

A smiling woman with curly hair is using a yellow measuring tape to form a house shape around her face. She is sitting on a wooden ladder. The background is a bright yellow wall.

2024 ANNUAL REPORT

**BUILDING HOMES,
BUILDING FUTURES**

Dear Friends:

As we reflect on our journey since our inception in 1977, the Milford Housing Development Corporation (MHDC) Board of Directors and staff are proud to present our 2024 Report to the Community. This year, we have chosen to focus on highlighting the significant accomplishments that define our mission of providing decent, safe, and affordable housing solutions to people of modest means.

For over 45 years, MHDC has been dedicated to making a meaningful difference in the lives of those we serve. We are immensely grateful for our partners and donors, whose unwavering support and commitment to our mission have played an integral role in our achievements. Your belief in our vision fuels our determination to create lasting change in the realm of affordable housing solutions.

At MHDC, we understand that a caring work environment, combined with the talent and dedication of our team, is essential to our success. Our volunteer Board of Directors and the countless individuals who lend their time and skills contribute to making our organization a special place to fulfill our mission. Together, we have fostered a community that prioritizes compassion and collaboration.

I encourage you to take a few moments to explore our Report, where you will find personal highlights, client successes, and the partnerships that have made the last 45+ years so worthwhile. Your engagement is vital to our ongoing efforts, and I invite you to connect with us on social media, sign up for our newsletter, consider making a donation, or volunteer at one of our events. Additionally, I welcome your thoughts on how we can further enhance the delivery of affordable housing in Delaware.

Thank you for being a part of our journey. We look forward to continuing our work together and to another 45+ years of improving housing solutions in our communities.

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, 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), Replacing, Repairing Heaters & Conserving Energy (RRHACE) Program, Self-Help Housing Program, Multi-Family Rental Housing, Single-Family New Construction, and Volunteer Program.



MISSION

The mission of Milford Housing Development Corporation (MHDC) 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.



VALUES

- Integrity
- Teamwork
- Respect
- People First
- Customers
- Quality

OUR PROGRAMS

Utilizing a comprehensive approach MHDC offers a continuum of housing services. These services include the Statewide Emergency Repair Program, Self-Help Housing Program, Volunteer Program, 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 households making 80% and below Area Median Income. Working in small groups, families help build each others homes during a year-long construction process. These labor hours of "sweat equity" are used as the down payment and reduces construction costs. Families average over \$32,000 in sweat equity per home.

SINGLE FAMILY NEW CONSTRUCTION

MHDC provides a conventional route to homeownership. Homes are designed based on individual choices. MHDC completes all phases of construction and is truly your one stop shop for all of your housing needs.



STATEWIDE EMERGENCY REPAIR PROGRAM

The Statewide Emergency Repair Program addresses emergency conditions that threaten the health and safety of Delaware owner-occupied households. MHDC completed 290 repairs in 2024.



REPLACING, REPAIRING HEATERS & CONSERVING ENERGY

The heater repair and replacement program assists low-income Delaware homeowners that have non-functioning or inefficient heating systems in repairing/replacing units as necessary.



MULTI FAMILY RENTAL

MHDC provides quality affordable rental housing opportunities for families and seniors. MHDC develops new complexes as well as acquiring existing ones. All of MHDC's apartment complexes are professionally managed by East Coast Property Management.



VOLUNTEER PROGRAM

MHDC volunteer opportunities consist of building alongside families who are on their way to homeownership through the Self-Help Housing Program. 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.

2024 HIGHLIGHTS

SENATOR CHRIS COON VISITS HARBOUR TOWNE APT.

Senator Chris Coons, Senator Russ Huxtable, MHDC Board Chair Matt Parks, and MHDC's CEO David Moore visited Harbour Towne Apartments in Lewes, DE on August 15, 2024. Harbour Towne Apartments was one of MHDC's Eastern Sussex County portfolio apartments who received a congressionally directed spending award to help preserve and rehabilitate these much-needed affordable units on Delaware's Eastern Shore.



MHDC'S FIRST ACCESSORY DWELLING UNIT (ADU)

Local State and City officials helped celebrate the completion of MHDC's and the City of Milford's first stick-built accessory dwelling unit (ADU) in October 2024 for Judy Purcell.

Ms. Purcell, a 76 retired school teacher and single mother moved into her 675 square feet ADU behind her son's home. She can live independently but with the security of having family close by.



16TH ANNUAL CHARITY GOLF TOURNAMENT

Over 80 golfers joined MHDC at Southern Delaware Golf Club in Milford, DE on October 16, 2024, to celebrate MHDC's 16th Annual Charity Golf Tournament. The tournament raised over \$24,000 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 people with disabilities who often face major affordability and accessibility challenges. Removal of barriers creates safer homes that are more accessible and functional.

OUR SUPPORTERS

Every contribution made to MHDC supports our mission of providing decent, safe, and affordable housing solutions to people of modest means. MHDC appreciates 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
City of Milford
Delaware State Housing Authority
Kent County Levy Court
State Employee Charitable Campaign

State of DE Grant-in-Aid
Sussex County Council
U.S. Department of Agricultural Rural Development
U.S. Department of Housing & Urban Development

CORPORATION & FOUNDATIONS

84 Lumber
ACTS Retirement Life Communities
Architectural Alliance
Artisans' Bank
Avon Dixon
Bank of America
Bank of Delmarva
Cinnaire
Citadel Engineering, Inc.
Clean Delaware
Clearwater Environmental Corporation
Coastal Air, LLC.
County Bank
Dave Smith's Exterminating, Inc.
Delaware Nature Society
Del-One
Delmarva Insulation
DeVary Electric, Inc.
DiSabatino Construction
Discover Bank
Dolce Bakery & Coffee Shop
Donald Smith Illume Advising
Downes Insurance Associates, Inc.
Dynamic Air
Efficient Home, LLC.
Energize Delaware
Energy Coordinating Agency
Fisher Architecture
Fulton Bank
Hickman Overhead Door Company
i.g. Burton and Company
JD Asphalt, Inc.
Kent Conservation District

King's Tire & Lube
Lank, Johnson, & Tull, CPA
Leon N. Weiner
Longwood Foundation
M&T Bank
Mary W. Rawlins Memorial Trust
Melvin L. Joseph Construction Company
Milford Lions Club
Mutual of America
NeighborGood Partners
PACE Your Life
Palmer Home
PNC Bank Foundation
Potter Charitable Trust
Republic Services
Sam Yoder & Son, LLC.
Shore United Bank
Starkey & Company, PA
St. Martha's Church
Sustainable Energy Utility
TD Bank
The Richman Group
TJ Lane Construction Co.
Total Home Performance
Troutman Pepper Hamilton Saunders LLP.
United Way of Delaware
US Cold Storage
Walmart Foundation
Walmart Network for Good
Welfare Foundation
Wells Fargo Foundation
William T. Wadkins Garage
WSFS

INDIVIDUALS

Rob & Paula Ament
Susan Ament
Fran Cardaci
Drew & Wanda Clendaniel
Darla Dixon
Karyn Elkington
John & Pamela Ferguson
Jorgen Johansson
Jennifer Kinney
Jennifer Kintz
Lisa Kirkwood
David & Kelly Moore
Matthew Parks
Linda Rogers

Sara Rosen
Kathleen Sawyer
Preston Schell
Donald Smith
Vanette Smith
Christina Stanley
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