2022 there were 16 Self-Help Housing homes in construction. In addition, MHDC had 7 single-family homes in construction..

195

EMERGENCY HOME
REPAIRS
COMPLETED

Milestones

Through the Years

The Beginning

MHDC was first incorporated on October 27 1977. One of the company's first housing efforts was the development of Academy Apartments, a 11-unit family complex in Milford, Delaware.

In the early 80's MHDC utilized Community Development Block Grant (CDBG) funds through Delaware State Housing Authority (DSHA) to secure land for Lucas Circle, a 12-lot subdivision in Milford, Delaware for single-family homeownership.

From the mid to late 1980's, MHDC focused work within the town of Milford and local churches to revitalize North Milford.

1990-1999

In the early 90's MHDC partnered with Interfaith Housing of Delaware to help develop Colony West, a 56-unit townhome complex in Milford, Delaware. In 1996, construction of Greenwood Acres, a 28-unit senior complex in Greenwood, Delaware began and was completed in 1999.

In 1997, MHDC purchased Blair Apartments in Milford, Delaware. MHDC became Delaware's first and only Self-Help Housing Program grantee. MHDC also began construction on 16 homes in Carriage Place: a subdivision in Georgetown, Delaware.

Construction was completed in 1998 on Milton Landing in Milton, Delaware and was MHDC's first Low-Income Housing Tax Credit (LIHTC) complex.

2000-2009

In 2000, MHDC purchased 82 lots in Cedar Creek Landing, a subdivision located in Lincoln, Delaware for the Self-Help Housing Program. Also in 2000, MHDC purchased Park Royal, a 32-unit family complex in Milton, Delaware.

During 2003 MHDC completed construction on its second LIHTC project Marshall Manor. Marshall Manor is a 36-unit senior complex located in Milford, Delaware.

In 2008 MHDC completed its third LIHTC complex, Hurd's Crossing. Hurd's Crossing is a 36-unit senior complex in Felton, Delaware. Also in 2008, MHDC purchased 10 lots in Manchester Manor, a subdivision in Laurel, Delaware exclusively for the Self-Help Housing Program.

2010-2014

In 2011, MHDC acquired East Coast Property Management. Also, in 2011 MHDC became stewards of The Emergency Home Repair Project which provides emergency home repairs for qualified Delaware homeowners.

MHDC celebrated their 35th anniversary with a community fall festival in 2012. MHDC also completed construction on the first set of three duplexes on NW 4th Street in Milford, Delaware for homeownership.

In 2014, MHDC partnered with the Inner-City Cultural League to construct their new arts center in downtown Dover, Delaware. The 4,000 square-foot building provides after school, educational, and recreational programs.

In the beginning, MHDC owned one apartment complex and was solely run by volunteers. Today, MHDC owns 45 apartment complexes in Delaware, Maryland, and West Virginia, completed over 240 Self-Help Homes, and over 125 single-family homes.

MHDC has completed over 1,700 Emergency Home Repairs since becoming stewards of the Home Repair Program in 2011 and the Statewide Emergency Repair Program in 2017.

2015-2017

The U.S. Environmental Protection Agency recognized MHDC in 2015 with the Energy Star Partner of the Year-Sustained Excellence in Affordable Housing.

MHDC partnered with Cornerstone West in 2016 to complete 6 town homes for homeownership in the City of Wilmington, Delaware.

In 2017, DSHA awarded MHDC to administer the Statewide Emergency Repair Program (SERP). Also in 2017, MHDC officially launched the ZeMod Delaware program in partnership with Energize Delaware and Vermont Energy Investment Corporation (VEIC). MHDC also celebrated their 40th year anniversary in 2017.

2018-2022

In 2018 MHDC acquired over 500 units of affordable rental housing in Delaware.

DSHA awarded MHDC again in 2019 with the Statewide Emergency Repair Program. The program provides home repairs that threaten the health and/or safety to Delaware homeowners. To date MHDC has assisted over 400 homeowners with this program.

