



MILFORD HOUSING DEVELOPMENT CORPORATION

# **2023 ANNUAL REPORT**

Building Communities Together



# About US

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

The agency was founded in 1977 by a group of local 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 90's, the agency hired its first employee and growth quickly began. Within three years, MHDC completed its

first 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, and the Homebuyer's Club.



## OUR MISSION

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



## OUR VISION

MHDC strives to be the premier developer of affordable single-family and rental housing. We are known for our open minded approach, commitment to quality, and possess a caring and sound passion for clients and staff alike.



## OUR VALUES

- Integrity - We are committed to integrity in all that we do.
- Teamwork - We learn from each other and share our skills and resources for our client's 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.



# Our Programs & SERVICES

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 meet the needs of our communities, fulfills our mission, and promotes community stabilization.



## Self-Help Housing Program

This sweat equity homeownership program is offered as a path to homeownership for households making 80% and below Area Median Income.



## Home Repair Program

The Home Repair Program (HRP) addresses emergency conditions that threaten the health and safety of Delaware owner-occupied households.



## Single-Family New Construction

MHDC provides a conventional route to homeownership. Homes are designed based on individual choices. MHDC completes all phases of construction.



## Volunteer Program

MHDC volunteer opportunities consist of building alongside a group of 5-6 families who are on their way to building their new home through the Self-Help Housing Program or completing much needed home repairs to make homes safer and healthier with the home repair program. Typical repairs include replacing light bulbs, securing indoor/outdoor handrails, installing/replacing doorknobs and lock sets, patch broken window panes, repair flooring, installation of grab bars, and permanent or temporary access ramp.

MHDC staff works with volunteers to coordinate a time and place that best suits their needs. The objective of our volunteer program is to engage community members and build a deeper sense of community. MHDC has hosted volunteer days and weeks with local churches, boot camps, community groups, and businesses. The help of our volunteers allows MHDC to further leverage resources and serve a greater number of those in need.



## Homebuyer's Club

Learning financial tips like financial planning, debt management, budgeting, retirement planning, wise investments, and saving for unforeseen events.



## Multi-Family Rental

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

# 2023

## HIGHLIGHTS



### 15th Annual Golf Tournament May 10, 2023

Over 85 golfers joined MHDC at Wild Quail's Golf & Country Club on October 18, 2023, to celebrate MHDC's 15th Annual Charity Golf Tournament. The tournament raised over \$25,000 to support the Home Repair Program (HRP).

HRP eliminates immediate threats to life, health, and safety in the homes of lower income households. The program has become a vital community resource for senior citizens and persons with disabilities who often face major affordability and accessibility challenges.

### Repairs Completed by HRP

- ✓ Heating System Repair/Replacement
- ✓ Plumbing Repairs
- ✓ Electrical Repairs
- ✓ Roof Repair/Replacement
- ✓ Accessibility Modifications





Annual Breakfast  
May 10, 2023

On May 10, 2024 MHDC held its 6th Annual Breakfast at the Milford Senior Center. Guest heard first hand about the Self-Help Housing Program from one of our past participants.

## Volunteers

MHDC hosted volunteer groups throughout 2023 who contributed over 1,500 volunteer hours.



Homeownership Day  
June 1, 2023

On June 1, 2023 MHDC celebrated homeownership month with a work day event. Over 50 volunteers gathered to work on a current Self-Help Housing Program participants home in Lincoln, Delaware.



# 2023

## BY THE NUMBERS

During 2023, MHDC celebrated homeownership month with a workday event in June. Additionally, volunteers as far away as Pottstown, PA traveled to Delaware to help a current Self-Help Housing family build their home. MHDC's Home Repair Program completed 211 emergency home repairs for Delawares most vulnerable homeowners.



# 21

*Homes in construction*



# 211

*Emergency  
Home Repairs  
Completed*

# 46

*Multi-Family  
Complexes Owned*

# 1,500+

*Volunteer Hours  
Contributed*





# Our

## DONORS



### Donate

You can make a one-time donation or reoccurring contributions. 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.

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### Volunteer

There is nothing like getting your hands dirty to know you are making a difference. Help a future homeowner build 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 and warmer.

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### “Like” Us

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

Every contribution to MHDC supports our mission of providing decent, safe, and affordable housing solutions to people of modest means. MHDC is thankful for our many community partners and individuals for investing their time, talent, and resources this past year. Without you, MHDC’s work would not be possible.

Government		
City of Dover	Kent County Levy Court	U.S. Department of Agriculture Rural Development (USDA RD)
City of Milford	Sussex County Council	U.S. Department of Housing & Urban Development (HUD)
Delaware State Housing Authority		

Corporations & foundations		
84 Lumber	DiSabatino Construction	Palmer Home
A & M Builders	Discover Bank	Potter Charitable Trust
ACTS Legacy Foundation	Downes Insurance Associates Inc.	PNC Foundation
Atlantic Concrete Co. Inc.	Energize Delaware	Sam Yoder & Son, LLC.
Architectural Alliance	Green Street Housing	Sergovic Carmean Weidman McCartney & Owens
Artisans' Bank	Hickman Overhead Door Co.	Shore United Bank
Avon Dixon	i.g. Burton and Company	Shortcutz Lawn & Landscape Co.
Bank of America	JD Asphalt, Inc.	St. Martha's Church
Bayside Roofing	Kent Conservation District	Starkey & Company PA
Capital One	King's Tire & Lube	State Farm Foundation
Cinnaire	Lank, Johnson, & Tull, CPAs	TD Bank
Citadel Engineering	Leon N. Weiner & Associates	The Bank of Delmarva
Coastal Air	M&T Bank	The Insurance Market
County Bank	Mary W. Rawlins Memorial Trust Fund	Troutman Pepper
Crystal Trust	Melvin L. Joseph Construction Co.	Walmart Foundation
Dave Smith's Exterminating	Milford Lions Club	Wells Fargo Foundation
Delmarva Insulation	Miller-Lewis, Inc.	William T. Wadkins Garage
Del-One	NeighborGood Partners	WSFS
DeVary Electric, Inc.	New Castle Insurance	

Individuals		
Fran Cardaci	Michele Mann	Vanette Smith
Drew & Wanda Clendaniel	Fran Mcelvey	Edward Steiner
Elizabeth Coulbourn	David & Kelly Moore	Stephen Thompson
Darla Dixon	Evelyn Moore	Rick Tull
Eugene Dvornick	Barbara Outten	Daniel Van Vorst
Pam & John Ferguson	Matthew Parks	Michele Webb
Susan Holloway	Jim Purcell	Wanda Wilson
Jennifer Kinney	Linda Rogers	Paul Wilkie
Jennifer Kintz	Sara Rosen	
Janet Lardner	Kathleen Sawyer	



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