MHDC completed renovations on Market Street Apartments, a 34-unit senior complex in Bridgeville, Delaware

In 2021 Maxwell Estates a 60-unit senior complex in Harrington, Delaware was awarded LIHTC for rehabilitation with financing provided by DSHA.





Homeowner Spotlight

Cindy Dennis

Ms. Dennis is a single parent and thought she had no choice but to rent. She thought homeownership was out of her reach until she met with MHDC. The team at MHDC took her by the hand every step of the way. When asked how it was to work with MHDC she replied, "They never left me hanging when I had questions, and they were very prompt to answer or get the answers for my questions".

Ms. Dennis chose a Zemod home to ensure that she had the highest energy efficient home on the market. She did not want to have high energy bills with no ability to afford them. She looks forward to the peace of mind of having a home that produces as much energy as it uses.

"I chose a Zemod home to ensure that I have the highest energy efficient home on the market". - Cindy Dennis

When asked how excited she is about her new home, she replied, "To say the least I am ecstatic, being a single parent who had no other choices but to pay rent to being a homeowner, "there is no greater feeling knowing I did something for my future retirement".



DURABLE

HEALTHY
AIR
QUALITY

LOW
ENERGY
BILLS

ENERGY
STAR®
CERTIFIED

ZeMod Delaware

ZeMod homes are all electric! The solar system is designed to produce as much energy as it uses. The homes have a super-insulated envelope, and all appliances and lighting are ENERGY STAR® certified. The ZeMod is certified as a DOE ZERO ENERGY READY HOME.

ZeMod homes are certified to Environmental Protection Agency Indoor airPLUS. All paints, flooring, cabinets, and finishes are low volatile organic compounds to reduce exposure to airborne pollutants. All homes have a high-performance fresh air system which continuously delivers filtered, fresh air throughout the home. When indoor pollutants exceed the recommended level, ventilation is automatically increased to return the indoor environment to a healthy condition.

Our Supporters

Thank You

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. Department of Agricultural Rural Development (USDA RD)
U.S. Department of Housing & Urban Development (HUD)

Corporations & Foundations

Architectural Alliance
Artisans' Bank
Avon Dixon
Bank of America
Bayside Roofing
Capital One
Chambers Motor
Chesapeake Utilities Corporation
Chick's Saddlery
Chris Coon for Delaware
Citadel Engineering

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Dave Smith's Exterminating
Del-One
DiSabatino Construction
Discover Bank
Downes Insurance Associates Inc.
E&H Masonry
Energize Delaware

Fulton Bank
Green Street Housing
i.g. Burton
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Individuals

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David Burton
Fran Cardaci
Drew & Wanda Clendaniel
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Lynette Hubbard
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Jennifer Kinney
Jennifer Kintz
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James Long

Fran McElvey
Kaye Mojoch
David & Kelly Moore
Evelyn Moore
Matthew Parks
Larry Porter
Robert Rapoza
Linda Rogers
Vanette Smith

Edward Steiner
Sally Stringham
Rick Tull
Daniel Van Vorst
Michele Webb
Wanda Wilson
Karen Young

WAYS TO SUPPORT MHDC

DONATE



You can make a one-time donation or a regular contribution. Your gift will give on and multiply as individuals and communities build and maintain essential services, gain vital knowledge, and assist others in their communities to do the same. All donations are tax deductible.

VOLUNTEER



There is nothing like getting your hands dirty to know you are making a difference. Help a future homeowner in building their home through the Self-Help Housing Program or volunteer at one of our many home repair sites and help a family make their home safer or warmer.

'LIKE' US



Help raise awareness and spread the word about MHDC. “Like” us on Facebook or follow us on Twitter then share our mission with your network.

With your support, MHDC can help families build stability and independence by building a safe and secure place to call home or make a much-needed home repair to address emergency conditions threatening the health and safety of Delaware homeowners.



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